

WOMEN'S EMPOWERMENT IN A COMPLEX PUBLIC HEALTH INTERVENTION IN RURAL NEPAL

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Declaration

I, Lu Gram, confirm that the work presented in this thesis is my own. Where information has been derived from other sources, I confirm that this has been indicated in the thesis.

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Abstract

This thesis presents a study of women's empowerment in Nepal, a low-income country in South Asia with significant gender inequities across multiple dimensions. The thesis took place in the context of a cluster randomized controlled trial called the Low Birth Weight, South Asia Trial (LBW-SAT), which compared the impact of participatory women's groups either alone or in combination with food or cash transfers on low birth weight. The thesis sought to understand the impacts of participatory women's groups on women's empowerment, as well as the role of agency in enabling or obstructing women's use of cash transfers. First, a scale for measuring women's agency freedom Deci and Ryan's Self-Determination Theory [1] was validated and adapted for use in the local context. Second, the adapted tool was applied to evaluate the impact of LBW-SAT on women's agency freedom. The results showed little evidence for an impact on women's empowerment across a range of measures, except an improvement in women's agency in group participation ($p < 0.01$). Third, a grounded theory study was conducted on women's financial agency in the household. The results showed that daughters-in-law had severely restricted access to cash, while their mothers-in-law were recipients of household income and managers of savings, loans and expenditures. Fourth, results from the same grounded theory study showed that LBW-SAT trial staff put considerable pressure on beneficiary families to avoid non-recommended uses of their cash transfers. Thus, while daughters-in-law were often allowed to spend the cash transfer on food by their family members, daughters-in-law may have feared angering LBW-SAT staff if they spent the cash transfer on non-food items. Future researchers and policy-makers need to better integrate economic and gender considerations into health programming to achieve empowerment objectives.

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Acronyms and Abbreviations

ANC	Antenatal clinic
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CI	Confidence Interval
CONSORT	Consolidated Standards of Reporting Trials
DfID	Department for International Development, UK
EFA	Exploratory Factor Analysis
FC	Facilitation Coordinator
FCHV	Female Community Health Volunteer
FGD	Focus Group Discussion
GDP	Gross Domestic Product
ICC	Intra-cluster Correlation
LBW-SAT	Low Birth Weight South Asia Trial
MAR	Missing At Random
MCAR	Missing Completely At Random
ME	Middle East
MIRA	Mother Infant Research Activities
MNAR	Missing Not At Random
NM	Nutrition Mobilizer
NPR	Nepalese Rupees
PLA	Participatory Learning Action
RMSEA	Root Mean Square Error Approximation
RCT	Randomized Controlled Trial
SD	Standard Deviation
SES	Socioeconomic Status
SRMSR	Standardized Root Mean Square Residual
TLI	Tucker-Lewis Index
UCL	University College London
UNICEF	United Nations Children's Fund
USD	US Dollars
VDC	Village Development Committee

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Introduction and Context

Chapter 1

Introduction

1.1 Why study women's empowerment?

Women's empowerment has been characterised as “essential to both the reduction of world poverty and the upholding of human rights” [2]. Although occasionally described as an “emerging” concern [3-5], women's empowerment has implicitly been part of the agenda of the international community for more than half a century. The Universal Declaration of Human Rights in 1948 guaranteed the rights to employment, education, health and security as well as freedoms of thought, expression and movement without distinction of sex. Throughout the 1970s and 80s, developments ranged from the adoption of the Convention on the Elimination of All Forms of Discrimination against Women by the United Nations General Assembly, to the complex debates over Women in Development vs. Gender and Development [6,7]. In the 1990s and 2000s, the women's empowerment became increasingly prominent in global policy statements including the Cairo Declaration on Population and Development in 1994, the Beijing Platform for Action in 1995 and the Millennium Development Goals in 2000. Finally, the Sustainable Development Goals in 2015 included a comprehensive set of targets and indicators for 2015-2030 in achieving women's empowerment [8].

Despite the many international commitments, women continue to suffer pervasive institutionalised disadvantages world-wide. This includes, but is by no means limited to, lack of property and inheritance rights [9-12], fewer opportunities for education, employment and political power [13], lack of decision-making power in the household [14], restricted mobility outside the household [15-18], discriminatory access to food and health care [19] and exposure to intimate partner violence [14,20]. In Nepal alone, the 2011 Demographic and Health Survey revealed that 40% of married, working-age women had received no education (compared to 14% of men), 61% performed unremunerated labour (compared to 12% for men) and 22% had experienced physical violence and 12% sexual violence [21]. Moreover, anthropological studies have indicated pervasive ideological systems of male privilege

associated with patrilineal descent, dowry and female purity, honour, modesty and female self-sacrifice [22-24].

Gender inequalities on a global scale are not only a tragedy for millions of women world-wide, they are also a waste of human potential. In the words of Gill, Pande and Malhotra [25], “women deliver for development”. There are three ways in which this is true. First, women constitute a disproportionately larger share of the world’s poor and underdeveloped. Gill, Pande and Malhotra in part attribute the near-total lack of measurable progress in maternal mortality in Africa, South Asia and the Middle East from 1983 to 2005 to women’s continued disempowerment in these regions [25]. Researchers concerned with the feminization of poverty find women are increasingly suffering from income and time poverty and engaging in precarious, informal work [26,27]. Second, women’s empowerment has been linked to a wide range of developmental outcomes including macro-economic growth [28,29], agricultural productivity and household income [30], HIV/AIDS prevention [31,32] and fertility behaviour [33]. As women are often found to spend more on their families and their children, investing in women is also investing in the future [34]. Indeed, studies have linked women’s empowerment in a number of contexts to both child health [35,36] and child education [37,38]. Third, empowerment, autonomy and the expansion of freedoms and capabilities is arguably an intrinsic goal of development itself [39].

1.2 Combating low birth weight with women’s groups

Low birth weight, is a serious public health concern affecting 20 million newborns world-wide annually, of which more than half are born in South Asia [40]. Low birth weight is usually defined as being born of weight less than 2500 g [40]. Low birth weight is associated with impaired immune function, poor cognitive development, child stunting, increased adult susceptibility to chronic disease and in females, inter-generational risks of giving birth to low birth weight babies [41]. Due to its multiple consequences, it is estimated that 80% of neonatal deaths in Sub-Saharan Africa and South Asia are caused by low birth weight [42].

In rural Nepal, unfavourable social norms pose particularly challenging barriers to reducing low birth weight. Some pregnant women restrict food intake in the belief that eating too much could make their unborn child “too fat” and cause a difficult birth [43]. Women also avoid certain types of micronutrient-rich foods because of a belief that certain fruits and vegetables, e.g. mango, are “hot” foods and should not be consumed during pregnancy due to risk of harm to the mother and child [43,44]. Finally, intra-household inequalities in the allocation of food can translate into insufficient amounts of food for pregnant women [44].

Existing behaviour change strategies for reducing low birth weight have largely focused on individual behaviour change through nutrition education or counselling approaches [45,46]. Evaluations of such interventions have shown mixed results [47-49]. Participatory women’s groups are a promising approach to reduce low birth weight through behaviour change. Inspired by the philosophy of Paulo Freire [50], women’s groups aim to mobilize action at both individual and community levels. By involving the entire community, the intervention could achieve wider sociocultural effects that would be difficult for individuals to achieve on their own [51]. Further, since the problems and strategies to address these have been formulated by local stakeholders, they may stand a greater chance of being locally acceptable, relevant and sustainable compared to strategies imposed from an outside organization [52].

This thesis studies women’s empowerment within the context of a cluster-randomized, controlled trial: The Low Birth Weight South Asia Trial (LBW-SAT). The trial compares the effect of participatory women’s groups either alone or combined with unconditional cash or food transfers on the incidence of low birth weight in pregnant women in Dhanusha and Mahottari districts of Nepal. The women’s groups follow a participatory learning and action cycle [53-57], where women met monthly to first identify and prioritise local barriers preventing healthy maternal nutrition and control of risk factors of low birth weight, second design and implement strategies of their making and finally evaluate their progress. At the end of the process, women identify and prioritise new problems in their community and the cycle starts afresh. The entire cycle can take between two to three years to complete. Pregnant women in the

women's groups and cash transfer arm receive monthly unconditional transfers of NPR 750 or USD 7.3 equivalent¹. In the women's groups and food transfer arm, they receive monthly unconditional transfers of 10 kg of Super Cereal produced by the World Food Program.

1.3 Aim of thesis

In this thesis, we define empowerment as an “expansion of agency” [59] and agency as the “the extent to which a person's enacted behaviour takes place in accordance with their enduring interests, values and desires in the face of internal and external barriers to achieving such behaviour”².

The thesis addresses four fundamental research questions:

- 1) To what extent can we design valid tools for measuring agency in the context of LBW-SAT?
- 2) What is the impact of participatory women's groups on women's agency?
- 3) What forms of agency do young, married women have over cash in their households in general?
- 4) What forms of agency do pregnant women have over the cash transfers provided in LBW-SAT?

Questions **1)** and **2)** are important to answer, because community-based interventions, including LBW-SAT, are frequently promoted on the basis that they empower women [60]. This requires an understanding of the appropriate tools to apply to measure empowerment in practice. Questions **3)** and **4)** are important to answer because researchers and policy-makers need to understand the intra-household contexts in which unconditional cash transfer programmes such as those implemented in LBW-SAT unfold. Understanding this context allows us to understand how family dynamics may inhibit or enable the policy goals of cash transfer interventions.

¹ Note, all conversions between NPR and USD will be conducted using an exchange rate from the 18th of June 2015, as the majority of the quantitative and qualitative data for this thesis was collected in the summer of 2015. An exchange rate from Bloomberg Markets [58] was quoted as 102.3518 USD in exchange for 1 NPR.

² The full definition is presented in Chapter 3.

1.4 Overview of the thesis

This thesis will be organized as follows. Chapter 2 introduces Nepal and the LBW-SAT intervention to frame the geographical and public health context for the rest of the thesis. Chapter 3 presents a theoretical discussion on how to conceptualise and measure women's empowerment followed by a review of current problems in the empirical measurement of women's empowerment. This motivates the introduction of the Relative Autonomy Index which has been proposed by the Oxford Poverty and Human development Initiative [59] as an alternative measure of women's empowerment. Only one published validation study from Chad [61] has explored its validity in a low-income setting, which leaves open the question of context-sensitive, appropriate tools for measuring empowerment in LBW-SAT. Chapter 4 fills this evidence gap by presenting a study on the validation and development of a scale for measuring women's agency freedom using the Relative Autonomy Index. In turn, this answers question **1**).

Chapter 5 reviews the evidence linking participatory women's groups to women's empowerment, which shows that we have inconclusive evidence on the impact of participatory women's groups on women's empowerment. The rest of Chapter 5 aims to fill this evidence gap through analysis of data from pregnant women enrolled in the LBW-SAT trial during its last year of operation. This answers question **2**).

Chapters 6-9 present qualitative research on the contextual and processual aspects of the LBW-SAT intervention with a particular focus on what enabled and hindered the cash transfers distributed in LBW-SAT in achieving reductions in low birth weight. These Chapters also fill important gaps in knowledge on the financial freedom of women participating in cash transfer programmes by allowing women's own views and perspectives on what they consider to be central financial problems in their lives to come to light.

Chapter 6 presents the qualitative grounded theory methodology for our study, its data collection methods and analysis procedures. Chapter 7 sets out the household and community context. Chapter 8 develops a comprehensive

grounded theory model of the financial freedom of young, married women in the household. This answers question **3**). Chapter 9 applies the theory to understand and explain the ability of pregnant women receiving cash transfers provided by the LBW-SAT trial in retaining control over their cash transfers. This answers question **4**).

Finally, Chapter 10 concludes with a discussion of the results and their implications for further areas of research and provides policy recommendations for gender and health policy.

1.5 Own contribution

Since this research project took place within the larger LBW-SAT trial, it is important to clarify the contributions of different researchers including myself. Appendix A lists all researchers who made contributions to the research in this thesis and discusses their role in full. Briefly, the idea for studying women's empowerment in the LBW-SAT had already been proposed by my thesis advisors Jolene Skordis-Worrall and Joanna Morrison when I applied to do the PhD. In particular, they were both interested in measuring and evaluating the impact of LBW-SAT on women's empowerment using the tool proposed by the Oxford Poverty and Human development Initiative, which we explore in this thesis. However, I designed the study which validated and adapted this tool in Chapter 4 and I also designed the study that evaluated the impact of LBW-SAT on women's empowerment in Chapter 5. I also conceived of the research questions for the second part of this thesis, namely Chapters 6-9 and designed the studies to answer these research questions. In terms of the implementation of the research itself, all the qualitative data collection and translation of data into English was conducted by qualitative researchers (see Appendix A). All the quantitative data collection was also conducted by field workers employed by the LBW-SAT project. I played the primary role in supervising and coordinating the quantitative and qualitative teams. I also conducted all the quantitative and qualitative analyses in this thesis, interpreted the results of these analyses and wrote all the text within this thesis.

Chapter 2

Nepal and the LBW-SAT intervention

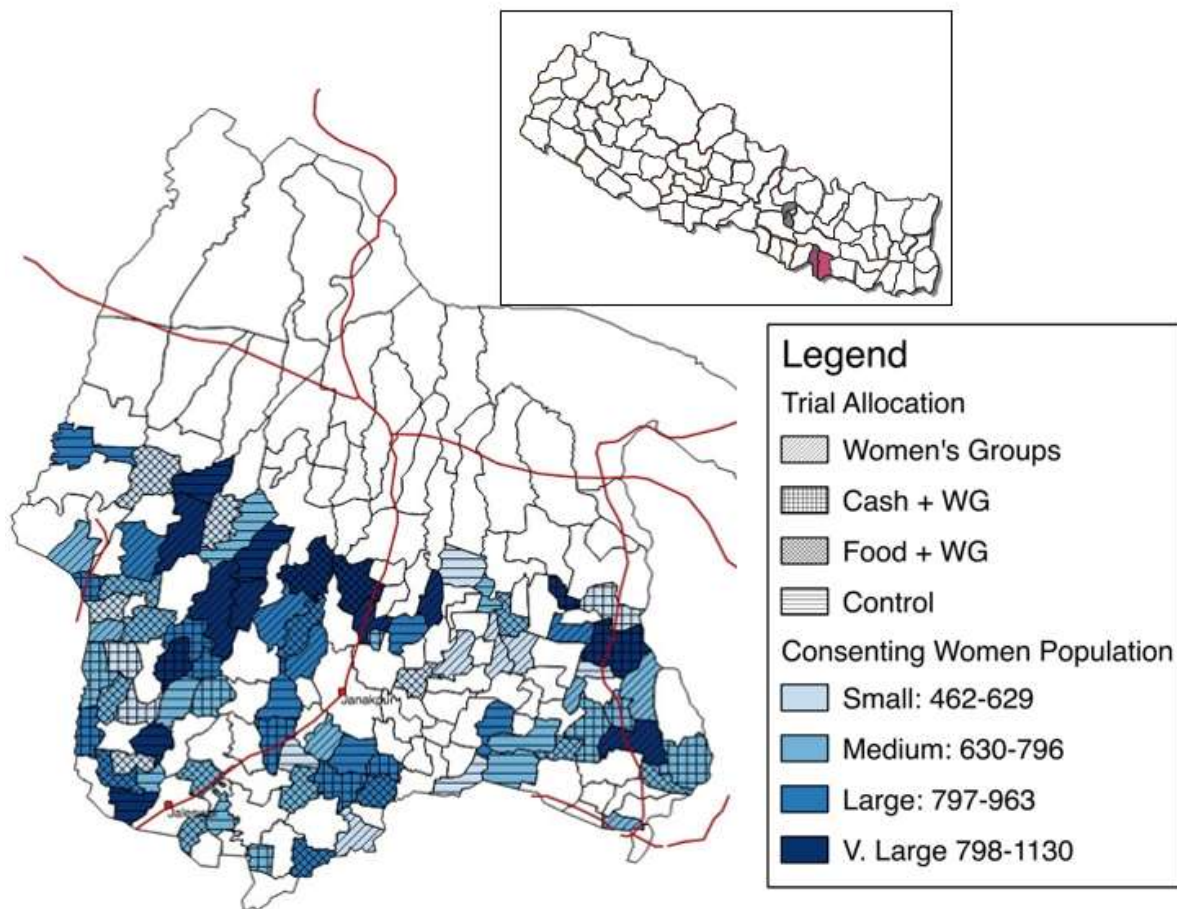
2.1 Geographical context: Overview of Nepal

Nepal is a land-locked country situated between the Northern Indian plains and the southern Himalayan ranges of Tibet with a population of 26.5 million according to the latest census in 2011 (see Table 1). Nepal is among the poorest countries in the world with 25.2% of the population living below the national poverty line and life expectancy birth at at 68 years. 29% of its GDP comes from remittances and 70% of the population is employed in agriculture [62]. Nepal has traditionally been a conservative, religious society with 81% of the population self-identifying as Hindus, 9% as Buddhists and 4% as Muslims. Local interpretations of Hinduism prescribe strict caste- and gender-based social hierarchies based on notions of purity and pollution [22], although discrimination based on caste was outlawed in Parliament in 2011. Although the ratio of girls to boys in secondary is roughly equal, it ranks 102 out of 147 countries on the Gender Development Index, an international index of gender equality in human development. After a violent civil war from 1997-2007, the Government of Nepal completed a protracted process of drafting a new constitution for Nepal in 2015.

Table 1. Nepal socioeconomic, health and gender equity indicators

Indicators	Nepal
<i>Population according to 2011 census</i> [63]	26.5 million
<i>Gender Development Index (out of 147 countries, higher scores are worse)</i> [64]	102
<i>Population living below national poverty line (%)</i> [62]	25.2
<i>Life expectancy at birth (years)</i> [65]	68
<i>Ratio of girls to boys in secondary education</i> [66]	1:1
<i>Share of women in wage employment in the non-agricultural sector (%)</i> [66]	44.8
<i>Proportion of seats held by women in the national parliament</i> [67]	29.5
<i>Total fertility rate (births per woman)</i> [68,68]	1.8
<i>Maternal Mortality ratio (per 100,000 live births)</i> [66]	170
<i>Infant Mortality rate (per 1,000 live births)</i> [66]	46
<i>Low Birth Weight rate in 2011 (%)</i> [21]	12.4

Figure 1. Trial site for the Low Birth Weight South Asia Trial (LBW-SAT).



Grey areas on the minimap represent Kathmandu Valley, while the red and purple areas represent Dhanusha and Mahottari districts respectively. The main map shows Dhanusha and Mahottari districts at a larger scale and marks out major roads (red) and study area clusters (blue). The blue colouring represents the number of women of reproductive age who consented to take part in trial surveillance to detect new pregnancies when the trial started in 2013-2014.

This study takes place in Dhanusha and Mahottari districts of Nepal (Figure 1). These districts form part of Janakpur zone and border Bihar state in India to the South. The districts are situated in the Plains (Terai) of Nepal. Districts in Nepal are sub-divided into Village Development Committees (VDCs), which are each further subdivided into nine wards. The local language and culture is Maithili. Dhanusha and Mahottari are the top two districts in Nepal for out-migration of domestic labour to foreign countries [69]. Apart from India, with whom Nepal shares open borders, top destinations for economic migrants are Qatar, Kuwait, United Arab Emirates and Malaysia [69]. 94% of migrant workers are men [69].

21% of households in the region are classified as “severely food insecure” [21]. Levels of under-nutrition in women and girls are high [21] and the incidence of low birth weight prior to initiation of the trial intervention was 37% [70]. By comparison, the national incidence of Nepal was at 18% in 2011 and the national incidences in India, Bangladesh and Pakistan were at 28%, 22% and 32% respectively between 2006 and 2007 [71].

The government of Nepal runs multiple cash transfer schemes in the region including the national Senior Citizens’ Allowance and the national Maternity Incentive Scheme [72]. All citizens aged 60 or above are eligible to receive a Senior Citizens’ Allowance worth minimum NPR 500 [USD 4.9] per month with special provisions for widows and people with disabilities [72]. The scheme aims to provide social protection for vulnerable subgroups of Nepal who may not always be able to access secure livelihoods for themselves [72]. The Maternity Incentive Scheme aims to increase the rate of institutional births by providing NPR 500 [USD 4.9] to women giving birth in a facility [72]. Higher rates are paid to women giving birth in a facility in the Hill and Mountain regions of Nepal [72].

2.2 The LBW-SAT intervention in Nepal

From 2013 to 2016, University College London (UCL) collaborated with civil society organization Mother Infant Research Activites (MIRA) in conducting the Low Birth Weight, South Asia Trial (LBW-SAT), a cluster-randomized trial in the Dhanusha and Mahottari districts of Nepal. Each VDC was treated as one cluster. In order to reduce heterogeneity between clusters, large towns and municipalities, hilly, forested or non-Maithili speaking VDCs, VDCs along major highways and VDCs with an estimated population <4000 or >9200 were excluded. A previous trial had been conducted by UCL and MIRA in Dhanusha and Mahottari [73] with results pending publication. The trial aimed to reduce newborn mortality through a combination of participatory women’s groups and health worker training in management of neonatal sepsis. VDCs which participated in this previous trial were excluded from LBW-SAT. After all exclusion criteria had been applied, 80 VDCs remained.

For LBW-SAT, 80 VDCs in Dhanusha and Mahottari were selected excluding areas which had participated in previous women's group trials as well as large towns and municipalities. The VDCs were randomized into one of four arms in the trial 1) Control, no intervention 2) Participatory women's groups only 3) Women's groups and cash transfers 4) Women's groups and food transfers. Both the food and cash transfers were conditional only on pregnant women turning up at distribution points and registering for an ID card. The protocol for LBW-SAT has been described in detail elsewhere [74].

2.2.1 Women's groups in LBW-SAT

Female Community Health Volunteers (FCHVs) ran existing community women's groups through a national government programme, the FCHV programme. They conducted monthly women's groups meetings within each ward, a sub-unit of VDCs. In Mahottari and Dhanusha, the study team found that most of these met irregularly and without a specific agenda. These were the platform for the behaviour change strategy and the transfers in the intervention areas. FCHVs were trained and supervised by the trial intervention team to conduct meetings using the Participatory Learning and Action approach. Due to the high levels of illiteracy among FCHVs (60%), nutrition mobilisers (NMs) with a minimum of 5 years of education were recruited to support the FCHV in running the groups. Both FCHVs and NMs were paid incentives for running the meetings.

Both FCHVs and NMs were trained on using a pictorial manual of activities to conduct group meetings. The topics covered by the manual were: maternal nutrition, low birth weight, perinatal danger signs and care-seeking, infection control and hygiene, the importance of rest and family support, and newborn care. No meeting was explicitly devoted to discussing women's empowerment in the family as a topic in its own right, but facilitators were trained to be open to discussing agency and power in the family, were it to be raised by women's group members themselves. FCHVs and NMs were supervised by facilitation coordinators (FCs) who coordinated women's group activities and supervised the distribution of cash and food transfers in the women's group and transfer arms. Each FC supervised a number of VDCs and all the women's group facilitators working a single VDC were supervised by one FC.

Each group in the intervention areas followed a participatory action-learning cycle of problem identification, strategy formulation and prioritisation, strategy implementation and evaluation, after which problem identification and strategy formulation would begin anew. The strategy had been shown to be successful in reducing maternal and newborn mortality in a number of settings [54,75-77], although its effect on low birth weight had not been studied before. The FCHV and the NM were encouraged to pose questions in order to enable members to use existing knowledge and resources and debate current practices and the potential for change. Groups were also encouraged to reflect on how to involve key stakeholders such as village leaders, mothers-in-law and husbands and how to reach potentially excluded women. As they prioritised and implemented strategies through discussion, games and sharing stories, most groups decided to raise awareness of pregnant women's nutritional needs through separate meetings with community members or through home visits to pregnant women unable to attend the groups.

2.2.2 Food transfers

The food transfers comprised 10 kg sacks of *Super Cereal* which were delivered to all pregnant women in the food arm of the trial. They were delivered every month, from eight weeks of gestation until birth. FCHVs and NMs were trained in keeping records of the distribution of food transfers. Transfers were distributed at the end of women's groups meetings, but women were not required to attend women's groups meetings to receive the transfers, only to visit the meeting place at the time of the meeting to collect the cereal. Women who were physically unable to go to the meeting place could receive their transfers at home delivered by the NM. A detailed system of QR barcodes and photographic identification ensures each woman receives a maximum of seven transfers for each pregnancy. *Super Cereal* is a blend of maize, whole soya beans, sugar, vegetable oil and micronutrients developed by UNICEF and World Food Program [78]. A recommended 150 g intake per day meets requirements for all nutrients except iron and folic acid [79], which should come from iron-folate

supplements provided by FCHVs from the Government of Nepal and iodine, which should come from iodised salt consumption.

2.2.3 Cash transfers

The cash transfers were NPR 750 [USD 7.3] per month. Envelopes with cash were delivered to resident pregnant women in the same manner as food transfers. Thus, FCHVs and NMs were trained in keeping records of the distribution of cash transfers. Transfers were distributed at the end of women's groups meetings and women who were physically unable to attend meetings could receive their transfers at home delivered by the NM. NPR 750 was estimated to comprise 32% of the total monthly cost of a nutritionally adequate food basket for a pregnant woman estimated using 2015 prices, but women were able to spend the transfer on anything. The cash transfer was meant to cover micronutrient-rich items such as dairy products, meat, fish and eggs and fruits which a pregnant woman needed to eat to meet her minimum nutrient requirements.

2.3 Cultural context: Gender roles in Dhanusha/Mahottari

The cultural context was crucial to interpreting findings from research on women's empowerment, particularly within the context of a complex intervention [80]. Maithili cultural and gender norms also share many similarities with Hindu and Muslim culture in much of Pakistan, North India, Nepal and Bangladesh, while its essential structural features generalise to an even broader geographical area ranging from North Africa over the Middle East to South and East Asia³.

³ Kandiyoti [81] labelled the entire geographical area ranging from North Africa over the Middle East to South and East Asia, the "patriarchal belt", where notions of honour and sexual purity play a key role in structuring the position of women and women trade economic security for subservience to their husband as well as their mother-in-law. Mandelbaum's [82] extensive review of anthropological evidence on gender roles in Northern South Asia identified North India, Bangladesh and Pakistan as "purdah regions" where "purdah practices are taken to be central elements of social life". "Purdah" was in turn defined as "the beliefs and values about the behaviour of women, the restrictions on their movements outside the household and the requirements for their respectful and deferential demeanor within the home". Closely similar behavioural patterns to those discussed by Mandelbaum have been reported in Minturn's [83] ethnography of Chettri Hindus in a Northern Indian village and Jeffrey's [84] study of Muslim women in Delhi. Agarwal's [9] review of ethnographic literature also reported high levels of purdah practice across the belt from Pakistan to North India to Bangladesh. Using statistical data, Agarwal [9] found that low female labour force participation mapped almost exactly onto the regions with high

Maithili women are expected to live through a varied and complex life cycle of relative freedom as young daughters, obedient help in the husband's home as newly married women, powerful mothers-in-law in middle age and widows in old age. However, at all stages of life women are usually afforded limited autonomy over their own bodies in terms of physical movement, dress, manners, speech and social interaction due to the need to preserve family honour⁴.

2.3.1 Honour and women's bodies

The Arabic/Persian word *izzat*, or *ijjat* in Maithili/Nepali, is usually translated as "honour" in English. Honour reflects the value of individuals and households in society's eyes and marks their public position. Households that retain their honour in the community are invited to participate in informal networks of essential financial and social support [88], while lost honour causes intense shame, damaged marriage prospects for one's children [89] and possibly excommunication from the wider family and community [83]⁵.

Honour accrues to men primarily through maintaining financial and social investments in relationships in the community at large [88]. However, women carry special burdens of maintaining family honour through physical and social seclusion from public life [88]. Although the norm of female seclusion is not uniform across Maithili society (Section 2.3.3), this often excludes contact with men outside the family. The strict regulation of women's bodies take place even before marriage when parents anxiously police the physical movements of daughters for fear of damaging marriage prospects should they be seen in male-dominated spaces [85]. During periods of menstruation, women's access to

purdah practices in South Asia. In the Nepal context, the findings of Minturn, Mandelbaum and Agarwal closely match Bennett's [22] ethnography of Brahmin Hindus in a Hill village in Nepal, Davis' [85] qualitative study of gender roles in Janakpur and Acharya and Bennett's [86] study of women's participation in household decision-making in Maithili families. Indeed, Agarwal [9] cited Acharya and Bennet's [86] results to claim that Maithili Hindus practice purdah in a manner similar to the Northern Indian regions. A local (patriarchal) Maithili saying also describes the relationship between North India and the Plains of Nepal as a *roti-peti* relationship, literally a "bread-daughter" relationship where bread and wives are exchanged with similar ease. Indeed, currently 30 million Maithili speakers currently live in India, while 3 million live in Nepal [87].

⁴ Although much of the literature in this review does not come from Dhanusha and Mahottari directly, qualitative data generated from this thesis was largely consistent with the results reported in this section (see Chapter 7).

⁵ In one Turkish study, honour was described as "more important than money" [90].

ritually important spaces such as religious shrines or the house kitchen is further curtailed [22]. In certain cases, women are even required to sleep outdoors during periods of menstruation [24].

After marriage, women are expected to show respect and modesty by veiling themselves in public and assuming a diffident, shy and self-effacing demeanour devoid of casual talk and loud laughter, a “bridal shell” [82]. Movement outside of the household is firmly controlled by senior family members with even minor transgressions such as wearing the veil an inch too high resulting in lengthy excoriations as these may cost the family in terms of honour. Stigma attaches to women loitering on their own or casually socializing without purpose with strong connotations of sexual availability [22] and even prostitution [91]. Women who do have extramarital sexual encounters, whether by force or consent, may suffer hard sanctions including being cast out of her husband’s family and separated from her children [82]. The shame falls not only on her, but also blights her entire family.

Although newly married women’s movements are intensively supervised in Maithili culture, there are occasions for escape. Women whom the community knows have a good reason for being in public are not at risk of reputational damage, e.g. when engaging in religious worship [82]. Legitimacy is achieved by avoiding perceived male-dominated spaces such as the market place and using a senior family member as a chaperone or staying together in large groups [82].

The burden of “honour” decreases as women gradually cease to be considered newly married and begin to be considered as women who have proven their loyalty and dedication to their husband’s family [22]. Mothers-in-law and elder sisters-in-law and have greater freedom of movement and it is generally seen as the duty of the most senior female family member to assist with practicalities outside the household [82]. This is accentuated by the context of prevalent long-term out-migration of male family members leaving many families managed almost entirely by women (Section 2.3.3).

2.3.2 Duties of care: Life as a newly married daughter-in-law

During the wedding ceremony, the bride and her family may cry sorrowful tears both at the transfer and “loss” of the daughter to the husband’s family and at the anticipated harsh treatment and loss of privileges in the husband’s family [22,83]. Although marriage “saves” women from the demeaning eventuality of spinsterdom [92], at the time of the wedding, it is often considered a traumatic imposition on the hitherto carefree lives of daughters [22,83]. After the wedding, recently married daughters may send distressed letters home to natal parents complaining of being “locked in a cage like a parrot” [83]. In his study of Indian folk tales, Ramanujan [93] observed how marriage indicated the end of suffering, when the protagonist was male, while suffering began for women with marriage.

The social standing of a newly married bride, or *kanya* in Maithili, in her new home is decidedly lower than before marriage. Where daughters are considered honoured “guests” in their parents’ home, *kanyas* are often viewed with suspicion as newly arrived strangers and subjected to intense scrutiny in the husband’s home [22,83]. As described by Davis [85]

“As the structurally least enfranchised household members, daughters-in-law often bear the brunt of stresses and strains among members of their [husband’s] households. They are sometimes overworked, under-nourished, or subject to physical attack” (p.252)

Daughters-in-law tend to have especially fraught relationships with their mothers-in-law [22,81-83]. As junior women in the family, daughters-in-law are expected to carry out most of the household tasks. While punctilious deference to all family elders is considered essential to a functioning family [82], the mother-in-law may dictate exactly when and how meals are cooked, which ingredients to use, when daughters-in-law may rest, which parts of the house need to be cleaned and so forth. Like most human relationships, the relationship between daughter-in-law and mother-in-law is greatly influenced by the individuals who enter them. Where the daughter-in-law and the mother-in-law are mutually supportive, the mother-in-law can become like a “second

mother” for the daughter-in-law [22]. Indeed, as the mother-in-law has a responsibility for maintaining unity and honour in the household, she traditionally assumes caretaking responsibilities over daughters-in-law.

In general, emergent emotional closeness between husband and wife often remains strategically hidden from both household and non-household members in a pattern called “respect-avoidance” [22,82,83]. In this behavioural pattern, husbands and wives practice a “studied mutual ignoring” in public [22] and wives are required to perform displays of deference in public to their husbands, even if their relationship is not one of submission in private. In a telling example from Uttar Pradesh in India, a wife was observed to be castigated abusively in public by her husband. However, when the ethnographer looked more closely at the wife, she was beaming with smiles underneath her veil. They had successfully performed a public display of her ability to be a “proper wife” and his ability to be a “proper husband” to the wider community [82]. However, in modern Nepal, extensive, prolonged male labour migration has affected this pattern for families with migrant husbands (see Section 2.3.3).

Eventually, daughters-in-law living in joint families become mothers-in-law themselves. They give birth to and raise sons who get married and bring new daughters-in-law into the fold. Their own mother-in-law may have passed away or lost power over the family in their old age, particularly if the father-in-law is too infirm to work. The newly fashioned mothers-in-law frequently consider it part of the “patriarchal bargain” [81] that they are now able to inflict the same exacting regimen of backbreaking household chores and obligations to show respect and deference to how they suffered in their own time as the new *kanya* in the family.

2.3.3 Variation by caste, religion, ethnicity, sociodemographic status and region

Substantial variations in the roles and duties of newly married daughters-in-law exist by caste, religion, ethnicity, region and sociodemographic status, although detailed evidence on such variation does not always paint a consistent narrative. Researchers have also noted how gender norms vary both between and within

countries. Mobility restrictions on women seem to be somewhat stronger among the Maithili population of Nepal compared to the Hills population elsewhere [86]. In India, a common observation regarding India is the more gender equitable norms in the South of India compared to the North [9] and the more restrictive norms among high caste Hindus in India as opposed to among scheduled tribes [94].

In terms of caste, religion and ethnicity, it should be noted that religious and ethnic affiliation in Nepal have close links with caste status and can thus be difficult to distinguish from caste in terms of its effects on gender norms in the family. The Mulki Ain from 1854 which formed the Civil Code for Nepal classed all ethnic, caste, and religious identities into one overarching caste system including Muslims and Buddhists [95]. The Nepal Government Census also class “Muslim” and the various Buddhist ethnicities as a “caste/ethnicity” [63]⁶.

Buddhist Hill ethnicities have less restrictive mobility norms on women than the Hindu Plains ethnicities [86]. However, this is difficult to separate from a regional effect as the Hindu Hill ethnicities also have less restrictive mobility norms than Hindu Plains ethnicities [86]. In terms of Hindu castes, researchers have noted how low-caste Dalit women often have more freedom and autonomy and fewer social and behavioural restrictions than women of high caste [96]. Researchers have also commented on the greater risk of physical and sexual violence suffered by Dalit women in public due to their low status in the community [97].

In terms of Muslim and Hindu religion, differences are unlikely to be large. Mandelbaum’s [82] study of sex roles in North India, Bangladesh, and Pakistan devoted a chapter to comparing Muslim and Hindu sex roles and concluded that:

“Both versions agree that women should be much more restrained in their movements and constrained in their conduct than are men. In both versions women are banned from participation in public affairs of the traditional kind.

⁶ In qualitative interviews with women (Chapter 6), almost all Hindu women interviewees provided their caste affiliation when asked to state their religion and needed several rounds of clarification before they classified themselves as “Hindu”.

Both assume that a woman must be protected from and must vigilantly shield herself against strangers outside the home. Both are sensitive to potential dangers to the coherence of a joint family from the junior wives. Similar variations according to age, region, class, and education occur in each. Under each regime there is a reciprocal relation between purdah and izzat, [that is] between women's seclusion and men's honor." (p. 96)

Mandelbaum continued to conclude that perhaps Muslims put more emphasis on dangers to women from strangers outside the household, whereas Hindus were more sensitive to dangers to household honour from junior wives within the household. Muslims favour close-in marriages, such as between children of brothers in the same village, whereas Hindus forbid cousin marriages and the Hindu bride comes into her husband's family as a stranger. However, in both Hindu and Muslim families, the same fractious relations between daughters-in-law and mothers-in-law were observed. Acharya and Bennett's study of gender roles across Nepal [86] allowed for a major role in the divide between Hindu and Buddhist religions in shaping gender norms, but did not discuss differences between Hindu and Muslim gender roles at all.

As regards socioeconomic status, the close connection between caste and poverty in South Asia has entailed that the anthropological literature has rarely sought to distinguish the effects of caste and socio-economic status on gender (a notable exception is [98]). Authors have frequently noted how poorer women are driven to seek employment out of necessity rather than due to privilege [94,99,100]. Specifically, as families become wealthier and less dependent on manual labour for survival, women may increasingly substitute income-generating work for what Hannah Papanek has termed "status production" work inside the confines of the home [101], which seeks to generate social and symbolic capital [102,103] rather than produce direct material benefit. Such work includes teaching children status-appropriate behaviour, maintaining relationships through gossip and gift exchange and performing public displays of religious observance. Poorer, lower-caste women may not have the luxury of engaging in status production to the same extent as middle- and upper-caste women, while land-owning elites withdraw women from public visibility to differentiate themselves from poorer, lower-caste members of society [98,99].

On the other hand, lower-caste households may deliberately try to emulate behaviours in upper-caste households to enhance their social status in the community (also known as “Sanskritization” [104]).

Education also plays a role in shaping gender norms in the family. Although education is commonly employed as a predictor variable in quantitative analyses of women’s empowerment [14,105], qualitative studies of education and women’s empowerment, particularly in the context of rural Nepal, are rare. As a marker of privilege [106,107], educated daughters-in-law have been known to overrule their mothers-in-law despite traditional norms to the contrary and have greater influence over their husband’s decisions [105]. In addition, the exposure to learning and the ability to regularly socialize with people outside the household may also have increased the self-confidence of women [105].

Household composition may also influence gender roles. Where husbands have left their wives to govern a household on their own, women are household heads by default [108]. In Nepal, male foreign labour migration is common (Section 2.1). Husbands migrate abroad, stay for years on end and leave the remaining family members to fill in for them on family plots or enterprises [109]. In households where mothers-in-law have passed away, daughters-in-law have often found themselves needing to take up work on the family farm [110] or in other types of employment [109]. In addition, couples living in nuclear families either due to a family separation [111] or because the couple lost support of their natal families after having a love marriage [107], do not live with an extended family and make day-to-day decisions themselves.

Part I: Measuring and evaluating the impact of participatory women's groups on women's empowerment

Chapter 3

Women's empowerment: Theory and measurement

3.1 History of the empowerment term

3.1.1 Origins of the empowerment concept in development

The roots of the empowerment concept can be traced back to early social movements such as second-wave feminism, the Black Power movement, Gandhian philosophy, and particularly Paulo Freire's liberation theology [112]. In 1968, Freire published the "Pedagogy of the Oppressed", in which he introduced the notion of "conscientization" / *conscientização*. These terms refer to a process through which formerly oppressed people, whose behaviour and mindset used to serve the status quo, acquired a new mindset which enabled them to understand the social causes of their oppression and act on this understanding to change their role in society. Drawing on Marxist ideas of popular uprising, Freire referred to this new mindset as "critical consciousness" and the tool with which to enable oppressed peoples to gain this mindset, "popular education". The process of revolting against collective oppression crucially involved breaking a "Culture of Silence" which permitted oppressive societal norms, forces and structures to go unchallenged, because people were too afraid to speak out against them.

Popular education was premised on the idea that teachers should act as facilitators of student learning and action by drawing out knowledge and skills that students already have, asking questions to allow students to reflect on their own goals and values and encouraging students to take collective action to change their circumstances. Freire contrasted this form of education with traditional "banking education" which saw teachers as authoritative experts who only needed to deposit their knowledge into the blank spaces of students' heads. Thus, Freire's approach is often labelled a "participatory" approach [113], because it relies on students' active participation in the learning process. However, Paulo Freire almost never used the term "empowerment" (or its Portuguese equivalent *empoderamento*) in this period, preferring instead to

work with his vocabulary of “popular education”, “critical consciousness”, and “conscientisation”.

In the 1970s, Freire's concept of popular education spurred a growing number of researchers and activists in global development to call for alternatives to “top-down” development based on centralised planning, information flow and decision-making to “bottom-up” approaches to development, where beneficiaries were considered active, not passive participants in development [112]. For example, a 1980 UN report called for a new development model anchored in the “primary community, whether geographical or organizational” (p.10) and aimed at “improved forms of political decision-making – facilitating people's access to power and resources both locally and nationally” (p.20) [114]. Within global health, the Alma Ata Declaration in 1978 declared that “the people have the right and duty to participate individually and collectively in the planning and implementation of their health care”, while exhorting primary health care providers to ensure “appropriate education on the ability of communities to participate” [115]. However, none of the formal documents for these new approaches to global development made use of the term “empowerment”.

In 1987, Freire published “A Pedagogy for Liberation” [116], which presented transcripts from informal conversations between him and fellow educationalist Ira Shor. In the book, Freire remarked on how the word “empowerment” was a curiously American obsession which seemed to denote an individualistic concern with self-improvement and self-help. Freire lamented how the word had lost its original radical roots from the 1960s, where it denoted a radical transformation of class society through sustained political action. Instead, he recommended the term “social class empowerment” as an anti-dote to American individualism. In the same year, Freire published a joint publication with Donaldo Macado [117], where Canadian cultural critic Henry Giroux introduced the book with a chapter titled “Literacy and the Pedagogy of Political Empowerment”, in which Giroux stated that Freire's pedagogy sought to engender a “critical literacy” in students that allowed them to understand societal power structures and enable both “self- and social empowerment”. Giroux did not define the empowerment term, but broadly used it to denote an increase in critical awareness leading to socio-political action among oppressed

individuals. After 1987, Freire never mentioned the term again as more than a passing reference. Nonetheless, Freire's philosophy became indelibly associated with the empowerment term in public health, education, social work and development since then.

3.1.2 Mainstreaming women's empowerment in development

In 1989, empowerment first entered international development discourse, when feminist researchers, activists and politicians advocated for a new approach to women in development, called the "empowerment approach" [118]. Moser [118] argued that development agencies had hitherto only been interested in promoting women's "practical needs", which concerned their needs for overall well-being such as food, shelter, clothing, and leisure time, to the exclusion of women's "strategic needs", which concerned their position in society and the power structures that shaped women's ability to participate in society. Fulfilment of women's strategic needs should take place through "empowerment", which signified a radical transformation of the economic, political, legal and social societal structures that perpetuated oppression along the lines of gender, race, and class. This process of empowerment was to come about through legislative changes, "political mobilization, conscientization and education for the people" (p. 1) [119]. Frequent referral was made to Paulo Freire's participatory approach and the need for bottom-up mobilisation using grassroots women's organisations as "catalysts of women's visions and perspectives" (p. 114) [119].

In the 1990s, a proliferation of feminist writing on the empowerment concept followed [112], including seminal articles by Srilatha Batliwala [120], Jo Rowlands [16] and Naila Kabeer [10]. Batliwala defined power as "control over material assets, intellectual resources and ideology" (p.129), and defined empowerment as "the process of challenging existing power relations, and of gaining greater control over the sources of power" (p. 130) [120]. Kabeer [10] conceptualised empowerment as divided into three inextricably related components: the pre-conditions for empowerment (resources), the processes of empowerment (agency), and the results of empowerment (achievements). Kabeer [10] then defined empowerment as "the process by which those who

have been denied the ability to make strategic choices acquire such an ability” (p.1).

Rowlands [16] was particularly influenced by new conceptualisations of power and freedom arising out of feminist work on political philosophy in the 1980s and early 90s. This body of work emphasised the need for alternatives to existing conceptions of power perceived to be hierarchical, masculinist conceptions of “power-over” other people [121]. Feminist philosophers saw such notions of power as about simply altering the identity of people who held power in society while leaving the underlying structures of hierarchy and inequality intact [122]. The task of feminist philosophy was to re-conceptualise the notion of power as a capacity to nurture and transform oneself and others (“power-to”) [121,123], an ability to exhibit solidarity and act in concert with others (“power-with”) [124], and an inner, mental power (“power-from-within”) [125]. In political philosophy, this new feminist conceptualisation of power became known as the “empowerment” approach to power [126]. Rowlands brought these ideas into mainstream development discourse in her highly-cited book “Questioning Empowerment” [16] where she outlined the concepts of “power-over”, “power-to”, “power-with”, and “power-from-within” for a development audience.

During this period, the term “women’s empowerment” also became increasingly prominent in global policy statements. The Cairo Declaration on Population and Development in 1994 identified women’s empowerment and gender and sexual rights as central to population issues [127], while the Beijing Platform for Action in 1995 stated that “women’s empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision-making process and access to power, are fundamental for the achievement of equality, development and peace” [128]. In lieu of wider formal recognition by development agencies of the importance of women’s empowerment came an increased use of quantitative indicators to track progress on empowerment⁷.

⁷ Measures on women’s “decision-making power” or “women’s status” in the Global South had been in use since the early 1980s [86,129], and measurement of women’s decision-making power had been carried out since the 1960s by in the Global North [130]. However, the explicit measurement of “empowerment” was new.

In 1995, the United Nations Human Development Reports expanded to a new Gender Empowerment Measure, which measured and ranked countries on their level of progress in reducing gender inequalities and promoting women's empowerment [131]. In 1999, the Demographic and Health Surveys began regularly collecting data on women's participation in household decision-making across all country offices [14]. In 2000, the Millennium Development Goals (MDGs) formally set targets to eliminate gender disparities in educational enrolment to "promote gender equality and empower women" [13]. In 2002, the World Bank commissioned a review on "Measuring Women's Empowerment as a Variable in International Development" [132]. At the same time, academic researchers in global health and development economics began to routinely evaluate the impact of social interventions on measures of women's empowerment (e.g. [37]). Finally in 2015, the Sustainable Development Goals unveiled a detailed set of targets for the global community to "Achieve gender equality and empower all women and girls" by 2030 [133].

3.1.3 The voice of the Human Capabilities Approach

In parallel with the above developments from the 1990s to the 2010s, development economists Amartya Sen and Sabina Alkire began acquiring an increasingly prominent voice on women's empowerment through their Capabilities Approach to development. Originally conceived as an alternative to welfare economics, the Human Capabilities Approach argued that individual flourishing could not be assessed on the basis of access to material resources, individual happiness, or desire-fulfilment, but instead, individual capabilities should form the proper basis for assessments of flourishing [134].

"Capability" had a technical meaning in this approach, signifying opportunities for persons to "lead the kind of lives they value – and have reason to value" (p 18) [39]. Amartya Sen distinguished "functionings" which were valued states of doing and being from "capabilities" which denoted opportunities to realise specific functionings. For example, receiving quality education is a functioning, while the opportunity to receive quality education is a capability. Sen saw individual capabilities as a form of personal "freedom", which it was the role of the state and public policy to promote [39]. Sen distinguished between "well-

being freedoms”, which pertained to realising basic human needs such as life, health and security, and “agency freedoms”, which were fundamental capabilities to pursue individuals’ personal, social or political agenda [134]. Both agency and well-being freedoms were essential human capabilities, which it was the responsibility of public policy to promote.

In 1990, Amartya Sen and development economist Mahbub ul Haq launched the United Nations Human Development Reports to track country-level progress in realising capability-related outcomes [135]. The Human Development Index, which measured a combination of life expectancy, adult literacy, educational enrolment, and GDP, ranked and compared countries internationally on their level of development [135]. The Gender Empowerment Measure was added to these reports in 1995 [136]. This measure combined indicators for women’s representation in decision-making positions in politics and business with the female share of earned income [136]. However, the report never defined the term “gender empowerment”. Amartya Sen himself almost never made references to women’s empowerment in his own writing [137], preferring to work with “capabilities”, “well-being freedoms” and “agency freedoms”.

In 2005, Sabina Alkire made an explicit link between Amartya Sen’s notion of agency freedom and the wider discourse on women’s empowerment. Alkire stated that “empowerment” referred to a subset of the dimensions of agency that focused on the instrumental value of agency, such as the ability to cause positive changes in one’s well-being or realise one’s values [137]. Alkire [137] reviewed a wide variety of survey tools that could potentially be used to measure Sen’s notion of agency freedom including Schwartz’ self-direction scale [138], items from the World Values Survey on participation and autonomy [139] and Bandura’s self-efficacy scale [140]. However, Alkire concluded that the conceptualisation and measurement of “autonomy” in Deci and Ryan’s Self-Determination Theory [1], which used the Relative Autonomy Index (RAI), came closest to Sen’s notion of agency. In 2007, Alkire and Ibrahim launched a proposal for a set of internationally comparable indicators to measure individual

agency and empowerment where the authors proposed the use of the RAI to measure women's agency "with considerable energy" [59].

This desire for widespread use came partly true in 2014, when Alkire launched the Women's Empowerment in Agriculture Index [141,142] in conjunction with USAID and the International Food Policy Research Institute. The index measured empowerment in the domains of agricultural production, access to resources, leadership and time use, and contained the RAI as a sub-domain of the wider index [141,142]. The index was piloted and rolled out across multiple countries from Guatemala to Bangladesh [143-145] and was extensively used in research and policy evaluation of the nutritional impacts of agricultural initiatives [144]. However, Alkire and colleagues continued to argue for the use of the RAI on its own in order to explore the possibly unique properties of the RAI that were not captured by other measures of agency [61].

3.1.4 Growing criticisms of the empowerment concept

Although the empowerment concept became an increasingly regular feature of both global and local development agenda in the 2000s and 2010s, this process was not without its detractors. In an ironic rehash of Freire's own reservations with the term in the 1980s (Section 3.1.1), a group of critical academics and activists now argued that the concept had become a "buzzword" [146], robbed of its original radical, political meaning, and co-opted by development agencies to serve a neoliberal, technocratic purpose [112,146,147]. The range of meanings of empowerment was seen to have extended far beyond its original scope of denoting a radical transformation of economic, political and social structures through collective power [148]. Instead, critics argued, the concept now referred to distinctively neoliberal ideas such as the maximisation of individual self-interest, participation in self-help, privatisation of public services, and devolution of state responsibility for human rights onto local communities [112,146,147].

Critics argued that "empowerment" was used as a politically expedient device to legitimise development blueprints that had already been decided by top-

down planners without the involvement of local women themselves [146,149]. The vague, but resolutely optimistic connotations of the empowerment concept made it difficult for policy-makers, implementers, or voters to argue against a goal of empowerment [146,147]. At the same time, the seeming ability of the term to cover both ends of the political spectrum simultaneously instilled a false sense of consensus in listeners whose flaws and contradictions would only be revealed when programme managers tried to implement the goal of empowerment in the field [112].

Feminist activists were particularly vocal in their critique of the Third MDG for women's empowerment, which they saw as needlessly reductive, by measuring women's empowerment using a single target of gender disparity in educational enrolment and two auxiliary progress indicators on female employment and parliamentary representation [150,151]. Critics lamented the complete lack of emphasis on the mobilisation of poor women in both "letter and spirit" [151] in the MDGs, the exclusion of rights-based approaches to empowerment including the assertion of reproductive and sexual rights, political rights, property rights or freedom from violence [152], and the lack of challenge to macro-level factors such as neoliberal macroeconomic policies [152]. Academics from the Human Capabilities Approach also played a role in this critique by arguing that access to resources such as education, employment or political office were poor proxies for women's empowerment, as women often lacked the agency to act on their resources [59,153]. The lack of nuance in the MDG targets was eventually rectified in part in the Sustainable Development Goals which included many policy-based, rights-based and agency-based indicators [133].

Still, some theorists and practitioners continue to have reservations about the attendant risks of ignoring more radical, and potentially transformational, forms of empowerment in favour of further institutionalisation of gender issues in development [154]. However, researchers and activists have also acknowledged that the current central placement of gender on the global development agenda should be recognised as a hard-won achievement resulting from the efforts of many activists, researchers and policy-makers who have repeatedly engaged in contentious political processes [155,156]. Most theorists who have been critical of the use of the empowerment concept in mainstream development have

expressed a desire to rehabilitate the empowerment concept and restore its former radical meaning rather than discard it from their practice [112,146,147].

3.1.5 Looking forward

Our brief history of the empowerment concept illustrates a process of repeated discussion, definition and re-definition over decades of debate. Today, the concept has currency across diverse fields including feminist and multiracial politics [10,157], health promotion [158], critical, liberation and community psychology [159], multicultural counselling and social work [159], robotics [160], leadership and organisational management studies [161,162], and, of course, global development [163]. None of these fields have come close to a consensus on the meaning of the empowerment term [159,163-165]. Drydyk [148] noted how “It is nearly customary by now to begin a conceptual article on empowerment by lamenting how confused the concept has become” (p. 249). In Section 3.3.1, we will discuss some of the reasons why consensus is so difficult to achieve. First, we will describe a systematic way of organising the many conflicting interpretations of empowerment in the existing literature.

3.2 Organising conceptualisations of empowerment

In this section, we will draw on feminist writing on empowerment within global development and the work of early analytic political philosophers of freedom and power in the 20th century to provide an overall framework for conceptual understandings of empowerment. Drawing on the work of analytic political philosophy is important, because there is much overlap between definitions and debates over the meaning of agency and empowerment and definitions and debates over power and freedom. For example, writers on empowerment frequently define it in terms of both “expanding freedoms” and “gaining powers” [10,59,166]. Global health and development researchers also measure women's empowerment using both indicators of “decision-making powers” and “freedom of movement” [14,132].

Feminists ideas of power and agency in the 1990s were also prefigured by the work of early analytic political philosophers. Naila Kabeer's [10] much-cited

conceptualisation of empowerment as divided into resources, agency and achievements mirrored the distinction between bases of power, instruments of power, and the scope of power already provided by Robert Dahl in 1957 [167]. Feminist ideas of relational forms of power such as “power-with” [126] or “relational agency” [123] were predated by Gerald Cohen's [168] arguments in 1967 for “essentially interpersonal” notions of individual freedom such as “X is free to do A with Y”, which he termed “freedom-to-act-with” or “relational freedom”.

Analytic philosopher Gerald MacCallum's seminal “tripartite” [169] concept of freedom will form an important basis of our organising framework. MacCallum noted that many arguments over the “truest” or “most worthwhile” notion of freedom were not arguments over rival concepts of freedom, only arguments over specific sub-instantiations of an overall concept. This overall concept could be encapsulated by the formula “agent x is (is not) free from y to do (not do, become, not become) z”. MacCallum strongly disagreed with philosophers who distinguished between “freedom to” and “freedom from” as distinct concepts of freedom. MacCallum argued that such statements simply left parts of the tripartite formula implicit rather than explicit. For example, in the concept of “freedom from detention without trial”, x referred to individuals, y referred to detention without trial, but z was left implicit. In the concept of “freedom to a fair trial”, x referred to individuals, z referred to a fair trial, but y was left implicit.

In the following sections, we will explore the implications of instantiating x, y, and z with different values for our concept of empowerment, as well as some dividing lines that fall outside of MacCallum's framework.

3.2.1 Type of agent: Individual or collective

Gerald Cohen [168] first asked the question whether collective notions of freedom behaved differently from individual notions of freedom. A collective notion of freedom involves the capacity of a collective agent x in overcoming certain barriers y to achieve an outcome z, where individual notions let x refer

to individual people. Cohen noted that collective freedom was fundamentally distinct from individual freedom and that individual freedoms did not aggregate into collective freedoms in a direct manner. For example, a policy that reserved 1% of all civil servant jobs in local government for women might empower women individually, since all women now have greater individual opportunities for being part of the select 1%. Nonetheless, we might argue that the collective ability of women to enter government service has not altered noticeably.

There are other reasons why individual empowerment differs fundamentally from collective empowerment. The ability of groups to achieve outcomes often depend on more on the quality of interpersonal interactions between group members than the capability of individuals [170]. Large groups of individuals, such as communities or countries, face high transaction costs when coordinating action across large geographical areas. It is thus a truism in political science that collective interests do not necessarily translate into collective action and that large, poorly organised constituencies are regularly outmanoeuvred by smaller, better organised groups [171]. For example, a 1983 Gallup poll showed that 40% of people in the US believed it was likely that there would be nuclear war by 1998 and 70% believed they would not survive a nuclear war, yet only a very small minority of US citizens engaged in collective action to prevent the proliferation of nuclear missiles in the 1980s [172].

Indeed, individual power is often directly opposed to collective capacity, when the capacity of groups to take action requires constraints on individuals' ability to deviate from a group norm [173]. The proper balance between individualist and collectivist values is an enduring theme in sociology, since high degrees of individual mobility and independence might contribute to alienating loneliness, while high degrees of social control might contribute to suffocating conformity [174]. Conversely, individual freedom are compatible with collective power, when the powers of the collective are used for legitimate purposes [175,176].

For these reasons, we will distinguish empowerment as an individual concept from empowerment as a collective concept.

3.2.2 Type of agent: “Higher” and “lower” selves?

Many political philosophers have also argued for interpretations of freedom, power or empowerment, where x refers to a sub-self, usually a “higher” self (to be distinguished from a “lower” self), or an “authentic” or “true” self (to be distinguished from an “inauthentic” or “false” self). In 1958, Isaiah Berlin [177] argued that the history of political philosophy contained two incompatible notions of freedom that had both been referred to by the term “freedom”. The “positive” notion of freedom referred to a form of self-realisation or “self-mastery”, derived “from the wish on the part of the individual to be his own master” [177]. In this concept, self-realisation came about when people acted according to their principled, “real”, or “higher” self and avoided the temptations of their irrational, impulsive, or “lower” self. Berlin’s “negative” notion of freedom referred to the condition of being free from interference, coercion or restraint. These restraints needed to be imposed by other people, rather than caused by natural events or incapacity, in order to qualify as a form of unfreedom. Berlin’s distinction between positive and negative freedom remains foundational and is taught in most political science courses today⁸.

Berlin argued that only negative freedom ought to be protected and promoted by the state, because the concept of positive freedom could be satisfied without any change in individuals’ external circumstances. A prisoner living in an isolation cell could still be considered free by the definitions of positive freedom, so long as their actions accorded with their own guiding values. Berlin argued such a concept could easily be appropriated by totalitarian states to restrain citizens’ political liberties by claiming they were “liberating” them by protecting them from their “lower selves”. A heated debate in the philosophical literature followed over whether positive or negative freedom consisted of the “truest” or most “worthwhile” form of freedom [169]. The philosopher Charles Taylor [179]

⁸ For example, UK A-level Politics [178].

sharply criticised negative freedom for ignoring internal, mental obstacles to realising individual freedoms, since the very idea of state protection of individual freedoms depended on a political community that valued such freedoms. Taylor argued that individual action was often guided by “fear, inauthentically internalised standards, or false consciousness” (p.215) [179] rather than their own authentic values and goals and that such types of action should properly be considered cases of unfreedom. Gerald Dworkin argued that individuals had both “first-order desires”, which were desires for substantive achievements such as wealth and happiness, and “second-order desires”, which were desires about desires, such as the desire to stop wanting to smoke [180].

However, the choice of which desire should be considered the “higher”, “truer”, or more “authentic” desire remained a controversial and non-obvious issue. Studies by psychologists showed that individual judgments of the authenticity of such choices were not consistently made in favour of either first- or second-order desires. In one behavioural experiment, researchers found that American undergraduate students presented with vignettes representing conflicts between two selves tended to locate the “true” self in whichever self was the most consistent with their current set of moral and political values. When presented with a case study of a man who felt physical attraction to other men, but was opposed to homosexuality on religious grounds, liberal students tended to locate the “true” self in the self that felt attracted to other men, while socially conservative students located the “true” self in the self that followed their religious beliefs [181].

Other psychologists even disputed the very possibility of multiple agentic selves with competing priorities. Bandura [182] argued that the concept of multiple selves was inconsistent, because the presence of two simultaneous selves in an individual required a third self to oversee and manage these selves, which potentially required a fourth self to manage the others and so on. Baumeister [183] argued that that psychologists operating with concepts of multiple selves mistook different sub-processes of the same executive process for distinct selves.

Thus, in this thesis, we will refrain from distinguishing between “higher” and “lower” selves. Instead, we will see struggles over self-control or psychological morbidity as instances where a single self trying to reconcile conflicting second- and first-order desires. This allows us to recognise a role for definitions of empowerment based on internal, mental barriers to action, while avoiding the conceptual complexity of a full theory of multiple selves.

3.2.3 Type of barrier: Internal, external interpersonal or impersonal

The next part of MacCallum's tripartite conception concerns the type of barrier to action y that is considered. MacCallum himself [169] noted that Berlin's distinction between positive and negative freedom could be framed as a choice of y . Conceptions of positive freedom operated with a notion of internal, mental barriers, where freedom consisted in the ability to control one's impulses and follow one's principles. Conceptions of negative freedom operated with external, interpersonal barriers, since freedom consisted in a condition of non-interference from other people. As mentioned in Section 3.2.2, an enduring debate in philosophy was the extent to which positive freedom or negative freedom should be considered the “truest” form of freedom.

Feminist philosophers contributed to this debate by arguing over the merits of “power-from-within” [125] in relation to traditional notions of power (Section 3.1.2). Instead of basing their conceptualisation of power on notions of interpersonal dominance, and “power-over” other people, they argued for a power signalling an inner mental or spiritual strength, “power-from-within”. “Power-from-within” was defined as a capacity to overcome self-hatred, inferiority complexes, and internalised homophobia and sexism [16,112,184]. In political philosophy, Gerald Dworkin [180] defined autonomy in terms of an individual's capacity for rational thought, self-control and freedom from self-delusion, and argued for its central role in the legal and medical spheres of work. Similarly, Paulo Freire and many other philosophers argued that individuals often undergo socialisation processes from early childhood through which they

come to accept existing oppressive social norms and values as natural and inevitable to the extent that alternative social realities become practically inconceivable [50,185-187]. Insufficient critical awareness becomes a key barrier to engage in action to change such circumstances [50,185,188,189]⁹.

The practice of using internal notions of empowerment was enthusiastically adopted in the field of psychology. Kitzinger's [184] study of power in feminist psychology closely documented how a small self-help industry blossomed in the 1980s which claimed that women's own "psychological dependency" on men and their lack of respect for their own capacities was "the chief force holding down women". Albert Bandura, founder of self-efficacy theory [182], even produced a detailed theory of human agency, where agency was defined in terms of four core internal features: intentionality (having intentions behind one's behaviours), forethought (planning behaviours in advance), self-reactiveness (motivating and regulating one's actions, thoughts and feelings), and self-reflectiveness (reflecting on one's actions, thoughts and feelings) [193]. Koestner and colleagues distinguished between "reactive autonomy" referring to a propensity to be resistant to external influences and "reflective autonomy" referring to a propensity to only make decisions that result from careful reflection over one's options and interests rather than automatic behaviour, and argued that reflective autonomy was superior at promoting psychosocial functioning over reactive autonomy [194,195].

However, many feminist psychologists were in fact dissatisfied with the existing emphasis on internal notions of freedom and power. Riger [196] castigated the psychological profession for its focus on notions of empowerment which did not promote "actual power but rather the *sense of empowerment*" (p.281) and where "the political is made personal and, ironically, the status quo may be

⁹ Quantitative evidence from political psychology has showed a deterrent effect of "meritocratic" beliefs in a just social order on individual propensity to take political action [190,191]. This effect is often a particularly pronounced problem in the very populations that are the most disadvantaged by the prevailing social order [190,191]. National and international surveys also report higher rates of accepting attitudes towards wife beating among women who have experienced intimate partner violence compared to women who have not [20,192].

supported" (p.281). Kitzinger [184] argued that such notions of power blamed victims of rape and other forms of abuse for their victimhood and reinforced the structural drivers of gender inequality. Declaring the "free, autonomous, self-fulfilled and authentic woman" an "individualist myth" (p.124) [184], Kitzinger proceeded to argue for an explicitly political notion of power. Freire [116] was emphatic that critical awareness on its own was insufficient for empowerment and castigated US notions of empowerment for seeing it in purely internal terms. Within the development sphere, Alkire [137] argued that Ryan and Deci's RAI was a better measure of empowerment than Bandura's self-efficacy measure because of its neglect of "external barriers to empowerment".

However, MacCallum [169] noted that many concepts of freedom also seemed to involve barriers that were neither internal nor external and interpersonal, but impersonal or due to wider societal forces. For example, the phrase "freedom from hunger" signalled a concept where the barriers to being free could stem from an extended drought, a failed harvest, a lack of social protection policies, or a global recession. In development, studies using exclusively resource-based measures of empowerment such as education, household assets, health or employment [197] often risk falling into this group, since women are considered empowered if any of these improve regardless of whether their interpersonal relations or intra-personal conditions change.

Studies using extremely broad definitions of empowerment also implicitly include impersonal barriers in their conceptualisation. Wallerstein's [198] definition of "powerlessness" as a "lack of control over destiny" or a "generalized lack of control" allowed her to include poverty and unemployment as indicators of disempowerment in and of themselves. Certain feminist conceptions of the "power-to" concept [126] which sought to avoid the negative connotations "power-over" ended up defining "power-to" as a general ability to overcome any barrier and achieve, experience or resist any change in any dimension. Johnstone [199] first equated empowerment with an expansion of human capabilities in Sen's capabilities framework [39] (effectively equating empowerment with the entirety of the development enterprise) and then

declared that providing HIV/AIDS patients in South Africa with internet access is a form of empowerment in itself.

Thus, in this thesis, we will distinguish concepts of empowerment that are internal, external interpersonal, or impersonal.

3.2.4 Type of outcome: Subjective or objective interests

The last variable in Gerald MacCallum's formula is z , which denotes the outcome than an agent is able to achieve. Theoretically, it is clear that the choice of z matters, since not all achievements are equally relevant. For example, repairing potholes in the road can hardly be said to disempower local women, even if it restricts their "freedom" to fall into a hole on the road [188]. An important debate concerning the choice of z is whether the promotion of individuals' "subjective interests" or their "objective interests" should be considered a form of empowerment [200]. Theorists are divided over whether every individual should determine the relevant outcome z according to their own unique standards ("subjective interests") or whether it is possible to discern at least some universally acceptable domains of life (e.g. health) through careful reasoning by a group of experts ("objective interests") [200].

Expert-driven agenda-setting comes with risks of paternalism due to ignoring the voices of individual women and committing to goals deemed irrelevant by women themselves [189]. Differences in individual preferences and social contexts also mean that some domains may be judged highly relevant for some women, but not for others [98,129]. We might also plausibly argue that individuals cannot be considered empowered if they do not feel empowered themselves [201]. On the other hand, it is widely recognised that individuals often have to make important choices under severe information constraints and are prone to various cognitive, emotional or behavioural biases even with perfect information (see Section 3.2.3). For example, health researchers have repeatedly called for improved 'health literacy' to provide individuals with the

capacity to obtain, understand and act on basic health information in their decision-making processes [202,203].

Amartya Sen argued for a notion of “positional objectivity” [204] where multiple objectively valid positions on contentious issues were possible. If we viewed certain statements as hidden relative statements whose meaning was relative to the speaker's position in the world. For example, the statement “from here, the sun and the moon look similar in size” could be both objectively valid and objectively invalid depending on where the speaker was located. If we extended the notion of position to an agent's age, education, access to sources of information and social context, then we could start considering “I am a fairly empowered woman” to be a positionally objective statement.

However, Sen also admitted that positional objectivity of a statement did not entail its truth. For example, a man with limited exposure to astronomical evidence might objectively claim that the “the sun and the moon are of the same size”, but it could still be an untrue statement in terms of accepted astronomical knowledge. Indeed, Amartya Sen argued that people in chronic deprivation develop mental adaptations, such as adjusting their desires and expectations for life, to cope with otherwise oppressive conditions [39]. These adaptations, which Sen called “adaptive preferences” [39], are widely interpreted as denoting a form of misperception of one's own empowerment [189].

Thus, in our classification of concepts we will maintain a distinction between subjective and objective interests.

3.2.5 Type of process: Direct or indirect freedom

One axis of variation in concepts of empowerment that does not match Gerald MacCallum's framework is the type of process that leads to empowerment. A recurring debate in the theory of empowerment is whether empowerment

should be defined in terms of “direct” or “indirect” freedom¹⁰ [153,205,206]. Direct freedom refers to direct involvement in realising one's own goals, while indirect freedom allows for third-party intermediaries to help realise one's goals and values, possibly without one's full awareness. Iversen [205] argued that indirect freedom was a disempowering and paternalistic notion, because it deprived agents of the opportunity to cultivate self-reliance and decision-making skills. Without such opportunities, Iversen argued, agents became dependent on others to realise their own goals and values and needed to continually ingratiate themselves with others to extract desired favours. Indeed, Iversen argued, such notions of empowerment would merely serve to legitimise the status quo where a male patriarchal household head “supported” female household members by ruling over them.

Conversely, supporters of indirect freedom recast dependency as social support and saw direct freedom as disempowering, because it burdened agents with the entire responsibility of realising their own goals and values without the assistance of others. Feminist theorists heavily criticised concepts of empowerment based on individualism and “a preference for traditionally masculine concepts of mastery, power, and control over traditionally feminine concerns of communion and cooperation” (p.279) [196] and called for alternatives to an obsession with autonomy and independence to the point of “autonomy fetishism” [207] which did not exclude the idea of empowering relationships. Riger [196] even argued that the traditional notions of power had marginalised behaviour belonging to the communal, expressive, “feeling” realm and had led feminists to punish women for making relationships and connections central to their lives. Chirkov, Ryan, Kim and Kaplan [208] argued that autonomy should be distinguished from independence, because individuals could autonomously choose to be dependent on others, if they were perceived as supportive and responsive. From a societal perspective, Sen argued that “it is often not possible to organise society in such a way that people can directly

¹⁰ This distinction has also been referred to as the difference between “effective power” and “choice-mediated control” [205], or the difference between “effective power” and “procedural control” [134] or the difference between “personal control” and “proxy control” [140].

exercise the levers that control all the important aspects of their personal lives” (p.210) [134].

One illustration of this conceptual divide in development work comes from Kabeer [209]’s observation that many academic disputes in the 1990s over the impact of micro-credit programmes on women’s empowerment were confused by a lack of distinction between “policy-level control” and “management”. “Policy-level control” referred to an ability to set an overall direction on loan use, while “management” referred to personal involvement in the implementation of loan use. Kabeer [209] argued that researchers interpreted findings of increased market-oriented work as empowerment, when they operated with a management concept of power, where increased independence equated to increased power [210], while the same findings indicated disempowerment, when researchers used a policy interpretation of power to criticise women’s increased physical workloads [211]. Conversely, women’s poor knowledge of how their loans were used and their lack of labour input into the activities funded by the loan indicated disempowerment under a management interpretation [212], but not under a policy interpretation [213].

Thus, in this thesis, we will distinguish between concepts of empowerment based on a notion of direct freedom from concepts based on a notion of indirect freedom.

3.2.6 Type of relationship: Neutral, co-operative, or antagonistic

A closely related axis of variation that lies somewhat outside of MacCallum’s framework is the assumed nature of interpersonal relationships. Kabeer [209] noted that researchers’ background assumptions on the nature of gender relations impacted their interpretation of data on the impact of micro-credit on women’s empowerment. Negative evaluations of micro-credit tended to stress gender antagonism in the household and discount the possibility of cooperation, while positive evaluations tended to assume co-operative relations. For example, De Brauw, Gilligan, Hoddinott and Roy [214] explicitly stated that they

only counted women's as empowered if they were "sole" decision-makers, because reports of "joint" decision-making was likely just disguised male dominance. On the other hand, Singh [215] only scored women as empowered if they were "joint" decision-makers and scored them as disempowered if they were "sole" decision-makers, because "joint" decision-making was taken as an indication of well-functioning couple communication, while "sole" decision-making indicated break-down of couple communication and risk of domestic violence.

As discussed in Sections 3.2.5, feminist political philosophers strongly argued for conceptions of power focusing on individual interconnectedness and nurturing relationships due to the perceived masculinist bias of existing notions of power. However, Kitzinger argued that critiques of "power-over" as a masculinist concept reinforced women's oppression by perpetuating the myth that the two sexes held separate spheres of competence, which had been invoked by philosophers "from Aristotle through Rousseau to Freud" to argue for "women's different and (implicitly and explicitly) inferior understandings of political issues like justice, ethics and power" (p.115) [184]. Kitzinger also argued that this position mischaracterised the work of many male political philosophers such as Stephen Lukes or Bertrand Russell who operated with more nuanced notions of power than simply the power to dominate. Other feminists caution that intransigent conflicts of interests across societal divides are not easily be solved through a naïve emphasis on harmony [216]. In particular, they caution that invocations of "community", "family harmony" and the pressures of male "breadwinners" carry their own risk of silencing marginalized voices and hiding the considerable power differentials that exist within households [146,147,216-219]. Indeed, Eller [220] opened her article series on concepts of power by citing African-American abolitionist Frederick Douglass for his contention that "Power concedes nothing without a demand; it never has and it never will".

Thus, in this thesis, we will distinguish between concepts of empowerment that carry implicit assumptions of co-operative or antagonistic relationships or that are neutral in their stance on interpersonal relationships.

3.2.7 Type of viewpoint: Forward- or backward-looking freedom

A final axis of variation in notions of empowerment that is poorly captured by Gerald MacCallum's framework is, what we call the "viewpoint" of the concept of empowerment. Taylor [179] argued in 1979 that Berlin's notion of positive freedom was an "exercise concept" where the deciding factor for whether an individual was considered free was whether their actions were motivated by their values and goals. In contrast, negative freedom was an "opportunity concept" where freedom consisted of having options available, regardless of whether one actually exercised any of these options. Theorists of power also distinguished between "episodic" power, which defined power in terms of the types of action that were actually undertaken by actors, and "dispositional" power, which referred to the potential range of actions that actors could take [221]¹¹.

While opportunity notions of freedom saw individuals as free even if they never used their opportunities, a symmetrical situation arose with exercise notions of freedom. Bavetta [223] noted how conceptions of freedom based exclusively on alignment between individual preferences and actions entailed individuals could be free even if they never had more than one option to choose from. As long as this option was the most preferred option, it did not matter how many extra options were added. Similarly, exercise notions of freedom entailed individuals could be free, even if they only had a single option to choose from, as long as this option was consistent with their own values and goals.

Sen [224] helped bring these ideas into mainstream development discourse when he stated that "the *process* through which things happen may also be of importance in assessing freedom" (p.585). Sen [225] distinguished between "process freedoms" and "opportunity freedoms". While opportunity freedoms referred to the "opportunity to achieve our objectives" (p.522), process freedoms referred to the ability to have "the levers of control in one's own

¹¹ Another term for this difference was "enacted" versus "potential" power [222].

hands (no matter whether this enhances the actual opportunities of achieving our objectives)" (p.522) [225]. Process freedom did not concern which outcome was achieved in the end, but whether the process through which this outcome was achieved respected individual rights and allowed participants to make their decisions without undue pressure or interference from others.

Sen [224] further distinguished between "personal process freedoms" which referred to the extent to which individual behaviours in their own personal life were self-determined and "systematic process freedoms" which concerned the ability of society as a whole to protect individual rights and ensure justice. Alkire [226] argued that that Ryan and Deci's RAI came closest to measuring personal process freedoms among existing survey tools and additionally stated that Sen's notion of "personal process freedoms" was actually equivalent to his notion of "agency freedom". Drydyk [148] similarly stated that the core idea of Sen's notion of agency was the extent to which one's activities were "owned" by oneself and that the opposite of agency should be named "alienation". Deci and Ryan's paper on SDT indeed dedicated a whole section to reviewing empirical evidence on the importance of process titled "The Process of (or Why) Goal Pursuits Makes a Difference" [1]. All these interpretations of the notion of agency saw agency as essentially concerned with the motivations or reasons behind actions and outcomes.

In this thesis, we call notions of empowerment that base their assessment of empowerment entirely on the motivation or reason behind an outcome or action, "backward-looking". By contrast, opportunity freedoms are "forward-looking", since they defined by looking ahead to see what opportunities might lie in the future at any given time point. Of course, backward- and forward-looking notions of empowerment are not causally separate from one another, since it is usually hard to feel intrinsically motivated to perform a task when one has no choice, but to do it. On the other hand, we have no empirical grounds for assuming they are identical either. Thus, we will distinguish concepts of empowerment that operate with a backward-looking viewpoint from those with a forward-looking viewpoint.

3.3 Conceptualising women's empowerment in LBW-SAT

3.3.1 Philosophical approach to empowerment

The political philosopher Steven Lukes described “power” as an “essentially contested concept” [185,227]¹². For such concepts, widespread agreement exists concerning their practical importance in the real world, while disagreement abounds concerning their proper interpretation, let alone operationalisation and measurement. These disagreements stem from entirely reasonable fundamental differences in philosophical standpoints rather than simply differences in linguistic convention, lack of logical clarity, or lack of empirical evidence. Thus, definitional disagreements should not be seen as a threat to the validity of essentially contested concepts, but rather as an intrinsic *function* of such concepts, since such tensions often create productive and creative conversations about fundamental human values.

Like the concept of power, “empowerment” also falls into this class of essentially contested concepts. The dispute over whether empowerment should be defined in terms of “direct freedom” or “indirect freedom” (Section 3.2.5) is not simply reducible to a matter of empirical evidence, because the same set of behaviours can be classed in opposite ways depending on whether we decide to call certain types of behaviour “encouraging dependency” or “providing social support”. Differences in interpretation also cannot be attributed to a lack of logical clarity since any reasonable definition of “dependency” or “social support” would create contradictory stances on empowerment in practice. Nor can we attribute differences in opinion to mere differences in linguistic convention, since different interpretations have real consequences for policy and practice. For example, the Sustainable Development Goals set an explicit target to “achieve gender equality and empower all women and girls” by 2030 [8]. How policy-makers and programme implementers on the ground interpret the meaning of empowerment will influence how this goal is implemented. Thus, the definition

¹² Sen also stated that freedom was an “irreducibly plural concept” [226].

of empowerment is not a mere technocratic detail, but an inherently political speech act.

However, any attempt at waiting for universal agreement on the meaning of an essentially contested concept would almost certainly lead to paralysis in policy and research on this subject. A large body of thinking on tackling complexity in development policy and research [228] draws a distinction between “puzzles” or “problems” on the one hand, and “messes” or “wicked problems” on the other. The first class of issues has well-defined, agreed statements, known dimensions and variables, and solutions which can be argued for depending on the constraints faced. The second class of issues do not have a well-defined form, the parameters for solution are incomplete, changing and often contradictory, little consensus exists on their most crucial aspects, and no obvious test exists of whether a solution has been found, or whether it is indeed “right” or “wrong”. In the second class of issues, the scope of the issue itself is cannot be understood until a solution has been attempted, but the very effort at attempting a solution alters the understanding of the issue and may reveal or create other issues.

Studies of women's empowerment likely belong to this class of issue. For example, Jo Rowlands' [16] seminal book “Questioning Empowerment” as well as her doctoral thesis [229] consisted of two detailed case studies of the gendered dynamics of power in women's groups conducted over several years of fieldwork in Honduras. In the process of researching the causes, mechanisms and outcomes of women's empowerment, Rowlands had to constantly revise the meaning of empowerment that she originally arrived with. In the penultimate chapter of both her book and her thesis, she presented a new conceptualisation of empowerment that differed dramatically from the original conceptualisation in her second chapter.

In this thesis, my approach to studying empowerment will be grounded in philosophical Pragmatism [230] which provides an epistemological framework

for tackling “wicked problems” [228]. In philosophical Pragmatism, objective enquiry is not an enquiry that follows a fixed universal methodological standard that will be valid in all situations and for all posterity. Rather, it is a form of enquiry that is only settled through open debate with fellow inquirers within a community of people holding shared assumptions about theory and methodology. Philosophical Pragmatism admits that “ultimate reality” can never be apprehended, because all observations are theory-laden, fallible and interpreted through an intersubjective process. Rather than attempt to satisfy some set of transcendental universal standards, researchers should aspire to make warranted assertions that withstand the test of time through unpressured peer scrutiny [230]. This enables us to recognise that any conceptualisation of empowerment is by intrinsic necessity provisional, while still permitting us to provide one to make progress on the subject. As argued by Anita Raj in the *Lancet*, the conceptualisation and measurement of empowerment is always “a choice of progress or perfection” [231].

Critical realism [232] also provides a useful philosophical framework for understanding empowerment. Critical realism posits that an external physical reality does exist whose fundamental physical constitution exists independently of observers, but whose social and symbolic aspects are entirely constructed through the social interaction of individuals. Empowerment is one of these socially constructed, symbolic aspects of physical reality that is amenable to change through collective action. However, critical realism also recognises that many social meanings are heavily resistant to change, whether *in toto* “revolutionary” change or in part “institutional change” [232]. While global agenda-setting agencies such as the United Nations might be able to affect the nature of empowerment itself through defining it in official documents, single individuals, or small clusters of individuals, have limited agency to redefine widely shared social constructions. Our ability to change the nature of women's empowerment in Nepal by defining its meaning in this thesis is likely quite limited. While we acknowledge that the act of defining empowerment can have ramifications for the nature of empowerment, we will treat our act of defining empowerment in this thesis as an ontologically neutral event.

Finally, our axiological position in this thesis sees empowerment as both a normatively valued outcome and a behavioural regularity following predictable cause-effect relations. Pragmatist philosopher Putnam has repeatedly argued against a sharp dichotomy between values and facts [233-235]. Putnam [234] calls concepts such as “bravery”, “destitution” or “well-being” “thick ethical concepts” (p.34), because statements using such concepts inescapably involve judgements of both value and fact. Putnam rejects the idea that such concepts can be factored into a purely descriptive component and an attitudinal, value-laden component, because previous attempts at defining such separate components have invariably ended up describing concepts that have little to do with the original term itself. For example, defining “brave” to mean “not afraid to risk life and limb” would make it impossible to distinguish “brave” from “foolhardy”. Rather than see all concepts as potentially classifiable into “value-laden” or “factual” concepts, a continuum of concepts from the “purely value-laden” to the “purely factual” might be a more productive classification. Thus, we see empowerment as lying in the middle of this continuum by containing both normative and positive aspects at the same time.

3.3.2 Conceptualising autonomy in Self-Determination Theory

In this thesis, we will follow Ibrahim and Alkire's [59] proposal for using Ryan and Deci's RAI to measure women's agency, and base our definitions of agency and empowerment on Ryan and Deci's notions of “autonomy” and “self-determination”¹³. It is thus important to describe exactly how Ryan and Deci define their autonomy concept, since this term is ambiguous. For example, debates have occurred over whether autonomy should be defined in terms of internal or external barriers (Section 3.2.3) or whether it should be based on notions of direct or indirect freedom (Section 3.2.5). In Deci and Ryan's Self-Determination Theory (SDT) [1], individuals are seen to have intrinsic, “organismic” needs for competence, affiliation and autonomy. A canonical definition [208] of autonomy that is repeatedly emphasised by Alkire [59,137,226] reads as follows:

¹³ Deci and Ryan use the terms “autonomy” and “self-determination” interchangeably in their writing.

“A person is autonomous when his or her behavior is experienced as willingly enacted and when he or she fully endorses the actions in which he or she is engaged and/or the values expressed by them. People are therefore most autonomous when they act in accord with their authentic interests or integrated values and desires” (p.98)

Given the emphasis on the values and desires expressed by individual action, the type of motivation underlying action becomes critical to the SDT notion of autonomy. *Internal motivation* are reasons for individual action or inaction that are internal to an individual, such as that individual's own goals, values and desires. *External motivation* are reasons for individual action or inaction that are external to an individual, such fear of sanction or a desire to impress others. Within SDT, all motivations are seen to be falling on a continuum from the fully autonomous to the fully non-autonomous, or “heteronomous” [208]:

- *Non-regulation* – People do not act at all or simply “go through the motions” [1] without reflection; behaviour lacks any semblance of intention behind it;
- *External regulation* – Behaviour is controlled by external contingencies, such as tangible rewards or punishments, imposed by other people
- *Introjected regulation* – Control of behaviour comes from contingent consequences administered by individuals to themselves, for example in case of pride, guilt or shame
- *Identified regulation* – The underlying value of a behaviour is recognized and accepted as a means to an end rather than a source of intrinsic enjoyment and satisfaction, for example when exercising solely for the purpose of improving one's health
- *Integrated regulation* – Behaviours have been fully accepted and brought into harmony with other aspects of a person's values and identity

External and introjected regulation are classified as external motivation, while identified and integrated regulation are internal forms of motivation. Non-

regulation is classified as a form of 'amotivation' that reflects an absence of any form of motivation, whether external or internal.

Parsing this conceptualisation of autonomy in terms of our distinctions in Section 3.2, we first note that the agent in question is a single, whole person since the canonical definition of autonomy explicitly starts "*a person is autonomous when...*". This rules out collective interpretations of autonomy, such as the autonomy of a community or a group of women. Second, we note that the barriers to autonomy are primarily internal. In the canonical definition, autonomy is defined in terms of a person's experienced or stated motivations behind their actions. Thus, even if a person's actions are implicitly in line with their own values and goals, these do not enhance their own autonomy, unless they are consciously experienced as such. Third, as discussed, the SDT conception of autonomy falls on the side of indirect freedom. Fourth, the SDT conceptualisation of autonomy takes a backwards-looking viewpoint, as it is defined entirely through the motivations that underlie extant behaviour rather than the range of possible options for future behaviour. Fifth, SDT arguably takes a rather neutral stance on interpersonal relations, seeing them as neither inherently antagonistic or cooperative.

However, with regard to the divide between subjective and objective interests, SDT theorists take an inconsistent approach. On the one hand, the canonical definition of autonomy defines it in terms of the *experience* of having willingly enacted one's behaviour. Indeed, Ryan and Deci [1] views internalisation of social norms in unusually positive terms when they write:

"SDT, with its organismic-dialectical metatheory, proposes that, like intrinsic motivation, *internalization* is an active, natural process in which individuals attempt to transform socially sanctioned mores or requests into personally endorsed values and self-regulations" (p.235-236)

Rather than seeing internalisation as a societal means of co-opting individuals to agree with social norms that maintain unequal power structures, it is instead seen in organic terms as a natural, almost physiological process. Incomplete internalisation is an internal barrier to autonomy rather than a defense against indoctrination and propaganda in this conceptualisation.

On the other hand, the canonical definition of autonomy insists that people are most autonomous when they act in accordance with their "authentic" interests. Ryan and Deci [1] maintain that some goals and values are so contrary to the human needs for competence, affiliation and autonomy that they cannot be internalised as truly authentic interests. Ryan and Deci [1] states that they "suspect that a cultural value for genital mutilation, and a cultural more that boys should not cry, are practices that ... cannot be integrated within the self" (p.247). The authors proceed to introduce the idea of "acquired motives" which include motives for "wealth, image and fame" or "abasement, acquisitiveness, achievement, and dominance" (p.249). These are supposed to result from unconscious psychological processes that create substitute needs when individuals' basic needs are not met [1]. In their recommendations for therapeutic practice, Ryan and Deci [236] propose a vital role for therapists in fostering awareness and mindfulness in individuals over their own blocked or suppressed emotions and helping them contact their true basic needs. Thus, Ryan and Deci are not shy of positing that individuals can be mistaken about their own motives and values.

However, Ryan and Deci's contention that we can distinguish authentic interests from acquired motives by checking whether these motives satisfy basic needs for competence, affiliation and autonomy is circular. Autonomy is defined in terms of an individuals' authentic interests, so it does not make sense to then define authentic interests in terms of individual autonomy. Thus, Ryan and Deci do not provide any substantive basis for distinguishing between the "natural" norm-internalisation process that converts societal norms into authentic values and the "unnatural" motive acquisition process that uses societal pressures to create spurious needs. We might read SDT as advocating for a heavy emphasis on subjective interests with a small dose of scepticism towards apparent

endorsements of individual goals and values, but Ryan, Deci and their colleagues have not provided a clear description of how this balancing act would work out in practice.

3.3.3 Comparing Sen's "agency" with the notion of "autonomy" in SDT

In his foundational paper on agency, "Well-Being, Agency and Freedom: The Dewey Lectures 1984", Sen [134] defined agency freedom, or just "agency", as "A person's "agency freedom" refers to what the person is free to do and achieve in pursuit of whatever goals or values he or she regards as important" (p.203). Alkire [137,226] repeatedly stated that SDT theorists' notion of autonomy was close to Sen's notion of agency freedom. Indeed, both schools of thought define their concept in terms of an alignment between one's actions and one's values and goals. Both schools of thought work with the individual as their agent of choice rather than the collective. Both have rather neutral assumptions about interpersonal relations and emphasise the importance of indirect freedom over direct freedom.

Both schools also maintain rather similar positions on the divide between subjective and objective interests. Drydyk [148] interpreted Sen's notion of agency as endorsing purely subjective interests and saw Sen as conceiving agency purely in terms of what people happened to value rather than what they had reason to value. On the other hand, Alkire [153] maintained that Sen's notion of agency concerned "a person's ability to act on behalf of things they value *and* have reason to value" (p.2, emphasis mine) and argued that Sen's notion of agency contains both subjective ("things they value") and objective ("[things they] have reason to value") components.

The original writings of Sen himself are ambiguous. In "Well-Being, Agency and Freedom", Sen [134] seemingly endorses the position of subjective interests, when he writes:

“A person's agency aspect cannot be understood without taking note of his or her aims, objectives, allegiances, obligations, and – in a broad sense – the person's conception of the good ... Agency freedom is freedom to achieve whatever the person, as a responsible agent, decides he or she should achieve. That *open conditionality* makes the nature of agency freedom quite different from that of well-being freedom, which concentrates on a particular type of objective and judges opportunities correspondingly” (p.203-204)

However, in the next line, Sen argues that one must apply “discipline” to one's assessment of the conception of good rather than take “anything that appeals” at face value:

“This open conditionality does not imply that the person's view of his agency has no need for discipline, and that anything that appeals to him must, for that reason, come into the accounting of his agency freedom. The need for careful assessment of aims, objectives, allegiances, etc., and of the conception of the good, may be important and exacting. But despite this need for discipline, the use of one's agency is, in an important sense, a matter for oneself to judge.” (p.204)

Thus, in a rather similar way to SDT theorists, Sen lays heavy emphasis on the subjective interests of each individual, while allowing for some margin of error in the determination of their own interests. Like SDT theorists, Sen also does not provide guidance for how subjective and objective interests are to be balanced in practice. Indeed, in “Rationality and Freedom”, Sen explicitly acknowledges that this issue is “enormously complicated” and that he does not have a “great solution to offer” (p.570) [224].

Furthermore, Sen's notion of agency differs importantly from SDT theorists' notion of autonomy in one important respect, namely its treatment of barriers to action. Sen puts much greater emphasis on external barriers to action, as he

does not define agency in terms of the motivations that people consciously experience or endorse, but rather in terms of any alignment between their actions and their goals and values, whether implicit or explicit. Sen [134] makes this clear by providing an example of a person who chooses a course of treatment for their friend who was injured in a car accident and unconscious. Sen argued that by making the choice that their friend would have chosen themselves if they had been conscious, the friend's agency freedom would be effectively enhanced. Sen proceeded to cite a scenario of the state clearing the streets of muggers as a case where "our freedom is being well-served, even though we have not been given control over the choice of whether to be mugged or not" (p.210) [134]. These examples show that Sen considers changes in individuals' external circumstances agency-enhancing, even if no changes in agents' internal, mental state have occurred. The examples also show that Sen had a relatively broad conception of the types of external barriers that might arise, including impersonal barriers in the case of clearing the street of muggers.

Finally, both Drydyk and Alkire argued that Sen's notion of agency takes an essentially backward-looking viewpoint (Section 3.2.7). However, Sen's own writings seem compatible with either backward or forward-looking viewpoints. For instance, Sen provided an example of a person eating their sandwich at the beach and being confronted with a man who is about to drown right in front of them. Sen saw this as an example of an agency-enhancing situation due to the presence of an opportunity to save a man from drowning. This is clearly forward-looking conception of agency, because it concerns an increase in the availability of opportunities.

Conversely, Sen provided examples of agency that had a distinctly backward-looking feel, such as Sen's aforementioned example of having a friend choose one's treatment on one's own behalf, which evaluates agency on the basis of an action that has already been enacted. Sen's main definition of agency in "Well-Being, Agency and Freedom" [134] as "what the person is free to do and achieve in pursuit of whatever goals or values he or she regards as important" (p.203) seems to allow for either.

3.3.4 Defining agency and empowerment

In this thesis, we distinguish between “societal empowerment”, “community empowerment” and “individual empowerment”. “Societal empowerment” denotes the complete elimination of social exclusion, oppression, exploitation, marginalisation and violence along the lines of gender, race, ethnicity, caste and class through a process of grassroots mobilisation through popular education. This was arguably the concern of radical feminists from the 1970s and also comes closest to Freire’s recommendation for more widespread usage of the term “social class empowerment” [116].

“Community empowerment” denotes the capacity of a local community to coordinate, mobilise and enact plans to provide public goods for its residents, resolve conflict and disputes in an equitable and peaceful manner, and solve existing problems in partnership with formal institutions. This concept has long been the concern of community psychologists, even before Freire and his colleagues wrote about empowerment [237]. However, over time, it has been made to fit Freire’s philosophy through the interpretations of Nina Wallerstein [52,198,238,239]. This concept is arguably one of the main outcomes of programmes to promote community-driven development and participatory governance by the World Bank [240]. It is also central to the drive for involvement and participation of communities in formal health systems within the UN Global Strategy for Women and Children [241] and the WHO Framework for Integrated People-Centred Health Services [242].

In this thesis, we will exclusively concern ourselves with empowerment at the individual level. This is because the focus of our impact evaluation is not on explaining how participatory women’s groups achieve their health outcomes, but rather on their value in promoting agency as an outcome in itself¹⁴. We define “individual empowerment” in the same way as Ibrahim and Alkire, namely as “the expansion of agency” [59] and treat the terms agency and empowerment as roughly coterminous¹⁵, unless we explicitly state otherwise.

¹⁴ Appendix A also contains further discussion of our choice of empowerment concept. Chapter 10 contains a discussion of how we might measure Freirean notions of empowerment in future work.

¹⁵ Note that Alkire has not maintained a consistent position on the relationship between agency and empowerment. In 2005, Alkire stated that “empowerment” referred to a subset of the dimensions of agency

We define “agency” thus:

Main definition: A person's “agency freedom”, or just “agency”, refers to the extent to which this person's enacted behaviour takes place in accordance with their enduring interests, values and desires in the face of internal and external barriers to achieving such behaviour. The process of removing such barriers increases agency whether it involves antagonism or co-operation with others. Individuals also do not need to be personally involved in removing such barriers, but can rely on third parties to help them do so.

Regarding interests, values and desires: These must be enduring and resistant to change in case the person is engaged in a period of unpressured self-reflection and dialogue with others offering possibly contrary views.

Regarding the barriers: Internal barriers include undesirable feelings of guilt, shame or low self-confidence, but exclude a lack of knowledge or awareness of impersonal facts. A shift in understanding of what constitutes a good life may constitute removal of an internal barrier, but only if this results in enduring change in the person's interests, values and desires. External barriers include all forms of interpersonal pressure such as coercion, physical force, manipulation, or deception as well as any unwillingness or inability to lend support to the person in question by her immediate social network contacts.

that focused particularly on the instrumental value of agency, such as the ability to cause positive changes in one's well-being or realise one's values [137]. However, in 2007 Ibrahim and Alkire offered two new contradictory accounts of the relationship between empowerment and agency. In one, empowerment was seen as the “expansion of agency” [59] and thus somewhat coterminous with agency. In another account, citing the work of Alsop et al. [243], empowerment contained two components, agency and opportunity structure. While agency focused on the ability of individuals to act, opportunity structure referred to their institutional environment. In this account, empowerment was a *superset* of agency [59]. None of these accounts were compatible with the 2005 position where empowerment was a subset of agency [137]. Drydyk also noted how “Alkire, for instance, sometimes switches from [agency] to [empowerment] in mid-sentence, on one occasion noting that they are ‘related but often differently defined’” [148].

This definition of agency leans heavily on both Sen's conception of agency and SDT theorists' autonomy concept. As with SDT theory, this definition naturally invokes notions of internal and external motivation, because it defines agency in terms of the extent to which the reasons for one's behaviour lie with one's enduring interests, values and desires rather than fear of sanction from other people. The main difference between our own, Sen and SDT theorists' notions lies in the conception of barriers to agency.

First, we include only the internal barriers to agency from the definition of "introjected regulation" in SDT (see Section 3.3.2), i.e. feelings of guilt, shame or low self-confidence that create a fear of self-punishment unless individuals act to alleviate their own guilt or bolster their self-esteem. We thus exclude poor self-control as an internal barrier. We also exclude external impersonal barriers to agency, such as a lack of transport links to the health facility, in our definition. Unlike Sen, we do not view any change in an individual's external circumstances that fits with their own goals and values as agency-enhancing regardless of whether they have any personal connection to this change. For instance, Sen's example of reducing mugging in the community arguably fits better with the community empowerment concept than individual empowerment.

Within the context of LBW-SAT, we need to clearly distinguish women's empowerment from general improvements in their well-being. Since most women likely value their children's survival, growth and development as an end in itself, a notion of agency freedom that includes impersonal barriers to agency would conflate agency with the main trial outcome, namely reducing low birth weight. For the same reason, we do not include a lack of knowledge or awareness of impersonal facts such as basic health literacy [202] as an internal barrier to agency. This would make most pregnant women attending women's groups empowered by definition, since the vast majority of such women are likely to acquire at least some new information on healthy self-care behaviours during pregnancy that they did not know before.

Instead, we only include external interpersonal barriers in our definition. These can include overt forms of pressure such as coercion or physical force, but also more subtle forms of pressure such as manipulation and deception. We also include a lack of social support as a barrier that is overcome, for example when a pregnant daughter-in-law successfully convinces her mother-in-law to spend money on her maternity care. This is in keeping with our basic assumption that agency can come about either through antagonism or co-operation. We restrict the type of people under consideration to the immediate social network to exclude people with influence over one's life who have no personal relation with oneself. For example, the Prime Minister of Nepal is not a relevant external barrier to women's agency freedom, because we are only trying to remove barriers to healthy behaviour at the local level within the LBW-SAT trial.

Second, with respect to people's values, interests and desires, we define agency only in terms of people's "enduring" interests and desires rather than their "authentic" or "integrated" interests as in SDT. This avoids the difficult question of establishing the authenticity of a person's interests. SDT theorists do not address this question themselves, since they invariably use the RAI to measure autonomy [208] without gauging whether respondents' expressed intrinsic motivations are truly authentic or not.

We also avoid taking individual perceptions of their own interests at face value, by stipulating that such interests must be "enduring", i.e. they must be in some way deeply held, so that periods of individual reflection or dialogue with others offering possibly contrary views does not suddenly change their perceptions of these values. This definition follows the spirit of Pragmatist philosophy in defining interests and values using real-world social interactions rather than abstract, universal principles. It is also the approach suggested by Serene Khader [189] in her "deliberative perfectionist" account, where she advocated deliberating with deprived people to understand why they had the preferences they had and whether they were attached to them. Only if their preferences seemed inappropriate after such deliberation, did Khader suggest helping people imagine a different future for themselves.

Thus, we do not subscribe to the view of SDT that internalisation of social norms is an organic, natural and largely unproblematic process that always results in greater individual agency (see Section 3.3.2), since individuals might teach themselves to tolerate deprivation as a mental coping strategy¹⁶. However, we also do not consider a poor “understanding” of the good life as a barrier to women's agency, because such a concept implies that there can be a “correct” understanding of the good life according to some transcendental, universal standards [244], which is incompatible with our Pragmatist approach to studying empowerment.

Instead, we highlight the importance of distinguishing apparent interests from “enduring” interests that are truly resistant to change in the face of unpressured self-reflection and critical dialogue. Women's internalisation of gender norms often starts from a young age when they are heavily dependent on others to survive, are subject to strong pressures to conform, and are deprived of access to information on alternative values and views. Such conditions hardly fit to the Pragmatist ideal of unpressured reflection and critical dialogue. If such values and goals would change as a result of unpressured reflection and dialogue, we would not consider women's internalised norms as their *enduring* values. If, on the other hand, they do persist, we respect women's decision and assess their agency freedom on the basis of these values and goals.

¹⁶ This is what Berlin [177] has called the “doctrine of sour grapes”, Sen [39] called “adaptive preferences”, and feminists have named “internalised oppression” [16].

Table 2. Structure of the original LBW-SAT tool for measuring agency freedom using the Relative Autonomy Index before undergoing adaptation described in Chapter 4

Domain	Questions
Work outside the home	Do you work inside, outside the house or both? [If she performs work outside] What type of work do you do? [If she performs work outside] Please indicate whether you fully agree/partially agree/partially disagree or fully disagree: a) I do this work because I have to b) I do this work because I will get into trouble if I don't ...
	[If she does not perform work outside] Please indicate whether you fully agree/partially agree/partially disagree or fully disagree: a) I do not work outside the home because I can't b) I do not work outside the home because I will get into trouble if I do ...
Household chores	Who performs household chores in your house? Please indicate whether you fully agree/partially agree/partially disagree or fully disagree: a) I do these activities because I have to b) I do these activities because I will get into trouble if I don't ...
	Where do you seek help in case of severe health problems? [If she seeks help for health problems] Please indicate whether you fully agree/partially agree/partially disagree or fully disagree: a) I seek health-care the way I do because I have to b) I seek health-care the way I do because I will get into trouble if I don't ...
Health-seeking	[If she does not seek help for health problems] Please indicate whether you fully agree/partially agree/partially disagree or fully disagree: a) I don't do anything because I can't b) I don't do anything home because I will get into trouble if I do ...
	Do you participate in any groups? [If she participates in groups] Which groups do you participate in? [If she participates in groups] Please indicate whether you fully agree/partially agree/partially disagree or fully disagree: a) I participate in groups because I have to b) I participate in groups because I will get into trouble if I don't ...
Group participation	[If she does not participate in groups] Please indicate whether you fully agree/partially agree/partially disagree or fully disagree: a) I do not participate in groups because I can't b) I do not participate in groups because I will get into trouble if I do ...

3.4 Measuring women's empowerment in LBW-SAT

3.4.1 Measuring agency using the Relative Autonomy Index

The tool used in LBW-SAT to measure agency was based on a survey tool used by the Oxford Poverty and Human development Initiative in Chad, which itself was based on Deci and Ryan's RAI¹⁷. An abbreviated overview of this tool is provided in Table 2. The tool contains four similarly structured sections concerning women's agency in the domains of 'work outside the home', 'household chores', 'health-seeking' and 'group participation'.

Each section attempts to capture a women's agency in a specific domain, hence each section opens with a framing question requiring the respondent to provide specifics on her behaviour in the domain under examination. As an example, in the section on 'work outside the home', the respondent would first be asked if she performs work inside the house, outside the house or both inside and outside. If the respondent replies that she performs work outside the house, she is asked to provide specifics on what type of work she performs. The framing question serves to prime the respondent to think of their agency only in the particular domain that is being assessed.

This is followed by a series of statements about the influences that motivate her to behave the way she does. Each statement refers back to the specific answer provided in the framing question in order to anchor the participants' thought processes in the domain under assessment. For example, if the respondent sells milk from her own cattle, then in the following series of statements, she will be asked the extent to which she sells milk from her own cattle because she wants to, it is personally important, she likes it, because she is forced to, she will get into trouble otherwise or she is afraid of others' ill-judgment.

The woman is then asked to agree or disagree with each statement on a 4-point Likert scale. In case respondents report that they do not perform an action, they are instead asked about their motivations for refraining to perform the action in

¹⁷ Survey modules can be found at: <http://www.ophi.org.uk/research/missing-dimensions/survey-modules/>

question. For example, if a woman does not work outside the home, she is subsequently asked why she does not work outside the home. Is it because she does not want to, because it is not important to her, because she does not like it or because she is forced to refrain from working outside the home?

The recommended scoring for this tool by the Oxford Poverty and Human development Initiative is a weighted sum of Likert scale scores. Statements are categorized according to the categories of external, introjected, identified and integrated regulation from SDT (Section 3.3.2), following the same approach as Vaz, Pratley and Alkire [61]. The categorisation of statements into regulation types are listed in Table 3. Statements reflecting external regulation were score -4 points per level of agreement, whereas statements indicating introjected regulation score -2 per level of agreement. Statements reflecting identified or integrated regulation score +3 points per level of agreement, as respondents have been observed in the past to lack a clear distinction between the forms of motivation in low-income contexts [245]. Finally, amotivation items scored 0 points indicating inability to make choices due to a lack of motivation.

Table 3. Classification of statements into motivation types in the original pilot tool

Regulation type	Statement
Amotivation	I do X because I have to.
External regulation	I do X because I will get in trouble if I don't
Introjected regulation	I do X so that others don't think badly of me
External regulation	I do X because I might get punished if I don't
External regulation	I do X because I get a benefit if I do it.
Identified regulation	I do X because I think it is valuable
External regulation	I do X because that is what other people tell me to do.
Integrated regulation	I do X because I personally think it is the right thing to do, whether or not others agree.
Integrated regulation	I do X because I enjoy it.
External regulation	I do X so that others won't get angry with me.
Introjected regulation	I do X because I want people to like me.
Integrated regulation	I do X because it is personally important for me.
Introjected regulation	I do X to please other people

In many respects, this survey tool matches our notion of agency freedom quite well. First, the tool measures the agency of an individual person in a variety of domains of life. Second, the tool measures agency from a backward-looking

viewpoint, as it asks respondents about the motivations behind their actions rather than potential future actions they might be able to take. Third, it is neutral concerning whether agency involves overcoming antagonism or receiving social support. Reduced antagonism may result in higher scores, if individual action ceases to be motivated by fear of punishment or anger. Increased social support may also result in higher scores, if individuals previously undertaking a task for reasons purely related to force of necessity, become supported to stop doing the task. In that case, the tool fully allows for respondents to answer that they do not work outside the home, because it is not important, valuable or desirable to them, not because anyone has forced them to stay at home. From this example, we also see that the tool does not favour independence and direct freedom over indirect freedom, since women who have chosen to stay at home score just as highly on our tool as women who have chosen to work outside the home.

Fourth, by measuring the full range of motivations in Ryan and Deci's conception from external to integrated, the tool takes both internal and external barriers into account in its assessment of individual agency. Items such as "I do this work so that others won't get angry with me" are supposed to measure external barriers to agency, because the presence or absence of an external threat of punishment decides women's level of agency. Items such as "I do this work because I want people to like me" are supposed to reflect an internal barrier to agency, because it primarily reflects a fear of self-punishment through feelings of rejection and low self-esteem that the respondent is pressured to ignore their personal values and goals¹⁸. The external items focus in turn on interpersonal relations with people in the respondents' immediate social network, namely the people who might potentially get angry with the respondent or punish them for non-sanctioned behaviour. At the same time, the tool excludes impersonal barriers to agency by scoring the amotivation item "because I have to/can't" 0. By excluding items such as "I don't work outside the home, because I do not

¹⁸ It is certainly conceptually possible that a fear of others' anger is entirely internal, if no actual external threat of punishment existed, but the fear was entirely psychological. Similarly, in contexts where respondents' well-being and survival depend crucially on being liked by others, a motivation to be liked may contain external components as well as internal components. In Chapter 4, we question the ability to distinguish introjected from external forms of regulation using this tool in our context based on our validation data.

know of suitable vacancies for me", the tool also excludes a lack of knowledge or awareness about impersonal facts from our measurement of agency.

One important point of difference between what this tool measures and what our ideal notion of agency denotes is the role of subjective versus objective interests. In our definition, we state that only enduring interests, values and desires should be taken into account when assessing an individual's agency. However, our tool takes respondents' changes in expressed interests at face value and scores them accordingly. Ideally, we would elicit such interests, values and desires through the Pragmatist ideal of unpressured reflection and dialogue with others, similar to Khader's [189] deliberative perfectionist account of agency. Such an approach is taken in the qualitative methodology known as Participatory Action Research [246], where local women conduct the academic evaluation of specific interventions in partnership and dialogue with each other and with the external research team.

However, existing participatory approaches do not necessarily approximate the Pragmatist ideal very well. Participatory action projects can be abused by development organizations to rubber stamp interventions rather than create true dialogue [113]. Patron-client relations may develop between local participants and local implementing organisations [247]. Dialogue between local participants and implementation organisations may only involve powerful local elites rather than poorer, deprived stakeholders [248]. Group dynamics frequently reported in social psychology such as the tendency to take greater risks in groups or the tendency to impose conformity through group pressures can lead to sub-optimal group decisions [249]. Khader [189] acknowledged that her deliberative perfectionist ideal was not a practical prescription for any specific intervention.

Furthermore, the use of such a research methodology would practically amount to a participatory women's group intervention on its own, since it involves extensive periods of reflection, engagement and dialogue with other women in

the community. In order to avoid contaminating the design of the larger trial by potentially altering women's agency freedom through our research methods, we did not use participatory action research in this thesis.

3.4.2 Possible alternative measures of agency freedom

Reviews of measures of women's empowerment [33,132,250] have repeatedly noted the presence of a set of commonly used measures of empowerment. These include resource-based measures of empowerment, such as access to material resources, education and participation in politics, household decision-making and physical mobility, and bargaining power in the spousal relationship.

3.4.2.1 Resource-based measures

Resource-based measures of empowerment usually measure access to material resources, education or participation in politics. Interpretation of such measures as measuring agency freedom requires a presumed link between access to resources and power in interpersonal relationships. However, empirical analyses have also revealed a largely inconclusive evidence base for the existence of a causal relationship between access to material resources, education or political participation and more direct measures of women's empowerment, such as decision-making power in the family (see Appendix B). Observational studies also show inconsistently varying correlations between direct measures of empowerment and resource-based indicators [61]. Furthermore, the use of resource-based proxies for empowerment in empirical research intrinsically prevents researchers from separating the causes or effects of empowerment from empowerment itself [251]. For example, we would not be able to tell, using the proxy measure of education, whether women's education causes or is caused by greater empowerment among women.

Thus, we have both theoretical and empirical reasons to suspect that purely resource-based measures are ill-suited to studying women's empowerment in this thesis.

3.4.2.2 Spousal bargaining power

Spousal bargaining power is conceptualised as a difference in fall-back positions in case of non-cooperation or divorce within the spousal relationship. The spouse who is the most resilient to a relationship breakdown is thought to have the greatest bargaining power, while the spouse who would suffer inordinately (e.g. by being unable to fend for their own survival economically) is considered to have the least bargaining power. Studies using bargaining models thus operate with a notion of empowerment that works with external barriers to individual freedom, as fall-back positions are determined by markets and prices rather than individuals' psychological coping mechanisms. At the same time, the concept of bargaining power allows for indirect freedom, since a spouse is considered empowered, when household expenditures follow their own preferences, even if this happened without conscious effort (e.g. if their spouse anticipated and accommodated their desires in advance of them stating them). Furthermore, bargaining power is often thought of in forward-looking terms as a factor that opens up opportunities for people to influence how the household budget is spent. Further, bargaining studies operate with a notion of empowerment based on women's objective interests, since women themselves are not consulted over whether greater power over the household budget relative to their husband is indeed desirable. Finally, the concept of bargaining power contains strong assumptions of gender antagonism, since wives who depend economically on their spouses are inherently thought of as having low bargaining power.

Many researchers have criticised the concept of spousal bargaining power, arguing that it ignores female-female relationships such as with the mother-in-law [252] which may constitute stronger and more salient sources of oppression. For example, in the Nepal context, the husband may in fact be perceived to be a potential ally of the daughter-in-law vis-à-vis the mother-in-law [22]. Researchers have also argued that a focus on female bargaining power in the spousal relationship ignores the social pressures of masculinity on men and marginalises husbands who desire involvement in "women's issues" [253-255]. Demasculinising pressures of poverty and inequality may create the feelings of insecurity that induce aggressive male behaviour in the first place [256].

Researchers argue that the intersectional issues of poverty, inter-caste and inter-class discrimination may loom larger in women's lives than their bargaining power over their husband [96,149,209,252]. Poor women may be unlikely to narrowly focus on equality with men when it is "blatantly clear to them that men are not equal amongst themselves" (p.468) [149]. Sociologists Vogler and Pahl [257] also noted how the wives' role as managers of household money in low-income households in the UK was not experienced as empowering, because the household budget was so constrained that few choices were available in the first place. Indeed, the division of labour allowed husbands to blame their wives for mismanagement of funds when their own incomes were insufficient [257]. Thus, increased bargaining power does not equate to increased agency, since women may not prioritise or even desire increased bargaining power in their spousal relationship.

From a methodological point of view, bargaining studies are problematic as they overwhelmingly infer changes in bargaining power from observed changes in the allocation of household expenditure. For example, studies have found that greater female shares of household income are associated with greater expenditure on food [4,258-260]. This creates certain methodological problems, since in order for such shifts to indicate greater bargaining, an *a priori* assumption is needed that the observed changes in household expenditure (e.g. more food) are aligned with the preferences of women themselves [4]. Since evidence for this assumption is rarely presented, ambiguous interpretations often result.

For example, Kabeer's [209] study of competing interpretations of the impact of micro-credit on women's empowerment noted how conflicting interpretations emerged over observed shifts in household expenditure towards consumption rather than investment following receipt of loans. Some authors interpreted such shifts as evidence for greater weight given to women's preferences, while others saw them as evidence that women's ability to make decisions on loan use had been compromised by social pressures to cover the consumption needs of their family members. Ngo and Wahhaj even presented a mathematical model

where shifts in budget allocations reflected decreased bargaining power, because female income was co-opted by household members who wished to invest it in their own productive assets [261].

In this thesis, we will refrain from using measures of bargaining power to proxy for agency freedom. However, the notion of “bargaining power” will be used in Chapter 5 as a useful theoretical concept within a wider theory of change to explain why we do or do not see an impact on agency freedom from the LBW-SAT trial¹⁹.

3.4.2.3 Decision-making power and physical mobility

In decision-making questions, women are typically asked if decisions in a particular domain, e.g. household purchases, are made exclusively by them, exclusively by their spouse, exclusively by another family member, jointly with their spouse, jointly with another family, or in any other way. In questions on mobility, women are usually asked if they go out of the house to visit various locations (e.g. the marketplace), either alone or accompanied by someone else, or if they need permission to go out of the house to visit these same locations, either alone or accompanied by someone.

These questions operate with a notion of external, interpersonal barriers in the family environment to individual empowerment. For example, a woman living in a crime-ridden area who feels more self-confident about going out alone at night does not register as more empowered by typical questions on mobility, if her family already allows her to leave the house whenever she wants to. In addition, such questions do not incorporate impersonal barriers in their notion

¹⁹ The backward-looking nature of the agency concept makes it difficult to express ideas about power in a forward-looking manner. For example, we would like to be able to express a notion of women having greater opportunities in general because they have gained access to employment or become a mother-in-law in their family. Saying that women's overall agency freedom has increased would not be congruent with this, because increases in backward-looking notions of freedom are potentially compatible with a lack of change in forward-looking freedoms (Section 3.2.7). Thus, “bargaining power” is a useful auxiliary concept to enable us to talk about multidimensional changes to a person's overall household position due to better fallback positions.

of empowerment. If the head of household only has one effective choice about what type of rice to buy, because it is the only rice available on the market, then they are still the main decision-maker on household purchases, unless other household members make this decision for them. If a woman is unable to visit the local clinic, because an earthquake has destroyed local transport links, she is still empowered according to mobility questions, if her family members do not stop her from going out of the house.

Decision-making questions favour indirect freedom, since it does not matter if women are personally involved in implementing their own decisions as long as they are the ones making the decision. Mobility questions, on the other hand, favour direct freedom, since they place a clear emphasis on women's physical independence. Women are not considered empowered according to mobility questions, if household purchases are carried out for them by other household members. Rather the ability to go and make their own purchases is considered empowering. In decision-making questions, the degree to which household relations are assumed to be co-operative or antagonistic depends on the scoring scheme (see Section 3.2.6). Mobility questions tend to assume only antagonistic relations; if women report needing permission before going to visit the marketplace, this is not interpreted as family members caring about their well-being, but rather family members seeking to control their physical movements.

As noted by Alkire [153], both questions on household decision-making and physical mobility measure empowerment according to women's objective interests rather than their subjective interests, because it is a priori assumed that women have an interest in being able to make decisions in the domains that are queried or to visit the locations that are surveyed. At the same time, both questions operate with either a forward- or a backward-looking viewpoint depending on how they are phrased. Decision-making questions that ask women "who usually makes decisions about X" use a backward-looking viewpoint, since it is not about who has the opportunity to make decisions about X, but about who actually makes decisions about X in practice (under an assumption that if they do not make decisions about X, it is because they can't rather than because

they do not want to). On the other hand, decision-making questions that ask women “who has the final say about X” use a forward-looking viewpoint, since it is about who is able to potentially influence decisions about X in the future rather than who is usually involved in influencing such decisions. Similarly with mobility, questions such as “do you usually go and do errands outside the house on their own?” take a backward-looking viewpoint since they measure whether women's enacted behaviour is freely chosen or not (with a background assumption that women actually want to do errands). On the other hand, questions such as “do you need permission to go visit the marketplace?” take a forward-looking viewpoint, because they concern women's future opportunities rather than their current enacted behaviour.

Since the types of decisions that are queried are selected in advance by survey researchers, this leaves decision-making and mobility measures vulnerable to criticism that they ignore the values, desires and interests of local women themselves. For example, researchers have criticised the use of independent mobility as a measure of empowerment, as this may be undesirable for women where male accompaniment is a sensible means of physical protection and practical support. Societal seclusion norms may confer prestige, family support and self-esteem on women who conform to norms. In such contexts, researchers argue, unaccompanied mobility may be a sign of poverty and lack of social support rather than a signal of independence or authority [10,149,209,262]. Similarly, sole decision-making in a domain may reflect a lack of willingness by other household members to take responsibility for household matters and provide social support [10,209,252,262,263]. Specific domains of decision-making may be important in one setting, but entirely irrelevant in another [129]. Since few studies using these two types of questions have used follow-up questions on the desirability of mobility and decision-making in the locations and domains queried, the evidence base on women's attitudes towards mobility and decision-making remains quite sparse.

From a methodological standpoint, South Asian studies find strong social desirability pressures on respondents to present the husband as the main

decision-maker, regardless who actually makes decisions [10,209,252,262,263]. Spouses also differ dramatically in perceptions of decision-making authority when asked to provide simultaneous responses in comparative surveys [264-267]. In Nepal, one study found that 29-53% of couples disagreed on how decisions were made depending on the domain of decision-making [267]. One reason for this discrepancy may be due to the complexity of the decision-making process itself, which includes multifaceted social acts such as agenda-setting, information-manipulation, bargaining, claiming one's rights, subversion and resistance [268-270]. Such complexity is not easily captured with a single reductive question on "who makes decisions".

Although the methodological weaknesses of mobility and decision-making questions are not easily rectified, these measures can be made to accord better with an emphasis on subjective interests as opposed to objective interests. For example, Peterman et al. [271] aimed to measure "ideal" decision-making power by asking respondents if the people who actually made decisions in the household. Ibrahim and Alkire's [59] suggested following questions on decision-making with a question on whether the respondents were able to participate in these decisions, if they really wanted to. Similar modifications could in theory be made to questions on mobility.

Thus, in this thesis, we included questions on decision-making on food and major expenditures. However, we followed Ibrahim and Alkire's suggestion by following up with asking respondents who reported not participating in decision-making whether they could participate if they wanted to. Such modifications increased the match the concept targeted by these measures and our own notion of agency, which has a heavy emphasis on women's own subjective interests.

3.4.3 The multidimensionality of empowerment

Empowerment is often described as a multidimensional phenomenon, whose different domains do not move in lockstep [132]. Empirical evidence for this usually comes from quantitative studies showing a poor correlation between

measures of empowerment in different domains and qualitative studies showing examples of women who seem empowered in one domain, but disempowered in others. For example, one multi-country study of women's decision-making power across multiple domains of application found only moderate correlation (<0.35) between domains [250]. Liddle and Joshi's [98] study of professional women in India reported numerous examples of civil servants, doctors and university lecturers who made powerful public decisions in their professional life on a daily basis, but nevertheless deliberately assumed a submissive persona in front of their husbands. Sammon and Santos [250] also reported multiple qualitative studies where women were simultaneously powerful mothers, but excluded from the labour market by social convention, or economically powerful and independent in the market, but sexually and socially submissive in the domestic arena.

On the other hand, different domains of empowerment are unlikely to be completely causally disconnected. In the field of psychology, debates over generalized versus specific constructs have been characterized as a debate between "lumpers" – who seek to aggregate narrow concepts into broad concepts – and "splitters" – who seek to make fine distinctions by splitting broad constructs into their constituent elements [272]. For example, Bandura [273] has repeatedly claimed that "generalised self-efficacy" does not exist, because self-efficacy is a "multi-dimensional" [140] domain-specific construct. Bandura maintains that the self-efficacy construct only attains adequate predictive validity as a scientific construct when one examines "microrelations at the level of particular activities" [140] such as a sports player's perceived self-efficacy in winning a particular game against a particular opponent in a particular setting. Yet, Judge, Erez, Bono and Thoresen [272] conducted a series of studies where they concluded not only that generalised self-efficacy was a valid construct, but that it was empirically difficult to distinguish from an array of other constructs in psychology such as self-esteem, neuroticism and locus of control. As a result, the authors questioned the usefulness of maintaining a conceptual distinction between all these constructs [272]. Indeed, highly specific questions about big concepts may produce more reliable, but less valid measurement, as the questions become over-specific for the concept in question [274].

Within the development literature, we may note that theoretical conceptions of bargaining power usually ignore domain-specificity, as it is represented as a unitary parameter that weights the degree to which budget expenditures and labour allocations take one party's preferences into account over the other [5,260,275]. This parameter is determined by different parties' fall-back positions and in turn determines a wide range of multidimensional outcomes. For example, Doss' [4] review describes a diverse list of outcomes to greater bargaining power that have been shown by empirical studies including: investment in children's health and education, suicide rates among women, survival rates of girls and boys, time allocation between leisure and labour, and prenatal care-seeking. At face value, it seems unlikely that increases in bargaining power would impact all the above outcomes simultaneously in a single individual, but it also seems plausible that these domains are not all disconnected from one another. Similarly, within the anthropological literature, family power is often described in broad, multidimensional terms, even if such power may not be completely general. For example, the mother-in-law in the Maithili family is often seen to have broad, multidimensional powers over her daughter-in-law (Section 3.2.2) that range from dictates on how the daughter-in-law carries out her cooking duties to how, where and when she sleeps.

Thus, the degree to which empowerment is truly multidimensional remains an unsettled empirical question. Some factors may induce broader changes in women's circumstances than others. Some domains may be sufficiently closely related that they behave in essentially similar ways, while others may be so unlike one another that there is no common behavioural regularity between them. In this thesis, we will be careful to specify the domain in question to which our concept of agency applies. When we are applying the agency concept more broadly to signify an overall congruence between an individual's actions and their own goals and values, we use the concept of "overall agency".

Chapter 4

Development and validation of a scale for measuring women's agency in Nepal

4.1 Introduction

Although the RAI was proposed for use as a standardised and internationally comparable survey for the measurement of women's empowerment [59], little published work exists to examine the hypothesis that it is indeed valid for use across sites in low-income contexts. To our knowledge, only one published study from Chad [61] and one unpublished study from Bangladesh [276] have reported on the measurement properties of the RAI in low-income contexts. It remains an important empirical question whether a contextually sensitive construct such as agency can or should be measured using a standardised measure based on the RAI. Indeed, persistent concerns regarding the context-sensitivity of empowerment-related measures have undermined the scope for comparative research in the past [251].

In this section, we present the analysis of baseline data collected to inform the development and adaptation of our pilot survey tool (Chapter 3, Section 3.4.1) to measure our notion of agency freedom for women in the rural plains of Nepal. It should be noted that the work from this Chapter has now been published by the author of this dissertation [277].

4.2 Methods

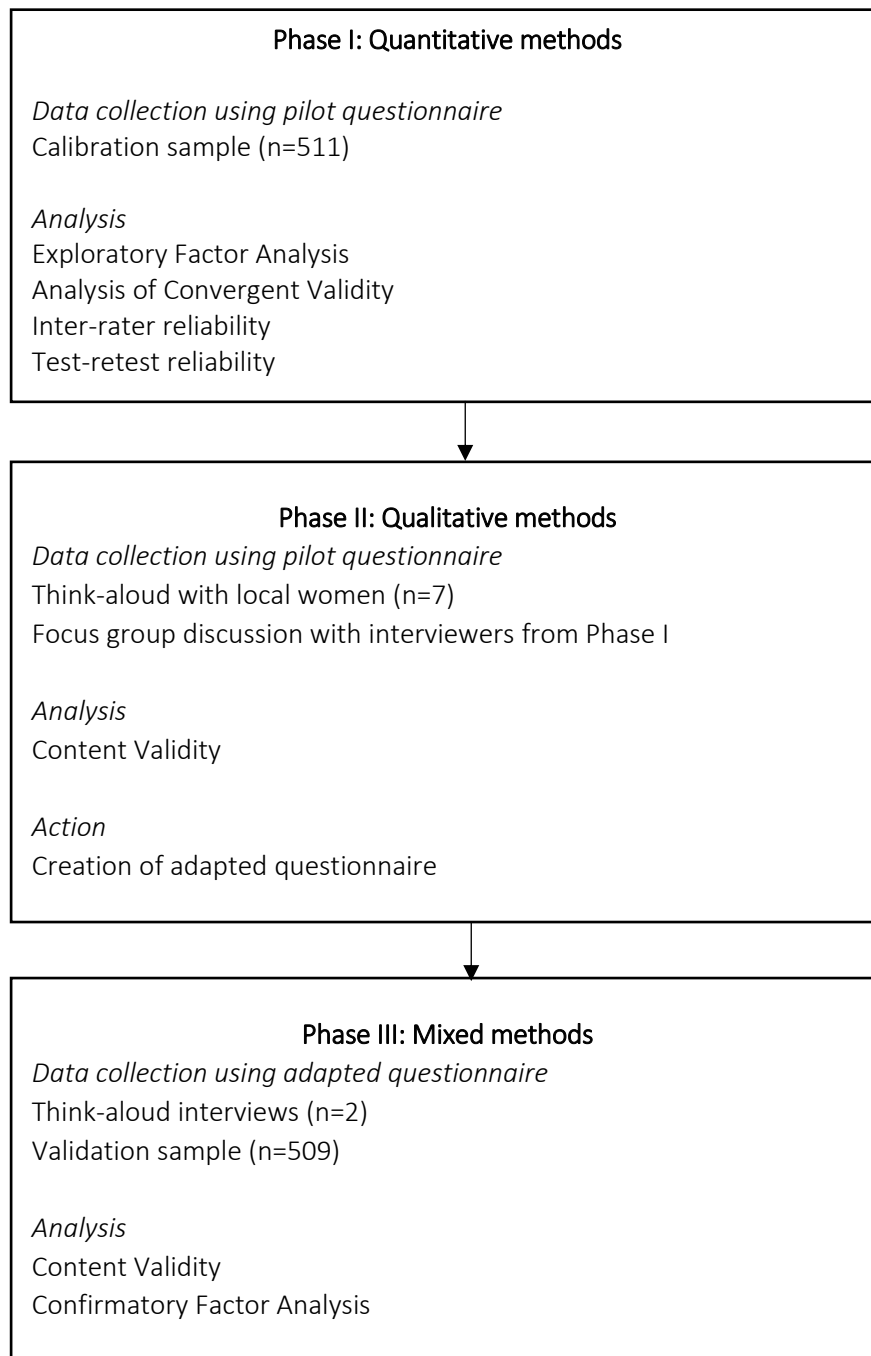
The study used mixed methods to check for: 1) content validity to ensure consistency between researcher and respondent understanding of questionnaire items [278] 2) reliability to ensure the instrument is free of gross random error [279], and 3) construct validity to verify that the instrument enables the researcher to make sound inferences [280]. We explored content validity through think-aloud interviews and discussions with field staff. We assessed reliability using spot checks of previously filled questionnaires and

calculations of inter-rater variability in empowerment scores. We assessed construct validity using factor analysis and comparison of empowerment scores across a priori predictive categories of empowerment.

The data were collected and analysed in three phases (Figure 2). First, a pilot questionnaire was administered and construct validity of the survey data was assessed using exploratory factor analysis and convergent validity analysis between October and December 2013. Reliability of the survey data were assessed using measures of inter-rater variability and test-retest reliability. Secondly, between January and February 2014, qualitative think-aloud interviews were conducted with local women, and a focus group discussion (FGD) was held with interviewers from the first stage of surveying. We analysed the results of this qualitative round to explore content validity and modified the pilot questionnaire to create the adapted version of the questionnaire. Finally, we conducted further think-aloud interviews and collected quantitative data in May 2014 using the newly adapted tool. Confirmatory Factor Analysis verified construct validity and qualitative analysis verified content validity.

This approach allowed the use of both qualitative and quantitative methodologies to explore content and construct validity, which cannot be adequately assessed with one method alone [281]. While statistical methods may be able to tell us if the tool behaves numerically as expected, they cannot tell us if the items in the tool are perceived as reflecting intrinsic or extrinsic motivation in the minds of the respondents. Nor can they tell us why respondents may have difficulty providing answers to certain questionnaire items or how the questionnaire should be modified. Conversely, qualitative methods are limited in their sampling and cannot inform us about the population distribution of responses or whether respondent answers are correlated in expected or unexpected ways. Referring to the three phases in Figure 2, Phase II and Phase III contained qualitative components, while Phase I and Phase III contained quantitative components. Section 4.2.1 will describe the qualitative components of this study, while Section 4.2.2 will describe its quantitative components.

Figure 2. Flow of data collection for the validation and adaptation of the scale to measure women's empowerment



4.2.1 Qualitative data collection and analysis

4.2.1.1 Think-aloud interviews

The main approach to assessing the content validity of the tool was through think-aloud interviews, an interviewing methodology derived from social and cognitive psychology [282]. In traditional 'rehearsal' piloting methods, interviewers run through questionnaires with a participant while an observer notes down length, flow, salience and ease of administration. In think-aloud interviews, the interviewer asks the respondent how they went about answering the survey question. Think-aloud interviews allow researchers to explore whether respondents understand the concept behind a question or are simply providing answers out of politeness. They complement statistical techniques by exploring not only whether the survey tool captures the underlying concept or not, but why it would not capture that concept and what changes would improve its cognitive-conceptual fit.

4.2.1.2 Sample

In January 2014, I conducted unstructured interviews with four local field employees in Nepali and English about women's role in the household and society in order to gather information about context. Trained qualitative researchers and employees of MIRA Neha Sharma (NSh) and Kabita Sah (KS) conducted seven think-aloud interviews with female respondents in the field. I observed all seven think-aloud interviews. I had purposefully selected them from the trial surveillance system to reflect both high and low socioeconomic status, high and low levels of education and Hindu and Muslim faiths (Table 4). NS and KS digitally recorded four interviews and translated these directly into English. Three participants refused to be recorded so NS made notes summarising each statement, and translated these into English. NS and KS conducted interviews in Maithili and Nepali, their native language. I conducted one FGD with the fieldwork team who had collected data using the original pilot questionnaire in English and Nepali to identify problematic questions and triangulate our preliminary findings from the think-aloud interviews. I took notes during the FGD. In March 2014, I shortened and modified the pilot questionnaire and NS recorded and conducted two additional think-aloud

interviews using the revised questionnaire. NS translated recorded interview into English from Maithili.

Table 4. Summary of participants in think-aloud interviews

Respondent No.	Age	Socio-economic status	Education	Religion	Audio recording available	Questionnaire version
1	20	Low	Illiterate	Hindu	Yes	Original
2	20-30	High	Unknown	Hindu	No	Original
3	40	Low	Illiterate	Hindu	No	Original
4	25-30	Medium	Illiterate	Hindu	Yes	Original
5	20	Low	Quranic School up to 5th level	Muslim	Yes	Original
6	20	Low	Could read with difficulty	Muslim	Yes	Original
7	45	High	Studied up to 10 th standard	Hindu	No	Original
8	20	Low	School Leaving Certificate (SLC)	Hindu	Yes	Revised
9	25	Medium	Studied up to 5 th standard	Hindu	Yes	Revised

4.2.1.2 Analysis

For analysing the think-aloud interviews collected in our first round of qualitative data collection (Phase II in Figure 2), I applied framework analysis [283] using each motivation type from our survey tool as a pre-defined code. I used the content of transcripts to fill a two-dimensional framework matrix, labelling rows by respondent and domain of application and columns by motivation types. I generated a summary of every respondents' general understanding of each motivation and extracted illustrative quotes. I used my observation field notes to inform the analysis process by marking out points of tension, lack of comprehension or disturbance by other family members during interviews. I used data from the unstructured interviews to inform the analysis process by providing context for the interpretation of the think-aloud data. I used data from the FGD to check the consistency of my findings with their experiences of the local field team, noting points of contrast and points of agreement. Finally, I compared the responses to the think-aloud interviews in our last round of qualitative data collection (Phase III in Figure 2) to the think-aloud interviews in the first round of data collection (Phase II in Figure 2) to assess changes in cognitive fit between target concepts and respondents' understanding of survey items.

4.2.2 Quantitative data collection and analysis

4.2.2.1 Exploratory Factor Analysis

I used Exploratory Factor Analysis (EFA) to study the fit between the empirical behaviour of indicators and the structure of agency proposed by SDT. The mathematical details of the EFA are presented in Appendix D. EFA is a statistical method for uncovering the underlying structure of a set of indicators. By choosing the statistical model that best models correlations between the indicators, it allows the analyst to summarize the interrelationships between a large set of variables in terms of a smaller set of dimensions called “factors” [284]. A number of approaches exist to assess the fit of a particular factor structure including the number of factors: Use of a scree plot [285], the Kaiser criterion [286] and use of fit statistics such as Root Mean Square Error of Approximation (RMSEA), Comparative Fit Index (CFI), Tucker-Lewis Index (TLI) and the Standardized Root Mean Square Residual (SRMSR) [287].

In the “scree plot” method, the approximate additional variance explained by adding another factor against the total number of factors is plotted. This approximate amount of variance accounted for is called the “eigenvalue” of the factor and the ideal number of factors is selected based on where a ‘kink’ is perceived to exist in the scree plot [285]. The Kaiser Criterion limits the choice of factors by ruling out factors with eigenvalue greater than 1 [286].

For the RMSEA and the SRMSR, a good fit is indicated by a value less than 0.06, an adequate fit by a value less than 0.08 and a poor fit by a value greater than 0.08. For the CFI and TLI a good fit is indicated by a value greater than 0.95, an adequate fit by a greater than 0.90 and a poor fit by a value less than 0.90 [287]. It is generally recommended to avoid exclusively relying on statistical indicators of model fit and to consider whether the emergent factor structures are substantively plausible in deciding on the final number of factors [288].

4.2.2.2 Confirmatory Factor Analysis

Exploratory Factor Analysis seeks to reveal the underlying structure in an exploratory, inductive fashion. Confirmatory Factor Analysis (CFA) seeks to

confirm or refute a pre-specified model of factor structure [284] using the fit statistics RMSEA, SRMSR, CFI and TLI with the same cut-off values for adequacy of model fit as in Exploratory Factor Analysis. The mathematical details of the CFA are presented in Appendix D. Since Confirmatory Factor Analysis is used to verify pre-existing theory rather than generate new theory, we can use Confirmatory Factor Analysis to verify the factor structure hypothesized during Exploratory Factor Analysis, using an independent sample from the same population. The sample on which we performed Exploratory Factor Analysis is called the calibration sample and the sample on which we performed Confirmatory Factor Analysis the validation sample.

4.2.2.3 Sample

Trained local field workers collected a calibration sample of interviews from 511 women between the 1st of October and the 1st of December 2013, using the pilot questionnaire. Respondents constituted randomly selected women who were enrolled in the trial surveillance. To be eligible for the trial surveillance study, women needed to be aged between 10 and 49, married and neither widowed, divorced nor separated. Women who had family planning surgery or whose husbands had a vasectomy were also excluded. From 25th of April to 25th of August 2014, field workers also interviewed 509 randomly sampled women satisfying the same eligibility criteria, using the revised questionnaire. This constituted the validation sample. All the data collected from participants were collected in anonymous form. I have stored it in a confidential file location that only I can access. Table 5 displays participant characteristics from the calibration and validation samples.

Although the father-in-law was usually the head of the household (41-42%), the respondent herself was household head in 11-17% of the population. 80% of women were between the ages of 19 and 34 and 63-67% of the sample could not read. The rate of participation in any groups was very low (7-10%). Additionally, 15-25% experienced months without enough food for family needs, 46-51% of husbands were working outside of Nepal, 14-16% of women were Muslim, the rest Hindu, and 65-70% had already had two or more pregnancies (data not shown in table).

Table 5. Baseline characteristics of participants in calibration and validation samples

Address	Sample		Where would you go if you had simple health problems?	Sample	
	Calibration	Validation		Calibration	Validation
Husband's family home	488 (96%)	493 (97%)	Public sector health institution	77 (15%)	92 (18%)
Respondent's natal home	21 (4%)	16 (3%)	Private medical centre, clinic, nursing home or hospital	89 (17%)	71 (14%)
Other	2 (0.4%)	0 (0%)	Pharmacy/Medical Shop	294 (58%)	308 (61%)
Head of household in husband's home			Other specify	19 (4%)	13 (3%)
Husband	129 (25%)	162 (32%)	Don't do anything	29 (6%)	19 (4%)
Father-in-law	213 (42%)	210 (41%)	Don't know	3 (1%)	6 (1%)
Mother-in-law	67 (13%)	57 (11%)	Do you voluntarily participate in any group?		
Other man from husband's household	9 (2%)	4 (1%)	Yes	34 (7%)	53 (10%)
Other woman from husband's household	6 (1%)	4 (1%)	No	477 (93%)	456 (90%)
Woman herself	87 (17%)	56 (11%)	Literacy		
Unknown	0 (0%)	16 (3%)	Cannot Read	320 (63%)	343 (67%)
Husband working outside Nepal			Reads with difficulty	114 (22%)	71 (14%)
No	252 (49%)	273 (54%)	Reads easily	77 (15%)	95 (19%)
Yes	259 (51%)	236 (46%)	Which type of work are you involved in?		
Age Of Woman (years)			Indoor Work	314 (62%)	283 (56%)
<=18	51 (10%)	33 (6%)	Outdoor Work	6 (1%)	14 (3%)
19-24	182 (36%)	196 (39%)	Both	191 (37%)	212 (42%)
25-34	223 (44%)	209 (41%)			
35+	55 (11%)	71 (14%)			

4.2.2.2 Scoring

I tested and compared two scoring methods for compiling survey responses into a single index. First, I scored the results using the fixed scoring scheme described in Section 3.4.1. Second, I performed an Exploratory Factor Analysis on our calibration sample and created scores using Empirical Bayes estimation (see Appendix D). I also created a Confirmatory Factor Analysis model based on the results of the Exploratory Factor Analysis by retaining factor components with loadings of magnitude greater than 0.05 and predicted maximum *a posteriori* factor scores for the underlying latent factors. I predicted factor scores for each domain of agency separately and summed the scores across domains and normalized them to standard deviation 1 and mean 0. For the purposes of comparability, I normalised scores from the fixed scoring scheme to standard deviation 1 and mean 0.

4.2.2.3 Construct validity

I tested the Construct validity of the tool by inspecting the results of factor analysis and comparing them to the predictions of SDT. I also performed an analysis of convergent validity (Seppälä et al. 2009) by comparing the final score across characteristics expected to vary with their agency freedom (age, parity, socioeconomic status, education, caste, decision-making power). I assessed the strength of evidence was assessed using linear regression adjusted for clustering using Huber robust variance estimators. I checked the internal consistency using Cronbach's alpha and by performing Confirmatory Factor Analysis on the validation sample using the factor structure hypothesized from Exploratory Factor Analysis on the calibration sample.

4.2.2.4 Reliability

I checked the inter-rater reliability by estimating the intra-cluster correlation for differences in agency scores across field workers using a linear random intercept model. I checked the test-retest reliability of the tool by getting field workers to re-interview six purposively selected women from the calibration sample. Four re-interviews checked the household chores and health seeking domains amongst women with average scores from the fixed scoring scheme and the remaining two checked work outside the home and group participation amongst

women with extremely low or extremely high scores from the fixed scoring scheme.

4.2.2.5 Software

I carried out all analyses involving exploratory or confirmatory factor analysis in Mplus 7.11. I carried out all analyses involving calculation of fixed scores or regression analysis in Stata/MP 13.

4.3 Results

4.3.1 Factor analysis

Figure 3 shows a scree plot of eigenvalues associated with factors for each domain separately. Group participation results should be used with caution due to its small sample size ($n=34$). Across all domains there was a 'kink' at two or three factors. According to the Kaiser Criterion [289] two factors was the maximum, as the third eigenvalue was less than one. With respect to fit indices, two factors achieved a good fit or borderline good fit for work outside the home (RMSEA 0.048, TLI 0.98, SRMSR 0.052), household chores (RMSEA 0.050, TLI 0.97, SRMSR 0.037), health seeking (RMSEA 0.077, TLI 0.96, SRMSR 0.043) and group participation (RMSEA 0.091, TLI 0.986, SRMSR 0.067) whereas lack of work outside the home (RMSEA 0.106, TLI 0.89, SRMSR 0.057), and non-group participation (RMSEA 0.126, TLI 0.93, SRMSR 0.42) displayed a poorer fit and only achieved a good fit with three factors (RMSEA and SRMSR <0.05 , TLI >0.95).

Figure 4 displays the factor loadings for a two-factor solution across domains as well as the scores from the fixed scoring system. Factor 1 loaded predominantly on items related to getting into trouble, being told to do things, avoiding others' anger, wanting others to like oneself and pleasing others. Factor 2 loaded predominantly on items related to getting a benefit, doing things that are valuable/necessary, the right thing to do or things that were personally important. Items relating to the statement "because I have to/I can't" loaded on both Factor 1 and Factor 2. Factors consistently loaded on the same items across all domains except non-group participation except for the statement "because I have to/I can't".

Figure 3. Scree plot of Exploratory Factor Analysis (n=511)

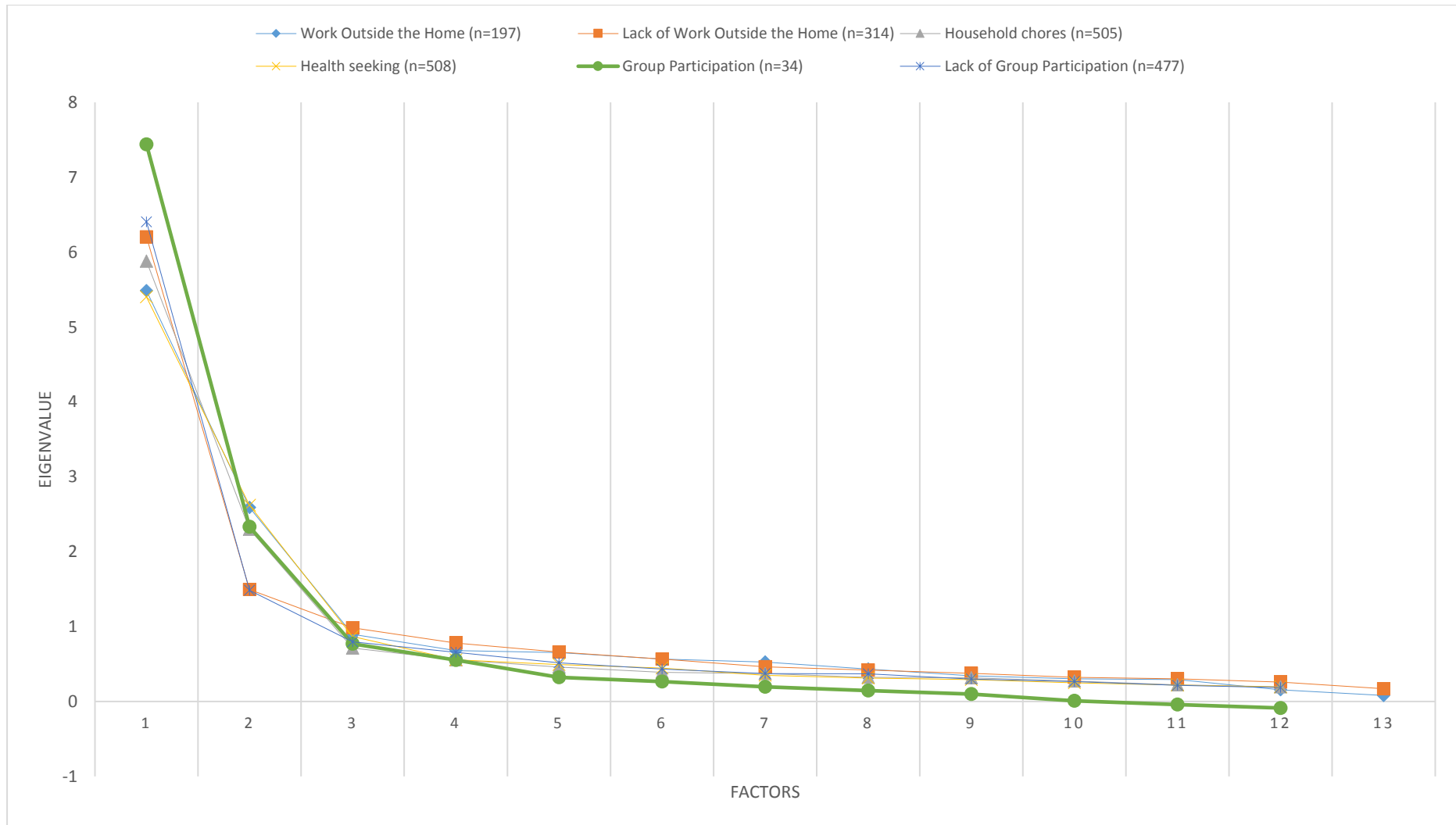


Figure 4. Two-factor solution from an Exploratory Factor analysis of the calibration data on measuring women's empowerment (n=511)

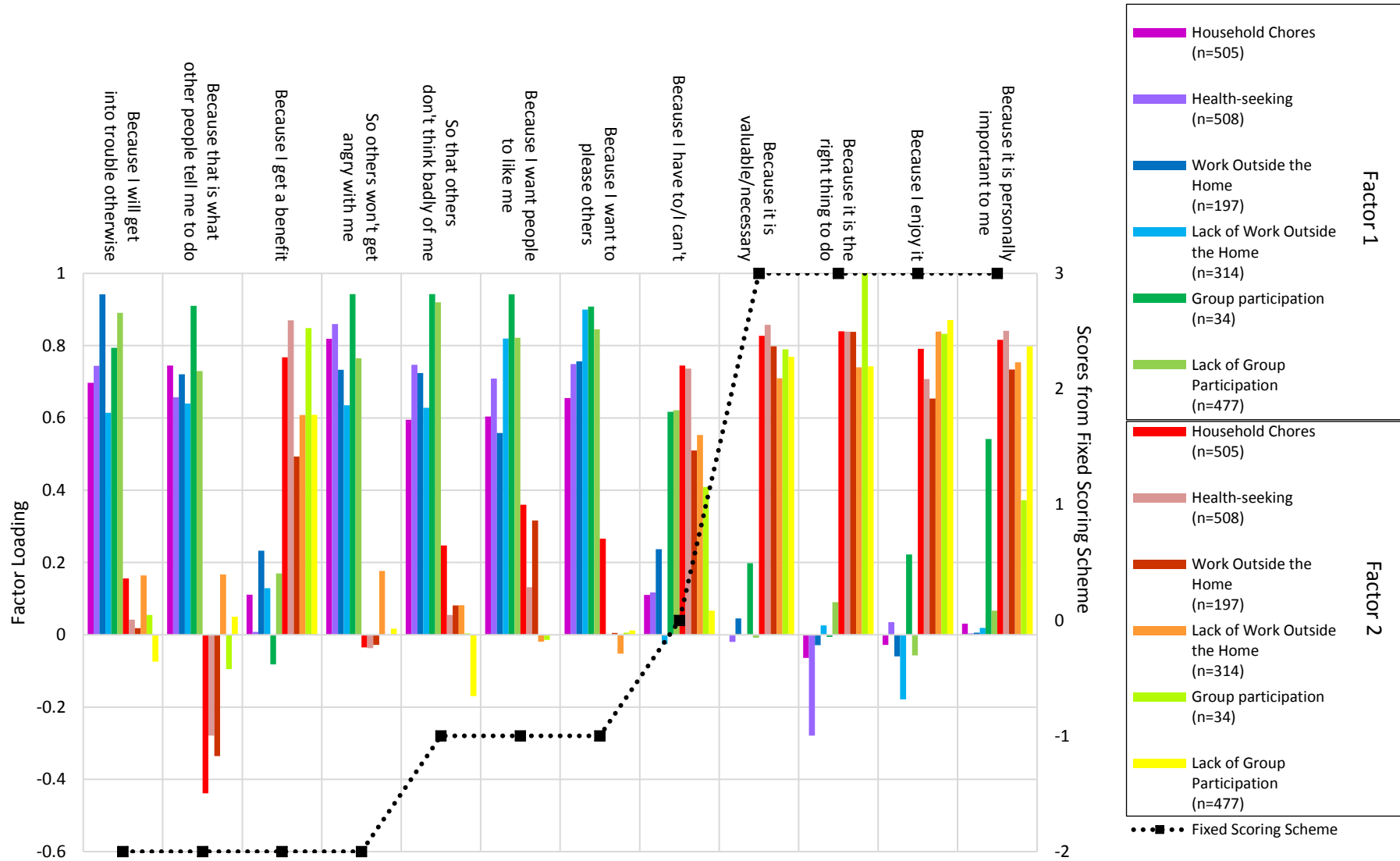
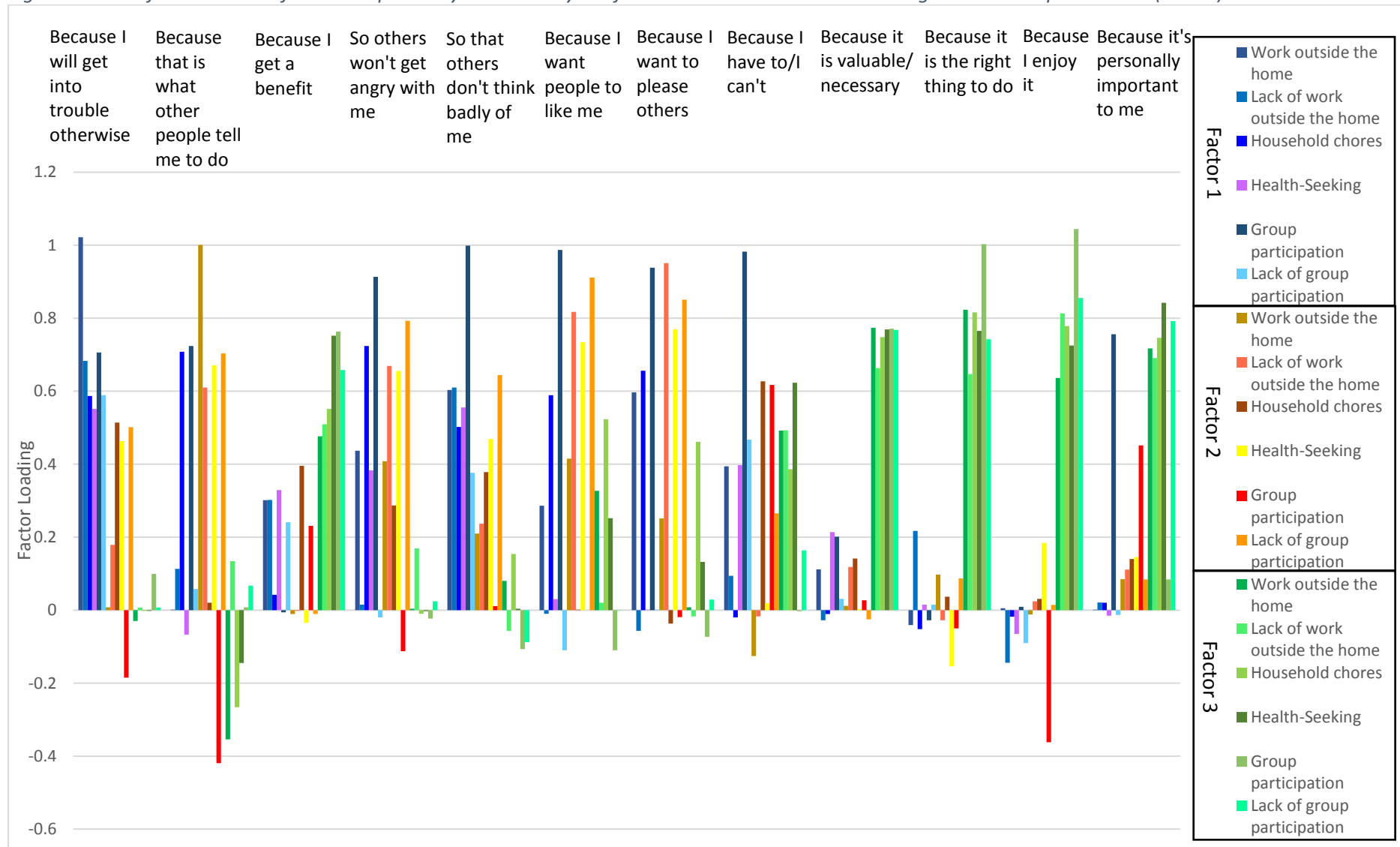


Figure 5. Three-factor solution from an Exploratory Factor analysis of the calibration data on measuring women's empowerment (n=511)

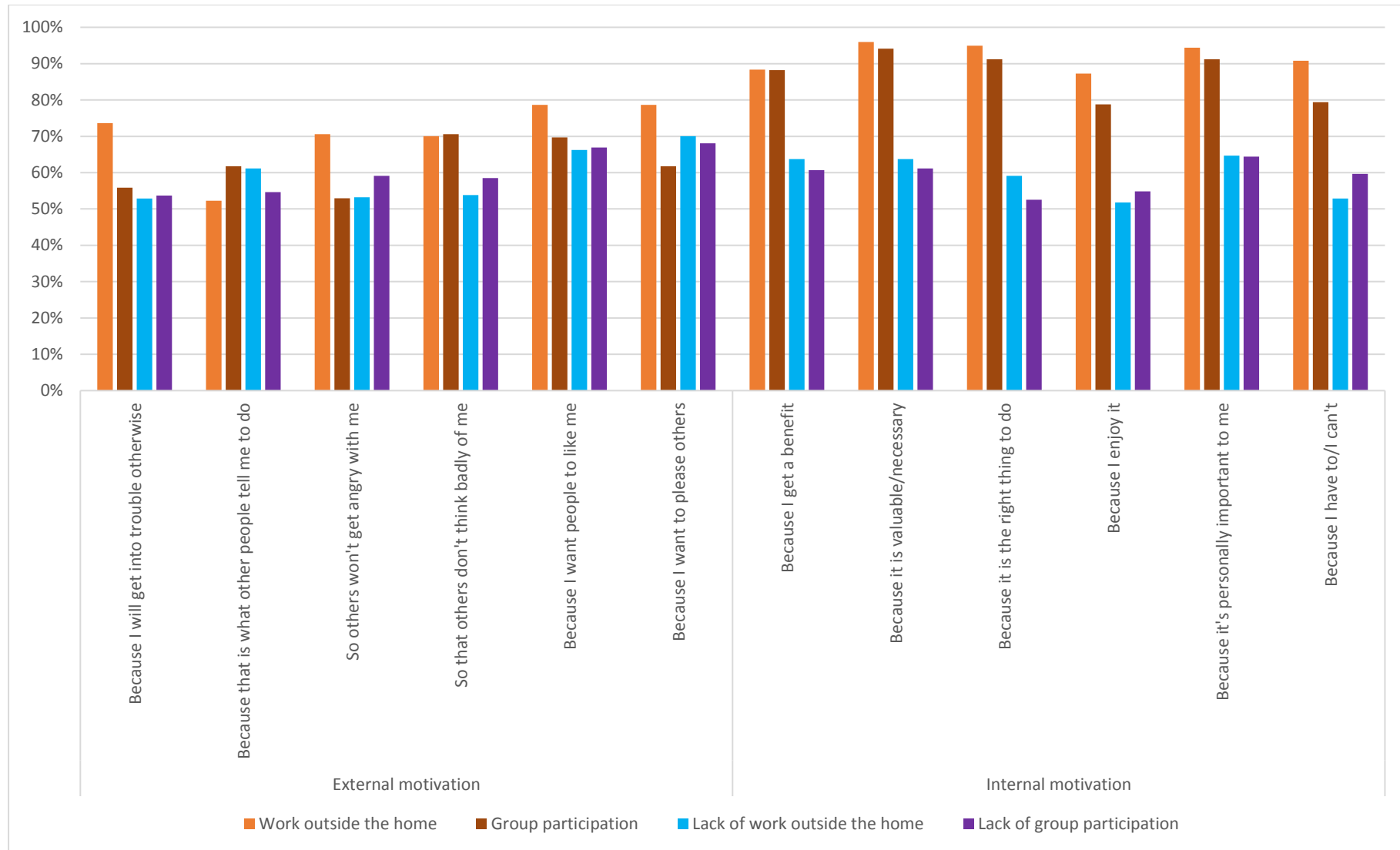


Based on the manner in which the two factors favoured some items over others, related directly to the classification in Self-Determination Theory (Section 3.3.2): Factor 1 related to external pressure for behaviour, while Factor 2 related to internal motivation for behaviour, while the amotivation item “because I have to/I can’t” loaded on both Factor 1 and Factor 2. By comparison, the three-factor solution was considerably less consistent across domains (see Figure 5) and did not display substantially improved fit statistics (RMSEA 0.00-0.87, TLI 0.952-1.00, SRMSR 0.024-0.045). On balance, we opted for the two-factor solution. We added factor scores for Factors 1 and 2 respectively from each domain and normalized the total to mean 0 and standard deviation 1. These total scores we henceforth refer to as Factor E and Factor I. The scores were well approximated by a normal distribution, although ceiling effects were observed.

Recall that participants worked outside the home or participated in groups would be asked statements relating to their motivations for engaging in these behaviours, while participants who did not work outside the home or did not participate in groups would be asked about their motivations for refraining from the same behaviours. Thus, some participants would be asked positively worded questions (reasons for engaging in behaviour), while others would be asked negatively worded questions (reasons for refraining from behaviour). One concern associated with this change of wording is the fact that the positive or negative wording might in itself incline participants to respond differently to the survey item. In psychology, ‘acquiescent response bias’ [290] refers to a tendency to answer items affirmatively irrespective of their content.

Figure 6 displays the proportion of participants who fully or partially agreed with each statement in the domains that had both a negatively and positively worded version. While positively worded items relating to internal motivation have higher agreement rates than negatively worded items, this was not consistently the case with external motivation. Using linear regression with Huber robust adjustment for clustering, we found considerably greater differences in the number of items agreed to among statements relating to internal motivation (mean difference (MD) 2.0, $p < 0.001$ for work outside the home; MD 1.7, $p < 0.001$ for group participation) than for external motivation (MD 0.63, $p = 0.004$ for work outside the home; MD 0.09, $p = 0.826$ for group participation).

Figure 6. Proportion of participants who fully or partially agreed with statements in each domain in the calibration dataset (N=511).



4.3.2 Reliability

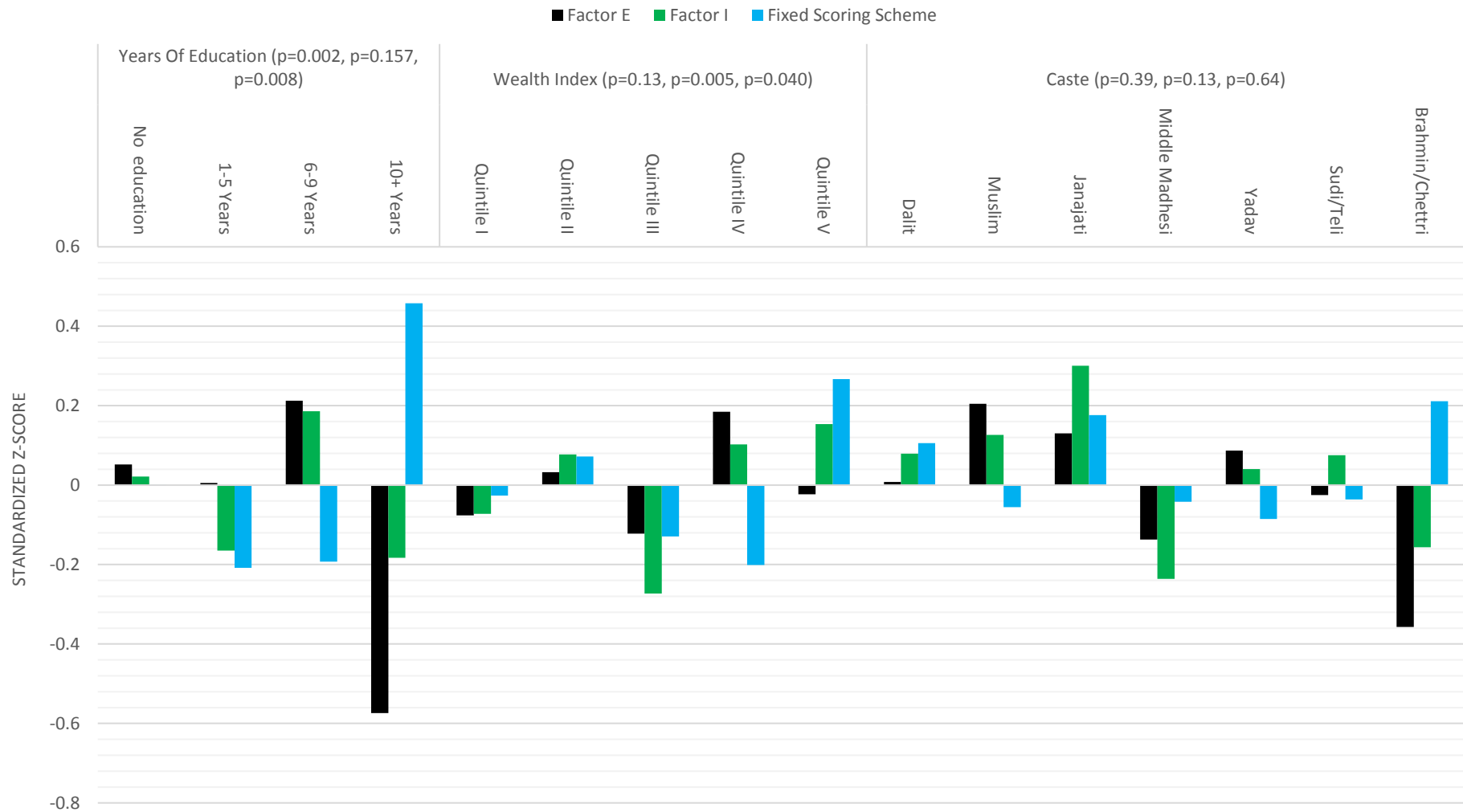
In terms of test-retest reliability, the proportion of matching questionnaire items were: 89% for household chores, 79% for health seeking, 54% for work outside the home, and 33% for group participation. Caution in interpreting these results is required as the sample size is small and an interval of two months elapsed between survey administration and spot-checks.

In terms of inter-observer reliability, the intra-cluster coefficient (ICC) for Factor I was 0.48 (95% CI 0.31 to 0.66), 0.39 (95% CI 0.23 to 0.57) for Factor E and 0.20 (95% CI 0.09 to 0.36) for the scores from the fixed scoring system. This suggests substantial inter-observer variability for Factors I and E, as more than 39% of the variation was attributable to differences between observers, and somewhat lower variability for the scores from the fixed scoring system. The proportion of women interviewed by each field worker reported to agree to all or all but one of the statements varied from 0-20% in work outside the home, 0-70% in household chores, 0-82% in health-seeking and 0-47% in group participation. The high inter-rater variability is a cause of concern and is expanded upon in Section 4.4.

4.3.3 Construct validity

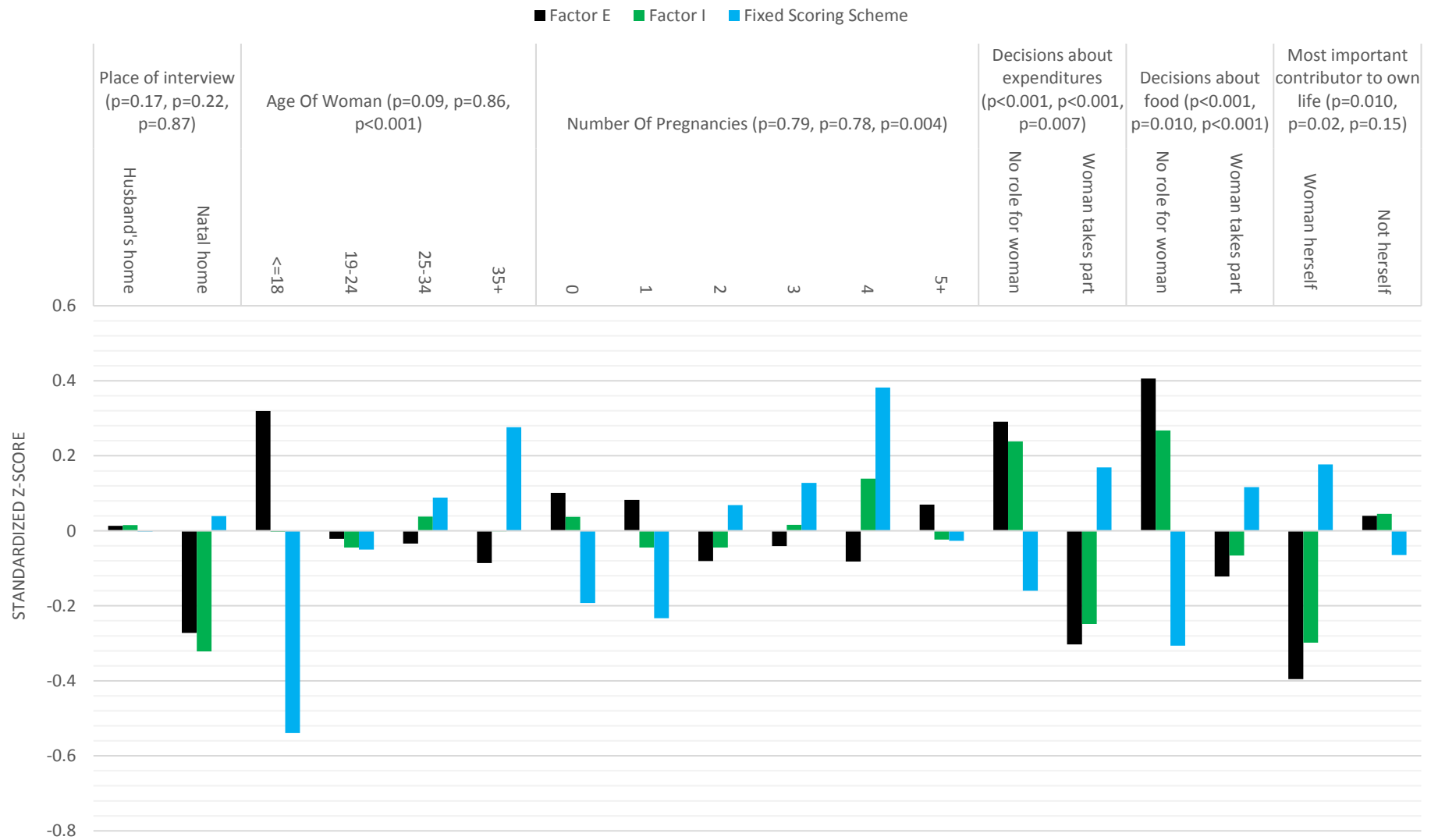
Figure 7 shows the results of a convergent validity analysis. The figure shows how scores on Factor E, Factor I and the fixed scoring scheme predicted from Self-Determination Theory vary according to socioeconomic and health-related covariates. Factor E and the scores from the fixed scoring scheme varied in expected directions. For example, older women, women with greater parity and women staying in their parental home also had higher scores from the fixed scoring system and lower levels of Factor E. We also observed that highly educated, wealthy, high-caste women who make decisions in the household received lower scores on Factor E and higher scores on the fixed scoring scheme. However, only moderately wealthy or educated women displayed similar or greater scores on Factor E to the extremely poor or uneducated. This suggested an inverted J or inverted U-shaped relationship between socioeconomic status and external pressure. The interpretation of this will be discussed in Section 4.4.

Figure 7. Convergent analysis comparing Factor E and Factor I from factor analysis and a Fixed Scoring Scheme from Self-Determination Theory (n=511)



Chapter 4

Development and validation of a scale for measuring women's agency in Nepal



Factor I was often in the opposite direction to that predicted by theory. According to Self-Determination Theory, external and internal motivation are opposites on a continuum [1]. Higher scores from our fixed scoring system, lower Factor E scores and higher Factor I scores were thus theoretically predicted to co-occur. But Factor I moved in the same direction as Factor E across all predictors except the number of pregnancies. The Pearson correlation between Factor E and Factor I was 0.64. Factor correlations in our Exploratory Factor Analysis were also positive and ranged from 0.33 to 0.66. Indeed, the same group of educated, wealthy and high-caste women displayed lower levels of Factor I rather than higher levels as would be expected, while there was no evidence for a difference in levels of Factor I ($p>0.22$) in terms of age, parity or place of residence. The positive correlation between Factor E and Factor I will be further discussed in Section 4.4.

In terms of discriminant validity, having a female as opposed to a male interviewer was associated with lower scores from the fixed scoring system (-0.38 , $p=0.038$) and higher scores on Factor E (0.23 , $p=0.17$). Factor I scores did not change materially according to the gender of the interviewer (0.07 , $p=0.70$). The presence of other household members at the interview was also correlated with lower scores from the fixed scoring system (-0.33 , $p=0.004$) and greater Factor E scores (0.37 , $p=0.002$), while being unrelated to Factor I scores (0.03 , $p=0.79$). Thus, women who were interviewed in the presence of neighbours or other family members were likely to report greater external pressure than women who were interviewed alone.

The positive correlation between Factor E and Factor I was robust to adjustment for presence of external observers and the identity of the interviewer with one unit increase in Factor E being associated with 0.59 units increase in Factor I ($p<0.01$, 95% CI 0.46 to 0.72). The repercussions of this correlation between Factor I and Factor E for the analysis and use of the survey tool are discussed in Section 4.4.

4.3.4 Content Validity

Table 6 presents the analysis of the think-aloud data. After an initial reading of the think-aloud data, it became apparent that women's understanding of questionnaire items did not differ substantially across different domains, as long as the type of motivation reflected by the item remained the same (e.g. "because I have to" versus "because it is personally important to me"). Hence, results in Table 6 are grouped by type of motivation rather than by domain. While there was some divergence in local and intended understandings of some questions, respondents did not struggle with understanding or articulating the motivations behind their actions. However, a number of issues requiring resolution did emerge during an analysis of the think-aloud data.

4.3.4.1 Redundancy from high semantic overlap between items

The statements related to fear of others getting angry with them, punishing them, "getting into trouble", losing their reputation and the need to be ingratiating were difficult to distinguish from each other. Responses for these reflected a generalised fear of scolding and hope of praise if the respondent conformed to social norms. On the other hand, the items on personal importance and doing the personally right thing seemed to be interpreted from a general moral and personal perspective rather than as distinct items.

This was supported by quantitative data from the calibration sample, which showed high Spearman correlations between motivations. In particular, "because I will get into trouble" correlated highly with "because I might get punished" (0.57-0.68 depending on domain), "so that others don't get angry with me" correlated with "so that others don't think badly of me" (0.36-0.57), "because I want to please other people" correlated with "because I want others to like me" (0.44-0.68) and "because it is personally important to me" correlated with "because it is personally the right thing to do whether or not others agree" (0.46-0.59).

Table 6. Results from think-aloud interviews (N=7)

Motivation	Narrative Description	Illustrative Quote(s)
Because it is personally the right thing to do whether or not others agree	Respondents elaborated that they performed their actions of their own initiative, out of self-interest or out of a sense of moral propriety or duty. One respondent even defined moral rightness in terms of obeying one's guardian.	"I go because of my self-interest whether other people tell me to go or not" - Respondent 3 "Our elderly people used to tell us to go for work whatever people say, to go for work and not to beg food of anyone else. And that is why I completely agree." - Respondent 6
Because I have to/I can't	Respondents conveyed a sense of being unconditionally compelled to assume responsibility over work, the household and their children, because nobody else was willing to step in and take over the work as well as fear of scolding by other family members.	"I strongly agree, because I have children at home and so I have to do it to look after them." - Respondent 4 "I will have to do this work and anyhow nobody will do the work." - Respondent 7
Because others will get angry otherwise	Participants tended to interpret this question in terms of the need to maintain harmony in the family and avoid conflict, scolding or even physical abuse.	"Listen, if you say something and I also say something then there might be a fight between us. If my guardian scolds me and I don't say anything back then she won't fight with me and there will be no conflict between us." - Respondent 4
Because I want people to like me	Respondents emphasized the ability to garner praise and avoid scolding from family members. While some respondents did not care about non-family members, others enjoyed impressing outsiders.	"Other people will look at me and will say they have visited my home. They will say my home is very clean, my children are very good. When people get together and talk about me, they will say my home is very clean." - Respondent 6
Because it is personally important to me	Respondents interpreted personal importance in terms of either personal welfare or necessity, the latter meant coping with poverty and taking up work that nobody else was willing to do.	"Yes, it is personally important for me to do this work, because I am the only one to do all this household work at my home." - Respondent 7
Because I want to please others	There is no translation of the verb "to please" into Nepali/Maithili that preserves the submissive connotations in the English. The closest translation was "Because I want to make others happy". Respondents tended to agree that they were concerned for other people's welfare.	"I strongly agree, if I don't work outside then everybody will be pleased." - Respondent 5 "We should be happy ourselves and also make other people happy." - Respondent 4 "Others' happiness is my happiness." - Respondent 6

Motivation	Narrative Description	Illustrative Quote(s)
Because I enjoy it	There are two possible Maithili translations for the verb "to enjoy", <i>majja</i> and <i>nek</i> . <i>Majja</i> connotes fun, celebration, sensuality, while <i>nek</i> connotes general goodness and appreciation. When asked if their work brought them <i>majja</i> , respondents vigorously disagreed, emphasizing that they were forced by their poverty to work despite physical and emotional pain. However, when asked if they felt <i>nek</i> about their work, respondents readily agreed.	"Since I am ill, but I still have to do this work, how can I enjoy/majja it? ... You better write down that I am sick and I have to work! Everyone wants to sit inside and eat food at home just like you people don't like coming out into the village to ask us questions." - Respondent 3
Because I will get into trouble otherwise	The Nepali/Matihili translation of this motivation literally means "Because I will be scolded otherwise". Respondents discussed their fear of scolding if they contravened their guardian's orders or the possibility of praise if they fulfilled their duties well.	"I strongly agree, because people will say good things about me if I do my work." - Respondent 1 "I strongly disagree. Since my guardian will not permit, then surely I will be scolded if I do work outside." - Respondent 2
Because others will think badly of me otherwise	Respondents who agreed with this question referred to their fear of scolding and the opportunity for receiving praise from family members. Two respondents did not care for others' opinion.	"I have to do all of the work, so why won't I agree with it? I do all of this work, so that I will be praised by everyone and so that my family members will also appreciate me." - Respondent 6
Because I might get punished otherwise	Respondents unanimously interpreted this question to refer to scolding.	"Because I will be punished if I force my way outside the home. I will be strongly scolded and that is my punishment." - Respondent 7
Because I might get a benefit	Respondents listed the perceived benefits in response to this question: Ability to feed the family, family happiness and cleanliness, alleviation of health problems, benefits from group membership such as credit and savings.	"I strongly agree, I will be given medicines and if I don't go to Janakpur hospital for treatment, I will have more severe health problems in the coming days." - Respondent 1
Because it is valuable	We found no respondents understood the word <i>arthpurn</i> . When using <i>jaruri</i> /"necessary" respondents understood the question, but this does not capture the aspect of value that goes beyond necessity.	"[jaruri] Yes, this is important. I strongly agree. Actually, it is not important to me. This work could have been done by my daughter or my daughter-in-law. Don't you think that we should take rest at this stage of life? And because my daughters and my daughter-in-law don't do this work, I have to do it." - Respondent 6
Because other people tell me to	When "other people" was interpreted to mean non-family members, respondents tended to disagree and emphasize their own will. When "other people" was interpreted to mean family members, however, respondents tended to agree.	"If you are asking me if other people are telling me to do the work or not, then my neighbours don't tell me to do any of the work. Do you really think, sister, that my neighbours will tell me to do the work?" - Respondent 6

Field workers and think-aloud respondents directly informed us of significant complaints regarding the repetitiveness and length of interviews. As a result, we decided to reduce the interview burden by dropping the statements “because I might get punished otherwise”, “because I want to please others”, “so that others won't think badly of me” and “because it is personally important to me” (see Section 4.3.4.5 for a summary of all changes to the tool).

4.3.4.2 Ambiguous items in the questionnaire

References to “other people” among the survey items produced ambiguous results depending on whether respondents interpreted “other people” to refer to their own family members or to their neighbours. This posed a problem, since it made the results of the survey sensitive to potentially uncontrollable, random factors affecting respondents' interpretation of the term “other people” such as the intonation and voice used by the interviewer during the interview or their perceived relationship to the respondent.

Many respondents remarked that they did not care for the opinions of their neighbours and only listened to their family members²⁰. One respondent who lived alone with her children while her husband worked abroad as foreign labourer repeatedly stated that nobody was there to scold her or punish her. Another respondent stated in response to the item “I don't work outside the home, because people tell me not to”:

I strongly disagree/asahamat, because it doesn't matter what other people tell me to do, I will only follow whatever my household members tell me to do – Respondent 7

This was supported by the quantitative data from the calibration sample. When respondents feared punishment, in 95% of the cases it was from a family member as opposed to a community member. When respondents feared being

²⁰ For women living in their husband's home, ‘family’ or *parivar* in Nepali and Maithili would be practically coterminous with ‘household’ and refer to the group which “holds property jointly and observes most life-cycle and calendrical rituals together” [22]. It would exclude neighbours, friends and blood or marital relatives living outside the household, except where these hold joint property rights such as husbands working as migrant labour. For women living in their natal home, *parivar* would refer to the natal household members living with them.

thought of badly, 75% indicated that they specifically worried about family members thinking of them badly. Social norms in Maithili culture severely restrict mobility outside the household for married women of reproductive age (Section 2.3.1, Chapter 2). Casual socializing for young married women with other people in the village is also strongly discouraged. Feedback from MIRA employees also indicated that it was considered disrespectful to prioritise the opinions of others over those of the family.

Field workers disagreed with our interpretation that interpretations of “other people” had ambiguous effects on respondents' tendency to agree with questionnaire items. They felt that respondents were as likely to be pressured by their family members as by society. Indeed, in response to whether her household chores were motivated by a desire to be liked by others, one respondent also remarked that she enjoyed impressing visitors with the cleanliness of her home. Respondents might also have placed equal emphasis on obeying family and community power in practice, but responded differently in the interview situation due to our choice of phrasing. In the end, we decided to ensure removal of any potential ambiguity by changing all references to “other people” to “your family members”²¹.

The statement “because I get a benefit” was interpreted in a variety of domain-specific ways. This ranged from ability to feed her family (work outside the home), family happiness and cleanliness (household chores), alleviation of health problems (health seeking) to group-specific benefits e.g. loans from credit and savings groups (group participation). According to SDT, this item is meant to capture only external, disempowering drivers of behaviour such as wage rates (see Section 3.3.2). However, in the local context there seemed to be a wide scope for ambiguity regarding the interpretation of this question including pro-social, non-material interpretations of the word “benefit”. As a result, we dropped this question.

²¹ This change to our measure of agency might cause problems for contexts where women live alone as the only adult in their family as such women. In our context, only married women who were not widowed, divorced or separated were eligible to take part in the trial and so this issue would not arise.

4.3.4.3 Coping with the Likert scale

It was evident both in body language and speech that respondents struggled with the notion of *agree vs. disagree* as well as different shades of agreement. Interviews had to clarify and repeat the words *sahamat*/"agree" and *asahamat*/"disagree" that were used in the questionnaire. Respondents frequently provided clear explanations of their reasoning only to choose a word for "agree" or "disagree" that contradicted what they had told us. For example when a respondent was asked if they agreed or disagreed with the statement "I do not work outside the home, because I will get into trouble if I do", she answered:

I strongly disagree/ asahamat with this statement, because my parents will scold me, if I do work outside the home – Respondent 7

Sahamat and *asahamat* are primarily Nepali words, but local translations varied from village to village covering phrases such as *raji*/"agree" vs. *nehi raji*/"not agree", *manjur*/"accept" vs. *nehi manjur*/"do not accept" and *machhin*/"follow" vs. *nehi manchhin*/"do not follow". This may have contributed to the confusion, although some respondents had not heard of any of the above phrases and only recognized more distantly related adjectives such as *sahi*/"true" vs. *galat*/"false". Field workers reported that respondents' difficulty with "agree" and "disagree" were major difficulties in conducting interviews. Asking respondents to additionally distinguish *puri*/"full" agreement from *nehi puri*/"partial" agreement only added to the respondent and interviewer burden. As a result, the 4-point Likert scale was reduced to a simple "yes/no" question. Reducing the scale from 4 to 2 points reduced the complexity of the answers and also significantly reduced the duration of the survey.

4.3.4.4 English words without exact equivalents in the local language

The statement "Because it is valuable" was difficult to translate from English into Maithili. In English, "valuable" connotes utility, monetary value, worthiness and meaningfulness. The direct translation *arthpurn*/"valuable" is an uncommon, intellectual word in the local context. When prompted, no think-aloud

respondents had heard the word before and had difficulty understanding it even after explanation, regardless of education or socioeconomic background. The team discussed using *jaruri*/"necessary" as a substitute during the pilot phase while recognising its distinction from "valuable" because some activities have a value in themselves over and beyond necessity. In the end, we decided to drop the motivation "because it is valuable", because of the difficulty of obtaining a faithful translation.

For the statement "Because I enjoy it" we could either use the Maithili phrases *nik lagaai* or *majja lagaai*. While *majja* has connotations of celebration, fun and sensuality, *nik* is much weaker, connoting generalized associations with goodness, likeability and appreciation. Respondents unanimously agreed with statements involving *nik* and disagreed with statements involving *majja*, except one religious group activity, which was described in more sensual terms. They were particularly offended at the mention of *majja* in connection with their work perhaps because it was perceived to trivialize daily sacrifices made for the sake of their families. As a result, we changed the English wording to "Because I like it" to reflect the changes in Maithili.

4.3.4.5 Adaptations to the original tool

The revised questionnaire incorporated the following changes to the original unadapted tool: 1) The 4-point Likert scale was replaced with yes/no questions 2) References to "other people" changed to "your family members" 3) Statements that were difficult to translate were dropped 4) Repetitive statements were dropped including "because I might get punished otherwise", "because I want to please others", "so that others won't think badly of me" and "because it is personally important to me" 5) The statements "because I want to" and "because it is my duty/responsibility" were added. These were added because we felt that they conveyed important aspects of internal motivation that were neglected by the existing array of questions, namely willingness to engage in or refrain from action and the assumption of personal responsibility for one's behaviour. Table 7 shows the final result with a suggested scoring scheme based on equally weighting all items relating to external and internal motivation, while

avoiding the potentially ambiguous item “because you have to/you can't”. Agency freedom would be calculated as I – E.

Table 7. Final adapted statements with suggested scoring scheme

Statement	Scoring
<i>Because you will get into trouble otherwise</i>	+1 to E if answer is Yes
<i>Because that is what your family members tell you to do</i>	+1 to E if answer is Yes
<i>Because you want your family members to like you</i>	+1 to E if answer is Yes
<i>So your family members won't get angry with you</i>	+1 to E if answer is Yes
<i>Because you have to/you can't</i>	0
<i>Because you personally think it is the right thing to do whether or not your family members agree</i>	+1 to I if answer is Yes
<i>Because you like it</i>	+1 to I if answer is Yes
<i>Because you want to</i>	+1 to I if answer is Yes
<i>Because it is your duty/responsibility</i>	+1 to I if answer is Yes

While scores derived from factor analysis may better take local context into account and can control for measurement error [251], a fixed scoring scheme independent of the underlying data set may offer greater transparency and comprehensibility of results [291]. As the correlation between the fixed scoring scheme and the factor scores was very high (see Section 4.3.5), the fixed scoring scheme was highly attractive for our contexts due to its user-friendliness.

4.3.5 Construct and content validity of the adapted tool

New think-aloud data with the revised questionnaire revealed shorter explanation times, improved respondent understanding and a substantially smoother interviewing experience. Importantly, respondents no longer needed repeated probing to provide an answer and did not offer multiple, incompatible interpretations of the same questionnaire item.

Confirmatory Factor Analysis of the validation dataset revealed adequate fit statistics (RMSEA 0.04-0.08, CFI 0.95-0.99, TLI 0.93-0.99). Factor loadings were high (0.72-0.97) across all domains (see Table 8). The exception was the statement “because it is your duty/responsibility”, which loaded 0.58 for work outside the home and 0.65 for health-seeking and 0.62 for group participation. This suggested the motivation “because it is your duty/responsibility” may have

been related to a distinct construct from internal or external motivation and should not be used in future tools. Cronbach's alpha for external and internal motivation was also high (0.79-0.94) indicating good internal consistency.

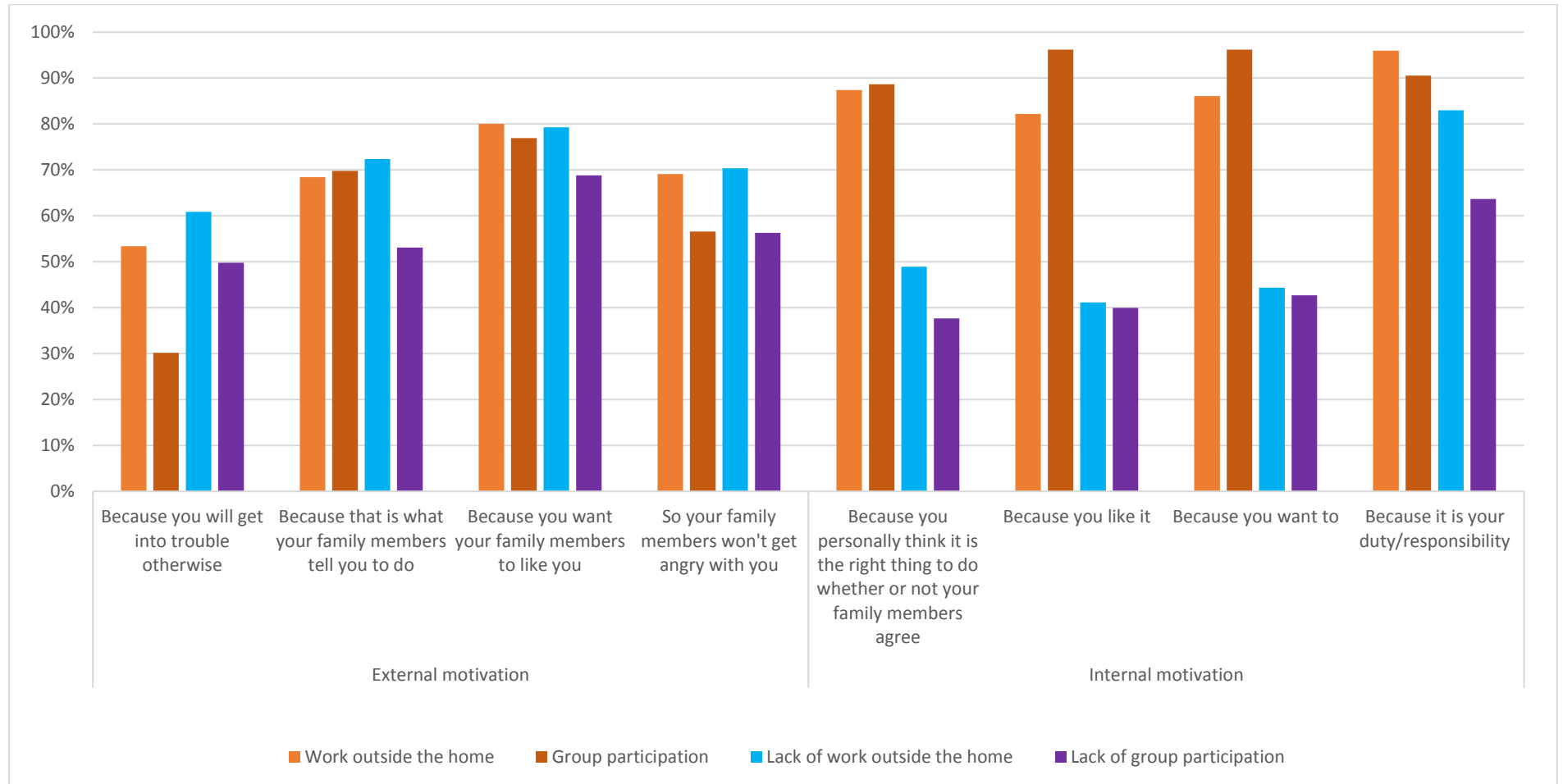
Table 8. Confirmatory Factor Analysis on adapted tool (n=509).

Factor loadings for each motivation	Work	Domain		
		Household chores	Health-seeking	Group participation
Factor E				
<i>Because you will get into trouble otherwise</i>	0.83	0.84	0.75	0.86
<i>Because that is what your family members tell you to do</i>	0.82	0.72	0.74	0.91
<i>So that your family members won't get angry with you</i>	0.94	0.97	0.86	0.94
<i>Because you want your family members to like you</i>	0.83	0.79	0.92	0.85
Factor I				
<i>Because you want to</i>	0.83	0.88	0.73	0.92
<i>Because you personally think it is the right thing to</i>	0.78	0.74	0.76	0.80
<i>Because you like it</i>	0.87	0.85	0.79	0.90
<i>Because it is your duty/responsibility to do it</i>	0.58	0.84	0.65	0.62
RMSEA	0.08	0.04	0.04	0.09
CFI	0.95	0.99	0.98	0.98
TLI	0.93	0.99	0.98	0.97
Cronbach's alpha for external motivation	0.82	0.82	0.94	0.80
Cronbach's alpha for internal motivation	0.90	0.79	0.92	0.81

The Pearson correlation between Factor I from this factor analysis and the total score on internal motivation from our fixed scoring scheme (in Table 7) was 0.95. The correlation between scores on external motivation using our fixed scoring scheme and scores from our factor analysis was 0.99. The correlation between Factor I – Factor E and the agency score from Table 8 was 0.98.

Figure 8 shows the proportion of participants who agreed with each statement in the domains where respondents could be asked either positively or negatively worded questions for the validation dataset. The results mirror those found for the calibration dataset, where the differences in agreement rates between positive and negative domains are considerably larger for internal motivations than external motivations. Linear regression with Huber robust adjustment for clustering showed strong evidence for a greater number of items agreed to in the internal domain (MD 1.28, $p < 0.001$ for work outside the home; MD 1.90, $p < 0.001$ for group participation), but not the external domain (MD -0.14, $p = 0.319$ for work outside the home; MD 0.08, $p = 0.715$ for group participation).

Figure 8. Proportion of participants who agreed with statements in each domain in the validation dataset (N=509).



4.4 Discussion

Our results indicated a strong need to adapt the original tool in order to capture our notion of agency freedom. The need for modification raised important questions regarding the cross-context sensitivity of existing measures of women's empowerment. Agarwala and Lynch [251] similarly found substantial evidence for cross-cultural variation in their CFA analysis of indicators of women's decision-making powers and freedom of mobility. They concluded that "it is essential that measures of autonomy remain flexible enough to accommodate contextual changes" (p.2095).

Factor analysis and think-aloud interviews revealed an ambiguous mixture of interpretations of the motivation "because I have to/can't" reflecting both force of material circumstances, personal responsibility and coercion by household members (Sections 4.3.1 and 4.3.4). This is at odds with our *a priori* interpretation, in which "because I have to/can't" reflected "amotivation", a state of respondents lacking the intention to act altogether. Participants agreeing to the statement "because I have to/can't" were rather highly motivated, but were motivated by a mixture of internal and external forces. The motivation "because I get a benefit" also had quite varied interpretations in the think-aloud data such as family happiness and alleviation of health problems (Section 4.3.4.1). In the Exploratory Factor Analysis, it correlated with indicators of internal motivation (Section 4.3.1). According to the framework of Self-Determination Theory, the statement "because I get a benefit" reflected primarily externally imposed financial incentives due to research suggesting that financial incentives "crowd out" intrinsic motivation [1].

Differences between the interpretation of this statement in our study and in other studies in high-income settings [292] may be due to context-specific differences in the meaning ascribed to incentives. Previous research has shown complex effects on intrinsic motivation depending on whether incentives were perceived to acknowledge positive individual traits such as skill and talent or reflect a lack of control over one's own life [219,293]. These results suggest ambiguities in the cross-cultural understanding of particular questionnaire

items. We modified the tool to remove these ambiguities by dropping the “amotivation” items, which were scored zero in any case, and the items with the phrasing “because I get a benefit”, because of their ambiguous interpretation across contexts.

As discussed in Section 3.3.5, Chapter 3, statements related to fear of others' anger or punishment were supposed to be distinguished from statements concerning fears of reputational loss or loss of social standing. While the former class of statements were supposed to reflect external barriers to agency (external regulation), the latter class was supposed to reflect more internal barriers, such as a need for affirmation from others (introjected regulation). However, in the context of rural Nepal, where women's well-being and survival depended crucially on being liked by others, it seemed difficult to maintain a distinction between external and introjected regulation. Indeed, in our qualitative and quantitative data, we found no justification for such a distinction. This result was also obtained in the study carried out by Vaz, Pratley and Alkire [61] who found that a measure based on only two broad types of motivation may capture the same information as a measure based on three types of motivation. Consequently, in our revised scoring scheme we only included two factors, Factor I for internal motivation and Factor E for external motivation.

Our empirical results using both the calibration sample (Section 4.3.1) and the validation sample (Section 4.3.5) did not support a concern that a shift from asking positively worded questions (reasons for engaging in behaviour) was intrinsically associated with different tendencies for agreement compared to negatively worded questions (reasons for refraining from behaviour). If the wording of the question itself was supposed to be intrinsically associated with higher agreement rates irrespective of the content of the question, then we would expect to see higher agreement rates among both external and internal motivations. However, chance could only be ruled out for higher agreement rates among internal motivations in all samples and domains, while the results for external motivation largely showed little difference between positively and negatively worded questions.

During my later field observations of interviews with respondents (see Chapter 5), I also noticed that women tended to answer questions using both negative and positive wording regardless of how the question was worded. For example, if a woman was asked “do you refrain from participating in groups, because you do not want to?” a common response was “no, I do want to!” This indicated that respondents did not feel constrained by the positive or negative wording of the question to answer in positively or negatively in turn. Finally, a blanket tendency for positively worded questions to have higher agreement rates than negatively worded questions should leave measures of agency freedom relatively unchanged, since it would increase external and internal motivation scores equally.

The more straightforward interpretation of these data was that, on average, women preferred working outside the house or participating in groups to staying at home, and thus internal motivation scores were higher for women who were able to do so compared to the ones who were unable. This was also in line with later quantitative evidence on women's professed aspirations for life, which included 22% of women saying their primary wish for change in life is to acquire a job (Chapter 5), and later qualitative evidence where many women expressed frustration from being prevented by their family members from taking up employment or participating in groups (Chapters 8 and 9).

The high inter-rater variability indicated a potential limitation of our data (Section 4.3.2). As field workers were dispersed across a wide geographical area, a first explanation may be genuine cultural diversity across villages. Previous studies in Bangladesh have found substantial variation in empowerment measures explained by village-level fixed effects [210,294] and comparably high regional ICCs were also observed in one clinical trial on community mobilization approaches to domestic violence prevention [295]. Although a later standardisation exercise suggested the risk of bias might be modest (Chapter 5), it might still be useful to control for interviewer bias by randomizing interviewers

to respondents, or by including random or fixed effects based on interviewer identity in the analysis model [296,297].

In our study, interviewers may have influenced responses subtly through changes in phrasing and intonation, respondents might have responded to interviewer characteristics such sex, age or ethnicity and different respondents may even have consented to participate differently depending on interviewer characteristics [296]. With potentially sensitive questions concerning women's agency freedom, interviewers may also have differed in their ability to secure privacy for the respondent or establish trust and rapport. Inadequate standardization and monitoring of field workers cannot be ruled out as sources of this variation. However, the empowerment tool itself may also have been an inherently difficult tool to administer compared to standard epidemiological surveys, which do not require respondents to reflect deeply on human values and freedoms. Indeed, field workers reported that the questionnaire was repetitive and took a long time to complete and they had difficulty understanding and explaining the concepts behind questionnaire items.

That said, results from linear regressions indicated satisfactory construct validity (Section 4.3.3). Direct validation came from the lower pressure experienced by women who participated in household decisions. We would not expect a perfect correlation between agency freedom and ability to participate in household decisions, as the two measures are measuring distinct theoretical constructs. However, it would not be unreasonable to expect women who participate in household decisions on money and food to be more likely to experience greater agency freedom. Similarly, we would expect partial overlap between agency freedom and belief in own ability to change life, which is what was found in the data. Thus, the partial correlations found reinforce the construct validity of our measure.

Our results indicated that women experienced less external pressure when they were interviewed in their natal home (Section 4.3.3). They also experienced less

pressure when they were older than 18 or had at least one child. This is consistent with widely accepted notions of the female life cycle in Nepal, Bangladesh, Pakistan and North India [22,82,83,85,86] and our discussion in Chapter 2, Section 2.3.2. 88% of women in our sample were married between ages 12 and 18. The group of women falling in the age group 18 years or less would likely be considered *kanyas* or “newly married” in Maithili culture. As *kanyas* would usually only be able to seek refuge in their natal home until they had ascended the family hierarchy when they acquired married sons of their own (Chapter 2, Section 2.3.2), it made sense in our context to see older women, women with children or women staying in their natal home reporting greater agency.

In our case, education and wealth followed a U-shape with small increases in education or wealth leading to increased pressure and only large increases leading to reduced pressure (Section 4.3.3). Previous reviews have found secondary education to be necessary for material changes to women's household status [105,253] with smaller increases being predominantly associated with changes in social class. Evidence from studies in South Asia indicate lower female autonomy in middle-class families compared to lower class families due to stronger family status-related pressures [96,101,298,299]. As put in Bennett [94] “there is an inverse correlation between a woman's status in the community (based on the economic status of her household [...]) and her status within the household” (p.2, see also Appendix B). This contrasts with the findings in Vaz, Pratley and Alkire [61] in Chad who found no evidence for a relationship between education level and relative autonomy in their sample of women, while wealth was only correlated with autonomy in feeding infants, but not in other domains. The differences in findings between the Nepal and the Chad context point to the inadequacy of proxy measures such as education and wealth as global indicators of women's empowerment.

In our study, external pressure was positively correlated with internal motivation (Section 4.3.3). This is consistent with work on the same scale in Chad [61] which found either no evidence for correlation or positive correlations

between identified regulation and external regulation, even though Self-Determination Theory classes the former as internal motivation and the latter as external motivation (Chapter 3, Section 3.3.2). Similarly, the researchers found mostly positive correlations between identified regulation, an internal motivation, and introjected regulation, an external motivation, across domains. In Bangladesh [276], researchers using the same scale found external regulation to be strongly correlated with identified regulations as well. Multiple explanations exist for why this correlation was found.

The first explanation may relate to the psychology of motivation itself. In addition to having first-order internal and external motivations for behaviour, there may be an underlying second-order factor for “general motivation” that measures whether participants are generally motivated in their activities. Particularly if the statements on internal motivation were strongly coloured by meanings of necessity, importance and survival opposed to enjoyment or pleasure, then internal motivation may have been cognitively compatible with external pressure. Since a second-order structural model with an underlying factor predicting Factor E and Factor I is statistically equivalent to a model with a simple correlation between Factor E and Factor I, we cannot settle this question from statistical data alone, but must continue researching the psychosocial channels through which women experience autonomy to understand if such a factor exists.

A second explanation would be differential social desirability bias. A qualitative study on attitudes to wife beating found polar opposite attitudes expressed in survey and focus group data [300]. Where survey results indicated that a high proportion of women found wife beating acceptable, women insisted in focus group discussions that they did not condone violence against women in the home and suggested harsh, sometimes graphic punishments for offenders. The researchers concluded that commonly used questions to measure attitudes to wife beating may be strongly biased by social norms in survey settings. In our context, women who were under greater external pressure from family members may simultaneously have been under greater pressure to report being

motivated by interest or purpose in their daily activities, even if they did not feel so. However, conversations with local employees did not paint a unified picture as employees generally believed the social desirability of women's agency to be an individual matter with the community which neither strongly condemned nor strongly endorsed agency freedom in women.

In addition, a causal relationship between external coercion and internal motivation might exist. In our context, women were often made to internalise ideas about their own inferiority since birth and expect to occupy the lowest rungs of the status hierarchy after marriage. As discussed extensively in Chapter 3, lack of individual awareness of unjust aspects of their own circumstances was a key subject of debate in both political philosophy, feminist practice and international development. Our own conception of agency took a stance on this debate that heavily emphasises women's own subjective interests, but allowed for women themselves to reconsider their own interests, values and desires through unpressed reflection and dialogue (see Section 3.3.4, Chapter 3). The survey-based method was a compromise between the need to obtain an accurate measure of women's agency freedom and the need to obtain a representative population sample in a manner that avoid interfering with the operation of the participatory women's group intervention itself.

For future uses of this tool, we recommend complementing surveys with in-depth qualitative appraisals of carefully sampled groups or individuals. First, we recommend disaggregating the intervention effect into its component effects on external motivation E and internal motivation I (Table 7) and check if Factor I is affected. If Factor I is unaffected, adaptive preferences are not at issue since we have not registered a change in preferences. If, however Factor I is affected, we need to turn to in-depth qualitative work to evaluate the nature of the change in preferences observed according to our concept of basic flourishing arrived at through mutually respectful, cross-cultural deliberation.

Finally, the results of our validation study required us to re-consider our notion of agency itself. As defined in Chapter 3, we only included agents' "immediate

social network contacts” among the external barriers to their own agency. However, in both our quantitative and qualitative data, many respondents felt they did not care for the opinions of their neighbours and only listened to their family members (Section 4.3.4.2). Rather than defining women's agency freedom in terms of the influence of any social network contact, a focus on agency within the household seemed appropriate in our context given the powerful influence of women's family members on their ability to enjoy any social support from people outside the home. As such, our change of phrasing in the survey tool to focus on family members over “other people” in general implied a refinement of our definition of agency from including all “immediate social network contacts” among external barriers to agents' agency to including only women's family members among these.

4.5 Conclusion

The current Chapter showed that the development and validation of a contextually relevant tool for measuring agency freedom is non-trivial. Exploratory Factor Analysis provided evidence for a clear distinction between internal and external motivations and qualitative analysis of think-aloud interviews indicated good overlap between respondents' perceptions of the meaning of survey items and their intended meanings. Yet, qualitative analysis also revealed problems of ambiguity and redundancy when translating abstract English concepts into local languages and quantitative analyses indicated a potential for low inter-rater reliability. These problems could be ameliorated through adaptations to the survey tool and careful attention to standardization and training of interviewers.

Further insight into the measurement of agency may be gained from using our tool to evaluate an actual intervention. It is to this research that we will now turn in Chapter 5, which will add to the evidence base on the mechanism through which participatory women's groups achieve their effects on maternal and newborn health by evaluating the impact of women's groups on women's agency freedom.

Chapter 5

The Impact of Participatory Women's Groups Alone or Combined with Cash or Food Transfers on Maternal Agency

5.1 Background

5.1.1 Introduction

This Chapter evaluates the impact of the LBW-SAT intervention on women's empowerment. Participatory women's groups and community mobilisation in general have been described as interventions that function through "community empowerment" [51,54,60,301] and certainly a large body of qualitative evidence is consistent with the existence of community empowerment in women's groups trials (as defined in Section 3.3.4, Chapter 3). In Nepal, Malawi, Bangladesh and India, women's groups created mother and child health funds, started emergency transport schemes, produced and sold clean delivery kits, initiated vegetable gardens, showed public video screenings, held health education sessions, distributed insecticide-treated bednets, made home visits and counselled relatives of pregnant women [53,55-57,302,303]. Group members set up their own committees of members organizing collective action, or elected leaders from within the group to aid the group facilitators, utilizing mostly non-hierarchical and egalitarian leadership styles [53]. Group members reported the establishment of greater trust, new networks of association and new norms of reciprocal social support in the community [53,55,57]. Group members also cultivated skills in establishing partnerships with other NGOs in their community [53]. Figure 9 shows photographs taken from some of the activities carried out by women's group members.

However, the evidence base on women's individual empowerment, particularly their agency freedom within the family domain, is considerably less rich. While multiple studies have reported greater self-confidence and self-esteem among participants [53,57,302,303], the exploratory nature of the reported qualitative

studies makes it difficult to establish reliable causal inference. In particular, it is difficult to distinguish the case where group participation increased women’s self-esteem from the case where already confident women attended group meetings.

Figure 9. Strategies implemented by women’s groups – vegetable gardens in Malawi (top), stretcher scheme in Nepal (bottom left) and literacy classes in Malawi (bottom right).



Unconditional or conditional cash or food transfers have also become a popular policy tool for achieving a diverse range of outcomes including social protection [17,304] and improvements in health, education and nutrition indicators [305,306]. Transfer policy usually targets female beneficiaries due to theoretical and empirical literature suggesting that such transfers strengthen women’s bargaining power in the family sphere [17,34], which in turn enables them to spend a greater proportion of the household budget on family and child well-

being [34,307]. However, despite decades of transfer policy targeting female beneficiaries [34], the existing body of evidence is still inconclusive on the effects of cash transfers on women's agency in the family [3,308].

Bastagli et al.'s [308] review of more than 200 evaluations of conditional and unconditional cash transfer programmes carried out between 2000 and 2015 found strong evidence that cash transfer programmes could reduce incidence of physical abuse in women, but noted that such programmes could also increase the risk of non-physical abuse such as emotional abuse or controlling behaviour. In terms of women's self-reported ability to make decisions on household expenditure, four out of eight studies found statistical evidence for a positive impact on decision-making power ranging from a 4 to an 9 percentage point increase in the likelihood of being the sole or joint decision-maker on household expenses, while the remaining studies did not find evidence for an effect. Five studies investigated women's self-reported ability to make decisions in non-expenditure-related domains. One study found a 9 percentage point increase in sole decision-making over the use of contraception [214]. Another found a 9 percentage point decrease in sole or joint decision-making over the use of contraception [309]. In all other domains of decision-making (children's school attendance, own health, own employment) and in the remaining studies, no evidence for an impact was found. Qualitative evidence on decision-making is quite sparse, although one study on PROGRESA from Mexico reported that women felt they had a greater say in household matters and better relations with their spouses after receiving transfers [3].

Most existing evaluations of impacts on women's empowerment have also only assessed conditional cash transfers [3,308]. The evidence base on exclusively unconditional cash transfers is sparse and inconsistent. Randomized evaluations of respectively an unconditional cash transfer programme in Kenya [310] and an unconditional transfer programme in Ecuador, which provided food and cash simultaneously [311], found no evidence for impacts on decision-making power in multiple domains. A non-randomized evaluation of simultaneous food and cash transfers in Bangladesh found no impact on decision-making power except when combined with offers of female employment [312]. In Uganda, however,

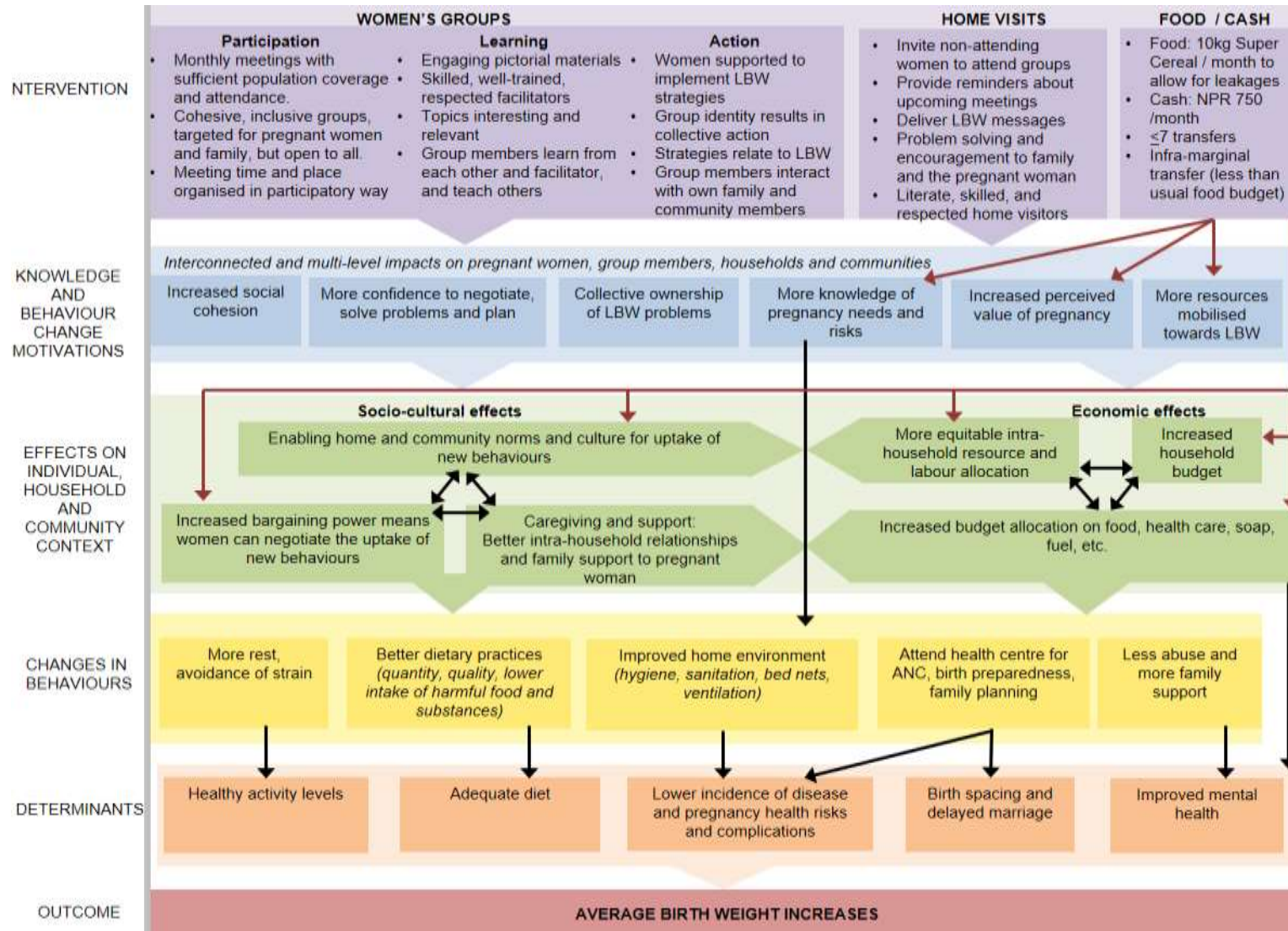
evaluations of both mixed food and cash transfer as well as pure cash transfer schemes showed evidence for impacts on female decision-making [271,313].

As discussed in Section 3.4.2.3, Chapter 3, questions on decision-making questions are at best poor approximations of our notion of agency freedom in this thesis. None of the studies cited by Bastagli et al. [308] included follow-up questions on their decision-making measures to check whether the domains of decision-making that they queried were considered relevant to women's lives in the eyes of local women themselves. Given the extremely sparse evidence base on the empirical relationship between our notion of agency and women's decision-making power, it is important to investigate the impact of women's group and resource transfer interventions on agency freedom as measured using tools based on the RAI. Furthermore, the combination of resource transfers with a participatory women's group intervention is entirely untested. In the next two sections, we will discuss the hypothesised pathways through which the LBW-SAT intervention may affect women's agency freedom.

5.1.2 LBW-SAT theory of change

Currently, no single canonical theory exists of how participatory women's groups achieve their impacts on health outcomes, let alone affect women's agency. Victora [314] commented on the long causal chain from "critical consciousness to mortality" and compared the relative lack of theory on how participatory women's groups currently work to the situation of 19th century epidemiologists before the discovery of germ theory who had clear evidence for an association between poor sanitation and incidence of infectious disease, but a poor understanding of the biological mechanism. Existing research has attempted to fill this gap. For example, the many qualitative studies cited above (Section 5.1.1) have furthered the evidence base on women's activities in the community, while Rosato [53] conducted an extensive grounded theory study on how women's groups work resulting in an elaborate theory of community empowerment. Rath *et al.* [57] used process evaluation data to develop a theory of women's groups build community capacity and reduce neonatal mortality.

Figure 10. Theory of change for the LBW-SAT intervention (adapted from Saville et al. [74])



However, almost no theory has been developed on how women's groups affect household relations. Rosato [53] only mentioned household relations in a single paragraph, where participants in an FGD mentioned local couples feeling freer to discuss family planning with each other. Other qualitative studies including Rath *et al.* [57] have largely avoided examining the household domain (Section 5.1.1). This focus on community change rather than changes in household relations may be because agency in the household has been less conspicuous as a restraining factor on women's ability to take up healthy behaviours in previous trials. These have taken place in contexts such as the Hills of Nepal [75], tribal areas of India [76] or rural Malawi [53], where women's mobility is considerably less restricted than in the Plains of Nepal (Section 2.3.3, Chapter 2). Previous trials have also refrained from combining women's groups with individual resource transfers targeted at changing household behaviours.

In this thesis, we draw on the theory of change behind the LBW-SAT intervention [74] to hypothesise possible ways in which the intervention may affect women's agency freedom (Figure 10). In this theory, inclusive groups run by skilled and respected facilitators first enable local women to participate and learn from the facilitator and each other. Over the course of the participatory learning action cycle, women's groups members are expected to engage in collective action to prevent low birth weight in the community. This process is thought to develop a strong sense of group identity in group members and encourage them to retransmit the lessons learnt in group meetings to members of their own family and the community at large. Simultaneously, skilled and respected home visitors are meant to carry out visits to women to invite non-attendees to attend groups and remind previous attendants to come to new group meetings. Home visitors also deliver messages on low birth weight, encourage pregnant women and their families to take up health messages, and help problem solve obstacles to following their recommendations.

Due to the messages transmitted by group members and home visitors, knowledge of women's pregnancy needs and risks is hypothesised to spread in

the community. Combined with the development of group identity in the women's groups and the implementation of group strategies to reduce low birth weight, the wider community is thought to gain a sense of collective ownership over LBW problems and a greater willingness to support pregnant women. Community members might become more willing to lend food or money to each other in case of emergency shortfalls in the availability of food or money. Community members might also start their own group fund to pay for emergency transport and health care. In turn, this is thought to lead to a greater community cohesion. The distribution of transfers is thought to reinforce resource mobilisation by setting a conspicuous example for community members to follow. By directing resource transfers to pregnant women and carrying out health promotion activities, MIRA is thought to send a direct signal to the community about the value of investing in childbearing and motherhood.

These community changes are thought to promote behavioural patterns in the family that support the pregnant women's uptake of healthy behaviours. This includes considerate, respectful and enjoyable intra-household interactions and a greater willingness to provide social support, including labour input (allocating domestic labour away from the woman, helping take women to the ANC, helping take women to attend check-ups for health problems) and resource input (allocating more food towards the pregnant woman, spending money on the pregnant woman's food and healthcare).

Pregnant women are also thought to gain a new status as a person who participates in community activities and knows about community and health issues. Pregnant women's experience with problem-solving and planning within the women's groups is thought to translate into greater confidence to negotiate, solve problems and plan for their own pregnancy at home. This is reinforced by women's improved bargaining power due to the presence of social support from women's group members that improve their fall-back position in case of a breakdown in family relations. In the transfer arms of the trial, women's receipt

of resource transfers is thought to further strengthen their hand as the transfers are provided directly to them.

The combination of women's own improved confidence and their family members' increased receptiveness to their requests is thought to lead to concrete changes in their health behaviours. These include improved rest, better dietary practices, and better health-seeking, family planning and birth preparedness behaviours. The home environment is also thought to improve in both physical (hygiene, sanitation, bed nets, ventilation) and psychosocial (emotional and physical abuse) terms. In turn, these improvements in health behaviours drive reductions in low birth weight by addressing the immediate biological and psychological determinants of low birth weight.

5.1.3 Hypothesised impacts on women's agency

The overall theory of change for LBW-SAT provides multiple entry points for changes to women's agency freedom. First, strong social norms prohibit the uninhibited physical movement of newly married women outside the household in our context (Section 2.3.1, Chapter 2). Physically leaving the confines of the home usually requires explicit permission from one's mother-in-law or a male household member as well as the provision of a suitable escort, while one is outside. Women's requests to go outside need to be phrased with a sufficiently valid purpose and are not guaranteed to be approved by other family members. For example, many daughters-in-law in our qualitative sample (Chapter 6) were routinely denied the privilege of visiting other women in the village, visiting the marketplace or going home to visit their natal parents. Indeed, women and men use a Maithili colloquialism, "the frog in the well" / *inaar ke beng*, to describe the situation of young daughters-in-law in terms of their being trapped in the home with restricted life opportunities and a limited access to information about the wider world outside the home. Thus, women who desire to socialise with others besides their immediate family members may find their agency freedom enhanced by the LBW-SAT, since the instalment of local women's groups in the community makes it easier for them to negotiate leaving the house.

On the other hand, family members might begin to force pregnant women to attend women's groups who would otherwise prefer to spend their time in other ways. Just like daughters-in-law need the permission of their elders to leave the house, so it is often impossible for them to refuse leaving the house, if they are told to do so. However, passive participation in women's groups due to pressure from one's own family members diminishes women's agency just as much as non-participation in women's groups due to obstructive behaviour by their family. As discussed in Section 3.4.2.3, Chapter 3, researchers have heavily criticised mobility-based measures of women's empowerment for assuming that women desire greater mobility without asking women if this is the case. Given the lack of existing evidence on the actual desirability of physical mobility, LBW-SAT may either enhance or diminish women's agency freedom through group participation in our context. It may even be possible that only the few women who are already able and willing to move about in public will attend the group meetings, while the remaining women stay at home. In this scenario, women's agency freedom would remain unchanged²².

Second, LBW-SAT aims at creating social norm change at both community and household levels to promote healthy behaviours during pregnancy such as adequate rest, health-seeking, and adequate dietary intake. Both women's group facilitators and home visitors provide explicit messages to family members about the importance of these three behaviours for women during pregnancy. However, these behaviours are often considered rare privileges for young daughters-in-law in our context (Section 2.3.2, Chapter 2), who live under the strict supervision of a mother-in-law who needs to be consulted and obeyed in almost every decision, while simultaneously being given the hardest and least desirable domestic tasks [89] and made to eat least and last in the family [315]. In case of a felt need to visit the local health facility, daughters-in-law may also

²² Many women's groups were already running in our local area dealing with financial issues, but daughters-in-law were often prevented from attending these (Section 7.1.2, Chapter 7). FCHVs were also already running perinatal women's groups in the area before the introduction of LBW-SAT and continued to run these groups in the control area (Section 2.2.1, Chapter 2). These groups met irregularly and without a specific agenda. We are not claiming that LBW-SAT might alter women's agency in group participation by increasing the availability of groups; this would be obvious. Rather, we are claiming that participatory women's groups might enhance newly married women's agency by allowing them to experience participation in groups that they genuinely value and regard as important.

be denied the financial resources to do so [316]. These daughters-in-law might find their agency freedom enhanced by the prospect of choosing to do fewer or less arduous domestic tasks, having a greater say over food in the household, or visiting the healthcare facility whenever they themselves feel the need for it.

On the other hand, LBW-SAT might only enable the few daughters-in-law who already have the support of their household to take up the behaviours that are recommended for them. Such a situation would improve our metrics on local health behaviours and potentially also health outcomes, while leaving measures of agency freedom unaltered. Indeed, daughters-in-law might even experience diminished agency if their family members begin to force them to follow the recommendations provided by MIRA staff members without ensuring that they understand the rationale behind such recommendations. Local residents often hold alternate medical beliefs that are not easily challenged by outside NGOs [43,44]. If pregnant women simultaneously fail to accept the health advice provided by MIRA and are forced to follow it by their family members, the agency freedom of these women would be diminished.

Finally, in the “best-case scenario”, the many activities carried out by women's group members and facilitators in the community combine with pregnant women's own experience of attending group meetings to cause broader improvements to their bargaining power at home. The acquisition of greater forward-looking freedoms through improved bargaining power (Section 3.2.7, Chapter 3) might in turn translate into greater backward-looking freedoms, when they allow women to seize opportunities for action that align even better with their own values, interests and desires than their previous behaviours. Women might even experience changes in domains of agency that are unrelated to the health promotion activities of LBW-SAT, such as their employment status. If we see an increase in agency in such a domain, it may be an indicator of a broader transformation of women's opportunities.

5.1.4 Aim of this Chapter

In this Chapter, we will study the impact of participatory women's groups either alone or combined with unconditional food or cash transfers on:

- *Overall agency freedom (primary outcome):* The extent to which women's enacted behaviours are in alignment with their enduring interests, values and desires in life in general
- *Agency in group participation (secondary outcome):* The extent to which women's participation in local groups (or lack thereof) is an active choice on their part or a passive result of the external pressures from their family
- *Agency in domestic work (secondary outcome):* The extent to which women's domestic tasks at home reflect their own choices rather than external pressures from their family
- *Agency in health-seeking behaviour (secondary outcome):* The extent to which women's health-seeking behaviour (or lack thereof) reflects their own understanding of their own needs rather than family pressures
- *Agency in employment outside the home (secondary outcome):* The extent to which women's uptake of work (or lack thereof) is motivated by their own goals and values rather than family pressures

5.2 Methods

5.2.1 Sampling and data collection

Married women between 10 and 49 years of age who had not had a minilaparotomy or hysterectomy and whose husbands had not had a vasectomy were eligible for menstrual monitoring. The LBW-SAT surveillance team conducted a household census in 2013 before the start of the intervention to ask for consent to include women in menstrual monitoring. Community informants then conducted home visits to all consenting women to record their menses. Once a woman had missed two consecutive periods, an SMS was sent to an interviewer who would confirm the pregnancy by administering a urine test or confirming that the woman looked obviously pregnant. Community informants received a financial incentive for reporting each event. Consenting,

pregnant women would receive an ID card signifying their enrolment into the trial and willingness to receive subsequent visits from field workers interviewing them to collect research data. In the combined women's groups and cash or food arms this rendered them eligible to receive transfers, whereas in the control and women's groups only arms they received a NPR 1,000 [USD 9.8] compensation if they were found and interviewed by a survey team within 12 weeks after birth. Further details about enrolment into the trial have been provided elsewhere [317]. All surveillance data were stored on a confidential server which only the data management team of LBW-SAT could access. When I accessed this data, it was only in anonymised form.

Using data from the calibration sample from our baseline survey Chapter 4, I calculated an intra-cluster coefficient of 0.07 for the main agency score. With 400 women per arm, or 1,200 women in total, this implied an 80% power to detect a 0.3 standard deviation (SD) increase in the score at the 95% confidence level. A shift in decision-making power over food and cash from other household members to the respondent correlated with a 0.2-0.4 SD increase in the agency score of the respondent (Figure 7, Chapter 4).

To evaluate the impact of the trial on women at immediate risk of giving birth to low birth weight babies, we only sampled pregnant women. Customarily in Maithili culture, women in late pregnancy would migrate back to their maternal home to await giving birth. However, women in early pregnancy had not completed their exposure to the trial intervention as food and cash transfers continued till end of pregnancy. In order to achieve a balance between ease of follow-up and a fair evaluation of the trial intervention, women who were 7.00-7.99 months' pregnant at any time between the 15th of June and the 15th of August 2015 were included in the sample.

We achieved this range of gestational ages by targeting women for interview with an expected date of giving birth between the 15th of July and 15th of October and planning field work so that women were visited between one and two months before the date on which they are due to give birth. Some women ended

their pregnancy earlier than expected due to premature birth, abortions or miscarriages. Furthermore, as the method of inferring gestational age from women's last menstrual period is not entirely free from error [318], some women might have given birth earlier than expected due to inaccurately estimated gestational ages. Women who were no longer pregnant by the time they were reached by the field worker were excluded from our sample.

We experienced some in-migration into the cash and food transfer arms of the trial from both within and outside the study area as women sought to become eligible for the transfers. To control for potential endogeneity bias from potentially more empowered women self-selecting into the transfer arms, we only included women listed on a census carried out by the LBW-SAT study team in 2013 before the start of the intervention. Our inclusion and exclusion criteria yielded 1,930 women for our sampling list which allowed sufficient power to detect a meaningful difference in empowerment. Due to uncertainty regarding the extent of imprecision in estimating dates of giving birth and the level of migration to maternal homes near the time of birth, we included the entire sample, effectively allowing for 21% attrition to achieve a sample size of 1,200. I drew up the sample from the LBW-SAT surveillance system myself.

In April 2015, I conducted interviews with field workers together with the senior management team at MIRA to decide on which field workers' contracts among field workers in the existing MIRA surveillance team would be extended. In May 2015, I selected a team of 12 field workers, 3 supervisors and a single senior supervisor, Shyam Sundar Yadav (SSY), from the total pool of applicants whose contracts had been extended in collaboration with senior management. This team became used for our study on empowerment. We selected the field workers and their supervisors based on logistical concerns such as transport links and geographical spread and their expressed willingness to be part of the empowerment study during interviews.

At the same time, I wrote Standard Operating Procedures (SOPs) outlining good interviewing practice in the field, duties of supervisors and guidance on the empowerment tool (Appendix E). SSY translated these into Nepali. SSY and I conducted a week-long training with the field team, where field workers discussed the concepts of empowerment and agency, received individual copies of the SOP, read the entire SOP out loud, read the empowerment questionnaire out loud, and discussed the meanings of each questionnaire item. We also trained field workers in the use of mobile phones to collect survey data and in the use of the GPS to take coordinate positions of each interview. We also trained field workers in negotiation techniques to gain privacy for the interview due to the sensitive nature of the questions. In a separate closed session, SSY and I counselled the supervisors on management and relationship building skills.

From June until August 2015, the team of field workers conducted interviews with women from our sampling list. Supervisors accompanied field workers to the field during interviews for the entirety of the day and provided feedback on their interviewing style, helped trouble-shoot emergent problems, reported on problems that could not be solved directly to me and SSY, and provided moral support. Field workers were on average seen by a supervisor at least once a week. A local staff member from the same village accompanied interviewers making contact for the first time to provide a sense of familiarity to the family members. Field workers advised parents-in-law of the importance of allowing the field worker to be alone with the daughter-in-law for the purposes of our research. This enabled greater privacy for interviewees, as 88% of the final interviews were conducted alone with the respondent. Field workers assured respondents that there were no right or wrong answers and their answers would not impact on their relationship to MIRA in any way. As a token of appreciation for participating in the study, field workers provided respondents with two bars of soap and one small towel at the end of each interview.

I generated a weekly list of women to visit parcelled into daily sub-lists of households to visit from Monday to Thursday with Friday allocated to catching up on missed households. SSY and I held weekly staff meetings on Sundays,

where field workers socialised, raised emergent issues, and received continued training on the survey tool. At the end of these meetings, SSY and I provided field workers their list households for the upcoming week and replenished their supply of soap and towels. SSY and I accompanied field workers daily in the field during almost the whole period, where we observed and provided feedback to fieldworkers on their interviewing skills. We also held separate one-on-one meetings with supervisors to discuss problems with supervision, field worker morale, and logistical and technical issues.

SSY and I also separately conducted back-checks on field workers by re-visiting random households that field workers claimed to have visited to ask household members if they had received the soap and towels and if they had been asked questions on empowerment. All households reported being interviewed by our field workers and receiving soap and towels. Since the mobile phones recorded both start and end times of interviews and their GPS coordinates, SSY and I also checked the duration of interviews and their GPS coordinates. We found that all interviews lasted between 45 minutes and 1.5 hours with most lasting 1 hour, while the GPS coordinates were spread out across study areas in a pattern consistent with the household allocation, we had provided our interviewers.

Finally, in August 2015, SSY and I performed a standardisation exercise of interviewers using the revised tool to check for inter-rater variability given concerns with this raised in our baseline data (Chapter 4). We asked 12 nutrition mobilisers to act as respondents for all 12 interviewers. After one interviewer called in sick, we rotated 11 interviewers among 12 respondents four times to estimate inter-rater variability when holding the identity of the respondent constant. We found an ICC of 0.11 for scores on external motivation and 0.00 for scores on internal motivation. All data collected from this exercise and our main empowerment study was anonymous and I stored it in a confidential place.

Figure 11. Sampling strategy and trial flow

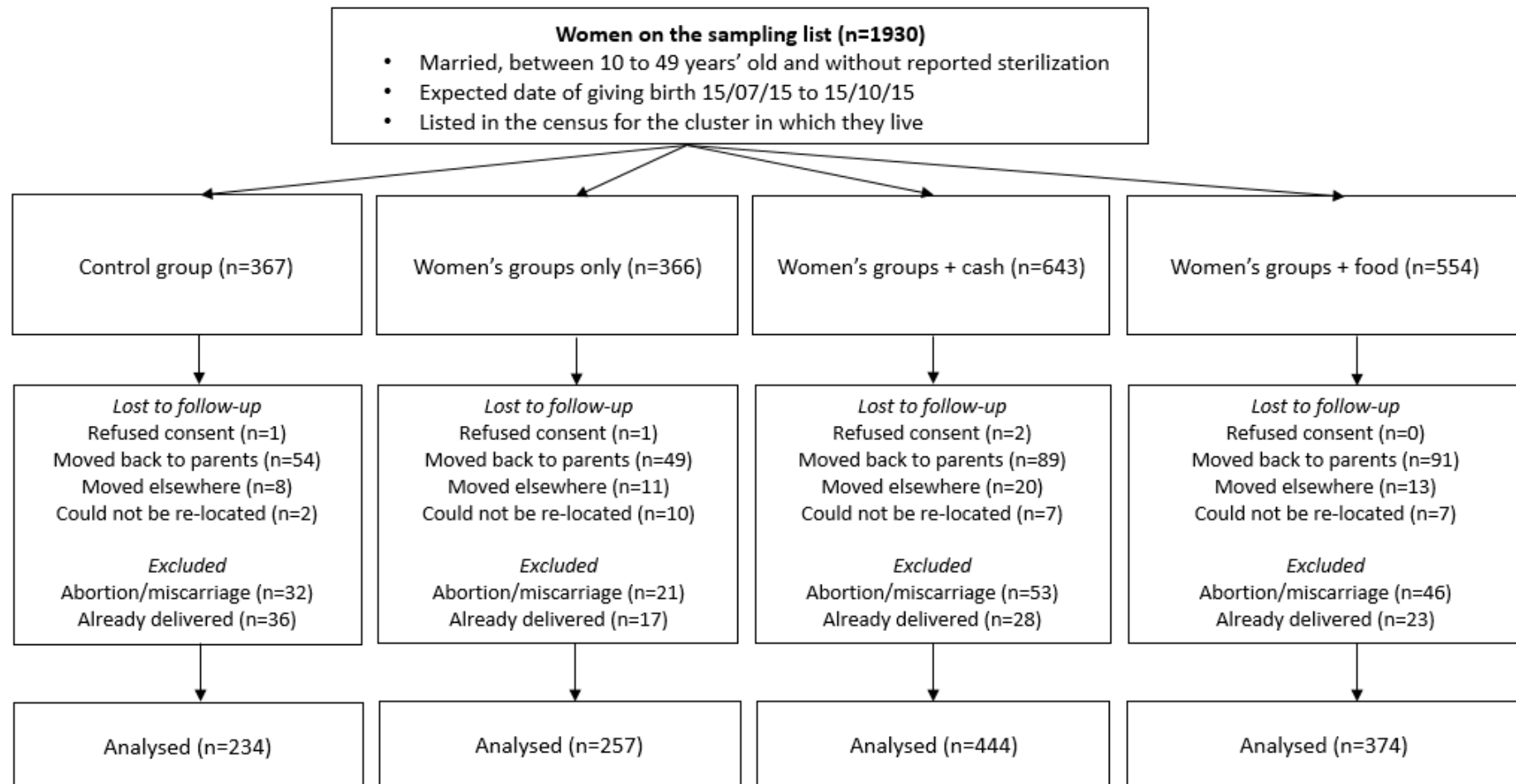


Figure 11 shows a CONSORT diagram for the sample selection process [319]. In total, data were available for 1309 pregnant women. 152 cases were excluded due to miscarriage/abortion and 104 were excluded as they had already resulted in a live or still birth by the time we reached them. 284 cases had temporarily migrated back to their maternal home, while 52 had moved elsewhere and 26 could not be located. The loss to follow-up rates are 22% in the control arm, 22% in the women's groups only arm, 21% in the women's groups and cash arm and 23% in the women's groups and food arm. Four women did not consent to be interviewed.

5.2.2 Econometric methods

5.2.2.1 Scoring agency freedom

We created domain-specific agency freedom scores by summing only items pertaining to one of the four domains. Overall agency freedom was measured by summing all the domain-specific agency scores. We used the same scoring scheme as the scheme reported in Chapter 4, Section 4.3.4.5. Equal weight was given to each of the four domains and equal weight was given to participants who carried out activities in a particular domain and participants who refrained from activity in the same domain. This was because we did not want introduce in-built assumptions into our index regarding which domain was the more empowering and whether carrying out an activity or refraining from doing so was more empowering.

In order to understand intervention effects in greater depth, we also explored its effects on component scores of the overall and domain-specific scores. We calculated an overall external motivation score by summing all items reflecting external motivation across all four domains and an overall internal motivation score by summing all items reflecting internal motivation across all four domains. We also created domain-specific external motivation scores by summing items reflecting external motivations for each domain separately and domain-specific internal motivation scores by summing items reflecting internal motivations for each domain separately.

5.2.2.2 Creation of a wealth index

We collected a range of respondent and household characteristics in addition to indicators of agency freedom in order to assess the socio-economic status of households. These included a list of household assets, building materials for the household, availability of clean water and sanitation facilities, type of cooking fuel and ownership of land. We measured socio-economic status using a wealth index by performing a categorical factor analysis on these characteristics [320,321]. However, instead of grouping factor scores into quintiles, we retained the continuous factor scores to gain maximum discriminatory power. A Q-Q plot revealed a good fit to a normal distribution.

5.2.2.3 Primary outcome analysis

We computed intention-to-treat effect estimates using ordinary least squares regression specified as follows:

$$Y_i = \alpha + \beta_1 x_{1i} + \beta_2 x_{2i} + \beta_3 x_{3i} + \mathbf{D}u_i + \epsilon_i \quad (1)$$

Y_i is the dependent variable, the overall agency freedom index for the i^{th} observation. x_{1i} is a dummy variable for residence in the women's groups and cash arm, x_{2i} is a dummy for the women's groups only arm and x_{3i} is a dummy for the women's groups and food arm. β_1 , β_2 and β_3 represent the mean effect of the women's groups and cash, women's groups only and women's groups and food interventions respectively on the agency freedom of pregnant women in the community. α is an intercept.

u_i is a vector of additional regressors used in case of unexpected imbalances between trial arms. These were maternal education, head of household, separated/joint family, migrant labour of husband, interview at husband versus maternal home, caste, maternal age, number of pregnancies, number of sons currently alive, socio-economic status, maternal occupation, husband's education, and husband's age. The parameter estimates for the effect of these

regressors on agency freedom are represented by the matrix D . ϵ_i is an error term.

Correlation within trial clusters was corrected using Huber robust variance correction [322,323]. The intra-class correlation coefficient (ICC) between interviewers in our study was computed to assess inter-rater reliability. If the ICC was found to be greater than 0.10, fixed interviewer dummies were added to all our models to control for bias due to interviewer effects²³ [324]. For ease of interpretation, standardized effect estimates were created by normalizing the outcome Y_i to mean zero and variance one and reporting effect sizes in units of standard deviations, a technique commonly used in education research [325].

Using intention-to-treat estimates with the treatment variable being residence in an intervention arm we evaluated the effect of assigning an entire cluster to intervention/control rather than the effect of making an individual woman participate in the women's groups. Similar evaluations have been carried out when the main outcome was mortality rather than agency freedom [54].

5.2.2.4 Analysis of secondary outcomes

We used ordinary least squares regression with clustered robust variance estimators to estimate intervention impacts on overall external motivation and overall internal motivation. For the domain-specific outcomes, we used bootstrap regression adjusting for clustering with re-sampling due to the small number of indicators. Estimators were adjusted for the same controls as the main outcome.

The range of values for the domain-specific agency freedom index runs from -4 to +4, while the range of values for domain-specific external and internal

²³ Each interviewer in the study was allocated to multiple VDCs spread across intervention and control areas, so multicollinearity was not an issue. Indeed, the variance inflation factors were <2.6 for all intervention dummies. In addition, sensitivity analysis using a three-level hierarchical linear regression with individuals first grouped into VDCs and second grouped into interviewer areas yielded the same results for our main outcome, overall agency freedom.

motivations runs from 0 to +4. By comparison, the main outcome score ranged from -16 to +16. With such a limited range of values for our disaggregated analysis, we did not standardize the outcome variables to mean 0 and standard deviation 1 in order to avoid any suggestion that our disaggregated outcome variables could be well-approximated by a continuous Normal distribution.

Finally, we used measures of decision-making in the domains of large purchases, food preparation and serving and women's own pregnancy as proxies for women's agency. As discussed in Section 3.4.2.3, Chapter 3, questions on decision-making power in the household poorly match our target concept of agency freedom, because they do not account for respondents' view on the significance of decision-making power in these domains for their own lives. However, they may still be used as useful auxiliary measures of agency, if interpreted with care.

In our case, we used follow-up questions which asked respondents who did not participate in any decisions whether they think they would be able to do so, if they wanted to. This allows us to classify respondents' decision-making power into four categories: 1) *Sole decision-makers* who indicate they are the only one making decisions in a particular domain 2) *Joint decision-makers* who report making decisions together with others in the household 3) Women who are *not involved, but able to be involved* if they wanted to be involved 4) Women who are *not involved and unable to be involved*, even if they wanted to be involved.

This hierarchy still does not match our notion of agency well, since it does not account for women who do not want to be solely or jointly responsible for decisions in a domain (e.g. cooking and serving food), but are nonetheless forced to do so, because other household members are unwilling to help. However, such questions may still be useful for exploring the reasons why our intervention did or did not affect by our main outcome measure. Thus, we also analysed

decision-making questions in this study. We used ordered logistic regression with controls for the same variables as the main outcome measure.

5.2.2.5 Handling missing data

5.2.2.5.1 Types of missing data mechanisms

Missing variables can be either Missing Not At Random (MNAR), Missing At Random (MAR) or Missing Completely At Random (MCAR) [326]. When variables are MCAR, the occurrence of missing data is stochastically independent of all other respondent characteristics and we can drop the respondents with missing data without biasing results. When variables are MNAR, the occurrence of missing data depend stochastically on unobserved respondent characteristics. Controlling for MNAR data requires introducing further parametric assumptions that explicitly model the missing data mechanism [327]. When variables are MAR, the occurrence of missing data only depend stochastically on observed respondent characteristics. Although MAR data can be distinguished from MCAR data by examining predictors of missingness, no statistical test distinguishes MAR from MNAR data [327], which can be only be decided on based on qualitative judgment.

Statistical approaches to handling MAR variables depend on whether they are outcome variables or explanatory variables. When explanatory variables are MAR, a common approach to dealing with missing data is multiple imputation [327]. When outcome values are MAR, we cannot improve bias and precision beyond simple covariate adjustment for predictors of missingness, provided the statistical model is correctly specified for the respondents with complete data [328]. In particular, multiple imputation is not necessary [327].

In the following sections, we will assess the likely missing data mechanism for two types of missing data and recommend appropriate methods for dealing with missing data: 1) Survey non-response, where respondents were unavailable for

an entire interview 2) Item non-response, where respondents were unable to provide answers to some of the questions within the main interview.

5.2.2.5.2 Dealing with survey non-response

Out of 1930 women on our original sampling list, we were able to interview 1309 on their empowerment (see Fig. 1). In order to check for bias due to loss to follow-up, we compared these women with women who were interviewed on empowerment in terms of caste, religion, ethnicity, education, age, number of children alive and wealth index. We obtained sociodemographic information on the 365 women who were unavailable for interview in our study, we merged data from our study with data from a separate sociodemographic survey administered to all enrolled women in the LBW-SAT trial. After merging the datasets, 41 eligible women remained who had neither been available for interview for our empowerment study nor for the sociodemographic survey. We revisited these women in August and collected sociodemographic information from their households if they were not available. After these revisits, only ten cases remained, where neither the women themselves nor their household members could be traced by our field workers.

The differences between women who were interviewed on their agency freedom and the women who were not are shown in Table 9. Women with missing data were on average younger (22.3 vs. 23.5 years), less likely to have a child (1.0 vs. 1.4 children) more educated (3.0 vs. 2.5 years), less likely to be Hindu (74% vs. 83%) and more likely to be Muslim (26% vs. 17%) than women without missing data. Women were also more likely to be of indigenous (Janajati) ethnicity (7% vs. 4%), although no evidence for difference in Dalit caste and wealth were found ($p > 0.2$). In our context, it is likely that young women who were pregnant for the first time were more anxious to leave their usual residence and seek the support of their maternal home than older women who already had experience of child-bearing and were more accustomed to living with their in-laws.

Table 9. Respondent characteristics for intervention and control arms, with (n=365) and without (n=1309) missing empowerment data.

	Included in main analysis				Overall	p-value
	Women's groups only	Women's groups and cash	Women's groups and food	Control		
Sample size	234	257	444	374	1309	
Education (years)	2.35 (0.31)	2.84 (0.25)	2.23 (0.20)	2.42 (0.22)	2.50 (0.13)	0.12
Age (years)	23.2 (0.4)	23.3 (0.2)	23.6 (0.2)	23.9 (0.4)	23.5 (0.1)	0.40
Hindu	0.82 (0.04)	0.83 (0.03)	0.84 (0.05)	0.80 (0.04)	0.83 (0.02)	0.94
Muslim	0.18 (0.04)	0.17 (0.03)	0.16 (0.05)	0.20 (0.04)	0.17 (0.02)	0.30
Dalit	0.17 (0.03)	0.13 (0.02)	0.13 (0.03)	0.19 (0.03)	0.15 (0.01)	0.94
Janajati	0.09 (0.02)	0.04 (0.02)	0.09 (0.03)	0.10 (0.03)	0.07 (0.01)	0.26
No. of children alive	1.34 (0.07)	1.36 (0.08)	1.43 (0.07)	1.48 (0.12)	1.40 (0.04)	0.51
Wealth index (SD)	0.08 (0.11)	0.06 (0.06)	-0.07 (0.06)	-0.09 (0.09)	0.00 (0.04)	0.28
	Lost to follow-up				Overall	p-value
	Women's groups only	Women's groups and cash	Women's groups and food	Control		
Sample size	71	118	111	65	365	
Education (years)	3.42 (0.64)	3.87 (0.34)	2.71 (0.33)	3.19 (0.38)	3.30 (0.22)	0.14
Age (years)	21.9 (0.5)	21.4 (0.5)	22.0 (0.4)	22.3 (0.6)	21.8 (0.3)	0.73
Hindu	0.73 (0.08)	0.80 (0.05)	0.72 (0.06)	0.68 (0.07)	0.74 (0.03)	0.48
Muslim	0.27 (0.08)	0.20 (0.05)	0.27 (0.05)	0.32 (0.07)	0.26 (0.03)	0.69
Dalit	0.13 (0.04)	0.17 (0.04)	0.21 (0.05)	0.17 (0.06)	0.17 (0.02)	0.51
Janajati*	0.04 (0.02)	0.00 (0.00)	0.06 (0.03)	0.05 (0.03)	0.04 (0.01)	<0.01
No. of children alive	0.99 (0.17)	0.97 (0.13)	1.16 (0.07)	0.89 (0.11)	1.02 (0.06)	0.10
Wealth index (SD)	-0.06 (0.16)	0.15 (0.10)	0.12 (0.09)	0.00 (0.11)	0.07 (0.06)	0.59

Means are provided with robust standard errors in brackets and global robust tests for differences across arms. Testing for differences between participants with and without missing data, education ($p < 0.001$), age ($p < 0.001$), Hindu religion ($p = 0.002$), Muslim religion ($p = 0.002$), indigenous (Janajati) ethnicity ($p = 0.027$) and number of children alive ($p < 0.001$) are strongly related to missingness. However, Dalit caste ($p = 0.297$) and wealth ($p = 0.223$) are not. *Note, only 13 women lost to follow-up were Janajatis

Since we found systematic differences between respondents who were included in our study and respondents who were lost to follow-up, then the missing data mechanism underlying survey non-response was not MCAR. However, insufficient contextual knowledge existed to create a credible parametric model of an MNAR mechanism, while multiple imputation could not improve precision and bias for MAR outcome variables. Our adjusted analysis for the main effect (Section 5.2.2.3) also already included a number of controls potentially associated with missingness. Further, no additional variables in our dataset were plausibly associated with both missingness and agency freedom including education, age and socio-economic status. Hence, we did not perform multiple imputation or other analyses to control for survey non-response.

Finally, no evidence for a systematic difference in follow-up rates was found with a robust test for differences ($p=0.83$). Tests of interaction between intervention arm and missingness also revealed no evidence that patterns of missingness varied across trial arms for all baseline characteristics ($p>0.3$) except Janajati ethnicity ($p<0.01$), but these results are likely an artefact of the small number of Janati women with missing data in total ($n=13$). Thus, even without adjustment for covariates, it is unlikely that the presence of survey non-response would have greatly affected our results, because the extent and type of survey non-response in our study did not differ meaningfully between trial arms.

5.2.2.5.3 Dealing with item non-response

48 of the 1309 cases (3.6%) exhibited item non-response for at least one item in the main outcome data. 31 had non-response to a single item, 12 to two items, 3 to three items, 1 to seven items and 1 to eight items. By comparison, the total number of items in our battery was 32. As the level of item non-response was low, single imputation would be unlikely to produce bias in our results. We used a logistic regression model to perform single imputation and predicted the probability of the item being a “yes”. In addition to the controls in equation (1), we added female labour participation, private savings, food security, number of household chores performed by the respondent, whether women participated

in any groups and the type of group that they mainly participated in, decision-making on food and expenditures and all the responses to the other empowerment items with non-missing values. We then chose cut-offs based on the observed sensitivity and specificity among participants with non-missing responses. The observed sensitivities and specificities ranged from 0.70 to 0.90. We did not have any cases with missing data in the control variables for our main analysis among respondents who were available for interview by our empowerment team.

5.3 Results

5.3.1 Descriptive statistics

Overall, differences between trial arms in education, age, religion, caste, ethnicity, number of children and wealth were negligible (Table 9). Table 10 shows further descriptive statistics that were collected from women with complete data on agency freedom only. No meaningful differences were seen between trial arms in these indicators, except the spousal age and education differences tended to be slightly larger in the intervention arms compared to the control arms. In the control arm, husbands were on average 4.47 years older than their wives and had 1.35 more years of education, while husbands were on 5.32-5.51 years older and had 1.70-2.59 more years of education than their wives in the intervention arms ($p < 0.01$ for a difference between arms).

10% of the women who were interviewed on their agency freedom were heads of household themselves and 9% lived separately from their in-laws. The average age of marriage was 16 years, while the mean number of sons alive excluding respondents' current pregnancy was 0.54. 36% of women had husbands who had migrated abroad for employment, while 97% resided in their husband's home at the time of interview. 25% performed work outside of the household. 27% had their own savings. 12% lived in food-insecure households.

Table 10. Descriptive statistics on indicators collected from survey respondents (n=1309)

	<i>Women's groups only</i>	<i>Women's groups and cash</i>	<i>Women's groups and food</i>	<i>Control</i>	<i>Overall</i>	<i>p-value</i>
Family structure						
Head of household herself	0.11 (0.02)	0.10 (0.01)	0.09 (0.01)	0.10 (0.02)	0.10 (0.01)	0.85
Living separately from in-laws	0.10 (0.01)	0.09 (0.02)	0.10 (0.01)	0.08 (0.02)	0.09 (0.01)	0.86
No. of sons currently alive	0.51 (0.04)	0.52 (0.03)	0.55 (0.04)	0.59 (0.04)	0.54 (0.02)	0.33
Husband migrated abroad	0.40 (0.03)	0.32 (0.03)	0.34 (0.03)	0.38 (0.03)	0.36 (0.01)	0.23
Woman residing in her husband's home	0.98 (0.01)	0.96 (0.01)	0.96 (0.01)	0.99 (0.01)	0.97 (0.01)	0.13
Age and education (years)						
Woman's age at marriage	15.9 (0.2)	16.0 (0.1)	16.2 (0.2)	16.1 (0.2)	16.1 (0.1)	0.33
Husband age minus wife's age	5.51 (0.29)	5.32 (0.22)	5.41 (0.26)	4.47 (0.22)	5.24 (0.13)	<0.01
Husband's education minus wife's education	2.33 (0.33)	1.70 (0.12)	2.59 (0.20)	1.35 (0.29)	2.02 (0.12)	<0.01
Work and finances						
Working outside the home	0.24 (0.04)	0.23 (0.02)	0.25 (0.02)	0.27 (0.02)	0.25 (0.01)	0.71
No. domestic tasks*	3.45 (0.07)	3.21 (0.08)	3.47 (0.04)	3.39 (0.11)	3.36 (0.04)	0.11
No. social tasks*	1.47 (0.13)	1.52 (0.08)	1.47 (0.09)	1.74 (0.12)	1.54 (0.05)	0.31
No. outdoor tasks*	0.38 (0.04)	0.35 (0.03)	0.31 (0.04)	0.31 (0.04)	0.34 (0.02)	0.69
Having private savings	0.28 (0.02)	0.30 (0.03)	0.27 (0.03)	0.20 (0.04)	0.27 (0.01)	0.20
Health and nutrition						
Would seek care in a health facility for a health problem	0.51 (0.05)	0.49 (0.06)	0.61 (0.05)	0.47 (0.05)	0.53 (0.03)	0.24
Experienced food insecurity in the past year	0.13 (0.04)	0.13 (0.03)	0.10 (0.02)	0.12 (0.03)	0.12 (0.02)	0.91
Community interaction						
Any friend outside the home	0.58 (0.06)	0.64 (0.05)	0.59 (0.03)	0.63 (0.05)	0.61 (0.02)	0.78
Participating in any groups	0.43 (0.03)	0.97 (0.01)	0.91 (0.02)	0.12 (0.03)	0.70 (0.04)	<0.01
Participating in a non-MIRA group**	0.15 (0.03)	0.07 (0.01)	0.10 (0.02)	0.12 (0.03)	0.10 (0.01)	0.08
Engagement with the trial intervention						
Heard of women's groups	0.52 (0.04)	0.97 (0.01)	0.98 (0.01)	0.05 (0.01)	0.72 (0.04)	<0.01
Participated in women's groups (1-3 times)	0.22 (0.03)	0.11 (0.02)	0.20 (0.02)	0.00 (0.00)	0.14 (0.01)	<0.01
Participated in women's groups (4+ times)	0.12 (0.02)	0.85 (0.03)	0.70 (0.03)	0.00 (0.00)	0.51 (0.04)	<0.01

Mean proportions are presented with robust standard errors in brackets.

* Domestic tasks comprised cooking, cleaning the house, performing small repairs, washing the dishes and doing laundry. Social tasks comprised caring for elderly people, ill children and teaching children manners. Outdoor tasks comprised shopping and managing the household money. ** Includes women who may additionally participate in MIRA PLA groups.

Respondents performed on average 3.4 out of 4 domestic tasks including cooking, cleaning the house, performing small repairs, washing the dishes and doing laundry. They also performed 1.5 out of 3 social tasks including caring for elderly relatives and/or ill children and teaching children manners, and 0.4 out of 2 outdoor tasks including shopping and managing the household money. Only 53% would seek health care in a facility for a health problem comparable to severe toothache or headache and only 61% reported having any friends outside of the family in the local village. There was no evidence for any difference between trial arms in women's employment, the type of household tasks carried out, women's health-seeking behaviour, or the reported prevalence of food insecurity ($p>0.1$).

Participation in women's groups differed substantially between intervention arms. Only 52% of women in the women's group only arm had even heard of the women's groups, but 97-98% had heard of them in the women's group and transfer arms. 5% of women in the control arm also reported having heard of the women's groups. 34% of women reported having ever participated in a women's group in the women's group only arm, while 90-96% reported having ever participated in the combined women's group and transfer arms. 70% of women in the women's group and food arm and 85% of women in the women's group and cash arm had attended four or more meetings. Since transfers were distributed at the end of all meetings in transfer arms, this indicates that at least 70% pregnant women in the transfer arms received four or more transfers. 12% of women in the women's group only arm attended four or more meetings. Rates of group participation in groups unrelated to MIRA were low (10%) and evidence for a difference in rates of participation in groups unrelated to MIRA across trial arms was marginal ($p=0.081$). This suggests that the majority of women who participated in groups in the transfer arms of the trial, only participated in the women's groups.

Table 11. Descriptive statistics of primary and secondary outcome measures (n=1309).

	<i>Women's groups only</i>	<i>Women's groups and cash</i>	<i>Women's groups and food</i>	<i>Control</i>	<i>Overall</i>
Overall agency					
Agency freedom	0.88 (0.44)	1.99 (0.33)	0.58 (0.31)	0.48 (0.45)	1.10 (0.20)
External motivation	10.50 (0.39)	11.42 (0.39)	12.51 (0.33)	10.72 (0.50)	11.43 (0.22)
Internal motivation	11.38 (0.22)	13.41 (0.17)	13.09 (0.15)	11.20 (0.18)	12.53 (0.15)
Work outside the home					
Agency freedom	-0.51 (0.18)	-0.50 (0.13)	-0.85 (0.13)	-0.73 (0.14)	-0.64 (0.07)
External motivation	2.63 (0.10)	2.84 (0.08)	3.01 (0.07)	2.83 (0.11)	2.85 (0.05)
Internal motivation	2.13 (0.14)	2.34 (0.11)	2.16 (0.11)	2.11 (0.10)	2.21 (0.06)
Household chores					
Agency freedom	0.92 (0.11)	1.02 (0.09)	0.68 (0.08)	0.89 (0.10)	0.88 (0.05)
External motivation	2.65 (0.12)	2.76 (0.09)	3.00 (0.10)	2.71 (0.12)	2.80 (0.05)
Internal motivation	3.57 (0.08)	3.77 (0.06)	3.68 (0.07)	3.60 (0.09)	3.68 (0.04)
Health-seeking					
Agency freedom	0.45 (0.11)	0.60 (0.12)	0.33 (0.10)	0.68 (0.19)	0.51 (0.07)
External motivation	2.98 (0.12)	3.08 (0.13)	3.40 (0.12)	2.87 (0.17)	3.11 (0.07)
Internal motivation	3.43 (0.08)	3.68 (0.06)	3.72 (0.05)	3.55 (0.07)	3.62 (0.03)
Group participation					
Agency freedom	0.02 (0.18)	0.86 (0.15)	0.42 (0.10)	-0.36 (0.17)	0.35 (0.09)
External motivation	2.24 (0.14)	2.75 (0.14)	3.11 (0.11)	2.31 (0.15)	2.67 (0.08)
Internal motivation	2.25 (0.09)	3.61 (0.09)	3.53 (0.08)	1.94 (0.08)	3.02 (0.09)
Large purchases					
Sole decision-maker	0.08 (0.01)	0.05 (0.02)	0.05 (0.01)	0.07 (0.02)	0.06 (0.01)
Joint decision-maker	0.26 (0.04)	0.25 (0.03)	0.23 (0.04)	0.25 (0.02)	0.25 (0.02)
Not involved, but able to	0.26 (0.03)	0.41 (0.04)	0.33 (0.03)	0.28 (0.04)	0.34 (0.02)
Not involved and unable to	0.40 (0.04)	0.28 (0.04)	0.38 (0.04)	0.40 (0.04)	0.36 (0.02)
Food preparation and serving					
Sole decision-maker	0.56 (0.04)	0.52 (0.02)	0.56 (0.03)	0.56 (0.04)	0.55 (0.02)
Joint decision-maker	0.07 (0.02)	0.07 (0.02)	0.05 (0.01)	0.09 (0.02)	0.07 (0.01)
Not involved, but able to	0.23 (0.04)	0.33 (0.03)	0.25 (0.03)	0.23 (0.04)	0.27 (0.02)
Not involved and unable to	0.14 (0.03)	0.07 (0.02)	0.14 (0.02)	0.12 (0.03)	0.11 (0.01)
Own pregnancy					
Sole decision-maker	0.17 (0.03)	0.16 (0.03)	0.14 (0.02)	0.19 (0.04)	0.16 (0.01)
Joint decision-maker	0.27 (0.04)	0.29 (0.04)	0.25 (0.04)	0.29 (0.04)	0.28 (0.02)
Not involved, but able to	0.27 (0.03)	0.42 (0.03)	0.41 (0.03)	0.33 (0.04)	0.37 (0.02)
Not involved and unable to	0.29 (0.05)	0.14 (0.03)	0.20 (0.02)	0.19 (0.05)	0.19 (0.02)

Mean proportions are presented with robust standard errors in brackets. Agency freedom, external motivation and internal motivation scores are all raw, unstandardized scores.

Table 12. Main trial effect adjusted for interviewer dummies (n=1309).

	Impact on overall agency freedom	
	Mean effect size in SDs	Mean effect size in SDs
Treatment allocation		Head of household
Control	-	Not the woman herself
Women's groups only	0.13* (0.08)	The woman herself
Women's groups and cash	0.38*** (0.08)	Joint/separated family
Women's groups and food	0.24*** (0.05)	Joint family
Maternal education		Separated from mother-in-law
No education	-	Mother-in-law is no more
1-5 years	-0.08 (0.09)	Husband migrant status
6-8 years	-0.07 (0.10)	Not migrated abroad
9-10 years	0.14* (0.08)	Migrated to India
11-13 years	0.46** (0.22)	Migrated to Arab countries
Socioeconomic status		Migrated elsewhere
Wealth index	-0.02 (0.03)	Current residence
Wealth index squared	0.00 (0.02)	Husband's home
Caste/religion/ethnicity		Parental home
Dalit	-	Age of marriage
Muslim	0.03 (0.10)	18+ years
Janajati	-0.06 (0.12)	<10 years
Middle Madhesi	-0.02 (0.10)	10-14 years
Yadav	0.11 (0.10)	15-17 years
		Age difference between husband and wife
Sudi/Teli	0.02 (0.12)	Wife same age or older
Brahmin/Chettri	0.13 (0.20)	Husband 1-5 years older
Age of woman		Husband 6+ years older
<20 years	-	Educational difference between husband and wife
20-24 years	0.12* (0.07)	Same level of education
25-29 years	0.43*** (0.10)	Wife more educated
30-34 years	0.49*** (0.11)	Husband 1-5 years' more educated
35-39 years	0.96*** (0.19)	Husband 6+ years more educated
40+ years	1.27*** (0.25)	

Mean effects presented with robust standard errors in brackets. Effect sizes have been standardized to mean zero and standard deviation one. The controls that are not shown are: number of sons alive (p=0.73), number of previous pregnancies and number of previous pregnancies squared (p=0.12), interviewer dummies (joint p<0.001).

* Significant at 10% ** Significant at 5% *** Significant at 1%

Table 11 presents descriptive statistics of our primary and secondary outcome measures. Women's overall agency freedom score was near the mid-point for the scale on average (1.10 for a scale running from -16 to +16), while scores on external (11.43 out of 16) and internal (12.53 out of 16) were on the upper end of their respective scales. This pattern persisted throughout the domain-specific scores on agency, external motivation and internal motivation. Crude overall scores were highest on average in the women's groups and cash arm (1.99), then in the women's groups only arm (0.88), then the women's groups and food arm (0.58) and then in the control arm (0.48). With respect to reported decision-making power, the majority of women were not involved in large purchases (70%) or in decisions on their own pregnancy (56%), although many reported being able to be involved if they wanted to (34-37%). Only 6-16% of women were the sole decision-maker in these domains. However, when it came to food preparation and serving, 55% reported being the sole decision-maker, while 27% reported being uninvolved, but able to involve themselves, if they wanted to.

5.3.2 Impact of LBW-SAT on agency freedom

The inter-rater ICC in overall agency freedom between interviewers in our data was 0.12 (95% CI 0.06 to 0.248). While this ICC was substantially lower than the ICC found in our validation study (Chapter 4, Section 4.3.2) and close to the ICC for external motivation found in our standardisation exercise (Section 5.2.1), it was still high enough to merit concern for bias due to interviewer effects [324]. Appendix E provides a table-by-table comparison of results with and without interviewer effects and analyses of the likely effect of adjusting for interviewer effects in our study. The conclusion was that results controlling for interviewer effects were on balance more likely accurate than results without such controls.

Table 12 displays the regression results from equation (1) in Section 5.2.2.3 after adding interviewer dummies. We found weak evidence for a 0.13 SD increase in agency freedom in the women's groups only arm ($p=0.077$) and strong evidence for a 0.24 SD increase in the women's groups and food arm ($p<0.01$) and 0.38 SD increase in the women's groups and cash arm ($p<0.01$).

Table 13. Trial effects on component scores of agency freedom (n=1309).

	<i>Women's groups only versus control</i>	<i>Women's groups and cash versus control</i>	<i>Women's groups and food versus control</i>
Overall scores			
Overall agency freedom	0.55* (0.30)	1.52*** (0.32)	1.01*** (0.22)
Overall external motivation	-0.37 (0.28)	0.25 (0.30)	0.71*** (0.23)
Overall internal motivation	0.17 (0.22)	1.77*** (0.18)	1.69*** (0.14)
Domain-specific agency freedom			
Work outside the home	-0.02 (0.20)	-0.01 (0.18)	-0.02 (0.14)
Household chores	0.09 (0.11)	0.20 (0.13)	-0.04 (0.12)
Health-seeking	-0.05 (0.13)	0.00 (0.16)	-0.07 (0.12)
Group participation	0.53*** (0.18)	1.33*** (0.19)	1.14*** (0.17)
Domain-specific external motivation			
Work outside the home	-0.16 (0.13)	-0.07 (0.14)	0.01 (0.12)
Household chores	-0.02 (0.11)	-0.06 (0.13)	0.10 (0.11)
Health-seeking	0.00 (0.10)	0.04 (0.13)	0.14 (0.09)
Group participation	-0.19 (0.15)	0.34** (0.15)	0.44*** (0.14)
Domain-specific internal motivation			
Work outside the home	-0.17 (0.18)	-0.08 (0.14)	0.00 (0.14)
Household chores	0.07 (0.08)	0.15* (0.08)	0.05 (0.08)
Health-seeking	-0.05 (0.08)	0.03 (0.08)	0.07 (0.07)
Group participation	0.33** (0.14)	1.67*** (0.11)	1.58*** (0.11)

Mean effects with robust standard errors provided in brackets. The same controls are applied as in Table 12. * Significant at 10% ** Significant at 5% *** Significant at 1%

The latter was a relatively large increase, larger than the effect of 9-10 years of education (0.14 SD) and living in a nuclear family separately from the mother-in-law (0.29 SD). The only effects that were larger were achieving secondary school education (0.46 SD), becoming head of the household (0.65 SD), and being more than 25 years' old (0.43-1.27 SD) which constituted quite substantial alterations in a woman's circumstances in our context. Estimating the marginal impact of women's groups and cash transfers over the women's groups and food transfers, we found evidence for a greater impact on empowerment from the cash compared to the food transfers (0.13 SD, robust standard error 0.06, $p=0.030$).

5.3.3 Disaggregated impact on components and domains of agency

Table 13 decomposes the overall effect into domains-specific effects and component effects reported in original, unstandardized units. Internal motivation was found to increase by 1.71-1.77 points versus control for the two transfer arms. External motivation increased in the two transfer arms and decreased in the women's groups only arm, but neither the increase in the women's groups and cash arm nor the decrease in the women's groups only arm were significant at the 10% level.

When it came to domain-specific impacts on agency freedom, impact estimates were close to zero for the domains of work inside and outside the house and health care seeking. With respect to group participation, we found strong evidence for increased agency freedom in all three arms ($p<0.01$) with twice as large of an average impact in the transfer arms (1.14-1.33 points versus control) compared to the women's groups only arm (0.53 points versus control).

Further disaggregated analysis of intervention impacts on domain-specific internal and external motivation revealed raised levels of external motivation in the group participation domain for the two transfer arms. This indicated that women were more likely to ascribe motives such as fear, social pressure or avoidance of punishment to their decision to engage in group activity in the transfer arms compared to the control arm.

With respect to internal motivation, most estimates were close to zero in domains unrelated to group participation, although we found a weak effect on household chores (0.15 points versus control) in the women's groups and cash only arm. We also found strong evidence for an impact on internal motivation in group participation in all three arms of the trial ($p < 0.01$) and impacts in the transfer arms were also substantially larger (1.58-1.67 points versus control) compared to the women's groups only arm (0.33 points versus control). This indicated that women were also more likely to ascribe motives such as importance, desire or enjoyment to their decision to engage in group activity in the intervention arms compared to the control arm.

5.3.4 Impacts on measures of household decision-making

Table 14. Impact of LBW-SAT on measures of decision-making ($n=1309$).

	Large purchases	Food preparation and serving	Own pregnancy
<i>Control</i>	-	-	-
<i>Women's groups only</i>	0.07 (0.21)	0.32 (0.23)	-0.06 (0.21)
<i>Women's groups and cash</i>	-0.09 (0.21)	0.18 (0.18)	-0.09 (0.18)
<i>Women's groups and food</i>	-0.08 (0.19)	0.25 (0.21)	-0.13 (0.21)

Log-odds ratios with robust standard errors provided in brackets. The same controls are applied as in Table 11.

* Significant at 10% ** Significant at 5% *** Significant at 1%

Table 14 shows the estimated impacts of LBW-SAT on measures of household decision-making. We found no evidence for an impact in all three domains of decision-making.

5.4 Discussion

5.4.1 Interpretation of findings

Our study found strong evidence for an overall effect of the combined women's groups and transfer arms on women's agency freedom ($p < 0.01$) and weaker evidence for an effect in the women's group only arm ($p = 0.077$). Both types of effects were driven primarily by an increase in agency freedom in the group participation domain. A point estimate of 0.13 SD and a standard error of 0.08

SD for the impact of participatory women's groups alone (Table 12) did not rule out a moderately small beneficial impact, as the corresponding 95% CI ranged from -0.03 SD to 0.28 SD. However, we could rule out larger impacts on the order of 0.38 SD observed in the women's groups and cash arm.

Disaggregated results showed that almost all the impact was concentrated in the group participation domain (Table 13). Neither women's actual health-seeking and domestic work behaviour (Table 10), nor their agency freedom in these domains was affected (Table 13). Similarly, neither women's actual employment status, nor their agency in employment changed due to the intervention. In our analysis of decision-measures, we find no evidence for a change to women's decision-making power in the domains of large purchases, food preparation and serving, or women's own pregnancy.

This indicates that LBW-SAT likely did not have a broader impact on women's bargaining power in the family. Indeed, compared to the changes in women's agency freedom with greater age (Table 15), the impacts of LBW-SAT on women's agency seemed quite limited. As predicted by existing anthropological evidence (Section 2.3.2, Chapter), greater age was correlated with substantial increases in agency freedom across all four domains. In the domain of work outside the home and household chores, increases in women's agency exceeded 1 SD. This shows that multidimensional change in agency freedom was possible (Section 3.4.3, Chapter 3) and could be detected by our survey tool. Thus, we could rule out a lack of sensitivity of our survey tool as an explanation for our lack of observed multi-dimensional impact. At the same time, the lack of impact on agency scores in health-seeking and domestic work and the lack of impact on indicators of decision-making power in food and pregnancy-related decisions suggested that LBW-SAT did not have an impact in the more restricted domain of agency in health behaviours either.

Table 15. Impact of age on component scores of agency freedom (n=1309)

	Work outside the home	Household chores	Health-seeking	Group participation
Age of woman				
<20 years	-	-	-	-
	0.25*	0.15	-0.10	0.15
20-24 years	(0.14)	(0.10)	(0.10)	(0.13)
	0.63***	0.36**	0.11	0.55***
25-29 years	(0.19)	(0.15)	(0.11)	(0.18)
	0.94***	0.37*	0.06	0.48**
30-34 years	(0.28)	(0.20)	(0.17)	(0.21)
	1.27***	1.17***	0.49**	0.73**
35-39 years	(0.38)	(0.31)	(0.24)	(0.33)
	2.21***	1.20***	0.04	1.15**
40+ years	(0.47)	(0.43)	(0.35)	(0.59)

The same covariates are adjusted for in the model as in Table 12. Mean effects with robust standard errors provided in brackets. All effects are reported in original, unstandardized units.

* Significant at 10% ** Significant at 5% *** Significant at 1%

It important to consider why our intervention might not have had broader impacts on women's agency freedom. Within the LBW-SAT theory of change, broad impacts on women's agency freedom were hypothesised to flow from enhanced bargaining power resulting from increased social support and altered community norms towards pregnant women created by the women's groups (Section 5.1.2). In the cash and food transfer arms, this increase was hypothesised to be complemented by the provision of resource transfers. However, process evaluation of the operation of the women's groups suggested that the final group strategies involved fairly weak amounts of participation [329]. Women's group members and facilitators overwhelmingly decided to implement extra community meetings about the importance of maternal nutrition by showing picture cards to the wider community [330]. Coordinators reported that meetings to formulate and implement strategies were the most difficult to run, and that participants in the transfer arms of the intervention were particularly difficult to motivate to take lead roles [329]. In our own qualitative interviews with daughters-in-law and mothers-in-law in the women's group and cash arm (Chapter 6), we also found that women came to group

meetings, not to discuss and organize work towards improving the conditions of women in the village as a whole, but rather to receive cash transfers and health education they could implement at home (Appendix K, Section K.4).

Indeed, some women's groups reported implementing home visits by nutrition mobilisers as one of their group strategies, which made it unclear to what extent local women really had ownership over the strategy implementation process [330]. The general community meetings implemented by women's group members to raise awareness about women's health issues created little impact because social norms made it unacceptable for women to speak in a public meeting and women themselves had little prior experience with public speaking [329]. A few groups held separate meetings with men, but these were likely too ad hoc to change entrenched norms concerning the acceptability of women's speech in public. Even in the women's group meetings themselves, it was nearly impossible to openly discuss the powerful role of mothers-in-law in deciding over the welfare of their daughters-in-law, since mothers-in-law often escorted their daughters-in-law to group meetings.

This contrasts with past experience of participatory women's groups in maternal and child health, which saw a wide diversity of strategies implemented by group members requiring considerable levels of sophistication, coordination and participation [53,55-57,302,303]. Differences in context may have played a role, as Maithili culture is known to have more restrictive gender norms about women's role in public than the cultures in the Hills of Nepal or the tribal areas of Jharkhand in India (see Chapter 2, Section 2.3.3), where the previous participatory women's groups trials took place [55,57], or the African contexts of community mobilisation programmes against domestic violence [331,332]. The use of nutrition mobilisers and FCHVs to run group meetings may have been less effective than the use of a single trained peer facilitator as in previous women's group trials [55,57]. The introduction of individual material transfers into the participatory process may have altered the power relationship between women's group facilitators and women's group members and corrupted the

participatory process (see Chapter 9). In turn, women's group members in the women's group only arms might have been discouraged from hearing that women in other arms of the trial received resource transfers, while they received none themselves (as indicated by evidence from process evaluation). Finally, the lack of an explicit gender focus in the design of visual aids and training materials for group facilitators might have discouraged facilitators from discussion issues of power, justice and rights as opposed to healthy foods to eat and good hygiene behaviour.

In turn the absence of a strong, coordinated community response to gender issues in the household may not have led to the desired change in household norms that was originally proposed in the Theory of Change for LBW-SAT (Section 5.1.2). Young daughters-in-law likely needed considerable amounts of social support from the wider community to substantially alter their position in the household. Without such community support, the resource transfers alone may have been insufficient to transform the bargaining power of daughters-in-law at home. As discussed in Section 5.1.1, evaluations of the impact of cash transfers on women's decision-making power showed inconsistent evidence for a wider effect. In turn, the lack of wider change in the position of daughters-in-law at home might have left them unable to demand changes in health behaviours for themselves, including changes to their health-seeking behaviour and changes to their domestic work burden.

The observed impacts of all three intervention arms on women's agency in the group participation domain relative to control required further interpretation. Although such changes might have seemed to be induced by women's willingness to receive incentives at group meetings, this interpretation was inconsistent with the observed impact on agency in the unincentivised arm of the trial. Furthermore, distribution of material incentives was not expected to increase intrinsic motivation *a priori* in SDT. A large body of experimental evidence pointed towards a crowding out effect of material incentives on intrinsic motivation [333], while studies of health behaviour generally failed to find increases in intrinsic motivation following incentivisation in high-income

contexts [334]. The current consensus in SDT stated that material incentives may only increase intrinsic motivation, when these were interpreted by recipients themselves as enabling and respecting their own autonomy [293]. Our own qualitative data was consistent with this interpretation, as many respondents saw the cash transfers as an offering of help and support from “the government” for poor families to improve their prospects of a healthy pregnancy and a safe birth (Chapter 9, Section 9.3.1.1).

We could also partially rule out social desirability as an explanation based on extensive evidence that it was not frowned upon for young, newly married women to demonstrate obedience to their elders, rather such an attitude was actively encouraged. Indeed, respondents felt free to report increased external pressure in the transfer arms (Table 13). Furthermore, the section on agency in group participation was the last domain to be queried (Appendix C), so respondents would have answered many sections with similar questions on their agency freedom before reaching these questions.

The most straightforward interpretation seemed to be that usually cloistered daughters-in-law genuinely enjoyed getting the opportunity to leave the home and attend group meetings (Section 5.1.3). This was supported by later qualitative evidence, where many daughters-in-law voiced a sense of joy and wonder at being able to move about in the free air and socialise with other women in the community (see Chapter 9). For example, 91-98% of daughters-in-law who participated in women's groups in the intervention arms agreed with the statement “you participate, because you want to”, but only 37-52% of daughters-in-law who did not participate agreed with the statement “you did not participate, because you did not want to”. This result could have not have been predicted *a priori* (Section 5.1.3), since it was possible that women might solely participate, because they felt forced to do so by their family members, or only women who already lived in quite permissive families attended the women's groups.

One interesting fact was the finding of a statistically significant ($p < 0.05$) increase in external motivation behind group participation in the transfer arms (Table 13). This suggested that, while daughters-in-law themselves desired and valued the opportunity to attend group meetings, they were simultaneously under considerable pressure by their family members to attend. For example, 70-80% of women agreed with the statement “you participate so that your family members won't get angry with you” in the transfer arms of the trial, while only 65-70% agreed with the statement “you don't participate, because your family members would get angry with you otherwise” in the same arms of the trial. In the women's group only arm, we observed a non-significant ($p > 0.10$) decrease in external pressure (Table 13). Indeed, only 49% of women in the women's group only arm agreed with the statement “you participate so that your family members won't get angry with you”. This suggested that daughters-in-law had much more mixed motives regarding group participation in the incentivised arm of the trial than the non-incentivised arm and contradicts an expectation that linking resource transfers to group attendance might ease family pressure on women in the group participation domain. At the same time, it fitted with FCs reported experience of having considerably greater difficulty encouraging women to take active leadership roles in the transfer arms of the trial, since daughters-in-law might have felt somewhat forced into attending these groups.

Finally, the marginal advantage of cash transfers over food transfers in increasing agency freedom warranted further explanation. First, it was likely that pregnant women in their capacity as the lowest-ranking member of the Maithili family were tasked with cooking the SuperCereal that they were provided, potentially eating the same food for up to seven months. By contrast, women in the women's groups and cash arm of the trial were encouraged to spend their cash on buying fruits and milk, high-status items which were considered “special treats” by local women prior to the trial intervention (see Chapter 9). Cash may have been easier to hide from demanding family members than food. In fact, so common is the practice of married women keeping secret money stashed away that Maithili language contains a specific word *koseliya* designating the hidden savings of married women. In addition, women

traditionally receive a marital trunk with a lock called a *peti* on their wedding day in which they can deposit their valuables (see Chapter 7, Section 7.3.2).

5.4.2 Study limitations

The intervention in the transfer arms of the trial combined transfers with participatory women's groups, thus rendering the effects of women's groups and food and cash transfers inseparable. Thus, we should carefully avoid ascribing any isolated causal impact to the receipt of material transfers in the interpretation of our results. For example, it was possible that if more women had attended the women's groups in the women's only arm, we would have seen similar impacts on women's agency in the women's only arm to the women's group and transfer arms. It was also possible that the effect of women's groups interacted with the effect of food and cash transfers on women's agency, if they were told by the group facilitators how they should spend their cash transfers (Chapter 9) how they should cook their food transfers.

Further, it should be noted that this study focused on measuring our notion of agency freedom, which is an individual-based notion of agency that focuses on agency in interpersonal, family relations (Section 4.4, Chapter 4). Process evaluation of the trial indicated that poor community mobilisation may have been a key weakness of the LBW-SAT intervention, but we were unable to confirm this with our own data, because we did not measure empowerment at the community level.

Finally, as discussed in Section 3.4.1, Chapter 3, our tool was limited by its inability to measure participants' enduring interests, values and desires and was only able to reveal the extent to which their actions are aligned with their expressed interests, values and desires. Given limited the evidence base on women's preferences for mobility in general (Section 3.4.2.3, Chapter 3), it was difficult to draw firm conclusions on whether women's expressed enthusiasm for participating women's groups would endure under unpressured reflection and dialogue with others. However, most daughters-in-law in our qualitative

sample endorsed their participation in the women's groups and those who were not allowed to participate after they gave birth by their family members expressed resentment and frustration (Section K.4.1, Appendix K). This indicated a modicum of endurance of desires, because we interviewed many of these daughters-in-law months after they had given birth, which would have provided ample time for them to reflect on their experiences with the women's groups.

5.5 Conclusion

Our study was the first to evaluate the impact of participatory women's groups on maternal agency in the family. Women in the intervention arms of the trial reported being freer to pursue valued activities in life compared to the control group, but this impact was almost entirely due to increased agency in the domain of group participation. Since broad impacts on women's position in the household may be necessary to improve their mental health [335-337], this might explain the mixed results of previous evaluations of the impact of participatory women's groups on mental health [57,338,339]. Our lack of broad impact was surprising given the positive results of previous qualitative evaluations of participatory women's groups interventions [53,55-57,302,303], but several contextual and implementation-related challenges to the delivery of the LBW-SAT intervention was noted by the process evaluation team. Furthermore, the delivery of resource transfers may have detrimentally affected the participatory process as a whole across the study area. In the second half of this PhD, we will explore more fully how material transfers and participatory approaches may have interacted in the LBW-SAT intervention.

Part II: Exploring daughters-in-law's financial agency in the household

Chapter 6

A qualitative study of financial agency in the household

6.1 Introduction

As we saw in Chapters 3-5, the development and application of quantitative indicators capturing women's agency is non-trivial. Qualitative research presents an alternative approach to the study of agency in the household, which contains the following advantages over quantitative methods:

- The open-ended, conversational nature of qualitative interviews allows interviewers to adapt their line of enquiry to each participant and to learn “when and how to ask sensitive questions” [340]. This allows researchers to study phenomena that are secret or less routinely revealed.
- The small number of respondents and interviewers that are involved in qualitative research allow for greater flexibility in the customization and adaptation of research protocols to emergent topics [341].
- The subjective meaning of agency can be carefully analysed. Qualitative methods can pay attention to the use of language and the social interaction between the interviewer and the interviewee as objects of enquiry in their own right [342].
- Research questions concerning the process through which interventions achieve their impacts can often be explored in greater depth [343]. These results can in turn inform questions on how interventions can be designed to maximize their impacts [342,344].
- Qualitative methods allow researchers to elicit the voice of beneficiaries themselves in whose name public policies are made [345].

Part II of this thesis (Chapters 6-9) focuses on women's agency in a specific domain, namely their financial agency in the household. In particular, it seeks to fill gaps in evidence on two key questions:

- 1) What forms of agency²⁴ do young, married women have in their households over cash in Dhanusha and Mahottari?
- 2) What forms of agency do pregnant women have in their households over the cash transfers provided in LBW-SAT?

Because the data collection and data analysis methods are common to both these two research questions, we begin in this chapter with describing the methods of our research. The next chapter (Chapter 7) will then report important qualitative results concerning the local social and economic context in which participants lived (with subsidiary information in Appendices J and K). Finally, Chapter 8 answers the first research question concerning the forms of agency that pregnant women have over cash in general, while Chapter 9 answers the second research question concerning the forms of agency that pregnant women have over the cash transfers provided in LBW-SAT.

6.2 Methods

6.2.1 Grounded theory

We took a grounded theory approach due to its focus on generating or “discovering” a theory [341] in settings where little pre-existing theory exists - almost no existing sociological theories describe women’s financial agency either in general or over the use of cash transfers in low-resource countries (see Chapters 8 and 9). Multiple divergent schools of grounded theory currently exist [341,346,347], although all of them have a common origin in the writings of Glaser and Strauss [348]. We followed the version advocated by Corbin and Strauss [341]. This section provides an overview of the basic principles of grounded theory.

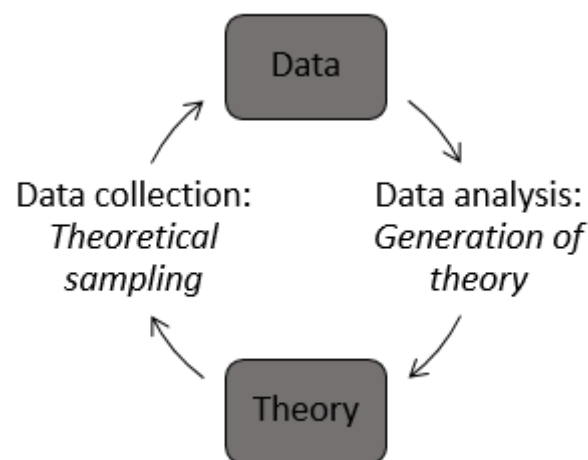
6.2.1.1 Theoretical sampling

A central tenet of grounded theory is the principle that data collection and data analysis proceed together [341]. Key to this approach is the constant alternation

²⁴ As usual, “agency” is defined in the sense provided in Section 3.3.4, Chapter 3.

between the generation of theory through the analysis of existing data and the sampling of new data on the basis of generated theory (see Figure 12). After each round of data collection, the researcher analyses the data using specific procedures (see Section 6.2.1.2) that “generates a theory”, i.e. creates a conceptual framework linking all the emergent categories together into a coherent whole. Such a process naturally gives rise to further lines of enquiry based on gaps in the theory or predictions from the theory that have not been verified. The researcher proceeds to collect further data with the specific purpose of exploring these emergent lines of enquiry. Since this type of data collection is based on emergent theory rather than pre-existing hypotheses, it uses a “theoretical sampling” method [341]²⁵. We cannot perform theoretical sampling at the beginning of a study, since no data has been collected. Instead, sampling takes place at random or on the basis of previous literature [341]. Where previous literature is used, it is important to treat it merely as a starting point for ideas rather than a source of fixed and unchangeable hypotheses.

Figure 12. The iterative process of data collection and data analysis in grounded theory.



6.2.1.2 Theory generation

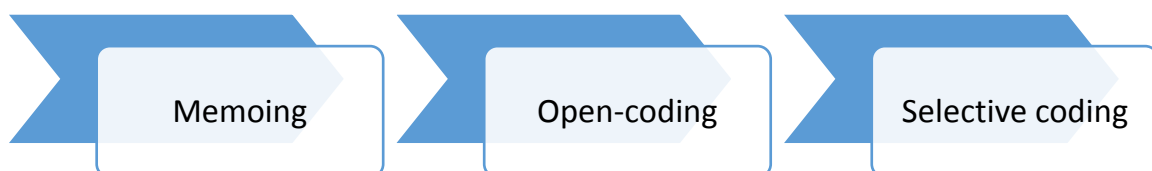
Data analysis in grounded theory follows a structured approach involving three key stages (see Figure 13), which ultimately “generate a theory” of a phenomenon under investigation. The first stage, called “memoing”, requires the analyst to read the transcripts through in full and write reflective notes

²⁵ Note that “theoretical sampling” does not necessarily entail sampling entirely new respondents for interviews or focus group discussions. We may go back to previously interviewed respondents in order to ask new questions that we did not ask them in a previous interview. Corbin and Strauss (2008) refer to this as “sampling concepts” [341], presumably as opposed to “sampling respondents”.

called “memos” during this process. Corbin and Strauss [341] provide a list of suggested “analytic tools”. The tools help stimulate reflection and maintain objectivity by providing alternative ways of looking at the data. The tools are as follows:

- Questioning absolute statements involving words such as “always”, “never”, “all” or “none”. This prevents statements such as “I never ask my daughter-in-law for money” or “I always ask my husband for permission” from being taken as statements of absolute fact. This is called the method of “waving the red flag”.
- Considering all possible meanings of keywords or metaphors in order to make the analyst sensitive to a variety of possible meanings or interpretations. For example, a description of women as being “just like a bank” could imply control over money by women, as they received and kept the “deposits” of their husbands or it could imply a lack of control, since “cashiers” are not entitled to use the money customers deposit in their bank accounts.
- Making comparisons between concepts and between respondents and deliberately looking for evidence that can confirm or disconfirm an emerging theory. This forces the analyst to make the emerging theory consistent with all of the data rather than merely the data that fit his/her theory. For example, suppose the analysts notices that one respondent frequently shares food with her neighbours. By making comparisons with the behaviour of both wealthier and poorer respondents, the analyst is forced to consider how this behaviour varies by social class.

Figure 13. The three stages of data analysis in grounded theory.



After memoing, the analyst performs “open-coding” on the data. This involves breaking it down into chunks of meaningful words (micro-coding) or larger sections (macro-coding). During this process, each new section of text is

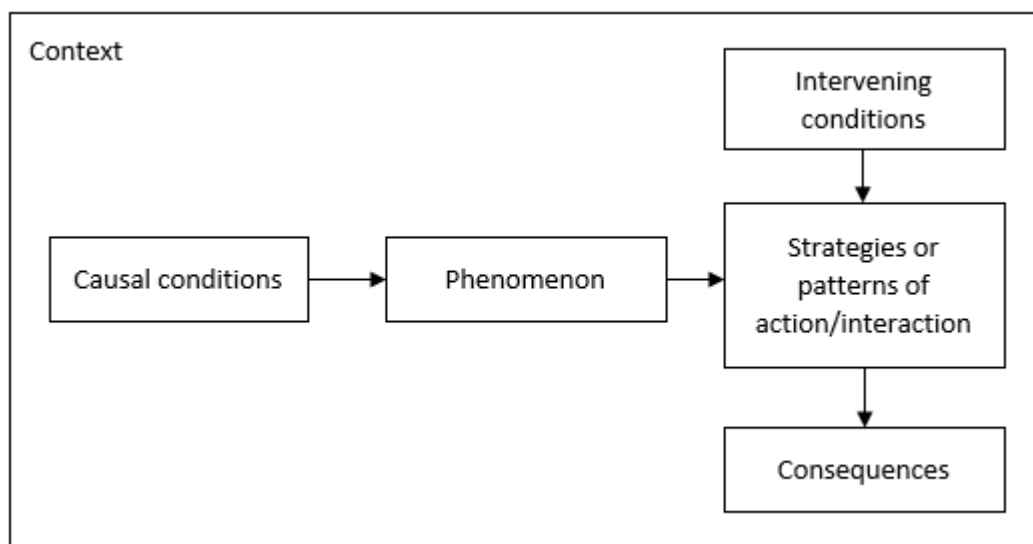
compared with all existing codes to see if any existing codes apply to this section. Reflective notes should be written to describe the content of each code. For example, a sentence such as “*they say, I am a newly married daughter-in-law, so I should not leave the house*” could be coded “lack of permissions to leave the house shortly after marriage” and compared to all other codes pertaining to household permissions, marriage or mobility to reveal both commonalities and differences. Smaller codes can subsequently be grouped together into larger categories, which would be similarly described by reflective notes. For example, several codes providing different reasons that daughters-in-law are prohibited from the leaving the house could be grouped into a category called “*the need for regulating the mobility of daughters-in-law*”.

The final stage of analysis called “selective coding”. Here, the analysts chooses or creates a “core category”. The core category is a category that pulls all the other categories together to explain “the main point” of the data. Strauss and Corbin [349] provided a list of “criteria” for a core category: It should be related to all other categories, appear frequently in the data, be logical and consistent, evolve naturally from the data, be sufficiently abstract that it can be used in other research areas, grow in depth and explanatory power as it integrates with other concepts and be able to explain variation in the data. Although a core category might be chosen from a list of existing categories, it might equally be created anew if the researcher deemed none of the existing categories sufficiently abstract to capture “the main point” of the data.

All open codes that have not been subsumed by the core category should be inspected and re-interpreted using a schematic called “the Paradigm Model” [349]. The Paradigm Model (see Figure 14) models a *phenomenon*, which 1) takes place within a specific *context*, 2) arises due to particular *causal conditions* and 3) elicits behavioural responses in humans, also called *strategies* or *action/interactions*. These strategies are chosen based on particular *intervening conditions* and lead to particular *consequences*. The schematic is designed to stimulate reflection about social processes to avoid creating static, structural theories that cannot explain the dynamic complexity of everyday social life.

Corbin and Strauss [341] are somewhat vague concerning the exact use of the Paradigm Model during selective coding. On the one hand, they do not advocate explicitly coding for the components of the Paradigm Model and insist that it is merely a “guide” to selective coding. At the same time, they explicitly map the central phenomenon in Figure 14 on to their notion of a “core category” and insist that all remaining open codes should be “related to” the core category in the manner of the Paradigm Model. We decided to take a two-stage approach to selective coding: First we coded directly for the Paradigm Model; second we revised the codes from the Paradigm Model to fit the data even better.

Figure 14. The Paradigm Model from Grounded Theory



6.2.2 Data collection

6.2.2.1 Pilot

Table 16. Characteristics of districts in which interviews were held.

VDC	% Dalit	% Muslim	% Pregnant women with no education	% Below median wealth levels	Travel time to district headquarters by motorbike	Travel time to Indian border by motorbike
Sahku	19.3%	1.6%	48.4%	36.8%	30 mins	30 mins
Kote	31.6%	3.7%	63.1%	73.5%	2-4 hours	>1 hour
Jamal	13.1%	49.9%	78.9%	46.9%	1-2 hours	>1 hour
Sirsi	20.8%	12.7%	57.2%	41.2%	30 mins	30 mins

All districts belonged to the cash transfer arm of the trial. Pseudonyms have been created to serve as district names. All % have been estimated from surveillance data in LBW-SAT. Wealth levels were derived using the Wealth Index created in Chapter 5. Travel times to the Indian border indicate links to foreign trade, while travel times to district headquarters indicate links to domestic trade.

The roles and responsibilities of myself, UCL staff and MIRA staff for this study are outlined in Appendix A. During the pilot phase, I developed two topic guides for semi-structured, individual in-depth interviews, one with daughters-in-law and one with mothers-in-law, which were translated into Maithili by Neha Sharma (NSh) (Appendix H). I also wrote guidelines for conducting semi-structured interviews which were disseminated to NSh (Appendix G).

In April 2015, nutrition mobilisers (Chapter 2, Section 2.2.1) from Sirsi VDC helped us identify two daughters-in-law for us to pilot our topic guide and interview approach with. NSh conducted the interviews, while I observed. In the interviews with daughters-in-law, we found it was difficult to talk to them alone. Mothers-in-law often held a supervisory role over the daughter-in-law in the Maithili family (Chapter 2, Section 2.3.2). Mothers-in-law of both our interviewees refused to leave when they were politely asked to provide the daughter-in-law with more privacy. Mothers-in-law also sometimes responded to the interviewer's questions instead of the daughter-in-law as they felt that questions regarding the household should be addressed to them. This made daughters-in-law reluctant to tell us about their role in the household economy. Nutrition mobilisers also identified one mother-in-law from Sirsi to pilot our approach with. Compared to the daughters-in-law, the mother-in-law was found to be considerably more assertive and talkative.

To enable daughters-in-law to talk more freely, I decided to conduct pair-wise simultaneous interviews [270] using NSh and facilitation coordinator (FC, see Appendix A) to concurrently conduct separate interviews with daughters-in-law and their mothers-in-law in two separate locations around the household. While the NSh would interview the daughter-in-law in her room, an FC would interview the mother-in-law in a public place, e.g. the home courtyard. This allowed for greater privacy for the daughter-in-law. In case of a death of a mother-in-law, the FC would interview the elder sister-in-law instead. Male family members were typically at work for most of the day, so they were not a problem for obtaining privacy and confidentiality.

Chapter 6

A qualitative study of financial agency in the household

Table 17. Overview of the data collection process.

Phase	Period	No. of interviews conducted			No. of interviews translated and open-coded before the next phase			VDCs	Basis for sampling	Topics
		DIL	MIL/SIL	FGD	DIL	MIL/SIL	FGD			
Pilot	April 2015	2	1	0	0	0	0	Sirsi	Convenience	Household management of money Use and control of the cash transfer, Support and conflict in the family Community relations
Phase 1	April-May 2015	9	9	0	2	1	0	Sahku	Variation in caste, SES and education, minimum three cash transfers received	Household management of money Use and control of the cash transfer, Support and conflict in the family
Phase 2	June-August 2015	9	7*	0	4	0	0	Kote (except 1 from Sahku)	Variation in caste, SES, education and household separation, minimum three cash transfers received	<i>Same as above for 4 DIL+MIL pairs</i> <i>For the remaining sample:</i> Economic dependency Household separation Family honour Friendships
Phase 3	August-November 2015	4	2**	1	-	-	-	Jamal	Variation in caste, SES, education and household separation, minimum three cash transfers received	The experience of pregnancy Participation in LBW-SAT women's groups Effects of MIRA on family support for pregnancy Understanding of MIRA's policies around the cash transfer

DIL = daughter-in-law, FGD = focus group discussion with facilitation coordinators. MIL/SIL designates mothers-in-law, and elder sisters-in-law in families where the mother-in-law has passed away. Descriptions of the VDCs where interviews were conducted are provided in Table 16. SES = socioeconomic status. * One mother-in-law refused consent, and mechanical failure in the recording device prevented the transcription of another interview. ** Two mothers-in-law refused consent.

Table 18. Female respondent characteristics in the qualitative data collection on the use of the cash transfers in LBW-SAT.

Household characteristics						Mother-in-law/ Elder sister-in-law	Daughter-in-law				
Serial no.	VDC	Caste	SES	Separated/ Joint family	Husband working abroad?	Family relation	Grades passed	Age	Grades passed	Pregnant?	No. cash transfers
1	Sahku	Dalit	Middle	Joint	No	Mother-in-law	0	20	7	No, baby 5 months	5
2	Sahku	Dalit	Low	Separated	Yes, ME	Mother-in-law	0	25	0	No, baby 7 months	5
3	Sahku	Brahmin	High	Joint	No	Sister-in-law	7	21	8	No, baby 6 months	5
4	Sahku	Brahmin	High	Joint	No	Mother-in-law	0	21	8	No, baby 4 months	3
5	Sahku	Middle Madhesi	Low	Separated	No	Mother-in-law	0	21	7	No, baby 1.5 months	4
6	Sahku	Middle Madhesi	Middle	Joint	No	Mother-in-law	0	21	5	Yes, 7 months	3
7	Sahku	Middle Madhesi	High	Joint	Yes, ME	Mother-in-law	0	24	8	No, baby 5 months	5
8	Sahku	Brahmin	High	Joint	No	Mother-in-law	7	20	12	No	3
9	Sahku	Dalit	Low	Joint	No	Mother-in-law	0	30	0	No, baby 5 months	7
10	Sahku	Middle Madhesi	High	Separated	No	MIL refused consent		21	0	Yes, 8 months	7
1	Kote	Dalit	Middle	Joint	No	Mother-in-law	0	20	14	Yes, 8 months	5
2	Kote	Dalit	Low	Separated	No	Equipment failure		25	5	No, baby 5 months	6
3	Kote	Dalit	Low	Joint	Yes, ME	Sister-in-law	0	18	6	No, baby 1 month	6
4	Kote	Dalit	Low	Joint	Yes	Mother-in-law	0	25	8	No	5
5	Kote	Dalit	Middle	Separated	Yes, ME	Mother-in-law	0	25	0	Yes, 7 months	4
6	Kote	Dalit	Middle	Joint	No	Mother-in-law	0	20	0	No, baby 1 month	5
7	Kote	Dalit	Middle	Joint	No	Mother-in-law	0	22	12	No, baby 7 months	3
8	Kote	Middle Madhesi	Low	Joint	Deceased	Mother-in-law	0	20	3	No, baby 2 months	5
1	Jamal	Dalit	Middle	Joint	Yes	MIL refused consent		20	0	No, baby 4 months	4
2	Jamal	Middle Madhesi	High	Joint	Yes, Malaysia	Mother-in-law	0	25	8	No, baby 6 months	5
3	Jamal	Dalit	Low	Joint	No	Sister-in-law	0	25	8	No, baby 3 months	5
4	Jamal	Dalit	Low	Joint	Yes, Delhi	MIL refused consent		17	5	No	4

ME = Middle East. Socioeconomic status was appraised by local informants and adjusted based on interview data in case of discrepancies. Joint/separated refers to whether the daughter-in-law lived in a nuclear or extended family. Destination country of migration was not reported for respondent 4, Kote and 1, Jamal. Ages for mothers-in-law/elder sisters-in-law not provided, as mothers-in-law had difficulties reporting their age exactly, although it ranged from 50-80 years. All respondents were of Hindu faith. For daughters-in-law 8 from Sahku, 4 from Kote and 4 Jamal, the age of the baby was not reported.

I decided to sit and observe the interviews with mothers-in-law in these sessions and refrain from observing interviews with the daughters-in-law. This was to ensure maximal privacy for a group of respondents who were socially constrained in their interactions with men outside the household (see Chapter 2, Section 2.3.1). Instead, I would conduct debriefing sessions with interviewers at the end of the day and discuss emergent problems during interviews. Examples of debriefing notes are shown in Appendix I. NSh and the FC recorded all interviews on an audio tape after getting informed consent (Section 6.2.4.2).

An overview of the data collection process is provided in Table 17. Apart from a “pilot” phase described in this section, we conducted interviews in three more phases of data collection.

6.2.2.2 First phase

This phase lasted from April until May 2015. NSh and an FC interviewed nine beneficiary daughters-in-law and their mothers-in-law/elder sisters-in-law from Sahku, a peri-urban, relatively wealthy area (see Table 16 and Table 17). NSh and the FC discussed similar subjects with both daughters-in-law and mothers-in-law. These included household management of money, use of and control of the cash transfer and support and conflict in the family (Appendix H).

I purposively sampled daughter-in-law/mother-in-law pairs, where the daughter-in-law had received at least three cash transfers to ensure a moderate degree of exposure to the cash intervention. I sampled both pairs where the daughter-in-law was still pregnant and pairs where the daughter-in-law was no longer pregnant. While pregnant daughters-in-law were closer to the experience of receiving cash transfers, non-pregnant daughters-in-law no longer had a personal stake in the cash transfer scheme, as they were not eligible to receive further cash transfers at the time of the interview. This reduced the potential for social desirability bias.

I also sampled according to the daughter-in-law’s caste, number of years in school, wealth and the migrant status of her husband. These criteria were

selected on the basis of existing knowledge from our literature review (Chapter 2, Section 2.3). The sampling was performed by notifying locally resident nutrition mobilisers to identify women matching our criteria. These would then find such women and inform them of our arrival a few days in advance. By relying on local informants, we were able to use local knowledge to identify the respondents whom our working partners felt best matched our sampling criteria and whom they believed were the most important people for us to interview. It also allowed us to sample on the basis of criteria that were not conventionally collected in socioeconomic surveys, namely: the number of cash transfers that had been received, the migrant status of the husband and whether the daughter-in-law lived in nuclear family separately from her in-laws or whether she lived in an extended family jointly with her in-laws.

At the beginning of each interview with both daughters-in-law and mothers-in-law, NSh and the FC also asked a set of questions concerning their respondents' basic demographic and socioeconomic characteristics (Appendix H). These were used to re-classify respondents' socioeconomic status, if their status was found to differ from the original sampling criterion; only one such re-classification happened. A list of all respondents in our semi-structured interviews is provided in Table 18.

I performed an initial analysis which revealed the importance of considering different living arrangements in our sampling, in particular whether daughters-in-law lived together with or separately from their mothers-in-law. I also found that women's honour, freedom of mobility and ability to develop friendships were potentially entangled with their financial agency. Finally, I found that the residents of Sahku frequently visited Janakpur, the district headquarters of Dhanusha, to see their relatives, perform religious duties or purchase groceries.

I suspected the close interaction with Janakpur city might have affected social norms in Sahku, as gender norms were perceived to be less conservative in the cities than in rural areas. I adapted the topic guides (see Appendix H) to include questions on household separation, honour and friendships. I also adapted our

sampling plan for the next phase to include respondents from Kote, a poor district, 2-4 hours' drive away from Janakpur (see Table 16).

6.2.2.3 Second phase

The second phase lasted from June until August 2015, I purposively sampled one daughter-in-law/mother-in-law pair from Sahku and eight daughter-in-law/mother-in-law pairs from Kote (Table 18). NSh and an FC conducted four interviews using the first phase topic guides and four interviews with the new topic guides (Appendix H).

I purposively sampled daughter-in-law/mother-in-law pairs in Kote on the basis of the daughter-in-law's education, wealth and caste and the migrant status of her husband. This was done so we could compare women between VDCs who possessed similar characteristics. I also added the criterion of household separation to our list of characteristics in this phase. In Sahku, a daughter-in-law/mother-in-law pair was chosen for interview using the new topic guide, because the two of them were living separately from each other (daughter-in-law 10, Sahku in Table 18). Privacy was easy to obtain because the daughter-in-law lived at an entirely separate location from her in-laws.

However, the mother-in-law refused to be interviewed as she considered household separation a deeply private matter. Previously, we did not discourage family members from listening in during interviews with mothers-in-law, as we did not ask the mother-in-law obviously sensitive questions, and the crowding in of family members helped ensure the privacy of the daughter-in-law during her own interview taking place at the same time. However, once the topic of household separation was raised, I surmised that mothers-in-law might be hesitant to talk about separation within earshot of other daughters-in-law. Household separation was the sensitive and emotional topic of having her son and daughter-in-law move out of her home and leave her behind (Section 7.2.3). We tried interviewing one mother-in-law of a separated daughter-in-law under a tree (mother-in-law 2, Kote). She spoke relatively freely about her concerns regarding her daughter-in-law. After two further interviews with a mother-in-law and an elder sister-in-law that did not involve spontaneous discussions of

separation (respondents 3 and 4, Kote), I decided to conduct all interviews with mothers-in-law in a private place either under a tree, in a public field or in a nearby shed (respondents 5-8 in Kote) to allow the subject to arise if relevant.

I performed an initial analysis of data from this phase, which confirmed my previous hypothesis that the financial agency of daughters-in-law was strongly affected by whether they lived in a joint household with both their husband and in-laws or separately with their husband alone. It also gave rise to a new hypothesis that women's group facilitators and their supervisors held significant power over how household members made decisions about the use of the cash transfer.

6.2.2.4 Third phase

To explore the role of MIRA staff members influencing how the LBW-SAT cash transfer was spent, I developed a new topic guide (Appendix H) for interviewing FC which was translated by Nsh. NSh conducted one focus group discussion with a convenient sample of seven out of sixteen FCs working in the cash arm of the trial who were visiting the central office in Janakpur for a meeting.

The focus group discussion enabled us to draw on the perspectives of staff members who had worked closely with communities in delivering the women's group intervention since the beginning of the trial. In addition to asking them about their own understanding of how women's group facilitators were meant to guide women on the use of the cash transfer, NSh asked FCs about broader issues of the impact of the cash transfer and the women's groups on families.

I also wanted to understand beneficiary households' perspectives MIRA as an organization, particularly their views on what conditions if any, they had to fulfil, in order to continue to receive the LBW-SAT cash transfers. I created new topic guides focusing on women's experience of pregnancy during LBW-SAT, intervention effects on families, knowledge gained from women's groups, knowledge of MIRA's policies around the cash transfer and family and community pressures to follow such perceived policies (Appendix H). Nutrition

mobilisers helped us contact four daughter-in-law/mother-in-law pairs for interviews. However, two mothers-in-law refused consent, so NSh only conducted semi-structured interviews with four daughters-in-law and two mothers-in-law from Jamal (see Table 16 and Table 18).

6.2.3 Data analysis

6.2.3.1 Flow of data analysis

Our translators (see Appendix A) translated six interviews with daughters-in-law and one interview with a mother-in-law during data collection. I analysed these interviews to facilitate theoretical sampling (see Table 17). All the remaining data were translated and analysed after all data collection had finished.

I checked the quality of our translations by comparing two translations of the same samples of complex dialogue from NSh and Sweta Chaudhary (SwC). SwC had translated one audio file into English from a full transcription into Maithili, while another had been translated into English directly from the audio file. I compared the two translations and found that the quality and level of detail in the direct translation was slightly greater compared to the translation of transcribed material. As both NSh and SwC were experienced translators who had worked extensively for MIRA previously, I decided that it was unlikely I could further improve on translation quality through the use of transcription before translation. I decided to translate all subsequent audiotaped data directly into English from the Maithili audio file.

The translation, coding and analysis of our interview and focus groups data followed an iterative process (see Figure 15). I had an on-going dialogue with all translators after receiving transcripts. During my analysis, I continually checked my understanding of key terms in the translation against their feedback and asked for original Maithili/Nepali terms where further clarification was needed.

Figure 15. Data translation and analysis flow.



The whole process took place from April 2015 to August 2016.

*One interview with a mother-in-law was fully analysed already before the daughter-in-law interviews had been fully translated (see Table 17).

I also listened to the raw audio files myself when I needed more detailed information about the flow of a specific conversation. I performed the coding and analysis of the translated data. For each transcript, reflective notes (memos) were first written using analytical tools from grounded theory followed by open coding of the data. Selective coding for a theory of beneficiary control over cash

transfers took place once after the interviews with daughters-in-law had been translated and a second time after selective coding of a theory of financial agency had also been generated. I generated codes for both the theory of daughters-in-law's financial agency in general and the theory of their agency over the LBW-SAT cash transfers using data from all individual in-depth interviews. I only used data from the focus group discussion with MIRA staff for the theory of cash transfers. At the end of the analysis process, all the ideas, concepts and relationships in each theory were integrated into a single "storyline" to check for logical consistency of the story (see Appendix I). All coding and memo-ing was managed in MAXQDA 12.0.3.

Table 19. Categories developed during open coding of interviews and one focus group discussion

Respondent	Theory of financial agency	Theory of beneficiary control over cash transfers
Daughter-in-law	<i>General circulation of money, economic condition of the family, interactions with the wider community, quality of personal relationships, family dynamics, family ideology, personal development, concept of self and failed ideology and economic reality</i>	<i>Attitudes towards the cash transfer, the process of receiving the cash transfer, control over the cash transfer, use of the cash transfer and effect of the cash transfer</i>
Mother-in-law	<i>Mobility of the daughter-in-law, work in the family, knowledge and status in the family, power and communication patterns in the family, money and power in the joint family, social support for mothers-in-law, other personal needs/desires/wants of the mother-in-law, mother-in-law-daughter-in-law relationships, general family dynamics, community economic activities and household finances</i>	<i>Participation in the women's groups, learning from the women's groups, the effect of the women's groups, relationships between facilitation coordinators and the communities, community responses to the women's groups intervention, operational issues in the cash distribution programme, the role of socio-economic class and general community norms</i>
Facilitation coordinators (FGD)	-	

6.2.3.2 Emergent categories during open-coding

Table 19 shows the categories that emerged during open coding of the data for the purpose of generating two theories, one on financial freedom in the household and one on beneficiary control over cash transfers. For the theory of cash transfers, the same open codes were used for mothers-in-law and daughters-in-law, but for the theory of financial agency separate code trees were developed. Each category included detailed layers of sub-codes and sub-sub-codes. An example is provided in Appendix I.

6.2.3.3 Emergent categories during selective coding

For the selective coding of financial agency for the daughter-in-law, we integrated codes from both the mother-in-law and the daughter-in-law interviews into the components of the Paradigm Model from grounded theory (see Section 6.2.1.2). I designated as an emergent “grounded” core category and *organization of the intra-household economy, economic and social insecurity, intervening conditions, alliances and secrets and short- and long-term consequences* as final categories. After organizing the categories along the components of the Paradigm Model, they were re-organized one last time to fit the data better. The final major categories were *household finances in the Maithili family, intra-household financial insecurity, common strategies for gaining financial agency, reasons for daughters-in-law’s choice of strategies and alternative pathways to financial agency*.

For the theory of women’s control over the cash transfers, the core category was to a certain extent pre-specified as *women’s control over the cash transfers*. I initially chose this as my core category and created axial categories surrounding the core category named *causal conditions determining women’s control over the cash transfers, strategies for ensuring desirable outcomes, intervening conditions and consequences of the strategies pursued*. After organizing these categories along the components of the Paradigm Model, they were re-organized one last time to fit the data better. The final main categories were *messages provided by MIRA, direct reactions to MIRA’s messages, blurred lines over access to cash transfers, daughters-in-law’s strategies to control cash transfers and evaluating the impact of the cash transfer*.

6.2.4 Reflections on methods

6.2.4.1 Subjectivity and reflexivity

Thinking about my identity, my interactions with the field staff in Nepal and the respondents and how they viewed me was important to the research process. In particular as the choice of research question, design and implementation of data collection and data analysis was primarily driven by my own research agenda, it was important to ensure that my results did not become simply a reflection of my own pre-existing biases. Throughout the research process, I kept a diary in which I noted reflections, thoughts and feelings that occurred to me concerning data collection or data analysis.

As a Danish man of Chinese heritage, I have life-long experience with privilege in terms of wealth, education, gender and nationality. Combined with my status as a researcher from University College London, this created significant inequalities in power between me and the MIRA staff members that I worked with. While these status differences enabled me to draw on my authority as a researcher from London to “get work done”, it also potentially made staff members hesitant to contradict me or to inform me of perceived problems during data collection. Consequently, I discussed my data and findings with the local team extensively and took care to encourage open disagreement with my analyses in order to show them that it was safe for them to disagree with me. Having a good understanding of Nepali and Hindi/Urdu allowed me to converse and engage with a wide range of residents of Dhanusha and Mahottari. Due to the closeness of the Maithili language with Nepali and Hindi/Urdu, this also enabled me to understand and follow interview conversations reasonably well and review translations by listening to the recorded audio files.

During periods of data analysis, I noticed that one of the strongest influences, and potential biases, on the research process was my training as a scientist and my background in quantitative methodology, which predisposed me to look for clean or neat explanations of complex, dynamic and evolving social processes. These explanations would use clear definitions of terms setting out crisp dividing lines between otherwise amorphous phenomena such as freedom and justice

and could ideally be presented in diagrammatic format using causal or pseudo-causal language. I tried to counteract such reductionist tendencies by continually discussing my findings with my translators, MIRA staff and residents from Janakpur, while maintaining the anonymity of respondents. Examples of field notes taken from these discussions are shown in Appendix I.

However, I also noticed that the effort to counteract reductionism often resulted in overwhelming amounts of descriptive detail, which obscured the theoretical message of my analysis. In my own discussions with local women and men and in the responses provided during the qualitative interviews, people were quite comfortable employing simplifications, e.g. when Shyam Sundar Yadav told me that “in Nepal, women are just like a bank”, to convey their point with clarity. Thus, I also tried to counteract a tendency to provide pure descriptive detail by discussing my research with colleagues at UCL who had never had any exposure to Nepal and asking them if they could uncover the central points made in my writing.

Furthermore, a tension existed between being faithful to the life circumstances reported by respondents in our interviews and fitting my analysis of their experiences within the larger theoretical framework of this thesis. In Corbin and Strauss’ [341] version of grounded theory, a pre-specified research question and literature review before undertaking data collection and analysis is permitted in order to ensure the research extends existing theory instead of re-inventing already known theory. In Glaser’s [350] version of grounded theory, these are anathema to the letter and spirit of grounded theory. As stated by Glaser:

“A good GT analysis starts right off with regular daily data collecting, coding and analysis. The start is not blocked by a preconceived problem, a methods chapter or a literature review ... It is critical in GT methodology to avoid unduly influencing the pre-conceptualization of the research through extensive reading in the substantive area and the forcing of extant theoretical overlays on the collection and analysis of data. The pre-study literature review of [Corbin and Strauss’ method] is a waste of time and a derailing of relevance for the GT Study” (p. 57-58)

I noticed that the choice to follow Corbin and Strauss' method and conduct an extensive literature review on the conceptualisation of agency and existing ideas about gender norms in Nepal limited the direction of my research. The need to follow a pre-conceived research question focusing on financial agency in the family overlooked the related, but much larger concerns about household separation. My analysis of agency over LBW-SAT cash transfers revealed that power relations between the MIRA and local households dominated the context in which women made choices about the use of their cash transfers, but in my theoretical framework, I had already committed to a notion of agency that focused in family rather than institutional relationships²⁶.

6.2.4.2 Ethical issues

All respondents in both our individual in-depth interviews and our focus group discussion provided informed verbal consent to participate in our study (see Appendix G for consent forms). During our pilot phase, consent procedures involving signatures or thumb-prints were also found to cause tension and awkwardness between interviewers and interviewees due to high illiteracy rates in the population. As a result, we took verbal consent for all our interviews during the main three phases of data collection. Consent forms are available in Appendix G. NSh and the FCs also asked all respondents if they would like to be recorded. No respondents consenting to be interviewed refused to be recorded. All the transcripts are stored in a confidential file location that can only be accessed by me.

The establishment and maintenance of privacy and confidentiality in our interviews were a major ethical issue in our study. In Maithili culture, a reputation for family unity in the community was highly desirable and families went to great lengths to hide disagreement from community members. Many daughters-in-law felt it was inappropriate to share family problems with friends

²⁶ In international relations theory, the terms "high" and "low" politics distinguish between "high" political issues that are vital to the security interests of a state and/or generate significant public controversy and "low" political issues reflecting the rather hum-drum politics-as-usual management of the state [351]. Thus, when following the trajectory set forth by my pre-conceived research questions and my overall theoretical stance on agency, it felt like I was focusing on the low politics of access to fruits bought with the LBW-SAT cash transfer compared to the high politics of household separation and household-NGO relations.

and other community members (Chapter 7, Section 7.3.3). Family members also chastised daughters-in-law for revealing family conflict to outsiders and one daughter-in-law reported being ostracised by her marital family, partially because she had leaked information on domestic violence to the village court through her natal parents.

Our “pair-wise simultaneous interviewing” process facilitated the divulgence of secrets by daughters-in-law in a confidential and anonymous manner without the risk of being overheard by their mothers-in-law. Mothers-in-law were also able to share their experiences with our interviewer without being overheard by their family members after we started interviewing them in private in Phase 2 (Section 6.2.2.3). As a result, daughters-in-law, elder sisters-in-law and mothers-in-law revealed intimate details of their lives including details of domestic violence, secret financial arrangements and bitter domestic disputes.

However, such openness required significant trust in our interviewer. For example, one daughter-in-law asked for reassurance after she had provided a full list of details on how she had spent her cash transfer that her tape recording was truly confidential “*Sister, can everybody listen to this recording later on?*” (daughter-in-law 3, Kote). Only after reassuring the respondent a second time that the recording was truly confidential, did she admit that she had secretly asked her children to buy things for herself without letting anyone else in the family know to avoid being obliged to hand over her cash transfer to other family members. Another daughter-in-law stated “*I am only speaking to you about these things [discussed in our interview], but I would not speak like this to anybody else*” (daughter-in-law 4, Kote).

On the one hand, our respondents might have seen a rare opportunity to confide long-held secrets with an outsider, as our interviewer for the daughters-in-law was based in Janakpur and had never met most of the interviewees before. On the other hand, daughters-in-law could have been exposed to increased risk by divulging information that cast their families in an unfavourable light to

outsiders. For example, one daughter-in-law was so unnerved by the presence of her elder sister-in-law during her interview that the interviewer directly asked her if she felt uncomfortable with her sister-in-law (10.3.6.3). Only later, after the sister-in-law had left, did the daughter-in-law admit in a low and hushed voice that she had been forced to give up her cash transfer to her sister-in-law (daughter-in-law 4, Jamal).

On balance, we felt that daughters-in-law would probably be put at greater risk of harm if they were interviewed in front of their mother-in-law rather than in a separate room. During our pilot interviews with daughters-in-law (Section 6.2.2.1), we did not engage mothers-in-law using a second interviewer and in both interviews, the mothers-in-law observed the whole interview. Yet one of the daughters-in-law still volunteered unfavourable information concerning her mother-in-law, as she stated that her mother-in-law lacked concern for her health during her pregnancy. We felt that if daughters-in-law might speak out against their mothers-in-law regardless of whether the mothers-in-law were present during the interview, it would be safer for the daughters-in-law to be interviewed using our “pair-wise simultaneous interview” design.

Furthermore, we explicitly refrained from including questions on domestic violence in our topic guides (as well as our quantitative survey tool). This was because, we felt that the acquisition of information concerning domestic violence would impose an ethical obligation to support the survivor of violence in question, but MIRA did not have the requisite expertise or connections with local law enforcement agencies to properly support such cases. Nonetheless, multiple daughters-in-law in our sample reported experiencing physical violence. For these women, I repeatedly urged my Nepal-based colleagues and MIRA staff to reach out to WOREC (Women’s Rehabilitation Centre) Nepal, which is an NGO dealing with cases of violence against women that has an office in Janakpur. Frustratingly, no action was taken, because MIRA staff felt it was not their responsibility to connect these women to WOREC, and I was not allowed entry into Nepal, because my visa had expired for the year.

One daughter-in-law reported experiencing the violence due to receiving the cash transfers in the programme (Section 9.2.6.4, Chapter 9). While it is difficult to establish for certain whether such violence arose due to the programme or whether the cash transfers merely served as a pretext for her family members to act on existing tensions, it is important to discuss the ethics of potentially putting women at risk by distributing cash transfers. In medical ethics, clinical research is only allowed when there is a “favourable risk-benefit ratio” [352], i.e. the risks are minimised, the benefits are enhanced, and the benefits are proportionate to, or outweigh, the risks. In connection with microcredit programmes, Kabeer [209] noted that researchers were often in conflict over whether such programmes contributed to or prevented violence against women. Kabeer [209] remarked such conflicts could often be resolved by noting that an observed average decrease in the incidence of violence could well be accompanied by increased risk of violence for women in specific cases. Similarly, as noted in Chapter 5, Bastagli et al.’s [308] review of cash transfer programmes found strong evidence that on average women’s risk of physical abuse decreased, while our example shows that it is possible for individual women’s risk of violence to increase following receipt of cash transfers.

However, it is also important to note that medical ethicists have remarked that an exclusive focus on patient protection in trial ethics is inadequate, because it does not respect the autonomy of participants themselves who may be willing to take a calculated risk or who desire to take a potentially non-beneficial treatment to advance research that helps other patients [353]. In our context, however, daughters-in-law might not have been able to refuse taking the cash transfers, if their family members felt strongly that they should be enrol in the programme to receive the cash.

6.2.2.3 Effect of interviewer identity

As mentioned, we used FCs as interviewers to interview the mothers-in-law in this study. Their identity as members of the intervention implementation team meant they had a stake in and commitment to making the intervention a success. Their role as motivators of women, families and communities also

meant they were well-known in their communities and their responsibility for overseeing the distribution of material incentives provided them with a powerful identity.

Indeed, some mothers-in-law and elder sisters-in-law held a perception that the FC was able to help the respondents or their family members acquire a job with MIRA, obtain a loan or provide messages to “the government” on their behalf. These did not seem to hold an expectation that their personal relationships to the interviewer could secure them these benefits, but rather that the FC, as a representative of the Nepal “government”, had an inclination to provide for the vulnerable.

This potentially introduced an unusual power dynamic into our interviews that both aided and hindered our research process. On the one hand, many mothers-in-law and elder sisters-in-law were willing to discuss sometimes intimate or embarrassing details of their private lives with our interviewers, which they may not have done if they did not recognize the legitimacy of MIRA’s work to improve maternal and newborn health. On the other hand, respondents may have felt pressured to provide answers that they believed were pleasing to MIRA. For example, some mothers-in-law asked at the end of the interview if they had said anything “wrong” during the interview or insisted that all their answers had been “the truth”.

However, we should not overestimate the pressure on respondents to please our interviewers either. For example, one high-caste, Brahmin respondent expressed offense when questions even hinted at family dysfunction, stating that social problems in the family such as alcoholism, authoritarian husbands and lack of education only occurred among the “lower castes”. When the interviewer asked in a round-about way if “anyone” from her household had spent the LBW-SAT cash transfer on alcohol or tobacco, she immediately called the interviewer out for trying to fish for unfavourable information about her family *“From your questions, I come to know what you really want to know*

[about us]” (elder sister-in-law 3, Sahku). Similar remarks were made by other daughters-in-law and mothers-in-law when they did not approve of the interviewer’s questions. Although this happened only sporadically, it showed that there were limits to respondents’ desires to please our interviewers.

The discrepancy in power and status between interviewer and interviewee was markedly less for our interviews with the daughters-in-law. Our interviewer for the daughters-in-law, Nsh, was born and raised in Janakpur and worked full-time in the qualitative process evaluation team, rather than as part of the LBW-SAT intervention implementation team. Although a few daughters-in-law might have recognized her from her work as a non-participant observer of women’s groups in Sahku district, she had never met the vast majority of her respondents prior to this study. Her young age (25 years) also helped to establish rapport with daughters-in-law, many of whom were of a similar age, and one daughter-in-law even remarked on how they had become friends during the interview.

However, it is also important to note that NSh had her own stake in ensuring the intervention was a success, as she was directly employed by MIRA, who may have believed that their funding depended on showing their ability to deliver the promised impacts. In contrast to the FCs, NSh had considerably greater awareness of the dynamic between NGOs and their funders, as she held a higher position within the organisation. However, NSh also had a stake in acting professionally, since she was invested in obtaining a useful answer to our research questions and she knew that I would be reading the full transcripts of all her interviews. In my analysis of the transcripts, I never encountered a sense of conflict of interest in the interviews conducted by NSh, but the possibility of a more subliminal bias cannot be excluded entirely.

Finally, since the daughters-in-law and mothers-in-law were interviewed by both NSh and the FCs, I was able to compare the responses obtained from mothers-in-law to those obtained from their daughters-in-law. This would likely have created further awareness in NSh and the FCs that their answers could be checked and strengthened the robustness of my conclusions on the use of cash

in the household. For example, many daughters-in-law stated that they had initially offered their LBW-SAT cash transfers to their mother-in-law before being refused (Chapter 9). The mothers-in-law of these same daughters-in-law usually confirmed their account in our sample by spontaneously stating themselves that their daughter-in-law had offered the cash transfers to them before they refused to receive them. Such congruences of statements from both respondents provided particularly compelling evidence that the behaviour in question had taken place and was not a byproduct of social desirability bias.

6.2.5 Interviews with husbands of women enrolled in LBW-SAT

Due to the key role played by husbands in making household decisions regarding women's economic autonomy revealed by these data, I applied to and won a Grand Challenges grant from University College London to conduct an independent qualitative study of husband's attitudes to their wives' economic empowerment in the summer 2015. As a result of this, I hired, trained and supervised a male university graduate and native to Dhanusha to conduct interviews with husbands regarding their attitudes to their wives' economic empowerment and their role more broadly in obstructing or facilitating their wives' economic freedoms. However, due to a lack of skilled and affordable Maithili to English translators, I mostly relied on a single translator for our translation needs, so the translation of the husband interviews only completed in August 2016. Thus, for the purpose of this thesis, I exclusively used the husband interviews to feed into my reflective process rather than as a source of evidence. The sampling and data collection process for the husband interviews is described in Appendix L.

6.3 Summary

This Chapter described the grounded theory approach taken to collect and analyse data relating to the study of financial agency in the Maithili household. Through an iterative process of theory generation and theoretical sampling, we conducted in-depth, semi-structured interviews with 22 daughters-in-law and 15 mothers-in-law and 3 elder sisters-in-law out of 22 households. We also conducted a focus group discussion with 6 staff members of MIRA called "facilitation coordinators" who supervise and coordinate the activities of the participatory women's groups. The analysis generated both a theory of

daughters-in-law's financial agency in the family in general (Chapter 8), and a theory of beneficiary women's control over the LBW-SAT cash transfers was created (Chapter 9). However, before turning to the description of these theories, we will provide a "thick description" of the social and economic context in Chapter 7 guide interpretation in the Chapters 8 and 9.

Chapter 7

Setting the scene: Household and community context

7.1 Overview of the economic context

7.1.1 Household income and employment

Most households in our sample had to contend with challenging economic conditions on a daily basis. Many lived hand-to-mouth and had difficulties saving enough from their daily income to accumulate significant savings, instead living semi-permanently on credit. Most respondents lamented their lack of access to agricultural land, decent shelter and durable assets. Most respondents also stressed the challenges of securing food for family members and the difficulties of accessing health care. Some households were also vulnerable to natural and social disasters. One mother-in-law reported losing the bulk of her wealth to a fire (mother-in-law 6, Sahku). Another mother-in-law reported having to pay a heavy ransom to rescue her son from a kidnapping (mother-in-law 8, Sahku).

The most common sources of income were livestock cultivation, fishing, dairy production, sharecropping and trade in vegetables and fruits. A few wealthier families owned enough farming land that they could employ labourers to work on their farm. In addition to agricultural labour, income was generated through local house construction work and small scale trade through local snack shops, tea stalls or rice wine shops as well as stitching and tailoring work at home. Social welfare schemes from the government such as the national Senior Citizens' Allowance and the Maternity Incentive Scheme provided additional financial support (for additional details see Chapter 2, Section 2.1).

While household members with tertiary education occasionally held professional jobs in local courts, schools or hospitals, the preferred solution to

rural poverty was overwhelmingly male labour migration to India, the Middle East or Malaysia. This was a high-risk strategy, as the transaction and transport costs involved could only be financed through extensive loans, typically borrowed against land or housing. Migrants risked failing to find a job, working for financially unviable companies that closed down or suffering from severe illness or death due to the harsh working conditions imposed. The consequences could be catastrophic for families if the costs of enabling migration were not recouped.

In spite of the risks, many households were driven to send family members abroad in an attempt to repay large debts incurred for financing marriages, funerals, disaster reconstruction or health care costs. Other households were attracted by the prospect of comparatively large income streams, the social status associated with land purchases and house construction, as well as the anticipated opportunity for male migrants to experience the more prosperous “city life” abroad. The satisfaction and wonder reported by one daughter-in-law from seeing the economic progress of her household showed the pull of foreign labour migration for poor rural households:

"Sister, there was nothing in my household, when I came here after my marriage ... except this house ... As my husband started to work abroad we grew a lot ... Because previously we did not have housing land, no house to live in, no domestic animals like cows and buffaloes. And since he started to work there abroad, we have earned these things ... I am very satisfied [with my situation]. I am happy because we are making progress in our family and have bought all these things that we did not have before" (daughter-in-law 7, Sahku)

Households with successful experiences of male migration reported incomes ranging from NPR 20,000-100,000 [USD 195-977] monthly per income earner. Local reported incomes ranged from NPR 2,000-10,000 [USD 20-98] monthly per income earner, sometimes much less where seasonal agricultural labour or casual construction work was not available.

7.1.2 Access to financial services

Figure 16. Photo of two *petis*, the marital trunk provided newly married women to store private property.



The Nepali/Maithili word *paesa*, variously translated as “cash” or “money” in this research, referred to both physical coins and notes that were used in financial transactions, and verifiable social obligations to exchange such coins and notes for goods and services. *Aamdani*, translated as “income”, referred primarily to monetary income and was contrasted with *kharcha* referring to monetary expenditures. Although a few instances of bartering were reported by respondents, cash no doubt played a central role in the economic life of the Maithili community.

Most households stored some of their cash income at home in a briefcase, cupboard or *peti*, a marital trunk received by women upon marriage in Maithili culture, where they could store their private possessions. This held true regardless of the gender of the family member who managed household money. Some family members made do with a bucket, a purse or the inner folds of a saree/*baxa*, but they felt this was risky as children or spouses could take their money without permission and thieves could steal their money as well. For this reason, several families preferred investing their savings in livestock, jewellery or loans with interest to community members, payable in cash. Mothers-in-law from poorer families also kept a small pile of grain at home, which could be sold

or bartered in times of need. Wealthier families often used life insurance products which allowed families to deposit regular savings into an account which could be withdrawn upon maturity of the account, while simultaneously insuring the family against risk of death of family members. In peri-urban G, families also reported depositing their savings in a bank in Janakpur, which could also be used to receive remittance money sent from abroad.

Participation in savings, credit and micro-business groups was a popular activity among senior women in the household. In Sahku, many mothers-in-law reported participating in credit and savings groups run by “The Women’s Development Centre” [89] which complemented financial services with vocational training, financial literacy training and training in income-generation. Similar groups operated in Kote and Jamal. Mothers-in-law found savings groups helped them commit to saving where money kept at home could easily be spent, when crying children wanted money spent or needy spouses asked for cash.

“We keep our money [in the savings and credit group], because we cannot save NPR 100 [USD 0.98] in our household. There are so many expenditures, like sometimes my son cries in order to get me to buy him a note-book ... but if we put our money in a group then we can save money there” (mother-in-law 6, Sahku)

However, participation in savings and credit groups carried a certain amount of risk as respondents from both Sahku and Kote reported scams where group coordinators refused to pay back or absconded with villagers’ savings.

“There was a group who [ostensibly] came to help us save money for buying a buffalo but ... they left the village after taking people’s money” (elder sister-in-law 3, Kote)

Families in financial need invariably had to take out loans from other households or from banks or local credit groups. Strong social norms promoted community support in times of need *“Everybody helps each other in need. In trouble, people give and take from each other, why wouldn’t we help them? We definitely help each other”* (mother-in-law 1, Sahku). In practice however, strong community support was only consistently mobilized during natural and social disasters, as families had a responsibility to their own household over and above the needs of the community. Chronically poor households reported feeling mostly ignored by the community, rather than supported.

“Nobody will give you [anything] if you do not earn any income yourself, no? If we want something from others then we have to work for it” (daughter-in-law 2, Kote)

“Everybody eats their own food. They have enough for themselves but not enough to give poor people ... [When] we did not even have a house to live in, we did not receive anything.” (mother-in-law 6, Kote)

The amount of obtainable credit from savings and credit groups was limited by the size of the pooled group savings. The maximum reported loan from a credit and savings groups was NPR 18,000 [USD 176], but daughters-in-law and mothers-in-law reported households taking out loans on the order of NPR 100,000-700,000 [USD 977-6,839] to finance foreign labour migration, marriages or house construction work. These loans were almost always financed by community moneylenders/*mahajan*, although a few of the wealthier families also obtained loans from a bank or the work place of a male family member.

In the absence of formal credit histories, good personal relations with moneylenders were key to obtaining loans in the Maithili community. As a result, households preferred borrowing from and lending to their own relatives, or at least consistently interact with the same households. One mother-in-law (8, Sahku) remarked how she had borrowed from and lent to the same person

for nearly 40 years. In this context, it was extremely important to maintain a reputation for “creditworthiness” in the community.

“It is due to people’s faith in me that they provide me loans. Everybody knows that I pay back loans on time. Presently ... I can borrow as much from creditors as I’d like to borrow” (mother-in-law 7, Sahku)

Indeed, one family had to travel to a neighbouring VDC to try to obtain loans as they had been indebted for so long that local villagers had lost faith in their ability to repay (elder sister-in-law 3, Kote).

Figure 17. Pictures of traders in Dhanusha and Mahottari.



From the top left-hand corner, clockwise: 1) A fruit vendor from Umgaw market by the Indian border 2) A travelling kavari selling used pots and pans 3) A travelling salesman selling cosmetics (usually female, but here male) 4) A travelling *kabarniya* selling mangos.

7.1.3 Organization of commodity markets

Most rural households in the Maithili community preferred to rely on local markets/*haat bazaars* to supply them with daily supplies. None of the local tea-stalls and shops provided the fresh produce needed for cooking daily meals for the family, instead providing dried snacks, chocolate, biscuits, tea, soft drinks, alcohol, toys and notebooks for children. Thus most fresh food products (meat, fruits, and vegetables) as well as other goods such as rice, oil, spices, clothes, soap and cosmetics were purchased from the market. Vegetables and fruits could be purchased directly from neighbours, but this was more expensive. However, milk could often be purchased cheaply from local cattle-rearing neighbours.

Households could not always access market places however, since they were open only twice a week and only in specific locations deemed important commercial traffic nodes. Travelling sales(wo)men from specialized castes filled the demand for goods on off-days and went door-to-door selling fruits and vegetables (*kabarniyas*), pots and pans (*kavaris*), milk (*goarniyas*) or cosmetics and jewellery (*dafalnyas*). Other travelling traders included Muslim tailors who went door-to-door selling carpets and Indian traders who crossed the border and visited towns to sell their own goods. Whichever goods they were selling, travelling traders were a particularly useful avenue for young, married women to obtain market goods, since they often stayed at home during the day in order to tend to the household and were barred from accessing local markets due to female seclusion norms (Section 7.3).

7.2 Overview of the social context

7.2.1 Guardianship in the Maithili family hierarchy

“For them I am the guardian. The importance of living with a guardian is only understood by those who live under a guardian’s guidance. Whichever difficulties and problems are faced by the guardian, should be faced by the guardian alone.”

– Mother-in-law 8, *Sahku*

In line with previous descriptions of Hindu culture in Nepal and comparable regions (Chapter 2, Section 2.3), the Maithili family hierarchy was in theory predetermined through a system ranking male above female family members and within each gender, older above younger family members

“My father-in-law has the most power and authority in the family; next to him, my [elder] brother in-law, then my husband, then my mother-in-law and then us [daughters-in-law]” (daughter-in-law 4, Sahku)

“Guardianship” designated an important emic concept in the Maithili family. Each lower-ranking family member had one or two designated higher-ranking family members who took on the role of a “guardian”. For example, an elder sister-in-law explained: *“For [my younger sister-in-law], I am there to make decisions, but I too have my own guardian and my guardian also has his guardian”* (elder sister-in-law 3, Kote). Guardianship imbued a guardian with rights to supervise the conduct of lower-ranking family members, but also conferred responsibilities on her to protect lower-ranking family members and ensure their physical and social well-being.

“Since we are daughters-in-law we do not have the right to think [about buying what we want to eat]. Daughters-in-law cannot follow their own heart, but should always follow what is said by their respective guardian” (daughter-in-law 1, Jamal)

“I was responsible for all [my daughter-in-law’s] actions and her well-being and I fulfilled all her desires” (mother-in-law 5, Kote)

Communication between lower-ranking family members and their guardians was often hierarchical in nature and lower-ranking members needed to couch their speech in the language of permission as they risked losing financial or practical support from their guardians otherwise.

“After we had argued over spending too much phone credit, I worried that [my elder sister-in-law] might not support me financially during the delivery of my baby” (daughter-in-law 3, Kote)

“I was told to speak less and stop interfering in household decisions” (daughter-in-law 7, Kote)

Typically, mothers-in-law acted as guardians to daughters-in-law and husbands acted as guardians to their wives. However, note that guardianship was a contested role that could shift with changes in personal factors including age, personal income and education. For example, the relationship between mothers and their married sons was often ambiguous. Some mothers-in-law eagerly conceded that they had to listen to their sons, some complained bitterly that their sons did not follow their advice and some reported having absolute authority over their sons. Multiple factors accounted for such shifts in the authority of the guardian of the family.

First, economic resources were clearly linked to power in the household from the perspective local women themselves. Many mothers-in-law were conscious that guardianship arrangements could quickly shift if the economic bases of power changed. One mother-in-law directly expressed the view that she only acquired social support from her sons by virtue of her material holdings.

“If I did not have my own savings, then nobody would look after me in my old age ... If I did not have my own money then my sons would tell me that they would not look after me and they would not serve me, because of a lack of money” (mother-in-law 5, Kote)

Conversely, several daughters-in-law remarked that their lack of voice in the household was connected to their lack of income. One daughter-in-law speculated that she would never be allowed to take up employment, because

her in-laws feared she would stop listening to them if she got a job (daughter-in-law 1, Kote). Another daughter-in-law was repeatedly told by her in-laws that she had no right to “interfere” in household decisions because she did not earn an income herself.

“As I do not earn for the family, I do not have a right to ask [my in-laws] questions. The person who does not earn does not have a right to ask questions” (daughter-in-law 9, Kote)

In fact, one mother-in-law lost her guardianship when her husband, the main income earner of the household, died. Even though her eldest daughter-in-law would traditionally be considered her inferior in the Maithili family hierarchy, this daughter-in-law took over as head of the women in the family, since her husband became the new main income earner for the household. The mother-in-law herself was ostracised and sent to live in a small hut outside the main family house.

“No, I am not [my daughter-in-law’s] guardian, she is actually my guardian. People say, it depends on the behaviour of a woman ... [My sons and daughters-in-law] do not obey me. For them, my words have no value ... I am helpless ... I expect nothing from my sons. They are my sons, but in name only” (mother-in-law 7, Kote)

Second, a steady increase in school enrolment rates in Nepal over the past 30 years [354] had produced a large class of daughters-in-law (and sons) who had completed primary or secondary education while living with mothers-in-law who rued missing out on education in their own childhood (see Table 18)

“I regret not getting an education. My brother used to go school and I used to carry his lunch for him. There teachers used to tell me about the importance of studying, but it was my bad luck to miss out on studying” (mother-in-law 2, Sahku)

Education was seen to provide respect, status and power in the community as well as increased status in the family. One mother-in-law emphasized asking for advice from her second-eldest (as opposed to her eldest) son, because he was the more educated of her children (mother-in-law 9, Sahku). Another mother-in-law who did not have an education described herself rather matter-of-factly as a “fool”/*murkh*. A third described herself as “the frog in the well”/*inaar ke beng*, a term signifying parochialism, narrow-mindedness and ignorance, as discussed in Section 5.1.3, Chapter 5²⁷.

“Interviewer: “Up to what level of education have you studied?”

Mother-in-law: I am not educated. I am a fool/murkh” (mother-in-law 1, Sahku)

“I am like the frog in the well ... [I do not participate in group activities because,] I do not understand the things taught there” (mother-in-law 2, Sahku)

However, the effect of education on household status was not universal as many well-educated daughters-in-law still had little say in their household.

“I don’t understand other people. I could get NPR 1,000 [USD 9.8] or NPR 2,000 [USD 19.5] if I got a job, but they won’t let me. You ask me how I feel, I feel like a fool living at home after getting an education. My father and mother got me an education so that their daughter could earn” (daughter-in-law 7, Kote)

²⁷ The term is frequently applied to Maithili women, particularly daughters-in-law, who are assumed to be ignorant of the wider world due to female seclusion norms. However, the term has found remarkably widespread usage across the Asian continent in countries as diverse as India [84], Sri Lanka [355], China [356], Cambodia [357] and Japan [358] with similar connotations of ignorance due to social isolation.

Finally, a substantial number of families in our sample did not fit the traditional kinship structure of mother-in-law and father-in-law heading a joint household with multiple married sons and their wives. Households could have no mothers-in-law, if she had died or a household separation had occurred (see Section 7.2.3 for the latter), or multiple mothers-in-law when the household was polygamous (1, Kote). In either situation, daughters-in-law and fathers-in-law often played a much larger role in managing the family “*My mother-in-law is no more, hence we tell our father-in-law to buy gifts for visiting guests, because men do not know how to handle these things*” (elder sister-in-law 3, Kote). Similarly, the balance of power in the family also changed when male family members migrated abroad. Mothers-in-law often took over as head of the household in the absence of their sons “*After my sons went abroad, I became the person responsible for the welfare of the family*” (mother-in-law 1, Sahku).

7.2.2 The division of labour in the Maithili family

Although all members of the Maithili family were required to contribute to the economic functioning of the household, different roles were played by daughters-in-law, mothers-in-law and male household members. The majority of families relied exclusively or primarily on male family members for cash generation, optionally supplemented by sharecropping and small scale trade work by senior females. However, in a substantial number of households, mothers-in-law were effectively the main income earners after male family members passed away, became incapacitated or refused to work.

Fathers-in-law often worked as casual labourers or small scale traders, although many were also unemployed in our sample. Young, married men were expected to migrate for foreign employment or take up casual local labour as soon as they were able. Educated, married men also worked in professional jobs. Being supported by one’s married sons was considered a matter of pride and a just reward for the effort expended in raising children and only “irresponsible vagabonds”/*awara* reneged on their duties.

“Do you know, why people plant trees? People plant trees to get shade from them and to eat fruits like mango or guava from those trees. This is the same thing. People raise children to get something back from them” (mother-in-law 8, Kote)

Both wealthy and poor households professed to follow the traditional inside/outside division of labour between guardians of daughters-in-law and daughters-in-law themselves *“All the work which is to be performed inside the home is her duty and all the work which is to be performed outside the home ... is my duty”* (mother-in-law 4, Kote). Daughters-in-law were the main or only members responsible for cooking, cleaning and child care, while female guardians and male household members had few domestic duties. Instead, female guardians were expected to escort daughters-in-law around in public and manage the finances of the household (see Chapter 8, Section 8.2.1 for more on this). This division of labour was seen as the most practical arrangement and was widely valued by senior family members.

“No, no, if she starts going to group meetings [to learn vocational skills] then who will cook for me? It will be difficult for me to get a plate of food. My son is also working and if she starts earning too then where do I keep such a huge amount of money? I do not need more money” (mother-in-law 2, Sahku)

While male employment was a given in households across the wealth range, expectations of female employment differed between poor and wealthy households. In both the lowest and the middle wealth ranges, mothers-in-law performed sharecropping work or other forms of agricultural labour. Mothers-in-law usually considered this an undesirable responsibility carried out in an age where they should have retired and been looked after by their own children.

“Interviewer: How do you feel about [sharecropping]?”

Mother-in-law: *What should I feel about it? I do my work, but I am not happy about it, I am doing it with sadness, but as it is my responsibility to look after [my family members], I have to do it*" (mother-in-law 6, Kote)

By contrast, wage employment was seen as a highly desirable means to financial independence, security in old age, dignity and purpose as well as subjective enjoyment. When asked about her feelings about earning an income, two mothers-in-law opined:

"If I earned money then I could spend it as I liked. If I wanted to eat something then I would not have to wait for others to give me money ... We have to live a long life and for that we need money" (mother-in-law 4, Sahku)

"Everybody feels good about earning their own income" (mother-in-law 1, Kote)

In extremely poor households, daughters-in-law were also reported to engage in agricultural labour outside the household. However, for most households falling in the middle wealth range, daughters-in-law's employment in joint families was only given serious thought by the mother-in-law in the absence of earning male family members. Yet, in such households, mothers-in-law still cajoled, cried for and scolded their sons and husbands to get them to work.

"My son is an irresponsible person/badmas therefore I thought about sending [my daughter-in-law] back to her parents so that she could learn stitching there ... I used to be worried because my son did not work, even though work is important ... Although I cried in-front of him, he did not listen me" (mother-in-law 6, Sahku)

This was likely because agricultural labour for daughters-in-law was considered highly damaging to the family reputation. Many daughters-in-law and mothers-in-law made reference to the status of the daughter-in-law as a "newly married

women” as prohibiting them from seeking employment (female seclusion is explored in-depth in Section 7.3).

In this context, education was often seen as an essential tool for women and men to obtain high-status, “dignified” employment. In contrast to sharecropping and other forms of manual labour, “office work” was work that enhanced a woman’s honour rather than reduced it. As a result, daughters-in-law, who were sufficiently educated, and who had sufficiently cordial relations with their parents-in-law, were often encouraged them to obtain professional employment or study further.

“Of course it enhances her honour, when an educated woman goes and earns money ... she might get a job from the government” (daughter-in-law 5, Kote).

“She needs all the support in the world for her studies. She has passed the intermediate level and now she needs to pass the admission test for the graduate level too. She still needs to study more” (mother-in-law 8, G)

7.2.3 Household separation in the Maithili family

“Household separation” is the process by which a married couple came to move out of their in-laws’ house and take their legal share of property with them. In the traditional Hindu family, sons are meant to stay with their wives in their parents’ house for their lifetime, hence household separation is often seen as something of an aberration²⁸.

Yet, many of our respondents stated that family members “usually” separated when the sons and their wives had become older (daughter-in-law 7, Sahku), or that “nowadays” family members had a greater desire for living separately from their parents and in-laws (mother-in-law 5, Kote).

²⁸ In fact, in India, the Hindu Undivided Family is an officially recognized legal construct for tax and inheritance purposes [359].

Although deaths of senior family members, contributed to household separation, this was usually not a sufficient cause in itself as surviving family members often continued the joint family after designating a replacement for the deceased guardian. Rather, the process of household separation was usually set off by social conflict and discontent on the part of some household members. For example, all daughters-in-law in our sample who reported physical violence from their in-laws expressed a desire to separate *"I told [my husband] whether he liked to see me beaten every day or whether it was better to live separately"* (daughter-in-law 9, Sahku).

Disagreements over the allocation of work and household chores could also erupt into heated conflicts contributing to household separation. One daughter-in-law explained that other family members' attempt to force her to work outside the household and perform an unfair share of household duties made it impossible for her to care properly for her child.

"That was also a big reason for separating ... My son was not keeping well. Most of the time he was falling ill. I had spent NPR 50,000 [USD 489] and travelled everywhere for his treatment ... Should I look after my child or do housework? They wanted me to go and work on other people's farm and they wanted me to do housework too. But my children needed me to take care of them as they were very small" (daughter-in-law 5, Kote)

Once started, the process of household separation was usually dominated by continuing struggle. For example, one mother-in-law fought hard to negotiate peace in the family and even called on neighbours and friends to help her manage her daughters-in-law. However, the mother-in-law was ultimately unsuccessful when the daughters-in-law staged a "coup" behind her back.

"[My daughters-in-law] only wanted to cook food and work for themselves, but not for others ... Each of them were saying that they were doing more work than

the other ... What could an old woman do? If I said something to one daughter-in-law then the other daughter-in-law said that I was taking sides ... I used to talk to each of them in order to dissuade them from fighting, but no-one listened to me ... When [my neighbours] came and told my daughters-in-law to stop fighting then [my daughters-in-law] would ask them why they were interfering ... [and they would] go back and never get involved again ... My daughters-in-law did not say anything to me [for a while], but they talked to each other and [finally] agreed that they wanted to be separated from me” (mother-in-law 5, Kote)

Similarly, economically vulnerable daughters-in-law in danger of being separated fought back against in-laws who wanted to abandon them. In one case, a daughter-in-law contacted her natal parents for help after repeated physical, economic and psychological abuse. Her natal parents ultimately involved a local village court/*panchayat* in mediating the dispute.

*“[In my maternal home,] I shared [my problems] with my parents and my parents shared them with the people of our society ... My parents shared with our community that my father-in-law had beaten me and [verbally] abused me and that my brother-in-law had [verbally] abused me too. And when my mother-in-law and father-in-law heard that my parents had discussed these things with our community then they became angry ... My father-in-law phoned my father and told him to keep me [in my maternal home] forever and that I was not allowed to return [to my husband’s home]. Then my father and my father-in-law argued over the phone. My father said that he would not allow them to abandon his daughter and for this, he called a village council/*panchayat*. My father-in-law came to my father’s house with two more people for the *panchayat*. And there I had shared everything about my family members’ behaviour towards me” (daughter-in-law 2, Kote)*

Afterwards, the in-laws were so furious that the daughter-in-law had made their family problems public that they decided to separate her from them and cut off all financial and social support. The daughter-in-law was subsequently forced to

start begging in the neighbourhood as she struggled to feed herself and her children. However, her in-laws continued to materially support her husband whom she bitterly denounced for continuing to go to her parents' house at meal times in order to receive food that was unavailable to her and her children.

"[My husband] does not want to eat food cooked by me, because my children and I will eat whatever leftovers I scrape together ... my husband still goes over to his parents' house and eats there" (daughter-in-law 2, Kote)

In general, once household separation was inevitable, household members needed to divide up the inherited land and property between household members. Household members also needed to create a separate living space for the new nuclear family. The most time-consuming and divisive aspect among the two was often the partition of land and inherited property. One daughter-in-law continued to bargain and negotiate with her separated brother-in-law over rights to land long after she had moved into a separate building (daughter-in-law 2, Kote). Another daughter-in-law bitterly lamented the fact she did not receive any land during the separation of the household, despite the promises of her mother-in-law (daughter-in-law 2, Sahku). Perhaps due to the potential for prolonged conflict, the local village court/*panchayat* could be involved in mediating the division of household property (daughter-in-law 5, Kote).

Separated households also needed to move into a separate living space. Since house construction was an expensive and time-consuming process, many families started out with setting up a dividing wall within the house and designating an area as a new kitchen area. Once family members moved into a new house, they often did not move far away. During my field observations of interviews, I noted how all the separated families, we interviewed, lived at most 10-15 m away from their original extended family. Often these families moved into neighbouring houses on the same street or surrounding the same courtyard as the original house for the extended family.

Despite their physical proximity, separated households experienced strong social consequences. The separated nuclear household was considered to be set on a separate, independent path in life and it no longer had the same obligations and responsibilities towards the former extended family. This held true for both poorer and wealthier households in our sample. For example, one mother-in-law explained how her son became “like a neighbour” after household separation, implying that her son no longer had any obligations to support her above and beyond the support offered by community members towards each other. The latter could be quite limited, as family members had a duty to prioritise the needs of their own family above that of the community (see Section 7.2.2).

"As we live separately from each other, we are like neighbours now. Everybody knows that if your son is separated from you, then he will be like a neighbour for you, but nothing more than this" (mother-in-law 5, Kote)

In particular, respondents were clear that any material support offered by separated family members was a charity based on personal discretion and emotional appeal rather than a duty. Mothers-in-law often worried about obtaining financial support when their children no longer had an obligation to support them. Daughters-in-law equally felt exhausted from coping with a household without the support of their former in-laws.

"if my son from abroad told my daughter in-law to give me NPR 200 [USD 2.0] or 500 [USD 4.9], then only then she would give me ... and some misers do not like to give money. Even if she was told to give money to me, she would not give me if she did not want to" (mother-in-law 2, Sahku)

"Interviewer: Does anyone help you out at home in either practical matters or by providing you with advice?"

Daughter-in-law: Nowadays who helps anyone? ... I do everything myself" (daughter-in-law 2, Sahku)

The bitter emotional impact of many family separations could also make mutually charitable feelings seem a remote possibility. This was underlined by the fact that offers of support might even get rejected as a statement of disfavour.

"When I offered [my in-laws] money, they did not take it. They said that I was [no longer] their daughter-in-law and they were not my mother-in-law and father-in-law" (daughter-in-law 10, Sahku)

However, household separation did not always result in the breakdown of relationships between the nuclear family and the former extended family. In one household (5, Kote), relations improved as both daughter-in-law and mother-in-law from reported substantially lower levels of conflict and psychological distress, as family members found themselves to be "at peace". The separated husband continued to stay in touch with his natal family on the phone, while her mother-in-law admitted to still worrying about her son's welfare. The mother-in-law also continued to assist the separated couple in obtaining loans in the community or retrieving foreign remittances from the bank, and the daughter-in-law continued to share her food with the former extended family to show hospitality and generosity. This shows that the separation of obligations and duties resulting from separating into detached nuclear families could allow family members the mental and social space to re-establish co-operation.

"Now we are all well ... Now I do not have any tension [psychological distress] regarding them. I do not have to take care about them and I do not have to think about them too" (mother-in-law 5, Kote)

However, daughters-in-law experienced radical impacts on their lives, as they escaped the humiliation of occupying the bottom rung of the family hierarchy, and suddenly became the seniormost female of their own household. These daughters-in-law felt they were able to "follow their heart" (daughter-in-law 1, Jamal) or to "live life in my own way" (daughter-in-law 2, Kote) and mothers-in-

law acknowledged that they no longer held the same power over their daughters-in-law.

"They do not want to live together with me and they do not want to follow my decisions. Then what else can be done ... Previously when she was under a guardian, then the guardian had to manage everything, but now all are free to do what they want" (mother-in-law 5, Kote)

Indeed, both poorer and wealthier separated daughters-in-law reported how they could cook, eat and work however they pleased, as social custom no longer obligated them to obey the orders of their in-laws.

"I can do whatever I want to do. Whenever I want to eat, I eat and whenever I want to work, I work" (daughter-in-law 10, Sahku)

"It is the rule of the community that if you live separately from your family, then you also want to take your own decisions" (mother-in-law 5, Kote)

7.3 Overview of the community context

7.3.1 Honour in the Maithili community

All daughters-in-law and mothers-in-law who were asked about the importance of "honour" in their lives unanimously agreed that it was of paramount importance to them *"Everybody tries to achieve honour in their life. No-one would not try [to so do]"* (mother-in-law 6, Kote). Being considered an honourable woman reflected a community's validation of her goodness of character and it was often difficult to distinguish the community's ideas of honourable women from its ideas of good women in general. Being considered an honourable woman reflected a community's validation of her goodness of character and it was often difficult to distinguish the community's ideas of honourable women from its ideas of good women in general. Some common examples of traits of honourable women included honesty and altruism, while examples of dishonourable behaviour included embezzling public funds and stealing in the market place.

“As you [the interviewer] have given [the MIRA cash transfer] to [us] then people must say that you are an honourable woman ... You were not greedy and took others’ money” (mother-in-law 8, Kote)

“There are some [dishonourable] women who steal things in the market and they get beaten” (daughter-in-law 5, Kote)

Honour also had a strong association with being well-behaved or well-mannered. Honourable women were both civil and polite in both public and private. Daughters-in-law and mothers-in-law described such women as showing appropriate hospitality towards guests and avoiding rudeness.

“If people beat each other and insult each other, then it is not considered a good thing, hence we should protect our own honour by avoiding relations with such dishonourable people” (mother-in-law 5, Kote)

“For example, as you have come to my household then if I provided you a good place covered with a bedsheet to sit and I offered you food to eat and water to drink, then it would be considered good behaviour, no?” (mother-in-law 7, Kote)

Sexual fidelity to one’s husband was a particularly strong component of women’s honour. A common immediate answer to any question about women’s honour in our interviews with both daughters-in-law and mothers-in-law was the assertion that our respondents had “kept their honour safe”, i.e. kept their sexuality safe from men other than their husbands. One mother-in-law immediately referred to her notions of monogamy and fidelity when asked to explain why honour was important to her:

“God made both Man and Woman. And for each man, He made one woman. God created The Couple, but people take interest in having outside partners. They get involved with other men or women and leave their spouses. Is that a

good thing? Is it better if a person lives with their own spouse or with someone else's spouse? It is better to live with one's own spouse" (mother-in-law 8, Kote)

The moral imperative for wifely devotion to the husband was starkly illustrated by the case of one daughter-in-law who spent the greater part of the interview describing in detail how her husband had verbally abused her multiple times and tried to throw her out of the family as well (daughter-in-law 2, Kote). Yet, when asked to provide her own views on the concept of honour, she remarked that she had thought about remarrying, but was extremely worried about losing her honour as a result.

"We should only think about our husband but no other man ... Regardless whether my husband has supported me, loved me or taken care of me, I have always taken care of him and followed his instructions. I have kept my honour safe ... I have a huge amount of tension [psychological distress] regarding my honour. I am very worried about losing honour ... if I went through with a second marriage and left my husband" (daughter-in-law 2, Kote).

Finally, an important component of honour rested in women's ability to exhibit dutiful obedience to one's husband and in-laws. Honourable daughters-in-law refrained from arguing with their husband and in-laws and performed their household duties without complaint. Honourable women were also quiet and refrained from asserting their voice unless they were directly asked to do so by others.

"We should respect our elders and my sisters-in-law are my elders, hence I should respect them too" (daughter-in-law 10, Sahku),

"A woman is also called honourable if she lives in her household and does her housework" (daughter-in-law 5, Kote)

"In the village a woman is known as an honourable woman when she does not speak with everyone, but speaks only as much as is asked of her ... She should not speak haphazardly" (daughter-in-law 2, Kote)

Communities often put significant pressure on its members, particularly women, to maintain a reputation for being honourable women. Although honour was partially seen as an invisible internal character trait, community members believed dishonourable members to be at risk of being caught, while honourable members would be recognized by the community for their good character. Hence, honour was closely related to one's community reputation.

"If a person does something bad secretly, e.g. if a thief steals things in secret then he will be successful only a few times, before he is caught. If a person plants a flower in a pot, then it [still] smells the same no matter how it is planted" (mother-in-law 6, Kote)

The impact of dishonour extended to other family members including husbands and in-laws. For example, one elder sister-in-law explained that she would not visit the local village market, an act that could result in damage to a woman's reputation (Section 7.3.2), because it would reflect badly on her husband's honour.

"I would not go to [the local village market], because it is about my husband's honour ... people might say things behind my back if I went there (said in an extra soft voice to prevent other people from overhearing)" (elder sister-in-law 3, Sahku)

Community members felt a certain collective responsibility to discourage dishonourable behaviour with punishments increasing in proportion to the

perceived extent of the violation of the community's notions of honour. One daughter-in-law reported how women caught stealing would be beaten by community members (daughter-in-law 5, Kote). In another instance, community members wanted to throw a woman reported to have an extra-marital affair out of the village (daughter-in-law 10, Sahku). On an everyday level, women perceived to be dishonourable risked verbal and physical harassment.

"People spit on such women" (daughter-in-law 5, Kote)

"Luckily for me, I don't face the type of comments [that dishonourable women face]" (daughter-in-law 1, Kote)

7.3.2 Female seclusion and mobility

Daughters-in-law living in joint families with their mother-in-law almost never reported full freedom to move or to stay at home, wherever they wanted for whatever purposes they desired. This held for both poorer and wealthier daughters-in-law. Such freedom of movement was usually only provided to wives living in nuclear families or daughters-in-law living in joint families where the mother-in-law had passed away. The notion of mothers-in-law and husbands as guardians of the daughter-in-law also included a joint responsibility for keeping the daughter-in-law at home to the fullest extent economically and physically possible and only allowing the daughter-in-law to go outside if it was "necessary".

"I have the ability to keep her at home. I would not allow her to leave the house and I would keep her at home at least another ten years. People should be able to keep their daughter-in-law at home for a long time. Those people who cannot keep daughter-in-law at home and provide for her send their daughter-in-law to cut grass and bring husk for cattle ... But at present I have the ability to keep her at home, so I am keeping her at home" (mother-in-law 6, Sahku)

Daughters-in-law in such families were expected to ask for permission before leaving the house, even if they had legitimate reasons to do so, and failure to do

so constituted a serious breach of protocol. A key anxiety concerning women's mobility were the reputational ramifications of allowing their daughters-in-law to be seen in public, i.e. the consequences of such activity on family honour "*People would laugh at me if [my daughters-in-law] left the house ... It is also about our honour*" (mother-in-law 4, Sahku). This anxiety was closely related to the risk of daughters-in-law coming under suspicion of infidelity to their husbands and sexual impropriety. Daughters-in-law and mothers-in-law were emphatic in our interviews that activities outside the household such as work or market purchases were not intrinsically dishonourable for women, unless they positively committed theft or fraud. However, they were risky due to the risk of allegations of sexual impropriety.

"You [the interviewer] are an educated person and you have come here too for your work. You also go around to other villages. If you did not have any honour then various men would follow you and then what type of honour would you bear? But since you are an educated woman and ... you do not do anything else except your job, then no-one can say that you are a characterless/do nambari woman ... But I do not know how to do jobs like yours so I could not go work in other villages" (daughter-in-law 5, Kote)

Thus, mobility restrictions varied by *where* daughters-in-law wanted to go, *how* they went about in public and *for what purpose* they went. Many mothers-in-law would state categorically that their daughters-in-law could never be allowed out of the house either by themselves or their sons, while subsequently admitting to exceptions in case of visits to health care centres, natal villages, religious centres or well-paid employment.

"Interviewer: Okay sister, what about your younger daughter in-law?"

Mother-in-law: She has a newborn child [to take care of] so she is not going anywhere. Sister, even though you know that she is newly married/kanya, you

are still asking me this ... Her husband is telling her not to leave the house therefore she does not leave the house ...

Interveiw: *What would you do if she fell sick?*

Mother-in-law: *Then I would allow her to go to the doctor”* (mother-in-law 1, Sahku)

In fact, families had numerous means of shielding themselves from community gossip. The most common means was the provision of companion travellers, either a chaperone such the husband or the mother-in-law or a group of female neighbours. Providing companion travellers sent a signal to the community that the daughter-in-law was leaving her household with a clear purpose, where daughters-in-law travelling alone could give the mistaken impression of sexual availability.

Daughters-in-law and mothers-in-law also reported that various forms of more anonymous movement were acceptable. This included visits to shops and market places in the district capital, Janakpur, and visits to relatives and friends during the night. These forms of movement were often perceived to carry a reduced risk of being identified by local villagers and generating community gossip.

“Usually, I do not go anywhere, only sometimes I go visit my sister who lives behind my house. After my children have been put to sleep then I go visit her for some time, [but] soon after I come back” (daughter-in-law 8, Kote).

While reputational concerns were often significant, mothers-in-law also worried about completion of household chores and ensuring small children were looked after. Some mothers-in-law also worried about the risk of their daughters-in-law getting cheated, falling victim to assault or simply getting lost.

“How can she go [to the antenatal clinic] if she has not seen where it is? In such a situation she has to go with other people. If she went on her own, she might get lost? ... [And] sometimes people are afraid of going on their own, so it is better to go together” (elder sister-in-law 3, Sahku)

The mobility of mothers-in-law provided a stark contrast, as mothers-in-law typically performed agricultural work outside the house, managed loans and savings in the village and performed purchases for the household (see Section 7.3.2). Daughters-in-law who gradually transitioned into becoming mothers-in-law would also gradually gain greater mobility in the family. However, such freedoms could take many years to materialise, as one daughter-in-law estimated that she would have to wait another seven years in addition to the seven years that had already passed, before she was allowed outside her house by her in-laws (daughter-in-law 3, Sahku). Indeed, the stigma of female mobility seemed to have stayed with some mothers-in-law as they reported feeling “shy” in their old age and sought out market places for their shopping rounds far away from the local village to avoid being recognized.

7.3.3 Social isolation and lack of friendships

Restrictions on daughters-in-law’s ability to form social connections outside their households impacted critically on their ability to access credit, marshal support in case of a divorce or a separation from one’s in-laws or even simply access emotional support in times of family conflict (Chapter 8). As a result, it was worth exploring the extent to which daughters-in-law were able to make friendships and social connections.

Due to the Hindu custom of village exogamy, many newly married women had recently left behind their friends in their maternal village and entered a new village, where they did not know anyone and had little opportunity to get to know people. Daughters-in-law lamented the fact that they had few or no friends outside of the household except possibly close relatives such as cousin

sisters-in-law or aunts-in-law, where in the past they made friends freely in their maternal home.

"I don't talk to anyone. I don't know anyone here. I usually stay at home and cook and serve food, besides that I don't do anything. If I went outside I could make friends, but since I don't that's why" (daughter-in-law 1, Kote).

Mobility norms constrained daughters-in-law's freedom to visit friends. One daughter-in-law also reported that there was a general notion in the community that women who visited other people's households were out to make trouble, perhaps even seeking extramarital sexual or romantic relationships

"My husband is not here and he cannot see everything that I am doing, so it is up to me how I live here. A woman is also considered an honourable woman, if she lives at home, does her housework, but does not take interest in what other women are doing in her community" (daughter-in-law 5, Kote)

Family members would also often explicitly forbid daughters-in-law to go outside and make friends on the basis of mobility norms *"This is not a city ... In the cities, people ... have different views [on public behaviour]. Now [my parents-in-law] don't allow me to go out"* (daughter-in-law 1, Kote). The resultant social isolation often created feelings of loneliness, as daughters-in-law felt they lacked access to trusted confidantes with whom they could share their feelings.

"Interviewer: What do you do when you have many private worries and fears? Who do you approach?"

Daughter-in-law: I usually manage my own thoughts, but I don't share my thoughts with anyone else. Whom should I share them with?" (daughter-in-law 3, Kote)

Yet, some daughters-in-law reported that they did manage to make friends. Rather than visiting friends at home, it was common to casually socialize during work in the fields, while waiting for the communal toilet or in other public locations²⁹. Such forms of socializing avoided the common criticism from family members that daughters-in-law were neglecting their household and child care duties, while simultaneously allowing them to establish social contacts outside of their family "*If I went out [to visit friends] then they'd say that I hadn't cooked roti, my husband was starving and so on*" (daughter-in-law 7, Kote).

Daughters-in-law who made conversation in the village spoke in hushed tones and stayed silent when other people passed by, but were reported to have carefree conversation when they were alone (daughter-in-law 3, Kote). Casual conversation also had an economic side, as daughters-in-law would share information about market prices and financial operations in the village that they were sometimes denied by their own family members.

"[My family members] say that I do not know anything ... They do not share things with me about loans and savings ... But they used to tell other people in the village and these people would tell me" (daughter-in-law 9, Sahku).

Yet, family members worried about family secrets being shared to others in the village, thus risking family honour. Perhaps for this reason, many daughters-in-law expressed the view that it was inappropriate to share family problems with the majority of their friends. Intimate discussions on private worries and fears were also more likely in the privacy of the night, where friends outside of the household were unavailable "*During the night, when I need someone for support then [my friends] would not come, but my own family members supported me*" (daughter-in-law 5, Kote).

²⁹ One daughter-in-law had exceptionally married into her own maternal village, so she had made many friends from before she was married (daughter-in-law 8, Sahku). One daughter-in-law from a wealthy family who was still attending university also made friends on campus, but were forbidden by her parents to visit them or see them outside of campus (daughter-in-law 1, Kote). Only separated daughters-in-law regularly visited friends.

However, some daughters-in-law did report seeking emotional support and advice from their closest friends in times of conflict in the family. For example, one pregnant daughter-in-law sought out the advice of a friend when she worried if her elder sister-in-law would provide financial support at the time of giving birth (daughter-in-law 3, Kote). Another daughter-in-law (9, Sahku) was even able to draw essential economic support from her friends by secretly sending her children to borrow from them after family members denied her money for food for herself and her children.

The same daughter-in-law planned on garnering enough support from her friends to separate from her in-laws with her husband. For the same reason, family members were often opposed to daughters-in-law making friends in the village as they worried that a strengthened bargaining position could lead daughters-in-law to become less compliant.

“If I made friends here ... then my mother-in-law, father-in-law and other family members would not support me. They would think that I was trying to oppose them ... If I made friends here then I would have to share things with them which were not always in agreement with my in-laws. So I cannot make friends” (daughter-in-law 2, Kote)

7.4 Summary

Our results took place in an economic context in which many households lived in significant poverty due to their lack of access to well-paid domestic opportunities for earning an income, which led many households to send adult male members to India, the Middle East or Malaysia for foreign employment. Our results also revealed a social context in which Maithili families were regulated by a formal hierarchy that typically installed mothers-in-law as the “guardians” of daughters-in-law. The role of guardian entailed a right for mothers-in-law to supervise the conduct of the daughters-in-law, but also a responsibility to prevent them from enduring harm. The concept of “honour”

played an important role in regulating community life. Honour for women was closely associated with general notions of good character including honesty, altruism, civility, respect for tradition and sexual fidelity to one's husband. Social norms favoured the seclusion of newly married women in order to avoid allegations and gossip concerning their sexual behaviour.

With our examination of the economic, social and community context in mind, we will now turn to one of our main results in Chapter 8, a grounded theory exploration of the financial agency of daughters-in-law.

Chapter 8

Exploring the financial agency of daughters-in-law

8.1 Introduction

In development discourse, women's economic empowerment has primarily been conceptualised using economic bargaining theory [4,268]. However, spousal bargaining power suffers from multiple conceptual and methodological defects (Section 3.4.2.2, Chapter 3) and it is important to explore alternative notions of empowerment other than women's bargaining power that place greater emphasis on women's own values, desires and interests. As shown in Chapters 4 and 5, such interests are not always directly identifiable from survey answers. By drawing on the qualitative method, we can explore women's agency with finesse by paying attention not only to women's general statements on their values and goals, but also the actions that women take to achieve their goals.

This Chapter thus seeks to develop a theory of the financial agency of Maithili daughters-in-law in the household. Little existing theory has been published to our knowledge which studies women's agency over cash in the household using a perspective on agency that is congruent with our definition of agency in this thesis. A few studies have reported on systems for managing cash in households with female garment factory workers in urban Bangladesh [360,361], while a report investigated the use of cash in rural Bangladesh among households involved in an agricultural technology intervention [362]. This is partly because past research has focused predominantly on female labour force participation [100,269,363] and engagement with economic self-help groups [364].

The main theory of this Chapter runs as follows: Almost all Maithili daughters-in-law initially live in joint families where a specific person, the "financial

guardian”, usually receives and manages the majority of household income (Section 8.2.1). This financial guardian who is usually the mother-in-law does develop supportive relationships with the daughter-in-law in rare cases (Section 8.2.2). However, in the majority of families, daughters-in-law are discouraged from participating in financial matters in the family and are left vulnerable to financial insecurity as a result (Section 8.2.3). Nonetheless, husbands are often willing to help achieve their wives’ financial goals by providing them with secret savings and speaking on their behalf to the rest of the family (Section 8.2.4). At other times, their wives keep secrets from their husbands, often partially with their tacit consent (Section 8.2.5).

However, a few daughters-in-law have such compromised relations with both their husband and their in-laws that they can only fall back on their natal family for help (Section 8.2.6). On the side of the daughter-in-law, constraints on their access to credit and employment leave them with few other options than to obtain cash through their relationships to family members (Section 8.2.7). On the family members’ side, common incentives between husbands and their wives for eventual household separation often lead them to side with their wives financially, while simultaneously encouraging mothers-in-law to see their daughters-in-law as potential enemies (Section 8.2.8). A diagram representing the generated theory is presented in Figure 18.

8.2 Results

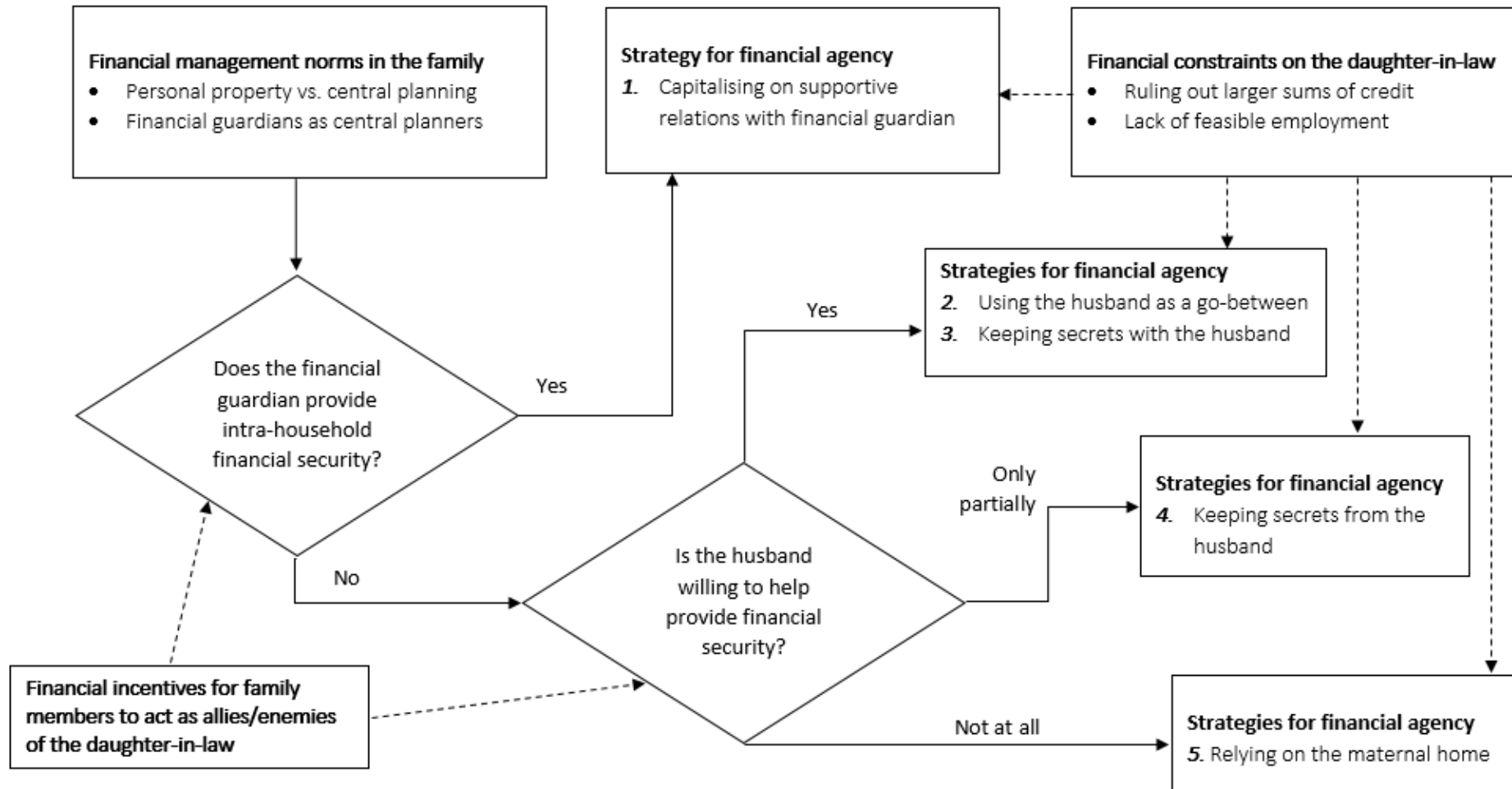
8.2.1 Financial management norms in the Maithili family

8.2.1.1 Personal property vs. central planning

Within the Maithili family, the allocation of resources to meet the needs of all family members was seen as the duty of the main decision-makers in the family.

“As I live under my guardian, it is their responsibility to make food available for me ... it is their duty to fulfil my needs” (daughter-in-law 1, Jamal)

Figure 18. Grounded theory model of the financial freedom of daughters-in-law in the joint household



Money was supposed to be shared freely without concern for reciprocation. Family members were adamant that they did not expect other family members to return money exchanged within the household and even if they did, there should be no interest taken. Indeed, the fulfilment of family members' needs reflected the love and care that family members held for each other and prevented them from begging or taking out expensive loans from the community.

"It's all about loving and caring, why should I ask [my son] to give my money back? ... I feel good and I am positive and honest that's why I give my money to them" (mother-in-law 7, Kote)

"Let's suppose my grandson asks for money from you, then is it considered a good thing? No, it is not considered a good thing" (mother-in-law 8, Kote)

The practicalities of this imperative to share resources and fulfil the collective needs of the family established two broad norms: **1)** A "personal property" norm where individuals had a right to their own private money, particularly earned money, which they could dispose of however they liked **2)** A "central planning" norm where a key "financial guardian" physically received and managed household income, including purchasing and dispensing goods and services to family members on demand.

When it came to personal property, many respondents operated with a notion of a "right" to private money. This "right" implied an idea that family members who were given money from other family members or from economic activity outside the household should be able to dispose of that money however, they liked. In particular, other family members, including higher-ranking family members would be morally "wrong" to seize the given money.

"Interviewer: Who kept the money that she got from selling mango?"

Mother-in-law: *Look, whose right is it to take money? Only those who have invested money in something can take its profits*" (mother-in-law 2, Sahku)

"Interviewer: *If [your daughter-in-law] got money from her husband, her maternal house or from others, then would you have anything to say about that?*

Mother-in-law: *That is her money, why does she need to give that money to me?*" (mother-in-law 1, Sahku)

The right to personal property was further indicated by the fact that family members often had individual personal lockers in which they could store their own private money. In particular, women stored their private possessions in their marital trunk/*peti* (see Chapter 7, Section 7.1.2).

"*This is my personal briefcase [for storing money] ... and my daughter-in-law has her own peti*" (mother-in-law 5, Sahku)

In contrast to the personal property norm, the central planning norm required household members to send most or all of their household income to one key person, I have designated the "financial guardian", who would have the primary responsibility for making day-to-day decisions concerning the purchase of household goods and their allocation among household members.

"*I am the one who receives [my son's money]. I manage everything in the household myself and I arrange for every purchase myself ... [My son] gives me money from his earnings ... to run our household ... He gives me money to buy food like rice, pulse, vegetables, spices and many more things for the kitchen and also to pay for health check-ups and medicines*" (mother-in-law 6, Kote)

In the extended family, the mother-in-law was usually the financial guardian, while wives were the financial guardian in nuclear families (see Section 8.2.1.2).

Financial guardians justified their power by clearly indicating that the income they received should not be spent on their own personal pleasure.

"No, no, we are five people in our household, I have to spend money on the upkeep of these five. If instead of doing this, I kept my own savings, then it would be considered a bad thing" (mother-in-law 8, Kote)

Rather, it was the role of the financial guardian to be one of the most fiscally responsible members of the family. Mothers-in-law and elder sisters-in-law often explicitly stated that they were better at saving money than either male or junior female household members.

"I do not spend more money than we earn ... You know, that ladies can save a lot of money, but men cannot" (elder sister-in-law 3, Sahku)"

"If [my daughter-in-law] wanted to buy things worth NPR 5,000 [USD 48.9] then where would I get such an amount from? It is better not to allow her to go out and purchase things (said laughingly)" (mother-in-law 8, Sahku)

For this reason, financial guardians often felt that household income should not be shared with other household members. Rather, individual household members' personal needs were to be met through purchases decided on by the financial guardian.

"Why does [my daughter-in-law] need to keep money with her? Presently, we are there to do everything for her. It will happen when the appropriate time comes" (mother-in-law 4, Sahku)

"[My mother-in-law] is asking us, why we need personal money as all expenditures are being done in combined form in this household? ... She does not want me to have personal money" (daughter-in-law 7, Sahku)

In practice, only one family followed a “pure” central planning paradigm, where no family member was allowed to own any cash except the financial guardian who in fact threatened family members with physical punishment if they were caught trying to accumulate their own personal money.

"No, we are not allowed to keep our own money ... If we talked about keeping own money then we would be beaten and we would also be told to leave the house" (elder sister-in-law 3, Kote)

Conversely, only one family followed a “pure” personal property norm where income earners retained control over their own income, but alternated in contributing to the family fund.

"There is no guardian of the household ... My mother-in-law and father-in-law ... have told us to keep our earnings ourselves, [and] to spend money jointly on the household ... According to our agreement, in one month [the other daughter-in-law] spends money and the next month I do ... And if none of us has any money, then my mother-in-law and father-in-law spend their own money" (daughter-in-law 2, Jamal)

All other households in our sample reached a compromise between the need for central coordination and the need for individual flexibility by allowing individual household members to keep a small portion of household income for their personal needs, while handing over the majority of household income to the financial guardian.

"[My husband] gives me NPR 500 [USD 4.9] or 1,000 [USD 9.8] to keep, because I have to look after my children and they might need something at any time ..."

How many times should we have to ask for money from our guardian? Therefore he gives me money to spend myself" (daughter-in-law 9, Sahku)

"You also know that nowadays women do not want to depend on their guardian. They want to have their own money, so they take from their husbands" (mother-in-law 7, Sahku)

The process of reaching a compromise was by no means uncontentious. Mutually mistrustful relationships could spiral into enmity and both men, women and children were reported to take money or other goods of material value without prior consent.

"I do not give my own money to any of [my family members] because they do not give their money to me. I used to be hurt ... [My family members] said that they would share with me if they had any money. Then I asked them why they ate food grown on my farm ... But they did not stop taking my goods. They took my goods from me by force" (mother-in-law 7, Kote)

For this reason, women and men often held stores of secret cash. Indeed, Maithili language contained a term, *koseliya*, specifically denoting savings that were held secretly by married women. In our sample, both poorer and wealthier daughters-in-law reported keeping *koseliya*. *Koseliya* was usually hidden from married women's husband, in-laws, or both. Male family members also kept a, sometimes hidden, portion of earned income for private consumption, called *pocket money*. However, whereas *koseliya* usually served an accumulative purpose, as women were perceived as enlarging their stores of *koseliya* in secret over the years of their marriage, *pocket money* was regarded as quick money that was consumed within a short span of time, rather than accumulated.

“I keep my koseliya secretly in the peti of my own room ... Nobody comes into my room to see what I am doing inside [when I put money into my peti]” (daughter-in-law 5, Kote)

8.2.1.2 “Financial guardians” as guardians of central resources

In the Maithili family, the “financial guardian” was usually the mother-in-law. When the mother-in-law had passed away, this task befell the oldest daughter-in-law in the family, while daughters-in-law living in nuclear families became “financial guardians” themselves. The financial guardian was male in only three cases and in both cases, the financial guardian was the father-in-law³⁰. The financial guardian was recognized by family members as carrying the larger share of responsibility for household finances. In particular, the financial guardian was responsible for deciding on daily household expenditures such as food, clothing or medicines and often purchased them in person herself. Once the goods had been purchased, the financial guardian also played a major role in distributing them among members of the family.

“It is [my mother-in-law’s] duty to make purchases, because she is the guardian of the family and she has [the household] money. If I wanted to go make purchases then I would have to manage money myself too” (daughter-in-law 4, Kote)

“[My mother-in-law] used to distribute all the food equally between me and other daughter in-laws ... In this way sometimes she purchased things and sometimes not when we lacked money. I did not always get to eat the food which I wanted to eat” (daughter-in-law 5, Kote)

³⁰ In one case, the father-in-law took over after the mother-in-law passed away. Moneylenders were threatening the family with court action if their loans were not repaid soon and the father-in-law maintained tight control over cash in the family by threatening family members with physical violence if they were found to keep private stashes of cash (3, Kote). In another instance, a father-in-law ensured that neither the mother-in-law nor any female family members were closely involved in financial transactions in the household. The mother-in-law credited the decision to do so to her husband’s “traditional mind-set” (mother-in-law 4, Sahku).

Financial guardians were also involved in saving money for the future. This usually took place in savings and credit groups, using life insurance products or through the purchase of livestock, as savings kept at home were not always safe from the demands of husbands and children (Chapter 7, Section 7.1.2).

"You know I have three children. I have two daughters so I have to educate them well so that they could get an educated husband. Otherwise she would become like me, uneducated. I am saving money for them" (elder sister-in-law 3, Sahku).

"I want to have more goats to increase my income ... I have a daughter, a daughter-in-law, a son at home. I [currently] have livestock in case they fall ill so we can spend money on their treatment" (mother-in-law 6, Sahku).

Financial guardians were also closely involved in making decisions on loans either jointly with other (male) family members or alone *"When I need money for any purpose, then I ask my sons and they tell me to take loans from creditors"* (mother-in-law 7, Sahku). Male household members had a stake in decisions regarding loans as they generated the income to cover the interest incurred, however family members often trusted the financial guardian with extensive powers to take loans as she saw fit *"[My husband] usually told me to do whatever I wanted to do"* (mother-in-law 6, Sahku). This was partly because financial guardians had often spent years building relationships with potential moneylenders, partly because families widely perceived loans to be inevitable anyway given widespread poverty and continual demand for expenditures.

"After the death of my mother-in-law, I starting mixing with the people of our community and we got to know each other. Then afterwards I took a loan worth 500,000-600,000 NPR [USD 4,885-5,862]" (mother-in-law 6, Sahku)

"We were born as poor people therefore it has been a must for us to take out loans" (mother-in-law 4, Kote)

The involvement of male household members in the decisions of the financial guardian varied substantially by the type of decision and by the household in question. Male family members were also usually involved in large financial decisions with broad economic impacts such as decisions concerning house construction, business investments, or, as illustrated above, loans.

"All three brothers used to consult each other [regarding large expenditures]. No-one can take such a decision alone ... because this is not anyone's single business, it's common to all" (elder sister-in-law 3, Sahku)

However, when it concerned the day-to-day running of the household economy, the role of male family members depended on their relationship to the financial guardian. In a few households, mothers and sons clashed as the sons refused to hand over their earnings to spend on the welfare of the extended family *"I have full rights over my husband's income, but over my son's income I do not have any rights"* (mother-in-law 6, Sahku). In a few other households, sons and husbands needed to be continually informed about the decisions taken by the financial guardian, but were rarely actively involved in making day-to-day decisions *"I tell [my husband] whether it is day or night ... [but] he never says no [to my decisions]"* (mother-in-law 6, Sahku).

However, in the majority of households in our sample, the financial guardian did not report feeling the need to consult anyone in financial matters *"No-one disagrees, because I am the one who takes decisions in my household"* (mother-in-law 4, Kote) *"No, I do not need to consult anyone"* (mother-in-law 6, Kote). In these households, the fathers-in-law were uninvolved due to a lack of interest in financial decisions or mental degradation in old age, while the sons were considered too inexperienced to make their own decisions.

"My husband doesn't do anything, he has left everything for me to do. If anybody asks him anything, then he tells them to consult with me" (mother-in-law 7, Sahku)

"My son is not a wise person. He does not think about how to run a household or how to earn money for a family ... He does not know about such things. I have come home from work as a labourer, only to find him playing cards over there" (mother-in-law 6, Kote)

8.2.2 Strategy 1: Capitalising on supportive financial guardians

In theory, financial guardians were responsible for fulfilling the needs of the daughter-in-law and so daughters-in-law should be able to ask them for help whenever they needed anything purchased. In practice, only a few enjoy sufficiently strong ties with their financial guardian to benefit from this system (6 and 8, Sahku; 8, Kote). In all three cases, the financial guardian of the family was their mother-in-law.

These daughters-in-law commented on how freely they shared their savings with their mother-in-law, as they did not feel threatened by them in the financial realm. These daughters-in-law also stated that they communicated openly with their mothers-in-law on sensitive or secret matters and did not feel inhibited in voicing their opinion in the family.

"My mother-in-law never spends my money. She is not like other mothers-in-law who take their daughters-in-law's money ... I feel happy [giving my money to her to buy oil] ... It does not matter, if I have given her my money for buying oil. She also does a lot of work for us ... I [also] share every secret with her ... there is no restriction about speaking in the family. I can say whatever I want to" (daughter-in-law 8, Kote)

Conversely, these mothers-in-law trusted their daughters-in-law to a greater extent than all the other mothers-in-law in our sample. These mothers-in-law let their daughters-in-law look after the family savings.

“I keep money myself and I give some to [my daughter-in-law] too. She does not misplace money, but keeps it wisely [keeps it safe and doesn’t spend it wastefully]. When I return from the market, then I give her money to keep ... safely. The next time [I needed to go to the market] she would give me the money back. No-one else can take that money” (mother-in-law 8, Kote)

Importantly, these mothers-in-law included their daughters-in-law in family decisions with major financial impacts. One mother-in-law involved her daughter-in-law in decisions concerning a suitable groom for her daughter (daughter-in-law 6, Sahku). Another mother-in-law accepted her daughter-in-law’s suggestions for the organization of a ceremony celebrating the birth of her son that involved inviting people from the whole village for dinner (daughter-in-law 8, Sahku). The third mother-in-law left it up to her daughter-in-law to decide if she wanted to remarry and live with another mother-in-law after the death of her husband (daughter-in-law 8, Kote).

“A boy had come here ... to watch television ... I was not at home, I had gone to work on the farm. The parents of that boy had visited my house and talked about marrying my daughter with their son. When I returned back to my house, my daughter-in-law asked me to marry my daughter Reshma with that boy ... She told [the parents] that she had agreed to their marriage proposal, as she was also a decision-maker in this house [and I agreed]. So both of us, mother-in-law and daughter-in-law, take the same decisions. My decisions are accepted by her and her decisions are accepted by me” (mother-in-law 6, Sahku)

These mothers-in-law also planned carefully for their daughters-in-law's financial future. Two mothers-in-law opened and maintained savings accounts in the name of their daughters-in-law, either in a life insurance account (daughter-in-law 6, Sahku) or a rotating savings group (mother-in-law 8, Sahku). In one family, the parents-in-law invested heavily in tertiary education for their daughter-in-law, so she could obtain a teaching job (8, Sahku) and in another family, the mother-in-law tried to clear off family loans and open a small shop (separate from the wine shop already opened by her brother) to secure the future livelihood of the daughter-in-law (8, Kote).

Finally, these mothers-in-law were some of the few mothers-in-law in our sample who expressed being heavily emotionally invested in their relationship with their daughters-in-law. One mother-in-law expressed it as being “partners for life” with her daughter-in-law.

“My daughter-in-law will live with me during my whole life so I like living with her. Daughters leave home, but daughters-in-law come to our house to live with us and become our friends forever ... we are partners for life” (mother-in-law 6, Sahku)

This impacted on how mothers-in-law made financial decisions. Where other mothers-in-law or elder sisters-in-law in our sample sometimes expressed entitlement to use the savings of the daughter-in-law in their capacity as financial guardians, one mother-in-law explained that she could not take her daughter-in-law's savings by force, because the daughter-in-law might get hurt by this.

“Look sister, if I took her savings [by force] then she might be hurt, don't you think so?” (mother-in-law 8, Kote)

Thus, the choice of relying on their mother-in-law to provide for their financial needs was a clear expression of agency on the part of the daughter-in-law given the many benefits involved in this choice and the clear sense of satisfaction expressed by daughters-in-law over their life situation.

"Interviewer: Are you satisfied with the way in which decisions are being made in your household? ...

Daughter-in-law: I am completely satisfied with my father-in-law and mother-in-law" (daughter-in-law 8, Sahku)

8.2.3 Intra-household financial insecurity

8.2.3.1 Lack of voice over household finances

Most daughters-in-law, both wealthy and poor found themselves dissatisfied with the existing system. These reported that their mothers-in-law were not always willing to help and rarely bothered to offer explanations when they refused requests for cash. For these daughters-in-law, it felt both awkward and humiliating to have to ask for petty cash from others (including their own husband) constantly.

"It is obvious that it would be difficult to tell others every time you wanted to eat something. People might feel shy about expressing their desire for food all the time. Sometimes, it is difficult" (daughter-in-law 4, Jamal)

"If I was earning money myself then I did not have to ask for money repeatedly from my husband. I would spend my own money myself ... I would never have asked him to give money to me if had my own money" (daughter-in-law 5, Kote)

As a result of feeling awkward and embarrassed, these daughters-in-law refrained from asking for money entirely. Other daughters-in-law refrained from asking for simple things such as purchases of extra food or other daily household products, because they did not expect other family members to listen anyway.

"I do not ask her [my mother-in-law] to give me money. I do not have a habit of begging, because I feel embarrassed" (daughter-in-law 8, Kote)

"Daughter-in-law: I don't go outside to buy things ... because I do not have money to make purchases ... I am [also] not allowed to buy things ..."

Interviewer: *If you needed things like a saree or bath oil or ... clothes for your baby, then whom would you ask to buy these things?*

Daughter-in-law: *I do not tell anybody to buy me things. I live my life without their help"* (daughter-in-law 3, Kote)

When daughters-in-law reported receiving cash from their financial guardians, the reported sums were usually comparatively small and ranged from NPR 50-100 [USD 0.5-1.0] to go see a local fair (daughter-in-law 4, Kote) to NPR 400-500 [USD 3.9-4.9] to buy special foods (daughter-in-law 1, Sahku) to NPR 500-1,000 [USD 4.9-9.8] to buy new clothes (daughter-in-law 6, Kote). Receiving cash from financial guardians did not seem to be restricted to the least poor families, as the three aforementioned daughters-in-law from families across the wealth range.

While more expensive goods and services could be purchased for the daughter-in-law by the financial guardian, daughters-in-law had no control over when such purchases were made or which purchases were made when they happened. For example, one elder sister-in-law, who was the financial guardian of a household, received NPR 25,000 [USD 244] from the husband of the daughter-in-law to pay for the daughter-in-law's birthing services. She decided to spend NPR 16,000 [USD 156] of it on the actual birth and did not tell the daughter-in-law what happened to the remaining NPR 8,000 [USD 78]. The daughter-in-law in turn felt too intimidated to even ask about the remaining NPR 8,000 and was just relieved that the elder sister-in-law had agreed to spend any money at all on her (daughter-in-law 3, Kote).

Daughters-in-law widely refrained from questioning decisions, expressing disagreement or insisting against the wishes of family members in financial matters. Indeed, some daughters-in-law even refrained from asking their financial guardians seemingly trivial questions such as questions on the the price of food bought at the market for fear of appearing to challenge their guardian's authority and illustrate a lack of respect.

"[Until now,] I've thought "Why should I ask her [about her financial decisions] and what should I ask?" As I do not earn money for family, it is not my right to ask them questions" (daughter-in-law 9, Sahku)

"No, I do not ask [about the prices of foods] ... They might think that I am taking a balance record of her purchases ... she says this [to me]. Don't you know the rules of village?" (daughter-in-law 6, Kote)

Thus, a social structure that gave little to no right to participate in financial decisions in the household left many daughters-in-law feeling dissatisfied, ignored and excluded. Yet, many daughters-in-law expressed a desire to be listened to. This gave rise to a sense of despondency, as they felt unable to express their opinions to other members of their own family.

"If you thought something was impossible, then would you tell your family members to do that? No, you would not" (daughter-in-law 6, Kote)

"I am suffering from a lack of money ... No-one can understand it except me ... [as] I can't express my feelings to anyone else. Who would I share my feelings with? No-one would believe me" (daughter-in-law 4, Kote)

"Interviewer: How did you feel about being left out of money matters in the household?"

Daughter-in-law: I felt very bad. I used to feel stressed and worried. Those times, I did not want to talk with anyone and I used to think too much. I did not even want to see the face of my children" (daughter-in-law 9, Sahku)

Daughters-in-law desired a degree of control over not only the *outcome* of purchases, but also the *process* of purchasing itself including both the physical process of making purchases and the decision-making process of choosing what to buy and when to buy it. One daughter-in-law wistfully compared her life before she married to her current living conditions, as unmarried women in often had considerable greater freedom in making decisions on purchases, savings and investments than married women.

"I used to buy things from the market myself, and I used to make different hand-made things myself with material that I bought from the market. I made something with wool and other materials to bring with me as my dowry. I used to do all these things myself, when I was unmarried. But since my marriage two years ago, I have [stayed at home and] done nothing" (daughter-in-law 3, Kote)

However, daughters-in-law reported few expectations of accruing greater voice in the family over time and many mothers-in-law similarly expected holding on to their financial guardianship as long as they "remained alive". The existence of daughters-in-law who had lived with their mothers-in-law for 7-15 years without being allowed to make even minor decisions in the family (see Appendix J, Section J.3.1) suggested that "as long as I remain alive" could refer to a very long time period indeed.

"I am the only manager of everything related to housework and purchases for this household. I will make purchases [for the household] myself for as long as I remain alive" (mother-in-law 4, Kote, lived with daughter-in-law for 8 years)

"I do not have any idea about [when I am allowed to make purchases] because at present, we are living in a joint family. I think it takes at least another 5 or 10 years. My mother-in-law and father-in-law are there to take decisions and they will do it as long as they remain alive" (daughter-in-law 7, Sahku, lived with mother-in-law for 8 years)

8.2.3.2 Risk of neglect and exploitation

Daughters-in-law who lacked voice over financial matters in the family might have been somewhat appeased if they trusted their financial guardians to do the best they could to fairly balance the interests of the whole family. In such a situation, the denial of requests for cash signalled an inability to accommodate the interests of all family members rather than an unwillingness to help. However, daughters-in-law were often cynical about the motives of their in-laws.

"If there is money in your hand then everybody loves you, but if not, then no-one loves you" (daughter-in-law 6, Kote)

"It is out of compulsion that I live with [my in-laws] ... [My mother-in-law] only loves me if I have money" (daughter-in-law 4, Kote)

"[My mother-in-law] does not love me" (daughter-in-law 9, Sahku)

The cynicism was not unfounded, as multiple daughters-in-law reported episodes of neglect from the withdrawal of financial and practical support in health emergencies. For example, one daughter-in-law explained how her husband warned her about staying with his family during her pregnancy, as no-one from his family was willing to help her near the time of birth. When the interviewer asked her if she was able to ask for material support, she replied that they would never support her, even if she was near death, because they blamed her for her husband's unemployment.

"Daughter-in-law: [My husband's] view was that no-one would help me. "If you get sick, then no-one will provide you food. No-one will understand your problems. So you should go [back to your parents' home] ..."

Respondent: Are you able to ask for money from your family members? ...

Daughter-in-law: No, they don't give me [money] ... They openly tell me that my husband doesn't earn any money ... I can't ask [for money]. Even if I was about to die, they wouldn't give me" (daughter-in-law 7, Kote)

Ironically, the same daughter-in-law had handed over all her previous earnings to her financial guardian when she worked as a road maintenance manager. She explained that if she had insisted on keeping her money, she would have suffered from physical violence.

"[The in-laws] have the power ... I have now been employed for 6 months, so I share kitchen supplies with them. Whatever the agenda of the guardian, I have to give them [my money]. If I will not give them then they will fight with me and beat me" (daughter-in-law 7, Kote)

When the same daughter-in-law's children fell ill and the financial guardian of the household refused to provide her money to buy medicines to treat their illness, she felt justified in accumulating secret savings of her own.

"The guardian of the household didn't give me any money. I waited, but they didn't give me ... I have two children at home ... who get sick and a guardian who doesn't have money for me ... Then why isn't it a necessity for me [to keep secret savings]? In such a situation, if a daughter-in-law had [her own] money, wouldn't she spend it on medical treatment for her children? And wouldn't that be a good thing?" (daughter-in-law 7, Kote)

The example demonstrated that pervasive financial and social insecurities made it necessary for daughters-in-law to "hedge" against the risk of exploitation or abandonment by finding alternative means of securing their financial interests.

8.2.4 Capitalising on supportive husbands

8.2.4.1 Strategy 2: Using the husband as a go-between

As daughters-in-law often found it difficult to trust their financial guardian, the husband became the main, high-ranking household member with whom daughters-in-law developed informal, caring relationships (see Appendix J,

Section J.4.1). Indeed, daughters-in-law had considerably greater influence over the consumption habits of the husband than that of any other adult household member. Examples of husbands agreeing to change their consumption habits after their wives explained to them that it was detrimental to the well-being of the family were frequent.

“Sometimes, he asks me whether he should buy some [expensive] foods or not then I tell him to buy [the food] next time and he usually agrees with me ...If the prices of things are high then I tell him to not buy” (daughter-in-law 5, Sahku)

“There are so many things [that I refuse to buy]. Like, when he wants to drink alcohol, he says, “Please give me money”. Then, I refuse him ... And, he becomes upset because of it. Yet he also cools down later” (daughter-in-law 3, Sahku)

Thus, daughters-in-law often sought to indirectly gain a modicum of voice in the family using their husband as an intermediary. This avoided the risk of upsetting the in-laws by boldly putting forward propositions that might contradict their opinions, while still allowing a channel of communication to remain open. Many daughters-in-law also commented that it was difficult in any case to secure family support without the consent of the husband, particularly concerning large financial decisions which primarily involved discussions among the male members of the family. In turn, if the husband did make a request, it put pressure on family members lower in the family hierarchy, which sometimes included the mother-in-law, to follow his wishes.

“I tell my husband [when I need money] and he tells his mother to give money to me, then she gives me” (daughter-in-law 6, Kote)

“If anyone's husband does not agree with her, then nobody else would agree with her, no sister?” (daughter-in-law 2, Kote)

“All of them [male family members and in-laws] take decisions themselves, but I do not interrupt them” (daughter-in-law 4, Sahku)

Using the husbands to communicate one's proposals also circumvented sexual taboos that were practiced in some of the households in our sample, which saw verbal and physical contact of any kind between daughters-in-law and elder brothers-in-law/fathers-in-law as potentially loaded with sexual undertones (Appendix J, Section J.4.2). In these families, the use of the husband was seen as merely the use of "proper channels".

"[My elder sister-in-law] says is it not okay [for me] to ask her husband [for money]. [My husband] should tell to her [that we need money]. When money gets withdrawn for any purpose, then she tells [my husband] to give me money and then he informs me" (daughter-in-law 7, Kote)

One daughter-in-law even used her husband as an advocate to successfully "lobby" for the suspension of plans to build a roof using common family money that was initially proposed by her elder sister-in-law and her husband. When queried about whether she had directly voiced her concerns with contributing to this fund, she was quick to deny speaking to her elder brother-in-law and maintained that she used her husband to communicate her message.

"Daughter-in-law: They wanted to construct a concrete roof and thus asked for money. [My husband] said, he would give them money. But I said, "I don't want to build a roof, I need this money now". Then [my husband] agreed. [My in-laws] were a little bit angry, but then said, "Leave it" ... [Till now,] the roof has not been built ...

Interviewer: *Did you tell them yourself or did your husband tell them?*

Daughter-in-law: *I do not speak in front of my elder brother-in-law. Thus, I told [my husband] and then he told [my in-laws]"* (daughter-in-law 3, Sahku)

Given the clearly expressed desire by this daughter-in-law to save money rather than spend it on a new roof, this example also demonstrates a strategy for exerting agency.

8.2.4.2 Strategy 3: Keeping secrets with the husband

An alternative strategy for daughters-in-law to gain financial agency was through the accumulation of private savings provided by their husbands. Daughters-in-law typically exhorted their husbands to set aside large amounts as private savings for themselves and their children. Such amounts could usually only be achieved through a reduction in contributions to the financial guardian, something the husband was not always willing to do.

“My husband gives NPR 200,000 [USD 1,954] to his mother for general household expenditures [every two months] whereas my brother-in-law [only] gives NPR 100,000 [USD 977], so I wanted my husband to keep some money separate for other purposes. I wanted him to save for the future. But he does not want to save” (daughter-in-law 7, Sahku)

However, many husbands working abroad did decide to transfer a portion of their income to their wives in such a manner that it was difficult for the financial guardian to control the income transmitted. This was done by sending income in the name of the wife’s natal father or mother without letting the in-laws know about the amount of income transmitted or even the existence of the transmission in the first place.

“[My husband] sends money for me and my children, for our medicines and other expenditures ... My [natal] father takes that money from the bank, my husband sends that money in the name of my father, and my father gives it to me [in my husband’s home]” (daughter-in-law 7, Sahku)

“[When we were living in a joint family, my husband] used to send money [to me] separately from the money that he sent other household members. It was not known to the other household members ... He used to send money to me on my own father’s name” (daughter-in-law 5, Kote)

The amounts transferred in these instances were considerably larger than the amounts provided by in-laws and husbands for small daily purchases. One husband secretly transferred NPR 5,000-6,000 [USD 49-59] to his wife on a periodic basis before they separated from their in-laws (daughter-in-law 5, Kote). Another daughter-in-law reported receiving NPR 10,000-15,000 [USD 98-147] every two or three months from her husband in personal income (daughter-in-law 7, Sahku). These amounts were much larger than the occasional contribution made by husbands and in-laws in response to daughters-in-law’s “public” requests for cash (NPR 50-2,000 [USD 0.5-19.5]).

Using entirely separate channels to transfer income to the wife was often a wise strategy, as daughters-in-law risked losing their access to their husband’s transfer, if in-laws got wind of it. In one household, the mother-in-law had passed away and the father-in-law had taken over as the financial guardian of the household and the elder sister-in-law had taken over the role of the guardian of the daughter-in-law. The daughter-in-law’s husband decided to send money to her using public channels, and the daughter-in-law described how her elder sister-in-law simply took the money from her, when they found it.

“[My husband] had sent NPR 2,000 [USD 20] through his sister’s husband... he had sent the money into his sister’s husband’s account ... then I received that money in my hand, but all the family members knew about it ... since my husband had sent it through his sister’s husband, he had told other family members about the money ... then [my sister-in-law] asked me to give the money to her ... and took that money from me” (daughter-in-law 3, Kote)

A second reason for keeping such transfers secret was the fact that the wider family often disapproved. One of the aforementioned daughters-in-law who received secret income from her overseas husband explained how concerned she had been that her secret would be discovered by her family members. She felt that other family members might have considered it deeply unfair that they gave up income in order to help repay the family's loans, while she spent part of her husband's income on her own and her children's welfare.

"I was worried about that ... It could become a big issue in the household that a husband had sent secret money to his wife ... They might think that although there were lots of loan to be repaid, my husband was sending me [individual] allowances for me and my children ... I [also] did not want to create differences among us sisters-in-law so I did not tell anyone" (daughter-in-law 5, Kote)

Given the extremely high risks associated with being discovered, it is unlikely that these daughters-in-law would have engaged in such secret strategies unless they truly saw a clear purpose and value to these strategies. Thus, we also consider the use of such secret alliances by daughters-in-law a form of agency.

8.2.5 Strategy 4: Keeping secrets from the husband

Husbands did not always side with their wives in household disputes or agree to their urgings to save up money for themselves and their children. In order to accumulate private savings beyond the amount, their husbands managed to provide, daughters-in-law very often asked for money to cover household expenditures which they subsequently saved in part or in full.

"When he gives me NPR 1,000 [USD 9.8] or NPR 1,500 [USD 14.7] to spend, then I would save that money and if he ever asked me about that money then I would say that the money was spent on food or medicines for my children" (daughter-in-law 9, Sahku)

However, this method accumulated savings only slowly, as the purchases for which husbands provided their wives petty cash were usually low value items (food, soap, oil, etc.) with little potential for large savings. The reported amounts of money provided by husbands to cover the costs of food, cosmetics, jewellery or clothes for daughters-in-law in joint families ranged from NPR 500 [USD 4.9] to NPR 2,000 [USD 19.5]. Although some daughters-in-law reported saving all of it, usually daughters-in-law would have to spend part of it on actual market goods so as to convince their husbands that they were not just funnelling money away to their secret stores of cash.

In order to acquire large amounts of cash more quickly, a few daughters-in-law employed more unusual strategies. One daughter-in-law sent friends and children out to secretly arrange for loans when she was in urgent need of cash for her family (daughter-in-law 9, Sahku). Another daughter-in-law opened a secret life insurance account to deposit the husband's income into.

“Half of [my husband's income] is spent and whatever is left, I keep it secretly ... because when money is seen, it gets spent and when it is not seen, it does not get spent. I have opened an account in [Life Insurance Company] secretly and I have put my money in it” (daughter-in-law 3, Sahku)

She reported that she had once been caught by her husband depositing his income into a similar account. However, rather than get angry or take action against her, her husband simply turned a blind eye. Indeed, the daughter-in-law explained that a tacit understanding existed between the two of them that her husband trusted her to look after household money on his behalf.

“When [my husband] asks about our expenses then I say “I will give you all the details someday. I will give you more, do not worry.” Then he does not ask any more questions, he understands that money is being saved somewhere” (daughter-in-law 3, Sahku)

Hence, she went on to open another secret life account for the same purpose. At the time of the interview, the husband had still not learned about this second life insurance account. As this example shows strategies involving secrets from the husbands were not necessarily opposed by the husband himself.

At the same time, such strategies clearly involve directing the use of cash in the household towards purposes that are more in line with one's own values, goals and interests. Thus, we also consider such strategies a form of agency exerted by daughters-in-law.

8.2.6 Strategy 5: Relying on the maternal home

Although in theory, daughters were *paraya dhan* or “borrowed property” to their natal family (elder sister-in-law 3, Sahku) and “belonged” to the husband's family after marriage, most daughters-in-law in our sample retained close links with their natal families after marriage. Daughters-in-law would either actively try to visit their natal families or phone them for advice and support when encountering problems in their husband's home. The relationship between daughters-in-law and their natal families was often one of care and love “*You should be aware about the love of a mother*” (daughter-in-law 2, Kote).

In non-crisis periods, it was indeed quite common for natal families to provide daughters-in-law special foods and small amounts of private money (NPR 100-1,000 [USD 1.0-9.8] reported) as gifts during such visits. The gifted money was usually kept hidden from in-laws and formed part of the secret savings/*koseliya* of daughters-in-law. During periods of unemployment of the husband or conflict with the extended family, natal parents were also reported to cover daily household expenses such as food, milk and other household products. During these periods, the amounts of money provided could also be slightly larger, as one daughter-in-law reported receiving NPR 1,000-5,000 [USD 9.8-48.9] from her parents when both she and her husband were unemployed (daughter-in-law 7, Kote).

However, due to the practice of village exogamy, Hindu daughters-in-law often lived relatively far from their natal families and could only access help during their visits to their natal village. Daughters-in-law usually needed to obtain permission from their husband and in-laws before carrying out such visits, which might be rare under normal circumstances. One daughter-in-law stated that her husband would not let her visit her natal family more than once every one to two years (daughter-in-law 7, Sahku). Most visits to natal families reported by daughters-in-law in our sample were connected to special occasions such as their own pregnancy, deaths in the family or special festivals.

Yet, one of the most important functions of the natal family was as a “fail-safe” in times of crisis where both the husband and the senior in-laws were unable or unwilling to help. As it was rare for daughters-in-law to have close social contacts to rely on in their husband’s village (Chapter 7, Section 7.3.3), their maternal home was usually the only possibility for support outside of their husband’s home. Several daughters-in-law recounted stories of returning back to their natal home during periods of crisis, where they received shelter and care for years on end.

For example, one daughter-in-law explained how she had suffered repeated physical violence at the hands of her father-in-law who also blamed her for her husband’s unemployment. After reporting the violence to her natal parents who called on the local community court/*panchayat* to listen to her case and provide help, her parents-in-law became furious with her. They enacted a household separation and ceased all financial support to her family (Chapter 7, Section 7.2.3). Shortly afterwards, her husband went to jail for three years after getting into a violent brawl with another man. The daughter-in-law explained how her natal parents sheltered her and took care of her and her children during this entire period.

“While my husband was in jail for three years then my mother and father took care of me and provided my family food and shelter” (daughter-in-law 2, Kote)

After coming back from jail, her own husband tried multiple times to throw her out and forbade her to reach out to her natal parents, saying that she had to choose between them or him. She became pregnant four times, but at the time of the birth of her last baby, she was informed that she needed a Caesarean section. She could not afford to pay for it and her husband did not step in to contribute. Her parents were worried that she might die without the operation and decided to call her brother to cover the costs of the Caesarean in full.

“In Janakpur hospital ... the doctors told me that a normal delivery was not possible. But I did not agree to having an operation, because I did not have money that time. My husband was there and he did not say anything, but my parents ... said that if the delivery was not done through a C-section, I could die. My parents called my brother and then he came to the hospital and signed the documents [for the C-section]. My brother paid all the money ... at the time of discharge ... My mother and father [and brother] saved my life” (daughter-in-law 2, Kote)

The amounts of money involved were large during such crisis periods were often large. For the aforementioned daughter-in-law (2, Kote), the C-section was reported to cost NPR 50,000-60,000 [USD 489-586], but the natal parents also provided NPR 12,000 [USD 117] to cover medical expenditures when the son fell ill and NPR 7,000 [USD 68] to purchase a calf to support her livelihood after her parents-in-law had separated her from them. For another daughter-in-law (8, Kote) who lived in a poor family, her natal elder brother provided NPR 20,000 [USD 195] for the medical treatment of her late husband and another NPR 20,000 [USD 195] for opening a wine shop when her husband died, while her younger, unmarried brother provided NPR 10,000-12,000 [USD 98-117] regularly for her upkeep and her own parents provided by an additional NPR 2,000-3,000 [USD 20-29] from the earnings of the younger brother.

While the degree of agency exerted by daughters-in-law calling upon their family members to help them survive is rather diminished, it is still agency, because these daughters-in-law would arguably rather have their family members support them in such a situation than not. Thus, in its own extremely limited way, we also class this type of action by daughters-in-law as a form of agency.

8.2.7 Wider financial constraints on daughters-in-law

8.2.7.1 Ruling out larger sums of credit

In principle, daughters-in-law could have gained further financial agency, particularly in emergency situations, through access to credit. In practice, this was exceedingly difficult to do. Husbands, elder sisters-in-law and mothers-in-law all did not approve of daughters-in-law taking out loans on their own. Daughters-in-law were seen to be too junior to take on a task that had ramifications for the whole family, including burdens on male income earners who were left with the responsibility of repaying such loans.

“It is not about NPR 100 [USD 1.0] or 200 [USD 2.0]. If anyone took a loan worth NPR 5,000 [USD 48.9] or 10,000 [USD 97.7] then they should ask their husband [first] ... as he would have to pay for the loan ... It is hard work to pay back a loan” (elder sister-in-law 3, Sahku)

Daughters-in-law were also perceived to be unlikely debtors, as their almost complete lack of social connections outside the household (Chapter 7, Section 7.3.3) made it implausible that anyone in the community would trust them enough to provide them with a loan.

“[My daughter-in-law] does not go anywhere. Nobody knows her. Who will provide her loans?” (mother-in-law 7, Sahku)

Even if daughters-in-law were able to find a willing creditor, family members often did not allow them to go in search of credit for fear of detrimentally impacting on the family reputation by violating female seclusion norms in the community.

“[My relatives] would say, “She is the new daughter-in-law. When she is older, then she will surely go... now, she is a new daughter-in-law, so she should stay at home... why does she need to go?”” (daughter-in-law 3, Sahku)

For time-consuming activities such as participation in savings and credit groups, these were also seen as being in direct conflict with daughters-in-law’s obligations to perform child care and housekeeping duties.

“Currently, she is looking after her child and it is a big and hard job in itself to look after a baby” (elder sister-in-law 3, Sahku)

A few daughters-in-law in some families did report being able to obtain a type of loan. These were small, interest-free exchanges worth up to NPR 5,000 [USD 49]. The majority of the loans were exchanged with husbands, sisters-in-law, brothers-in-law or parents-in-law, although one daughter-in-law reported borrowing from her aunt. However, due to their small size these loans tended to provide limited financial agency beyond what daughters-in-law could also obtain through secret savings.

“After the birth of my son, I used to buy milk for him from the travelling milk woman/goyarnia. The milk woman told me to give money for milk ... [so] I had borrowed NPR 1,000 [USD 9.8] from my aunt to give money to the milk woman” (daughter-in-law 7, Sahku)

8.2.7.2 Lack of feasible employment

A second source of financial agency for daughters-in-law might have been employment. By far the most desirable form of employment for local daughters-in-law was “office work” either in the form of the civil service, work as a teacher or work in the medical profession (Chapter 7, Section 7.2.2). However, daughters-in-law in all but the wealthiest families faced formidable barriers to professional employment, as they lacked education and training and were burdened with heavy household and child care duties. For example, one daughter-in-law explained that her husband told her she would not be able to obtain any kind of work, because she did not have a formal educational degree.

“According to [my husband], I could only work if I had a degree from a course. Without any qualifications, I would not be able to take up any kind of work ... my husband says” (daughter-in-law 2, Jamal)

On the other hand, agricultural labour for women was considered highly damaging to family status in families in the middle wealth range (Chapter 7, Section 7.2.2). Thus families that were wealthy enough not to require daughters-in-law to take up agricultural labour usually prohibited them from taking up any employment.

Daughters-in-law could in principle earn income through home production of goods by e.g. making incense sticks, weaving baskets or stitching clothes. However, household members in households in the middle wealth range also concluded that employment was simply not the best use of their daughter-in-law’s time, because women’s work was less well-paid than men’s work anyway³¹.

³¹ This impression may partially have arisen through the substantially higher wage rates earned through male foreign labour migration which made women’s local income earning opportunities seem meagre in comparison (Section 7.1.1). Women in Nepal are rarely considered as candidates for foreign labour migration. This is partly due to fears of trafficking and other forms of violence against women (in fact, the Nepalese government banned

“My husband is stubborn ... He says, what work could I do? According to him, I’m not able to do anything and even if I did, I would earn much less than him. He does not want me to go outside to earn an insignificant amount of money” (daughter-in-law 2, Jamal)

Daughters-in-law rarely agreed with the assessment of the rest of the family. The vast majority of daughters-in-law living in families where they were forbidden from obtaining employment voiced a desire to do so. When the aforementioned daughter-in-law was asked by the interviewer if she had wanted to earn money, she immediately replied *“Who does not want to earn money?”* (daughter-in-law 2, Jamal). Other daughters-in-law families positively pleaded with the interviewer to provide them a job at the end of the interview.

“I want to earn income myself ... I would be willing to do any kind of work from the government like making soap, stitching clothes, making incense sticks and so on. If Sisters like you or the government provided me with any kind of job ... then I would be ready to do it” (daughter-in-law 9, Sahku)

8.2.8 Financial incentives for family alliances/oppositions

The extent to which husbands and mothers-in-law were willing to support or oppose the financial goals of the daughter-in-law was strongly influenced by the financial incentive structure of the family. One of the enduring sources of friction between mothers-in-law and daughters-in-law concerned competition for the earned income of the husband of the daughter-in-law. While wives often gained financially from a household separation as it improved their access to their husband’s income, in-laws often lost financially from losing access to the same source of income. In two out of three cases where daughters-in-law reported supportive relationships with their mother-in-law, this conflict of interest was absent. In one family, the husband refused to share his income with any other

female foreign labour migration to the Middle East from 1999 to 2003), partly because women are perceived to have a duty to stay at home and look after children and the household in the absence of their husbands [365].

members of his family anyway including his mother and his wife (6, Sahku). In another family, the husband had passed away (8, Kote). Outside of these three cases, mothers-in-law mostly opposed the regular provision of private savings for their daughters-in-law from their family income (see Section 8.2.1).

In contrast with financial guardians, husbands often approved of opportunities for their wives to accumulate private savings. There was a strong sense that savings held by a wife could be easily accessed by both members of the couple and would be spent on the welfare of the family anyway.

“All women keep secret money/koseliya for their children’s bright future”
(daughter-in-law 5, Kote)

“Since both of us are saving money, when we receive the saved money then it would belong to both of us” (mother-in-law 6, Sahku)

Indeed, husbands and their wives often had aligned incentives to “rebel” against the in-laws in the joint household. In many joint households, husbands were equally powerless to influence financial decisions in the family as compared to their wives, because they were also under an obligation to obey the financial guardian who received and managed all household income. This frequently created increasing levels of dissatisfaction in husbands who desired to make their own decisions concerning their own income. In this situation, the most direct way to gain control over one’s own income was to enact a household separation (Chapter 7, Section 7.2.3), as this conferred full rights on the nuclear couple to control their own income.

“[My husband] told me that when he comes back [from his stay in the Middle East], then he will talk to other family members about separation ... He does not like how things happen in our family ... We do not have a house to live in. And my husband told my father-in-law [the financial guardian] to give me NPR 5,000 [USD 49] [from my husband’s income to repay a loan], but my father-in-law refused. That’s why he became angry” (daughter-in-law 3, Kote)

In all the households in our sample where the nuclear family had initiated the family separation, either the daughter-in-law, or the mother-in-law, or both cited financial discontent as one of the major causes of family conflict. For example, one daughter-in-law explained how she and her husband had initially lived in a joint household with her elder brother-in-law, as her husband had already separated from his mother before even marrying. However, after being forced to pay off loans that had been taken by the elder brother-in-law worth NPR 400,000-500,000 [USD 3,908-4,885] using the personal savings of the daughter-in-law, the couple decided to separate from their elder brother-in-law and avoid such obligations in the future.

“I paid [the elder brother-in-law’s] loans with my personal savings ... they had taken a loan and we paid it off instead of them, so it caused a lot of tension for us ... according to them, as [my husband] was living jointly with them, it was his duty to pay off their loans” (daughter-in-law 10, Sahku)

However, household separation was also expensive as the separated couple needed to move out and set up a new life for themselves without the financial support of the in-laws, something that often involved expensive land purchases and costs of house construction. For example, one daughter-in-law who suffered repeated physical and emotional violence at the hands of her brother-in-law explained how her husband refused to enact a household separation due to the belief that such a move would be financially unviable.

“My husband said that he could not live separately [from his parents] because there were so many expenses associated with living separately. We would have to buy grains like rice, wheat and we would also have to arrange fuel to cook food ... Here while living in the joint family, we only buy vegetables, but other things like rice and wheat, we get from [our in-laws]” (daughter-in-law 9, Sahku)

In this context, it was understandable that family members often treated secret savings provided for the wife with extreme suspicion³², as it could indicate the couple was “saving up” for a household separation (see also Appendix J, Section J.4.2). One daughter-in-law was immediately accused of getting secret money from her husband when she returned home with the LBW-SAT cash transfer (daughter-in-law 7, Kote), while another daughter-in-law hid the money she received from her natal parents from her in-laws for fear that they would make precisely such an accusation if they found the money (daughter-in-law 3, Kote). Another mother-in-law explained that she did not want her son to give his income to his wife, because she would immediately want to separate from the extended household if she started accumulating her husband’s earnings.

“If her husband started to give money to her then she would not live with us and she would not obey us” (mother-in-law 6, Sahku)

Conversely, the husbands who were uncooperative often were unemployed husbands who depended financially on their own parents for their upkeep (see Appendix J, Section J.4.3).

8.3 Discussion

8.3.1 Substantive findings

Existing feminist discourse on women’s property rights in rural South Asia has often focused on rights in land and assets brought to marriage to the exclusion of cash savings³³. Minturn’s [83] ethnography of high-caste women from Uttar Pradesh devoted an entire chapter to land and dowry. Bennett’s [22] detailed ethnography of women’s status in Nepal only briefly mentioned women’s property in connection with gifts provided during the wedding ceremony. Agarwal’s [9] study of women’s property rights in South Asia specifically concerned women’s rights in land.

³² In general, the scheming wife that lures her husband away from the extended family is a well-established cultural trope in Nepal [22].

³³ Even at a global level, Deere & Doss’ (2006) survey of gender gaps in the possession of wealth world-wide focused largely on assets brought to marriage and land rights to the exclusion of ownership over cash [12].

However, where authors have made occasional references to women's control over cash, their remarks reinforced the conclusions of this study. For example, Agarwal [9] noted that women's "access to the cash economy and (in areas of strong female seclusion) to the market place itself, is constrained and often dependent on the mediation of males" (p.63-64). Minturn [83] noted that daughters-in-law increasingly controlled their own cash to the displeasure of their mothers-in-law. Naved [362] reported that respondents in Bangladesh felt contemporary women "handle more money, which includes their own as well as their husbands' earnings ... [and can] freely handle and use money for daily expenses ... because vendors now come to the door to sell goods" (p.29).

The focus on land rights has been understandable given the importance of land as a productive asset for the largely agrarian economy of rural South Asia [9]. Female land ownership has been associated with improved female decision-making power and child nutrition [366] and reduced incidence of domestic violence [367,368]. Similarly, control of assets brought to marriage is of interest given evidence for a role of such assets in enhancing women's bargaining power [4] and reducing the incidence of domestic violence [369,370]. However, an exclusive focus on land ownership and assets brought to marriage potentially overlooks an important role of cash in shaping family politics in rural South Asia.

Most prominently, struggles over the control of cash played an important role in contributing to the sense of dissatisfaction that could ultimately lead to a household separation in the Maithili family (Section 8.2.8). In the late 1950s and early 1960s, Bailey [371] and Epstein [372] hypothesized that a shift from feudal land practices to competitive cash-based economies in South Asia could be accompanied by the break-up of the joint family, as sub-factions began to dispute the allocation of money or refuse to put their external earnings into a common family budget. However, studies of household separation since then ignored the role of intra-household conflict over cash and instead focused on other causes of household separation such as the death of household heads, overcrowding or migration, general "family discord" or general "economic pressures" [111,373-375].

Although the demise of the joint family has not come to pass as predicted by Bailey and Epstein, the politics of intra-family control over cash seems to have persisted till this day. In fact, a Supreme Court Ruling in India in October 2016 confirmed the divorce of a Hindu son from his wife who was ruled by the Supreme Court Judge to have tried to “pry him away” from his “pious obligation” to live with his parents “for the sole reason” that she wanted to enjoy his entire income, a practice that was considered to reflect foreign “Western thought” [376]. The fact that the highest court of India would explicitly refer to the politics of intra-family control over cash in justifying their decisions shows the enduring power of a discourse, which is entirely overlooked by an exclusive focus in development theory and practice on land- and dowry-based assets.

On a day-to-day basis, our current study found that women living in joint families engaged in a number of strategies to exert financial agency. First, we found that Maithili language contained a specific word for the secret savings of married women, *koseliya*, which were accumulated through the strategic manipulation of information in the family (Section 8.2.1.1). The use of “management of information” [360] to accumulate private savings have been noted by a number of researchers working in Bangladesh. Naved [362] reported that rural villagers in Bangladesh also used a specific word, *zolaitta*, to refer to the secret savings kept by married women which was hidden from their husbands. Both Kibria [361] and Kabear’s [360] studies of garment workers in urban Bangladesh found that women would secretly withhold a portion of their wages from their husbands as a form of protective insurance for themselves.

Most spectacularly, women’s accumulation of secret savings came to light in November 2016, when Prime Minister Narendra Modi announced that all existing Indian bank notes worth 500 or 1,000 rupees would become invalid as legal tender from midnight on the same day and that new bank notes worth 500 and 2,000 rupees could be exchanged for the old bank notes at formal bank branches. Although designed to curb corruption and fight terrorism, an unintended consequence of the policy was widespread revelation of married

women's secret savings to their husbands who were often required to help them exchange it for the new currency [377]. While some husbands were shocked at the discovery of their wives' secret savings [377], others had tacitly accepted their wives' secret accumulation as a form of private insurance [378].

Interestingly, sociological studies of the history of Western countries have shown similar findings concerning the strategies used by married women to get access to money in a context of unequal access to income-earning opportunities and decision-making power in the family. Hertz [270] found that American couples kept secret financial information from each other including secret savings and secret income, while Zelizer's [379] study of American households from 1870 to 1930 concluded

“A wife's chances of additional cash were limited to ... asking, cajoling, downright begging, and even practicing sexual blackmail. If these techniques failed, there was also a repertoire of underground financial strategies, ranging from home pocket-picking to padding bills” (p.357)

The results of our study showed that although the daughter-in-law was usually the subordinate party in highly unequal power relationships with other family members, we should not dismiss her ability to exert financial agency either. One daughter-in-law in our sample reported having a role as the family “accountant” since she was the only family member at home who was literate enough to keep written accounts of income and expenditures. When the family received remittance income worth NPR 10,000 [USD 98], she redirected it towards the repayment of outstanding loans (daughter-in-law 1, Sahku). Other daughters-in-law blocked the construction of a roof (daughter-in-law 3, Sahku), initiated the marriage of a sister-in-law (daughter-in-law 6, Sahku) or persuaded the parents-in-law to sacrifice a goat upon the birth of her son (daughter-in-law 8, Sahku). Other daughters-in-law again banded together and forced a household separation on their mother-in-law (mother-in-law 5, Kote).

However, the examples provided by daughters-in-law in our study for what they did achieve in the financial realm were also quite limited. While the ability to strategically influence other family members allowed daughters-in-law to obtain some financial agency “by proxy”, it left their agency dependent on ingratiation, persuasion, deception and manipulation, manoeuvres known as “weapons of the weak” [380]. Daughters-in-law needed to continually maintain the impression that any financial agency they exerted would ultimately benefit the family member with whom they had allied themselves. Thus, these results echo the concerns of feminists over allowing the notion of indirect freedom to form part of a definition of empowerment (Section 3.2.5, Chapter 3).

Many daughters-in-law often considered it an achievement to convince their family members to provide them private allowances, to take them along on a shopping trip to a nearby market or to provide them with small luxury items such as clothes or cosmetics. By comparison, mothers-in-law reported making daily decisions regarding what loans to take and who to borrow from, whether to send sons abroad for employment or not and where to direct investments in local family business. Daughters-in-law were frequently prohibited from involving themselves in all of these decisions.

Studies in both Bangladesh and Pakistan have indeed suggested that fear of abandonment by husbands, limited outside options for married women and strong ideologies of “togetherness” in the family prevented women from exercising control over cash in the family, including control over their own earned income [252,360-362]. Echoing our findings on financial guardians (Section 8.2.1.2), Kibria [361] noted how female garment workers who handed over their wages to a male household members would justify it in terms of his duties to spend the household income on the welfare of the household members rather than himself.

Again, sociological studies of the history of Western countries have shown comparable findings concerning the gendered management of money. Under

the law in both the United States and the United Kingdom, all property in a married family belonged to the husband, and wives lost the right to any property they brought to marriage or earned subsequent to marriage until new legislation was introduced at the end of the nineteenth century [12]³⁴.

Similarly when Shyam Sundar Yadav, a senior field coordinator from MIRA, was asked to explain why so many of our respondents indicated that the wife or the mother-in-law received the household income, he explained that “in Nepal, women are just like a bank”. He elaborated that husbands and sons usually handed over their income to their wives or mothers, trusting that these would better care of their money than they could even take care of it themselves. This was remarkably similar to Zelizer’s [379] description of how low-income husbands appointed their wives to act as “cashiers” for the family, as they handed over their earned income to their wives in the expectation that they would subsequently administer the collective income skilfully.

Finally, Vogler and Pahl’s [257] taxonomy of domestic money management systems in British households could be productively applied to the households in our study. In her description of the “female whole wage system”, the husband was responsible for earning an income and would hand over his entire wage package to his wife minus “pocket money”, while the wife was responsible for budgeting and household expenditures. In our setting, this resembled the allocation of roles and responsibilities between the financial guardian and male income-earners of the family³⁵.

³⁴ Zelizer’s [379] study found evidence that American courts continued to uphold husband’s rights over property brought to marriage or earned by their wives until the 1920s.

³⁵ Vogler and Pahl [257] also noted how the wives’ role as managers of household money in low-income households in the UK was not experienced as empowering, because the household budget was so constrained that few choices were available in the first place. Indeed, the division of labour allowed husbands to blame their wives for “mismanagement” of funds when their own incomes were insufficient [257]. Many mothers-in-law in our sample similarly voiced feeling considerable psychological distress in trying to manage entire joint households comprising multiple, often squabbling, sons and daughters-in-law who felt unfairly treated one way or another in the allocation of household resources.

However, there are limits to how far, one can stretch the analogy between Western married couples and Hindu extended families. Daughters-in-law in Hindu extended families had to contend with the simultaneously implications of gender *and* age inequalities in access to financial power in the household. While Zelizer's strategies of "asking, cajoling, downright begging or even practicing sexual blackmail" (p.357) might have worked on the husband, they were less likely to work on mothers-in-law with whom daughters-in-law tended to have considerably more fraught relationships than their husbands (Appendix J). They were also less likely to work on sisters-in-law with whom they might have more competitive relationships than their husbands (see Chapter 7, Section 7.2.3 for an example). Our study showed a different repertoire of informal strategies for dealing with financial guardians including using the husband to put forward one's proposition, keeping secrets from the mother-in-law or capitalising on a supportive relationship with the mother-in-law. In the long term, daughters-in-law might also have hoped that, they would eventually become a mother-in-law themselves and acquire greater status in the family. As noted in Section 8.2.3, many daughters-in-law seemed to expect their mothers-in-law to hold on to her authority as long as she was alive.

Unfortunately, the use of generalized statements on the power of women "in general" to control household finances have not been uncommon in South Asian development writing. Naved [362] reported that "women" in Bangladesh were now perceived to "freely handle and use money for daily expenses" (p.29) without clarifying whether these women included any daughters-in-law or if they were only mothers-in-law. Among studies published in the last 20 years on the financial power of women in South Asian families, only two studies specifically addressed generational and gender influences simultaneously, one from urban Bangladesh [360] and one among immigrant South Asian families in London [381]. Both studies noted the active involvement of senior women in managing finances on behalf of junior women in ways similar to the roles of a financial guardian. However, none of these studies paid attention to the strategies used by junior women to subvert the power of senior women. Yet, as demonstrated in this study, the power struggle between junior and senior women was an important part of the overall picture on financial family politics.

8.3.2 Limitations

Our analysis of gender dynamics in the household was based on the reports and perspectives of female respondents only. While the incorporation of male perspectives was possible (see Appendix L), the translated data arrived too late to form part of this thesis. This potentially limited our ability to study the social dynamics between male household members, as many women reported having limited access to discussions among men in our households (see Appendix K, Section K.4.2). Future work will make use of the data from husbands of women participating in our study to explore their perspectives on women's financial agency in the household.

A second key concern related to the ability to generate evidence by relying exclusively on spoken, linguistic data. As discussed in Chapter 6, Section 6.2.4.2, respondents might omit mention of details of their lives that they felt uncomfortable discussing or which they felt cast them in an unfavourable light towards the interviewer. As a reputation for family unity and harmony was strongly valued in the Maithili community, many respondents may have felt uncomfortable discussing conflicts in their family with our interviewer. We addressed this issue by carefully explaining the purpose of our research programme to them, by assuring them of the confidentiality of their interviews and by separating daughters-in-law and mothers-in-law from each other during interviews by simultaneously interviewing both in separate rooms.

Ethnographic research of household dynamics involving years of participant observation while residing in a local village [83] or in a Maithili household as an "informal family member" [22] could have partially resolved these problems. Family members would have found it considerably more difficult to perform "impression management" over prolonged periods of observation and they might have had less of a desire to do so anyway, as they learned to trust the motives and goals of the researcher. Participant observation might also have facilitated the understanding of intricate, informal pathways of influence in the

Maithili household that might have been difficult for respondents to verbalise in linguistic form. Given my identity as a male researcher and the strongly sex-segregated social norms of Maithili society, it would have been nearly impossible for households to allow me to sit in their home and observe women's daily domestic routines. However, a female co-researcher might have been able to help with such research.

Ethnographic research or repeated qualitative interviews with participants over a prolonged period would also have enabled us to assess the extent to which the implicit values and goals endorsed by women's strategies would endure over time (Section 3.3.4, Chapter 3). By looking out for changes in women's strategies over time, we might for example conclude that a goal of saving up for a household separation had been substituted for a goal of securing strong interpersonal relations with the mother-in-law. Women's expressed desires and goals might also change as they realised they were more or less comfortable with their assigned role in the household. However, the limited timescale of this project precluded such long-term data collection processes.

A final issue concerned the generalizability of our findings to other contexts. Although much qualitative work seeks to understand a particular sub-culture or a small set of individuals in rich detail rather than establish universal rules and laws of human nature [382], our work sought to generate policy-relevant evidence for improving development practice in health and gender policy beyond the specific Maithili population in this study. This requires a form of "transferability" or "fittingness" of our results which refers to the extent to which our conclusions can "be transferred to" or "fit" other contexts [382].

In this study, we provided a detailed description of both context and main findings to help readers to judge for themselves whether our results transferred to their own setting [382]. Many of our results seemed to "fit" logically within the context of findings from anthropologists working in India, Pakistan or Bangladesh, as well as other areas of Nepal (Chapter 2, Section 2.3). However,

future work could strengthen the transferability of our results. In particular, our sample of interview respondents were exclusively Hindu women from the Plains of Nepal. This was an important limitation of our study and future replication studies could investigate the transferability of our findings to related populations such as Muslim women, women living in the Hills of Nepal or women living in other South Asian countries.

8.4 Conclusion

One of the main findings of this study concerns the active role played by young, rural daughters-in-law in accumulating and controlling their own cash savings. While access to credit and employment was often limited, daughters-in-law were able to exercise agency in five distinct ways: 1) Capitalising on supportive financial guardians 2) Using the husband as a go-between 3) Keeping secrets with the husband 4) Keeping secrets from the husband 5) Relying on the maternal home. However, a clear pattern that emerged from these strategies was the extent to which daughters-in-law were almost entirely dependent on the goodwill of either their husband, mother-in-law or natal family to exert their own agency.

Having examined the processes and determinants of financial agency in the Maithili household in general, we will now turn to the specific issue of daughters-in-law's control over the cash transfers provided in the LBW-SAT intervention in Chapter 9.

Chapter 9

Exploring financial agency over LBW-SAT cash transfers in the household

9.1 Introduction

A major concern in the design and evaluation of microcredit, microsavings and cash transfer programmes has been the potential for income appropriation by husbands and other family members [37,209,212,383,384]. Even where these have not directly seized the income of the female earner, they may have compensated for the increased income of the female earner with a corresponding reduction in financial support from their side [5,211,261,385]. As regards cash transfers, the existing evidence finds mixed evidence for an impact of either conditional cash transfers (CCTs) or unconditional cash transfers (UCTs) on measures of women's decision-making power, whether in the domain of household expenditures or in other domains [214]. At the same time, RCTs randomising the recipient to male or female beneficiaries have found mixed results with some RCTs showing a gender difference [34] and others finding virtually no gender differences in budget allocations [386,387]. In the latter case, it has been speculated that the lack of difference was because husbands seized the cash transfer and prevented their wives from making decisions on its use [388].

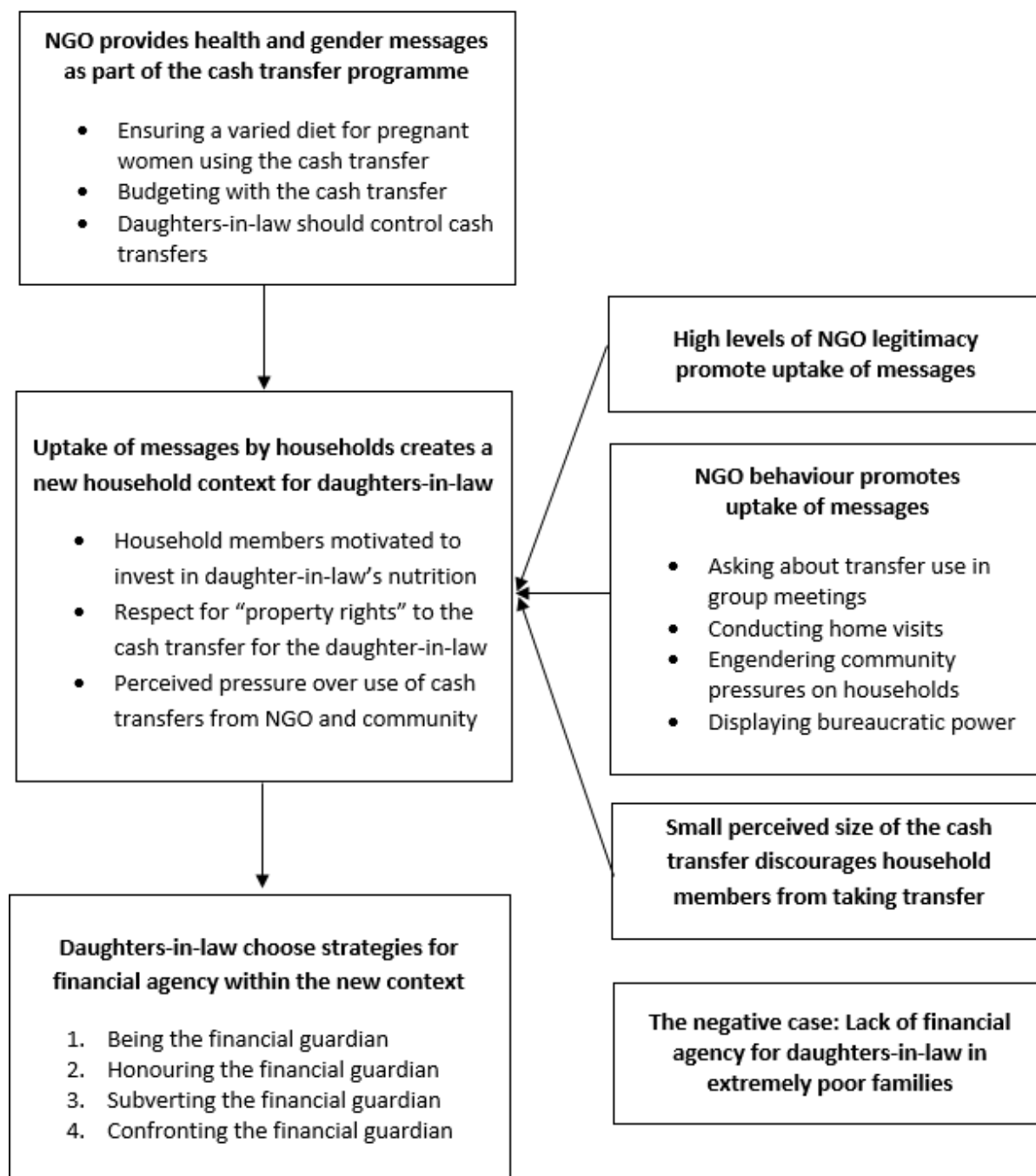
However, qualitative evidence on the reasons why women have or have not been able to retain control over their cash transfers has been sparse. Importantly, no existing qualitative study on beneficiary women's own agency over received cash transfers has been carried out in the South Asian context. One study on a CCT from Mexico reported that men had no problem with women receiving money, because women were thought to be more responsible with money and spend it on the family rather than alcohol [3]. Another study on a UCT in Lesotho [389] found that conflicts over the cash transfers were primarily between parents and their children rather than between husbands and wives, as women were expected to manage household money in their context

anyway. Another in Kenya [345] of a UCT found that most men saw the money provided by the cash transfer as belonging to the recipient women and felt that it was spent on things like family welfare, which they valued anyway. However, one case of conflict where the husband seized all the money from the transfer and kept with himself was also reported [345]. A final study of a CCT in Turkey [90] found that men disapproved of women being given cash, and women often offered the cash transfer directly to their husbands, although some women also felt the money was their right, because it was their “salary” for fulfilling conditionalities attached to the cash transfer.

The existing set of qualitative studies paint a mixed picture of women’s agency over cash transfers with some contexts finding few restrictions on their use and others finding the cash transfer being largely controlled by male household members. However, women’s agency over their received cash transfers was not the primary aim of these studies, thus none of the existing studies proposed any theories of why women were or were not able to retain control over the cash transfer, since. This Chapter thus seeks to present a new theory of how women were or were not able to exert agency over the cash transfers.

The main theory of this Chapter is as follows: MIRA staff provided health and gender messages focusing on how the cash transfer ought to be used (Section 9.2.1). While MIRA held levels of local legitimacy (Section 9.2.2), MIRA staff also took active steps to pressure families into spending the cash transfer as advised and encourage community pressures to uphold the advice provided by MIRA as well (Section 9.2.3). The small size of the cash transfer reduced the stake family members felt they had in influencing the use of the cash transfer (Section 9.2.4). Households responded by being motivated to invest in the nutrition of the daughter-in-law and respect her “property rights” in the cash transfer (Section 9.2.5). This provided a new, unusual context for many daughters-in-law to exert financial agency. The strategies used by these daughters-in-law included choosing freely in separated families, honouring the financial guardian by offering them the cash transfer, using inconspicuous subversion, and using confrontational tactics (Section 9.2.6). However, in extremely poor families, daughters-in-law seemed to lack any meaningful agency over the cash transfer (Section 9.2.7). The whole theory is diagrammed in Figure 19.

Figure 19. Theory of financial agency over cash transfers



9.2 Results

9.2.1 MIRA provides gender and health messages

9.2.1.1 Ensuring a varied diet for pregnant women using the cash transfers

In accordance with the manual for the women's group facilitators, FCs reported teaching pregnant women about the importance of caring for the pregnant woman and spending the cash transfers on her. In particular, FCs reported teaching a set of nutritional lessons emphasizing cost-savings through home production of vegetables and ensuring food diversity by covering all the "four" major food groups (fruits, vegetables, grains and protein).

"Mostly in the villages, there is lots of green spinach, but ... they did not know, how good it was. But they learned about it from our meetings ... We tell them about the four main types of food. [And] we tell them about the locally available fruits" (FGD)

Figure 20. Picture from the second women's groups meeting showing the variety of food products that a healthy pregnancy requires.



However, daughters-in-law, mothers-in-law and elder sisters-in-law widely reported receiving a somewhat different nutritional message promoting primarily the consumption of fruit and dairy with the occasional inclusion of other foods. In particular, apples or pomegranates were almost universally mentioned by daughters-in-law, mothers-in-law and elder sisters-in-law alike, who reported that these should be given to the daughter-in-law *“in maximum quantity”* (elder sister-in-law 3, Jamal).

“In the women’s group meetings, they had told us to eat pomegranates and apples and others things too” (daughter-in-law 6, Kote)

“The money was given by the women’s group in order to buy apples and pomegranates to eat” (daughter-in-law 8, Kote)

The salience of these fruits was likely due to their relatively high price which made them “luxuries” in many households *“The Sisters had told us to eat good things and you know that good things cost a lot”* (daughter-in-law 6, Sahku), although family members likely also genuinely believed in the beneficial nutritional properties of apples and pomegranates, particularly the latter which was believed to help build blood for the baby (FGD). One mother-in-law also lamented how she had wasted money on buying pomegranates and apples for her daughter-in-law only to have them turn stale when the daughter-in-law did not enjoy eating them.

“When apples and pomegranates were about to turn stale in her room then she used to give them back to me ... I asked her ... why she not had eaten them and lambasted her for not eating. Then she told me that she did not [actually] like those fruits” (mother-in-law 2, Jamal)

9.2.1.2 Budgeting with the cash transfer

FCs also reported making detailed recommendations concerning the use of the cash transfer in the domain of budgeting. These recommendations were not planned in advance by the lead LBW-SAT team, but were installed by the FCs at their own initiative, as they feared beneficiary women and their families might “mismanage” the cash transfer by e.g. spending all of it in one go on an

expensive meal. To prevent such occurrences, FCs recommended stretching the cash transfer over a whole month by spending approximately NPR 25 [USD 0.24] a day on either spinach, green vegetables or milk. Women's group facilitators even used a calendar to clarify for participants how the cash transfer could best be stretched out over a full month.

"For example, we gave them NPR 750 and if they spent that money to eat 1 kg meat in one day, then it would not work. Instead we told them that daily, NPR 25 should be invested in the kind of food that was unavailable at home ... They have been focusing more on green spinach, vegetables and milk because it also fit our criteria. NPR 25 per day is enough for them to buy food that is nutritious and easily available ... We told them to calculate their daily expenditure and ensure that NPR 25 per day was spent ... We also had a picture of cash and used a calendar ... we showed them from when to when, what amount should be spent ... Our rule was that the money was to be spent over one month" (FGD)

Although the rule of spending NPR 25 a day helped provide structure to women's expenditure, it was a rather inflexible framework in practice. Poorer families complained that they could not justify spending the entire cash transfer on only milk, when they could not afford staple foods, while wealthier families wanted to make bulk purchases of the more expensive fruits. In response to such requests, FCs again modified their recommendations by their own initiative. For poorer participants, they recommended spending half of the money on milk and the other half on staple foods. For wealthier participants, they recommended planning ahead so that expenditures averaged out to NPR 25 a day.

"[The poorer participants] ask us if they drink half a litre of milk every day, all the money will be spent on that and then what else can they do [for food]? We tell them to buy milk from half of the money and spend half, that is, NPR 12.5 [USD 0.12], for sometimes pulses, [sometimes] spinach" (FGD)

"If [richer participants] spend 25 rupees per day, then they can't buy apples and pomegranates. So we tell them to ... consider how long it would last. For example, if they buy 1 kilogram for NPR 100 [USD 0.98] then they will eat for four

days, which makes NPR 25 [USD 0.24] rupees. That is how they should eat the fruits” (FGD)

9.2.1.3 Daughters-in-law should control the cash transfers

FCs observed early on during the trial that daughters-in-law often handed over their cash transfers directly to the mother-in-law as soon as they received them *“the first time we gave them the money, they gave it to the mother-in-law immediately”* (FGD). The FCs were concerned that this would diminish the impact of the LBW-SAT programme, as the cash transfer might be divided too thinly between household members, or the cash transfer might not be spent on the daughter-in-law at all. Consequently, the FCs decided to announce a new *“rule and regulation”* that daughters-in-law had to keep the cash transfers with themselves and instructed all the women’s groups participants that the cash transfer was for the personal use of the daughter-in-law.

“In my second women’s groups meeting, my question to [the daughters-in-law] was that they had taken the money and so how did that money benefit them ... We asked them what the benefit was and what they did with [the cash transfer]. They said that the money should be in their hands ... Afterwards our rules and regulations were made ... The money [now] goes directly into the hands of the pregnant women so that they do not have rely on the hope that others would provide them with food ... This is what we tell them, that the money is given to them for their personal use. That’s how we distribute the money” (FGD)

9.2.2 High levels of NGO legitimacy promote uptake of messages

MIRA held a perceived expertise in matters of maternal and child health. Many daughters-in-law and mothers-in-law remarked how MIRA provided a chance to learn from members of society who were perceived to be more educated and more knowledgeable than themselves.

“If a frog is inside the well then it thinks the world is so small, but when it comes out, it realizes that the world is enormous ... Like that, we can also learn if we come out of our homes and you teach us ... [but] I suppose, I am still inside the well” (mother-in-law 6, Kote)

Many daughters-in-law and mothers-in-law particularly valued the social nature of the learning process, as it provided an opportunity for many secluded daughters-in-law to simultaneously socialize and learn from other women.

“Daughters-in-law do not know much. Only when knowledgeable women share their knowledge with us [in the women’s groups] do we become more aware ... When we go [to the women’s groups] then we meet other women out in the fresh air and we feel free ... it is obvious that you’d feel better and ... you can talk to all sorts of people” (daughter-in-law 4, Jamal)

Daughters-in-law and mothers-in-law in the study area also did not distinguish sharply between MIRA as a non-governmental organization and the Nepal government, partly because local residents were used to seeing only government actors distributing large amounts of food or cash for free. Indeed, one mother-in-law saw the LBW-SAT cash transfer as just another government scheme similar to the universal Old Age Pension Scheme (mother-in-law 8, Sahku). The association with the Nepal government likely lent the LBW-SAT intervention an air of authority. For example, one daughter-in-law explained that if the government had provided money for the purpose of purchasing food then households should not contravene the purpose of the cash transfer by purchasing non-food items.

“If [the LBW-SAT cash transfer] was provided to buy food then one should buy food with that money. One should not spend it on other things. [Sometimes,] people cannot eat, because they do not have enough money, but if money is

given by the government, then every woman should spend it on food" (daughter-in-law 3, Jamal)

Another mother-in-law concluded that the LBW-SAT programme must have been designed by competent designers, because the government was behind it. This created greater trust in the ability of the LBW-SAT programme to effect positive improvements in pregnant women's conditions.

"If there were no advantages to running the programme then how would such a programme get off the ground? ... Is the government a fool? The government has run this programme and I am sure the government must have thought it would improve the conditions of pregnant women" (mother-in-law 2, Jamal)

Finally, the provision of cash transfers strengthened the acceptability of the programme. Many families remarked on finding encouragement and support in the cash transfer in our interviews. For example, one mother-in-law who had lived through a kidnapping of her younger son and the loss of fortune to the 2015 Nepal earthquake explained that the cash transfer provided "hope" for poor people.

"Tell me, are those NPR 700 [USD 6.8] enough to cover these things [marriages, loans and other large expenditures]? But it provides hope for us. The Old Age Pension is NPR 500 [USD 4.9] monthly, nothing can be achieved with that amount, but also it provides hope for people" (mother-in-law 8, Sahku)

Indeed, FCs felt an important reason why communities did not simply reject the health messages of LBW-SAT was the provision of cash transfers. During a previous women's group trial in Dhanusha and Mahottari, women's group facilitators also exhorted households to ensure the availability of adequate food

and nutrition for pregnant women in the household³⁶. As these facilitators were unable to provide households with money to spend on the things that they recommended, some community members felt they were being asked to spend money on things that they could not afford.

"When we gave awareness and nothing else [in the previous women's groups trial in the same area] they used to say that they did not have any money or anything, so from where would they find money to buy food to eat ... The distribution of cash protected us against such criticisms" (FGD)

9.2.3 NGO behaviour promotes uptake of messages

9.2.3.1 Direct action in group meetings and during home visits

MIRA staff took direct action to promote uptake of its health messages. For example, one FC provided a message to her community on her own initiative that if they wasted her time by ignoring her advice regarding how to spend the cash transfers and gave birth to low birth weight children, then she would stop coming and then the community would not receive any further cash transfers.

"We told them that there wouldn't be any further cash transfers, if we did not come and sit with them, and we had chosen to spend so much time there so that their children could grow up healthy and sound. If the children didn't grow up healthy, then it was of no use to us to come and spend so much time. The women who were not pregnant, like the mothers-in-law, they were telling the pregnant women that if they were not willing to come to the women's group, there would be too few people in the group and [the FCs and the facilitators] would not be coming any longer and the money would not be given, and they would be banished from that money. That was why, they should spend the money [as instructed]" (FGD)

³⁶ The previous trial focused on improving detection, treatment and management of neonatal sepsis using participatory women's groups. The results of the trial are currently pending write-up and publication. Note, the clusters used for the evaluation of the LBW-SAT trial were specifically chosen to be non-overlapping with the clusters used in this previous trial in order to remove confounding effects from this previous trial.

A second FC promised women the translation of the LBW-SAT intervention into permanent policy if only beneficiaries demonstrated the potential for the intervention to prevent low birth weight to the relevant authorities. In fact, no such agreement existed with the Nepal government or any other implementing organization.

“We also told them that if they spent this money properly and gave birth to healthy children, then in the future this would be a system for all pregnant women. For example, they are getting iron capsules for free now, later all pregnant women in the whole district would get NPR 750 [USD 7.3]. That is also how we encouraged them (laughs). We told them that we were trialling four different manners [of preventing low birth weight] and the most successful manner ... it would be implemented in that manner” (FGD)

In other cases, FCs deviated from their assigned role as open-minded group facilitators into a more “interrogator-like” role. Each women’s group meeting ended with a review of how members had spent their cash transfer in the previous month. One FC described how she asked group members “*cross-questions*” in such meetings because she wanted to be sure they had not spent their cash transfer on clothes or jewellery. Another FC lamented how participants only ended up spending the cash transfer on food after she “*again and again told them to spend the money on food to eat*” (FGD). A third FC reported how she had admonished a women’s group member and told her she had not done what she was “supposed” to do, when the member explained that she had spent her cash transfer on medicine instead of on food (FGD).

Similarly, some FCs saw the use of home visits by nutrition mobilisers and FCHVs in LBW-SAT as an opportunity cross-check beneficiaries’ usage of the cash transfers. Although these home visitors were only supposed to counsel families in polite and open-ended ways on use of the cash transfer, some FCs preferred them to have a much more interventionist role. Sometimes, FCs would even

personally visit households to “catch out” beneficiaries who did not spend the cash transfer as instructed.

This clearly made an impression on household respondents. For example, one daughter-in-law narrated how a well-known community member would repeatedly grill her in her capacity as a home visitor on her spending behaviour. In order to indicate the level of detail at which she felt questioned, the daughter-in-law used the colloquial term "*She knows how much salt, I put in pulse while cooking*" (daughter-in-law 3, Jamal). The same monitor would ask her to physically show her the fruit she had purchased as if trying to catch her out, an experience that the daughter-in-law did not appreciate.

"No, I had not spent the money on anything else [than food], [the home visitor] used to come to my household, but she found nothing ... I showed her the fruit that I was eating" (daughter-in-law 3, Jamal)

Furthermore, FCs enforced their policy of daughters-in-law retaining control over their cash transfers by trying to catch out families where this did not happen. Specifically, FCs decided on their own initiative to train women's group facilitators to perform three functions:

- 1) Facilitators would ask women's group members during group meetings if the mothers-in-law let their daughters-in-law keep their cash transfers.
- 2) Facilitators would double-check with daughters-in-law during if they were observed to hand it over to their mothers-in-law after receiving it.
- 3) Facilitators would use home visits as an opportunity for raise questions about whether family members had taken daughters-in-law's cash transfers away from them.

Finally, an inadvertent source of pressure may have arisen from the surveillance and evaluation team. Near the end of the trial, mobile survey teams were rolled

out across the study area to measure and weigh newborns in order to obtain information on the primary outcome of the trial, newborn birthweight. FCs did not see these survey teams as serving a purely evaluative function. Instead, FCs reported how they felt surveillance team members ought to motivate women to follow their nutritional advice by holding up examples of low and proper birthweight to the communities “[The women] should be motivated with examples. Especially by the surveillance team members who come here and do their surveys” (FGD). Thus, one elder sister-in-law reported being told by the group facilitators that the nutrition clinics were installed with the explicit purpose of monitoring households’ spending behaviour.

"The [women’s group facilitators] told the daughters-in-law that ... they had given money to pregnant ladies to eat things during their pregnancy, and if they would not eat their fruits then later it could be checked, because ... their baby might become low birth weight. After the delivery of the baby, the weight of the baby would be checked by [MIRA staff] ... [Indeed,] after delivery they had come to check my grandson. At that time my sister-in-law’s delivery had not happened yet, so her child was not checked, but my grandson was weighed at that time" (elder sister-in-law 3, Jamal)

9.2.3.2 Engendering community pressures

Communities also contributed to pressuring households into complying with the messages provided by MIRA. First, the LBW-SAT intervention itself created social pressures to enact behaviours that promoted the interests of the women’s groups. For example, one FC recounted a case where group members went *en masse* to the home of a beneficiary whose husband was rumoured to have spent the cash transfer on alcohol for himself. The women’s group members threatened the husband with termination of the cash transfer and exclusion of his wife from the women’s groups meetings, unless he promptly stopped misusing her cash transfer. Events such as this might have helped maintain an impression in the community that households were at risk of losing the cash transfer if it was not spent in accordance with its recommended usage.

“[This husband] was a little notorious. [The family members] took the cash transfer forcibly and spent it on drinks. The people from the women’s group [came to the household and] asked them about why the money was wasted in that way. They told [the husband] that if he misused the money like that, his wife would not come to the meeting and she would not be given money at all and would be sent home by the head office” (FGD)

At the same time, community members outside of the women’s groups were likely also involved in enforcing the messages provided by MIRA. Households in our sample were widely aware of the purpose of the cash transfer and all types of respondents from both poorer and wealthier backgrounds emphasized that “frivolous” violations were unacceptable *“They give money for one purpose only [to buy food]. If I bought a sari with that money that would not be good”* (daughter-in-law 1, Kote). When one daughter-in-law was asked if she wasn’t free to spend the cash transfer however she liked, she immediately answered *“No, someone might have a problem with this”* (daughter-in-law 1, Kote). An FC also expressed the idea that *“we give them the money to buy food, thus they feel that they have to buy food with it”* (FGD).

Thus, elder sister-in-law explicitly noted how community members would accuse pregnant women’s guardians of taking cash transfers away from them, if children were found to be low birth weight.

“People used to complain if a child was born low birth weight. Although we had given our daughter-in-law lots of food, if she did not keep well or if her baby was not healthy, then people might say that we had not spent the cash transfers on our daughter-in-law, but instead taken her money” (elder sister-in-law 3, Jamal)

A mother-in-law also stated that if her daughter-in-law was still living in a joint family with her and she took her cash transfer from her, then the people might start gossiping about her in the village.

“If she lived with me and I had been taking her money then people might starting talking about the fact that her mother-in-law had taken all her money” (mother-in-law 5, Sahku)

Furthermore, FCs remarked that women would feel awkward and embarrassed if it was revealed that they had spent the cash transfer “in violation” of its stated purpose *“They would feel awkward [and] embarrassed [in the community] that the money they had been given to spend on food to eat had been spent on something else”* (FGD). One FC mentioned off-tape that she believed women feared both personal and social feelings of guilt and shame accompanying giving birth to a low birth weight baby, citing the Nepali proverb *“It is not the tiger of the forest that eats you alive, but the tiger of your own mind”/ban ko baghle nakhaeko, man ko baghle khaeko.*

9.2.3.3 Displaying bureaucratic power

In order to ensure timely delivery of cash transfers to eligible women, MIRA needed to operate an effective bureaucracy, the implementation of which occasionally necessitated demonstrations of power. In one case, conflicts between wealthier and poorer households erupted after wealthier households refused to send their daughters-in-law to the women’s groups for fear of damaging their family honour. Wealthier households demanded door-to-door delivery of the cash transfers, but poorer households felt powerless to make such demands of MIRA because they needed the cash urgently to feed their families. In order to treat households equitably, MIRA policy was revised so only women who were physically unable to come to the women’s groups meetings were eligible to have home visitors deliver cash to their doorstep. This created clashes with local power brokers who continued to demand that MIRA deliver cash transfers to their doorstep. The FCs insisted on following the rules and

regulations of MIRA policy throughout, which made even a local party secretary realise that he could not affect the implementation of this policy, despite his influence in the community.

“The mothers-in-law previously really did not want their daughters-in-law to go, they only wanted them to register [for cash] without going [to meetings] ... [The family members] said that they did not want to send their daughters-in-law to the women’s group. [Instead,] they should be given money at home ... There was one party secretary/sachiv in ward number seven ... When we said no, we won’t give [you the cash transfer at home], he was angry, but later he asked his daughter-in-law to come and take the money, which he did not do before (laughing)” (FGD)

In another case, a few pregnant women registered for both cash and food transfers by commuting between VDCs in the study area. In total, only a small handful of such cases were ever detected, but FCs had to systematically seek out and cancel the registration cards for “double registrants” (see Appendix K, Section K.3.3) in order to ensure a fair distribution of transfers and preserve the integrity of the trial itself. When one daughter-in-law’s registration card was electronically cancelled, her mother-in-law was so incensed that she called on local party representatives to force MIRA to continue paying her daughter-in-law. However, local MIRA staff took the party representatives to the Janakpur head office to show them electronic proof that the daughter-in-law was indeed a double registrant.

“Her mother-in-law spread [her complaint] all over the village and made a big debate out of it ... A ward meeting was held after that and we clarified the situation. She had even called the local party representatives, but she had not told anyone that her daughter-in-law was getting food from another place, she had told everyone that she only got cash. And the party representatives were angry because they thought we had made one rule, but followed another ... The same day when the ward gathering happened and the party representatives came, I clearly explained everything to them. After that they asked me if I was telling them the truth and I told them that I would show them the proof in the

[Janakpur] office. I came to the office and I showed them the list and when I did that, then they understood that I was right and that she should not get the money" (FGD)

As MIRA staff were forced to assume a more authoritative role to discourage women from registering twice, this might inadvertently have affected their relations with women's group members, as facilitators demonstrated a capacity for bureaucratic power that ordinary women's group members did not have.

"Later we became very strict ... we told them that if anyone ... got into any of this then we would cancel their card and we would not give it back ... If you wanted to complain, you could go to the [Janakpur] office ... After that everyone was very careful (laughs)" (FGD)

While such demonstrations of power were not conscious strategies on the part of MIRA to promote uptake of their health messages, they might have indirectly contributed to such uptake. This is because MIRA staff phrased its messages in terms of rules and regulations and these demonstrations of power made it clear to community members that they took their own policies very seriously when they enforced them.

9.2.4 Small perceived size of the cash transfer

Families widely perceived the cash transfer to have a negligible size in the larger scheme of things. Mothers-in-law and daughters-in-law living in households in the middle- to upper wealth range reported being able to make do without the cash transfer *"I am happy whether I get this money or not"* (daughter-in-law 6, G VDC). One poor daughter-in-law tried to politely ignore the interviewer's question three times, when she asked the daughter-in-law about her feelings concerning the size of the cash transfer, before stating tersely that it was sufficient to buy fruits for a month (daughter-in-law 8, D VDC). Several daughters-in-law from both poorer and wealthier households also stated that they were actually used to handling cash the size of the transfer anyway.

"I used to keep rupees 500 or 1,000 all the time along with me ... My mother and father used to give me such amounts of money" (daughter-in-law 3, D VDC).

Indeed, daughters-in-law across the wealth spectrum from the extremely poor to the relatively wealthy stated that the cash transfer was *"nothing"* (6, D VDC), they would *"eat nothing"* if its size was halved (4, D VDC) and *"nothing could be bought"* with that cash transfer (1, SI VDC). Similarly, elder sisters-in-law and mothers-in-law even wondered why the interviewer was asking them about their opinion on the size of the cash transfer *"Why are you asking these things? You know that we should pay at least NPR 750 [a month] just to buy milk"* (elder sister-in-law 3, G VDC). The small perceived size of the cash transfer even posed a challenge for women's group facilitators, as they needed to repeatedly explain to participants what good the cash transfer could do, given its small size.

"Those who have money, they say that NPR 750 [USD 7.3] is nothing and more should be added to it. But we told them that NPR 750 is not a big amount, except if you know how to utilize it ... there is no limit to the need of money ... everyone has thousands and thousands of rupees, but they do not spend it on food. They spend it on building big houses if they have small ones or on buying fields ... [But] even they themselves could not afford to donate NPR 750 to someone just like that. No. What those NPR 750 rupees can and cannot buy for one single person, they should be taught about that" (FGD)

Consequently, families in the mid- to upper wealth range often felt they had little incentive to try to take the cash transfer away from the daughter-in-law or spend it on anything other than what was recommended.

"No I do not spend her money on anything else, that amount is nothing for us ... Why should I take her money as the given sum of money is tiny?" (mother-in-law 1, Kote)

9.2.5 Uptake of messages by households

9.2.5.1 Household members motivated to invest in daughter-in-law's nutrition

Daughters-in-law and mothers-in-law widely reported learning that intake of the foods that were recommended them would provide the necessary “energy” to prevent disease during pregnancy and prevent “weakness” of the body. This was in turn reported to be important for child growth and development, as it prevented low birth weight and other adverse birth outcomes.

"They taught us to eat those things which promote the growth of the baby and [prevent] low birth weight. They taught us to eat the [recommended] things so that the baby would get a sharp memory" (daughter-in-law 3, Kote)

"If people do not follow [MIRA's] advice, then the child cannot grow well even when her pregnancy reaches term. I have seen such occurrences. I have also seen stillbirths" (elder sister-in-law 3, Jamal)

Assessments of the risk of malnutrition likely played a role in decisions over the cash transfer. Multiple daughter-in-laws remarked that spending the money on food was the only rational course of action to take anyway, when asked how decisions were made concerning the cash transfer in their family.

"Look! I used to spend money only on those things which increased the strength of my body. We were not given a big sum of money that could be spent on something other than food ... [so] it was not useful for us to spend the cash transfers on anything else than food" (daughter-in-law 1, Jamal)

Several daughters-in-law and mothers-in-law from both poorer and wealthier households also remarked that they would have to find alternative ways of covering the dietary needs of the pregnant women if they did not spend the cash transfer on food.

"I would have been become weak if I had not eaten the food they told me to eat in the women's groups meetings ... If I had spent the cash transfer on other things than what they recommended then from where would I get more money to eat food during my pregnancy?" (daughter-in-law 2, Kote)

Thus, daughters-in-law living in the middle to upper wealth range also received strong encouragement to eat, rest and spend the cash transfer on their own health by their own family members.

"Everybody was telling me to eat food that provided energy so that after delivery I would not be weak" (daughter-in-law 1, Jamal)

"[My husband] told me to tell him about every problem of mine. He was looking after me ... He was telling me ... not do housework and also told me to take care what I ate" (daughter-in-law 3, Jamal)

9.2.5.2 Respect for daughters-in-law's "property rights"

At the household level, elder sisters-in-law, mothers-in-law and daughters-in-law widely emphasized that the daughter-in-law had a personal right to the cash transfer.

"Only she has her own right to spend it ... I do not have any problem with this" (mother-in-law 2, Sahku)

"I did not [take her cash transfer], because I did not lust after her money" (mother-in-law 4, Kote)

"I have full rights to that cash transfer, whatever I want to eat, I can eat, whether I want to save, I can save, I can do whatever I want" (daughter-in-law 6, Sahku)

Mothers-in-law very frequently explained that it was important to allow the daughter-in-law to keep the cash transfer with herself, because diverting the

cash transfer to other expenditures would cause her daughter-in-law nutritional difficulties.

“Mother-in-law: Why would I take her money as she was given the cash transfer to buy food for herself?”

Interviewer: You might have taken it to fulfil your household needs?

Mother-in-law: It could be used to fulfil household needs, but it might give her trouble so I do not need to take her money” (mother-in-law 6, Sahku)

Daughters-in-law and mothers-in-law particularly insisted that the cash transfer had to be kept in the possession of the daughter-in-law as part of its purpose. Handing over the cash transfer to other family members was thus seen as similar in type to spending it on non-food items – both actions meant a violation of the purpose of the cash transfer.

"Since [the cash transfer] was given to me then how could I give it to other people? I was given cash transfers to buy food to eat myself, I could not give it to others" (daughter-in-law 10, Sahku)

“Interviewer: Why doesn’t [your daughter-in-law] give her cash transfers to anyone else in the family?”

Mother-in-law: As the cash transfers were given to her to spend on herself, then how could she give it to other people?” (mother-in-law 5, Kote)

9.2.5.3 Perceived pressure over use of cash transfers

Given the many pressures applied to households in programme to comply with MIRA’s recommendations, it is perhaps natural that the daughters-in-law in our sample became often extremely reluctant to admit to “violating” MIRA guidelines. This involved either admitting to spend their cash transfer on non-food uses or a revealing other family members’ role in seizing their cash transfer. For example, one daughter-in-law asked for reassurance after she had provided

a full list of details on how she had spent her cash transfer that her tape recording was truly confidential.

“Daughter-in-law: Sister, can everybody listen to this recording later on?”

Interviewer: No, not at all. This recording is being taken by me. It will remain with me only. I will not let anybody else hear it. Even those sisters who are coming in this village would not be able to listen this.

Daughter-in-law: Then who would listen to it?

Interviewer: I would keep this recording myself.

Daughter-in-law: What would you do with it?

Interviewer: [detailed explanation of the purpose of the study]” (daughter-in-law 3, Kote)

Only after being reassured for a second time that the recording was truly confidential did she volunteer information on sharing her cash transfer with other family members.

Several other daughters-in-law would deny being able to make their own decisions on the use of the cash transfer. These would state instead that MIRA staff decided for them what the money should be spent on.

“Interviewer: Who used to take decisions regarding use of the cash transfer in the household?”

Daughter-in-law: The FCHV sister [women’s group facilitator] used to take decisions about this.

Interviewer: Okay. But when you received the cash transfers then who used to take decisions regarding the use of that money?”

Daughter-in-law: *That decision was done by that Sir³⁷ who had asked me whether we spend that money on food for ourselves or whether we give it to our family members”* (daughter-in-law 9, Sahku)

When asked if they had saved the cash transfer or spent the cash transfer on non-food items, some daughters-in-law would try to avoid answering the question entirely or incredulously ask us how this was possible, when they had not been told to spend their cash transfer in this way.

“Interviewer: *Now tell me sister, were you free to spend the cash transfer on whatever you liked to spend it on?*

Daughter-in-law: *No, how could I spend it on whatever I liked to spend it on?*

Interviewer: *Why not?*

Daughter-in-law: *Since it was given to me to spend exclusively on food then how could I spend it on other things?”* (daughter-in-law 10, Sahku)

And although some daughters-in-law mentioned spending the cash transfer on jewellery or other accessories if it was doubled in size, some daughters-in-law (and one mother-in-law) still replied that they would only spend it as instructed regardless of its size.

“Interviewer: *If the money was twice as much, what would it get spent on?*

Daughter-in-law: *The money would get spent on those things that I would be told to spend them on.*

Interviewer: *Who would tell you how to spend it?*

³⁷ “*that Sir*” could refer to a post-distribution monitoring team hired by Save the Children to perform home visits every month in 5% of household receiving material incentives. It could also refer to one of the topmost members of the intervention team, who occasionally visited households and asked residents about their use of the transfers. It could even refer to a member of the surveillance team, who also asked respondents how they had spent their cash transfers and who were sometimes mistaken for being part of the intervention team.

Daughter-in-law: *For example, when these cash transfers were given to us then we were told to not spend money on anything else than food. Like that, if we got given double the amount of money then we would definitely spend the money on what they told us to spend it on*" (daughter-in-law 6, Kote)

Many mothers-in-law and elder sisters-in-law voiced the same readiness to follow the instructions of MIRA. One elder sister-in-law even seemed confused when prompted with the suggestion that there even existed women who did not spend their cash transfer on food *"If they have not spent the cash transfer on that, then what did they spend their cash on?"* (elder sister-in-law 3, Jamal)". Several mothers-in-law and elder sisters-in-law also explained that their daughters-in-law had not saved any of the cash transfer as they had not been "told" to do so by MIRA.

"[My daughter-in-law] has not saved any of the cash transfer, because she was not told to do so? She was given the money to spend on fruits and vegetables. If she had been told to save, then she might save" (mother-in-law 2, Sahku)

The suggestion of external pressure was reinforced by the observation of FCs that women's group participants were often too afraid to disclose any instances of "non-recommended" spending during women's groups meetings.

"Interviewer: *Have you ever met women anywhere who did not spend the money on food? ...*

FCs: *They do not tell us. (Pause) Even if they did such things, nobody would share it with us ... They never tell us themselves"* (FGD)

Ample evidence existed for a "soft" fear of embarrassment and accusations of moral negligence in case the cash transfer was not spent as recommended

(Section 9.2.3). However, the presence of “hard” fear of losing access to the cash transfers was less evident. Most daughters-in-law tended to describe women who did not spend the cash transfer in accordance with MIRA guidelines as privileged, naughty or deprived, but not as rule-breakers.

"Some women might have spent the money on jewellery or bought clothes, but I have not done anything like this, because I did not have enough money even to eat food" (daughter-in-law 3, Jamal)

"[The facilitators] had told us that some women had spent the money on clothes, gold and silver, but we were told not to spend it on anything like that. They had told us to spend it on food" (daughter-in-law 6, Kote)

However, most daughters-in-law in our sample were never asked directly what they thought might happen to their access to cash if they were “caught” spending the cash transfer on non-food items. In the last phase of data collection (Chapter 6, Section 6.2.2.4), we directly asked daughters-in-law about this. The daughters-in-law generally provided answers to the effect that they would be questioned or told off by the women’s group facilitators, but did not explicitly state that they would lose access to the cash transfers.

“Interviewer: If you did not spend the cash transfer on food, then what would the Sisters from the women’s group say to you?”

Daughter-in-law: They might say to me that since we were told to do spend the money on food we had to spend the money on food only. We were not given money to buy anything except food, so we should only buy food with that money” (daughter-in-law 1, Jamal)

“Interviewer: Sister, tell me, how would you or your family be affected, if you didn’t spend the cash transfer on food items?”

Daughter-in-law: *If I hadn't spent that money on food, then [the women's group facilitators] might have asked me questions about why I hadn't bought food"* (daughter-in-law 3, Jamal)

It was possible that daughters-in-law felt uncomfortable voicing a fear of losing access to the cash transfers in interviews. Alternatively, they might have felt a vague, unarticulated concern that "something bad" might happen as a result of non-compliance with MIRA's guidelines without knowing exactly what. FCs thought beneficiaries feared their family would tell the group that they did not spend the money on food, or they might lose the cash transfer.

"Interviewer: Okay now, what do the pregnant women think, in their own view, would happen if they spent the cash transfer on something else other than food? What would they think?"

FC: The office will catch them.

FC: They will not be given the money in another meeting ...

FC: They think that they have been told to spend that money on food, and if they do not do that then they might be affected and the sisters might not pay them.

FC: They think that they have been told to spend the money on food and if someone from their own family went to the women's groups and told them anything, they would be unsure if they could get the money for the following month or not" (FGD)

9.2.6 Daughters-in-law's strategies for financial agency

9.2.6.1 Strategy 1: Being the financial guardian

Daughters-in-laws' agency to decide on their daily activities depended radically on whether they lived in a nuclear household with their husband or in a joint household with their in-laws (Chapter 7, Section 7.2.3). Separated daughters-in-law were under no obligation to provide financial support to their in-laws and this held for the use of the cash transfer as well. For example, one mother-in-

law explicitly stated that she never asked her daughter-in-law to hand over her cash transfer, as she lived separately from her *“She lives alone in her house [i.e. separately from me] and I do not ask her to give that money to me”* (mother-in-law 5, Sahku).

Further, many husbands had migrated to the Middle East or Malaysia in search of employment. Although it was theoretically possible that husbands could send them instructions on the use of the cash transfer over the phone, none of the separated daughters-in-law reported consulting their migrant husbands on the use of the cash transfer. In fact, whether husbands had migrated abroad or not, almost all separated daughters-in-law reported no restriction on their use of the cash transfer and did not seem to worry about husbands taking their cash transfers *“I make decisions myself regarding the cash transfers”* (daughter-in-law 10, Sahku).

As these daughters-in-law were effectively the financial guardian of the house, they openly spent the cash transfer without any restriction from the side of their family members³⁸. Thus, according to our notion of agency freedom, these daughters-in-law exerted agency by simply spending the cash transfer as they liked.

9.2.6.2 Strategy 2: Honouring the financial guardian

Due to the uptake of MIRA’s messages on the use of cash transfers by local households, daughters-in-law found themselves in quite a different context compared to Chapter 8 concerning their use of the MIRA cash transfer. Their

³⁸ The one daughter-in-law who was an exception to this pattern seemed to use the strategy described in Section 9.2.6.2 instead. She initially wanted to save the cash transfer, but let her husband make spending decisions on the cash transfer after he insisted on spending it on food for her pregnancy. After receiving fruits from his purchases, she offered him some of the purchased fruit, which he refused, and the mother-in-law even blamed her for not eating all the fruits that her husband bought for her. Yet these fruits were, in her own words, *“food of my choice”*, her husband’s behaviour showed his *“care and love”* towards her and she also got her husband to spend part of the cash transfers on face cream and an ear-ring for herself. In addition, the daughter-in-law did not feel strongly about the fact that her husband executed all the purchases at home, as she felt he knew better how to make cheap purchases. Thus the daughter-in-law might have obtained alternative desirable goals with her cash transfer, even if she was not able to save it as she initially wanted (5, Sahku).

household members felt external pressure from both MIRA and the community to ensure that the cash transfer on their nutritional needs. At the same time, daughters-in-law stood to lose significantly in the household if they insisted on forcing their husband or in-laws to accept their desires for how the cash transfer should be spent, since this might make them seem disrespectful or disobedient.

Thus, the strategy of least resistance to exert agency over the cash transfers seemed to become for most daughters-in-law a strategy of “giving up power in order to obtain power”. In this strategy, daughters-in-law offered their financial guardian part of the cash transfer in the hopes that their guardian would refuse. If the guardian did refuse to take what was offered, the daughter-in-law had effectively demonstrated her obedience, deference and loyalty, while still managing to spend the cash transfer on what she wanted it to be spent on. If the guardian accepted what was offered, the daughter-in-law might get a second chance to influence how the cash transfer was spent at the time of purchasing. Although this strategy obviously did not provide guarantees, on the whole, it was often a better option than open confrontation.

In one example, a daughter-in-law insisted that she was never forced by her mother-in-law to give up her cash transfer, but handed over her cash transfer as a show of deference and respect to an elder in her family.

"Nobody forced me to give money to my mother-in-law, but I decided on my own to give her the cash transfer ... She is my elder and I do show her respect. She is also managing everything at home [anyway]" (daughter-in-law 8, Sahku)

This had the desired effect that the mother-in-law continued to feel that she was making the main decisions over the cash transfer "Interviewer: *Who made the decisions regarding the use of the cash transfers?* Mother-in-law: *Me myself*" (mother-in-law 8, Sahku). As a consequence, the mother-in-law did not pay close attention to how the cash transfer was actually spent and in fact asked the daughter-in-law regularly for her preferences so she could buy whatever the daughter-in-law told her to buy.

"Mother-in-law: *I would ask her what she wanted to have when I went to the market. And then I would buy that for her ...*

Interviewer: *Did the money get spent only on food or on anything else?*

Mother-in-law: *I never calculated that"* (mother-in-law 8, Sahku).

In another example, one daughter-in-law reported that she had offered her cash transfer and the foods purchased with it to her in-laws, but was refused. The daughter-in-law subsequently mixed the cash transfers in with her own secret money/*koseliya* and spent the cash transfer on apples, pomegranates and Horlicks for herself. In the interview, she took care to express all choices made with the cash transfer as being informed by MIRA and her in-laws.

"Before it was fine not to eat pomegranates and apples, but after we got this money, that Sister started saying that we needed to eat these things. Then Mummy also told me that it was necessary to eat these things" (daughter-in-law 1, Kote)

However, the net result was that she got to consume expensive fruits and dairy, which she would not have had access to otherwise, and which she felt were important to her baby's health.

"When they were not giving us cash transfers, then I would eat whatever was available in our home such as rice, pulses and vegetables only ... [but] during pregnancy [pomegranates and apples] are good for the baby" (daughter-in-law 1, Kote)

In households in the middle wealth range, this behaviour was just as prevalent. One mother-in-law mentioned how her daughter-in-law had first asked her opinion on how to spend the cash transfers and replied that she should spend the cash transfer only on food, but could decide herself what food to buy. This was likely what the daughter-in-law wanted to hear, as she emphasized in her respective interview how "good things" like pomegranates cost a lot, and if the cash transfer was twice as large, she would want to spend the cash transfer on "delicious food" (6, Sahku).

Moreover, while extremely poor families faced an entirely distinct set of moral consequences to their actions due to the presence of family members whose basic nutritional needs were not met (Section 9.2.6.2), daughters-in-law from such families also phrased their choice to hand over the cash transfer to the mother-in-law in terms of acknowledging and respecting the financial guardianship of the mother-in-law *“She is the guardian of the household and I must give her money”* (daughter-in-law 4, Kote).

This strategy might not seem to involve large amounts of agency, as daughters-in-law still needed to obtain permission from their financial guardian and were barred from spending their money on items that were conspicuously unrelated to food, like a new mobile phone (the cheapest models were within the price range of the total sum of the cash transfer). However, within the optics of the extremely limited agency that Maithili daughters-in-law anyway had in our context, the ability to choose what types of food to buy with the LBW-SAT cash transfer, to openly direct other family members to purchase things for them and to discreetly save part of the transfer towards non-food uses did constitute a modicum of agency. For example, the experience of increasing confidence narrated by one daughter-in-law from a wealthier family regarding the use of cash in the family shows us how much these daughters-in-law felt enabled by their participation in the LBW-SAT programme.

“When we needed to buy something, I did not use to tell anyone previously. I felt different then. But now I say out loud whatever I want for myself, “This money, I will keep and save ... this, I will spend in this way”. I used to feel afraid before, but now that does not happen” (daughter-in-law 3, Sahku)

Thus, we include this strategy as a form of agency exerted by daughters-in-law in our context.

9.2.6.3 Strategy 3: Subverting the financial guardian

Some daughters-in-law lived in households with significant risks of financial neglect and exploitation during pregnancy. MIRA staff had advised daughters-

in-law to keep their cash transfer out of concern that family members would not take their interests into account otherwise. Thus, strategies that relied on simply trusting the financial guardian to make the best decision might carry a risk of being exploited by financial guardians in families where daughters-in-law had conflictual or difficult relationships with their financial guardians. Rather than risk an overt confrontation, a few such daughters-in-law reported deploying secret and inconspicuous forms of subversion.

One daughter-in-law (4, Jamal) illustrated the tensions between trust and distrust, overt obedience and covert subversion well. Initially, she claimed she was well-supported in her family and was free to spend the cash transfer however she liked. When asked if she shared the foods purchased, she vigorously defended her decision to share with other family members, which she described as an almost religious duty towards grace and goodwill.

“Whenever anything is bought ... then everybody partakes in that ... God has given us all a mouth to eat with and one family member could not possibly eat some kind of special food on their own ... Either we all eat or none of us eat ... Even if it is a small portion then we all share it between us” (daughter-in-law 4, Jamal)

However, during the interview, the respondent was repeatedly glancing in the direction of her elder sister-in-law; so much so in fact that our interviewer commented on her behaviour.

“Interviewer: Why are you feeling shy? You have said everything so well and now you suddenly seem shy, why is that? You are looking at your sister-in-law, she is making you shy, no? Is she your sister-in-law?”

Daughter-in-law: No, I am not feeling shy in front of my sister in-law.

Interviewer: But I think you are” (daughter-in-law 4, Jamal)

At the same time, the daughter-in-law was providing multiple examples of “other” daughters-in-law whose mothers-in-law and elder sisters-in-law had taken the cash transfer away from them.

“There is a woman ... she was also getting cash transfers, but she had given birth to a very thin girl child ... I don’t visit her in her household, so I can’t say too much about it, but she used to say that ... her sister-in-law was not buying food for her ... but her mother-in-law and sister-in-law were spending the cash on food for themselves” (daughter-in-law 4, Jamal)

Near the end of the interview, when her elder sister-in-law had finally left, she admitted to being treated unfairly by her family. As she was forbidden to go outside her house, she was effectively prevented from buying things herself and, like almost all daughters-in-law in our sample, depended on other household members to purchase foods for her. However, her elder sister-in-law refused to buy the fruits that she requested her to buy and had instead taken her cash transfers and given it to the mother-in-law who shared it between the two of them.

“(In a very low voice) Sometimes I fought with my sister-in-law. She was not always behaving well ... Although the money had been given to me to buy fruits, my sister-in-law did not buy them for me ... It was not possible for me to eat what you told me to eat. As I can’t go outside the house on my own, how could I get to buy and eat food of my own choice?” (daughter-in-law 4, Jamal)

When asked why she did not insist on keeping the cash transfer, she explained that as long as she lived in the joint household, she needed to honour the financial guardianship of her elders.

“How was it possible for me to say no? ... [My elder sister-in-law] might scold me ... When I will live separately from them [in the future] then I can make my own decisions, but at present how could I argue with other family members over food?” (daughter-in-law 4, Jamal)

However, overt obedience did not preclude covert subversion. Like many daughters-in-law who found covert support from their husbands (Chapter 8, Section 8.2.4), she turned to her husband who agreed to purchase food secretly for her in order to avoid overt conflict in the family.

"When my husband was buying food for me secretly, then I did not share the fruits with any of the other family members and I also did not let anyone else know ... My husband bought fruits like pomegranate secretly for me" (daughter-in-law 4, Jamal)

The example showed that relatively low-ranking daughters-in-law in the Maithili family hierarchy often had to “choose their battles” or pick the “least bad option”, which often amounted to demonstrating maximal levels of deference and altruism in public, while simultaneously engaging in covert tactics to preserve own interests.

However, the use of husbands was not the only creative way, in which daughters-in-law gained the freedom to spend the LBW-SAT cash transfer in accordance with their desires in a situation of constrained mobility. The easiest way was to make use of travelling vendors who regularly visited households and sold goods door-to-door (Chapter 7, Section 7.1.3). Indeed, one daughter-in-law reported purchasing from them when no family members were at home.

"I did not make any purchases myself, but I gave the cash transfer to other people to make purchases for me ... [but] sometimes when nobody was at home, then I used to call upon visitors myself when they came to sell things in village" (daughter-in-law 6, Sahku)

Another tactic seemed to be to the use of antenatal clinic appointments as opportunities for purchases with the cash transfer. One daughter-in-law lived with family members who inflicted physical violence on her during her

pregnancy, because she refused to hand over her cash transfer to them (Section 9.2.6.4). The daughter-in-law explained that in order to make sure that she could consume her food she made a point of purchasing with the cash transfer during visits to the ANC clinic.

“Daughter-in-law: I spent the cash transfer on food, which I ate after going somewhere [outside my house]. When my family members fought with me at home, then I only ate, after I had gone somewhere. The baby was in my womb.

Interviewer: Where did you go?

Daughter-in-law: To the antenatal clinic. When I went for my check-up then I bought something to eat” (daughter-in-law 7, Kote)

FCs even provided the example of a daughter-in-law who admitted to inventing antenatal clinic visits to her family members in order to obtain the freedom to purchase the types of foods she wanted to purchase with the cash transfer in the anonymity of Janakpur city.

“One daughter-in-law shared this with me and told me not to tell this anyone. She told me that when she wants to eat something she tells her household members that she has an appointment for a check-up with the doctor and she comes to Janakpur, buys food to eat of her choice, and goes back (Everyone laughs) She told me as a woman to woman thing” (FGD)

One daughter-in-law regularly used her children to obtain secret loans without the knowledge of other family members, including her husband (Chapter 8, Section 8.2.5). It should therefore not be surprising that another daughter-in-law reported making use of her children to make purchases with the LBW-SAT cash transfer without the knowledge of her family. This daughter-in-law would ask her children to purchase things from the local shop for her while specifically instructing them not to reveal this to other family members.

“I used to give money to children and they used to buy things [from the shop] for me [with the cash transfer] ... I taught them not to tell this to anyone else” (daughter-in-law 3, Kote)

Finally, both a daughter-in-law and the FCs reported a practice of secretly saving the cash transfer in the marital trunk, while telling the mother-in-law that all of it had been spent. This was ironically a situation, where the daughters-in-law could actually exploit their subordinate status as the mother-in-law was obliged to fulfil their needs as part of her guardian role.

“I saved NPR 2,000 [USD 20] ... When I received the cash transfers, I would eat milk, curd, meat and fish and I would spend it, when there was no money or the next one had not arrived yet. [Though] I still had money from the transfers, I told them that it was all gone, then they would bring [me food]” (daughter-in-law 1, Sahku)

As these examples showed, the deployment of subversive strategies allowed daughters-in-law to direct the cash transfer towards uses that were in direct opposition to their family members. As an example of daughters-in-law acting in accordance with their own goals and values despite external obstacles to the contrary, this is thus a clear case of exerting agency.

9.2.6.4 Strategy 4: Confronting the financial guardian

Only one daughter-in-law in our sample offered overt resistance to family members when they asked her to hand over the cash transfer. Much like another daughter-in-law who was effectively ostracised by her husband’s family for openly opposing her in-laws (see Chapter 8, Section 8.2.6), the choice of this daughter-in-law to engage in open confrontation with her in-laws resulted in severe violence. It also resulted in her eventual loss of access to the cash transfers.

Her family members first suspected her of hiding the cash transfers when they “discovered” her newfound ability to purchase food.

"Before, I did not receive any cash transfers. But after I started getting them from the [women's] groups I started eating [more]. [My family members] said to each other "Where did she get money from? Her husband must be giving her secret money" (daughter-in-law 7, Kote)

At first, the daughter-in-law tried to share the purchased food with other family members, but felt disrespected and exploited. Family members complained that she was wasting her time in the women's groups and she gained relatively little from consuming the cash transfer as she had to share with 11 other family members.

"There were 11 members in the family whom I shared with ... They didn't let me spend my cash transfer on my own ... They were not respecting me. When I was going [to the women's groups] they were saying "Look, she is still sitting there. Others have come back with money, but she is still there"" (daughter-in-law 7, Kote).

At a certain point, her mother-in-law and her elder sister-in-law asked her to hand over the cash transfer itself, but the daughter-in-law refused on the grounds that she had personally received the cash transfer.

"She told me to give her [the cash transfer], because there was no money at home. I didn't give [her the money]. This was for me to spend, then how could I give it [to others]?" (daughter-in-law 7, Kote)

"I had asked her to give me money in my hand, but she did not give me any ... She told me that she had received that money for herself only ... so she would not give it to anyone else" (mother-in-law 7, Kote)

The situation escalated into gross physical and verbal violence between the daughter-in-law, her elder sister-in-law and her mother-in-law. Her husband blamed her for causing discord in the family and joined in the beating. Finally, the daughter-in-law fled to her maternal home, while she was still eligible for three more rounds of the cash transfer.

“The money made us fight ... When this boy was in the womb I was doing all the housework. They fought with me, hit me even though I was pregnant ... They didn’t let me eat. What if something bad had happened, as I had a baby in my womb? I called my brother and I went [to my maternal home]” (daughter-in-law 7, Kote)

The daughter-in-law in question reported routinely handing over her earned income to her sister-in-law, the financial guardian of the household, while she was working in a previous job as a road maintenance manager. However, in the case of the LBW-SAT cash transfer, curiously she refused to hand over the cash transfer to her financial guardian stating that the cash transfer was “for her to spend”. Since women’s group facilitators strongly promoted daughters-in-law’s physical control over the LBW-SAT cash transfer in group meetings (Section 9.2.3), this may have reinforced the daughter-in-law’s sense of personal rights to the cash transfer from the women’s groups.

However, this insistence on her rights to personal property may have clashed with the relatively large weight attached by her family on the importance of relying on a financial guardian. For example, in one comment the mother-in-law stated that she would have been happy to make purchases of food on behalf of her daughter-in-law using the cash transfer. This was common practice in our study area, as mobility constraints meant the vast majority of daughters-in-law relied on their mothers-in-law or their husbands to purchase with the LBW-SAT cash transfer. However, this daughter-in-law did not provide her mother-in-law the opportunity to do this.

“[Other] daughters-in-law handed over the cash transfers to their mother-in-law to make purchases of food for their daughter in-law, but my daughter-in-law had made every purchase herself” (mother-in-law 7, Kote)

Thus, the daughter-in-law may have caused offense to her mother-in-law and elder sister-in-law, not just because she denied them resources, but also

because she showed disrespect for their status according to traditional notions of hierarchy in the Maithili family. Furthermore, the mother-in-law herself reported being ostracised by her family after her husband died and was struggling with obtaining enough food for herself to stay alive. The fact that her daughter-in-law was spending most of the cash transfer on expensive fruits and cosmetics was likely to have further aggravated her.

“Things like pomegranates and apples were bought for her. I had seen this ... [and] she had also spent the cash transfers on cosmetics for herself” (mother-in-law 7, Kote)

On reflecting on the whole episode, the daughter-in-law felt that receiving the cash transfer certainly did not make her feel more supported or more powerful in the family. She reflected that the lack of change in her family environments could have arisen from refusing to give her financial guardian the cash transfer.

“Daughter-in-law: I didn’t feel any changes [in my family environment]. No power, nothing ...

Interviewer: *Why do you think nothing changed?*

Daughter-in-law: I did not give my guardian money. I kept it with myself. If I had given money to the household then maybe, it would have been different” (daughter-in-law 7, Kote)

The daughter-in-law was clearly able to exert a limited form of agency over her cash transfer by spending it on pomegranates, apples and cosmetics for herself despite the wishes of her family members. However, the agency so exerted was not sustainable, as the escalating violence and conflict prevented her from making use of further cash transfers without risking serious physical harm to her

baby. Thus, while we class confrontational tactics as a form of agency, it does not seem to be a sustainable form of agency in our context.

9.2.7 The negative case: Lack of financial agency in extremely poor families

As expressed by a Maithili proverb, “*two things are limitless [in the world]: land and the stomach*”/pet ke aa khet ke koi thekaan nai hai (mother-in-law 2, Sahku). In extremely poor families, MIRA’s nutritional messages did not have the same impact on household context as they did in the less poor households, since family members were under great pressure to repay outstanding debts and the household had difficulty ensuring food security for all family members. In grounded theory, this constitutes a “negative case”, an exception to the overall pattern that shows the limits of the developed theory [341]. In such households, daughters-in-law emphasized that their main priority with the cash transfer was to cover basic needs rather than to purchase luxury goods such as clothes and accessories.

“Only rich people spend the money on ornaments and other things, but we are poor people, so we do not have enough money to buy anything other than food. We do not even have enough money to buy food either ... Some women might have made some kind of jewellery with the given money, or they might have bought clothes, but I have not done anything like that, because I did not have enough money to even buy food for myself” (daughter-in-law 3, Jamal)

Such daughters-in-law needed to carefully prioritise their own needs versus their children’s needs, their family members’ needs or even their fellow neighbours’ needs. The most urgent priority was often one’s children’s needs. In both poorer and wealthier families, it seemed to go without saying that daughters-in-law postponed their own fulfilment in order to feed their children and the use of the cash transfer was no exception.

"Since I had small children, I used to share a little of the food with my them ... How could I eat on my own and leave my children hungry?" (daughter-in-law 2, Kote)

"Interviewer: Who ate the food bought with the money?"

Mother-in-law: Only [my daughter-in-law] and her child. A child does not understand things. So the food was given to it too" (mother-in-law 4, Sahku)

Thus, concerns for the welfare of the whole family often trumped the need to respect individual property rights. Mothers-in-law complained that they already spent a lot of money on meals for their daughters-in-law sometimes indirectly indicated that they felt entitled to part of the cash transfer by virtue of their poverty. For example, one elder sister-in-law replied that she would spend her younger sister-in-law's cash transfer on repaying loans as a matter of course, when asked what she would do if it was twice as large.

"[If the cash transfer was double] I would spend it on salt, oil and spices. Also presently, I have to borrow from others to meet our household expenses, but if I had my own money then I would not have to take out loans" (elder sister-in-law 3, Kote)

The same family members likely also discouraged daughters-in-law from thinking of themselves as entitled to spend the cash transfer exclusively on themselves. Many poorer daughters-in-law expressed statements to the effect that they felt embarrassed and awkward about asking for food.

"I have never asked any of my family members [about better food for myself] ... because she [my sister-in-law] might think that I was asking for [particularly] good food and that I was not a good daughter in-law. After giving it a lot of thought, I decided not to say anything about my wish to eat [better] food during my pregnancy" (daughter-in-law 3, Kote)

Thus, when it came to sharing with family members, extremely poor daughters-in-law often stated that they shared out of a sense of duty, solidarity, charity

and necessity. Maintaining the health of the family as a whole was important, as it ensured the survival of their most important sources of social support.

"I had to give the cash transfer to my mother-in-law. Since we had nothing at home to eat, then it was my duty to give money to buy rice, salt, oil and other things for the kitchen ... I had given her [the cash transfer] so that she could buy food for all of us in the family and I too had eaten what she bought" (daughter-in-law 4, Kote)

Furthermore, as extremely poor daughters-in-law often lived and ate together with other extremely poor community members, they experienced greater pressures than wealthier daughters-in-law to share with neighbours and relatives beyond the household. Daughters-in-law's descriptions of these acts of sharing in these circumstances tended to reflect a sense of hospitality, empathy and responsibility.

"When I was eating, [our relatives] used to be watching us and at that time, it was not good to eat on our own ... I used to cut a fruit into small pieces and share it with all my relatives who were present ... Sister, suppose this is my house and over there is theirs, then all of us eat in the same place ... if I was eating a variety of foods and their children were looking at me then what else could be done? At that time it was essential to give them something" (daughter-in-law 5, Kote).

Such pressures were entirely absent in families in the mid- to upper wealth range. Tellingly, daughters-in-law in these families tended to come to other family members' financial aid through the provision of small, interest-free loans with the cash transfer rather than direct gifting of cash.

"I gave the cash transfer to mother-in-law once ... when she went Janakpur... I gave only NPR 400 [USD 3.9]... She wanted to take children to see a local fair ...

[And] she gave me that money back later ... after five or six days" (daughter-in-law 1, Sahku)

Thus, it is difficult to say that daughters-in-law in extremely poor families were able to exert meaningful forms of agency over their cash transfer. Although they sometimes phrased their decision to spend the cash transfer on the welfare of the whole family as a form of choice, the fact some of these later admitted to engaging in acts of subversion (e.g. daughter-in-law 4 from Jamal in Section 9.2.6.3) suggested that their stated preferences did not match their actual priorities. While such daughters-in-law could be said to engage in a minimal form of agency by choosing to share their cash transfer with others rather than endure backlash in the form of physical abuse (Section 9.2.6.4) or watch their family members starve, it seems more accurate to describe them as lacking any meaningful forms of agency over their cash transfer.

9.3 Discussion

9.3.1 Substantive findings

Through a grounded theory study of financial agency over the cash transfers, multiple complex findings emerged that had not previously been reported in the literature on cash transfers. First, we found that conflicts between female household members over the control over the cash transfer were a far more prominent issue than competition between spouses. Second, our study showed the difficulty of neatly relegating issues of power to the household domain, while ignoring relationships of power between households and distributing organizations.

9.3.1.1 Female-female conflicts over cash in the household

Although FCs mentioned receiving second-hand reports on conflicts between husbands and wives from their group members (Section 9.2.3.2), these emphasized that such conflicts were rare. All conflicts over the cash transfer reported by daughters-in-law, elder sisters-in-law and mothers-in-law took place between female household members, while husbands and wives were

aligned in their interests on the use of the cash transfer. This contrasted with previous qualitative studies of the gender impacts of cash transfer programmes [17,345,390] which have focused on the spousal relationship. The emphasis on spousal relationships in previous studies may be understandable given the fact that the majority of previous evaluations of cash transfer programmes have taken place in Latin America and Sub-Saharan Africa [308]. In these contexts, extended family members may hold less power over the nuclear couple than in South Asia [81]. Yet even a qualitative evaluation of the impacts of a national cash transfer programme in Turkey did not report on the role of extended family members [391] despite similarly powerful roles played by mothers-in-law in many areas of Turkey [81,392].

The original impetus for designating women as beneficiaries of cash transfer programmes came from a belief that women were more likely to spend cash transfers on their children rather than men [393]. Thus, programme implementers and designers may not have felt a similar urgency in preventing the co-optation of cash transfers by other female family members, as these might have been thought to spend the cash transfer on the welfare of the family anyway by virtue of their “femaleness”. However, the evidence for an impact of recipient gender on budget allocations is mixed, with some randomized controlled trials finding almost no impact of varying recipient gender on consumption [34,386,387]. This allows for the possibility that beneficiary husbands might have been just as interested as their wives in promoting family welfare and might even have let their wives administer the received cash transfers to achieve this aim.

Indeed, studies in several contexts have documented widespread local perceptions among both women and men that women are more likely manage money skilfully and prevent its expenditure on temptation goods compared to men [390,391,394]. Adato and Roopnaraine [390] also reported that husbands were happy to endorse women’s control over cash transfers provided in Mexico and Nicaragua to ensure the cash transfers were spent “responsibly”. A recent World Bank review also concluded that there was little evidence on a global

scale for cash transfers being spent on the temptation goods such as tobacco and alcohol [395].

In our study, we found a more prominent role played by the mother-in-law and the elder sister-in-law in influencing daughters-in-law's agency over the cash transfers. In particular, we found that daughters-in-law in middle- to upper-income households frequently offered their financial guardian the cash transfer, but were either refused or were able to closely direct their guardian's use of the cash transfer subsequent to an acceptance. With our conception of agency (Section 3.3.4, Chapter 3), it is quite possible for both the daughter-in-law and the financial guardian to exert agency simultaneously in such a situation, as indirect freedom forms part of our notion of agency (Section 3.2.5).

Even if mothers-in-law were not directly involved in determining how the cash transfers are spent, they would still be exerting agency as long as the use of these transfers aligned with their own values and goals. For example, if both the mother-in-law and the daughter-in-law primarily wanted the cash transfer to be spent on furthering the health of the unborn child, then both women's agency would be enhanced by such usage of the cash transfer, irrespective of who first asked permission from whom. Similarly, if the mother-in-law primarily cared about ensuring that her own status in the family was fully respected, then her agency would not depend on what the cash transfer was actually spent on, only that her daughter-in-law had obtained proper permissions first.

In extremely poor households, we found a different behaviour pattern, as women forewent expenditures on expensive fruits for themselves in favour of letting their financial guardian spend their cash transfer on staple foods for the whole family. In Satter's [396] "hierarchy of food needs", household members possess different types of motivation for procuring and eating food depending on their socioeconomic position ranging from searching for "enough food" or "acceptable food" to "good-tasting" or "novel" foods. Only at the top of the hierarchy would individuals be able to primarily concern themselves with the

“instrumental” uses of food such as a healthy pregnancy and birth. Although daughters-in-law across wealth classes indicated a strong awareness of the role of nutrition in promoting a healthy pregnancy, our results concerning the consumption behaviour of poorer and wealthier daughters-in-law indicated that wealthier daughters-in-law were perhaps more ready to view food in the ways promoted by LBW-SAT. In extremely poor households, it was difficult to view the daughters-in-law as exerting any meaningful form of agency over the cash transfer.

Finally, our study showed some of the risks associated with insisting on women’s physical control over cash transfers. In our study, the one respondent who insisted on physically keeping hold of the cash transfer suffered repeated physical violence and ended up foregoing three more cash transfers when she fled to her maternal home in her last trimester. Previous qualitative studies of women’s use of cash transfers have also reported cases where household members used physical violence to extract cash transfers from beneficiary women [345,390]. Future researchers should make possible domestic violence a central research priority for any studies aiming to distribute resource transfers in Nepal or comparable contexts.

9.3.1.2 The influence of MIRA in shaping the household context

One of the more striking findings from this study was the fact that women’s agency over their cash transfer was heavily circumscribed by NGO and community pressures generated by MIRA’s health promotion activities. Previous literature on cash transfers has generally distinguished between 1) the issue of women’s control over cash transfers, which reflected the unequal distribution of power among genders in the household from 2) the design of incentive structures, which was a technical issue about the relative effectiveness with which conditional and unconditional cash transfers achieved their stated policy objectives. Unlike the impact of gendered power dynamics on the use of cash transfers, the incentive dimension has rarely been framed as an issue of power.

However, our study showed the difficulty of neatly relegating issues of power to the household domain, while ignoring relationships of power between households and distributing organizations. Some of the beneficiaries in our study open stated that nobody was in control of the cash transfer, as the decision about what expenditures were to be made had already been taken for them by MIRA. Daughters-in-law, mothers-in-law and elder sisters-in-law indicated feeling externally pressured by MIRA on their use of the cash transfer, as they felt widely reported obligated to spend the cash transfer according to its purpose of purchasing food for the pregnant daughter-in-law. In turn they became extremely reluctant in interviews to admit to spending the cash transfer on perceived non-recommended uses.

The results from our study thus blurred the boundary between conditional and unconditional cash transfers. These blurred boundaries were intriguing. Economic theorists have previously discussed the presence of a “labelling” or “flypaper” effect [397-399] in public policy programs where the mere labelling of a financial transfer with an intended purpose discourages beneficiaries from spending the transfer on non-intended purposes, even in the absence of formal constraints. This effect is sometimes explained as an example of mental accounting where money acquired through different means are labelled with different purposes in order to ease the cognitive load required in keeping track of one’s income and expenditures [387,400]. For example, researchers have often noted how money found by chance on the street is more likely to be spent on recreational goods than an equivalent sum earned through a pay-check [400].

Benhassine *et al.* [387] conducted a randomized controlled trial comparing the impact of cash transfers made to households labelled with the intended purpose of supporting child education with cash transfers that were unlabelled, but conditional on children’s school attendance in Morocco. The researchers found that the labelled transfers performed just as well as conditional cash transfers in enhancing school participation. The researchers also found that parents had a poor understanding of the conditionalities attached to the programme, as

there were no apparent differences in beliefs about the conditionality of the cash transfer programme between the two groups. At the end of the first year of the programme, 48-49% of parents in both the conditional and unconditional arm of the programme stated that they thought the cash transfers were conditional on their children's school attendance. These results suggested that households sometimes imputed constraints on the use of the cash transfer that did not exist, similarly to our results on the perceived external pressure on household to spend the received cash transfer in accordance with the wishes of MIRA.

However, at the end of the second year of the programme reported by Benhassine *et al.* [387], only 10-13% of parents in both the conditional and unconditional arm of the programme thought the cash transfers depended on children's school attendance. Such low levels of belief in the lack of conditionality of the cash transfer indicated that "hard" external pressure was unlikely to explain all intervention impacts. Instead, the researchers concluded that households may have interpreted the launch of the cash transfer programme by the Moroccan government as a positive signal about the value of education, as survey evidence pointed to improved beliefs about the positive returns to children's education. Other researchers have similarly framed the non-monetary impact of cash transfer programmes on household behaviour as forms of "social marketing" [401] or "advertising" [307].

In our study, the exact type and amount of food purchased by beneficiaries and the schedule of food consumption that was followed may have been strongly shaped by the messages provided by the women's group facilitators. According to the FCs, women's group facilitators provided detailed guidelines to women's group participants on the types of foods that ought to be consumed with the cash transfer and the best budgetary practices to achieve these dietary goals. In addition, women's group facilitators would question women at the end of every women's group meeting to check how they had spent their cash transfer and even conduct home visits in conjunction with staff hired by Save the Children to ask household members about how they spent their cash transfers. We could

view these concerted attempts to shape community, family and individual beliefs and attitudes concerning the cash transfers as forms of social marketing, advertising or behaviour change promotion.

However, in our context, some FCs in our study seemed to go beyond merely advising and motivating women to enact behaviour change by actively imposing explicit collective conditionalities over the cash transfers. One FC told her group members that the cash transfer programme would be disbanded if not enough women attended the women's groups, while another stated that it would be universally instantiated in Dhanusha and Mahottari if women followed the recommendations of women's group facilitators and gave birth to babies of healthy weight (Section 9.2.3.1).

Indeed, Gaarder [402] raised the issue of whether programme implementers in unconditional transfer programmes understood the implication of unconditionality or agreed with it and communicated it in spirit on the ground; the examples provided by the FCs in our focus group discussion suggested that this was not always the case. Qualitative studies of cash transfer programmes in Peru [394], Indonesia [403] and Nicaragua [390] have similarly found submissive relationships between recipient women and local programme officers and noted how programme officers sometimes "empowered themselves" to collect receipts from beneficiaries warning them that if they spent their transfers on luxury goods the government would stop the transfers.

What are the implications of these findings for our concept of agency? In our original definition of agency, we only included immediate interpersonal barriers to agency (Section 3.3.4, Chapter 3). After validating and adapting our tool for measuring agency to the local context, we refined the concept to only include women's immediate household members in the range of interpersonal contacts (Chapter 4). However, the results of this Chapter showed that these household members were in turn strongly influenced by the community context and their relationship with MIRA. Beneficiary women themselves might have been

directly constrained by MIRA, e.g. if they feared blame from the women's group facilitators or FCs in case they were caught spending the cash on non-food items.

One might be tempted to extend our notion of agency again to include barriers that lie within interpersonal relationships outside the household. However, the social dynamics that govern household relations are likely going to be quite different from the social dynamics that govern relationships with MIRA staff. Thus, an agency construct that subsumes both types of relations into one might not behave in a particularly stable manner across contexts. Although such a construct could be used as a normatively valued outcome in the manner of "overall agency freedom" in Chapter 5, a more productive approach might be to introduce an additional notion of agency, "agency in NGO relations", that would allow us to talk about the interaction between "agency in household relations" and "agency in NGO relations". For example, for the many daughters-in-law who found a ready excuse for greater fruit consumption in the ordinances of MIRA, their agency freedom in household relations arguably increased all the while their agency in NGO relations decreased. This is because external barriers in their household environment decreased, all the while the same barriers in their NGO environment increased.

9.3.2 Limitations

Several important limitations must be borne in mind in interpreting our results on cash transfers. As explained in this study, MIRA staff frequently disseminated messages to the effect that beneficiary women were entitled to control their own cash transfers. The promotion such messages might have affected women's ability to report on instances where they lost control over their cash transfer or where they spent the cash transfer on non-recommended items. Women might have tried to protect themselves from embarrassment or loss of standing with MIRA when they emphatically said that they had spent the cash transfer on pomegranates and apples or when they incredulously rejected any notion of spending the cash transfer on non-food items. For example, one poor daughter-in-law tried to tell the interviewer that she managed to spend the cash transfer on both apples, pomegranates and staple foods, only to be contradicted by a

passing family member who claimed she gave birth to her child without eating fruits (daughter-in-law 4, Kote).

Such bias is impossible to eliminate entirely. Ethnographic research of household dynamics as a resident in a local village [83] or in a Maithili household as an informal family member [22] could have partially resolved these problems. Family members would have found it more difficult to conceal their actual use of the cash transfer and they might have had less of a desire to do so anyway, as they learned to trust the motives and goals of the researcher. Participant observation might also have help uncover subtle, social dynamics concerning the use of the cash transfer which respondents might have found difficult to verbalise in linguistic form. However, such a strategy was not possible due to visa restrictions and conflict in the study area (Appendix L, Section L.4).

Yet, it is also important to consider that while it was difficult to eliminate bias, women participating in the MIRA programme might have become more likely to reveal their genuine beliefs and opinions due the support they received from MIRA. In addition to the cash transfer, women received education on maternal and child health, opportunities for participating in social gatherings and support for collective action on issues relating to their own wellbeing. Rather than incentivising women to avoid reporting “non-compliant” usages of their cash transfer, such experiences may have engendered trust among women in MIRA as an organisation.

We tried to mitigate against bias by ensuring privacy for the daughter-in-law through pair-wise simultaneous interviewing and by triangulating responses between daughters-in-law, mothers-in-law and elder sisters-in-law. We also tried to establish friendly, trusting atmospheres during interviews. The honesty and forthrightness with which some daughters-in-law and mothers-in-law complained about the small size of the cash transfer was striking. Some daughters-in-law openly volunteered that most or part of the cash transfer had been spent on make-up and some mothers-in-law equally openly lamented that

they “failed” as guardians for their daughters-in-law, because they had spent the cash transfer on general household goods instead of their daughters-in-law. Combined with the lucidity with which respondents shared more general details of their lives, this suggested that respondents were not always strongly inhibited by social desirability pressures.

Finally, similarly to our study in Chapter 8, we did not incorporate male perspectives into our analysis of women’s control over LBW-SAT cash transfers. This might have limited our ability to study spousal dynamics from the husband’s perspective. In particular, it might have contributed to our understanding of why spousal disagreement over the use of the cash transfer was so rarely reported by our respondents. Second, our study focused exclusively on Hindu women from the Plains of Nepal and as such policy-makers should assess the transferability of our findings to their context if they seek to apply our results to other contexts. Third, our study focused only on women from the cash arm of the trial, so we should be careful about extrapolating our results to the impact of women’s groups in the absence of cash or the impact of women’s groups combined with food. Finally, our study did not systematically ask women about their experiences with domestic violence in connection with the cash transfer and so we cannot make any assertions about the prevalence of such incidents in our study area.

9.4 Conclusion

Our study found that daughters-in-law exerted agency over the LBW-SAT cash transfer through a range of strategies including: 1) openly choosing what to spend the cash transfer on in separated families 2) offering the cash transfer to the financial guardian in the hopes of being refused 3) inconspicuously arranging for secret purchases through the husband or one’s children and 4) engaging in open confrontation with family members over the cash transfer 5) “choosing” to spend the cash transfer on staple foods to feed the rest of the family. The majority of daughters-in-law middle- to upper-income families opted for the first strategy where mothers-in-law and elder sisters-in-law either refused to accept the cash transfer or accepted the cash transfer and asked for suggestions

from the daughter-in-law as to what to buy with it anyway. Analysis of the relationship between households and MIRA revealed that these choices were made in a context where households felt under under considerable pressure from MIRA and their own communities to spend the cash transfer in accordance with recommendations. The presence of such external pressures question the usefulness of relegating issues of power to the household domain, while ignoring the considerable inequalities in power that exist outside the household.

Conclusions

Chapter 10

Conclusion

10.1 Summary of main results

This thesis set out to answer four main questions:

- 1) To what extent can we design valid tools for measuring agency in the context of LBW-SAT?
- 2) What is the impact of participatory women's groups on women's agency?
- 3) What forms of agency do young, married women have over cash in their households in general?
- 4) What forms of agency do pregnant women have over the cash transfers provided in LBW-SAT?

The first question was analysed in Chapter 4, where we adapted and validated a survey tool for measuring women's agency freedom in the local, rural Nepali context. Our Exploratory Factor Analysis showed a clear distinction between internal and external motivation regardless whether we considered agency in work outside the home, domestic work, health-seeking behaviour or group participation. Qualitative analysis of think-aloud interviewers indicated good overlap between respondents' perceptions of the meaning of survey items and their intended meanings, although adaptations were required due to problems of ambiguity and redundancy when translating abstract English concepts into local languages. After adaptation, a Confirmatory Factor Analysis on a second sample of responses showed a good fit to a two-factor model.

We also performed an analysis of convergent validity by comparing the scores of respondents across sociodemographic indicators. While scores on external motivation were widely consistent with accepted notions of the female life cycle in Nepal, Bangladesh, Pakistan and North India, we also found that internal motivation was positively correlated with external motivation. This positive correlation pointed towards the possibility that women could be led to feel more

internally motivated to perform an activity through external pressure. This highlighted the need for qualitative work to investigate the possible meanings behind women's survey answers.

The second question was analysed in Chapter 5. Using our validated, adapted measure of agency freedom, we evaluated the impact of participatory women's groups either alone or combined with food or cash transfers on pregnant women's agency. We found strong evidence that women's groups combined with food or cash transfers had an effect on agency ($p < 0.01$), as well as weaker evidence that women's groups alone had an impact ($p < 0.10$). In all three cases, the impacts were limited to the domain of group participation alone. At the same time, no evidence was found for concrete changes in women's domestic workload, their health-seeking patterns or their ability to make decisions on cash, food or their own pregnancy.

This indicates that LBW-SAT did not have a broader multidimensional impact on women's position in the family, nor did the intervention have an impact on agency in health behaviours alone. A major reason why such impacts failed to materialise may be due to a failure to sufficiently mobilise the community around gender and health issues. Process evaluation suggested that the final women's group strategies were weak in terms of collective mobilisation and involved limited ownership of both women's group members and the wider community. At the same time, local gender norms made it exceedingly difficult for young daughters-in-law to take an active role in community organising and public speaking. Given the central place of collective mobilisation in the theory of change for LBW-SAT, this likely blocked downstream change in women's agency. However, the increases in women's agency in group participation did indicate small, non-trivial changes to women's lives. Such increases likely reflected a greater ability of women to engage with people outside of the household in ways that were normally forbidden by their own family members. This was backed up by qualitative evidence suggesting that many daughters-in-law appreciated the intrinsic benefits of participating in women's groups,

including the opportunity to gain knowledge from other women and group facilitators.

The third question was analysed in Chapter 8. Our grounded theory analysis revealed that most households operated a financial management system where individual family members were allowed to have small amounts of personal income, while the majority of household income was sent to a central person, the financial guardian. This person was usually a mother-in-law in the family. For a few daughters-in-law, this system worked well enough that they could gain financial agency by simply capitalising on their relationship to their mother-in-law. For most others, strategies for gaining financial agency revolved around managing their relationship with their husband, particularly encouraging him to provide secret savings out of his own income. In a few cases, daughters-in-law could rely on neither their husband nor their mother-in-law and resorted to soliciting the support of their natal family. These daughters-in-law usually experienced the greatest financial hardship in our sample. A key determinant of whom a daughter-in-law decided to ally herself with was the incentive structure of the family. In particular, husbands and wives often faced shared incentives to enact a household separation from the wider family, since they would no longer have to send their income to the financial guardian after such a move. In families where husbands had passed away or refused to share their income with any family member, such an alliance was not possible.

The fourth question was analysed in Chapter 9. Concerning the agency of daughters-in-law the household, we found strong parallels to our analysis in Chapter 8. Just like daughters-in-law reported engaging in secret strategies to accumulate their own private savings in Chapter 8, daughters-in-law also reported engaging in secret strategies to obtain control over their cash transfers in Chapter 9. Just like daughters-in-law were extremely careful to maintain an outward appearance of obedience and loyalty to their in-laws in the general case, so they were equally careful to ensure their in-laws felt respected in decisions on the best use of the cash transfer. Indeed, the only example of a daughter-in-law choosing open confrontation over the cash transfer ended in physical violence from her family members that forced her to give up control

over her cash transfer. However, while all daughters-in-law in Chapter 8 were deemed able to exert at least a minimum amount of agency, in Chapter 9, we found that daughters-in-law living in the poorest families were so constrained in their use of the LBW-SAT cash transfer that it was difficult to speak of them as exerting any kind of meaningful agency.

Nonetheless, the majority of households in our sample reported a conspicuous absence of both overt and covert conflict over the use of the cash transfer. One prominent reason for this might have been the fact that household members faced strong social and moral pressures from MIRA and their communities to spend the cash transfer as recommended. These resulted from a number of activities that MIRA staff engaged in to promote behaviour change including meticulous monitoring and repeated questioning of beneficiary households.

10.2 Neglected issues of empowerment

10.2.1 Status relationships

From the early beginnings of analytic political philosophy, philosophers have commented on the close relationship between the notion of “status” and notions of power and freedom. Berlin [177] commented in 1958, “the lack of freedom about which men or groups complain amounts, as often as not, to the lack of proper recognition ... What I may seek to avoid is simply being ignored, patronized or despised”. Berlin went on to argue that status should be considered a distinct entity from freedom, because freedom was essentially about non-interference, whereas status involved a demand for “interference” from others in the form of active recognition of one’s value.

However, many other philosophers disagreed with the position that status was distinct from freedom. Morriss [404] argued that constraints on individual action only mattered for their freedom insofar as these insulted or humiliated them. Morriss argued that individual freedom was impeded even when constraints were placed on them had no effective impact on their opportunities in life. For example, Irish people living under British colonial rule in the 19th century would in principle experience reduced freedom if they were barred from speaking Irish

by their government, even if they did not personally know how to speak the language. Pettit [175,176] even equated freedom with status, when he argued that freedom constituted a lack of institutional domination and humiliation. Pettit ascribed a central role for the concept of “legitimacy” and argued that legitimate interference in an individual’s life, such as democratically elected rules and policies, did not affect their freedom, while illegitimate institutions were freedom-reducing, even if they did not effectively interfere with people’s lives.

For example, a Black slave living in 18th century America who happened to have a well-meaning master who abstained from using physical punishment and attended to his needs would still be unfree given his master’s institutionally protected right to whip and kill him if he so pleased. In particular, Pettit argued that it made little sense to say that a slave living under a well-meaning master had more freedom than a slave living under a punishing master. If the slave happened to run away and enter a colony of escaped slaves living under a rule-governed democracy of their own making, the effective ability of this slave to do as he pleased might reduce as a result of the rules enacted by the local government. Again, it would not make sense to claim that the slave’s freedom had reduced due to leaving his master.

Legitimacy-based considerations might have been desirable to include at several points in our thesis. First, given the widespread acceptability of the LBW-SAT intervention among respondents in our cash transfer study (Chapter 9), we could have argued that local residents considered the pressures on their usage of the cash transfer imposed by MIRA staff a legitimate function of their role as implementers of the LBW-SAT intervention. Even though locals desired greater flexibility in the usage of cash transfers, this was not necessarily freedom-reducing, in the same way citizens may desire to pay less tax, but do not necessarily feel their freedoms are diminished by having to pay tax. Indeed, Skovdal *et al.* [405] conducted a qualitative study of a conditional child grant scheme in Zimbabwe where they noted that both beneficiaries and non-beneficiaries strongly endorsed the existing conditionalities in the programme as ensuring good parenting and guardianship values were respected by the programme. Thus, a legitimacy-based notion of empowerment might find

greater compatibility between the paradigms of behaviour change promotion and empowerment than an agency-based notion.

An emphasis on status relationships would also have enabled us to take a stronger normative stance on instances where daughters-in-law have to exert agency by appealing to the authority of other family members. For example, in Chapter 9, we noted that daughters-in-law often offered up their cash transfers to their financial guardian even though they had been told, the transfer was given to them specifically for their own personal use. When the guardian refused to take the cash transfer and gave their daughter-in-law permission to spend it however they wanted to, this created a situation where both parties potentially exerted agency at the same time (Section 9.3.1.1). However, from a status perspective, there is a sense of humiliation and domination in the idea that daughters-in-law need to ritually offer up money to their mother-in-law that they they have personally been given by MIRA before they can access it. Furthermore, while the mother-in-law has an institutionally protected right to take the cash transfer from the daughter-in-law any time she would like by virtue of local community norms, the daughter-in-law must rely on acts of manipulation, persuasion and ingratiation to achieve her aims. Thus, from a status perspective, the mother-in-law was more empowered than the daughter-in-law concerning the use of the cash transfer.

In general, status-based notion of empowerment enables critiques of accounts of women's empowerment where women are claimed to nominate their husbands as the main decision-makers purely for show, while secretly operating "backstage" as the main decision-makers in the family [10]. For example, Silberschmidt's [406] analysis of spousal relations led her to conclude that men could be "the weaker sex" in Western Kenyan families. Men were routinely characterized by women as "breadwinners", "heads" of households and "owners" of women who could be bought and sold "just like cattle". However, she felt these characterizations were in large part ritual displays of deference serving to furnish women with socially desirable identities in their community, because "Without a man, a woman has no status. Even an alcoholic husband is better than none" (p.251) [406]. In practice, Silberschmidt [406] stated that

women manipulated their husbands from behind and made their own decisions independently of their husbands' opinions, but from a status-based perspective, women who are regularly compared to cattle and whose entire social status depend on being married to a man can hardly be seen as free from institutional domination and humiliation.

Given the complexity of analysing institutional structures of recognition, domination or suppression, a systematic treatment of empowerment as legitimacy was beyond the scope of this thesis. Future research on women's empowerment should consider methods for measuring and evaluating this notion of empowerment either quantitatively or qualitatively.

10.2.2 “Freirean” notions of empowerment

As discussed in Section 3.3.4, Chapter 3, we have primarily focused on a notion of empowerment rooted in Amartya Sen's conception of agency to the exclusion of perspectives on empowerment that would align better with Paulo Freire's philosophy of critical consciousness. As discussed in Chapter 5, a focus on community empowerment would have been more appropriate for explaining how LBW-SAT achieved its impacts on low birth weight. For a variety of reasons (Appendix A), we focused on individual empowerment as a final outcome in itself within this thesis based on its normative value as an intrinsic good to be promoted by international development agencies and activists world-wide (Section 3.1, Chapter 3). However, it is worth considering how researchers in the future might conceptualise and measure “Freirean” notions of empowerment.

First, note that a “Freirean” notion of empowerment can operate at both societal, community and individual levels. The society and community levels were discussed in Section 3.3.4, Chapter 3. The individual level is needed, because interpreters of Freire have often described his philosophy as involving both individual and collective components (e.g. [117]) without acknowledging that individual and collective empowerment are not necessarily compatible or even related notions (Section 3.2.1, Chapter 3). Thus, a separate concept of empowerment is needed that aligns with Freire's vision, but focuses on the

individual³⁹. This notion of empowerment could see it as the process whereby individuals become aware of the social forces that underlie their own oppression (“critical awareness”) and take collective action to remedy them (“critical action”) [407,408]. For example, several researchers have devised individual-level scales, where the combined expansion of critical awareness and critical action results in greater scores on “critical consciousness” [407,408].

However, any individual or collective measure of Freirean empowerment would operate with very different philosophical assumptions about empowerment compared to our thesis. Freire [50] heavily emphasised individual “understanding” of societal injustices and oppression. Thus, scales for measuring of critical consciousness have operated with a notion of one “correct” set of values arising from some transcendental, universal standards [407,408]. For example, Diemer *et al.*'s [407] critical consciousness scale explicitly scores individuals based on their endorsement of statements that racial and gender inequality exists and is unjust and that egalitarian values are appropriate. This fits badly with our Pragmatist conception of agency, where individuals need to decide on their own values and goals through a process of unpressured reflection and dialogue.

Furthermore, a measure of Freirean empowerment would tend to value direct over indirect freedom. This is implicit in the Freirean notion that power cannot be bestowed upon a subordinate party by the dominant party, but must be claimed by the subordinate party directly. For example, Zacharakis-Jutz [409] wrote about Freirean education:

³⁹ Feminists have also emphatically criticised communitarian notions of empowerment for naively assuming that individual empowerment and community empowerment mutually reinforce each other, when communities are often riven with conflict and power inequality (Section 3.2.6, Chapter 3). Furthermore, some of the examples of “community empowerment” provided by early interpreters of Freire seemed to transform communities much less than expand individual people’s horizons. For example, Wallerstein and Bernstein [238] illustrated their “3-stage methodology” for empowerment using a case study from an alcohol abuse prevention programme where middle and high school minority students volunteered to meet residents at the local jail over the course of four meetings to learn about the consequences of alcohol abuse. The programme outcomes were purely individual (attitudes towards substance abuse, self-reported behaviour task, risk perception, ability to control their own lives) and the action that students were encouraged to take as part of the consciousness-raising process mostly aimed at improving own life circumstances (coping with loneliness and low self-esteem, handling offers of beer from one’s family members).

“A more scintillating and accurate definition of empowerment is the taking of power. With this slight twist of words, the empowered are no longer passive, but active. Empowerment is not a charitable process where power is given or bestowed upon powerless people. Instead, it is revolutionary, always antagonistic, and many times violent, since one group is taking the power that it was previously denied.” (p.45)

The contrasts with our notion of agency which allows for indirect freedom. For instance, Sen’s example of choosing a medical treatment for an unconscious friend in a manner consistent with that person’s values and goals (Section 3.3.4) would presumably not fit into a Freirean conception of empowerment. Similarly, community participation theorists have often cite Arnstein’s [410] Ladder of Participation that equates greater power with greater citizen involvement in programme planning and design. A clear antagonistic relationship between “oppressors” and “the oppressed” is evident from Zacharakis-Jutz’ definition of empowerment, all the while, empowerment is primarily assumed to involve co-operative relations between oppressed peoples themselves. This again differs from our approach to empowerment which is neutral concerning the relationship between different actors.

Third, a Freirean measure of empowerment could in principle target either a backward- or forward-looking viewpoint on freedom. Giroux [117] saw empowerment in forward-looking terms, when he quoted Simon [411] for saying that literacy needed to operate as part of a “pedagogy of empowerment ... centered within a social project aimed at the enhancement of human possibility” (p.372). On the other hand, health promotion researchers have often described the experience of being involved in enacting change as the core of empowerment, regardless of whether such involvement actually leads to concrete health outcomes. For example, Laverack and Labonte [158] described community empowerment as a “parallel track” to achieving programme outcomes where empowerment was assessed, not on the basis of realising health outcomes, but on the extent to which local people were involved in the process of achieving such outcomes.

Fourth, a such a measure of empowerment would need to heed Freire's repeated calls to see consciousness-raising in collective, rather than individual terms [116]. Thus, for example, the items measuring critical action in Diemer *et al.*'s [407] scale focus entirely on participation in political action such as joining a party or a social movement rather than overcoming power inequalities in respondents' own personal relationships.

Diemer *et al.*'s scale [407] was not appropriate for evaluating the impact of participatory women's groups, because it was developed almost entirely for use with urban African American youth and focused mostly on perceptions of socio-economic inequality rather than gender inequality. At the collective level, the many measures of social capital [412], community mobilisation [413], or collective efficacy [414] that are available would be useful starting points. However, all of these measures focused so much on measuring the collective action component of community empowerment that they entirely neglected the critical awareness component which is crucial to any Freirean conception of empowerment. Thus, the development of an appropriate tool for measuring a Freirean notion of empowerment for use in the evaluation of participatory women's groups is still an unfinished research task.

10.3 Can the process of researching empowerment change women's empowerment?

As discussed in Chapter 9, power relations between different household members are not easily disentangled from power relations between households and implementing agencies. Thus, we should consider the extent to which the experience of being part of the LBW-SAT trial could itself impact on women's empowerment in our study. The behavioural effects of an awareness that one is taking part in a study are explored at length in the medical literature on the placebo effect [415,416]. Cluster-randomised trials are ethically obligated to take the consent of the communities where they take place, thus it is not feasible to study the impact of women's groups on women's empowerment without informing women that they are part of such a study. However, in our context, conventional placebo effects from being aware that one is part of a scientific experiment are unlikely, because most local residents and even MIRA staff themselves saw the LBW-SAT trial primarily as a "government" programme

serving the maternal and child needs of local women, rather than a scientific experiment (see Chapter 9).

Smaller changes in local women's outlook on their own lives might still have been possible through their engagement with MIRA. For example, women in control groups might have felt that the Nepal "government" valued them sufficiently to actively design and implement programmes to help them and gained greater self-confidence as a result, which could have subtly altered family interactions. A rare study from Ethiopia circumvented ethical guidelines by including a control group of women that were not informed they were acting as a control group [417]. In intervention villages, randomly selected women were invited to watch aspirational videos; in placebo villages, randomly selected women were shown entertainment videos; in "pure control" villages, no-one was contacted by researchers until the endline data were to be collected. The researchers found significant increases in women's sense of ability to control their own lives among women in placebo villages compared to women in the "pure control" villages, even among women who had not been invited to any video screenings and who did not know anyone who had been invited. Increases in a sense of control over one's own life is potentially compatible with an increase in agency according to our notion of agency (Section 3.3.4, Chapter 3). However, the wide differences in context between Ethiopia and Nepal and the very different type of intervention involved makes it difficult to generalise from the Ethiopian study.

However, at a much smaller scale, it is possible that women's reflection over their own lives in the qualitative interview from our grounded theory study, might have slightly altered their outlook on life. Notably, one daughter-in-law (1, Kote) initially stated that she would never want to live separately from her mother-in-law and father-in-law, because she depended on them for all her material needs, and it would be difficult to bear the responsibility of managing a household on her own. After being questioned on her prospects of obtaining employment, she realised that her in-laws would never allow her to take a job, because she might become too independent-minded if that happened. When she reflected a second time on living together with her in-laws, she told the interviewer that maybe she might want to separate in the future, but she did not want to think about such issues at present. Thus, the exploratory, probing

nature of our qualitative interviews might have altered women's agency by clarifying their views on the good life and directing their actions to be more in line with their enduring values and interests as opposed to their apparent values and interests (Section 3.3.4, Chapter 3).

Such changes were unlikely to have happened due to our quantitative surveys, as respondents almost always took limited interest in answering our survey questions during the many interviews, I observed over the course of my field-work (Chapter 5). Respondents answered questions on their agency freedom immediately without reflection and with a tone and phrasing that suggested the answer was obvious rather than a source to be pondered. Indeed, given the entrenched power differences between different household members in our context (Section 2.3, Chapter 2), larger changes in women's agency from simply being questioned on the motivations behind their daily actions were unlikely.

10.4 Lessons for health and gender policy

10.4.1 Lessons for the design of participatory women's groups

A range of lessons for future health and gender policy can be drawn from this thesis. Our evaluation of the impact of participatory women's groups on agency freedom (Chapter 5) was important, because explicit strategies for empowering women are rare in maternal and child health. For example, a Lancet series on newborn health in 2014 listed a variety of interventions to address newborn mortality and morbidity from skilled birth attendance to management of neonatal infections [418]. Most of the interventions focused on making narrow, technical and clinical changes to women's circumstances such the provision of nutritional supplements, the use of clean delivery kits at birth, immunisation of mothers during pregnancy and skin-to-skin care for newborns to prevent hypothermia. In contrast to such narrowly focused interventions, participatory women's groups have much broader aims as they seek to address women's health issues and further their empowerment at the same time.

The observed impact of participatory women's groups on agency in group participation suggested that women both desire greater participation in groups

outside the home and were enabled by the roll-out of women's groups to realise such desires. The much greater participation rates in the arms dispensing resource transfers provided evidence that a larger number of women desiring to participate in groups could be enabled to do so with the addition of such resources. However, the lack of a multidimensional effect of participatory women's groups on measures of women's agency and the lack of intensive community mobilisation reported by process evaluation reports suggested that participatory women's groups is not able to resolve broader gender issues within the household. In strongly patriarchal contexts such as the Plains of Nepal, where daughters-in-law are usually not allowed to speak in public, greater changes in their agency might only follow after long-term sustained engagement in groups of women that explicitly discuss how to change local gender norms rather than focus only on nutritional issues.

Maternal and newborn health programmes invariably target young, married women since this sub-population is the most likely to get pregnant. Future policy-makers should think creatively about incorporating ways of expanding economic opportunities into maternal and newborn health programmes in South Asia.

10.4.2 Lessons for the design of economic empowerment policy

Our qualitative results for mothers-in-law and daughters-in-law from Chapter 8 showed that general statements about “women's economic empowerment” can misrepresent local women and mislead policy debates. As an example, a Janakpur-based non-governmental organization called “The Women's Development Centre” whose explicit mission was women's economic empowerment ran credit and savings groups in Sahku combined with vocational training, financial literacy and income-generation schemes [89]. According to daughters-in-law and mothers-in-law living in Sahku in our sample, the same household guardians that participated in the training almost unanimously forbade their own daughters-in-law to attend group meetings and in fact kept them in the dark about group activities. Ironically, these same guardians were being taught to become “empowered” enough to ignore propriety norms and unveil in public by the organization.

Yet, many currently unemployed daughters-in-law in our sample voiced a strong desire for new employment opportunities despite being forbidden to take up such opportunities by their families. The lack of attention to the economic empowerment of newly married daughters-in-law might be a missed opportunity. While young daughters-in-law in the middle wealth range were forbidden from engaging in waged work by their mothers-in-law due to concerns about public propriety, mothers-in-law conversely reported being too old, too ill or too unskilled to begin employment even if they were now in a position to choose themselves, “this is not my age to work” (mother-in-law 8, Sahku). The sociocultural constraints on “acceptable” ages for women to gain employment put women at a competitive disadvantage to men in the labour market and contributed to maintain women’s economic dependency on men. Indeed, many mothers-in-law reported having never taken up employment during their entire lifetime, although they desired to do so for non-agricultural jobs.

In Nepal, the Enhanced Vocational Education and Training Project (EVENT) has sought to support the government of Nepal in skilling the labour force through short-term vocational training with a special emphasis on women, youth and Dalits [419]. In India the nation-wide Indian rural skills development programme Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) targeted youth aged 15-35 and specifically included a 33% quota for women in an effort to increase job opportunities for women. The programme combined vocational training groups in rural communities with urban recruitment and placement agencies as well as migration support centres in destination cities [420,421]. However, no distinction was made in policy documents from both programmes between unmarried women, newly married daughters-in-law and mothers-in-law and no explicit strategy was formulated to ensure that all three groups were included in the job opportunities that were created [419-421]. Whether or not adolescent unmarried women who obtained employment through programmes such as EVENT or DDUGKY have been able to retain their right to employment after marriage remains an unanswered question.

In conclusion, age, marital status and emic categories such as “guardianship” should play important roles in future policy debates and research on women’s economic empowerment in South Asia. While these policies should not uncritically accept existing social norms, neither should they exclude references to local social norms, as existing “women’s empowerment” policies have tended to do. Future policies should critically engage with existing social norms to enable all women across the life cycle to be included in policies targeting their own empowerment and experience improvements to their financial agency.

10.4.3 Lessons for the design of cash transfer policy

Our findings from Chapter 9 provided a number of lessons for future design of cash transfer policy. First, we found that conflicts between female household members over the control over the cash transfer were a far more prominent issue than competition between spouses. Policy-makers need to consider potential conflicts between family members outside of the spousal relationship when assessing whether beneficiaries of cash transfers will be able to exert agency over them.

Second, it showed the considerable external pressure on households to follow recommendations on the cash transfers engendered by both programme staff and their own community. This blurs the boundary between conditional and unconditional cash transfers and raises a question about the extent to which the impacts of existing cash transfer programmes have been created through the provision of the cash, the attachment of formal conditionalities to the receipt of cash or the generation of “soft” pressures on households to comply with the stated aim of the transfer.

Third, our study showed some of the risks associated with insisting on women’s physical control over cash transfers, as one respondent suffered physical violence and ended up foregoing three more cash transfers when she did so. Thus policy-makers should be aware of the potential negative effects of cash transfer programmes on women’s wellbeing associated with promoting women’s control over their own cash. In practical terms, this could entail

investing in support services for women suffering from violence in the home, distributing cash transfers through more discreet avenues, such as mobile-money [345], or engaging family members and communities extensively in promoting family support around daughters-in-law's use of the cash transfer.

Finally, the LBW-SAT intervention put the women's group facilitators and their supervisors, the facilitation coordinators, in a difficult position. In order for the trial to be a success, MIRA staff wanted beneficiary women to learn MIRA's lessons concerning how to best spend the cash transfer and apply them in their own life. Yet, they also wanted beneficiary women to make their own choices concerning what they spent their cash transfer on. Yet, they also wanted to protect these women from violence and conflict with their own families. The complexity of negotiating these multiple, sometimes contradictory goals should be kept in mind by future policy-makers seeking to enhance women's financial agency using cash transfers.

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Appendices

Appendix A

Full description of contributors to the research in this thesis

A.1 Overall list of contributors

Table 20. Description of roles and responsibilities for all sections in this thesis

Chapter(s)	Task	Person(s) responsible
All	Funding for the LBW-SAT trial	DFID
All	Funding for this thesis	MRC, CHRAT
All	Design of the LBW-SAT trial	Principal Investigators
All	Enrolling women into the trial	MIRA surveillance team
All	Baseline household census	MIRA surveillance team
All	Collection of baseline socio-demographic characteristics of enrolled women	MIRA surveillance team
All	Idea of validating a tool to measure empowerment and evaluate the impact of LBW-SAT	Jolene Skordis-Worrall and Joanna Morrisson
All	Writing chapters	Lu Gram
All	Commenting on chapters	Jolene Skordis-Worrall and Joanna Morrisson
4	Design of the validation and adaptation study	Lu Gram
4	Translation of original survey tool from the Oxford Poverty and Human development Initiative into Nepali and Maithili	MIRA process evaluation team
4	Piloting first translation of original survey tool	MIRA process evaluation team
4	Recruitment of field workers	MIRA senior management staff
4	Training field workers for the calibration sample	MIRA senior management staff
4	Training field workers for the validation sample	Lu Gram and Sonali Jha
4	Supervising quantitative data collection	MIRA senior management staff
4	Quantitative data collection	MIRA field workers
4	Exploratory Factor Analysis	Lu Gram
4	Confirmatory Factory Analysis	Lu Gram
4	Validity and reliability analysis	Lu Gram
4	Training and supervising qualitative researchers	Lu Gram
4	Deciding on qualitative sampling criteria	Lu Gram
4	Conducting think-aloud interviews	Neha Sharma and Kabita Sah
4	Translating think-aloud interviews into English	Neha Sharma and Kabita Sah
4	Unstructured interviews with MIRA staff	Lu Gram
4	Conducting focus group discussion	Lu Gram
4	Framework analysis of qualitative data	Lu Gram
4	Adapting survey tool based on analysis	Lu Gram
4	Translating adapted tool into Nepali and Maithili	Neha Sharma

Chapter(s)	Task	Person(s) responsible
5	Design of the empowerment impact study	Lu Gram
5	Power calculation for sample size	Lu Gram
5	Creating sample list of women to be visited	Lu Gram
5	Recruitment of field workers	Lu Gram and MIRA senior management staff
5	Training of field workers	Lu Gram and Shyam Sundar Yadav
5	Training of supervisors for field workers	Lu Gram and Shyam Sundar Yadav
5	Writing Standard Operating Procedures	Lu Gram
5	Translating Standard Operating Procedures into Nepali	Shyam Sundar Yadav
5	Supervision of supervisors	Lu Gram and Shyam Sundar Yadav
5	Supervision of field workers	Lu Gram, Shyam Sundar Yadav and supervisors
5	Back-checks and quality control	Lu Gram and Shyam Sundar Yadav
5	Organising standardisation exercise	Lu Gram and Shyam Sundar Yadav
5	Data collection for main analysis	Field workers
5	Data collection for standardisation exercise	Field workers
5	Statistical analysis of data	Lu Gram
6-9	Choosing financial agency and agency over cash transfers as a topic for qualitative research	Lu Gram
6-9	Design of both studies on financial agency and agency over cash transfers	Lu Gram
6-9	Writing research protocols	Lu Gram
6-9	Writing topic guides	Lu Gram
6-9	Translation of topic guides into Maithili	Neha Sharma
6-9	Deciding on sampling criteria	Lu Gram
6-9	Training and supervising qualitative researchers	Lu Gram
6-9	Conducting interviews with daughters-in-law	Neha Sharma
6-9	Conducting interviews with mothers-in-law	Facilitation coordinators
6-9	Conducting focus group discussion with facilitation coordinators	Neha Sharma
6-9	Translating recorded interviews into English	Neha Sharma, Sweta Chaudhary and other translators
6-9	Memoing and coding data	Lu Gram
6-9	Developing codes into a grounded theory	Lu Gram
6-9	Discussing and validating proposed theories	Neha Sharma, Shyam Sundar Yadav, facilitation coordinators, Joanna Morrison

A.2 Study design and selection of research questions

First, a little background information on myself. I am a Danish man of Chinese heritage who has lived in Britain since 2004, but also travelled extensively in Africa and South Asia as part of my work in Global Health since 2009. I have a good understanding of Nepali and Hindi/Urdu, and consequently also Maithili due to its closeness to Nepali, Hindi and Urdu (sufficient to follow quantitative and qualitative interviews conducted in Maithili with the help of a dictionary). I have written all of this thesis, although my thesis supervisors Jolene Skordis-Worrall and Joanna Morrison have given me comments on drafts of my thesis.

I was funded by the Child Health Research Appeal Trust (CHRAT) and the Medical Research Council (MRC) to conduct a PhD “Evaluating the impact of community based nutritional interventions on the agency and empowerment of women in rural Nepal”. The idea of studying women’s empowerment in the LBW-SAT trial was thus provided by Jolene Skordis-Worrall and Joanna Morrison. Indeed, by the time, I started my PhD in September 2013, a survey tool had already been selected to measure to women’s empowerment, namely the tool used by the Oxford Poverty and Human development Initiative, which I evaluate in this thesis. The MIRA process evaluation team had also translated the tool into English and piloted it in a few qualitative interviews to check the translation worked reasonably well. From October to December 2013, field workers collected the calibration data used in Chapter 4, while I was still performing the literature review for my PhD. Thus, the idea behind validating the use of this tool for measuring the impact of LBW-SAT on women’s empowerment was already proposed by Jolene Skordis-Worrall and Joanna Morrison. However, the design of how this tool was validated, adapted and used in practice was done by me.

One important consequence of this sequence of events was the fact that it was difficult to argue for measuring a different notion of empowerment than the one targeted by this tool. Resources had already been invested in translating and piloting the tool on a small scale as well as collecting quantitative baseline data on more than 500 people by the time, I had finished my literature review. As argued in Section 3.3.4, Chapter 3, “Freirean” notions of empowerment differ considerably from Amartya Sen’s notion of agency. Since Freire’s notion of critical consciousness is often cited as a mediator for the impact of women’s

groups on health outcomes [51,54,76,302], evaluating the impact of LBW-SAT on a Freirean notion of empowerment would have been more useful for developing the theory of how women's groups work. Given the considerable investment that had occurred, it was difficult to argue for scrapping the tool entirely and developing a new tool for a new concept within a large, multi-million-dollar trial setting where many stakeholders were involved in deciding what data was or was not to be collected in the trial.

At the same time, a large amount of qualitative research including Rosato's [53] thesis on community empowerment in participatory women's groups had already been carried out, but almost no work had taken place on agency in the household (Chapter 5). Thus, the greater evidence gap arguably rested with women's agency at an individual level. When I arrived to do my PhD, I noticed that there was almost no literature on agency in the household sphere and the validation study (Chapter 4) also provided an empirical rationale for restricting our measure of agency to focus on the household anyway. In addition, a fellow PhD student Vikas Paudel was already tasked with studying how women's groups worked in the LBW-SAT trial using ethnographic research, but unfortunately, Vikas died in the middle of his PhD from kidney disease. Finally, the LBW-SAT intervention involved both women's groups and resource transfers. While Freirean empowerment was relevant for the operation of women's groups, it was much less relevant for the impact of the food and cash transfers, as these acted at a purely individual level. On the other hand, women's agency freedom could plausibly be affected by both types of intervention.

As regards, the large qualitative study in the second part of this thesis, this study was entirely conceived of by me including both the choice of research question, the choice of a grounded theory approach to studying the question, and the specifics of executing the qualitative study itself.

The funders DFID, MRC and CHRAT played no role in this PhD, except DFID influenced the timetables for quantitative data collection, as we needed to accommodate DFID's plans for measurement of the main trial outcome, birth weight.

A.3 Own role in implementing thesis research

For the qualitative research, I was resident in Nepal from January until March 2014, where I supervised and discussed the collection of think-aloud data with qualitative researchers Neha Sharma (NSh) and Kabita Sah (KS) as well as field staff at MIRA. In addition, I was mostly resident in Nepal from 1st of April until 1st of September 2015 and supervised and worked with the interviewers Nsh and the facilitation coordinators (FCs) during my grounded theory study of financial agency in the household. I personally observed a total 15 out of 22 interviews with mothers-in-law and elder sisters-in-law conducted by the FCs. This allowed me to closely monitor FCs' conduct during interviews and provide training to ensure that they adhered to our interviewing protocol in remaining open and respectful to participants throughout the data collection process. I conducted all the qualitative analyses reported in this thesis, including the analysis of the think-aloud interviews and the grounded theory analyses from Chapters 8 and 9. However, NSh, KS, the FCs and my qualitative supervisor Joanna Morrison had an on-going dialogue with me throughout the analysis process.

For the quantitative research, I was resident in Nepal in May 2014 to train field workers for the validation study in Chapter 4 and then resided in Nepal again from May until September 2015 for the main impact study in Chapter 5. I was involved in the recruitment of field workers together with senior management staff at MIRA. I wrote the Standard Operating Procedures, which SSY translated into Nepali for me. I trained field workers and supervisors together with Shyam Sundar Yadav (SSY). Together with SSY we also supervised the data collection process and carried out back-checks and other forms of quality control. We also organised the standardisation exercise at the end between field workers and nutrition mobilisers. Finally, I carried out all the quantitative analyses in this thesis including the factor analyses, validity checks, and reliability checks in Chapter 4, as well as the impact analyses in Chapter 5.

Table 21. Key research staff involved in data collection for a qualitative study on financial power in the Maithili household.

Staff	Role	Target interviewees	Language proficiency			Education	Previous experience with qualitative research	Age	Marital status
			Maithili	Nepali	English				
Neha Sharma (Nsh)	Interviewer and Translator	Daughters-in-law and FCs	Native-level	Native-level	Fluent	Bachelor's	Collected, translated and analyzed prior trial process data for LBW-SAT	25	Single
Kabita Sah	Interviewer and Translator	Daughters-in-law	Native-level	Native-level	Fluent	Bachelor's	Collected, translated and analyzed prior trial process data for LBW-SAT	25	Married
FC1	Interviewer	Mothers-in-law and elder sisters-in-law	Native-level	Native-level	Basic	Bachelor's	Data collection for formative research in LBW-SAT as well as semi-structured interviews for a previous grounded theory study in Dhanusha and Mahotarri	35-45	Married
FC2	Interviewer	Mothers-in-law and elder sisters-in-law	Native-level	Native-level	Basic	High school	Data collection for formative research in LBW-SAT as well as semi-structured interviews for a previous grounded theory study in Dhanusha and Mahotarri	35-45	Married
FC3	Interviewer	Mothers-in-law and elder sisters-in-law	Native-level	Native-level	Basic	High school	Data collection for formative research in LBW-SAT as well as semi-structured interviews for a previous grounded theory study in Dhanusha and Mahotarri	35-45	Married

FC = facilitation coordinator. All interviewers were female.

Table 22. Research staff involved in the translation and transcription of data for a study of financial power in the Maithili household.

Staff	Role	Language proficiency			Education	Previous experience with translation	Sex	Age	Marital status
		Maithili	Nepali	English					
Neha Sharma (NSh)	Interviewer and Translator	Native-level	Native-level	Fluent	Bachelor's	Collected, translated and analyzed prior trial process data for LBW-SAT	Female	25	Single
Kabita Sah (KS)	Interviewer and Translator	Native-level	Native-level	Fluent	Bachelor's	Collected, translated and analyzed prior trial process data for LBW-SAT	Female	25	Married
Saurav Chaudhary (SaC)	Translator	Native-level	Native-level	Fluent	Bachelor's	None	Male	30-35	Single
Sweta Chaudhary (SwC)	Translator and Transcriber	Native-level	Native-level	Fluent	Bachelor's	Assistant process evaluation officer for MIRA where she collected, translated and analysed data for LBW-SAT	Female	36	Married
Bhavana	Translator	None	Native-level	Fluent	Masters	Previous experience as a translator for MIRA	Female	30-35	Married
Srijana	Translator	Native-level	Native-level	Acceptable	Secondary school	Previous experience as a translator for MIRA	Female	20-25	Single

A.4 Further details on qualitative researchers

Table 21 provides an overview of the sociodemographic characteristics and prior qualitative research experience of the interviewers who conducted interviews in this study. Table 22 provides an overview of the research staff involved in the translation and transcription of data from the cash transfer project.

For the think-aloud interviews in Chapter 4, Neha Sharma (NSh) and Kabita Sah (KS) conducted the interviews. For the grounded theory study in Chapters 6-9, NSh conducted interviews with daughters-in-law and facilitation coordinators (FCs) conducted interviews with mothers-in-law (or elder sisters-in-law if the mother-in-law was no longer alive). NSh and KS translated Maithili recordings into English in Chapter 4, while NSh and four other translators translated Maithili and Nepali recordings into English in Chapters 6-9.

Both KS and NSh were female university graduates, native to Dhanusha who were employed by MIRA as qualitative process evaluation officers. NSh was the primary officer, while KS was the secondary officer. Both were proficient in Maithili, Nepali and English and were trained in qualitative research methods. Prior to this study, they had been collecting and analysing data from focus group discussions, semi-structured interviews and non-participant observations in the intervention areas as part of the process evaluation for the LBW-SAT trial.

The FCs were native to Dhanusha and Mahottari and had a university or high school education. They were married with children, and in their mid-thirties. They had received training in qualitative methods, and previously conducted semi-structured interviews and focus group discussions as part of the formative research for LBW-SAT. They had also conducted semi-structured interviews for a previous grounded theory study on the experience of mental illness of pregnant women within a previous participatory women's groups trial in our study area [336,338].

All translators except Saurav Chaudhary (SaC) had had previous experience translating interviews for MIRA. All translators except Sr had achieved at least a university degree, while Sr had a high school education. All translators had native-level proficiency in Maithili and Nepali, except Bh who did not speak Maithili. Sweta Chaudhary (SwC) had previously worked as an officer in the qualitative process evaluation team in MIRA. SwC was the main translator for a previous study on unplanned pregnancy in our study area [422].

Appendix B

Money, education and politics as sources of empowerment

Women's empowerment has often been assumed to follow from the mere fact of employment, political representation or formal education [151,423,424] including in the Millennium Development Goals [13], the Gender Development, and the Gender Inequality Indices [64]. This motivates a review of evidence the role of control over material resources, education and political mobilization.

B.1 Economic empowerment

Much empirical work argues that women's employment [86,96], income [258] and access to cash [37], savings [425] or credit [210] lead to empowerment. The theoretical rationale for this is sometimes found in resource-dependency [4,129,426] or modernization theories [427], which argue that a lack of bargaining power arises from economic dependency and traditional attitudes to gender roles. These can in turn be reduced through improved control over and access to assets and increased integration into labour and financial markets [4,129,426,427]. Some studies on cash transfers, microcredit and microsavings do find reduced domestic violence [213,311], improved decision-making powers [5,37,383], self-esteem and intra-household status [37,209,428] as well as increased budget shares spent on "female-related" goods [4,37]. On the other hand, some studies of microfinance find no association [429] or even reduced decision-making powers [385] and increased domestic violence [212,384], while studies of cash transfer programmes have often failed to find an impact on decision-making powers [308]. Studies of cash transfers, microcredit and microsavings all report concerns of income appropriation by husbands using women as "middle-men" (*sic*) to increase their own financial resources [37,209,212,383,384].

Considerable variability in the design and evaluation of interventions notwithstanding [209,429], a few factors emerge repeatedly as important determinants of the ability of economic interventions to empower women:

- 1) Women's contribution to the household should be recognized as valuable and potentially "withdraw-able", rather than something one is naturally entitled to, in order to be able to serve as a threat point [268]. This requires a minimum basic level of empowerment to begin with.
- 2) Where women's income and labour are invested in productive assets controlled by other family members such as the family farm, their net bargaining power may weaken, as other family members reap the benefits of investments made with women's income [5,211,261,385].
- 3) Any increase in women's income may be compensated for by other family members by reducing existing allowance transfers [5,211,261,385].
- 4) Households may also be co-operative, because absolute poverty or inter-household inequities loom larger than intra-household inequalities in bargaining power. Combined with sufficient visibility and salience of the economic contribution of women to the household, this may translate into greater family status [209].

B.2 Empowerment through education

Evidence on the effects of education paints a mixed picture. Education is often argued to shift women's values away from fatalism and superstition towards a questioning attitude of authority [105,430] and from a dependent, communal identity towards an independent, personal identity [298,431]. It is argued to be crucial to better employment opportunities, stronger marital bargaining power, political participation and access to legal aid [430]. Horizontal social networks formed at school, improved husband-wife intimacy and greater respect from in-laws are also argued to be some of the benefits of female education [105].

Observational evidence from the analysis of DHS data has shown a correlation between formal education and decision-making powers in a number of countries [14]. Qualitative evidence has also provided examples of cases where education increased the status of women in the household [105]. However, some quantitative studies have also found a U-shaped relationship with decision-making power, where decision-making power decreases for small increases in education, only to increase again for women with secondary education [105,253].

Observational evidence is largely unable to separate the causal effect of education on empowerment from the effect of confounding factors such as associative mating [432], family support and investment in daughters [433] or the personality characteristics of girls choosing to stay in school despite corporal punishment [434-436] and gender violence and sexual abuse [435,437]. Studies have shown that communities often see education as a means of improving the marriageability of girls rather than a route to economic and emotional independence [105,106,253]. Critics of the association between education and women's empowerment have also noted how existing education systems can often be uncondusive to critical thinking [438,439].

Quantitative studies attempting to establish a causal link via quasi-experimental designs have met with mixed success. One study in Indonesia that exploiting exogenous variation in the supply of education induced by a longer school year in 1978 found no impacts on female decision-making in the household [440]. Another evaluation of exogenous variation in the supply of schooling in Turkey from an increase in compulsory schooling from 5 to 8 years in 1997 found no impacts on gender equitable attitudes [441]. Finally an evaluation exploiting education reform in Sierra Leone in 2001 found increases in gender equitable attitudes among women, but not among men [442]. Thus, observed correlations between education and indicators of women's empowerment are not necessarily causal in nature.

Qualitative studies on non-formal/popular education connected to locally relevant issues more frequently report positive effects of enhanced self-confidence, critical thinking and problem-solving skills and community empowerment [431,443-445]. However, even efforts to empower local women through popular education have been criticised for failing to teach lessons that are connected to local realities [106,446]. Furthermore, only few quantitative studies have researched the impact of non-formal education on female empowerment [445].

B.3 Empowerment through politics

Women and their rights are forcefully invoked in South Asian political discourse by political movements across the spectrum including both the militant Maoist

Left in Nepal [24,447-450] and the nationalist Hindu Right in India [23,217,438]. Much scepticism concerns the ability of national legislation to affect the lives of women at the grassroots level [448], the urban, elite and state-centred nature of feminist movements [23,98,217] and the role of “token” women in reserved government seats [423,448]. However, consistent econometric evidence also shows female reservation leaders perform no worse than men on a range of indicators [451]. Female leaders have been shown to direct public resources towards investments related to their own gender [452,453] and psychologically “prime” their constituencies for electing future female leaders [454].

Only qualitative evaluations of grassroots political action on women’s empowerment have been carried out to our knowledge. Such studies have documented political campaigns organised by women against drinking, gambling and domestic violence [428,449,455,456], against underage marriage and extramarital affairs [456] or in favour of women’s rights to communal land [443]. Evaluations of such campaigns often describe them as resulting in significant empowerment of the women who participated. However, without quantitative evaluation, it might be difficult to ascertain whether women became empowered as a result of participating in grassroots political action, or whether the women who self-selected into such movements were already empowered.

Appendix C

Questionnaire for measuring agency freedom in the LBW-SAT trial

Questionnaire for Low Birth Weight South Asia Trial (LBWSAT) using Internationally Comparable Indicators of Agency and Empowerment (Oxford Poverty and Human Development Initiative (OPHI))



निर्देशिका:

अन्तर्वार्ताको समयमा महिला सक्दो एकलै हुनपर्नेछ।

परिचय दिने क्रममा शशक्तिकरण शब्दको प्रयोग नगर्नुहोला। यसको सट्टामा “सबैभन्दा महत्वपूर्ण लक्ष्यमा अगाडी बढ्न सक्ने” अथवा “दबिएको र आफ्नो निर्णय गर्न नसक्ने” जस्ता शब्दको प्रयोग गर्नुहोला।

Instructions:

During the course of interview, make sure that the woman is alone.

In the introduction section please do not use word “empowerment” instead use “able to advance in their goal or dominated women who cannot make her own decisions”.

निर्देशिका :

अन्तर्वार्ता के समयमे महिला सक्भर अस्गरे होई ।

परिचय देब बेरमें शशक्तिकरण शब्दके प्रयोग नैकरबै । एकर बदलामे “सबस महत्वपूर्ण लक्ष्यमें आगा बढबला” वा “ दबल आ अपन निर्णय नैकसकै छई “ जेहन शब्दके प्रयोग करबै ।

[intid]

तपाईं आफ्नो परिचय पत्र स्क्यान गर्नुहोस्

Scan your own id card

आहा अपन परिचय पत्र स्क्यान करू

[woman_id_verify]

रजिस्टरमा भएको महिलाको आ.ई.डी. कार्ड स्क्यान गर्नुहोस्

Scan Woman Barcode of Register

रजिस्टरमे रहल महिलाके परिचय पत्र स्क्यान करू

आफ्नो परिचय दिनुहोस:

मिरा संस्थाले आमा र बच्चाको स्वास्थ्य सुधार गर्न धनुषा र महोत्तरीमा अध्ययन गर्दै आएकोछ । हामी तपाईंलाई तपाईंले घर भित्र र बाहिर गर्ने कामको बारेमा र तपाईंको घरमा निर्णय कसरी गरिन्छ भन्ने बारेमा केहि प्रश्नहरु सोध्न चाहान्छौ। कुनै संघसंस्थामा तपाईंको सहभागीता कस्तो छ भनेर जान्न चाहन्छौ। धनुषा र महोत्तरीमा धेरै महिलाहरु सँग हामी यि प्रश्नहरु सोधिरहेकाछौ। हाम्रो कामले तपाईं जस्तो महिलाहरुमा कस्तो असर गर्छ भनेर थाहापाउन यसले सहयोग गर्नेछ।

तपाईं यो अन्तरवार्ता कुनै पनि समयमा रोक सक्नुहुन्छ, उत्तर दिन नचाहेमा भन्न सक्नुहुन्छ र यदि तपाईं सहभागी हुन चाहानुहुन्न भने यसले तपाईंको मिरा कार्यक्रम अथवा अरु कार्यक्रमको पहुचमा केहि असर गर्नेछैन। तपाईंले भान्नुभएको कुराहरु रिपोर्टमा उल्लेख भएतापनि तपाईंको नाम गोप्य रहनेछ।

के तपाईं सहभागी हुन सहमत हुनुहुन्छ?

Introduce yourself:

MIRA does research in Dhanusha and Mahottari to improve the health and nutrition of mothers and babies. We would like to ask you some questions about your work inside and outside the house, and about how decisions are made in your household. We would also like to ask you about your participation in community organisations. We are asking a lot of women in Dhanusha and Mahottari these questions, and this will help us we will find out the effect of our work on women like you.

You can stop the interview at any time, you can refuse to answer any questions that you don't want to, and if you don't want to participate at all, this will not affect your access to MIRA programmes or other programmes. All the information you give us will be confidential.

Do you consent to participate?

आहा अपन परिचय दियौ :

मिरा संस्था माई आ बच्चाके स्वास्थ्यमे सुधार करेके लेल धनुषा आ महोत्तरिमे काज करैत आईव रहल छई | हम सब आहासबके घर भितर आ घर बाहरके काजके बारेमे आ आहाके घर मे निर्णय केना लैछियई तै के बारेमे किछ प्रस्नसब पुछ चाहैछियई | आहाके सहभागिता कोनो संघ संस्थामे केहन् छई तै के बारेमा सेहो बुझ चाहईछि | धनुषा आ महोत्तरिके बहुते महिलासबके हमसब यि प्रश्न सब पुइछ रहल छियई | हमरसबके काजके आहासब सनके महिलासब पर केहन असर करैछई सेहो बुझमे सहयोग करतैई |

आहा यि बातचित कोनो समय रोइक सकै छि , जवाब नै देबके मोनहोई त कहै सकै छि | यदि आहा सहभागी नई होव चाहैछि तैखनो आहाके मिराके कार्यक्रम आ आरो कार्यक्रमके पहुँचमे कोनो असर नैकरतै | आहाके कहल बातसब रिपोर्टमे येतैई लेकिन आहाके नाम गोप्य रहतैई |
कि आहा सहभागी होव चाहै छियई ?

[permission]

अन्तर्वार्ताको लागि अनुमती लिनुहोस |

Permission obtained for the interview

अन्तर्वार्ता के लेल अनुमती लिय |

- लिए Yes लेलियै
- लिइन No नई लेलियै

लाग्रे समय ४० देखि ४५ मिनेट Estimated completion time 40-45 minutes ४० स ४५ मिनेट
लाईग सकै छई

महिलाको बास्थान Addresses: महिलाके बासस्थान

[enrol_loctype] तपाई अहिले कहाँ बस्नु भएको छ? (उत्तरअहू पढेर सुनाउनुहोस्।)

Whose house are you staying in at the moment? Read out the answers

अभि आहा कत् रहै छि? (उत्तर पढू)

- आफ्नो घर ससुराल Own home - husband's (sasural) अपन घर सासुर
- माईती Parental home (Maiti) माय के घर
- अन्य Other अन्य

ससुराल घर / husband's home ससुराल घर

[whohoh_sasural] तपाइको ससुरालको घरमुली को हुनुहुन्छ? (कृपया उत्तरदातालाई उत्तर पढेर नसुनाउनुहोला। उत्तरदाताले दिएका उत्तरहरूलाई वर्गीकृत गर्नुहोस्।)

Who is the head of household in your sasural? (Do not read out the answers, just categorise the answer the respondent gives)

आहाके ससुरालके घरमुखिया के छै? (कृपया उत्तर उत्तरदाता के नई कहबई)

- श्रीमान Husband श्रीमान
- ससुरा Father-in-law ससुर
- सासु Mother-in-law साउस

- ससुराली घरको अन्य पुरुस Other man from husband's household सासुर घरके अन्य पुरुख
- ससुराली घरको अन्य महिला Other woman from husband's household सासुर घरके अन्य महिला
- महिला आफै The woman herself महिला अपने

माइति घर / Maiti's home नहिरा घर

[whohoh_maiti] तपाइको माइति को घरमुली को हुनुहुन्छ? (कृपया उत्तरदातालाई उत्तर पढेर नसुनाउनुहोला। उत्तरदाताले दिएका उत्तरहरूलाई वर्गीकृत गर्नुहोस्।)

Who is the head of household in your maiti? (Do not read out the answers, just categorise the answer the respondent gives)

आहाके नहिरा घरके घरमुलि के छथिन ? (कृपया उत्तर उत्तरदाता के नई कहबई)

- बुवा Father बाबु
- आमा Mother माय
- माइती घरको अन्य पुरुस Other man from maiti नहिरा घरके अन्य पुरुख
- माइती घरको अन्य महिला Other woman from maiti नहिरा घरके अन्य महिला
- यस घरमा कोहि पनि हुनुहुन्न No body at house अइ घरमे नई केउ छई

अन्य घर / Other's home अन्य घर

[whohoh_other] तपाइको अन्य घरको घरमुली को हुनुहुन्छ ? (कृपया उत्तरदातालाई उत्तर पढेर नसुनाउनुहोला। उत्तरदाताले दिएका उत्तरहरूलाई वर्गीकृत गर्नुहोस्।)

Who is the head of household in your other home? (Do not read out the answers, just categorise the answer the respondent gives)

आहाके अन्य घरके घरमुली के छथिन ? (कृपया उत्तर उत्तरदाता के नई कहबई)

- श्रीमान Husband श्रीमान
- अन्य पुरुष Other man अन्य पुरुख
- अन्य महिला Other woman अन्य महिला
- गर्भवती महिला आफै The pregnant woman herself गर्भवती महिला अपने

[language] अन्तरवार्ता कुन भाषामा लिईएको थियो? (अन्तरवार्ताकारले आफै कुन भाषामा अन्तरवार्ता लिएको हो चिन्ह लगाउनु होस्।) Which language was the interview conducted in?

(Interviewer to record this without asking respondent) अन्तरवार्ता कोन भाषामे लेलियई य ?

(अन्तरवार्ताकार अपने कोन भाषामे अन्तरवार्ता लेने छई तई मे चिन्ह लगाऊ)

- नेपाली Nepali मैथली Maithili अन्य Other

[ethnicity] महिला कुन समुदायको हो? (अन्तरवार्ताकारले आफै समुदाय छुट्याएर लेख्नुहोस्।)

Which ethnic group does the woman belong to, hills or plains? (Interviewer to see which ethnicity for themselves and record this without asking)

महिला कोन समुदाय के छथिन ? (अन्तरवार्ताकार अपने स छुट्याक लिखु)

- पहाडी Pahadi मधेसी Madeshi अन्य Other

यदि पहाडी जातजातिको भए [caste_hills] मा जानुहोस्

If ethnicity = pahadi go to [caste_hills]

यदि मधेसी जातजातिको भए [caste_plains] मा जानुहोस्

If ethnicity = madeshi go to [caste_plains]

यदि अन्य भए [caste_other] मा जानुहोस्

If ethnicity = other go to [caste_other]

सामाजिक र आर्थिक अवस्था Socio Economic Status:

[caste_plains] तपाई कुन जात र समुदायको हो?

What is your caste/ethnic Group? आहा कोन जाईत आ समुदायके छियई ?

तराई Terai: तराई ब्रह्माण Terai Brahmin भुमिहार Bhumihhaar

कायस्थ Kayast राजपुत Rajput

यादव Yadav: यादव / गोइत / मरबैता Yadav, Marbait, Goit etc

सुडी/तेली Sudi/Teli:

साह Sah/ हलुवाई Haluwai/ पुर्वे Purbe/ कल्वार / Kalwaar,

सुदी/तेली Sudi/Teli

नुनिया Nuniya

बानिया Baniya

- गुप्ता Gupta
- अन्य सुडी/तेली Other Sudi/Teli

मध्य मधेसी Middle Madheshi:

- मण्डल Mandal (केवट Kewat / कामति Kamati / मण्डल Mandal)
- कोइरी Koiri (महतो Mahato/ कोइरी नुनिया Koiri Nuniya/ कोइरी सिंह Koiri Singh/ कुशुवाहा Kusuwaha)
- भेडियर / Bhediyar / बेल्लदार / Beldaar / अमात् Amatya / राय Raya / राउत Raut / कुर्मी Kurmi
- हजाम Hajam / लोहार / Lohar / ठाकुर/ Thakur / शर्मा Sharma / सोनार Sonaar
- कुम्हाले Kumhale / कुम्हार / Kumhar / पण्डित Pandit
- बिन Bin / मलाहा Malaha / मुखिया Mukhiya / सहनी Sahani / माझी (बातर) Majhi (Baatar)
- अन्य मधेसी Other Middle Madheshi Castes

तराई जनजाती Janajati Plains:

- थारु Tharu दनुवार Danuwar धानुक मण्डल Dhanuk Mandal
- धांगर Dhangar
- अन्य तराई जनजाती Other Plains Janajati (झंगद Jhangad, राजबंसी Rajbanshi, गन्गाई Gangai, सन्थाल/सतार Santhal/Satar, धिमाल Dhimal, ताजपुरिया Tajpuriya, मेचे Meche, कोचे Koche, किसान Kisan, मुन्द Munda, कुस्बदिया /पथाकर्ता Kusbadiya/Patharkata, अन्य आदिवासी Unidentified Adibasi/Janajati)

तराई दलित Dalit Plains:

- मुसहर Musahar (सदा Sada) चमार Chamaar पासवान Paswan
- तत्मा Tatma धोबी Dhobi डुम Dom
- हलखोर Halkhor (Mallik) खत्वे (मण्डल) Khatbe (Mandal)
- अन्य तराई दलित Other plains Dalit (Nat)

 मुस्लिम Muslim

[caste_hills] तपाईं कुन जात र समुदायको हो?

What is your caste/ethnic Group? आहा कोन जाईत आ समुदायके छियई ?

पहाडी Hill: पहाडी ब्रह्माण Hill Brahmin पहाडी क्षेत्री Chhetri

पहाडी जनजाती Janajati Hills:

तामांग Tamang मगर Magar सुनुवार Sunuwar माझी Majhi

दनुवार Danuwar अन्य पहाडी जनजाती Other Hills Janajati

पहाडी दलित Dalit Hills:

बिस्वकर्मा Biswakarma सेन्चुरी Senchuri

अन्य पहाडी दलित Other Hill Dalits (कामि Kami, दमै Damai, ढोली Dholi, सार्की Sarki, बादी Badi, गाइने Gaine)

[caste_other] तपाईं कुन जात र समुदायको हो?

What is your caste/ethnic Group? आहा कोन जाईत आ समुदायके छियई ?

अन्य Other (मरवारी Marwari, बंगाली Bangali, जैन Jain, पन्जाबी Panjabi/Sikh, अन्य Unidentified Others)

[religion] तपाईं कुन धर्म मान्नु हुन्छ?

What is your religion? आहा कोन धर्म मानई छियई ?

हिन्दु Hindu

मुस्लिम Muslim

बौद्ध Buddhist

क्रिश्चियन Christian

अन्य Others

[agepw] महिला को उमेर लागेको बर्षमा

Age of the woman in running years

महिलाके उमेर लागल बर्ष

लागेको बर्ष Years लागेको बर्ष

उत्तरदाता ले भनेको उमेर सही नलागेको अवस्थामा फेरी खोतल्नु होस्

If the interviewer thinks the age is not accurate probe to work out age

[agemarried] बिबाह हुंदा को उमेर लागेको बर्षमा

Age of the woman in running years when she got married?

विवाह समयके उमेर लागल बर्षमे ?

लागेको बर्ष Years in running years लागल बर्ष

Agency and Empowerment

[wrk_involve] तलका कार्यहरु मध्ये तपाईं कस्तो काम गर्नु हुन्छ? Which types of work are you normally involved in निचा लिखल काज सब मे स आह कि सब करै छियई ?

1. घर भित्र गरिने कार्य Indoor work (inside the home only) घर भितर करै बाला काज (घर भितरके काज मात्र)
2. घर बाहिर गरिने कार्य Outdoor work (work outside the home, such as work in the fields, or work in another place) घर बाहर करै बाला काज (घर बहारके काज जेना खेतके काज, वा कोनो दोसर जगहमें करबला काज)
3. दुवै ठाँउ मा गरिने कार्य both दुनु जगहमें करबला काज

यदि उत्तर १ आएमा EMP1 न सोधुस। एकै चोटी EMP 6 म जानु होस्। If answer is option 1 do not ask EMP1. Directly go to EMP 6. उत्तर १ एतई त EMP1 नई पुछ्छु। एकै बेर EMP 6 मे जाऊ।

उत्तर २ वा ३ दिएमा यो प्रश्न सोधुहोस: सामान्यतया तपाईं कुन किसिमको बाहिर गर्ने काममा संलग्नहुनुहुन्छ ? If answer 2 or 3, ask: which type of outdoor work are you normally involved in? यदि उत्तर २ वा ३ एतई त , पुछ्छु : केहन रंगके बाहर करे वाला काज मे आहा सामिल होईछियई ?

1. दैनिक ज्यालादारी मजदुरी (अरुको घरमा काम गर्ने, कारखानामा काम गर्ने, ब्यान्ड बाजा बजाउने, इनार खन्ने, काम साटासाट)
Daily paid labour (Hirer worker, labour exchange, daily-waged labour, factory labour, band party player, tube well digger) दैनिक मजदुरी (घरमे काज कर बला, कारखानाके मजदुर, ब्यान्ड बाजा बजाव वला, इनार खन वला, काजके बदलामे काज)
2. नियमित जागिर (डाइभर, शिक्षक, सरकारी वा गैर सरकारी जागिर आदि)
Regular Job (driver, teacher, factory, gov job, ngo job etc.) नोकरीकरवला (गाडी चलाववला, शिक्षक, सरकारी वा गैर सरकारी नोकरीकरवला)
3. खेतीपाती (अन्न बालि उत्पादन)

Farming (crop production) खेतीपाती (अन्न उपजेनायि)

4. पशु पालन (जस्तै दाना वा घास संकलन)
Animal husbandry (like collecting food and fodder for caddles) पशु पालन (जेना दाना वा घास संकलन)

5. आफ्नो उत्पादित (कृषिजन्य अन्न, तरकारी, फलफूल आदि) बेचेर.
Selling own Crop Production (Cereal, Vegetables, fruits, etc) अपन उब्जौल अन्न, फल फूल बेचक
6. आफ्नो उत्पादित दूध, दही, घ्यू बेचेर
Selling Milk, yoghurt or ghee from own cattle अपन घर के दुध दहि बेच क
7. आ उत्पादित पशु, माछा, मासु बेचेर
Selling livestock, fish or meat from own production अपन घर के माछा मासु बेच क
8. सानो व्यापार (कपाल काट्ने, धोबी आदि)
Service provider (small scale trade) such as hair cutter, launderer (dhobi) छोटका व्यापार (केस काट बला, धोबी)
9. सानो व्यापार (ठेला, हाट बजारमा पसल थापेर, धेरै सानो पसल आदि)
Small scale trade (Tela, small market stall, very small shop, tea shop) छोटका व्यापार (ठेला, हाट बजार पर दोकान कैर क, एकदम छोट दोकान)
10. मध्यम व्यापार (सानो किराना पसल, औषधी पसल, सानो धान मिल आदि)
Medium Scale trade (Small Grocery, Medicine shop/ practitioner, small rice mill, operating a band party) मझौला व्यापार (छोट किराना दोकानदबाइ दोकान, छोट धान के मिल)
11. ठूलो व्यापार (मुख्य बजारमा ठूलो पसल, ठूलो अन्न भण्डार वा मिल, उद्योग आदि)
Large Scale Trade (Larger shop in main bazaar, big grain store or mill, factory, etc) बढका व्यापार (मेन बजार मे बढका दोकान, बढका अन्न के दोकान, या मिल)
12. स्वरोजगार (ढक्की, पंखा आदि बनाएर बेच्ने, कपडा सिलाउने आदि)
Making things for sale e.g. Bamboo baskets, fans, tailoring etc. स्वरोजगार (ढकिया, पंखा यादी बेच क, कपडा सी क)
13. जङ्गली सामग्रीहरु जम्मा गरेर बेच्ने – (जस्तै माछा, घोंगी, दाउरा, बाँस, पत्ता, साग)
Selling things gathered from the wild (e.g. fish, snails, firewood, bamboo, leaves, sag etc.) जंगली समान सब (जेना माछ, घोंगी, जर्ना, बाँस, पता, साग) बेच क
14. आफ्नो रिक्सा/बयल वा टायर गाडा/ ठेला/ श्रेसर/ ट्रयाक्टर/ पम्पसेट चलाउने
Riding own rickshaw/operating own ox cart/ or push along cart (Tela) अपन रिक्सा/बैल गाडी/ टायर गाडी /ठेला चला क
15. रिक्सा/बयल वा टायर गाडा/ तेला/ श्रेसर/ ट्रयाक्टर/ पम्पसेट आदी भाडामा दिने
Renting out Rickshaw/ ox cart/ or push cart (Tela)/ Thresher/ Tractor/Pumpset etc. भाडा मे रिक्सा/बैल गाडी/ टायर गाडी /ठेला भाडा मे चला क
16. रक्सी बनाएर बेच्ने Making and selling alcohol दारु बनाक आ बेचक

17. सिमा व्यापार Border trade सिमा व्यापार क क
18. ठेकेदार Tegdaar contractor (building, tube wells etc) ठेकेदार
19. बैदेसिक रोजगार इन्डिया Overseas labour India बैदेसिक रोजगार इन्डिया
20. बैदेसिक रोजगार अन्य Overseas labour other बैदेसिक रोजगार अन्य

सुचक १: विभिन्न क्षेत्रहरूको स्वतन्त्रता; काम सम्बन्धि निर्णय गर्ने

Indicator 1 - Autonomy in different domains; decision-making regarding work

सुचक १: विभिन्न क्षेत्रसबमें स्वतन्त्रतासोतंत्र; काज सम्बन्धि निर्णय करबाक

EMP1

उत्तरदाताले घर बाहिर गरिने कार्य वा दुवै ठाँउमा गरिने कार्य गर्छु भनेमा मात्र सोध्ने। (घर बाहिर कार्य शब्द भन्नु भन्दा उत्तरदाताले भनेको घर बाहिरको कार्य प्रयोग गर्नु

Answer only if the interviewee declares that she DOES outdoor work or both. (*Instead of saying word "outdoor work", refer to the actual outdoor work that the interviewee says she does*)

घर बाहिर के काज या दुनु जगहमें करबला काज करैछि कहतै त मात्र पुछ्नु। (घर बाहिरके काज कहे से अच्छा उत्तरदाता कहल घर बाहिरके काज प्रयोग करु)

मानिसहरूसँग घर बाहिर कार्य गर्नुको पछाडी प्राय गरेर विभिन्न खालका कारणहरू हुने गर्दछन्। यस्ता खालका कारणहरू तपाईंलाई सहि लाग्छ कि नाई भनेर बुझ्नको लागि हामी तपाईंलाई ति कारणहरू सोध्न चाहन्छु। कुनै कुनै कारण तपाईंलाई सहि लाग्न पनि सक्छ भने कुनै कुनै सहि न लाग्न नि सक्छ। कृपया तपाईंलाई ई कथन हरु सहि लाग्छ कि नाई भनेर भन्नुहोला। उदाहरणको लागि तपाईंले कुनै कार्य गर्नुहुन्छ किनकि तपाईंलाई त्यो कार्य गर्नेपछि त्यही कार्य गर्दा तपाईंले केही मात्रामा घर परिवारका सदस्यहरूलाई खुशी बनाउन पनि गर्नु भएको हुन सक्छ। कुनै पनि उत्तरहरू सहि वा गलत हुन्छन भन्ने छैन। कतिपय समयमा तपाईंले महशुस गर्नुहुन्छ कि ति कार्य गर्नको पछाडी विभिन्न कारणहरू छन्।

People often have several reasons for doing outdoor work. I will ask you to tell me whether or not these reasons are right for you. Some reasons may be right for you, some may not be right for you. Please answer yes or no to the question. For example, you might do outdoor work because you have to. At the same time, you might do it in part, because you want your family members to like you, or because you think it is the right thing to do outdoor work. There is no right or wrong answer. Often you may realise that you have several reasons for doing outdoor work.

कोनो भी काज कर के पाछा लोक सब के प्राय: बहुत रंग के कारण सब रहै छई। ओ कारण सब आहाके सहि बुझाईय कि नै से बात सब बुझ के लेल हम सब आहा सब सई प्रस्नसब पुछ्न चाहै छी। कोनो कोनो कारण सहि लाग्न सकैय आहाके आ कोनो कोनो कारण नहियो सहि लाग्न सकैय। कृपया आहाके ई कथनसब सहि बुझाईय कि नै से कहब। उदाहरण के लेल आहा कोनो काज करै छीई कथिलाकी आहा के ओ काज करहे पर्तेइ। तहीना ओ काज आहा घर परिवारके सदस्यसबके खुस करकेलेल सेहो केने होब सकई छई॥ अई में कोनो उतर ठीक वा गलत नै हेतई। आहाके जे बुझाईय से कहब।

कृपया हो या होइन भन्नु होला।

Please answer yes or no.

कृपया ह या नै से कहब |

बिकल्पहरु पढनुहोस (उत्तरदाताले भन्न सकिदैन वा थाहा छैन भन्न सक्नेछन)

Read out the answers [Allow the respondent to say I don't know/no answer]

बिकल्पसब पढू (नै कहब वा नै बुझल अई हे उत्तरदाता कहि सकै छई)

EMP1 भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know/ No answer मालुम नै अ / उत्तर नै देलकै
a. तपाई यो काम गर्नुहुन्छ किनकी तपाइले गर्नु पर्छ You do this work because you have to. आहा ई काज करै छि कथिला कि आहाके कर परतै।	11	12	99
b. तपाई यो काम गर्नुहुन्छ किनकी यदि गर्नुभएन भने तपाइले गाली खानुपर्छ You do this work because you will get in trouble if you don't. आहा ई काज करै छि कथिला कि नै करबै त आहाके गाइर बात सुन परतै।	11	12	99
c. तपाई यो काम गर्नुहुन्छ किनकी तपाई यो काम गर्न चाहनुहुन्छ You do this work because you want to. आहा ई काज करै छि कथिला कि आहा यी काज करे चाहैछी	11	12	99
d. तपाई यो काम गर्नुहुन्छ किनकी तपाईलाई घर परिवारका सदस्यहरुले यो काम गर्न भन्नुहुन्छ You do this work because that is what your family members tell you to do. आहा ई काज करै छि कथिला कि आहाके घर परिवारके सदस्यसब ई काज कर कहै छै	11	12	99

EMP1 भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know/ No answer मालुम नै अ / उत्तर नै देलकै
<p>e. घर परिवारका सदस्यहरु सहमत भए पनि वा नभए पनि तपाईं यो काम गर्नुहुन्छ किनकी तपाईंको बिचारमा यो काम गर्नु राम्रो कुरा हो । You do this work because you personally think it is the right thing to do, whether or not your family members agree. आहा ई काज करै छि कथिला की आहाके विचारमे ई काम करनाई निक बात छई चाहे घर परिवारके सदस्यसब माने या नै माने ।</p>	11	12	99
<p>f. तपाईं यो काम गर्नु हुन्छ किनकी तपाईंलाई यो काम गर्न मनपर्छ । You do this work because you like it . आहा ई काज करै छि कथिला की आहाके यी काम कर मे निक लगैय ।</p>			
<p>h. तपाईं यो काम गर्नुहुन्छ किनभने यो काम गर्दा घर परिवारका सदस्यहरु तपाईं माथि रिसाउने छैनन् । You do this work so that your family members won't get angry with you. आहा ई काज करै छि कथिला कि ई काज करबै त आहाके घर परिवारके सदस्यसब आहा पर नै पितैतई ।</p>	11	12	99
<p>i. तपाईं यो काम गर्नुहुन्छ किनकी तपाईंलाई घर परिवारका सदस्यहरुले माया गरुन भन्ने चाहनुहुन्छ । You do this work because you want your family members to like you. आहा ई काज करै छि कथिला की घर परिवारके सदस्यसब आहाके माने से चाहै छि ।</p>	11	12	99
<p>j. तपाईं यो काम गर्नुहुन्छ किनकी तपाईंको यो कर्तव्य हो । You do this work because it is your duty to do it. आहा ई काज करै छि कथिला की आहाके कर्तव्य छै ।</p>	11	12	99

EMP1 भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know/ No answer मालुम नै अ / उत्तर नै देलकै
k. You do this work because it is personally important to you.	11	12	99

— — — → EMP1i पछि EMP 11 मा जानुहोस्

After EMP1i go directly to EMP 11

EMP1i के बाद EMP 11 मे जाउ

EMP6

यदि उत्तरदाताले घर भित्र काम गर्छु भनेपछी मात्र सोध्ने |

Answer if the interviewee declares that she does indoor work only.

यदि उत्तरदाता घर स बाहर काज नै करै छि कह तै त मात्रे EMP6 पुछ बै|

मानिसहरुसँग कुनै पनि कार्य नगर्नुको पछाडी प्राय गरेर बिभिन्न खालका कारणहरु हुने गर्दछन | यस्ता खालका कारणहरु तपाईंलाई सहि लाग्छ कि नाई भनेर बुझ्नको लागि हामी तपाईंलाई ति कारणहरु सोध्न चाहन्छौं। कुनै कुनै कारण तपाईंलाई सहि लाग्न पनि सक्छ भने कुनै कुनै सहि न लाग्न नि सक्छ | कृपया तपाईंलाई ई कथन हरु सहि लाग्छ कि नाई भनेर भन्नुहोला | उदाहरणको लागि तपाईंले कुनै कार्य गर्नुहुन्न किनकी तपाईंले घर बाहिर काम गर्ने अवसर पाउनु हुन्न| त्यसै गरी तपाईं कुनै कार्य गर्नु हुन्न किनकी तपाईंले तपाईंको परिवारले तपाईंलाई मानुन चाहनु हुन्छ या किनकी तपाईंको विचारम घर बाहिर काम गर्नु ठिक होइन | कुनै पनि उत्तरहरु सहि वा गलत हुन्छन भन्ने छैन| कतिपय समयमा तपाईंले महशुस गर्नुहुन्छ कि ति घर बाहिर कार्य न गर्नुको पछाडी बिभिन्न कारणहरु छन् |

People often have several reasons for not doing outdoor work. I will ask you to tell me whether these reasons are right for you. Some reasons may be right for you, some may not be right for you. Please answer yes or no to the question. For example, you might not work because you don't have opportunity. At the same time, you might not work because you want your family members to like you, or because you do not think it is the right thing to do outdoor work. There is no right or wrong answer. Often you may realise that you have several reasons for not doing outdoor work.

कोनो भी काज नइ कर के पाछा लोक सब के प्रायः बहुत रंग के कारण सब रहै छई | ओ कारण सब आहाके सहि बुझाईय कि नै से बात सब बुझ के लेल हम सब आहा सब स यी प्रसन्न सब पुछ चाहै छी | कोनो कोनो कारण सहि लाइग सकैय आहाके आ कोनो कोनो कारण नहियो सहि लाइग सकैय | कृपया आहाके यी कथनसब सहि बुझाई य कि नै से कहब | उदाहरण के लेल आहा काज नै करै छि कथिला कि आहाके अवसर नइ मिललै | तहिना आहा काज नइ करै छि कथिला कि आहा चाहै छि कि आहाके परिवार आहाके मानै या कैला कि घर बाहर काज करनाई आहाके लेल नई ठिक छै | आहा जे कहब ओईमे सहि या गलत कुछो नइ होतै | कोनो कोनो समयमे आहाके महसुस होतई कि घर बाहर काज नइ करेके पाछु बहुते कारण सब होतै |

कृपया गरेर हो अथवा होइन भन्नु होला |

Please answer Yes or No.

कृपया क क ह या नै से कहु |

बिकल्पहरू पढ्नुहोस (उत्तरदाताले भन्न सकिदैन वा थाहा छैन भन्न सक्नेछन)

Read out the answers [Allow the respondent to say I don't know/no answer]

बिकल्पसब पढू (उत्तर नैकहब वा नैबुझल अई सेहो कही सकैछई)

EMP6 भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know/ No answer मालुम नै अ / उत्तर नै देलकै
a. तपाईं घर बाहिर काम गर्नु हुन्न किनकी तपाईंले घर बाहिर काम गर्ने अवसर पाउनु हुन्न You do not work outside the home because you do not have the opportunity. आहा घर बाहर काम नै करै छि कथिला कि आहाके अवसर नै मिलैय	11	12	99
b. तपाईं घर बाहिर काम गर्नु हुन्न किनकी तपाईंलाई सीप छैन You do not work outside the home because you do not have the skills. आहा घर बाहर काम नै करै छि कथिला कि आहाके काम करे के सीप(लुइर) नै छै	11	12	99
c. तपाईं घर बाहिर काम गर्नु हुन्न किनकि यदि गर्नु भयो भने तपाईंले गाली खानुपर्छ You do not work outside the	11	12	99

EMP6 भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know/ No answer मालुम नै अ / उत्तर नै देलकै
home because you will get in trouble if you do. आहा घर बाहर काज नै करै छि कथिला कि काज करबै त आहाके गाइर बात सुन परतै।			
d. तपाईं यो काम गर्नु हुन्न किनकी तपाईं चाहनुहुन्न You do not work outside the home because you do not want to. आहा घर बाहर काज नै करै छि कथिला कि आहा नै चाहैछि।	11	12	99
e. तपाईं घर बाहिर काम गर्नु हुन्न किनकी घर परिवारका सदस्यहरुले त्यसो नगर्न भन्छन You do not work outside the home because your family members tell you not to do so. आहा घर बाहर काज नै करै छि कथिला कि घर परिवारके सदस्यसब ई नै कर से कहै छै।	11	12	99
f. घर परिवारका सदस्यहरु सहमत भए पनि नभए पनि तपाईंको बिचारमा घर बाहिर काम गर्न ठीक हैन त्यसैले तपाईं यो काम गर्नु हुन्न You do not work outside the home because you personally think it is the right thing to do, whether or not your family members agree. आहा घर बाहर काज नैकरै छि कथिला कि ई काज ठिक नै छै से आहाके बुझाई य चाहे घर परिवारके सदस्यसब माने या नै माने।	11	12	99
g. तपाईं घर बाहिर काम गर्नु हुन्न किनकी तपाईंलाई यो काम मनपर्दैन You do not work outside the home because you don't like it. आहा घर बाहर काम नै करै छि कथिला कि आहाके निक नै लागइ य।	11	12	99

EMP6 भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know/ No answer मालुम नै अ / उत्तर नै देलकै
h. तपाईं घर बाहिर काम गर्नुहुन्न किनकी यदि तपाईंले यो काम गर्नु भयो भने घर परिवारका सदस्यहरु तपाईंसँग रिसाउछन भनेर। You do not work outside the home because your family members might get angry with you if you do. आहा घर बाहर काज नै करै छि कथिला कि करबै त घर परिवारके सदस्यसब आहा पर पितैतई ।	11	12	99
i. तपाईं घर बाहिर काम गर्नु हुन्न किनकी घर परिवारका सदस्यहरुले तपाईंलाई माया गरोस् भन्ने चाहन्छु । You do not work outside the home because you want your family members to like you. आहा घर बाहर काज नै करै छि कथिला कि घर परिवारके सदस्यसब आहाके मानै से चाहै छि ।	11	12	99
j. तपाईं घर बाहिर काम गर्नु हुन्न किनकी घर भित्र बस्नु तपाईंको कर्तव्य हो । You do not work outside the home because it is your duty to stay at home. आहा घर बाहर काज नै करै छि कथिलाकि घर भित्रर रहके आहाके कर्तव्य छै।	11	12	99
h. You do not work outside the home because it is not personally important to you.			

EMP11

सबैलाई सोध्नु होस्. Ask everyone. सबके पुछ्नु.

सुचक २ : विभिन्न क्षेत्रहरुको स्वतन्त्रता; घरायसी कार्य र रेखदेखको निर्णय बारेमा

Indicator 2 - Autonomy in different domains; decision-making regarding household activities and caring

सुचक २ : सब रंगके क्षेत्रसबके स्वतन्त्रता; घरायसी काज आ देखभालके निर्णय बारेमे

तपाईले गर्ने कार्य वा अन्य क्रियाकलापहरु बाहेकका घरमा (एउटै भान्सा प्रयोग गर्ने, सँगै बस्ने) रहदा गर्ने बिभिन्न क्रियाकलापहरु जस्तै घर सफा गर्ने, कपडा सफा गर्ने, खानेकुराहरुको किनमेल गर्नु पर्ने हुन्छ | बच्चाहरुको स्याहार वा बुढाबुढीको स्याहार गर्नुपर्ने हुन्छ | यी क्रियाकलापहरु परिवारको कुनै एउटा व्यक्तिले गर्नुपर्ने हुन्छ | कहिलेकाही परिवारका अन्य सदस्यहरुसँग काम बाडेर पनि गरिन्छ |

Besides your work or other activities, living in a household (sharing kitchen, living together) also involves several activities, such as cleaning the house, doing the laundry, or doing shopping for food. It may also involve caring for the children or the elders living in that household. Many times one specific member of the household performs these activities. Sometimes, they are divided among two or more members. आहाके करै बाला काज या दोसर कामकाज के अलावा घर मे(एकेटा भानस प्रयोग करवला , सगे रहवला) रहैछि त बहुत रंगके कामकाजसब करई छि जेना घर सफा करनाई, कपडा सफा करनाई या खाए पिब के लेल सर समान किन परैत हेत, तहिना बच्च सब के देखाभाल वा बुढसब के देखाभाल कर परैत हेतई | यी काम काज सब घर के कोनो एक गोटे के कर परै छै|कहियो काल घर के दोसर गोटेसगे सेहो मिलजुल क सेहो करै छैई |

तपाईको घरमा यी कामहरु कसले बढी गर्नु हुन्छ ?

In your household, who does each of these things most of the time?

आहा के घर मे ई कामसब सब स बेसी के करै छै ?

<p>1. तपाईंको घरधुरीमा मुख्य खाना बनाउने काम कसले बढी गर्छन् ? In your household, who does preparing and cooking the main meal most of the time? आहा के घरधुरी मे भान्सा करै बाला काम सब स बेसी के करै छै ?</p>	<p>धेरै जसो म पुरै घरको लागि गर्छु You do most of it for the whole household प्रायः हम सब परिवार के लेल करै छि</p>	<p>धेरै जसो अरुहरुले गर्नु हुन्छ Someone else does most of it. प्रायः दोसर लोक करै छै</p> <p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि</p> <p>2 आमा वा सासु Mother or mother in law माय आ</p> <p>3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी</p> <p>4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका</p> <p>5 अन्य बच्चाहरु Other childrenअन्य बच्चासब</p> <p>6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य</p> <p>7 परिवारको अन्य सदस्य (हरु) Other family member(s) परिवारके अन्य सदस्यसब</p> <p>8 काम गर्ने Hirer worker काम करवला</p>	<p>धेरै वा थोरै जे भए पनि घरको सदस्यहरुमा बाढेर गर्छौं कृपया उल्लेख गर्नुहोस्) You share more or less equally with other person or persons in your household (please specify). काज बेसी सब गोटे मिलजुल क करै छि कृपया उल्लेख करु)</p> <p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि</p> <p>2 आमा वा सासु Mother or mother in law माय आ</p> <p>3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी</p> <p>4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका</p> <p>5 अन्य बच्चाहरु Other childrenअन्य बच्चासब</p> <p>6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य</p> <p>7 परिवारको अन्य सदस्य (हरु) Other family member(s) परिवारके अन्य सदस्यसब</p> <p>8 काम गर्ने Hirer worker काम करवला</p>	<p>व्यवहार मालागू छैन Does not apply इ कथन नै मिलैय</p>	<p>थाहा छैन / उत्तर नदिएको Don't Know /No Answer र मालुम नै य/ उत्तर नै देलकै</p>
<p>2. प्राय जसो घरधुरीको खाने कुराहरु कसले किनेर ल्याउछन् ? Who in the household</p>		<p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि</p> <p>2 आमा वा सासु Mother or mother in law माय आ</p>	<p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि</p> <p>2 आमा वा सासु Mother or mother in law माय आ</p>		

<p>normally goes out shopping and brings food for the household? प्राय क क घरधुरीके खाई वाला चिज सब के किन क लबै छै?</p>		<p>3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी 4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका 5 अन्य बच्चाहरू Other children अन्य बच्चासब 6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य 7 परिवारको अन्य सदस्य (हरू) Other family member(s) परिवारके अन्य सदस्यसब 8 काम गर्ने Hirer worker काम करवला</p>	<p>3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी 4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका 5 अन्य बच्चाहरू Other children अन्य बच्चासब 6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य 7 परिवारको अन्य सदस्य (हरू) Other family member(s) परिवारके अन्य सदस्यसब 8 काम गर्ने Hirer worker काम करवला</p>		
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<p>3.तपाईंको घरधुरीमा घर सफा गर्ने काम कसले बढी गर्छन्?</p> <p>In your household, who does cleaning the home most of the time?</p> <p>आहा के घर मे घरधुरी सफा करै बाला काम सब बेसी के करै छै ?</p>	<p>धेरै जसो म पुरै घरको लागि गर्छु You do most of it for the whole house old प्रायः हमसब परिवार के लेल करै छि</p>	<p>धेरै जसो अरुहरुले गर्नु हुन्छ Someone else does most of it. प्रायः दोसर लोक करै छै</p> <p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि</p> <p>2 आमा वा सासु Mother or mother in law माय आ</p> <p>3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी</p> <p>4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका</p> <p>5 अन्य बच्चाहरु Other childrenअन्य बच्चासब</p> <p>6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य</p> <p>7 परिवारको अन्य सदस्य (हरु) Other family member(s) परिवारके अन्य सदस्यसब</p> <p>8 काम गर्ने Hirer worker काम करवला</p>	<p>धेरै वा थोरै जे भए पनि घरको सदस्यहरुमा बाढेर गर्छौं कृपया उल्लेख गर्नुहोस्) You share more or less equally with other person or persons in your household (please specify). काज बेसी सब गोटे मिलजुल क करै छि कृपया उल्लेख करु)</p> <p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि</p> <p>2 आमा वा सासु Mother or mother in law माय आ</p> <p>3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी</p> <p>4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका</p> <p>5 अन्य बच्चाहरु Other childrenअन्य बच्चासब</p> <p>6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य</p> <p>7 परिवारको अन्य सदस्य (हरु) Other family member(s) परिवारके अन्य सदस्यसब</p> <p>8 काम गर्ने Hirer worker काम करवला</p>	<p>व्यवहार मालागू छैन Does not apply इ कथन नै मिलैय</p>	<p>थाहा छैन / उत्तर नदिएको Don't Know /No Answer र मालुम नै य/ उत्तर नै दलकै</p>
<p>4.तपाईंको घरधुरीमा भाडा सफा गर्ने काम र लुगा धुने काम कसले बढी गर्छन्?</p> <p>In your household, who cleans dishes and does the</p>		<p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि</p> <p>2 आमा वा सासु Mother or mother in law माय आ</p> <p>3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी</p>	<p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि</p> <p>2 आमा वा सासु Mother or mother in law माय आ</p> <p>3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी</p>		

<p>laundry most of the time? आहा के घरधुरीमे बर्तन माज बाला काम आ कपडा धोए वाला काम सब से बेसी के करै छै ?</p>		<p>4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका 5 अन्य बच्चाहरू Other children अन्य बच्चासब 6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य 7 परिवारको अन्य सदस्य (हरू) Other family member(s) परिवारके अन्य सदस्यसब 8 काम गर्ने Hirer worker काम करवला</p>	<p>4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका 5 अन्य बच्चाहरू Other children अन्य बच्चासब 6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य 7 परिवारको अन्य सदस्य (हरू) Other family member(s) परिवारके अन्य सदस्यसब 8 काम गर्ने Hirer worker काम करवला</p>		
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<p>5. तपाईंको घरधुरीमा घर मर्मत काम कसले बढी गर्छ? In your household, who does household repairs most of the time? आहा के घरधुरी मे घर मरमत बाला काम सब स बेसी के करै छै ?</p>	<p>धेरै जसो म पुरै घरको लागि गर्छु You do most of it for the whole household प्रायः हम सब परिवार के लेल करै छि</p>	<p>धेरै जसो अरुहरुले गर्नु हुन्छ Someone else does most of it. प्रायः दोसर लोक करै छै</p> <p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि 2 आमा वा सासु Mother or mother in law माय आ 3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी 4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका 5 अन्य बच्चाहरु Other childrenअन्य बच्चासब 6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य 7 परिवारको अन्य सदस्य (हरु) Other family member(s) परिवारके अन्य सदस्यसब 8 काम गर्ने Hirer worker काम करवला</p>	<p>धेरै वा थोरै जे भए पनि घरको सदस्यहरुमा बाढेर गर्छौं कृपया उल्लेख गर्नुहोस्) You share more or less equally with other person or persons in your household (please specify). काज बेसी सब गोटे मिलजुल क करै छि कृपया उल्लेख करु)</p> <p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि 2 आमा वा सासु Mother or mother in law माय आ 3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी 4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका 5 अन्य बच्चाहरु Other childrenअन्य बच्चासब 6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य 7 परिवारको अन्य सदस्य (हरु) Other family member(s) परिवारके अन्य सदस्यसब 8 काम गर्ने Hirer worker काम करवला</p>	<p>व्यवहार मालागू छैन Does not apply इ कथन नै मिलैय</p>	<p>थाहा छैन / उत्तर नदिएको Don't Know /No Answer र मालुम नै य/ उत्तर नै दलकै</p>
<p>6. तपाईंको घरधुरीमा घर परिवारको पैसा संरक्षण गर्ने तथा खर्च गर्ने/ तिर्ने काम कसले बढी गर्छ? In your household, who does</p>		<p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि 2 आमा वा सासु Mother or mother in law माय आ 3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी</p>	<p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि 2 आमा वा सासु Mother or mother in law माय आ 3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी</p>		

<p>looking after the household money and paying bills most of the time? आहा के घरधुरी मे ढौवा कौरी के लेन देन आ राख बाला काम सब स बेसी के करै छै ?</p>		<p>4 १० वर्ष मुनिका केटा Boy children under the age of 10 5 १० वर्ष स निचाके लडका 5 अन्य बच्चाहरू Other children 6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य 7 परिवारको अन्य सदस्य (हरू) Other family member(s) परिवारके अन्य सदस्यसब 8 काम गर्ने Hirer worker काम करवला</p>	<p>4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका 5 अन्य बच्चाहरू Other children 6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य 7 परिवारको अन्य सदस्य (हरू) Other family member(s) परिवारके अन्य सदस्यसब 8 काम गर्ने Hirer worker काम करवला</p>		
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<p>7.तपाईंको घरधुरीमा बच्चासंग समय कसले बिताउछ, प्राय कसले स्याहार गर्छ र बिरामी हुदा हेरचाह गर्ने काम कसले बढी गर्छ?</p> <p>In your household, who spends time with children, generally looks after them and takes care of them when they are ill most of the time? आहा के घरधुरी मे बच्चा जोरे समय के बितबै छै, प्राय के स्याहार करै छै आ मन खराब बेर मे रेख देख कर बाला काज सब स बेसी के करै छै ?</p>	<p>धेरै जसो म पुरै घरको लागि गर्छु You do most of it for the whole household प्राय: हम सब परिवार के लेल करै छि</p>	<p>धेरै जसो अरुहरुले गर्नु हुन्छ Someone else does most of it. प्राय: दोसर लोक करै छै</p> <p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि</p> <p>2 आमा वा सासु Mother or mother in law माय आ</p> <p>3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी</p> <p>4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका</p> <p>5 अन्य बच्चाहरु Other childrenअन्य बच्चासब</p> <p>6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य</p> <p>7 परिवारको अन्य सदस्य (हरु) Other family member(s) परिवारके अन्य सदस्यसब</p> <p>8 काम गर्ने Hirer worker काम करवला</p>	<p>धेरै वा थोरै जे भए पनि घरको सदस्यहरुमा बाढेर गर्छौं कृपया उल्लेख गर्नुहोस्) You share more or less equally with other person or persons in your household (please specify). काज बेसी सब गोटे मिलजुल क करै छि कृपया उल्लेख करु)</p> <p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि</p> <p>2 आमा वा सासु Mother or mother in law माय आ</p> <p>3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी</p> <p>4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका</p> <p>5 अन्य बच्चाहरु Other childrenअन्य बच्चासब</p> <p>6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य</p> <p>7 परिवारको अन्य सदस्य (हरु) Other family member(s) परिवारके अन्य सदस्यसब</p> <p>8 काम गर्ने Hirer worker काम करवला</p>	<p>व्यवहार मालागू छैन Does not apply इ कथन नै मिलैय</p>	<p>थाहा छैन / उत्तर नदिएको Don't Know /No Answer र मालुम नै य/ उत्तर नै दलकै</p>
<p>8.तपाईंको घरमा बिरामी वा बुढाबुढी हेर्ने काम कसले बढी गर्छ?</p> <p>In your household, who</p>		<p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि</p> <p>2 आमा वा सासु Mother or mother in law माय आ</p>	<p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि</p> <p>2 आमा वा सासु Mother or mother in law माय आ</p>		

<p>does looking after elderly or ill person most of the time? आहा के घर बेरामी आ बूढ पूरान सब के देख बाला काम सब स बेसी के करै छै ?</p>		<p>3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी 4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका 5 अन्य बच्चाहरू Other children अन्य बच्चासब 6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य 7 परिवारको अन्य सदस्य (हरू) Other family member(s) परिवारके अन्य सदस्यसब 8 काम गर्ने Hirer worker काम करवला</p>	<p>3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी 4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका 5 अन्य बच्चाहरू Other children अन्य बच्चासब 6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य 7 परिवारको अन्य सदस्य (हरू) Other family member(s) परिवारके अन्य सदस्यसब 8 काम गर्ने Hirer worker काम करवला</p>		
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<p>9. तपाईंको घरमा बच्चा बच्चीलाई राम्रो व्यवहार बारेमा सिकाउने काम कसले बढी गर्छन्?</p> <p>In your household, who teaches children good behaviour most of the time?</p> <p>आहा के घरके धिया पुताके निक बोलि व्यवहार सिखाब बाला काज सब स बेसी के करै छै ?</p>	<p>धेरै जसो म पुरै घरको लागि गर्छु You do most of it for the whole household</p> <p>प्रायः हम सब परिवार के लेल करै छि</p>	<p>धेरै जसो अरुहरुले गर्नु हुन्छ Someone else does most of it.</p> <p>प्रायः दोसर लोक करै छै</p> <p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि</p> <p>2 आमा वा सासु Mother or mother in law माय आ</p> <p>3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी</p> <p>4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका</p> <p>5 अन्य बच्चाहरु Other childrenअन्य बच्चासब</p> <p>6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य</p> <p>7 परिवारको अन्य सदस्य (हरु) Other family member(s) परिवारके अन्य सदस्यसब</p> <p>8 काम गर्ने Hirer worker काम करवला</p>	<p>धेरै वा थोरै जे भए पनि घरको सदस्यहरुमा बाढेर गर्छौं कृपया उल्लेख गर्नुहोस्) You share more or less equally with other person or persons in your household (please specify). काज बेसी सब गोटे मिलजुल क करै छि कृपया उल्लेख करु)</p> <p>1 बहिनी वा नन्द वा जेठानि वा देउरानी Sister or sister in law बहीन आ ननैद आ दियादनि</p> <p>2 आमा वा सासु Mother or mother in law माय आ</p> <p>3 १० वर्ष मुनिका केटी Girl children under the age of 10 १० वर्ष स निचाके लडकी</p> <p>4 १० वर्ष मुनिका केटा Boy children under the age of 10 १० वर्ष स निचाके लडका</p> <p>5 अन्य बच्चाहरु Other childrenअन्य बच्चासब</p> <p>6 परिवारका पुरुष सदस्य Male family member घरके पुरुष सदस्य</p> <p>7 परिवारको अन्य सदस्य (हरु) Other family member(s) परिवारके अन्य सदस्यसब</p> <p>8 काम गर्ने Hirer worker काम करवला</p>	<p>व्यवहार मालागू छैन Does not apply इ कथन नै मिलैय</p>	<p>थाहा छैन / उत्तर नदिएको Don't Know /No Answer र मालुम नै य/ उत्तर नै दलकै</p>
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EMP12.

सबैलाई सोधु होस्. Ask everyone. सबके पुछु.

यदि उत्तरदाताले केहि क्रियाकलाप मात्र गर्छन भने, ति क्रियाकलापको उनी निर फेरी दोहोर्थाउनुहोस्, जसले गर्दा उनिले बुझ्ने छिन कि हामी उनले गरेको क्रियाकलापको को कारणहरु सोध्ने छौं। यदि उहाले सबै क्रियाकलाप गर्छिन भने फेरी दोहोर्थाउनु पर्दैन।

If interviewee does only some activities, repeat them to her, so that she can understand that we will now talk about her reasons for doing those activities. If she does all activities, no need to repeat them.

यदि उत्तरदाता कुछ कामकाजसब मात्रै करै छै त, उ कामकाज सब हुन्कासब लग फेरो दोहराउ , जई स कि ओं बुझ्थिन कि अपना सब ओंकरा सबस ओं सब केने कामकाज के कारण सब पुछबै | यदि ओं सब कामकाज करै छै त फेरो दोहराब नै परतै।

People often have several reasons for doing household activities. I will ask you to tell me whether or not these reasons are right for you. Some reasons may be right for you, some may not be right for you. Please answer yes or no to the question. There is no right or wrong answer. Often you may realise that you have several reasons for doing household activities. मानिसहरुसँग घरधुरीका क्रियाकलाप गर्नुको पछाडी प्राय गरेर बिभिन्न खालका कारणहरु हुने गर्दछन | यस्ता खालका कारणहरु तपाईंलाई सहि लाग्छ कि नाई भनेर बुझ्नको लागि हामी तपाईंलाई ति कारणहरु सोध्न चाहन्छु | कुनै कुनै कारण तपाईंलाई सहि लाग्न पनि सक्छ भने कुनै कुनै सहि न लाग्न नि सक्छ | कृपया तपाईंलाई ई कथन हरु सहि लाग्छ कि नाई भनेर भन्नुहोला | कुनै पनि उत्तरहरु सहि वा गलत हुन्छन भन्ने छैन | कतिपय समयमा तपाईंले महशुस गर्नुहुन्छ कि ति क्रियाकलाप गर्नको पछाडी बिभिन्न कारणहरु छन् |

कोनो भी कामकाज कर के पाछा लोक सब के प्रायः बहुत रंग के कारण सब रहै छई | ओ कारण सब आहाके सहि बुझाईय कि नै से बात सब बुझ के लेल हम सब आहा सब सई प्रसन्नसब पुछ चाहै छी | कोनो कोनो कारण सहि लाइग सकैय आहाके आ कोनो कोनो कारण नहियो सहि लाइग सकैय | कृपया आहाके ई कथनसब सहि बुझाई य कि नै से कहब | अई में कोनो उत्तर ठीक वा गलत नै हेतई | आहाके जे बुझाइय से कहब |

कृपया गरेर हो अथवा होइन भन्नु होला |

Please answer Yes or No.

कृपया क क ह या नै से कहु |

बिकल्पहरु पढ्नुहोस (उत्तरदाताले भन्न सकिदैन वा थाहा छैन भन्न सक्ने छन)

Read out the options [Allow the respondent to say I don't know/no answer]

बिकल्पसब पढू (उत्तर नैकहब वा नैबुझल अई सेहो कही सकैछई)

EMP12 भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know/ No answer मालुम नै अ / उत्तर नै देलकै
a. तपाईं यी क्रियाकलापहरू गर्नु हुन्छ किनकी तपाईंलाई यी क्रियाकलापहरू गर्नु पर्छ You do these activities because you have to. आहा ई काजसब करै छि कथिला कि आहाके कर परै छई	11	12	99
b. तपाईं ई कामहरू गर्नुहुन्छ किनकी यदि गर्नुभएन भने तपाईंले गाली खानुपर्छ You do these activities because you will get in trouble if you don't. आहा ई काजसब करै छि कथिला कि नै करबै त आहाके गाइर बात सुन परैछई	11	12	99
c. तपाईं ई कामहरू गर्नु हुन्छ किनकी तपाईं ई कामहरू गर्न चाहनु हुन्छ You do these activities because you want to. आहा ई काजसब करै छि कथिला कि ई काजसब आहा कर चाहैछि	11	12	99
d. तपाईं ई कामहरू गर्नुहुन्छ किनकी तपाईंलाई घर परिवारका सदस्यहरूले ई काम गर्न भन्नुहुन्छ You do these activities because that is what your family members tell you to do. आहा ई काजसब करै छि कथिला कि आहाके घर परिवारके सदस्यसब ई काज कर कहै छै	11	12	99

EMP12 भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know/ No answer मालुम नै अ / उत्तर नै देलकै
<p>e. घर परिवारका सदस्यहरु सहमत भए पनि वा नभए पनि तपाईं ई कामहरु गर्नुहुन्छ किनकी तपाईंको बिचारमा ई कामहरु गर्नु राम्रो कुरा हो </p> <p>You do these activities because you personally think it is the right thing to do, whether or not your family members agree.</p> <p>आहा ई काजसब करै छि कथिला की आहाके विचारमे ई कामसब करनाई निक बात छई चाहे घर परिवारके सदस्यसब मानै या नै मानै</p>	11	12	99
<p>f. तपाईं ई कामहरु गर्नुहुन्छ किनकी तपाईंलाई ई कामहरु गर्न मन पर्छ You do these activities because you like doing them.</p> <p>आहा ई काजसब करै छि कथिला कि ई काजसब कर आहाके निक लागइ य </p>	11	12	99
<p>g. तपाईं यी कामहरु गर्नु हुन्छ जसले गर्दा घर परिवारका सदस्यहरु तपाईंसँग रिसाउने छैनन् </p> <p>You do these activities so that your family members won't get angry with you.</p> <p>आहा ई काजसब करै छि कथिला कि ई काम करबै त घर परिवारके सदस्यसब आहा पर नै पितैतई </p>	11	12	99
<p>h. तपाईं ई कामहरु गर्नुहुन्छ किनकी तपाईंलाई घर परिवारका सदस्यहरुले माया गरुन भन्ने चाहनुहुन्छ</p> <p>You do these activities because you want your family members to like you.</p> <p>आहा ई काजसब करै छि कथिला कि घर परिवारके सदस्यसब आहाके मानई से चाहै छि </p>	11	12	99

EMP12 भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know/ No answer मालुम नै अ / उत्तर नै देलकै
i. तपाईं ई कामहरु गर्नु हुन्छ किन कि ई कामहरु गर्नु तपाईंको कर्तव्य हो You do these activities because it is your duty to do them. आहा ई कामसब करै छि कथिला कि ई कामसब करनाई आहाके कर्तव्य छै	11	12	99
You do these activities because it is personally important to you.	11	12	99

सूचक ३: बिभिन्न क्षेत्रहरूको स्वतन्त्रता; मुख्य घरायसी सामग्री किनमेलको निर्णय गर्ने सन्दर्भमा

Indicator 3 - Autonomy in different domains; decision-making regarding major household purchases

सूचक ३: सबरंगके क्षेत्रसबके स्वतन्त्रता: प्रमुख घरायसी सामान किनके निर्णय लेबके सन्दर्भमें

EMP13

हामी तपाईंको घरकोलागि गरिने ठूलो खालका किनमेल गर्ने कुरामा कसले निर्णयहरू गर्छ भन्ने बारेमा जान्न चाहन्छौं। यस्तो किनमेलकोलागि ठूलो रकम लाग्छ जुन दैनिक हुने खर्चमा समावेश हुदैन जस्तै घर किन्ने, घरको मर्मत, नया सामग्री तथा गाईबस्तु किन्ने जस्ता कुराहरू पर्छन्।

Now we would like to know about who makes the decisions about the major household purchases in your household. These types of purchases include large amount of money which are not included in household regular budget, such as buying a house, important house repairs, buying a new appliance or buying new livestock.

हम सब आहा घर के लेल बढ्का किनमेल के बारे मे के निर्णय करैय से बुझ चाहै छि. एहन किनमेल के लेल बेसी रुपैया खर्च हैछै जे दैनिक खर्च मे नै गिनाई है जेना कि घर किनाई, घर के मरमत करनाइ, घर के नम्हर सर समान किनाइ या गाइ माल किनाइ

EMP13a.

गएको १ बर्षमा घरको लागि दैनिक खर्च गरिने बजेटमा परेको बाहेक ठूलो रकम पर्ने खर्च गर्नु भएको छ?
In the last year has your household had a major household expenditure of a large amount of money that was not included in the normal budget?

बितलाहा १ साल मे घर के दैनिक खर्च बाहेक बेसी रुपैया परै बाला खर्च केने छियई ?

1. छ Yes है

2. छैन No नै → छैन भने EMP14 मा जानुहोस Go to EMP14 नै छेलि त EMP14 मे जाउ

EMP13b.

यदि छ भने के हो लेखुहोस If YES, what? यदि है त कि छै से लिखु

1.

2.

3.

EMP14.

घरकोलागि ठुलो रकमको खर्चमा (माथीभन्नु भएको खर्च हरु जस्तै) प्राय जसो कसले निर्णय गर्छ? Who usually makes decisions about making major household expenditures (like the one you mentioned above)?

घर के लेल बढ्का खर्च (उपर कहल खर्चसब जेना) मे प्रायः के निर्णय करै य ?

1. तपाईं आफैँ You आफैँ अपने
2. तपाईं र तपाईंको श्रीमान You and your husband आहा आ आहा के श्रीमान
3. तपाईं सँगै तपाईंको घरको कुनै व्यक्ति (श्रीमानबाहेक) You along with someone else in your household (not your husband) आहा सांगे आहाके घर परिवार मे कोनो दोसर गोटे (श्रीमान छोडर क)
4. तपाईं र तपाईं सगै बस्ने घरको परिवार You and the whole household आफैँ आ आहा संगे रहवला आहाके परिवार
5. तपाईंको श्रीमान Your husband only आहा के श्रीमान मात्रै
6. सासु Mother in law साउस
7. ससुरा Father in law ससुर
8. सासु ससुरा संगै Father in law and mother in law together ससुर र साउस जडे
9. बुवा/आमा father/mother बाबु/माय
10. घर भित्र बस्ने परिवारको अरु सदस्यहरु Other family members living in the household घरमे रहवला परिवारके आरो कोनो सदस्यसब
11. घर बाहिर बस्ने परिवारको अरु सदस्यहरु Other family members living outside the households घरमे रहवला परिवारके आरो कोनो सदस्यबाहेक
12. परिवारको सदस्यहरु बाहेक अन्य व्यक्ति Other non family members परिवारके सदस्य बाहेक अन्य कोनो गोटे
13. समाज/ सामाजिक संस्था/ सरकार The community / social organisation /government समाज / सामाजिक संस्था/ सरकार

१ देखि ४ को लागि EMP 16 मा जानुहोस्, ५ देखि १३ छ भने EMP15 मा जानुहोस् Alternatives 1 to 4 go to EMP16, alternative 5 to 13 then go to EMP15. १ स ४ के लेले EMP 16 मे जाउ, ५ स १३ के लेल to EMP15 मे जाउ

EMP15.

यदि तपाईं आफैले चाहेको भए, तपाईं यी निर्णयहरु गर्ने कुराहरुमा सहभागी हुन सकुहुन्थ्यो ?

If you wanted to, would you be able to participate in these decisions?

यदि आहा चाहैतिऐ त, ई निर्णय सब मे आहा सहभागी भ सकै छेलिए ?

1. सक्थे Yes हँ
2. सकिदैन थिए No नै

सूचक ४: बिभिन्न क्षेत्रहरूको स्वतन्त्रता; जीवन जोखिममा नपार्ने स्वास्थ्य समस्या समाधानको निर्णय गर्ने सन्दर्भमा

Indicator 4 - Autonomy in different domains; decision-making regarding dealing with a non-life-threatening health problem

सूचक ४: सबरंगके क्षेत्रसब स्वतन्त्रता: जीवन जोखिममे नईपरेवाला स्वस्थ समस्या निर्णय लेवके संघर्षमें

EMP16.

यदि तपाईंलाई साधारण स्वास्थ्य समस्याहरू जस्तै कडा टाउको दुखेमा वा दातको दुखाई भएमा कहाँ जानु हुन्छ ? Where would you go if you had simple health problems, such as a severe headache or a painful tooth ache?

यदि आहाके साधारण स्वस्थ समस्या जेना जोर स माथ दुखनाइ या दांत दुखेतै त कत जेबै ?

1. सामुदायिक स्वास्थ्य सस्था (उप स्वास्थ्य चौकी, स्वास्थ्य चौकी, जिल्ला अस्पताल वा अंचल अस्पताल)
Public sector health institution Sub-Health Post/Health Post/District/Zonal Hospital, सामुदायिक स्वास्थ्य सस्था (उप स्वास्थ्य चौकी, स्वस्थ चौकी, जिल्ला अस्पताल वा अंचल अस्पताल)
 2. निजि स्वास्थ्य केन्द्र, क्लिनिक, नर्सिंग होम वा अस्पताल
Private medical centre, clinic, nursing home or hospital निजि स्वास्थ्य केन्द्र, क्लिनिक, नर्सिंग होम वा अस्पताल
 3. औषधि पसल Pharmacy/Medical Shop दबाई दोकान अन्य (उल्लेखगर्नुहोस)
 4. Other Specify. अन्य _____
 5. केहि पनि गर्दिन Don't do anything किछ नई करैछि
99. थाहा छैन/ उत्तर नआएको Don't know/No answer मालुम नै छै/उत्तर नै देलकै

If answer from EMP16 is either "1,2,3 or 4" then ask 17a

If answer is "5" then go to 17b

If answer is "99" then directly go to 17c.

यदि EMP16 बाट "1,2,3 or 4" उत्तर आउछ भने 17a

यदि उत्तर 5" आउछ भने 17b मा जानुहोस

यदि उत्तर "99" आउछ भने 17c मा जानुहोस

EMP17a.

मानिसहरुसँग तिनीहरुको स्वास्थ्यको समस्या समाधान कसरी गर्छन त्यसको पछाडी प्राय गरेर बिभिन्न खालका कारणहरु हुने गर्दछन | यस्ता खालका कारणहरु तपाईंलाई सहि लाग्छ कि नाई भनेर बुझ्नको लागि हामी तपाईंलाई ति कारणहरु सोध्न चाहन्छु| कुनै कुनै कारण तपाईंलाई सहि लाग्न पनि सक्छ भने कुनै कुनै सहि न लाग्न नि सक्छ |कृपया तपाईंलाई ई कथन हरु सहि लाग्छ कि नाई भनेर भन्नुहोला |

People often have several reasons for how they deal with their health problems. I will ask you to tell me whether or not these reasons are right for you. Some reasons may be right for you, some may not be right for you. Please answer yes or no to the question. There is no right or wrong answer.

लोकसबलग ओकर सबके स्वास्थ्यके समस्या समाधान केन्ना करै छै ओईके पाछु बहुते कारण सब होई छै | ओ कारण सब आहाके सहि बुझाईय कि नै से बात सब बुझ के लेल हम सब आहा सब सई प्रसन्नसब पुछ चाहै छी | कोनो कोनो कारण सहि लाइग सकैय आहाके आ कोनो कोनो कारण नहियो सहि लाइग सकैय | कृपया आहाके ई कथनसब सहि बुझाई य कि नै से कहब

बिकल्पहरु पढ्नुहोस (उत्तरदाताले भन्न सक्दिन वा थाहा छैन भन्न सक्ने छन)

Read out the answers [Allow the respondent to say I don't know/no answer] बिकल्पसब पढू (उत्तर नैकहब वा नैबुझल अई सेहो कही सकैछई)

17a भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know / No answer मालुम नै य/उत्तर नि देलकै
a. तपाईं (माथि आएको जवाफ) गएर आफ्नो समस्याहरु समाधान गर्नु हुन्छ किनभने तपाइले यो गर्नुपर्छ You (insert response from above) because you have to. आहा (उपर आयल जवाफ) जाके अप्पन समस्या सबके समाधान करै छि कथिलाकी आहाके कर परै छै	11	12	99

<p>17a</p> <p>भनाइ</p> <p>Statement</p> <p>कथन</p>	<p>हो</p> <p>Yes</p> <p>ह</p>	<p>होइन</p> <p>No</p> <p>नै</p>	<p>थाहा छैन/</p> <p>उत्तर</p> <p>नदिएको</p> <p>Don't know</p> <p>/ No</p> <p>answer</p> <p>मालुम नै</p> <p>य/उत्तर नि</p> <p>देल्कै</p>
<p>b.</p> <p>तपाईं (माथि आएको जवाफ) गएर आफ्नो समस्याहरु समाधान गर्नु हुन्छ किनकी यदि (समस्या समाधान)गर्नु भएन भने तपाइले गालि खानु पर्छ।</p> <p>You (insert response from above) the way you do because you will get in trouble if you don't.</p> <p>आहा (उपर आयल जवाफ) जाके अप्पन समस्या सबके समाधान करै छि कथिलाकि यदि नै करबै त आहाके गारि बात सुन परतै ।</p>	11	12	99
<p>c.</p> <p>तपाईं (माथि आएको जवाफ) गएर आफ्नो समस्याहरु समाधान गर्नु हुन्छ किनकी तपाईं आफ्नो समस्या समाधान गर्न चाहनुहुन्छ।</p> <p>You (insert response from above) the way you do because you want to.</p> <p>आहा (उपर आयल जवाफ) जाके अप्पन समस्यासब समाधान करै छि कथिला कि आहा ई समस्या सब समाधान कर चाहैछि ।</p>	11	12	99
<p>d.</p> <p>तपाईं (माथि आएको जवाफ) गएर आफ्नो समस्याहरु समाधान गर्नु हुन्छ किनकी तपाईंको घर परिवारको सदस्यहरुले ई समस्या समाधान गर्न भन्नु हुन्छ ।</p> <p>You (insert response from above) the way you do because that is what your family members tell you to do.</p> <p>आहा (उपर आल जवाफ) समस्या सब के समाधान कैर लेबै कथिला कि आहाके घर परिवारके सदस्यसब ई समस्या समाधान कर कहै छै ।</p>	11	12	99

17a भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know / No answer मालुम नै य/उत्तर नि देलकै
e. घर परिवारका सदस्यहरु सहमत भए पनि वा नभए पनि तपाईंको विचारमा (माथि आएको जवाफ) गएर आफ्नो समस्याहरु समाधान गर्नु राम्रो कुरा हो त्यसैले तपाईं ई समस्याहरु समाधान गर्नु हुन्छ You (insert response from above) the way you do because you personally think it is the right thing to do, whether or not your family members agree. आहाके बिचारमे (उपर आयल जवाफ)मे जाके अप्पन समस्याके समाधान करनाई निक बात छै चाहे घर परिवारके सदस्य माने या नै माने	11	12	99
f. तपाईं (माथि आएको जवाफ) गएर आफ्नो समस्याहरु समाधान गर्नुहुन्छ किनकी तपाईंलाई अरु उपाय भन्दा यसरी गर्न राम्रो लाग्छ You (insert response from above) the way you do because you like doing it more than other alternatives. आहा (उपर आयल जवाफ)मे जाके अप्पन समस्या सबके समाधान करैछि कथिला कि आहाके आरो उपाय स यि करमे बढिया लगै य	11	12	99
g. तपाईं (माथि आएको जवाफ)गएर आफ्नो समस्याहरु समाधान गर्नुहुन्छ जसले गर्दा घर परिवारका सदस्यहरु तपाईंसँग रिसाउने छैनन You (insert response from above) the way you do so that your family members won't get angry with you आहा (उपर आयल जवाफ) जाके अप्पन समस्या सब समाधान करै छि कथिला कि तब घर परिवारके सदस्य सब आहा पर नै पितैतई	11	12	99

17a भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know / No answer मालुम नै य/उत्तर नि देल्कै
h. तपाईं (माथि आएको जवाफ) गएर आफ्नो समस्याहरू समाधान गर्नुहुन्छ किनकी घर परिवारका सदस्यहरूले तपाईंलाई माया गरिस भन्ने चाहनुहुन्छ You (insert response from above) the way you do because you want your family members to like you. आहा (उपर आयल जवाफ) जाके अप्पन समस्या सब समाधान करै छि कथिला कि घर परिवारके सदस्यसब आहाके मानै से चाहैछि	11	12	99
i. तपाईं (माथि आएको जवाफ) गएर आफ्नो समस्याहरू समाधान गर्नुहुन्छ किन भने यी समस्या समाधान गर्नु तपाईंको कर्तव्य हो You (insert response from above) the way you do because it is your duty to do that आहा (उपर आयल जवाफ) जाके ई समस्या सब के समाधान करै छि कथिला कि ई आहाके कर्तव्य छै	11	12	99
j. You (insert response from above) the way you do because it is personally important to you.	11	12	99

--- > Go to EMP17c

EMP17b.

मानिसहरूसँग तिनीहरूको साधारण स्वास्थ्य समस्याहरूको लागि केहि पनि न गर्नुको पछाडी प्राय गरेर बिभिन्न खालका कारणहरू हुने गर्दछन | यस्ता खालका कारणहरू तपाईंलाई सहि लाग्छ कि नाई भनेर बुझ्नको लागि हामी तपाईंलाई ति कारणहरू सोध्न चाहन्छु | कुनै कुनै कारण तपाईंलाई सहि लाग्न पनि सक्छ भने कुनै कुनै सहि न लाग्न नि सक्छ | कृपया तपाईंलाई ई कथन हरु सहि लाग्छ कि नाई भनेर भन्नुहोला |

People often have several reasons for why they don't do anything when they have simple health problems. I will ask you to tell me whether or not these reasons are right for you. Some reasons may be right for you, some may not be right for you. Please answer yes or no to the question. There is no right or wrong answer.

लोकसबलग ओकर सबके साधारण स्वास्थ्य समस्या समाधान नई करेके पाछु बहुत रंगके कारण सब होई छै। ओ कारण सब आहाके सहि बुझाईय कि नै से बात सब बुझ के लेल हम सब आहा सब स यी प्रसन्नसब पुछ चाहै छी। कोनो कोनो कारण सहि लाइग सकैय आहाके आ कोनो कोनो कारण सहि नहियो लाइग सकैय | कृपया आहाके ई कथनसब सहि बुझाई य कि नै से कहब |

बिकल्पहरु पढ़नुहोस (उत्तरदाताले भन्न सक्दिन वा थाहा छैन भन्न सक्ने छन)

Read out the answers [Allow the respondent to say I don't know/no answer] बिकल्पसब पढू (उत्तर नैकहब वा नैबुझल अई सेहो कही सकैछई)

भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know / No answer मालुम नै य/उत्तर नि देल्कै
a. तपाईं केहि पनि गर्नु हुन्न किनभने तपाईंसँग अरु विकल्प छैन You don't do anything because you have no other option. आहा कथु नैकरै छि कथिला कि आहा लग कोनो विकल्प नै छई	11	12	99
b. तपाईं केहि पनि गर्नु हुन्न किनकी यदि तपाईंले केहि गर्नु भयो भने गालि खानु पर्छ You don't do anything because you will get in trouble if you do. आहा कथु नै करै छि कथिला कि यदि करबै त गाईर बात सुन परतै	11	12	99

c. तपाईं केहि पनि गर्नु हुन्न किनकी तपाईं केहि पनि गर्न चाहनु हुन्न You don't do anything because you don't want to do anything. आहा कथु नै करै छि कथिला कि आहा कथु नै कर चाहैछि	11	12	99
d. तपाईं केहि पनि गर्नु हुन्न किनकी तपाईंको घर परिवारको सदस्यले केहि पनि न गर्न भन्छन You don't do anything because that is what your family members tell you to do. आहा कथु नै करै छि कथिला कि आहाके घर परिवारके सदस्यसब कथु नै कर कहै छै	11	12	99
e. घर परिवारका सदस्यहरु सहमत भए पनि वा नभए पनि तपाईंको विचारमा केहि न गर्नु नै ठिक हो त्यसैले तपाईं केहि पनि गर्नु हुन्न You don't do anything because you personally think it is the right thing to do whether or not your family members agree. आहा कथु नै करै छि कथिला कि आहाके विचारमे कथु नै करनाई ठिक छै चाहे घर परिवारके सदस्य माने या नै माने	11	12	99
f. तपाईं केहि पनि गर्नु हुन्न किनकि तपाईंलाई केहि पनि गर्न मन परदैन You don't do anything because you don't like doing anything. आहा कथु नै करै छि कथिला कि आहाके कथु करेमे निक नै लगैय	11	12	99
g. तपाईं केहि पनि गर्नु हुन्न जसले गर्दा घर परिवारका सदस्यहरु तपाईंसँग रिसाउने छैनन You don't do anything so that your family members won't get angry with you. आहा कथु नै करै छि कथिला कि घर परिवारके सदस्यसब आहा पर नै पितैतई	11	12	99
h. तपाईं केहि पनि गर्नु हुन्न किनकी तपाईंको घर परिवारको सदस्यहरुले तपाईंलाई मन पराउन भन्ने चाहनु हुन्छ You don't do anything because you want your family members to like you. आहा कथु नै करै छि कथिला कि आहाके घर परिवारके सदस्यसब आहाके माने से चाहैछि	11	12	99

i. तपाईं केहि पनि गर्नु हुन्न किनकी यो तपाईंको कर्तव्य हो। You don't do anything because it is your duty to stay at home. आहा कथु नै करै छि कथिला कि आहाके कर्तव्य छै घरमे रहेके ।	11	12	99
j. You don't do anything because it is not personally important to you.	11	12	99

EMP17c.

सबैलाई सोध्नु होस्. Ask everyone. सबके पुछ्नु.

घरमा खानेकुराको बारेमा प्रायः जसो कसले निर्णय गर्छ? के पकाउने ,कति पकाउने र परिवारको सबै सदस्यलाई कति दिने भन्ने निर्णय कसले गर्छ?

Who usually makes decisions about food in your household? Who decides what to cook, how much to cook and how much to serve each household member?

घरमे खाना बनाब के लेल प्रायः के निर्णय लइ छई ? अई मे के खाना बनेतै , कते बनेतै आ परिवारके सब सदस्य के कते देवके लेल निर्णय के करै छई |

1. तपाई आफै You आहाँ अपने
2. तपाई र तपाईको श्रीमान You and your husband आहा आ आहा के श्रीमान
3. तपाई सँगै तपाईको घरको कुनै व्यक्ति (श्रीमानबाहेक) You along with someone else in your household (not your husband) आहा संगे आहाके घर परिवार के कोनो दोसर गोटे (श्रीमान छोड्नु क)
4. तपाई र तपाई सगै बस्ने घरको परिवार You and the whole household आहाँ आ आहा संगे रहवला आहाके परिवार
5. तपाईको श्रीमान Your husband only आहा के श्रीमान मात्रे
6. सासु Mother in law साउस
7. ससुरा Father in law ससुर
8. सासु ससुरा संगै Father in law and mother in law together ससुर आ साउस संगे
9. बुवा/आमा Father/mother बाबु/माय
10. घर भित्र बस्ने परिवारको अरु सदस्यहरु Other family members living in the household घरमे रहवला परिवारके आरो कोनो सदस्यसब
11. घर बाहिर बस्ने परिवारको अरु सदस्यहरु Other family members living outside the households घरमे बाहर रहवला परिवारके आरो कोनो सदस्यसब
12. परिवारको सदस्यहरु बाहेक अन्य व्यक्ति Other non family members परिवारके सदस्य बाहेक अन्य कोनो गोटे

१ देखि ४ को लागि EMP 18 मा जानुहोस् , ५ देखि १२ को लागि EMP17d मा जानुहोस् Alternatives 1 to 4 go to EMP18, Alternatives 5 to 12 go to EMP17d

१ स ४ के लेले EMP 18 मे जाउ , ५ स १२ के लेले EMP17d मे जाउ

EMP17d.

यदि तपाईं आफुले चाहेको भए, तपाईं यी निर्णयहरू गर्ने कुराहरूमा सहभागी हुन सक् हुन्थ्यो ?

If you wanted to, would you be able to participate in these decisions?

EMP17d. यदि आहा चाहै तियै त, ई निर्णय सब मे आहा सहभागि भ सकै छेलिए ?

1. सक्थे Yes हँ
2. सक्दिन थिए No नै

सूचक ५: मान्छेको जीवन परिवर्तनका पाटोहरू (व्यक्तिगत तहबाट)

Indicator 5 - Changing aspects in one's life [Individual Level]

सूचक ५:जिवन परिवर्तन के सम्भावित उपायसब (व्यक्तिगत तहसे)

EMP18.

म तपाईंको जीवन परिवर्तनका पाटोहरूको सम्भावनाको बारेमा सोध्न चाहन्छु | यो तपाईंको व्यक्तिगत कार्य वा सामुहिक कार्यबाट पनि प्राप्त भएको हुनसक्ने छ | के तपाईंले अहिले तपाईंको जीवनमा कुनै पनि कुराहरू परिवर्तन गर्न चाहनुहुन्छ?

I would like to ask you now about the possibility of changing aspects of your life. This can be achieved either by your own individual actions or through the actions of a group. Would you like to change anything in your life at this point in time?

हम आहा के जिवन परिवर्तन(बदलवला) होबला उपाय सब के बारे मे बुझ चाहै छि | जे आहा के व्यक्तिगत काज वा सामूहिक काज स प्राप्त भेल भसकई य | कि आहा अभि अपना जिवन मे कोनो परिवर्तन (बदलब) कर चाहै छि ?

1. चाहन्छु Yes चाहै छि
 2. चाहन्न No नै चाहै छि → EMP21a मा जानुहोस् Go to EMP21a EMP21a मे जाउ
99. थाहा छैन Don't know मालुम नै अइछ → EMP21a मा जानुहोस् Go to EMP21a EMP21a मे जाउ

EMP19.

यो समयमा, तपाईंको जीवनमा सबै भन्दा बढि के परिवर्तन गर्न चाहनुहुन्छ |

At this point in time, what would you most like to change in your life?

अई समयमे, आहा अपन जिवन मे सबस बेसी कथि परिवर्तन(बदलाब) कर चाहै छि ?.....

EMP20.

तपाईंको जीवनमा हुने कुनै परिवर्तनमा कसको योगदान सबैभन्दा महत्वपूर्ण हुन्छ जस्तो लाग्छ |

कृपया योगदानको आधारमा तलका उत्तरहरूलाई श्रेणीमा (तिन वटा सम्म) राख्नुहोस् जस्मा एको सबै भन्दा बडी योगदान हुनेछ।

Who do you think will contribute most to any change in your own life? Please rank in the order (**up to 3**) of contribution with one being the most significant contributor
आहा के जिवन के कोनो परिवर्तन (बदलाब) करमे केकर मद्दत महत्वपूर्ण हेतै से बुझाई य ? कृपया मद्दत के आधारमे निच्चा के उत्तरसब के श्रेणी मे (तिनटा तईक) रखबै जईमे एकटा के सब स बेसी मद्दत हेतई ।

1. तपाई आफै You आहा के अपने
2. Your husband
3. Your in-laws
4. Your natal family
5. तपाईको समुदाय Your community आहा के समाज के
6. स्थानीय सरकार The local government स्थानीय सरकार के
7. केन्द्रीय सरकार The central government केन्द्र सरकार के
8. गैर सरकारी संघ संस्था NGO/CBO गैर सरकारी संघ संस्था
9. अरु कुनै भए उल्लेख गर्नुहोस् Other: (please specify) आउर कोनो दोसर छै त लिखु
.....
99. थाहा छैन Don't know मालुम मै अइछ

सूचक ६: मान्छेको जीवन परिवर्तनका पाटोहरु (समुह तहबाट)

Indicator 6 - Changing aspects in one's life [Group Level]

सूचक ६: जीवन परिवर्तन के सम्भावित उपायसब (समुह तहसे)

EMP21a.

के तपाईं कुनै समूह, संस्था, संजाल, गठबन्धन आदिमा स्वयंसेवी रूपमा सहभागी हुनु हुन्छ?

Do you participate in any group, organisation, network, association, etc.?

कि आहा कोनो समूह, संस्था, संजाल, गठबन्धन आदि मे स्वयंसेवी रूपमे सहभागी छि ?

1. छु Yes छि
2. छुईन No नइ छि → EMP28 मा जानुहोस् Go to EMP28 यदि नै त EMP28 मे जाउ

EMP 21b.

तपाईं कस्तो खालको संस्था सँग सम्बन्धित हुनुहुन्छ?

What kind of organisations do you belong to?

आहा केहन संस्थास सम्बन्धित छि ?

- आर्थिक गतिबिधिसँग सम्बन्धित (खेतीपाती, माछापालन, व्यापार, उत्पादनआदि) Relates to your main economic activity (for example, farming, fishing, trade, manufacturing, etc)?
आम्दानी स सम्बन्धित (खेतीपाती, माछापालन, व्यापार, उत्पादन, आदि)
- बचत तथा सहकारी संस्थासँग सम्बन्धित That deals with finance, credit or savings बचत आ सहकारी स सम्बन्धित
- स्वास्थ्यसँग सम्बन्धित That deals with health issues सवास्थ्य स सम्बन्धित
- शिक्षासँग सम्बन्धित That deals with education issues शिक्षा स सम्बन्धित
- राजनीतिक समूह/सँगठनसँग सम्बन्धित Any political groups or associations राजनीतिक समूह/सँगठन स सम्बन्धित
- धार्मिक समूह/सँगठनसँग सम्बन्धित Religious groups or associations धार्मिक समूह/सँगठन स सम्बन्धित
- अन्य जनजातिसँग सम्बन्धित Any ethnic groups or associations अन्य जनजाती स सम्बन्धित
- अरु कुनै समूह (उल्लेखगर्नुहोस्) Other groups or associations आउर कोनो समूह (लिखु _____)?
- 99. थाहा छैन/उत्तर नआएको Don't know/No answer मालुम नै अइछ/उत्तर नै देलकै

EMP22.

तपाईं संलग्न भएको सबै भन्दा महत्वपूर्ण समूह कुन हो?

What is the most important group or association that you belong to

आहा सहभागी होब बाला सब स महत्वपूर्ण समुह कोन अइछ ?

1. आर्थिक गतिबिधिसँग सम्बन्धित (खेतीपाती, माछापालन, व्यापार, उत्पादनआदि)
Relates to your main economic activity (for example, farming, fishing, trade, manufacturing, etc)?
आम्दानी स सम्बन्धित (खेतीपाती, माछापालन, व्यापार, उत्पादन, आदि)
2. बचत तथा सहकारी संस्थासँग सम्बन्धित
That deals with finance, credit or savings
बचत आ सहकारी स सम्बन्धित
3. स्वास्थ्यसँग सम्बन्धित That deals with health issues? सवास्थ्य स सम्बन्धित
4. शिक्षासँग सम्बन्धित
That deals with education issues? शिक्षा स सम्बन्धित
5. राजनीतिक समुह/सँगठनसँग सम्बन्धित
Any political groups or associations? राजनीतिक समुह/सँगठन स सम्बन्धित
6. धार्मिक समुह/सँगठनसँग सम्बन्धित
Religious groups or associations? धार्मिक समुह/सँगठन स सम्बन्धित
7. अन्त जनजातीसँग सम्बन्धित
Any ethnic groups or associations?अन्य जनजाती स सम्बन्धित
8. अरु कुनै समुह (उल्लेखगर्नुहोस्)
Other groups or associations आउर कोनो समुह (लिखु _____)?
99. थाहा छैन/उत्तर नआएको Don't know / No answer मालुम नै अइछ/उत्तर नै देलकै

EMP25. तपाईं समूहमा कतिको सक्रिय हुनु हुन्छ? How active are you in the group? आहा समुह मे कते सक्रिय छि ?

1. म मुख्य अगुवा (अथवा अगुवाहरू मध्ये एक) अथवा कार्यालय भूमिका भएको I am the leader (or one of the leaders)or have an official role हम प्रमुख अगुवा(वा अगुवा सब मेस एक) छि
2. सक्रिय सदस्य Active member सक्रिय सदस्य
3. कम सक्रिय सदस्य Less active memberकम सक्रिय सदस्य

EMP26

यदि उत्तरदाताले उ समुहमा संलग्न 'छु' भनेमा मात्र सोध्नुहोस् ।

Answer only if the interviewee declares that she participates in a group.

यदि उत्तरदाता समुह मे सहभागी अइछ त मात्रे पुछ्छु

मानिसहरुसँग समुहमा सहभागी हुनुको पछाडी प्राय गरेर बिभिन्न खालका कारणहरु हुने गर्दछन । म तपाईंलाई [उत्तरदाताले माथि EMP 22 मा उल्लेख गर्नु भएको मुख्य समुहको नाम भन्नुहोस] मा किन सहभागी हुने बारे कारणहरु दिन चाहन्छु . यस्ता खालका कारणहरु तपाईंलाई सहि लाग्छ कि नाई भनेर बुझ्नको लागि हामी तपाईंलाई ति कारणहरु सोध्न चाहन्छु। कुनै कुनै कारण तपाईंलाई सहि लाग्न पनि सक्छ भने कुनै कुनै सहि न लाग्न नि सक्छ ।कृपया तपाईंलाई ई कथन हरु सहि लाग्छ कि नाई भनेर भन्नुहोला ।

People often have several reasons for participating in a group. I am going to give several reasons why you might participate in [insert the most important group mentioned above in EMP22]. Please tell me whether or not these reasons are right for you. Some reasons may be right for you, some may not be right for you. Please answer yes or no to the question.. There is no right or wrong answer.

कोनो भी समुह सबमे सहभागी होई के पाछा लोक सब के प्रायः बहुत रंग के कारण सब रहै छई । हम आहा के (EMP22 जे समुह के नाम कहले छालीयै) कथिला सहभागी होई छि से कारण सब कहै छि ।कृपया, यी कारण सब आहा के लेल कते सच छै से कहु । आब हम आहाके यी विभिन्न कारण कहेवाला कथनसब सहि छै कि नै से पुछ्छु चाहैछि। कृपया ह या नै कहब ।

बिकल्पहरु पढ्नुहोस [उत्तरदातालाई थाहा छैन/ उत्तर छैन भन्न अनुमति दिनुहोला]

Read out the options [Allow the respondent to say I don't know/no answer] बिकल्पसब पढू (उत्तर नैकहब वा नैबुझल अई सेहो कही सकैछई)

EMP26 भनाइ Statement कथन	हो Yes ह	होइन No नै	छैन/जवाफ नआएको Don't know / No answer मालुम नै य/उत्तर नई देलकै
a. तपाईं सहभागी हुनुहुन्छ किनकी तपाइले सहभागी हुनुपर्छ । You participate because you have to. आहा सहभागी होइ छि कथिला कि आहाके सहभागी होव परतै ।	11	12	99

EMP26 भनाइ Statement कथन	हो Yes ह	होइन No नै	छैन/जवाफ नआएको Don't know / No answer मालुम नै य/उत्तर नई देलकै
b. तपाईं सहभागी हुनुहुन्छ किनकि यदि हुनुभएन भने तपाईंले गाली खानु पर्नेछ You participate because you will get in trouble if you don't. आहा सहभागी होइ छि कथिला कि आहा नै हेबै त गाइर बात सुन परतै 	11	12	99
c. तपाईं सहभागी हुनुहुन्छ किन कि तपाईं सहभागी हुन चाहनु हुन्छ You participate because you want to participate. आहा सहभागी होई छि कथिला कि आहा सहभागी होव चाहैछि 	11	12	99
d. तपाईं सहभागी हुनुहुन्छ किनकी घर परिवारको सदस्यहरुले तपाईंलाई सहभागी हुन भन्छन You participate because that is what your family members tell you to do. आहा सहभागी होई छि कथिला कि घर परिवारके सदस्यसब आहाके सहभागी होईला कहै छै 	11	12	99
e. तपाईं सहभागी हुनुहुन्छ किनकी घर परिवारका सदस्यहरु सहमत भए पनि वा नभए पनि तपाईंको बिचारमा यो राम्रो कुरा हो भन्ने लाग्छ You participate because you personally think it is the right thing to do, whether or not your family members agree. आहा सहभागी होई छि कथिला कि आहाके विचारमे ई निक बात छै चाहे घर परिवारके सदस्य मानै या नै मानै 	11	12	99

EMP26 भनाइ Statement कथन	हो Yes ह	होइन No नै	छैन/जवाफ नआएको Don't know / No answer मालुम नै य/उत्तर नई देलकै
f. तपाईं सहभागी हुनुहुन्छ किनकी तपाईंलाई मन पर्छ You participate because you like it. आहा सहभागी होई छि कथिला कि आहाके निक लगैय	11	12	99
g. म तपाईं सहभागी हुनुहुन्छ जसले गर्दा घर परिवारका सदस्यहरु तपाईंसँग रिसाउने छैनन You participate so that your family members won't get angry with you. आहा सहभागी होई छि कथिला कि अई से घर परिवारके सदस्य सब आहा पर नै पितैतई	11	12	99
h. तपाईं सहभागी हुनुहुन्छ किनकी घर परिवारका सदस्यहरु तपाईंलाई माया गरुन भन्ने चाहनु हुन्छ You participate because you want your family members to like you. आहा सहभागी होई छि कथिला कि घर परिवारके सदस्य सब आहाके मानै से चाहैछि	11	12	99
i. तपाईं सहभागी हुनुहुन्छ किनकी यो (सहभागी हुनु) तपाईंको कर्तब्य हो You participate because it is your duty to participate. आहा सहभागी होई छि कथिला कि ई (सहभागी होनाई) आहाके कर्तब्य छै	11	12	99
j. You participate because it is personally important to you.	11	12	99

EMP27

यदि उत्तरदाताले उ समुहमा संलग्न 'छु' भनेमा मात्र सोध्नुहोस् ।

Answer only if the interviewee declares that she participates in a group.

यदि उत्तरदाता समुह मे सहभागी अइछ त मात्रे पुछु

EMP27 भनाइ Statement कथन	कत्तिनै नभएको Not at all well साफे नै	नभएको Not very well नै कोनो खास	केहि हदसम्म भएको Some what कनी क	धेरै भएको Very well बहुत निक स	थाहा छैन/ उत्तर नदिएको Don't know /No answer मालुम नै य/उत्तर नई देलकै
<p>a.</p> <p>[उत्तरदाताले माथि उल्लेख गरेको सबै भन्दा महत्वपूर्ण समूह] मा, एकजुट भएर व्यक्तिगत इच्छालाई त्याग गर्ने कुराहरुमा सहमति गर्ने काममा कतिको सहभागी हुनु भएको छ?</p> <p>In (the most important group) how well do you participate in agreeing to decisions that require giving up personal interests?</p> <p>(उत्तरदाता उपर कहने सब स महत्वपूर्ण समुह) मे एक दोसर स मिलजुल क अपन इच्छा के छोइर क सहमति करे मे कते के सहभागी भेल छलि।</p>	1	2	3	4	99

<p>EMP27</p> <p>भनाइ</p> <p>Statement</p> <p>कथन</p>	<p>कत्तिनै</p> <p>नभएको</p> <p>Not at all well</p> <p>साफे नै</p>	<p>नभएको</p> <p>Not very well</p> <p>नै कोनो खास</p>	<p>केहि</p> <p>हदसम्म भएको</p> <p>Some what कनी क</p>	<p>धेरै</p> <p>भएको</p> <p>Very well</p> <p>बहुत निक स</p>	<p>थाहा छैन/ उत्तर नदिएको</p> <p>Don't know /No answer</p> <p>मालुम नै य/उत्तर नई देलकै</p>
<p>b.</p> <p>[उत्तरदाताले माथि उल्लेख गरेको सबै भन्दा महत्वपूर्ण समूह] मा, एकजुट भएर तनावमा परेको बेला एक अर्कालाई सहयोग गर्ने काममा कत्तिको सहभागी हुनु भएको छ?</p> <p>In (the most important group) how well do you participate in supporting each other in times of stress?</p> <p>(उत्तरदाता उपर कहने सब स महत्वपूर्ण समुह) मे एक दोसर स मिलजुल क तनाव के समय मे एक दोसर के सहयोग करे मे कते के सहभागी भेल छलि।</p>	1	2	3	4	99
<p>c.</p> <p>[उत्तरदाताले माथि उल्लेख गरेको सबै भन्दा महत्वपूर्ण समूह] मा, एकजुट भएर समुहले महत्वपूर्ण निर्णयहरु गर्ने बेलामा कुन छान्ने भन्नेमा सहयोग गर्ने (उदाहरणको लागि , नया अगुवाको छनोट गर्नु) काममा कत्तिको सहभागी हुनु भएको छ?</p> <p>In (the most important group) how well do you participate in figuring out what choices to make when the group faces important decisions (for example, chosing a new leader)?</p> <p>(उत्तरदाता उपर कहने सब स महत्वपूर्ण समुह) मे एक दोसर स मिलजुल क समुह के कोनो महत्वपूर्ण निर्णय कर बेरमे कोन् चुनबै तईमे सहयोग करवला (जेना नयाँ अगुवाके छनोट केनाई) काज मे कते के सहभागी भेल छलि ।</p>	1	2	3	4	99

EMP27 भनाइ Statement कथन	कत्तिनै नभएको Not at all well साफे नै	नभएको Not very well नै कोनो खास	केहि हदसम्म भएको Some what कनी क	धेरै भएको Very well बहुत निक स	थाहा छैन/ उत्तर नदिएको Don't know /No answer मालुम नै य/उत्तर नई देलकै
<p>d.</p> <p>[उत्तरदाताले माथि उल्लेख गरेको सबै भन्दा महत्वपूर्ण समूह] मा, एकजुट भएर समूहको समस्या समाधान गर्ने काममा कत्तिको सहभागी हुनु भएको छ?</p> <p>In (the most important group) how well do you participate in resolving conflicts in the group?</p> <p>(उत्तरदाता उपर कहने सब स महत्वपूर्ण समूह) मे एक दोसर स मिलजुल क समुह के समस्या के समाधान करे मे कते के सहभागी भेल छलि।</p>	1	2	3	4	99
<p>e.</p> <p>[उत्तरदाताले माथि उल्लेख गरेको सबै भन्दा महत्वपूर्ण समूह] मा, एकजुट भएर एक अर्कामा बिश्वासको माहोल बनाउने </p> <p>काममा कत्तिको सहभागी हुनु भएको छ?</p> <p>In (the most important group) how well do you participate in building trust in each other?</p> <p>(उत्तरदाता उपर कहने सब स महत्वपूर्ण समूह) मे एक दोसर स मिलजुल क एक दोसर मे बिश्वासके माहोल बनाबेमे कते के सहभागी भेल छलि।</p>	1	2	3	4	99

EMP27 भनाइ Statement कथन	कत्तिनै नभएको Not at all well साफे नै	नभएको Not very well नै कोनो खास	केहि हदसम्म भएको Some what कनी क	धेरै भएको Very well बहुत निक स	थाहा छैन/ उत्तर नदिएको Don't know /No answer मालुम नै य/उत्तर नई देलकै
f. [उत्तरदाताले माथि उल्लेख गरेको सबै भन्दा महत्वपूर्ण समूह] मा, एकजुट भएर एक अर्काको व्यक्तिगत इच्छालाई सम्मान गर्ने काममा कत्तिको सहभागी हुनु भएको छ? In (the most important group) how well do you participate in building respect for each other's particular interests? (उत्तरदाता उपर कहने सब स महत्वपूर्ण समुह) मे एक दोसर स मिलजुल क एक दोसर के इच्छा के सम्मान करे मे कते के सहभागी भेल छलि।	1	2	3	4	99
g. [उत्तरदाताले माथि उल्लेख गरेको सबै भन्दा महत्वपूर्ण समूह] मा, एकजुट भएर साझा स्रोतहरूको राम्रो सदुपयोग गर्ने काममा कत्तिको सहभागी हुनु भएको छ? In (the most important group) how well do you participate in making good use of common resources? (उत्तरदाता उपर कहने सब स महत्वपूर्ण समुह) मे एक दोसर स मिलजुल क सझिया सरसमान के निक स सदुपयोग करे मे कते के सहभागी भेल छलि।	1	2	3	4	99

EMP27 भनाइ Statement कथन	कत्तिनै नभएको Not at all well साफे नै	नभएको Not very well नै कोनो खास	केहि हदसम्म भएको Some what कनी क	धेरै भएको Very well बहुत निक स	थाहा छैन/ उत्तर नदिएको Don't know /No answer मालुम नै य/उत्तर नई देल्कै
<p>h.</p> <p>[उत्तरदाताले माथि उल्लेख गरेको सबै भन्दा महत्वपूर्ण समूह] मा, एकजुट भएर समूहका सदस्यहरूलाई आफ्नो जिम्मेवार बांडफांड गर्ने काममा कत्तिको सहभागी हुनु भएको छ?</p> <p>In (the most important group) how well do you participate in get the members of the group to share responsibilities?</p> <p>(उत्तरदाता उपर कहने सब स महत्वपूर्ण समुह) मे एक दोसर स मिलजुल क समुह के सदस्य सब के अपन अपन जिमेबारी बाट फाट करे मे कते के सहभागी भेल छलि।</p>	1	2	3	4	99

— — — → कृपया EMP 29 मा जानुहोस्

Please GO TO EMP 29 कृपया EMP29मे जाऊ ??

EMP28

यदि उत्तरदाताले उ समुहमा संलग्न छैन भनेमा मात्र तलका प्रश्नहरू सोध्नुहोस्:

Answer only if the interviewee declares that she DOES NOT participate in any group
यदि उत्तरदाता समुह मे सहभागी नै अइछ त मात्रे पुछ्छ;

मानिसहरूसँग कुनै पनि समुहमा सहभागी न हुनुको पछाडी प्राय गरेर बिभिन्न खालका कारणहरू हुने गर्दछन | यस्ता खालका कारणहरू तपाईंलाई सहि लाग्छ कि नाई भनेर बुझ्नको लागि हामी तपाईंलाई ति कारणहरू सोध्न चाहन्छौं। कुनै कुनै कारण तपाईंलाई सहि लाग्न पनि सक्छ भने कुनै कुनै सहि न लाग्न नि सक्छ | कृपया तपाईंलाई ई कथन हरु सहि लाग्छ कि नाई भनेर भन्नुहोला | कुनै पनि उत्तरहरू सहि वा गलत हुन्छन भन्ने छैन।

People often have several reasons for not participating in any group. I will ask you to tell me whether these reasons are right for you. Some reasons may be right for you, some may not be right for you. Please answer yes or no to the question. There is no right or wrong answer.

कोनो भी समुहसबमे सहभागी नइ होई के पाछा लोक सब के प्रायः बहुत रंग के कारण सब रहै छई | ओ कारण सब आहाके सहि बुझाईय कि नै से बात सब बुझ के लेल हम सब आहा सब सई प्रस्नसब पुछ्न चाहै छी | कोनो कोनो कारण सहि लाग्न सकेय आहाके आ कोनो कोनो कारण नहियो सहि लाग्न सकेय | कृपया आहाके ई कथनसब सहि बुझाई य कि नै से कहब | आहा जे कहब ओईमे सहि या गलत कुछो नइ होतै |

बिकल्पहरू पढ्नुहोस् [उत्तरदातालाई थाहा छैन/ उत्तर छैन भन्न अनुमति दिनुहोला]

Read out the options [Allow the respondent to say I don't know/no answer]

बिकल्पसब पढू (उत्तर नैकहब वा नैबुझल अई सेहो कही सकेछई)

EMP28 भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know / No answer मालुम नै य/उत्तर नि देल्कै
a. तपाईं सहभागी हुनुहुन्न किनकी तपाईं सहभागी हुन सक्नु हुन्न. उदाहरणहरू: पारिवारिक रोकटोक, समयको अभाव, बिरामी You don't participate because you can't. Example: family restriction, limited time, illness	11	12	99

EMP28 भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know / No answer मालुम नै य/उत्तर नि देलकै
आहा सहभागी नै होई छि कथिला कि आहा सहभागी नै भसकै छि जेना परिवारिक रोकाबट , समयके अभाव , बिमारी			
b. तपाई सहभागी हुनुहुन्न किनकी यदि सहभागी हुनु भयो भने तपाईले गालि खानु पर्नेछ You don't participate because you will get in trouble if you do. आहा सहभागी नै होई छि कथिला कि सहभागी हेबै त आहाके गईर बात सुन पर्तेई	11	12	99
c. तपाई सहभागी हुनुहुन्न किनकी तपाई चाहनुहुन्न You don't participate because you don't want to. आहा सहभागी नै होई छि कथिला कि आहा नै चाहै छियै	11	12	99
d. तपाई सहभागी हुनु हुन्न किनकी घर परिवारका सदस्यहरुले तपाईलाई सहभागी नहुन भन्ने गर्छन You don't participate because your family members tell you not to. आहा सहभागी नै होई छि कथिला कि घर परिवारके सदस्यसब आहाके सहभागी नै होईला कहै छै	11	12	99

EMP28 भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know / No answer मालुम नै य/उत्तर नि देलकै
<p>e.</p> <p>तपाईं सहभागी हुनुहुन्न किनकी घर परिवारका सदस्यहरु सहमत भए पनि वा नभए पनि तपाईंको बिचारमा सहभागी हुनु राम्रो कुरा होइन ।</p> <p>You don't participate because you personally think it is the right thing to do, whether or not your family members agree.</p> <p>आहा सहभागी नै होई छि कथिला कि आहाके विचारमे सहभागी हेनाई निक बात नै है चाहे घर परिवारके सदस्य सब मानै या नै मानै ।</p>	11	12	99
<p>f.</p> <p>तपाईं सहभागी हुनु हुन्न किनकी तपाईंलाई सहभागी हुन मन पर्दैन ।</p> <p>You don't participate because you don't like participating.</p> <p>आहा सहभागी नै होई छि कथिला कि आहाके सहभागी होएमे निक नै लगैय ।</p>	11	12	99
<p>g.</p> <p>तपाईं सहभागी हुनुहुन्न जसले गर्दा घर परिवारका सदस्यहरु तपाईंसँग रिसाउने छैनन ।</p> <p>You don't participate so that your family members won't get angry with you.</p> <p>आहा सहभागी नै होई छि कथिला कि घर परिवारके सदस्य सब आहा पर नै पितैतई ।</p>	11	12	99

EMP28 भनाइ Statement कथन	हो Yes ह	होइन No नै	थाहा छैन/ उत्तर नदिएको Don't know / No answer मालुम नै य/उत्तर नि देलकै
h. तपाईं सहभागी हुनुहुन्न किनकी घर परिवारका सदस्यहरुले तपाईंलाई माया गरुन भन्ने चाहनुहुन्छ You don't participate because you want your family members to like you. आहा सहभागी नई होई छि कथिला कि घर परिवारके सदस्यसब आहाके मानै से चाहैछि	11	12	99
i. तपाईं सहभागी हुनुहुन्न किनकी घरमा बस्नु तपाईंको कर्तब्य हो You don't participate because it is your duty to stay at home. आहा सहभागी नै होई छि कथिला कि आहाके कर्तब्य है घरमे रहके	11	12	99
j. You don't participate because it is not personally important to you.	11	12	99

सूचक ८- सशक्तिकरण बुझाई मूल्यांकन गर्न "सिडीको चित्र"

Indicator 8 - A 'ladder question' assessing perceptions of empowerment

सूचक ८-सशक्तिकरण बुझाईके मूल्यांकन करवला "सिडीके चित्र "

निर्देशिका:

- कृपय प्रश्नावलीमा उल्लेख भएका शब्दहरू अथवा महिलालाई प्रश्न सोधदा उसले भनेको शब्दहरू मात्र प्रयोग गर्नुहोला।
- महिलाले प्रश्न बुजेको छ भन्ने विश्वास गर्नुहोस्, उहाँहरूले प्रश्न नबुझेको देखाएमा मात्र प्रश्न बुझाउनुहोला।
- उत्तर भन्न समय दिनुहोला।
- उहाँहरूले दिएको उत्तर नबुझेमा, पुनः एक पटक निश्चित गर्नुहोस्, उनीहरूले दिएको उत्तरमा विश्वास गर्नुहोला, धेरै पटक सम्झाउने प्रयास नगर्नुहोला

Instructions:

- Please, use the words on the question or the words that women say when asking the question.
- Need to trust in women that they understand, only explain when they express that they don't understand.
- Give them time to answer
- If you answered and don't understand, only reconfirm once, trust their answers, don't try to convince them otherwise.

निर्देशिका:

- कृपया प्रश्नावलीमें उल्लेख भेल शब्दसब वा महिलाके प्रश्न पूछ बेरमे ओं कहने शब्दके मात्र प्रयोग करबै |
- महिला प्रश्न बुझने छई से विश्वास करू , प्रश्न नै बुझने देखेतई त मात्र प्रश्न बुझा देबई |
- उत्तर कहके समय देबई |
- हुंकार सबके उत्तर नैबुझबै त पुन ऐक बेर निश्चित करू, हुंकारसबके उत्तरमें विश्वास करू , बेसीबेर सम्झाबके कोसिसनै करबै |

EMP29. अब आफ्नो समुदायको महिलाहरूको बारेमा सोच्नुहोस्।

तपाईंको बिचारमा तपाईंको समुदायमा भएको महिला जो आफ्नो सबैभन्दा महत्वपूर्ण लक्ष्यमा अगाडी बढ्न सक्छ उसको बारेमा सोच्नुहोस्। तपाईं उसलाई कसरी ब्याख्या गर्नुहुन्छ ? उसले के गर्छ, उसको व्यवहार कस्तो छ, र तपाईंले कसरी उ आफ्नो सबैभन्दा महत्वपूर्ण लक्ष्यमा अगाडी बढेको थाहा पाउनु हुन्छ?

अब तपाईंको बिचारमा तपाईंको समुदायमा रहेको दबिएको र आफ्नो निर्णय गर्न नसके महिलाको बारेमा सोच्नुहोस्। तपाईं उसलाई कसरी ब्याख्या गर्नुहुन्छ ? उसले के गर्छ, उसको व्यवहार कस्तो छ, र तपाईंले कसरी उ आफ्नो निर्णय गर्न नसकेको थाहा पाउनु हुन्छ?

would you know that she was was someone who could not make her own decisions?

१० खुडकिला भएको सिडीको चित्र देखाउनुहोस्, जसको पहिलो खुडकिला /तह मा थिचिएका र आफ्नो निर्णय गर्न नसक्ने (माथी उल्लेख भएको थिचिएको महिला) महिलाहरु उभिएका छन् भने सबभन्दा माथिल्लो खुडकिलोमा (दसौं खुडकिला/ तहमा), आफ्नो लक्ष्यअनुसार अगाडी बढेका क्षमतावान (माथी उल्लेख भएको सबैभन्दा महत्वपूर्ण लक्ष्यमा अगाडी बढ्न सक्ने महिला) महिलाहरु उभिएका छन् ? कृपया तलको तालीका मा , उत्तरमा आएको खुडकिलाको अंक लेख्नुहोस्, सब भन्दा मुनि ? (थिचिएको महिला) र सब भन्दा माथि १० (सबैभन्दा महत्वपूर्ण लक्ष्यमा अगाडी बढ्न सक्छ) ।

Now, show the picture of ten step ladder, where on the bottom, the first step, stand people who are dominated and can't make her own decisions (mention the dominated women described above), and on the highest step, the tenth step, stand those with the most ability to advance personally important goals (mention the women who can advance personally important goals as described above. Please write in the table below the number rung that she says. One is at the bottom (dominated) and 10 is at the top (can advance personally in important decisions).

।आब अपना समाजके के महिला सबके बारेमे सोंचु । अहाँके विचारमे समाजके एकटा महिला जे अपन सबस महत्वपूर्ण लक्ष्य दिसन अगाडी बैढ सकैय ओकरा बारेमे सोंचु ।अहाँ ओकरा बारेमे कोना वर्णन कैरछि ? ओ कथी करै छथिनं , हुन्कर व्यवहार केहन छई , आ ओ अपन महत्वपूर्ण लक्ष्य दिस आगू बैढ रहल छथिन से बूझ सकै छि ?

आब अहाँ के विचार मे आहाके समाजके एकटा महिला जे चौतर्फी रुपस दबल छै या अपन निर्णय अपने नैक सकैय ओकरा बारे मे सोंचु । अहाँ ओकरा बारे मे कोना वर्णन करबै ? ओ कथी करै छथिनं , हुन्कर व्यवहार केहन छई आ अपन निर्णय नै कर सकै छई से आहा कोना बुझबई ।

१० खाडी बाला सीरही के चित्र देखाउ , जैके पहुल्का खाडी मे समाज मे दब्याल जे अपन निर्णय अपने स नै कसकै बाला (उपर उल्लेख भेल दबल महिला) महिलासब अईछ आ सब स उपरका (१० मा खाडी/तह) मे अपन उदेश्य/लक्ष्य अनुसार बहुत आगु पहुचल क्षमतावान (उपर उल्लेख भेल सबस महत्वपूर्ण लक्ष्यमें आगु बढ सकवला महिला) महिला सब अईछ कृपया निच्चा के तालिकामें ,उत्तरमें आयल सीडीके अंक लिखु सब स निच्चा १ (दबल महिला) आ सब स उपर १० (सबस महत्वपूर्ण लक्ष्यमें आगु बढ सकवला) ।

EMP29a तपाईं आज कुन तहमा हुनुहुन्छ? On which step are you today? आई के दिन मे आहा के कोन खाडी मे छि ?

EMP29b तपाईंको छिमेकीहरू आज कुन तहमा हुनुहुन्छ? On which step are most of your neighbours today? आहा के परोसी सब आई के दिन मे कोन खाडी मे आइछ?

EMP 29c अबको ५ वर्षमा तपाईं कुन तहमा हुनुहुन्छ होला? On which step will you be in five years time? अब बाला ५ बरस मे आहा कोन खाडी मे रहबै से बुझाई?

EMP29_a	EMP29_b	EMP29_c

[presentint] अन्तर्वार्ताको समयमा को को उपथित हुनुहुन्थो?

Who was present at the interview?

अन्तर्वार्ताके समयमे के के उपथित छलिन ?

- महिला Woman herself महिला
- सासु Mother-in-law सउस
- ससुरा Father-in-law ससुर
- श्रीमान Husband श्रीमान
- ससुराली घरको अन्य महिला Other women from husband's household ससुरके अन्य महिला
- बुबा Father बाबू
- आमा Mother माय
- माइतीका अन्य महिला Other women from the parental household नहीरा के अन्य महिला
- महिला छिमेकि वा साथी Female neighbour /friend महिलाके परोसी वा साथी
- पुरुस छिमेकि Male neighbour पुरुख परोसी
- अन्य Other अन्य

आमा समूह Women's Group

[attdwardm] के तपाई वडा भेलामा जानु भयो जहाँ नवाबिबाहित महिला र गर्भवती महिलाहरुलाई आमा समूहमा भाग लिनको लागि बोलाईएको थियो? Did you attend the ward meeting, where pregnant mothers and newly married woman were invited to attend women's group? कि आहा वडा भेलामे गेल छियई जत नयाँ विवाहित महिला आ गर्भवती महिलासबके माय स्मुहो भाग लेब के लेल बजेने रहै ?

- थिए Yes ह
- थिएन No नई
- परिवारका अन्य सदस्य गएका थिए Other family members went परिवारके अन्य सदस्य गेल रहै

[wgheard] के तपाईलेमिराको सहयोगमा संचालित महिला स्वास्थ्य स्वयम सेविका र पोषण परिचालिका भएको आमा समुहको बारेमा सुनु भएको छ? Have you ever heard of women's groups operated with MIRA's assistance?

के आहा मिरा के सहयोग स संचालित महिला स्वास्थ्य स्वयम सेविका आ पोषण परिचालिका रहल माय समुह के बारेमे सुने छलियै ?

- छ Yes ह छैन No नई

[wgattdmira] तपाईले वा परिवारको अन्य सदस्य आमा समुहको बैठकमा जानुभएको छ? Have you or your family member attended any women's group meeting? आहा या परिवार के अन्य सदस्य माय समुह के बैठक मे गेल छियई ?

छ मिरा द्वारा सहयोग गरिने आमा समूह Yes, MIRA assisted Women's group go to [wgattnby] ह मिरा द्वारा सहयोग केने माय समुह मे

- छ अरु संस्था द्वारा सहयोग गरिने आमा समूह Yes, some other organisation assisted women's group [homevisit] मा जानुहोस skip to [homevisit]. ह अन्य संस्था द्वारा सहयोग केने माय समुह मे
- छैन No नई

[noattdwhy] आमा समुहमा नजाने कारण के हो ? What is the reason behind not attending women's group? मया समुह के बैठक मे नई जाइके कारण कथि छइ ?

- गर्भवास्थाको बारेमा कुरा गर्न लाज लाग्छ Too shy गर्भवास्थाके बारेमे बात करमे लाज लगै छई
- श्रीमानले अनुमति दिनुभएन Not allowed by Husband श्रीमान अनुमति नई देलकै
- सासुआमाले अनुमति दिनुभएन Not allowed by mother in law साउस अनुमति नै देलकै

- परिवारको अन्य सदस्यले अनुमति दिनुभएन Not allowed by other family members परिवारके अन्य सदस्य अनुमति नई देलकै
- घरको कामले व्यस्त भएर Too busy with household chores घरके काममे व्यस्त भेला स
- इच्छा नभएर Not interested इच्छा नई भेलाके चलते
- मलाई सबै कुरा थाहा भएर I know all about it हमरा बात नई पत्ता छलै

[wgattdbby] थियो भने, कसले भाग लिनु भएको थियो? If yes, who attended the meeting? यदि छल्लिखन त , के भाग लेने छल्लिखन ?

- गर्भवती महिला आफै Woman herself गर्भवति महिला अपने
- सासुले Mother-in-law साउस
- श्रीमान Husband श्रीमान
- परिवारको अन्य सदस्यले other family member परिवार के अन्य सदस्य
- थाहा छैन Don't know मालुम नई

[wgattdtimes] कति पल्ट तपाईं या तपाईंको परिवारको सदस्यले भाग लिनुभयो ? How many times have you and other family members attended the meeting? कते बेर आहा आ आहाके परिवार के सदस्य भाग लेने छथिन ? (0-50, 99 = don't know)

[pwtimes] गर्भवती महिला आफै PW herself गर्भवति महिला अपने _____

[sasutimes] सासुले Mother-in-law साउस _____

[husbandtimes] श्रीमानले Husband श्रीमान

[fmtimes] परिवारको अन्य सदस्यले other family member परिवार के अन्य सदस्य _____

घरभेट Home visit:

[hv_nm] के तपाईंलाई मिराको सहयोग द्वारा संचालित पोषण परिचालिका भेट्न आउनुभएको थियो? Has nutrition mobiliser assisted by MIRA come to visit you? कि आहा के मिरा के सहयोग संचालित पोषण परिचालिका भेट कर आयल रहथिन ?

थियो Yes ह थिएन No नई

[hv_purpnm] आउनुभयो भने, के कामको लागि? If yes, for what purpose? आयल रहथिन त , कोन काजके लेल ?

- आमा समूहमा भाग लिन Invitation to women's group माय समुहमे भाग लेबके लेल
- परामर्शको लागि Counselling सर सल्लाह देबके लेल

पिठो दिनको लागि Food transfer आटा देबके लेल

पैसा दिनको लागि Cash transfer पैसा देबके लेल

[hv_timesnm] पोषण परिचालिका कति पटक आउनु भयो? How often did the NM home visit you? पोषण परिचालिका कते बेर आयल रहथिन ?

_____ पटक, पहिलो तिन महिनामा Times in first trimester बेर , पहिल तिन महिनामे

_____ पटक, दोस्रो तिन महिनामा Times in second trimester बेर , दोसर तिन महिनामे

_____ पटक, तेस्रो तिन महिनामा Times in third trimester बेर , तेसर तिन महिनामे

[hv_fchv] तपाईंलाई गर्भवास्थामा महिला स्वास्थ्य स्वयंसेविकाले भेट्न आउनु भएको थियो? Has the female community Health volunteer (FCHV) from the MIRA assisted group come to visit you? आहा के गर्भवास्था मे महिला स्वास्थ्य स्वयंसेविका भेट कर आयल रह थिन ?

थियो Yes ह थिएन No नई

[hv_purpfchv] आउनुभयो भने, के कामको लागि? If yes, for what purpose? आयल रह थिन त कोन काजके लेल ?

आईरन चक्की बाड्न Distribute iron tablets आईरन चक्की बाट

सामान्य स्वास्थ्य परामर्श दिन General health counselling सामान्य स्वास्थ्य बारे सर सल्लाह देब

पोषणको बारेमा परामर्श Counseling on nutrition पोषणके बारेमे सर सल्लाह देब

आमा समुहमानिस्तो दिनको लागि Invitation to women's group माय समुहमे आब के लेल बजाब

अन्य Other अन्य

शिक्षा / Educational status:

[att_school] तपाईं कहिले स्कुल जानु भएको छ ? Have you ever attend the school ?

आहा कहियो स्कुल गेल छियै ?

छ Yes छियई

○ छैन No नई छियई

[edulevel] तपाईले कति सम्म पढनु भएको छ?

What is the highest grade that you studied to?

आहा कते पढने छियई ?

कक्षा Class Number कक्षा मा तलको

अवस्थामा ० लेख्नु होस् १. उत्तरदाताले केहि पनि नपढेको अवस्थामा २. उत्तरदाताले उर्दु वा संस्कृत मात्र पढेको छ भने (अनौपचारिक रूपमा)/ ३. प्रौढ शिक्षा पढेको छ भने | तर यदि उर्दु वा संस्कृत पढे पनि स्कुल/कलेजमा कुनै तह सम्म पुगेको छ भने माथि कक्षा लेख्नु होस् |

Record 0 in class number if i) the respondent has not studied at all ii) the respondent only studied Urdu, Sanskrit or non-formal/ adult education| but no other formal schooling iii) literacy classes. However if a person has studied formal Sanskrit or Urdu at a school and got some certificate and moved up classes then record their class no.

निच्चाके अवस्थामे ० लिखु , १. उत्तरदाता किचछो नई पढने होई त २. उत्तरदाता उर्दु या संस्कृत मात्रे पढने होई त(अनौपचारिक रूपमे)/ ३. प्रौढ शिक्षा पढने होई त लेकिन उर्दु या संस्कृत पढला के बाद स्कुल/कलेजमे कोन तह तईक पहु चल छई से कक्षा उपर लिखु

[read] तपाई यो वाक्य पढ्न सक्नु हुन्छ? Can you read the above statement? आहा यी वाक्य पईढ सकै छियई ?

छोरा र छोरी सामान हुन् दुबैलाई स्कुल पठाउन पर्छ | Sentence provided in Nepali, Hindi and Maithili according to the language the woman has been schooled in and speaks most frequently. बेटा आ बेटा समान छई दुनुके स्कुल पठाब पर तई |

- पढ्न नसक्ने Cannot read पईढ नई सकै छयई
- गार्हो संग पढने Reads with difficulty मुस्किल स पईढ सकै छयई
- सजिलै पढ्न सक्ने Reads easily आसनी स पईढ सकै छयई

[husbanystudy]

तपाईको श्रीमानले पढनु भएको छ ? Has your husband studied?

कि आहाके श्रीमान पढने छथिन ?

- छ Yes छथीन
- छैन No नई छथीन

(येदी छैन भने anyone5yed मा जानुहोस)

(If No then go to anyone5yed)

(येदी नइछ थिन त anyone5yed मा जाउ)

[husbedulevel]

छ भने कति सम्म पढ्नु भएको छ ? What is the highest grade that your husband studied to?
छई त कते तईक पढने छथिन ?

कक्षा Class Number

कक्षा मा तलको

[anyone5yed]

तपाइको घरधुरीको १२ वर्ष भन्दा माथीको कुनै सदस्यले ५ वर्ष सम्म स्कूल पढ्नु भएको छ ?

Has any member of the household, who is older than 12 years, completed 5 years of schooling? आहाके घरधुरीके १२ वर्ष स बेसी के कोनो सदस्य ५ वर्ष तईक स्कूल पढने छथिन ?

- छ Yes छथिन
- छैन No नई छथिन

[anychildenrol]

तपाइको घरमा ६ लागेको वर्ष देखी १६ लागेको वर्ष सम्मका बच्चाहरू स्कूलमा भरना भएका छन ?

Thinking now about all the children in your household aged 6-16 running years, are they all enrolled in school?

आहाके घरमे ६ लागल वर्ष स १६ लागल वर्ष तईके बच्चासब स्कूलमें भर्ना भेल छई ?

- छ Yes ह
- छैन No नई
- यो उमेरको बच्चा छैन No children in the age group in the household घरमे अई उमेरके बच्चा नई छई

[school_absent]

तपाइको घरमा गएको वर्षमा ६ लागेको वर्ष देखी १६ लागेको वर्ष सम्मका कुनै बच्चाहरूले एक महिना वा त्यो भन्दा बढी लगातार स्कूल छुटाएका थिए (छुट्टी बाहेक) ?

Have children aged 6-16 running years in the household where you are staying at the moment not attended school for one month or more at a stretch during term time in the last 12 months?

आहाके घरमे बीतल एक सालमें ६ लागल वर्ष स १६ लागल वर्ष तईके कोनो बच्चासब एक महिना या ओईस बेसी दिन स्कुल छोडने छलई (छुट्टी बाहेक)?

- छ Yes ह
 छैन No नई

PREGNANCY

[pregnant] के तपाई अहिले गर्भवती हुनुहुन्छ? Are you currently pregnant? कि आहा अभि गर्भवती छियई ?

- छ Yes ह
 छैन No नई

[prev_preg]

के तपाई पहिले गर्भवती हुनु भएको थियो , छोटो समयको लागि भए पनि वा बच्चा जन्मे लगतै मरेको भए पनि ? Have you ever been pregnant before, even if it only lasted a short time or the baby subsequently died? कि आहा पहिले गर्भवती भेल छलियै , छोट समय के लेल होई या बच्चा जन्मे ते मरल सेहो भसकै छइ ?

- थिए Yes छलियै
 थिइन No नई छलि

(येदी थिइन आएमा sc_familysize मा जानुहोस)

(If No then go to sc_familysize)

(येदी नै छलि sc_familysize मा जाउ)

तपाइले अहिलेसम्म कति वटा बच्चालाई जन्म दिनु भएको छ ? How many children have you given birth to? आहा अभि तक कै गो बच्चाके जन्म देने छियई?

??Limitation needed

यी मध्ये छोरी कति जना छन्? Of these how many girls? अई मे बेटी कै गो छै?

??Limitation needed

यी मध्ये छोरा कति जना छन् ? Of these how many boys? अई मे स बेटा कै गो छै ?

??Limitation needed

के तपाईंको कुनै छोरी बिबाहित छिन ? Are any of your daughters married? कि आहाके कोनो बेटी बिबाहित छथिन?

हो Yes ह

होइन Noनै

के तपाईंको कुनै ज्वाई तपाईंसँग बस्तु हुन्छ? Are any of your sons-in-law living with you? कि कि आहाके कोनो जमाई आहा संगे अई घर मे रहई छथिन?

हो Yesह

होइन No नै

के तपाईंको कुनै छोरा बिबाहित हुनुहुन्छ ? Are any of your sons married? कि आहाके कोनो बेटा बिबाहित छै ?

हो Yes ह

होइन Noनै

के तपाईंको कुनै बुहारी तपाईं सँग बस्तु हुन्छ? Are any of your daughters-in-law living with you? कि आहाके कोनो पुतहु आहा जोरे रहै छै ?

हो Yesह

होइन Noनै

तपाइको घर परिवारमा कहिले कुनै बच्चाको मृत्यु भएको छ? Have you ever experienced the death of a child? आहाके घर परिवारमे कहियो कोनो बच्चाके मृत्यु भेल छै?

Yes / छ / छै

No / छैन/ नइ छै

[sc_familysize]

तपाईं अहिले बसिरहनु भएको घरमा श्रीमान सहित कति जना परिवारका सदस्य हुनुहुन्छ ? How many members are there along with your husband in the household where you are currently living? आहा अखन जई घरमे छियई ओई घर मे श्रीमान सहित कते गोटा परिवारमे छथिन ?

LABOUR MIGRATION

[migrlab_husb] के तपाईंको श्रीमान हालै नेपाल भन्दा बाहिर रोजगारमा काम गरिरहनु भएको छ?

Is your husband currently working outside Nepal?

आहा के श्रीमान आई काईलमे नेपाल स बाहर कामकाज करहल छथिन ?

छ Yes छथिन

छैन No नई छथिन

यदि छैन भने [mnths0food] मा जानु होस्

If no go to [mnths0food]

यदि नई छथिन त mnths0food मे जाऊ

[migrwhere_husb] यदि श्रीमान जानुभएको छ कहाँ भने जानुभएको छ? If your husband has migrated where is your husband living? यदि श्रीमान बाहर छथिन त कत गेल छथिन ?

भारत India भारत

अरब मुलुकहरु Arab Countries (जस्तै कतार, दुबई, वोमान, साउदी, कुवेत, इराक, , बहराइन, जोर्डन आदि) including Qatar, Dubai, Oman, Saudi, Kuwait, Iraq, Bahrain, Jordan etc) अरब देशसब

मलेसिया Malaysia मलेसिया

अन्य देश Other Country अन्य देश

[migrother_husb] अन्य देश उल्लेख गर्नुहोस् _____

Specify other country अन्य देश उल्लेख करू

अन्य देश उल्लेख करू

[remittance_pwgets] तपाईंको श्रीमान विदेश जानु भएपछि तपाईंले खर्चको लागी कहिलै श्रीमान वाट पैसा प्राप्त गर्नु भएको छ? Since your husband went abroad have you yourself received any

money to spend? आहा के श्रीमान विदेश गेलाके बाद आहाके खर्चके लेल श्रीमान स पैसा प्राप्त भेल छलैय ?

- छ Yes छलैय
 छैन No नई छलैय

[mnths0food] गएको १२ महिनामा कुनै महिना तपाईंको परिवारको आवश्यकता अनुसार खाना नपुग्ने अवस्था थियो? Over the last 12 months, were there any months in which you did not have enough food to meet your family's needs?

बितालाहा १२ महिनामे कोनो महिना यहाँके घर परिवारके आवश्यकता बमोजिम खाना अन्न नै पुगल के/ अवस्था ऐल छल?

- थियो Yes छल थिएन No नई छल

--	--

यो प्रश्नहरू घरधुरीको मुखिया या महिलको गार्जियन पनि सोध्न सकिन छ
 घरधुरीको सामान /सम्पति

QUESTIONS WHICH MAY BE ASKED OF HOUSEHOLD HEAD OR GUARDIANS
 OF THE WOMAN (household)

Household assets / property

यो प्रश्नसब घरधुरीके मुखिया या महिलके गार्जियन के सेहो पुछ सकै छियई
 घरधुरीके सामान /सम्पति

[fuel_cook]

तपाईं अहिले बसेको घरधुरीमा, खाना पकाउनको लागि मात्र धेरै जसो कुन इन्धन प्रयोग गर्नु हुन्छ?

Which fuels do you use for cooking - list all the fuels you tend to use?

आहा अखन जई घरमे छियई ओई घरमे खाना बनाब के लेल मात्र कोन इन्धन प्रयोग करै छियई ?

- दाउरा र दाउराको भुस Firewood and Sawdust जर्ना या जर्नाके भुसा
 गुइठा Dried cow dung (goitha) गोइठा
 पराल, धानको भुस, रहरिको डाठ, झारपात आदि Straw /Agricultural crop residues / Other plant products पुवर, धानके भूसा ,रहरीके दाठ ,झारपात इत्यादि
 ग्यास Gas ग्यास
 कोइला Charcoal कोइला
 मट्टीतेल Kerosene मट्टीतेल
 गोबर ग्यास Biogas (gober gas) गोबर ग्यास

- बिधुत Electricity बिधुत
- कागज/ढड्डा Paper/ card कागज/कुट
- प्लास्टिक Plastic प्लास्टिक
- पथ्थर कोइला Coal (Mined) पथ्थर कोइला
- अन्य Other अन्य
- घरमा खाना नपकाउने No food cooked at home घरमे खाना नई बनबई छई

[walls] तपाईं अहिले बसेको घरको पर्खाल मुख्यतया के ले बनेको छ? What are the walls of the house where you are staying at the moment mainly made of? आहा अखन जई घरमे छियई से घरके देवाल कथिस बनल छई ?

- सिमेन्ट र ईँटा Cement and bricks सिमेन्ट आ ईँटा
- माटो र इट्टा Mud and bricks माइट आ इट्टा
- माटो र ढुङ्गा Mud and Stone माइट आ पत्थर
- काठको पटाहा Planks of wood काठके पटाहा
- खर पराल Grass / Straw Thatch खर पतार
- क्रकट पाता Metal sheets क्रकट पाता
- सिमेन्ट र टाट Cement and woven stems or bamboo (tat) टाट
- माटो र टाट Mud and woven stems or bamboo (tat) टाट
- अन्य Other अन्य

[roof] तपाईं अहिले बसेको घरको छाना मुख्यतया के ले बनेको छ? (अवलोकनको आधारमा सहि उत्तर लेख्नुहोस) What is the roof of the house where you are staying at the moment mainly made of? (observe and tick the correct response) आहा अखन जई घरमे छियई से घरके छत कथिस बनल छई ? (अवलोकनके आधारमे सहि उत्तर लिखु)

- Cement सिमेन्ट सिमेन्ट
- एलबेस्टर छाना Asbestos sheets एलबेस्टर के छत
- खपडा Traditional tiles (Khapadaa) खपडा
- टायल Tiles टायल
- जस्ताको छाना Metal sheets चदरा के छत
- फुसको छाना Grass / straw thatch फुस के छत
- अन्य Other अन्य

[floor] तपाईं अहिले बसेको घरको भुईँ मुख्यतया के ले बनेको छ? What is the floor of the house where you are staying at the moment mainly made of? आहा अखन जई घरमे छियई से घरके जमिन कथिस बनल छई ?

- माटो / माटो र गोबर वा बालुवा Dirt / dirt with dung or sand माइट वा माइट या गोबर वा बाऊल
- Cement सिमेन्ट
- Other अन्य anya

[rooms] तपाईं अहिले बसेको घरमा जम्मा कति वटा सुत्ने कोठा छन्? (यदि भान्छा कोठा पनि सुत्नलाई प्रयोग हुन्छ भने गन्नु होला। गाई बस्तु र बाहिरी घर नगन्नु होला।)

How many rooms in this household are used for sleeping? (Count kitchen if the family sleep there but do not count cow shed or out houses)

आहा अखन जई घरमे छियई ओंइ घरमे क्याटा सुतवला कोठली छई ?(भानस घर में सूतई छई त सेहो लेबई लेकिन थईर नई लेबई)

सुत्ने कोठा sleeping rooms

[access_elec] तपाईं अहिले बसेको घरमा बिजुली छ कि छैन? यदि बिजुली छ तर एक महिना भन्दा बढी देखि पैसा नतिरेको कारण काटीएको छ भने छैनमा चिन्ह लगाउनुहोस।

Do you have electricity in the house where you are staying at the moment? If the electricity has been cut for more than one month because the family cannot pay for it (not because the electricity supply is broken) record no.

आहा अखन जई घरमे छियई ओंइ घरमे बिजली छई कि नई छई ? यदि बिजली छई लेकिन एक स बेसी स पैसा नई बुझेलाके कारण बिजली कटल छई त नई छई मे चिन्ह लगाऊ ?

- बिजुली को छ Yes from a paid-for line बिजुली के छई
- छ तर हुक्किंग Yes from hooking छई लेकिन हुक्किंग
- छ तर सोलार Yes from solar panel छई लेकिन सोलार
- छैन No नई छई

[assets] तपाईं अहिले बसेको घरमा तलका मध्य कुन कुन बस्तुहरु छन्? (लिस्टमा भएका समान बारेमा पालैपालो सोध्नुहोस्। लिस्टमा नभएको समानको बारेमा नसोध्नुहोस्।)

What things do you have in the house where you are staying at the moment? (Ask about each asset in turn. Do not ask about assets not included on this list.) आहा अखन

जई घरमे छियई ओंइ घरमे कथि कथि समानसब छई ? (लिस्टमे भेल समानके बारेमे बेराबेरी पुछ्छु| लिस्टमे नै भेल समानके बारेमे नै पुछ्छु।)

- रेडियो Radio रेडियो
 - सादा टेलिभिजन Black and White TV सादा टेलिभिजन
 - रङ्गिन टेलिभिजन Colour TV रङ्गिन टेलिभिजन
 - साइकल Bicycle साइकल
 - बयल/टायर गाडा Ox Cart बयल/टायर गाडी
 - मोटरसाइकल Motorcycle मोटरसाइकल
 - ट्रयाक्टर Tractor ट्रयाक्टर
 - बस/ ट्रक/ जीप/ कार/ टेम्पो Bus/truck/jeep/car/tempo बस/ ट्रक/ जीप/ कार/ टेम्पो
 - थ्रेसर Thresher थ्रेसर
 - पम्पसेट Pump Set पम्पसेट
 - सिलाई मेसिन Sewing Machine सिलाई मेसिन
 - मोबाइल Mobile phone मोबाइल
 - क्यामरा Camera क्यामरा
 - फ्रिज Fridge फ्रिज
 - कम्प्युटर /ल्यबटप Computer / laptop कम्प्युटर /ल्यबटप
 - माथिका मध्ये केहि पनि छैन None of those listed उपरमेस कोनो नइ छई

[mwater_source]

तपाईंको घरको लागी खानेपानीको मुख्य श्रोत के हो? What is the main drinking source of your household? आहा अखन जई घरमे छियई ओंइ घरके खानेपानीके मुख्य श्रोत कथि छई ?

- आफ्नै घरमा धारा भएको Piped in to dwelling अपने घर भितरमे रहल धारा
- आगनमा धारा भएको Piped to yard/plot आँगनमे रहल धारा
- सार्वजनिक वा छिमेकि को धारा Public tap/standpipe सार्वजनिक वा परोसि के धारा
- आफ्नै घर भित्रको चापाकल Tubewell (handpump) in your own home अपने घर भितरमे रहल चापाकल
- आगनमा भएको वा घर नजिकैको चापाकल Tubewell (handpump) in your yard / near the house आँगनमे रहल चापाकल या घर लग के चापाकल
- छिमेकीको चापाकल Public tubewell (handpump) परोसि के चापाकल
- डीप बोरिंग Deep borehole डीप बोरिंग
- सुरक्षित इनार Protected well सुरक्षित इनार

- असुरक्षित इनार Unprotected well असुरक्षित इनार
- बोतल वा जारको पानी Bottle or jar बोतल या जार के पाइन
- अन्य (जस्तै मुहानको पनि ,ट्यांकरबाट ल्याएको पनि) Other (such as spring, water tanker, or other) अन्य (जेन : मुहान के पाइन, ट्यांकर स ल्याल पाइन)

[waterfar]

तपाईं अहिले बसेको घरबाट खानेपानी लिएर आउनको लागी तपाइलाई कति समय लाग्छ ?(मिनेटमा लेखनुहोस) From the house where you are staying at the moment how long does it take to go there, get water and come back? (write in minutes)

आहा अखन जई घरमे छियई ओंइ घर स पाइन लक आबमे कते समय लगइय ? (मिनेट मे लिखु)

[toilet] तपाईं अहिले बसेको घरधुरिका सदस्यले मुख्यतया कस्तो प्रकारको शौचालयको प्रयोग गर्नु हुन्छ?

What kind of toilet do your household members in the house where you are staying at the moment use? आहा अखन जई घरमे छियई ओंइ घरके घरधुरीके सदस्यसब मुख्य रुपस केहन रंग(प्रकार)के शौचालयके प्रयोग करै छियई ?

- झाडी/खोला/मैदान Bushes/Stream/ Open Areas झाडी/नदि/खुल्ला ठाउ
- खाल्डे चर्पी Pit Toilet खाल्डे चर्पी
- प्यान Pan Toilet प्यान
- फ्लस वा कमोड Flush or European Toilet फ्लस या कमोड
- अन्य चर्पी Other अन्य शौचालय

[ownland] के तपाईं अहिले बसेको घरको आफ्नै खेति योग्य जमिन छ?

Does the household here have their own agricultural land? आहा अखन जई घरमे छियई ओंइ घरमे कते खेति योग्य जमिन छई ?

- छ Yes छई ○ छैन No नई छई

यदि छैन भने, [sharecropper] मा जानु होस्

If no go to [sharecropper]

[share_land_know] तपाईं अहिले बसेको घरधुरीले जग्गा बटैया दिएको छ? Of the total land where you are living at the moment, does the household give to sharecroppers to farm?

आहा अखन जई घरमे छियई ओइ घरमे दोसरके जमिन बटैया लेने छई ?

छ Yes छई छैन No नई छई

[sharecropper] के तपाई अहिले बसेको घरधुरिले अरुको जग्गा बटैया गर्नु हुन्छ?

Does the household farm any land that belongs to someone else on a sharecropping agreement? आहा अखन जई घरमे छियई ओइ घरमे दोसरके जमिन बटैया लेने छई ?

छ Yes छई छैन No नई छई

[serespondent] सामाजिक र आर्थिक सम्बन्धि प्रश्नहरूको मुख्य उत्तरदाता को हुनुहुन्थ्यो?

Who was the main respondent for the socio-economic questions above?

सामाजिक आ आर्थिक सम्बन्धि प्रश्नसबमे मुख्य उत्तरदाता के छलखीन?

- महिला आफै Woman herself
- सासु Mother-in-law सउस
- ससुरा Father-in-law ससुर
- श्रीमान Husband श्रीमान
- ससुराली घरको अन्य महिला Other women from husband's household ससुरके अन्य महिला
- बुबा Father बाबू
- आमा Mother माय
- माइतीका अन्य महिला Other women from the parental household नहीरा के अन्य महिला
- महिला छिमेकि वा साथी Female neighbour /friend महिलाके परोसी वा साथी
- पुरुस छिमेकि Male neighbour पुरुख परोसी
- अन्य Other अन्य

तपाईंको समयको लागि धन्यवाद | GPSओन गर्नुहोस र खुल्ला ठाउँमा जानुहोस जहा आकास खुल्ला होस |

THANK THE FAMILY FOR THEIR TIME

ENSURE THE GPS IS TURNED ON AND FIND A PLACE NEARBY WITH A CLEAR VIEW TO THE SKY TO TAKE THE GPS

आहाके समय के लेल धन्यवाद | GPS ओन करु आ खुल्ला ठाउँ मे जाऊ जत स आकास खुल्ला होइ |

[gpsnumber]

जि पि एस नम्बर

GPS waypoint number

जि पि एस नम्बर

Appendix D

Mathematical details on exploratory and confirmatory factor analysis

D.1 Introduction

This Appendix will provide additional mathematical details on the operation of exploratory factor analysis (EFA) and confirmatory factor analysis (CFA). We will exclusively focus on how Mplus carries out EFA and CFA to arrive at the factor loadings and factor scores, we use in Chapter 4. Multiple approaches to EFA and CFA are currently available and it is beyond the scope of this thesis to provide an overview of all these many approaches. Most of the detail in this Appendix will be derived from the Mplus Technical Appendix [457] and Bartholomew, Knott and Moustaki's comprehensive book on factor analysis [289].

EFA and CFA are fundamentally concerned with statistical inference on the value of "latent variables". Latent variables are unobserved outcomes of probability distributions, which affect the behaviour of observed outcomes in turn. These are ubiquitous in social science research, where many unobserved quantities such as business confidence, quality of life, conservative political attitudes or general intelligence cannot be directly observed, but need to be inferred from observable behaviours such as answers to an array of survey indicators or test-scores from a problem-solving quiz. Researchers often proxy latent variables with a summary measure such as the mean of individual items' Likert scale scores. However, this assumes that the fixed scoring scheme adopted by researchers accurately represents the value of the underlying latent variable. EFA and CFA apply statistical inference to test such assumptions.

D.2 EFA with continuous outcomes

In our own analysis (Chapter 4), we modelled outcomes are ordered, categorical outcomes on a 4-point Likert scale. Before considering such a case, we first introduce the simpler version of EFA, where we use continuous outcome variables. In this model, Mplus operates with the following specification:

$$\mathbf{y}_i = \boldsymbol{\nu} + \boldsymbol{\Lambda}\boldsymbol{\eta}_i + \boldsymbol{\varepsilon}_i \quad (\text{D.1})$$

Here, \mathbf{y}_i represents a vector of observable dependent variables for a particular respondent, such as their answers to all the questions on agency in domestic work. $\boldsymbol{\nu}$ represents a vector of intercept parameters, while $\boldsymbol{\varepsilon}_i$ are identical, independently distributed multivariable normal error terms with mean $\mathbf{0}$ and diagonal covariance matrix \mathbf{V} . Each diagonal entry in the matrix \mathbf{V} corresponds to the variance of a particular questionnaire item. $\boldsymbol{\eta}_i$ represents a vector of factor scores, one score for each factor in the factor analysis, while $\boldsymbol{\Lambda}$ represents a matrix of factor loadings. $\boldsymbol{\eta}_i$ is assumed to be independent of $\boldsymbol{\varepsilon}_i$. Thus, conditional on $\boldsymbol{\eta}_i$, different items are assumed to be independent.

Assuming p questionnaire items, m factors and n respondents in our sample, the size of \mathbf{V} is $p \times p$ and $\boldsymbol{\Lambda}$ has size $m \times p$. \mathbf{V} needs to provide a variance for every questionnaire item, while $\boldsymbol{\Lambda}$ needs to provide a factor loading for each indicator variable and each factor. For example, for an exploratory factor analysis with two factors and 10 indicator variables, \mathbf{V} is a 10×10 matrix, $\boldsymbol{\eta}_i$ is a vector of size two, and $\boldsymbol{\Lambda}$ is a 10×2 matrix, which provides 10 error terms, 2 factor scores, 10 factor loadings for the first factor, and 10 factor loadings for the second factor. Note that the number of factors need to be pre-specified by the user.

$\boldsymbol{\eta}_i$ is a latent variable, thus it is itself a random variable. In our analysis in Chapter 4, all latent variables are continuous. Mplus models these as multivariable normal variables with mean $\boldsymbol{\alpha}$ and covariance matrix $\boldsymbol{\Theta}$. By varying the values of $\boldsymbol{\alpha}$ and $\boldsymbol{\Theta}$, we are varying our assumptions about the mean values of the underlying factors and their correlations with each other.

Since both $\boldsymbol{\Lambda}$ and $\boldsymbol{\eta}_i$ are unobserved there is no way to empirically distinguish $\boldsymbol{\eta}_i$ from any invertible linear transformation of $\boldsymbol{\eta}_i$, say $\boldsymbol{\eta}'_i = \mathbf{A}\boldsymbol{\eta}_i$. This is because we can always compensate for such a transformation with a corresponding

inverse transformation of the factor loadings, say $\Lambda' = \Lambda A^{-1}$. Combining the two changes leaves the probability distribution of y_i unchanged since

$$\Lambda' \eta'_i = \Lambda A^{-1} A \eta_i = \Lambda \eta_i$$

Partly this is because unobservable variables have no natural scale. We have no natural way of making sense of the difference between ten units of agency freedom and one unit of agency freedom and no natural absolute zero to anchor our values of agency freedom in. Partly, this is because there is no natural way in which two unobservable variables are supposed to divide up the variance in outcomes between them. *A priori* two factors are indistinguishable since we have not estimated their factor loadings or their factor scores yet. Thus, we should aim to identify factor scores and factor loadings that are interpretable rather than settle for any set of scores and loadings that fit the data.

Table 23. Two equivalent sets of factor loadings

	Set 1		Set 2	
	Factor 1	Factor 2	Factor 1	Factor 2
<i>You do these activities because you like it</i>	1.0	0.0	3.0	2.0
<i>You do these activities because you want to</i>	1.0	0.0	3.0	1.1
<i>You do these activities because they are personally important to you</i>	1.0	0.0	3.0	0.2
<i>You do these activities so that others won't get angry with you</i>	0.0	1.0	2.1	0.2
<i>You do these activities because you will get into trouble otherwise</i>	0.0	1.0	1.2	0.2

For example, the sets of factor loadings in Table 23 are linear transformations of one another and thus indistinguishable empirically. While the first set of factor loadings clearly separates internal from external motivation, the second set is much more difficult to interpret. This is partly because the second set contains many “cross-loadings”, i.e. questionnaire items that load on both factors. When all the indicator items are loading a little bit on all the factors as in Set 2, it is

much harder to tell what is unique about each factor than if the factor loadings are clearly separated as in Set 1.

In practice, a full EFA is accomplished in three steps:

1. Constrain Λ , α and Θ sufficiently to make the model identified
2. Estimate the model parameters using statistical inference
3. Apply a number of invertible transformations \mathbf{A} to the factor scores (with \mathbf{A}^{-1} applied to factor loadings) until the most interpretable loadings arise

Step 1 is carried out in Mplus by constraining $\alpha = 0$, $\Theta = \mathbf{I}$ and Λ to be such that $\Lambda^T \mathbf{V}^{-1} \Lambda$ is a diagonal matrix with no two diagonal elements having equal value and all diagonal elements being arranged in ascending order [458]. It so happens that these three constraints jointly make the model identified and result in a neat, closed expression for the model likelihood [289]. This allows for maximum likelihood estimation in Step 2 using an expectation-maximisation algorithm where we alternate between estimating Λ and \mathbf{V} conditional on preliminary values for the other two parameters. The maximum likelihood estimator for \mathbf{v} comes out to be simply the grand mean of all our outcome vectors \mathbf{y}_i . Details of this procedure can be found in Bartholomew, Knott and Moustaki's book [289].

Once, we have obtained a well-fitting set of parameter values, we now apply invertible transformations to our factor scores and factor loadings which leave their likelihood value intact, but change our interpretation of them. These linear transformations are often called "rotations", because simply shifting the factor scores by a constant or scaling the factor scores by a constant does not alter our interpretation of the factor scores – latent variables do not have a natural scale. Thus, one of the more substantial type of linear transformations to apply to our data are rotations. However, this is not the only type of linear transformation, we might apply that change our interpretation. Other transformations, e.g. the shear, may also constitute useful transformations. In the language of factor analysis, such transformations have come to be known as "oblique rotations", even though they are not actually rotations.

The particular type of “oblique rotation”, we have employed in Chapter 4, is called the geomin rotation. Given a set of factor loadings Λ , it seeks to find the linear transformation \mathbf{A} that minimises the value of $f(\mathbf{A}^{-1}\Lambda)$ where f calculated the sum of the row geometric means of the squared entries in its input matrix [459]. In other words, f is defined as follows:

$$f(\Gamma) = \sum_{i=1}^p \left(\prod_{j=1}^m (\gamma_{ij}^2 + \varepsilon) \right)^{\frac{1}{m}} \quad (\text{D.2})$$

ε should be chosen as a small value, such as 0.01, to reduce the number of local minima produced by this function. The function f is meant to capture the interpretability of a particular factor structure with low scores indicating greater interpretability and higher scores indicating lower interpretability. In particular, it favours factor structures with as few cross-loadings, i.e. indicator items loading on multiple factors, as possible.

D.3 EFA with categorical outcomes

In case of categorical outcomes, Mplus follows similar procedures to the case with continuous outcomes. The underlying probability model is still the same as in equation D.1. We have reproduced it below for ease of reading.

$$\mathbf{y}_i = \mathbf{v} + \Lambda\boldsymbol{\eta}_i + \boldsymbol{\varepsilon}_i \quad (\text{D.3})$$

$\boldsymbol{\eta}_i$ is multivariable normal with mean $\boldsymbol{\alpha}$ and covariance matrix $\boldsymbol{\Theta}$, and the $\boldsymbol{\varepsilon}_i$ are identical, independently distributed multivariable normal terms with mean $\mathbf{0}$ and diagonal covariance matrix \mathbf{V} . As before, we assume p questionnaire items, m factors and n respondents in our sample.

However, \mathbf{y}_i no longer refers to the observed outcome. Rather, we refer to the new observed values as \mathbf{z}_i . These are related to \mathbf{y}_i as follows:

$$z_{i,j} = c \text{ iff } \tau_{j,c} < y_{ij} \leq \tau_{j,c+1} \quad (\text{D.4})$$

for categories $c = 0, 1, 2, \dots, C - 1$, $\tau_{j,0} = -\infty$ and $\tau_{j,C} = \infty$, where $C+1$ is the total number of categories. In other words, $\boldsymbol{\tau}_j$ operates as a vector of thresholds for questionnaire item j so that the y_{ij} values need to exceed $\tau_{j,c}$ in order for z_{ij} to attain the next categorical value. In the context of our survey tool, y_{ij} may reflect the underlying response strength to a particular survey question while $z_{i,j}$ reflects the actual answer given on the 4-point Likert scale. This is similar to probit and tobit models in conventional regression statistics.

Conducting the EFA with categorical outcomes requires the following steps:

1. Constrain $\boldsymbol{\nu}$, $\boldsymbol{\Lambda}$, $\boldsymbol{\alpha}$ and $\boldsymbol{\Theta}$ sufficiently to make the model identified
2. Estimate thresholds for y_{ij} $\boldsymbol{\tau}_j$ using univariate probit regression on each questionnaire item in isolation from the \mathbf{z}_i vector
3. Estimate pairwise polychoric correlations for the y_{ij} with bivariate probit regression on pairs of questionnaire items from the \mathbf{z}_i vector
4. Estimate factor loadings using weighted least squares with the polychoric correlation matrix
5. Apply a number of invertible transformations \mathbf{A} to the factor scores (with \mathbf{A}^{-1} applied to factor loadings) until the most interpretable loadings arise

In Step 1, we constrain $\boldsymbol{\alpha} = \mathbf{0}$ and $\boldsymbol{\Theta} = \mathbf{I}$. We also set the means of y_{ij} , $\boldsymbol{\nu}$, to 0 and the variances of y_{ij} to 1 because changes in $\boldsymbol{\nu}$ are interchangeable with location shifts to the threshold values $\boldsymbol{\tau}$, while changes in the variances of y_{ij} are interchangeable with scale shifts to $\boldsymbol{\tau}$. In other words, we can always add and multiply $\boldsymbol{\tau}$ by two scalars to compensate for any changes in the means and

variances of y_{ij} . As with the continuous case, $\mathbf{\Lambda}^T \mathbf{V}^{-1} \mathbf{\Lambda}$ is also restricted to be a diagonal matrix with no two diagonal elements having equal value and all diagonal elements being arranged in ascending order [458] to allow the initial unrotated factor solution to be identified.

Unfortunately, the resulting likelihood expression is not a simple, analytical expression, unlike the continuous case, but rather a long series of multiple integrals that grows too rapidly in computing cost to be practically useful. Rather than perform maximum likelihood estimation directly on the joint probability distribution, Mplus applies *weighted least squares, means and variance adjusted estimation* (WLSMV).

This involves estimating the thresholds τ using a univariate probit regression on each questionnaire item j in isolation (Step 2). This involves fitting the p models using maximum likelihood with the following specification:

$$y'_{ij} = \varepsilon'_{ij} \quad (\text{D.5})$$

$$z_{i,j} = c \text{ iff } \tau_{j,c} < y'_{ij} \leq \tau_{j,c+1} \quad (\text{D.6})$$

Here, $z_{i,j}$ is the observed response and the ε'_{ij} are independently distributed normal error terms with distinct variances for each j . Each instantiation of a value of j between 1 and p corresponds to a single model. We refer to the final estimated thresholds as $\hat{\tau}$.

These $\hat{\tau}$ are not “full information” maximum likelihood estimates, since we are ignoring the information inherent in the correlation between different questionnaire items [460]. However, the difference between thresholds obtained incorporating information from correlations between all the $z_{i,j}$ and the thresholds obtained using their marginal distribution is often negligible in empirical applications [289,461].

Next, Mplus estimates all pairwise correlations between questionnaire items (Step 3). This involves fitting $p(p-1)/2$ models for each possible pairing of questionnaire items k and l , say, using the same specification as in D.5 and D.6, but now allowing for correlations between error terms between the particular two questionnaire items investigated. As explained earlier, we can assume without loss of generality, the variances of the y_{ij} are 1, thus the correlations between questionnaire items, ρ_{kl} say, are also simultaneously covariances. The ρ_{kl} are conventionally called “polychoric correlations” in the statistical literature as they are correlations of a continuous latent variable y_{ij} underlying a discrete, observed variable $z_{i,j}$.

Although maximum likelihood estimation is used, this method does not use all available information, because it ignores the full joint distribution of $z_{i,j}$ in estimating the ρ_{kl} . We refer to the estimated correlation matrix as $\hat{\mathbf{P}} = (\hat{\rho}_{kl})$. Again, the differences between the correlations obtained through this method and the correlations obtained using complete information are often negligible in practice [289,461].

Next, Mplus uses weighted least squares estimation to calculate a set of factor loadings (Step 4). This involves minimising a weighted squared distance between the estimated thresholds and correlations, $\hat{\boldsymbol{\tau}}$ and $\hat{\mathbf{P}}$, and the predicted thresholds and correlations as a function of $\boldsymbol{\tau}$, $\boldsymbol{\Lambda}$, and \mathbf{V} , i.e. minimising:

$$G(\boldsymbol{\tau}, \boldsymbol{\Lambda}, \mathbf{V}) = \sum_{k=1}^p w_k (\tau_k - \hat{\tau}_k)^2 + \sum_k \sum_l w_{kl} (\rho_{kl}(\boldsymbol{\Lambda}, \mathbf{V}) - \hat{\rho}_{kl})^2$$

Since the predicted threshold parameters do not depend on $\boldsymbol{\Lambda}$ and \mathbf{V} , we can simply set $\boldsymbol{\tau} = \hat{\boldsymbol{\tau}}$, and focus on estimating $\boldsymbol{\Lambda}$ and \mathbf{V} . The weights are estimated using a complex formula involving the estimated correlations $\hat{\rho}_{kl}$. For further details, see Muthén’s paper on this issue [462].

Finally, in Step 5, we rotate the factor loadings to obtain the most interpretable set of loadings. In our analysis in Chapter 4, we used the geomin method to search the space of possible factor loadings. As we have already obtained an initial set of factor loadings, this step is identical to the procedure for the continuous case.

D.4 Choosing the number of factors

One of the most important choices in EFA is the number of factors to include in one's model structure. As mentioned in Section D.2, this number is pre-specified by the user rather than generated automatically by the data. The number of factors to include is usually assessed in two ways: 1) Run a number of EFAs with varying number of factors and choose the factor model with the least number of factors which has an acceptable model fit according to standard fit indices 2) Run an EFA with a large number of factors and inspect the resultant scree plot.

In Section D.6, we will discuss the mathematical details of standard fit indices. In this section, we will discuss the interpretation of the scree plot. First, recall in the continuous case, the model specification is as follows:

$$\mathbf{y}_i = \boldsymbol{\nu} + \boldsymbol{\Lambda}\boldsymbol{\eta}_i + \boldsymbol{\varepsilon}_i \quad (\text{D.7})$$

where the $\boldsymbol{\varepsilon}_i$ are identical, independently distributed multivariable normal error terms with mean $\mathbf{0}$ and diagonal covariance matrix \mathbf{V} . $\boldsymbol{\eta}_i$ is assumed to be independent of $\boldsymbol{\varepsilon}_i$. $\boldsymbol{\eta}_i$ is a latent multivariable normal variable with mean $\boldsymbol{\alpha}$ and covariance matrix $\boldsymbol{\Theta}$. In EFA, we usually restrict $\boldsymbol{\alpha} = \mathbf{0}$ and $\boldsymbol{\Theta} = \mathbf{I}$. That makes the overall distribution of \mathbf{y}_i multivariate normal with the following properties:

$$\mathbb{E}\mathbf{y}_i = \mathbb{E}(\boldsymbol{\nu} + \boldsymbol{\Lambda}\boldsymbol{\eta}_i + \boldsymbol{\varepsilon}_i) = \mathbb{E}\boldsymbol{\nu} + \mathbb{E}(\boldsymbol{\Lambda}\boldsymbol{\eta}_i) + \mathbb{E}\boldsymbol{\varepsilon}_i = \boldsymbol{\nu} + \mathbf{0} + \mathbf{0} = \boldsymbol{\nu} \quad (\text{D.8})$$

$$\mathbb{V}\mathbf{y}_i = \mathbb{V}(\boldsymbol{\nu} + \boldsymbol{\Lambda}\boldsymbol{\eta}_i + \boldsymbol{\varepsilon}_i) = \mathbf{0} + \mathbb{V}(\boldsymbol{\Lambda}\boldsymbol{\eta}_i) + \mathbb{V}\boldsymbol{\varepsilon}_i = \boldsymbol{\Lambda}\boldsymbol{\Lambda}^T + \mathbf{V} \quad (\text{D.9})$$

$$\begin{aligned} \mathbb{E}[(\mathbf{y}_i - \boldsymbol{\nu})\boldsymbol{\eta}_i^T] &= \mathbb{E}[\mathbb{E}[(\mathbf{y}_i - \boldsymbol{\nu})\boldsymbol{\eta}_i^T | \boldsymbol{\eta}_i]] \\ &= \mathbb{E}[\mathbb{E}[(\mathbf{y}_i - \boldsymbol{\nu}) | \boldsymbol{\eta}_i]\boldsymbol{\eta}_i^T] \\ &= \mathbb{E}[\boldsymbol{\Lambda}\boldsymbol{\eta}_i\boldsymbol{\eta}_i^T] = \boldsymbol{\Lambda} \end{aligned} \quad (\text{D.10})$$

Thus, the factor loadings in a continuous EFA can be interpreted as covariances between individual questionnaire items and underlying factor scores. At the same time, the variance of respondent scores on a single questionnaire item j , when expanded in full, becomes:

$$V(y_{ij}) = \sum_{k=1}^m \lambda_{jk}^2 + v_{jj} \quad (\text{D.11})$$

Thus, the total variance of respondent scores on questionnaire item j can be decomposed into a component arising from the factor scores $\sum_{k=1}^m \lambda_{jk}^2$ and a component containing the residual variance of y_{ij} , namely v_{jj} . The former is called the *communality* of item j and corresponds to the variance explained by the factor structure. In EFA, we also define the *eigenvalue*⁴⁰ of a particular factor k to be the total amount of variance explained by that factor, i.e. $\sum_{j=1}^p \lambda_{jk}^2$. The *scree plot* method consists of plotting the eigenvalues of the factors in an EFA and culling the factors with low eigenvalues, as these factors are in any case explaining little variance in the data.

However, note our derivation of equation D.10 only simplified to $\mathbf{\Lambda}$, because we assumed the variance of our factor structure was the identity matrix. Under oblique rotations of the factor structure, this no longer holds. Similarly, in the categorical case, the mean and covariance of our observed values $z_{i,j}$ do simplify to straightforward formulae involving the factor loadings. Thus, we should be careful in relying too much on the scree plot to choose a model, since we used geomin rotation and our outcome was categorical in our case. Rather, we see the eigenvalues as approximate values for the amount of variance explained by a particular factor. Similarly, we use the factor loadings as suggestive values for the level of influence, a particular questionnaire item has on factor scores for a particular factor, as is current practice [289].

⁴⁰ It should be noted that the term *eigenvalue* originated in Principal Component Analysis, where the analogous quantity is a true eigenvalue in the conventional sense in linear algebra (i.e. solutions to the equation $\mathbf{Ax} = \lambda\mathbf{x}$). However, the term crept in and stuck within factor analysis, even though the quantity it denotes has no direct connection to its conventional linear algebra sense.

D.5 CFA with categorical outcomes

While EFA seeks to reveal the underlying structure in an exploratory, inductive fashion, CFA seeks to verify pre-existing theory rather than generate new theory. Typically, EFA and CFA are used jointly by generating new hypothetical factor structures by running EFA on a calibration dataset and then confirming these factor structures on a separate validation dataset using CFA.

In terms of modelling and parameter estimation, CFA initially proceeds along the same lines as EFA. Thus, the underlying specification for CFA is the same as for EFA. For ease of reading, we have reproduced it below:

$$\mathbf{y}_i = \mathbf{v} + \mathbf{\Lambda}\boldsymbol{\eta}_i + \boldsymbol{\varepsilon}_i \quad (\text{D.12})$$

$$z_{i,j} = c \text{ iff } \tau_{j,c} < y_{ij} \leq \tau_{j,c+1} \quad (\text{D.13})$$

$\boldsymbol{\eta}_i$ is multivariable normal with mean $\boldsymbol{\alpha}$ and covariance matrix $\boldsymbol{\Theta}$, and the $\boldsymbol{\varepsilon}_i$ are identical, independently distributed multivariable normal terms with mean $\mathbf{0}$ and diagonal covariance matrix \mathbf{V} . The relationship between $z_{i,j}$ and y_{ij} holds for categories $c = 0, 1, 2, \dots, C - 1$, $\tau_{j,0} = -\infty$ and $\tau_{j,C} = \infty$, where $C+1$ is the total number of categories.

In EFA, we restrict the range of values for our parameters primarily for the sake of computational convenience, since we will anyway rotate the factor solution that is obtained until we arrive at the most interpretable representation. In CFA, our purpose is to confirm or refute a pre-specified factor structure. Thus, in CFA, we are not only guided by the need to make our statistical model fully identified, but also by the need to test a pre-specified factor structure when placing constraints on our parameter values.

The factor structure that we tested in Chapter 4 was one that separated internal motivation from external motivation in each of the domains of work outside the

home, domestic work, health-seeking and group participation. We tested this factor structure in our CFA by constraining $\alpha = 0$, $\nu = 0$, and the variances of y_{ij} to 1. In terms of Θ , we constrained the variances of all factors to be 1, but allowed for the two factors to be correlated with each other. In terms of Λ , we constrained all loadings pertaining to internal motivation to be zero in our first factor, and all loadings pertaining to external motivation to be zero in our second factor. This provided an identified statistical model.

After placing appropriate constraints on the parameter space, the estimation procedure follows the same steps (Steps 2-4) as in EFA. However, at the end of the process, no rotation is applied, since the goal of CFA is to assess model fit.

D.6 Model fit statistics

We use four fit statistics in Chapter 4, namely Root Mean Square Error of Approximation (RMSEA), Comparative Fit Index (CFI), Tucker-Lewis Index (TLI) and the Standardized Root Mean Square Residual (SRMSR).

First, the RMSEA provides an indication of the distance between the likelihood of observing our existing model and the likelihood of an ideal, saturated model. It is calculated as follows:

$$RMSEA = \sqrt{\max\left[-\frac{\chi^2(\hat{\nu}, \hat{\Lambda}, \hat{\eta}, \hat{V})}{nd} - \frac{1}{n}, 0\right]} \quad (D.14)$$

Here $\chi^2(\hat{\nu}, \hat{\Lambda}, \hat{\eta}, \hat{V})$ refers to the likelihood ratio test statistic obtained from comparing our current factor model with a saturated model evaluated at the fitted values. d refers to the degrees of freedom and n is the sample size.

In the continuous case, the saturated model is a multivariate normal model with free covariances between any of the p questionnaire items and free means for each item as well. Thus, there are $p(p+1)/2+p$ parameters in the saturated model. The number of free parameters in the hypothesised factor model

depend on the model specification in CFA. In EFA, we have p loadings for each of m factors, p variances for the error term, $m(m-1)/2$ parameters after applying enough restrictions on the factor structure to make the model identified [463]. Thus, d is calculated as $p(p+1)/2+p-pm-p-m(m-1)/2$. In the categorical case, the saturated model is a model with free covariances and free thresholds. The degrees of freedom are adjusted based on the weights in the weighting matrix used for fitting our weighted least squares estimates.

The SRMSR provides an indication of the average difference between the predicted and observed correlations between different questionnaire items in our data. It is calculated as follows:

$$SRMSR = \sqrt{\sum_k \sum_{l \leq k} \frac{r_{kl}^2}{p(p+1)/2}} \quad (D.15)$$

$$r_{kl} = \frac{s_{kl}}{\sqrt{s_{kk}}\sqrt{s_{ll}}} - \frac{\hat{\sigma}_{kl}}{\sqrt{\hat{\sigma}_{kk}}\sqrt{\hat{\sigma}_{ll}}} \quad (D.16)$$

Where the s_{kl} denote sample covariances between different questionnaire items and $\hat{\sigma}_{kl}$ denote the predicted covariances according to our estimated factor loadings and residual variances.

Both the RMSEA and SRMSR are “error-of-approximation” indices [464] designed to assess the degree to which models had an adequate fit to the data rather than a perfect fit. They were proposed as alternatives to the χ^2 -test based on the likelihood ratio test statistic itself, since this test rejects almost all models, when sample sizes become large enough, because it assesses perfect fit rather than adequate fit. Instead, both RMSEA and SRMSR do not tend towards model rejection as sample sizes increase, when models function as adequate approximations. For both indices, a good fit is indicated by a value less than 0.06, an adequate fit by a value less than 0.08 and a poor fit by a value greater than 0.08 [289].

The CLI and TLI are two further fit indices designed to provide an indication of the extent to which our model adequately fits the data. While, the RMSEA compares the fit of our model to a “best possible model”, i.e. the saturated model, and the SRMSR do not compare the fit of our model to any other specific model, CLI and TLI compare the fit of our to “the worst possible model”. These indices are calculated as follows:

$$TLI = \frac{\chi_B^2/d_B - \chi_{H_0}^2/d_{H_0}}{\chi_B^2/d_B - 1} \quad (D.15)$$

$$CLI = 1 - \frac{\max(\chi_{H_0}^2 - d_{H_0}, 0)}{\max(\chi_B^2 - d_B, 0)} \quad (D.16)$$

Here, $\chi_{H_0}^2$ denotes the likelihood ratio statistic comparing our hypothesised factor model to a saturated model with associated degrees of freedom d_{H_0} . χ_B^2 is the likelihood ratio statistic comparing a baseline factor model with a saturated model and with associated degrees of freedom d_B . The saturated model is specified in the same manner as for our calculation of RMSEA. The baseline model is a model where all questionnaire items are uncorrelated, but have free variances and means (or thresholds in the categorical case). For the CFI and TLI a good fit is indicated by a value greater than 0.95, an adequate fit by a greater than 0.90 and a poor fit by a value less than 0.90 [289].

D.7 Computing factor scores

Mplus calculates factor scores using Empirical Bayes estimation. First, the posterior distribution for the factor scores $\boldsymbol{\eta}_i$ conditional on the observed values \mathbf{z}_i is proportional to the product of the prior distribution of $\boldsymbol{\eta}_i$ and its likelihood:

$$g(\boldsymbol{\eta}_i|\mathbf{z}_i) \propto \psi(\boldsymbol{\eta}_i)f(\mathbf{z}_i|\boldsymbol{\eta}_i) \quad (D.17)$$

Given estimated values for all our parameters (i.e. $\hat{\alpha}$, $\hat{\tau}$, $\hat{\nu}$, $\hat{\Lambda}$, $\hat{\Theta}$, and $\hat{\mathbf{V}}$), we can obtain maximum a posteriori estimates for $\boldsymbol{\eta}_i$ by searching for values of $\boldsymbol{\eta}_i$ that maximise $\psi(\boldsymbol{\eta}_i)f(\mathbf{z}_i|\boldsymbol{\eta}_i)$. Since the $\boldsymbol{\eta}_i$ are assumed to follow a multivariate normal distribution with mean $\boldsymbol{\alpha}$ and variance $\boldsymbol{\Theta}$, $\psi(\boldsymbol{\eta}_i)$ is simply a multivariate normal density function. Furthermore, since different questionnaire items are assumed to be independent conditional on the value of factor scores, we have:

$$f(\mathbf{z}_i|\boldsymbol{\eta}_i) = \prod_{j=1}^p f_j(z_{ij}|\boldsymbol{\eta}_i) \quad (\text{D.18})$$

That is, the joint density function factors into separate density functions for each questionnaire item j . These density functions are given by:

$$f_j(z_{ij}|\boldsymbol{\eta}_i) = \Phi\left[\frac{\tau_{j,z_{ij+1}} - \boldsymbol{\lambda}_j^T \boldsymbol{\eta}_i - \alpha_j}{\sqrt{v_{jj}}}\right] - \Phi\left[\frac{\tau_{j,z_{ij}} - \boldsymbol{\lambda}_j^T \boldsymbol{\eta}_i - \alpha_j}{\sqrt{v_{jj}}}\right] \quad (\text{D.19})$$

Φ is the cumulative distribution function for a standard normal distribution. Thus, the probability of observing outcome z_{ij} is simply the probability of the underlying normally distributed variable y_{ij} lying between the thresholds for the observed outcome and the outcome one step higher up.

Using these formulae, Mplus plus in the estimated values $\hat{\alpha}$, $\hat{\tau}$, $\hat{\nu}$, $\hat{\Lambda}$, $\hat{\Theta}$, and $\hat{\mathbf{V}}$ for their parameter equivalents and calculates the values of $\boldsymbol{\eta}_i$ that maximise:

$$\log g(\boldsymbol{\eta}_i|\mathbf{z}_i) = \log \psi(\boldsymbol{\eta}_i) + \sum_{j=1}^p f_j(z_{ij}|\boldsymbol{\eta}_i) \quad (\text{D.17})$$

for each individual i separately. The maximisation itself is carried out using quasi-Newton Raphson iteration.

D.8 Example Mplus code

While the mathematical details behind Mplus may be complex, the code for Mplus is considerably simpler. In this section, we provide two example pieces of code used with minor modifications throughout Chapter 4. First, we show the code used to carry out an EFA:

```
Data:
  File is Baseline EMP.dat;
Variable:
  Names are
    emp1_a emp1_b emp1_c emp1_d emp1_e emp1_f
    emp1_g emp1_h emp1_i emp1_j emp1_k emp1_l emp1_m
  Missing are all (-9999);

USEVARIABLES ARE

emp1_b emp1_c emp1_d emp1_g emp1_j emp1_k emp1_m
emp1_a emp1_e emp1_f emp1_h emp1_i emp1_l;

CATEGORICAL ARE

emp1_b emp1_c emp1_d emp1_g emp1_j emp1_k emp1_m
emp1_a emp1_e emp1_f emp1_h emp1_i emp1_l;

ANALYSIS:
  TYPE IS EFA (1 4);
  ESTIMATOR IS wlsmv;
```

The `Data:` command instructs Mplus to read data from the file “Baseline EMP.dat”. The `Variable:` command informs Mplus how the numbers in the input file should be labelled and what values count as indicators of missing data (in this case -9999). The `USEVARIABLES` command tells Mplus which variables will form part of the actual analysis and the `CATEGORICAL` command tells Mplus that these variables are categorical rather than continuous. Finally, the `ANALYSIS` command instructs Mplus in doing an EFA trying out between 1 and 4 factors and using WLSMV as its estimation method.

Next, we show the code used to carry out a CFA:

```
Data:
  File is Baseline EMP.dat;
Variable:
  Names are
    wg_barcode emp1_a emp1_b emp1_c emp1_d emp1_e emp1_f
    emp1_g emp1_h emp1_i emp1_j emp1_k emp1_l emp1_m
  Missing are all (-9999);

IDVARIABLE IS wg_barcode;

USEVARIABLES ARE

emp1_b emp1_c emp1_d emp1_g emp1_j emp1_k emp1_m
emp1_a emp1_e emp1_f emp1_h emp1_i emp1_l;

CATEGORICAL ARE

emp1_b emp1_c emp1_d emp1_g emp1_j emp1_k emp1_m
emp1_a emp1_e emp1_f emp1_h emp1_i emp1_l;

ANALYSIS:
  ESTIMATOR IS wlsmv;

MODEL:
  wfactor1 by emp1_b* emp1_d emp1_g emp1_h;
  wfactor2 by emp1_c* emp1_e emp1_f emp1_i;

  [wfactor1@0];
  wfactor1@1;
  [wfactor2@0];
  wfactor2@1;

  wfactor1 with wfactor2;

SAVEDATA:
  file is baselinescores.dat;
  save = fscores;
```

In this case, we are loading the variable `wg_barcode` and using it as an identifier for the respondents in our sample. In our dataset, `wg_barcode` refers to the ID signature that every woman was assigned at enrolment into our study. Since we are no longer carrying out EFA, we do not specify EFA in the `ANALYSIS` section.

However, we now include a `MODEL` section to specify the structure of the factor model we are operating with. In particular, this includes having two factors, `wfactor1` and `wfactor2` loading on pre-assigned indicator variables `emp1_b` to `emp1_i`. The `*` after `emp1_b` and `emp1_c` instructs Mplus that it should let these factor loadings be freely estimated rather than fixed as 1, as is the default in CFA. The following four lines instructs Mplus to treat the factors as having mean zero ($\alpha = \mathbf{0}$) and unit variances (i.e. Θ has 1's on its diagonal). The line `wfactor1 with wfactor2` instructs Mplus that the two factors may be correlated with each other (i.e. Θ has a free parameter on the off-diagonal). Finally, the lines after `SAVEDATA` instruct Mplus in explicitly saving the Empirical Bayes estimates of the final factor scores in a file named "baselinescores.dat".

Appendix E

Standard Operating Procedures for data collection of empowerment data

List of abbreviations

VDC – Village Development Committee

MIRA – Mother Infant Research Activities

LBW-SAT – Low Birth Weight in South Asia Trial

WE – Ward Enumerator

DC – Data Collector

PW – Pregnant Woman

E.1 What this manual contains

This manual is a reference document for all field procedures associated with the empowerment study in LBW-SAT.

The manual is divided into six chapters.

Chapter 1 forms an introduction to this manual

Chapter 2 describes the work conducted in the empowerment study and the organisational structure of staff employed

Chapter 3 provides an organizational overview of the study team and job descriptions of all field workers involved in the study.

Chapter 4 provides a general description of fieldwork routines including how work is organised and how field workers should conduct themselves in the field.

Chapter 5 describes the supervision procedures including observation schedules, supervisor checklists and good supervisory practices.

Chapter 6 describes the questionnaire itself in great detail along with clarifications of any ambiguity in wording or issues regarding administration of the questionnaire.

We hope you find this manual useful.

E.2 Introduction to the empowerment study in LBW-SAT

2.1 Background

Globally, 9 million children and 300,000 pregnant women die every year, 99% of them in developing countries. Low birth weight underlies 60-80% of all deaths in children under one year old in developing countries. All the major risk factors for low birth weight are also major causes of illness and death in mothers during pregnancy.

MIRA in collaboration with UCL is conducting a major study in the Terai region of Nepal on preventing low birth weight called LBW-SAT. Through preventing low birth weight MIRA aims to reduce the rate of death in children and mothers in Nepal and inform governments of developing countries across the world on how to achieve similar reductions in their own settings.

MIRA has previously conducted multiple similar studies using participatory women's groups across Nepal. All of these studies aimed to change the behaviour of women and men in their communities to better support mothers during pregnancy. The projects dramatically succeeded at behaviour change by reducing the rate of death in women and children by almost a third.

However, it remains unclear why these projects succeeded, where similar behaviour change projects in the past failed. Without a convincing theory of change governments and international agencies remain sceptical of the results. Researchers at UCL and MIRA now believe that an important component of the behaviour change strategy of women's groups is "empowerment".

As a result, this study was commissioned to evaluate and measure the degree of change in women's empowerment induced by the LBW-SAT trial.

2.2 What is “empowerment”?

“Empowerment” is a multi-faceted phenomenon that reflects aspects of choice, options, freedom, power and status. An empowered woman is actively involved in major decisions pertaining to her own life and is able to act in accordance with her own conception of the good. In contrast a disempowered woman is powerless to carry out actions on her own and is either explicitly or implicitly forced to follow the orders of other people.

It is easy to see how empowerment plays a role in behaviour change. An empowered woman is unrestrained in her ability to take action to improve her own and her child’s health. A disempowered woman may be prohibited such action by other people even at the cost of her own and her child’s health.

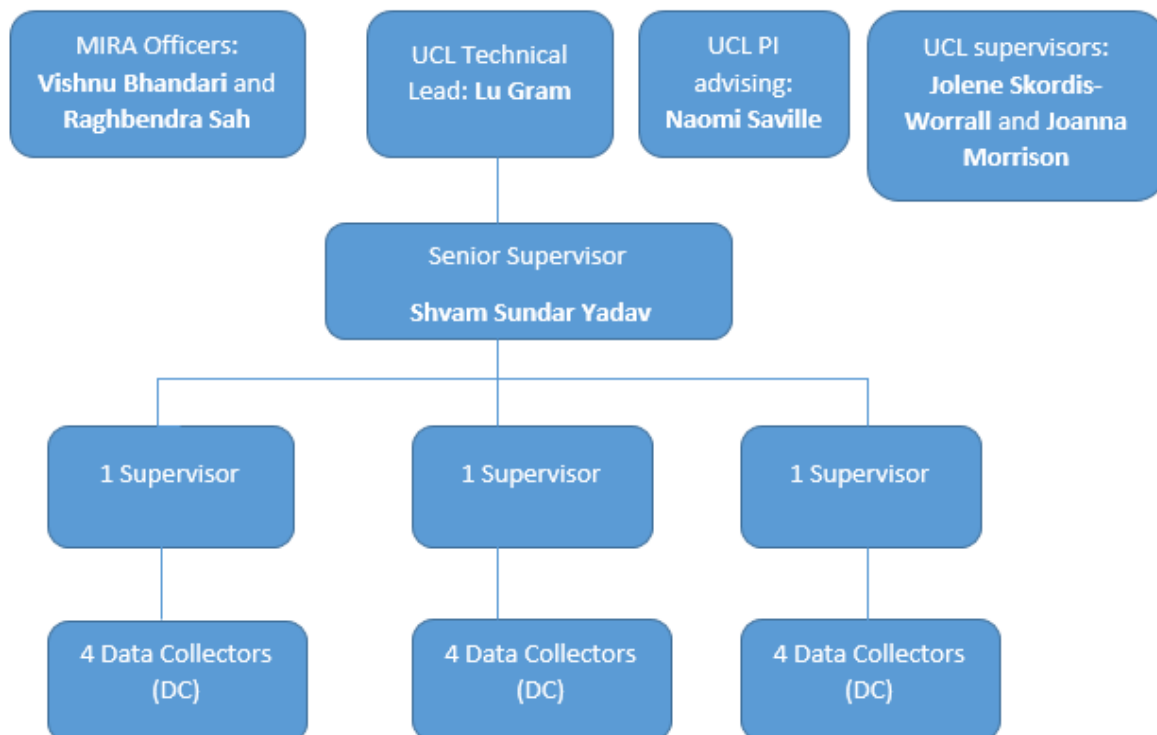
2.3 Project objectives

The primary aim of this study is to determine if provision of any of the community interventions operated by LBW-SAT has an impact on women’s empowerment amongst pregnant women residing in the area.

2.4 Field plan

The study will perform household visits to 1440 women in trial VDCs in Dhanusha and Mahottari during their third trimester of pregnancy and ask them questions about their empowerment status. We will have field staff visiting the household and asking household members for information and perhaps asking people on the road for directions, but we hope to keep any disturbance in the community to a bare minimum. The data collection will take place between 1st of June and 1st of September 2015.

E.3 Team organization



3.1 Management structure

The figure above outlines the management structure of the LBW-SAT empowerment study team. The UCL Principal Investigator and UCL supervisors provide technical advice to the UCL Technical Lead, while the MIRA officer provide managerial support to the UCL Technical Lead. The Senior Supervisor reports directly to the UCL Technical Lead and supervises three supervisors in turn. The supervisors supervise four Data Collectors each in turn.

3.2 Job descriptions

Data Collector (DC)

- Getting training and achieving competency handling empowerment forms including handling of mobile handsets
- Routine data collection according to the needs of the LBW-SAT study
- Mobilizing ward enumerators to locate women
- Routine reporting to supervisors
- Attending training whenever needed related to the empowerment study
- Attending weekly team meetings

- Support and providing assistance to supervisors as and when necessary

Supervisor

- Getting training and achieving competency in the empowerment forms including handling mobile handsets
- Providing necessary support, supervision and training to DCs
- Monitoring the weekly/fortnightly progress of the field workers
- Observing interviews from DCs
- Checking on the quality of the data through spot checks and back check
- Trouble-shooting in the field
- Organising and attending weekly orientation meetings
- Attending training whenever needed related to the empowerment study
- Support and providing assistance to Senior Supervisor as and when necessary

Senior Supervisor

- Attaining an in-depth understanding of the purpose and content of the empowerment study
- On-going monitoring, supervision and support of empowerment team
 - Coordination and communication with supervisors and DCs listening to issues both over the phone and in the field
 - Checking on the quality of the data through spot checks, back check and review of data collected with Technical Lead
- Liaising with Logistics Officer ensuring appropriate transport including vehicles and drivers are available for the whole empowerment team as and when needed
- Organising, attending and supporting weekly team meetings
- Problem solving in the field
- Direct visits to respondents' families to clarify field queries and check the work of the empowerment team
- One-to-one discussions with DCs and supervisors
- Group discussions during weekly team meetings

- Support and providing assistance to technical lead as and when necessary
 - Bi-weekly meetings with technical lead regarding the state of data collection when possible and bi-weekly Skype calls if technical lead is not in the country

E.4: General Field Work Procedures

4.1 General notes

All field work is expected to adhere to the standards in this document. If problems arise in the field, this manual should always be the first resort of field staff. It is crucial that field staff request a change to this manual first *before* making any change to actual operations in the field.

4.2 Work flow

Field work in the empowerment study consists solely of home visits to participants enrolled in LBW-SAT. The participants are all pregnant women and the visits are scheduled in advance according to a pre-produced listing detailing the women who are due to be visited each week. DCs are expected to arrive in the field at 10am in the morning and work until 5pm in the evening. DCs work five days a week in the field and gather on Sundays in the MIRA office for a weekly orientation meeting.

4.3 Preparing for work in the morning

Every morning before leaving for the field, the DC needs to inform their supervisor of their planned activities for the day over the phone including any changes to their existing plans. Before leaving for the field the DC must ensure that:

- The carrier bag is with him/her
- The phone is fully charged
- 3G data roaming is turned off (turned on only for data transmission)
- The pen and field diary is in the bag
- The list of women to visit is in the bag
- The GPS is turned on the phone
- For supervisors:
 - If they have a motorbike, never forget blue book and license

4.4 Locating women

Upon arriving in the ward, DCs must consult with WEs in order to locate women. Upon finding a woman in her own household, the DC should greet them and introduce themselves. The DC must then confirm the woman's own and her husband's name to ensure they have identified the correct woman. Before the interview begins, the DC must also scan the ID card of the respondent. If the woman has lost her ID card, the DC should scan the barcode from the WE register instead and double-check that he has found the correct woman. This ensures that the DC has identified the appropriate woman.

If the woman is not at home, the DC must enquire about her whereabouts.

- If the woman is temporarily away from the house, the DC should make an appointment to return and come back later that day. The DC should keep coming back during the week and try to get hold of the woman.
- If the woman has moved to a separate village, the DC must submit a report to her supervisor who will confirm the move at a later date.
- If the woman has moved within the same village, the DC must go to the new location to enquire about the woman there instead.
- If the woman withdraws her consent, the DC should politely try to figure out why. If it is simply because she is too busy, the DC should try to arrange for a more convenient time to come back and re-do the interview. If it is a more serious reason, the DC should give them an opportunity to discuss it. If they still refuse, the DC should thank them for having allowed her to visit them, ask them if they are happy to have a senior supervisor visit them and leave. If the woman decides to join the study at a later time, the DC should allow her to be interviewed.

4.5 Performing the interview

After introductions and small talk, the DC should ensure that the respondent and the DC is seated appropriately. This includes a private space with as few bystanders as possible where the DC can make eye contact with the respondent. If there are many bystanders, the DC may explain that on-lookers need to leave in order that the interview can be carried out in peace and quiet.

During the interview, the DC must respect the following guidelines:

- Each interview is a new source of information, so the DC must at all times seem interested in the interview process. By saying things like "I see" or "yes", the DC indicates to the respondent that the response has been heard, and that it is interesting. An interview must not be mechanical.
- If the respondent does not understand a question or misinterprets it, the DC should repeat the question as it is written. If a question is poorly understood, this difficulty should be reported to the supervisor. During training, we will discuss simpler wording provide guidelines. Questions should *not* be reworded before discussion during training.
- If the response is not clear, it should not be rephrased on the form in the DC own words. Instead, the DC should probe by repeating the respondent's response. The probe should be in such a manner that the respondent comes up with the relevant answer by themselves.
- The DC should never give examples unless explicitly stated in the question. And if the question states examples, the DC should only provide the examples given in the question and refrain from making his/her own examples.
- The DC must make every effort to be neutral throughout the interview process. The respondent must not think that their response is right or wrong by the expression on the DC face or by their tone of voice. The DC must not show approval or disapproval at the respondent's replies.
- If the respondent asks the DC for his/her opinion, the respondent should be told politely that the DC opinion is irrelevant to the study, and that it would save time if they continued with the interview.
- A DC should never indicate through his/her manner that he/she doubts the ability or knowledge of the respondent. Any differences between the DC and respondent in terms of literacy and background should not affect

the interview process. The DC should always behave and speak in a way that puts the respondent at ease.

- If the respondent appears to give answers without understanding the questions, the DC should try to check whether or not the respondent understands the question using methods provided during training. The interviewer should *not* make a judgment on the ability of the respondent independently of the procedures provided during training.
- If the respondent appears to be providing answers without thinking about the questions, the DC should try to draw their attention to the questions being asked. The DC should not simply continue to ask questions, but wait and ensure the respondent is fully attentive towards the interviewer before moving on.
- If the respondent resorts to the reply "I don't know," seems bored, or refuses to answer the question, the DC must try to get them interested in the conversation and then repeat the question. The DC must try to get a response to that question at least one or two times before accepting it as the final response.
- The interview process should not be hurried. The FW must allow enough time after reading each question for the respondent to think and formulate the response. If the respondent feels hurried, she may give inaccurate answers or respond with "don't know."

4.6 Ending the interview

At the end of the interview, the DC should thank the respondent for their time and take a GPS coordinate of the location where the interview took place. The DC should wait until the GPS coordinate has an accuracy of 8m or less until accepting the coordinate. If the GPS takes a long time to settle on a coordinate, the DC should check:

- That the GPS is turned on

- That there is a direct line of sight to the sky, i.e. no obstructing roof material or trees
- That the DC has waited at least 10 minutes for the coordinate to settle

Note that the GPS does *not* depend on

- Network phone signal
- Weather conditions

If it is impossible to find a place nearby the interview location with a direct line of sight to the sky, the field worker should take a picture of the surrounding area. The DC should then report the incident to their supervisor, explaining the exact area and sending them the picture so the supervisor can check for themselves the GPS signal at a later date.

E.5: Field Work Support and Supervision

5.1 The role of supervisors

The supervisors are an essential part of the fieldwork team. Their main purpose is to ensure that high standards for data collection are maintained by helping DCs to improve their work. This is mainly achieved through supervisory visits to each DC. Supervisors also form the link between the DC and the MIRA office, and are the avenue through which any problems or suggestions should be fed. One supervisor will be assigned to a group of DCs who they work with.

Specifically, the role of supervisors is to:

- Provide DCs with support in their day to day activities
- Observe DCs at work in order to monitor their performance
- Pass any queries from the DCs to the MIRA office
- Feedback any decisions taken at the MIRA office to the DCs
- Identify issues that DCs find difficult and/or were not covered in training. These should be documented and discussed with the MIRA office. Based on feedback from the MIRA office, supervisors should provide support to the DCs to resolve these issues. This will allow DCs to respond to new situations.
- **Conduct home visits when a DC is absent for more than two days**
- Provide DCs with support so that they can improve on their existing practice and maintain high standards of data collection

It is very important that both supervisors and DCs see the supervisory visits as an opportunity to improve upon practice, rather than as a tool for “policing” or picking up problems. For DCs, supervisors are a friend, a voice and a link to the MIRA office.

5.2 Supervisory Visits

The best way to see whether a DC is performing well is to watch the DC perform their job. This should be followed by a discussion of the supervisor's assessment, based on the observations and past performance. This is also the time to discuss any important areas in which the DC can improve before the next visit. The supervisor fills out an observation checklist form on the phone during the interview containing items such as how the DC is asking specific questions, how the DC responded to questions asked by the women or other points about how the DC generally interacted with the women.

A discussion should happen after the DC has completed the particular visit and should take place outside the home. The supervisor should *not* interrupt the home visit unless a serious error is being committed, but should note their observations and the issues they want to discuss in their notebook during the home visit. The feedback meeting afterwards is also a time when the DC may want to discuss other problems relating to their work which may not necessarily have arisen during the visit. It is important that the DC and the supervisor reach agreement on any problems identified and the solutions proposed. Remember that it may be necessary to continue to the next visit to observe if the suggested solution can be implemented.

There are three different types of supervisory visits, each of which takes place in the field. These comprise; scheduled visits; random unscheduled visits; and check visits.

Scheduled visit

For this visit the supervisor visits a household at the same time as a fieldworker, having made an appointment with the DC. There will be a schedule for these visits. On any given day the supervisor will know the group of households the DC is visiting, and so will make an appointment to meet the DC near a particular household at a specified time. The fieldworker is required to wait for the

supervisor to join him/her at the appointed time before continuing with their visit.

Random unscheduled visit

The random unscheduled visit is not by appointment. In this case, the supervisor decides whom they want to visit, and will look for the DC in the area they are working in that day. Because these visits are unannounced, they provide an opportunity to pick up any “bad” practices that may have cropped up in the course of fieldwork. The supervisor may base his/her decision on who to visit on problems previously identified by the supervisor, from issues arising out of the weekly fieldwork meetings, or from problems notified by the MIRA office.

However, the DC should not necessarily assume that they are doing something wrong if their supervisor pays an unscheduled visit. They must continue their work as normal. It is possible that their supervisor was in their neighbourhood for something else and just decided to see how they were doing.

Check visit

In a check visit, the supervisor makes a visit to the household on his/her own without the DC present. This visit may be performed for several reasons, to:

- a) Obtain information from the household members on whether a reported visit (by the DC) was indeed made, for example if the DC reports a woman as temporarily away
- b) Find out about the DC conduct during the visit
- c) Discuss any concerns of women participating in the trial
- d) Verify notifications that have been reported by the DC
- e) Conduct a random blind re-interview

In a blind re-interview, the supervisor conducts a repeat interview similar to one previously made by the DC. The answers obtained from this interview are compared to the forms previously returned by the DC. This would be from the same respondent as the original interview and would usually be as close in time to the original interview as possible. A random sample of women will be selected

for re-interviews on a weekly basis, and will be selected such that each fieldworker area is covered over a period of time.

5.3 Other duties of supervisors

Supervisors have other important office-based duties apart from the field visits and direct support to the DC. These include:

- Providing weekly work-plan sheets to DCs during the weekly meetings
- Collecting filled work-plan sheets during the weekly meetings
- Check weekly work-plan sheets to ensure they have been correctly filled out
- Resolving queries that are returned from the MIRA office, including returning queries to the field for correction
- Act as a channel through which DC concerns related to finance, human resources and administration can be fed through to the MIRA office

5.4 Weekly Field Team Meetings

Once a week, all DCs will come to the MIRA office in order to hand in their weekly work-plan sheet. Meetings with the DCs, supervisors and senior supervisor will be held, where DCs will make reports of their activities in the field, and report any problems which they have experienced. These problems will be fed by the senior supervisor to the Technical Lead. The problems reported by the DCs will form the basis for decisions on re-training. For example, if a particular problem is observed consistently for the whole or part of the group, re-training on this issue may occur for all DCs. Any decisions made by the Technical Lead will be fed back to the DC by their supervisor.

E.6 The Empowerment Measurement Tool

6.1 Overview

The tool is roughly broken into three parts. 1) An easy background section introducing the questionnaire. 2) The empowerment section proper 3) A more difficult background section, which can be asked of another household member if necessary. This is because the empowerment section is the main focus of the questionnaire and we want to prevent respondents from getting tired during the interview.

For the empowerment section proper, there are four long sections measuring empowerment in the areas of work, household chores, health-seeking and group participation. Each “long” section is prefaced with a framing question requiring the respondent to think about her situation in the specific area under investigation. Afterwards, the respondent is asked a series of questions on her own subjective experience of empowerment in that area. Each question in this series refers back specifically to the answer given to the framing question.

For example, in the work section, the respondent is asked about whether she works outdoors or only indoors and if so what type of work. Then she is asked what the motivations behind her chosen work are. If the respondent sells milk from her own cattle, e.g., we will ask why she does that. Whether she specifically sells milk from her own cattle because she wants to, because she likes it, because she is forced to, etc.

If the woman does not perform a task such as outdoor work, seeking treatment or participating in groups, then she is asked her motivation for not doing it. For example if a woman does not work outdoors, she is asked why she does not work outdoors.

There are also two short decision-making questions about decision-making regarding expensive purchases and food in the household. There is also a

question inquiring into the respondents' sense of control over her life. Women who are members of groups are additionally asked questions regarding social cohesion, conflict resolution, organizational capacity and leadership of the groups they are members of.

Finally, there is a question on overall experience of empowerment, the "ladder question". After being primed to think through examples of empowered and disempowered women from her community, she is shown a picture of a ladder with ten steps and asked to place herself on it. She is also asked to place her neighbours and her future self in ten years on the same ladder. The ladder question is the last question of the questionnaire.

6.2 Motivation types

Key to answering the long sections on empowerment in specific domains are different motivation types that we ask respondents to answer. It is important for DCs to understand what the different motivation types refer to. If the respondent does not understand a motivation type at first, the DC should simply repeat the question verbatim and see if the respondent understands. It is *crucial* that the first two attempts at asking these questions, the DC sticks strictly to the wording indicated on the questionnaire. If the respondent still does not understand, the DC should use the standardized back-up explanation furnished in the table below.

Motivation	Back-up explanation
<i>Because you have to</i>	The respondent is forced to perform the task by the circumstances in which the respondent lives including coercion by other people, insufficient economic means or internal compulsion. The most general of all.
<i>Because you want to</i>	Respondent wants, desires or wishes to perform the task herself. It is important that the respondent personally feels she wants, desires or wishes to perform the task and she is not just reporting what is socially desirable.
<i>Because you will get into trouble otherwise</i>	Respondent fears scolding by other family members if she violates their expectations of her. This motivation is usually easy for respondents to understand.

<i>Because that is what your family members tell you to do</i>	Respondent is told by her family members to perform the task and the respondent does not feel she is in a position to refuse their request.
<i>Because you personally think it is the right thing to do whether or not family members agree</i>	Respondent has a personal belief that what she does is right. She holds this even if her family members disagree with her and think her task is not the right thing to do. It is important for this statement that the respondent reports her own personal belief and not just what is socially desirable.
<i>Because you like it</i>	Respondent feels a sense of enjoyment or small pleasure in the task that she performs.
<i>So that your family members won't get angry with you</i>	Respondent fears a strongly negative emotional reaction of her family members if she does not comply with their expectations. This motivation is usually easily understood by the respondents.
<i>Because you want your family members to like you</i>	Respondent wants to please her family members. The respondent feels pressured by family members to act according to what makes them think of her more highly. This restricts her own personal choices in turn.
<i>Because it is your duty to do it</i>	Respondent feels she needs to act according to her concept of duty. The respondent feels pressured to fulfil people's expectations that she will follow her duty.
<i>Because it is personally important to you</i>	Respondent feels the task is personally relevant to her, has a personal impact on her or is personally necessary for her. She feels personally involved in the task. It is the opposite of considering the task trivial.

Frequently, the respondent does not give a single "Yes/No" answer or even if they do, this answer may be ambiguous. If the respondent does not give an unambiguous "Yes/No" answer or the respondent has difficulty in deciding upon a single "Yes/No" answer, then DCs must help guide the respondent towards a "Yes"/"No" answer.

A particularly frequent scenario is one where the respondent may have no problem understanding the questions and provide answers, yet have serious

difficulty with deciding whether or not their response to the question boils down to a “Yes” or a “No” answer. For example, a respondent may answer a question such as “You do not work outside the home, because you do not want to” with “I want to work outside, but I have a small child at home so I can’t leave the house” which is a perfectly valid answer. Yet, the same respondent may be unable to tell the field worker if this answers constitutes an “Agree”/”Yes” answer or a “Disagree”/”No” answer. In such cases, it is advisable for the DC to perform some interpretation themselves with regards to the respondent answer rather than force the respondent to fit their answer into a “Yes”/”No” box. This saves both interviewer and respondent time, prevents respondents from getting tired and irritated and also avoids respondent anxiety amongst respondents thinking they are being supervised or monitored in some way and need to supply the “correct” answer.

The following matrix is meant as a guide to which field workers on how they can arrive at an answer in such scenarios:

	Question asks about family pressure	Question asks about personal freedom
Respondent is under family pressure	<i>AGREE</i>	<i>DISAGREE</i>
Respondent has personal freedom	<i>DISAGREE</i>	<i>AGREE</i>

The matrix is meant to illustrate that there are roughly two types of questions in the questionnaire – questions that ask about family pressure and questions that ask about personal freedom. If the respondent provides an answer that conveys a sense of family pressure from the rest of the family and the question asks about family pressure, then the correct answer is “Yes”/”Agree” (option

11). Similarly, if the respondent provides an answer that conveys a sense of personal freedom and the question also asks about personal freedom. However, if the answer the respondent provides does not match the question itself, then they should tick “No”/”Disagree” (option 12).

One caveat: The respondent’s answer must be linked in domain type to the particular domain being asked about. For example, if the question pertains to outdoor work, then the answer must also be related to outdoor work in order to obtain a “Yes”/”Agree” (option 11). I.e. if the question is “You work outside the home because it is personally important to you”, then the answer should also relate to outdoor work, e.g. “Yes, the work outside is personally important to me.” If the answer does not clearly specify the domain, e.g. “I do whatever I am told to do by my guardian” or is linked to a different domain e.g. “I do all this household cleaning work, because it is important for my house to be clean”, then the DC needs to probe the respondent until they give an answer that reflects the domain in question.

Incredibly special care must be taken in the case of the negatively worded domains, e.g. “You do not work outside the home, because you will get into trouble if you do”. Here, the answer may contain positive wording “Well, I want to work outside the home”, negative wording “I don’t think my family would be happy if I worked outside the home” or a mixture of both “No, my family wants me to work outside the home, but I don’t want to”. The classification matrix still applies (we are still matching family pressure with family pressure and personal freedom with personal freedom), but the matching process needs more care and attention.

Two questions fall into neither category: Questions regarding doing things because you “have to” and questions regarding doing this because it is your “duty”. Both questions could pertain to both internal and external aspects of motivation and hence do not cleanly fall into either category. These questions will have to be managed on a more ad hoc basis by the field workers.

The classification for the remaining questions runs as follows:

Questions that ask about family pressure	Questions that ask about personal freedom
You do this work because you will get into trouble if you don't	You do this work because you want to
You do not work outside the home because you will get into trouble if you do	You do not work outside the home because you do not want to
You seek health care the way you do because you will get into trouble if you don't	You seek health care the way you do because you want to
You participate because you will get into trouble if you don't	You participate because you want to
You do this work because that is what your family members tell you to do	You do this work because you personally think it is the right thing to do whether or not your family members agree or not
You do not work outside the home because your family members tell you not to do so	You do not work outside the home because you personally think it is the right thing to do whether or not your family members agree
You seek health care the way you do because that is what your family members tell you to do	You seek health care the way you do because you personally think it is the right thing to do whether or not your family members agree or not
You participate because that is what your family members tell you to do	You participate because you personally think it is the right thing to do whether or not your family members agree or not
You do not work outside the home because your family members might get angry with you if you do	You do not work outside the home because you do not like it
You do this work so that your family members won't get angry with you	You do this work because you like it
You seek health care the way you do so that your family members won't get angry with you	You seek health care the way you do because you like it better than other alternatives
You participate so that your family members won't get angry with you	You participate because you like it
You do not work outside the home because you want your family members to like you	You do not work outside the home because it is not important to you
You do this work because you want your family members to like you	You do this work because it is personally important to you
You seek health care the way you do because you want your family members to like you	You seek health care the way you do because it is personally important to you
You participate because you want your family members to like you	You participate because it is personally important to you

And the classification of answers is exemplified by the following snippets:

Answers reflecting family pressure	Answers reflecting personal freedom
If I don't do it my mother-in-law will get angry with me	My mother-in-law loves me no matter what I do
My family tells me to do it this way	Nobody tells me to do anything
I am afraid of my family members	I don't care what other people say or think
Nobody gets angry with me because I do as I am told	Nobody gets angry with me because they love me so much
Nobody scolds me because I do everything they tell me to do	Nobody scolds me because they want me to be happy
If my family does not like what I do then I will be in trouble	If my family does not like what I do then I can still persuade them
I cannot do it because I am not allowed to do it	I do not do it because I am not interested in it
I have to do it because I am forced to do it	I do it because I want to do it and I like doing it
I have to obey my guardian	My family lets me do whatever I want to do
I have to do what I am told to do	I have to do what is important to me
I do not do it even though I want to do it	I do not do it because I don't enjoy doing it
How can I do it if my mother-in-law tells me not to do it?	I make my own decisions about this matter
I do it because I don't want to be punished	I do it because I want to learn new things
I do it because my family puts pressure on me	I do it because I love my family very much
I cannot do it, even though I'd love to do it	I cannot do it, because I dislike doing it
I cannot do it, even though it is important to me	I cannot do it, because it is not important and I don't have time to do it
I cannot do it, even though I'm very interested in it	I cannot do it, because it is boring

6.3 Decision-making questions

There are two decision-making questions. One concerns the ability of the respondent to make decisions regarding large purchases. The other concerns the ability of the respondent to make decisions about food in the household.

EMP14.

घरकोलागि ठुलो रकमको खर्चमा (माथीभन्नु भएको खर्च हरु जस्तै) प्राय जसो कसले निर्णय गर्छ? Who usually makes decisions about making major household expenditures (like the one you mentioned above)?

घर के लेल बढ्का खर्च (उपर कहल खर्चसब जेना) मे प्राय: के निर्णय करै य ?

१ देखि ४ कोलागि EMP 16 मा जानुहोस्, ५ देखि १३ छ भने EMP15 मा जानुहोस् Alternatives 1 to 4 go to EMP16, alternative 5 to 13 then go to EMP15. १ स ४ के लेले EMP 16 मे जाउ, ५ स १३ के लेले to EMP15 मे जाउ

EMP15.

यदि तपाई आफैले चाहेको भए, तपाई यी निर्णयहरु गर्ने कुराहरुमा सहभागी हुन सक्नुहुन्थ्यो ?

If you wanted to, would you be able to participate in these decisions?

यदि आहा चाहैतिए त, ई निर्णय सब मे आहा सहभागी भ सकै छेलिए ?

1. सक्थे Yes हैं
2. सक्दिन थिए No नै

EMP17c.

घरमा खानेकुराको बारेमा प्रायः जसो कसले निर्णय गर्छ? के पकाउने ,कति पकाउने र परिवारको सबै सदस्यलाई कति दिने भन्ने निर्णय कसले गर्छ?

Who usually makes decisions about food in your household? Who decides whatto cook, how much to cook and how much to serve each household member?

घरमे खाना बनाब के लेल प्रायःके निर्णय लइ छई ? अई मे के खाना बनेतै , कते बनेतै आ परिवारके सब सदस्य के कते देवके लेल निर्णय के करै छई |

EMP17d.

यदि तपाई आफुले चाहेको भए, तपाई यी निर्णयहरु गर्ने कुराहरुमा सहभागी हुन सक् हुन्थ्यो ?

If you wanted to, would you be able to participate in these decisions?

EMP17d. यदिआहाचाहैतियैत, ईनिर्णयसबमेआहासहभागीभसकैछेलिए?

1. सक्थे Yes हैं
2. सक्दिन थिए No नै

If the respondent has difficulties with the question, the interviewer should ask the respondent to give an overall assessment of who normally makes the final decision the majority of the time. The interviewer should *not* start giving her own examples regarding decision-making. For the question regarding major purchases, the interviewer should refer back to the previous framing question regarding any major expenditures that have been made in the past year.

After asking the respondent who makes the decision, the interviewer asks the respondent if she could participate in the decision if she wanted to. This refers

to whether she can make suggestions or influence the final decision if she wanted to.

6.4 Ladder question

For this question, the DC must first explain in depth an overall concept of empowerment in the community. A pre-ambule asks the respondent first to think about a woman who is able to advance personally important goals in her community. It is important that the DC encourages the respondent to describe the woman in question without explicitly naming the woman as this may cause some friction in the household. Next, it asks the respondent to think about women who are dominated and unable to make their own decisions. Again, the DC asks the respondent to describe the woman in question without naming her explicitly.

The process of describing the two types of women is important in order to confirm that the respondent fully understands what is being asked of her. It also encourages the respondent to fully think through her own situation before giving a response. The process should not be rushed and the woman should have plenty of time to answer.

After letting the woman think about the two types of women in the community, the DC should pull out the picture of the ladder. The DC should first ensure that the woman understands this is a picture of a ladder. Then explain to her that the bottom rungs contains a woman who is the least able to make her own decisions and the top a woman who is the most able to make her own decisions. Make sure the respondent understands this before moving on to the next step.

At the next step, the woman is asked to place herself on the ladder, now and in the future. She is also asked to place her neighbours on the ladder. It is very important at this point that the DC trusts the response of the woman and does not pass judgement about whether the placement is appropriate or not.

Addendum 05.07.2015: We made two changes to the ladder question. First, we asked DCs to avoid numbering the steps on the ladder. This is because number one is commonly considered to represent the “best” person and so it is confusing for respondents to have explained to them that the most disempowered and least capable woman is at number one. Second, we asked DCs always to hold the ladder picture vertically, get the respondents to count the steps with their fingers and get the respondents to point at the ladder to indicate their answer with their fingers. This component is important, because respondents may count from the top instead of from the bottom and give misleading answers as a result.

Appendix F. Exploring interviewer effects in the LBW-SAT study

F.1 Comparing adjusted and unadjusted results

This appendix provides an analysis of the impacts of adjusting for interviewer identity in our analysis of intervention impact on women's agency in Chapter 5. We will first compare the adjusted and unadjusted results. Then, we will discuss mechanisms that could give rise to such interviewer effects. Then, we will discuss evidence that the hypothesised mechanisms are indeed in action. Then, we will discuss simulation results on how results might change if we adjusted for interviewer identity.

Table 24 on the next page shows the analysis of the primary outcome, overall agency freedom, without interviewer effects. Table 25 repeats Table 11 from Chapter 5 by showing the same outcomes with controls for interviewer effects. Comparing the two tables, the adjustment moderately increased the effect of the women's group only arm (from 0.08 to 0.13 SD), while simultaneously substantially decreasing the standard error (from 0.15 to 0.08). This resulted in the impact of the women's group only arm on overall agency becoming significant at the 10% level. While the impact of the women's group and cash transfer arm did not change much, the impact of the women's group and food arm changed dramatically from no impact (0.00 SD, SE 0.13) to a moderate impact (0.24, 0.05) after the adjustment.

In terms of the estimates for control variables, these were largely unchanged. However, we did see somewhat reduced associations with agency freedom among women whose mothers-in-law had died, women whose husbands had migrated to India and somewhat strengthened associations with early marriage and spousal age differences. However, it should be noted that the addition of interviewer dummies explained substantial variation, as the R^2 -value increased from 18% to 29% (not shown in the table).

Table 24. Main trial effect without adjusting for interviewer dummies

	Impact on overall agency freedom	
	Mean effect size in SDs	Mean effect size in SDs
Treatment allocation		Head of household
Control	-	Not the woman herself
Women's groups only	0.08 (0.15)	The woman herself
Women's groups and cash	0.35*** (0.13)	Joint/separated family
Women's groups and food	0.00 (0.13)	Joint family
Maternal education		Separated from mother-in-law
No education	-	Mother-in-law is no more
1-5 years	-0.06 (0.10)	Husband migrant status
6-8 years	-0.09 (0.10)	Not migrated abroad
9-10 years	0.16* (0.09)	Migrated to India
11-13 years	0.50** (0.22)	Migrated to Arab countries
Socioeconomic status		Migrated elsewhere
Wealth index	0.01 (0.03)	Current residence
Wealth index squared	0.00 (0.02)	Husband's home
Caste/religion/ethnicity		Parental home
Dalit	-	Age of marriage
Muslim	-0.13 (0.12)	18+ years
Janajati	-0.17 (0.13)	<10 years
Middle Madhesi	-0.04 (0.10)	10-14 years
Yadav	-0.03 (0.12)	15-17 years
		Age difference between husband and wife
Sudi/Teli	-0.12 (0.13)	Wife same age or older
Brahmin/Chettri	0.04 (0.21)	Husband 1-5 years older
Age of woman		Husband 6+ years older
<20 years	-	Educational difference between husband and wife
20-24 years	0.13* (0.07)	Same level of education
25-29 years	0.44*** (0.11)	Wife more educated
30-34 years	0.48*** (0.13)	Husband 1-5 years' more educated
35-39 years	0.93*** (0.21)	Husband 6+ years more educated
40+ years	1.45*** (0.29)	

Mean effects presented with robust standard errors in brackets. Effect sizes have been standardized to mean zero and standard deviation one. Additional controls (not shown): number of sons alive ($p=0.79$), number of previous pregnancies and number of previous pregnancies squared ($p=0.096$).

* Significant at 10% ** Significant at 5% *** Significant at 1%

Table 25. Main trial effect adjusting for interviewer dummies

	Impact on overall agency freedom	
	Mean effect size in SDs	Mean effect size in SDs
Treatment allocation		Head of household
Control	-	Not the woman herself
Women's groups only	0.13* (0.08)	The woman herself
Women's groups and cash	0.38*** (0.08)	Joint/separated family
Women's groups and food	0.24*** (0.05)	Joint family
Maternal education		Separated from mother-in-law
No education	-	Mother-in-law is no more
1-5 years	-0.08 (0.09)	Husband migrant status
6-8 years	-0.07 (0.10)	Not migrated abroad
9-10 years	0.14* (0.08)	Migrated to India
11-13 years	0.46** (0.22)	Migrated to Arab countries
Socioeconomic status		Migrated elsewhere
Wealth index	-0.02 (0.03)	Current residence
Wealth index squared	0.00 (0.02)	Husband's home
Caste/religion/ethnicity		Parental home
Dalit	-	Age of marriage
Muslim	0.03 (0.10)	18+ years
Janajati	-0.06 (0.12)	<10 years
Middle Madhesi	-0.02 (0.10)	10-14 years
Yadav	0.11 (0.10)	15-17 years
		Age difference between husband and wife
Sudi/Teli	0.02 (0.12)	Wife same age or older
Brahmin/Chettri	0.13 (0.20)	Husband 1-5 years older
Age of woman		Husband 6+ years older
<20 years	-	Educational difference between husband and wife
20-24 years	0.12* (0.07)	Same level of education
25-29 years	0.43*** (0.10)	Wife more educated
30-34 years	0.49*** (0.11)	Husband 1-5 years' more educated
35-39 years	0.96*** (0.19)	Husband 6+ years more educated
40+ years	1.27*** (0.25)	

Mean effects presented with robust standard errors in brackets. Effect sizes have been standardized to mean zero and standard deviation one. The controls that are not shown are: number of sons alive ($p=0.73$), number of previous pregnancies and number of previous pregnancies squared ($p=0.12$), interviewer dummies (joint $p<0.001$).

* Significant at 10% ** Significant at 5% *** Significant at 1%

Table 26 shows the disaggregated analysis of agency freedom in each domain without interviewer effects. Table 27 repeats the Table 12 from Chapter 5 by showing the disaggregated analysis with interviewer effects. We see that the adjustment mainly changed the coefficients on the impact of women's groups and food through reductions in the estimated impact on overall external motivation (1.89 to 0.71 points), while the estimated impact on overall internal motivation remained the same (1.89 to 1.69 points). The amount of variance explained increased from 19% to 36% for external motivation and from 22% to 27% for internal motivation.

Breaking down overall external motivation by domain, we see that the reduction in estimated impact on overall external motivation was not confined to any particular domain. In fact, we see reduced coefficients for impacts on external motivation in all four domains (0.22 to 0.01 in work outside the home, 0.34 to 0.10 in household chores, 0.55 to 0.14 in health-seeking, and 0.80 to 0.44 in group participation). Concerning the coefficients for internal motivation, these reduced in magnitude in both cash and food arms, but less consistently than the coefficients for external motivation.

Table 28 shows impact estimates on measures of decision-making power. With or without adjustment for interviewer dummies, no evidence for impact was found, but the adjusted point estimates were more positive overall.

All together, if it was indeed the case that the identified interviewer effects were true effects, our comparative analyses suggest the following: un-adjusted results over-estimate women's external pressure in the women's group and food arm; un-adjusted results also under-estimate women's decision-making power in the intervention arms of the trial. Such results could have come about if the interviewers who were allocated work in the intervention arms of the trial, were biased towards measuring lower levels of agency than interviewers with larger workloads in the control arm of the trial. We explore this possibility in the next section.

Table 26. Disaggregated impacts on agency freedom without controls for interviewer effects.

	<i>Women's groups only versus control</i>	<i>Women's groups and cash versus control</i>	<i>Women's groups and food versus control</i>
Overall scores			
Overall agency freedom	0.31 (0.61)	1.41*** (0.53)	0.01 (0.52)
Overall external motivation	-0.10 (0.56)	0.78 (0.56)	1.89*** (0.54)
Overall internal motivation	0.21 (0.29)	2.20*** (0.23)	1.89*** (0.23)
Domain-specific agency freedom			
Work outside the home	0.16 (0.24)	0.20 (0.20)	-0.18 (0.19)
Household chores	-0.01 (0.14)	0.10 (0.14)	-0.22* (0.13)
Health-seeking	-0.22 (0.21)	-0.10 (0.21)	-0.35* (0.20)
Group participation	0.37 (0.24)	1.21*** (0.22)	0.74*** (0.20)
Domain-specific external motivation			
Work outside the home	-0.18 (0.15)	0.03 (0.14)	0.22 (0.14)
Household chores	0.01 (0.15)	0.10 (0.13)	0.34** (0.14)
Health-seeking	0.13 (0.20)	0.24 (0.20)	0.55*** (0.20)
Group participation	-0.04 (0.20)	0.44** (0.19)	0.80*** (0.17)
Domain-specific internal motivation			
Work outside the home	-0.01 (0.18)	0.21 (0.15)	0.04 (0.16)
Household chores	0.00 (0.11)	0.20** (0.10)	0.13 (0.11)
Health-seeking	-0.10 (0.10)	0.14 (0.09)	0.20** (0.09)
Group participation	0.35*** (0.12)	1.66*** (0.11)	1.55*** (0.11)

Mean effects with robust standard errors provided in brackets. The same controls are applied as in Table 24, i.e. interviewer dummies are excluded.

* Significant at 10% ** Significant at 5% *** Significant at 1%

Table 27. Disaggregated impacts for agency including controls on interviewer effects.

	<i>Women's groups only versus control</i>	<i>Women's groups and cash versus control</i>	<i>Women's groups and food versus control</i>
Overall scores			
Overall agency freedom	0.55* (0.30)	1.52*** (0.32)	1.01*** (0.22)
Overall external motivation	-0.37 (0.28)	0.25 (0.30)	0.71*** (0.23)
Overall internal motivation	0.17 (0.22)	1.77*** (0.18)	1.69*** (0.14)
Domain-specific agency freedom			
Work outside the home	-0.02 (0.20)	-0.01 (0.18)	-0.02 (0.14)
Household chores	0.09 (0.11)	0.20 (0.13)	-0.04 (0.12)
Health-seeking	-0.05 (0.13)	0.00 (0.16)	-0.07 (0.12)
Group participation	0.53*** (0.18)	1.33*** (0.19)	1.14*** (0.17)
Domain-specific external motivation			
Work outside the home	-0.16 (0.13)	-0.07 (0.14)	0.01 (0.12)
Household chores	-0.02 (0.11)	-0.06 (0.13)	0.10 (0.11)
Health-seeking	0.00 (0.10)	0.04 (0.13)	0.14 (0.09)
Group participation	-0.19 (0.15)	0.34** (0.15)	0.44*** (0.14)
Domain-specific internal motivation			
Work outside the home	-0.17 (0.18)	-0.08 (0.14)	0.00 (0.14)
Household chores	0.07 (0.08)	0.15* (0.08)	0.05 (0.08)
Health-seeking	-0.05 (0.08)	0.03 (0.08)	0.07 (0.07)
Group participation	0.33** (0.14)	1.67*** (0.11)	1.58*** (0.11)

Mean effects with robust standard errors provided in brackets. The same controls are applied as in Table 24, i.e. interviewer dummies are included.

* Significant at 10% ** Significant at 5% *** Significant at 1%

Table 28. Impact of LBW-SAT on measures of household decision-making power with and without interviewer dummies.

	Large purchases	Food preparation and serving	Own pregnancy
Including interviewer dummies			
Control	-	-	-
Women's groups only	0.07 (0.21)	0.32 (0.23)	-0.06 (0.21)
Women's groups and cash	-0.09 (0.21)	0.18 (0.18)	-0.09 (0.18)
Women's groups and food	-0.08 (0.19)	0.25 (0.21)	-0.13 (0.21)
Excluding interviewer dummies			
Control	-	-	-
Women's groups only	0.02 (0.25)	0.07 (0.33)	-0.39 (0.33)
Women's groups and cash	0.16 (0.23)	0.05 (0.27)	-0.05 (0.29)
Women's groups and food	-0.15 (0.25)	-0.09 (0.30)	-0.32 (0.28)

Effect sizes in log odds ratios with robust standard errors provided in brackets. Apart from the interviewer dummies, the same controls are applied as in Table 24.

* Significant at 10% ** Significant at 5% *** Significant at 1%

Table 29. Number of interviews conducted by field workers by trial arm

Field worker	Women's groups only	Women's groups and cash	Women's groups and food	Control	Total
FC1	10	49	13	35	107
FC2	29	28	19	37	113
FC3	31	0	48	13	92
FC4	31	60	19	0	110
FC5	31	0	41	44	116
FC6	18	43	20	18	99
FC7	25	43	12	34	114
FC8	7	71	45	0	123
FC9	9	80	28	0	117
FC10	4	59	41	2	106
FC11	0	0	73	37	110
FC12	62	11	15	14	102

F.2 Explaining the origin of interviewer effects

Table 20 shows the total number of interviews conducted by each field worker across trial arms. As shown by the table, half of the interviewers worked in all four arms of the trial, while the other half worked in three out of four arms. As mentioned in Section 5.2.1, Chapter 5, I had allocated the interviewers for this study across study areas primarily according to logistical concerns. This was because cost and administrative concerns limited the timeframe of our data collection drive to two and a half months to visit and potentially interview 1930 women with only 12 field workers. Randomising respondents to interviewers would potentially entail interviewers having to travel more than 8 hours on a motorbike in order to reach a single interviewee. This was clearly not feasible, as the same interviewers would need another 8 hours to travel home again. In general, it is the norm in work on randomised controlled field trials to allocate field workers to respondents primarily based on logistical concerns.

One unavoidable result of such an allocation scheme was the high likelihood of systematic differences in measurement bias across trial arms created by different interviewing styles among interviewers for reasons purely connected to chance alone. This is because interviewer identity is correlated with trial arm allocation by design, thus any random differences in interviewer bias would also translate into systematic differences in outcome scores between trial arms.

Figure 21. Measurement bias of field workers relative to FC8 in measuring overall agency

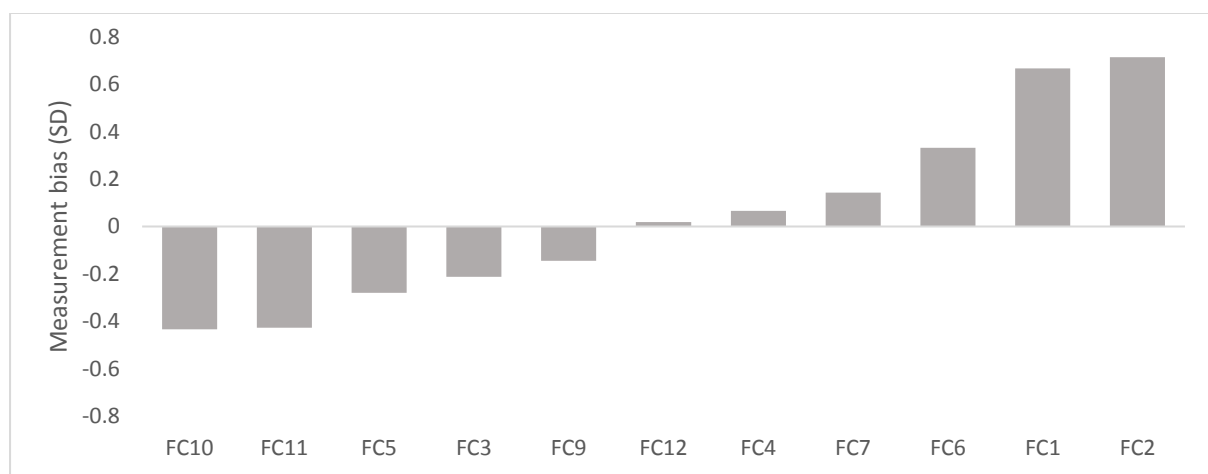


Figure 21 shows the coefficients for the interviewer effects in the regression for our main outcome analysis (Table 25). The interviewer effects are assessed relative to the median interviewer, FC8, and range from -0.42 SD to +0.71 SD. As

shown by the figure, these effects are relatively evenly distributed with no single interviewer sticking out as an outlier. This suggests a random process for allocating field workers to a specific measurement bias. Since a Shapiro-Wilk test did not reject a null hypothesis of normally distributed interviewer effects ($p=0.33$), we can model this using a normal distribution with mean and standard deviation equal to the ones observed for our regression coefficients in Figure 21. Thus, we might alter equation (1) in Section 5.2.2.3 to read:

$$Y_i = \alpha + \beta_1 x_{1i} + \beta_2 x_{2i} + \beta_3 x_{3i} + \mathbf{Du}_i + \sum_{j=1}^{12} \delta_j f_{ji} + \epsilon_i \quad (\text{F.1})$$

Where Y_i is the dependent variable, α is an intercept, the x_{ji} are dummy variables for residence in the three intervention arms of the trial, β_j are their mean effects, and \mathbf{Du}_i represents the control variables as before. However, now each field worker has a normally distributed field worker effect δ_j that affects the outcome Y_i through a dummy variable indicating the field worker who carried out the interview f_{ji} . Given estimated values for the interviewer effects, $\hat{\delta}_j$, we can calculate the average bias in our estimated intervention effects for a single intervention arm k , say, as the quantity:

$$\zeta_k = \sum_{i=1}^n \sum_{j=1}^{12} \hat{\delta}_j f_{ji} x_{ki} - \sum_{i=1}^n \sum_{j=1}^{12} \hat{\delta}_j f_{ji} x_{0i} \quad (\text{F.2})$$

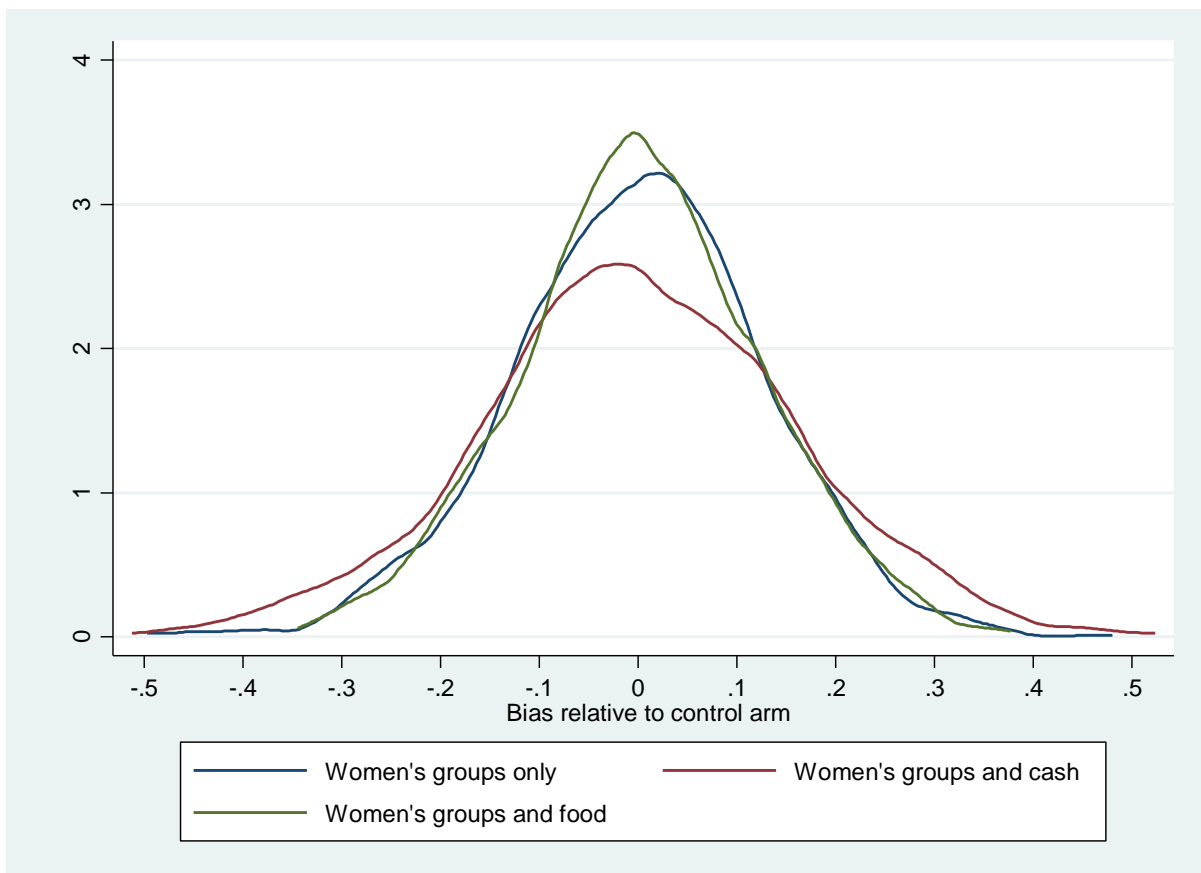
where x_{0i} is a dummy variable indicating respondent i living in the control arm. Thus, ζ_k subtracts the average value of $\hat{\delta}_j$ in the control arm from the average value of $\hat{\delta}_j$ in intervention arm k . The estimated coefficients from Figure 21 yield average biases -0.04 SD for the women's group only arm, -0.03 for the women's group and cash arm, +0.23 SD for the women's group and food arm.

We can investigate the plausibility of such systematic differences in bias from trial arms arising from a purely random process by simulating normally

distributed interviewer effects. We will use the same mean (0.04) and standard deviation (0.40) as observed in Figure 21 and the same allocation of field workers to trial arms as in Table 29. The code is provided in Section F.3.

Figure 22 shows the distribution of ζ_k resulting from such an experiment. Although the mean expected bias for all three measurement effects was close to zero, we see that a large proportion of the probability mass was distributed in areas outside of the region $[-0.1, 0.1]$. In fact, the probability of observing bias of magnitude of 0.2 or greater was 11% for the women's group only arm, 21% for the women's group and cash arm, and 10% for the women's group and food arm, and 31% for any of the three arms. Thus, we should not be too surprised to see interviewer effects arising from random chance alone.

Figure 22. Simulation results of measurement bias in the intervention arms of LBW-SAT due to random, normally distributed interviewer effects.



F.3 Correlating standardisation data with main data

Since we conducted a standardisation exercise with these same interviewers at the end of the data collection period in August 2015, we can assess whether or not the bias shown in this exercise correlated with the bias estimated using our main sample. As described in Section 5.2.1, we asked 12 nutrition mobilisers to act as respondents for all 12 interviewers. After one interviewer called in sick, we rotated 11 interviewers among 12 respondents four times to estimate inter-rater variability when holding the identity of the respondent constant.

Figure 23. Comparison of interviewer bias between standardisation ($n=44$) and main ($n=1309$) datasets.

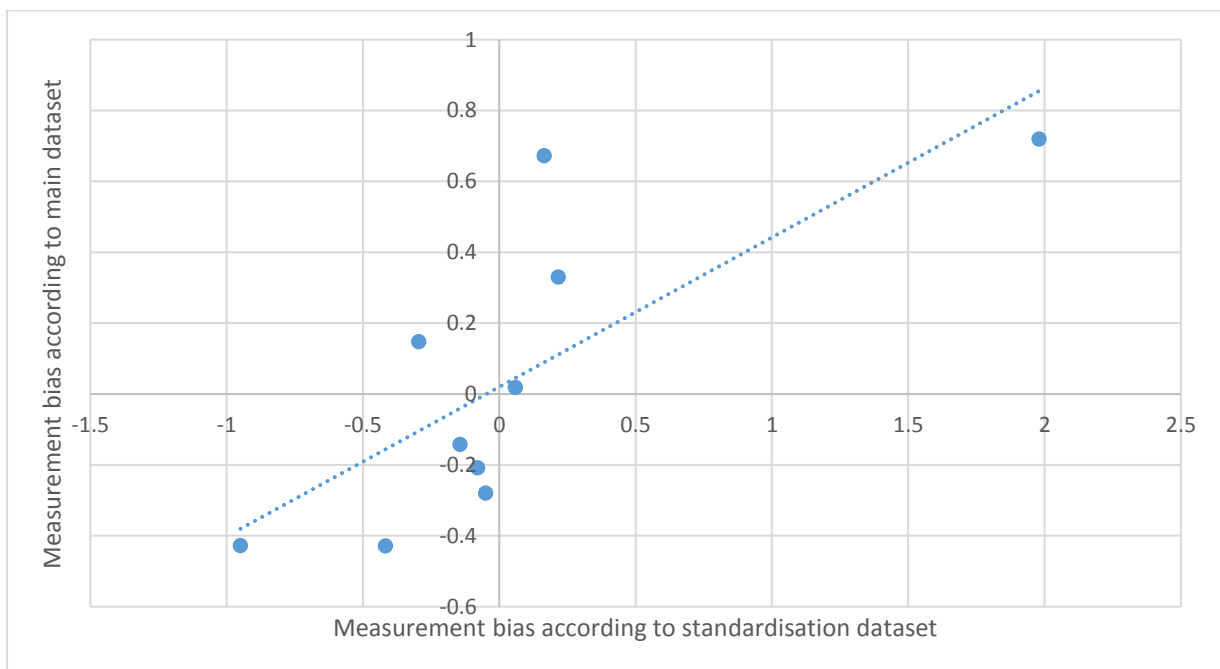


Figure 23 plots the regression coefficients for interviewer effects obtained from the main impact analysis shown in Figure 21 against the regression coefficients for interviewer effects obtained using a linear regression on the standardisation dataset. For the latter dataset, we used a model with random effects for each nutrition mobiliser and fixed effects for interviewers. We also standardised the agency score using the same mean and standard deviation as was observed in the main dataset. Caution must be taken with this data, since each interviewer only interviewed four women in total, thus the outlying observation for one of the interviewers is likely due to small sample sizes. Nonetheless, the graph

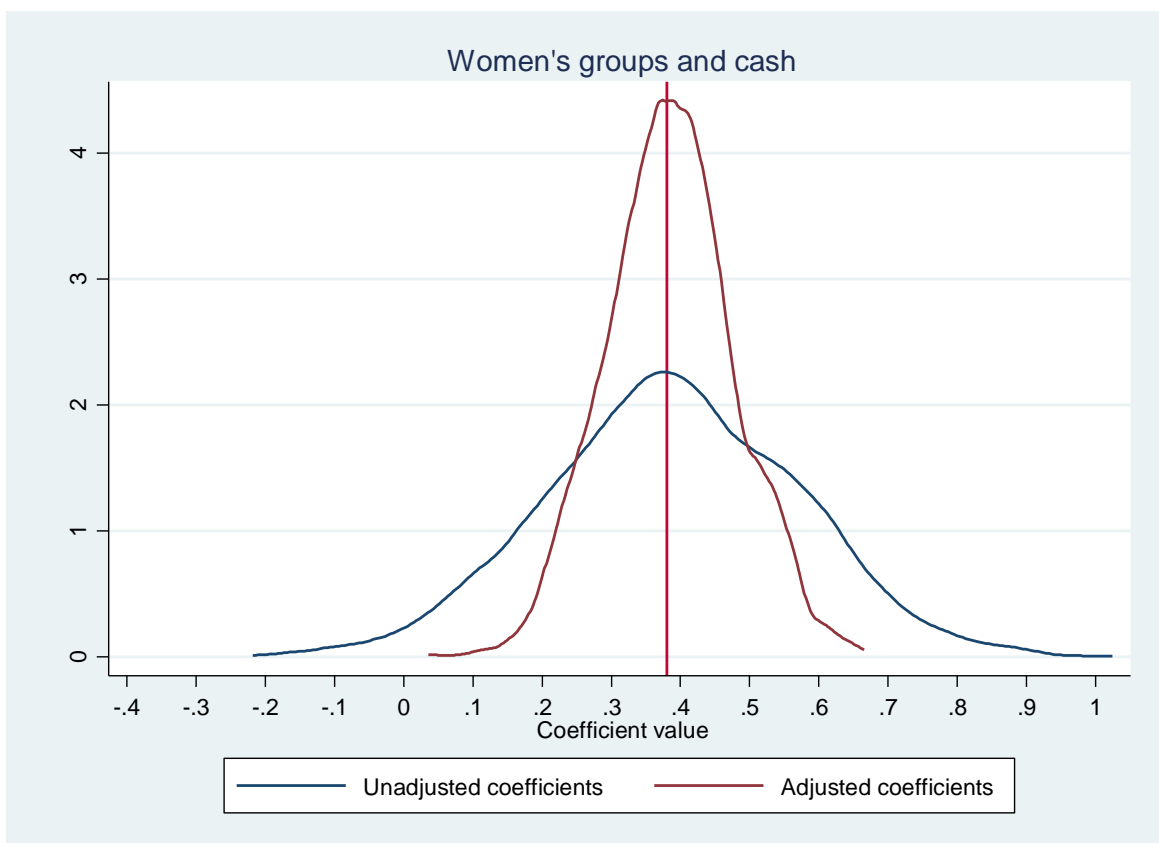
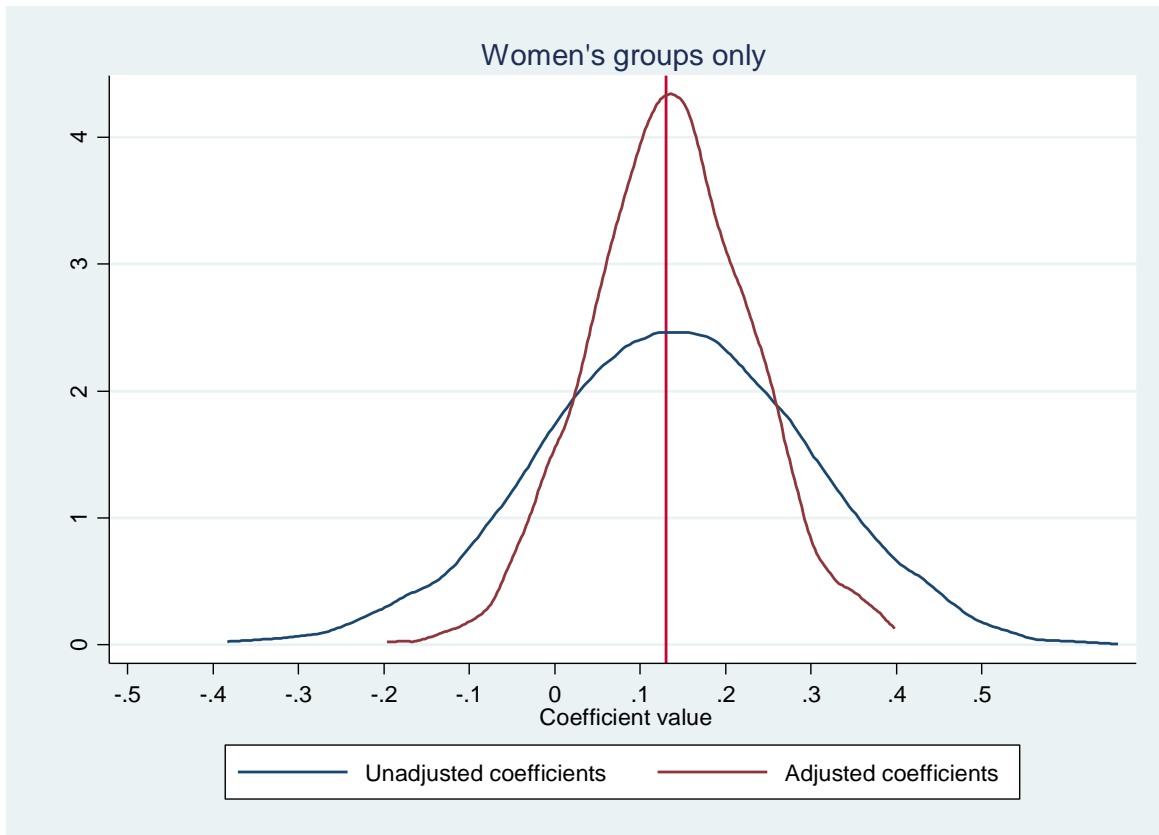
clearly shows that almost all interviewers with a positive bias in the standardisation dataset, also had a positive bias in the main dataset, while all interviewers with a negative bias in the standardisation dataset also had a negative bias in the main dataset. The Spearman correlation between the two sets of coefficients is 0.81 which indicated a high degree of correlation. Given the fact that the nutrition mobilisers were entirely unrelated women to the women interviewed in our main dataset, the high degree of correlation provided good evidence that interviewer effects reflected permanent, fixed differences between interviewers, such as their interviewing styles.

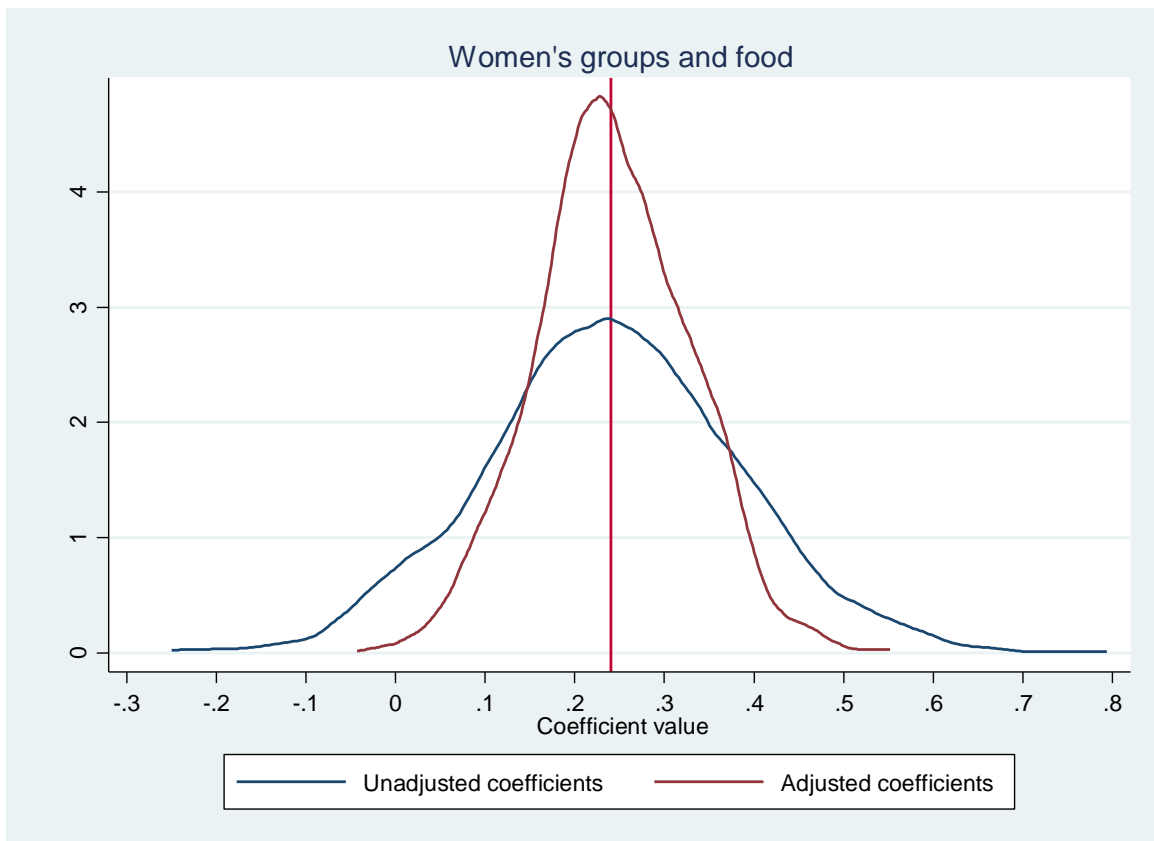
F.4 Impact of adjusting for interviewer effects

A question arises as to whether adjusting for interviewer identity could successfully control for these biasing effects. In particular, given the fact that our interviewers did not all work in both intervention and control areas, a natural concern might be that adjustment for interviewer identity resulted in problems with multicollinearity. We can also use simulation to check this by simulating a combination of interviewer and intervention effects using parameter values obtained from our data, and then examining the effect of adjusting for interviewer identity on the resultant coefficients (The code is provided in F.3).

Figure 24 shows the simulation results. The red vertical line indicates the true intervention effect, the blue kernel density indicates the estimated intervention effect without adjustment and the red kernel density the estimated intervention effect with adjustment for interviewer effects. In all three cases, the adjusted version outperformed the unadjusted version in getting closer to the true coefficient value in distribution, while the means of the adjusted and the unadjusted distributions stayed the same. This suggested that multicollinearity was not a problem.

Figure 24. Simulation results of adjusting for interviewer effects in the LBW-SAT trial.





F.5 Conclusion

In conclusion, we have shown that the adjustment for interviewer effects in our results changed the estimated impact of women's groups and food on women's overall agency freedom substantially. This was primarily due to lower agency scores being measured by field workers who had larger portions of work assigned to the women's group and food arm of the trial, likely due to differences in interviewing styles between different field workers. Since we had assigned field workers to intervention arms based primarily on logistical concerns, this was to some extent unavoidable. Simulation results suggested we had a 31% chance of observing up to 0.2 SD average bias in one of the trial arms relative to control. Correlating data from our standardisation exercise with our main data suggested the individual biases of interviewers could be detected in the standardisation exercise. Simulation results further suggested that the adjusted regression coefficients were closer to the true coefficients in distribution than the unadjusted coefficients ones, while there was no indication of problems with multicollinearity. Thus, on balance, the results suggested it was better to adjust than not to adjust for interviewer effects.

F.6 Simulation code

This Stata code simulates and calculates average interviewer biases per arm that would arise from pure chance alone, ζ_k , using the allocation of field workers to trial arms in our original dataset and the mean and variance of scores among interviewers observed in the original dataset:

```
keep interviewer allocation
sort interviewer

set seed 1
set matsize 10000
mat A = [-1,-1,-1]
forval i=1/1000 {
    preserve

    gen r = rnormal(0.04, 0.40)
    egen pickone = tag(interviewer)
    by interviewer: egen interviewer_effect = total(r*pickone)

    quietly regress interviewer_effect ib4.allocation
    mat eb = e(b)
    mat A = A\[eb[1,1], eb[1,2], eb[1,3]]

    restore
}
mat list A
```

The following Stata code simulates and calculates regression coefficients for the effect of the LBW-SAT intervention with and without further adjustment for interviewer effects:

```
keep interviewer allocation
sort interviewer

set seed 1
set matsize 10000
mat A = [-1,-1,-1,-1,-1,-1]
forval i=1/1000 {
    preserve

    gen outcome = rnormal(0,1)
    quietly replace outcome = outcome + 0.13 if allocation==1
    quietly replace outcome = outcome + 0.38 if allocation==2
    quietly replace outcome = outcome + 0.24 if allocation==3
```

```
egen pickone = tag(interviewer)
gen r = rnormal(0.04, 0.40)
by interviewer: egen interviewer_effect = total(r*pickone)

quietly replace outcome = outcome + interviewer_effect

quietly regress outcome ib4.allocation
mat eb = e(b)
mat C = [eb[1,1], eb[1,2], eb[1,3]]

quietly regress outcome ib4.allocation i.interviewer
mat eb = e(b)
mat C = C, [eb[1,1], eb[1,2], eb[1,3]]
mat A = A\C

restore

}
mat list A
```

Appendix G. Guidance for interviewers and consent forms for qualitative study

G.1 Guidance for interviewing daughters-in-law and mothers-in-law

- Arrive on time with your recording equipment, interview guide and notebooks.
- Be psychologically prepared to conduct the interview.
- Try to find as private as possible a space where you and the respondent can be alone for the interview with a minimum amount of third-party observers
- Have a package of sweets ready in case the children are distracting
- Have a set of bangles ready to give to the respondent after the end of the interview
- If this is the first interview, obtain informed consent
- Conduct the interview itself
 - Follow the flow of the conversation
 - Stick to the topics in the topic guide, namely
 - Household management of cash
 - Use of the cash transfers
 - Empowerment in general
 - In general, avoid asking questions in the topic guide, if the woman has already answered them when responding to an earlier question
 - Ask follow-up questions and probe in order to learn as much as possible
 - Record the interview, where possible, otherwise take notes
 - Observe and document participants' behaviours and their environment, in particular interactions with any third-party observers
 - If you make an observation, make sure to record at which point in the interview, this observation was made
- Thank the respondent and end the interview on time (within an hour). Let them listen to the recording afterwards for as long as they like.
- If this is the first interview, notify them that you will return later during her pregnancy for a follow-up interview
- Expand your notes on your observations of this respondent and the environment as soon as you get home. Ensure all observations have been annotated with notes indicating where in the interview, they were made. During transcription, insert your observation notes into the transcript at the appropriate time points.

G.2 Consent form for daughters-in-law

गुणात्मक डीजाइन

Consent form for pregnant women receiving cash transfers in LBW-SAT सहमति पत्र गर्भवती महिला सबके लागि जे सब कम तौल बच्चा अध्ययनके पैसा वितरण कार्यक्रमसे पैसा प्राप्त करै छै

Information and purpose. I come from MIRA, which is an organization that researches the health of women and children in Nepal. Currently, I am studying how cash is handled in the household in Ghodghas. I ask you to participate in this interview, because I am very interested in how household members use the cash transfers received from MIRA.

जानकारी आ उद्देश्य: हम मिरा संस्थासे आइलछि, जे माय आ बच्चाके स्वास्थ्य सम्बन्धि अनुसन्धान करै छै. वर्तमानमे हम पढाई करहल छि कि घोड़घास गा.वि.समे पैसा केनाके उपयोग होइछई .हम आहाके अई अन्तर्वार्तामे सहभागी होए के लागि पुछ चाहैछि कैला कि हम बहुते इचुक छि यी जानेला कि मिरा से जे पैसा मिलै छै से घरपरिवारके सदस्यसब केनाके प्रयोग करै छै.

यी मिराके लागि महत्वपूर्ण छै. विषेस क के, आहा, यी मिरा के पैसा वितरण कार्यक्रममे गर्भवती महिलाके भूमिकाके बारेमे बुझमे मदत क सकै छियै. एना क के हम सब भबिस्यमे येहन कार्यक्रम बनावे सकवै जई से कि आहाके समुदाईके लाभ होतै .

आहाके सहभागिता :

आहाके सहभागिता यै अध्ययनमे एक घण्टाके अन्तर्वार्ता होइत. आहाके गर्वावास्थाके पछाडीके चरन्मे जखनि आहाके समय सुविधाजनक होइत् हम आहासे फेरु अन्तर्वार्ता लिय चाहब. आहाके कोनो प्रस्नमे असुविधा होइत त आहा प्रस्न छोड़ सकै छि या कोनो समयमे हमरा कैह सकै छि अगर आहा अन्तर्वार्ता रोक चाहैछिया यै अध्ययनमे सहभागी नै होए चाहैछि त.

This is important for MIRA. Particularly, you can really help us understand pregnant women's role in the MIRA cash transfer programme. By doing this, we can design future programmes in the area that benefit your community.

Your participation. Your participation in this study will be an hour-long interview. I may also like to interview you again at a time that is convenient for you at a later stage of your pregnancy. You may pass on any question that you find uncomfortable and at any time you may tell me you would like to stop the interview and your participation in the study.

Please note that your responses will not affect receipt of the cash transfers in any way. They will also not affect your ability to participate in the women's groups. Neither will your decision to participate in this interview affect your cash transfers or your participation in women's groups.

कृपया कके ध्यानमे राखु कि आहाके प्रतिक्रियासे पैसा बितारनमे कोनो प्रभाव नै परतै . अईसे आहाके आमा समुहमे सहभागी होयेके छमतामे सहो नै प्रभाव परतै. अई अन्तर्वार्तामे आहाके सहभागी होयेके निर्णयसे सेहो पैसा बितरणमे कोनो प्रभाव नै परतै .

Confidentiality. Your name and identifying information will not be associated with any part of the written report of the research. All of your information and responses will be kept confidential. [Is that ok?]

गोप्यता

आहाके नाम आ पहिचान दियेवाला जानकारीसब यै अनुसन्धनके लिखित टिपोटके कोनो भी भागमे नै राखल जायत. आहाके सब जानकारी आ प्रतिक्रिया गोप्य राखल जायत. [ठिक छै?]

We would like to remember all the things you say as they are very important, so we would like to record the interview. [Is that ok?]

आहा जते भि बात कहबै से बहुते महत्वपूर्ण छै आ हम सब याद राखे चाहवै तै के लागि हम सब इ अन्तर्वार्ता रेकोर्ड कर चाहबै. [ठिक छै]

[If she does not want to be recorded]If you feel uncomfortable with recording, we can take notes on paper instead. Your name will not be recorded on paper or on the tape.

[अगर महिला रेकोर्ड करे दिए नै चाहै छथिन त] अगर आहा रेकोर्ड करेसे असहज महसूस करै छि त, हमसब वोई के सट्टामे कागजमे लिख सकै छि. आहाके नाम कागज या रेकोर्डरमे नै लिखल जाइत.

If you have any questions or concerns please let us know.

अगर आहाके कोनो प्रस्न या जिज्ञासा छै त कृपया कके हामरा सबके कहु.

Take oral consent and get woman to acknowledge that she has heard and understood the above information and is aware that she can discontinue her participation in the study at any time.

G.3 Consent form for mothers-in-law and elder sisters-in-law

Consent form for mothers-in-law of pregnant women receiving cash transfers in LBW-SAT
सहमति पत्र उ गर्भवती महिलाके सासु सबके लागि जे सब कम तौल बच्चा अध्ययनके पैसा वितरण कार्यक्रमसे पैसा प्राप्त करै छै

Information and purpose. I come from MIRA, which is an organization that researches the health of women and children in Nepal. Currently, I am studying how cash is handled in the household. I ask you to participate in this interview, because I am very interested in how household members use the cash transfers received from MIRA.

जानकारी आ उद्देश्य: हम मिरा संस्थासे आइलछि, जे माय आ बच्चाके स्वास्थ्य सम्बन्धि अनुसन्धान करै छै. वर्तमानमे हम पढाई करहल छि कि पैसा केनाके उपयोग होइछई .हम आहाके अई अन्तर्वार्तामे सहभागी होए के लागि पुछ चाहैछि कैला कि हम बहुते इचचुक छि यी जानेला कि मिरा से जे पैसा मिलै छै से घरपरिवारके सदस्यसब केनाके प्रयोग करै छै.

यी मिराके लागि महत्वपूर्ण छै. विषेस क के, आहा, यी मिरा के पैसा वितरण कार्यक्रममे महिलाके भूमिकाके बारेमे बुझमे मदत क सकै छियै. एना क के हम सब भविष्यमे येहन कार्यक्रम बनावे सकवै जई से कि आहाके समुदाईके लाभ होतै .

आहाके सहभागिता :

आहाके सहभागिता यै अध्ययनमे एक घण्टाके अन्तर्वार्ता होइत. आहाके कोनो प्रस्नमे असुविधा होइत त आहा प्रस्न छोड सकै छि या कोनो समयमे हमरा कह सकै छि अगर आहा अन्तर्वार्ता रोक चाहैछिया यै अध्ययनमे सहभागी नै होए चाहैछि त.

This is important for MIRA. Particularly, you can really help us understand women's role in the MIRA cash transfer programme. By doing this, we can design future programmes in the area that benefit your community.

Your participation. Your participation in this study will be an hour-long interview. You may pass on any question that you find uncomfortable and at any time you may tell me you would like to stop the interview and your participation in the study.

Please note that your responses will not affect receipt of the cash transfers in any way. They will also not affect your ability to participate in the women's groups. Neither will your decision to participate in this interview affect the cash transfers or your participation in women's groups.

कृपया कके ध्यानमे राखु कि आहाके प्रतिक्रियासे पैसा बितरणमे कोनो प्रभाव नै परतै . अईसे आहाके आमा समुहमे सहभागी होयेके छमतामे सहो नै प्रभाव परतै. अई अन्तर्वार्तामे आहाके सहभागी होयेके निर्णयसे सेहो पैसा बितरणमे कोनो प्रभाव नै परतै .

Confidentiality. Your name and identifying information will not be associated with any part of the written report of the research. All of your information and responses will be kept confidential. [Is that ok?]

गोप्यता

आहाके नाम आ पहिचान दियेवाला जानकारीसब यै अनुसन्धानके लिखित रिपोर्टके कोनो भी भागमे नै राखल जायत. आहाके सब जानकारी आ प्रतिक्रिया गोप्य राखल जायत. [ठिक छै?]

We would like to remember all the things you say as they are very important, so we would like to record the interview. [Is that ok?]

आहा जते भि बात कहबै से बहुते महत्वपूर्ण छै आ हम सब याद राखे चाहवै तै के लागि हम सब इ अन्तर्वार्ता रेकोर्ड कर चाहबै. [ठिक छै]

[If she does not want to be recorded]If you feel uncomfortable with recording, we can take notes on paper instead. Your name will not be recorded on paper or on the tape.

[अगर महिला रेकोर्ड करे दिए नै चाहै छथिन त] अगर आहा रेकोर्ड करेसे असहज महसुस करै छि त, हमसब वोई के सट्टामे कागजमे लिख सकै छि. आहाके नाम कागज या रेकोर्डरमे नै लिखल जाइत.

If you have any questions or concerns please let us know.

अगर आहाके कोनो प्रस्न या जिज्ञासा छै त कृपया कके हामरा सबके कहू.

Take oral consent and get woman to acknowledge that she has heard and understood the above information and is aware that she can discontinue her participation in the study at any time.

G.4 Consent form for facilitation coordinators

Consent form for key informants from the intervention team in MIRA

Information and purpose. I come from MIRA, which as you know is an organization that researches the health of women and children in Nepal. Currently, I am studying how women in the community are receiving our cash transfers. I ask you to participate in this interview, because I am very interested your experiences with the cash transfers in MIRA.

This is important for MIRA. By doing this, we can design future programmes in the area that benefit our community and make better use of our government resources.

Your participation. Your participation in this study will be an hour-long interview. You may pass on any question that you find uncomfortable and at any time you may tell me you would like to stop the interview and your participation in the study.

Please note that your responses will not affect your job or standing within MIRA in any way. We are collecting this information for research purposes only. We are *not* evaluating your job performance and none of this information will reach your supervisors or anybody associated with MIRA except me and the qualitative research team. Neither will your decision to participate in this interview affect your job or your standing within MIRA in any way.

Confidentiality. Your name and identifying information will not be associated with any part of the written report of the research. All of your information and responses will be kept confidential. [Is that ok?]

गोप्यता

आहाके नाम आ पहिचान दियेवाला जानकारीसब यै अनुसन्धनके लिखित रिपोर्टके कोनो भी भागमे नै राखल जायत. आहाके सब जानकारी आ प्रतिक्रिया गोप्य राखल जायत. [ठिक छै?]

We would like to remember all the things you say as they are very important, so we would like to record the interview. [Is that ok?]

आहा जते भि बात कहबै से बहुते महत्वपूर्ण छै आ हम सब याद राखे चाहवै तै के लागि हम सब इ अन्तर्वार्ता रेकोर्ड कर चाहबै. [ठिक छै]

[If she does not want to be recorded]If you feel uncomfortable with recording, we can take notes on paper instead. Your name will not be recorded on paper or on the tape.

[अगर महिला रेकोर्ड करे दिए नै चाहै छथिन त] अगर आहा रेकोर्ड करेसे असहज महसुस करै छि त, हमसब वोई के सट्टामे कागजमे लिख सकै छि. आहाके नाम कागज या रेकोर्डरमे नै लिखल जाइत.

If you have any questions or concerns please let us know.

अगर आहाके कोनो प्रस्न या जिज्ञासा छै त कृपया कके हामरा सबके कहु.

Take oral consent and get woman to acknowledge that she has heard and understood the above information and is aware that she can discontinue her participation in the study at any time.

Appendix H

Topic guides for qualitative research

This Appendix details the topic guides used in interviews with daughters-in-law, mothers-in-law and elder sisters-in-law. Unfortunately, the fully translated copies of the topic guides in Maithili are not available, but the original English wording is available in full.

H.1 Topic guides for daughters-in-law

H.1.1 Topic guide for daughters-in-law, Phase 1

माय समुहमे सहभागी होयवाला महिलासबके लागि विषय पुस्तिका.

1) Basic information आधार

What is your age? आहाके उमर कते छै?

What is your religion? आहाके धर्म कोन छै?

What is your caste? आहाके जाति कोन छै?

Madheshi/Bahadi? मधेसी/ पहाडी ?

What is your educational level? आहाके शैक्षिक स्तर कते छै?

[Make an assessment of socio-economic status]

Are you staying in your maiti or your sasural? कि आहा अप्पन माइतिमे रहैछि कि ससुरालमे ?

How many months pregnant are you? कते महिनाके गर्भवती छि आहा?

How long ago did you get married?

How many times have you visited the women's groups? आहा कते बेर आमा समुहके बैठकमे गेल छि?

Please tell me who lives in your household. कृपया क के हाम्रा कहु कि आहाके घरमे के सब रहै छै?

[Sons, daughters, sons-in-law, daughters-in-law, mothers-in-law, fathers-in-law](बेटासब, बेटीसब , जमायसब, पुतहुसब, साउससब , ससुरसब)

Do you have any members of your family that are currently living abroad? कि आहाके परिवारके कोनो सदस्य विदेश रहै छै वर्तमानमे ?

[If yes] Please tell me who lives abroad. अगर हँ, त, कृपया हाम्रा बताउ कि के रहैछै विदेश?

2) Household management of finances

I am now going to ask you questions about what you do with money in the household. This involves questions on personal income, credit and savings. It is important for us to know this information to us understand how best to help your community move forward economically. आब, आहाके घरमे पैसाके व्यवस्थापन सामान्यतया केनाके होइछै तै सम्बन्धि प्रस्न सब पुछ चाहैछि? आब हम आहासे पुछे जाइछि कि आहाके घरमे पैसाके कथि सब करै छै? आइमे आहाके व्यक्तिगत आय, ऋण आ बचतके बारेमे प्रस्नसब छै. यी जानकारी हमासबके लेल महत्वपूर्ण छै कैला कि आहाके समुदायके आर्थिक रुपसे केना के आगाडी बढायल जाय से बुझेमे हमरा सबके मदत करतै .

Income आय

First I am going to ask you questions regarding the income that comes to your family. Can you tell me about all the people who earn an income in your family?

सर्वप्रथम हम आहाके पुछ जा रहलछि कि आहाके घरमे आय कहाँसे अवई छै? कि आहा कईह सकैछि आहाके घरके उ सदस्यसब के बारेमे जे पैसा कमाइ छै?

- Who earns an income in your family?आहाके परिवारमे के पैसा कमाइछै?
- [For each earner, talk through with the mother the details of the income earned: How the income is earned, how often it comes to the family and if it is main income or supplement]
- [If remittances have not already been mentioned] Does anyone send remittances from abroad?कोइ गोटा विदेशसे रेमिट्यान्स भेजै छै?
- [If remittances have not already been mentioned] Who receives the remittances that are sent?रेमिट्यान्स जे भेजै छै से के लईछै?
- Do you have a family business? [If yes, what is it and who works on it doing what] कि आहाके पारिवारिक व्यापार छै? [अगर ह, कथि छै आ के कहै छै कथिकेव्यापार करतै से ?
- Who receives the income that is earned?जे पैसा आय आर्जन होइछै से के लई छै ?
- [If multiple earners] Do the different earners make each their own decisions regarding the use of the money they earn or do they pool the money together and make a joint decision? [अगर बहुते गोटा कमायवाला छै तब] उ सब अपन कमायल पैसाके केनाके उपयोग करवै, तै सम्बन्धि अपने निर्णय करै छै कि एके जगह पैसा राइख क संयुक्त निर्णय करै छै?

- [For household members who do not earn an income] Does he/she have a way of getting money? [घर परिवारके सदस्य सब जे पैसा नै कमाय छै] कि उनका पैसा पावेके कोनो उपाय छै?
- [For household members who do not earn an income] Does he/she receive allowances from [income earners]? [घर परिवारके सदस्य सब जे अपनेसे पैसा नै कमाय छै] कि कमायवाला लोक उनका सबके खर्चा दै छै ?
- [If yes] What are the allowances for? अगर हँ, त कथिलागि खर्चा दै छै?

Do you earn an income yourself [This includes government allowance]? कि आहा अपनेसे पैसा कमाय छि?

[If woman earns her own income][अगर महिला अपनेसे पैसा कमाय छै त]

- How do you feel about earning an income yourself? [आहा अपने से पैसा कमायछि त आहा केहन महसुस होइय ?
- What do you do with the income you earn? [अगर ह] आहा जे पैसा कमाय छि तै से कथि करै छियै?
- Do you hand over your income to your family members? [अगर ह] कि आहा अपन आय घर परिवारके सदस्यसबके द दै छियै?

[If woman does not earn her own income] [अगर महिला अपनेसे पैसा नै कमाय छै त ?

- Do you have a way of getting money? कि आहाके कोनो किसिमसे पैसा भेटैछै?
- Do you receive allowances from [income earners]? [If yes, what is it for]? कि कमायवाला लोकसबसे आहाके खर्चा भेटैय ? [अगर ह, कथि के लागि]
- Would you like to earn an income yourself? कि आहा अपनेसे पैसा कमाय चाहैछियै ?
- Why do you not earn an income yourself? [अगर नै] आहा कैलागि नै अपने से पैसा कमायछि?
- What would happen if you earned an income yourself [अगर नै] कथि होतै अगर आहा अपनेसे पैसा कमातियै त?
- Have you ever earned an income yourself? [If yes, how did you earn your income] [अगर नै] कि आहा कहियो अपनेसे पैसा कमातियै छियई? [अगर ह, त केनाके पैसा कमातियै?]

Savings बचत

Now I would like to ask you about savings in the household. Savings can be kept either in cash or as assets. Does anybody in your household keep their own savings?आब हम आहासे आहाके

घर के बचतके बारेमे पुछ चाहैछि ? बचत कि पैसाके रुपमे राखल जाइछै या सामानके रुपमे कि आहाके घरमे कोइ गोटा अपनेसे बचत करै छथिन?

[If yes, for each household member that keeps own savings] [अगर ह, हरेक घर परिवारके सदस्यसब जे अपनेसे बचत करै छथिन]

- How doeshe/she keep their savings? उ केनाके बचत करै छथिन?
- What is he/she saving money for?कथि के लागि उ पैसा बचत करै छै?
- Hashe/she previously had to spend money from his/her savings?कि उनकापहिले कहियो अप्पन बचतमेसेपैसा खर्च करे परल छलैय? [If yes, on what] [अगर ह] कथिमे?

[If money is physically stored in the household] Who keeps the money in the household? घरमे पैसा के रखैछै?

[If money is physically stored in the household] How is the money kept in the household? घरमे पैसा केनाके राखलजायछै?

[If woman does not save money herself]Have you ever wanted to save your own money? [अगर महिला अपनेसे बचत नै करै छै] कि आहा कहियो अपनेसे पैसा बचत करे चाहलियै ?

[If woman does not save money herself]Are you allowed to keep your own savings? [अगर महिला अपनेसे पैसा बचत नै करै छै] कि आहाके अप्पन बचत पैसा अपने पास राखेके अनुमति छै?

- [If yes] Why do you not keep your own savings? [अगर ह] आहा के लागि नै अप्पन बचत अपने पास रखैछियै ?
- [If no] Why are you not allowed to keep your own savings?[अगर नै] आहाके अप्पन बचत पैसा अपने पास राखेके अनुमति कैला नै छै?
- [If no] What would happen if you kept your own savings?[अगर नै] कथि होतै अगर आहा अप्पन बचत अपने पास रखबै?

[If woman receives an allowance] How do you feel about receiving the allowance?

How would you feel if your family members withheld your allowance?

Do you feel giving an allowance is something that your family members should do?

Credit ऋण

Now I am going to ask you regarding any credit that your family possesses. Can you tell me about anybody in your family that take out loans?आब हम आहासे आहाके परिवारके कोनो

ऋण है कि तै सम्बन्धी पुछ जा रहल छि. कि आहा हमरा बतासकै छि कि आहाके परिवारमे कोइ ऋण/ कर्जा लेने छै ?

- Where do they get their loans from? उनका सबके ऋण कहासे मिलै छै?
- When do they take out loans? उ सब ऋण कथि लागि लई छै ?
- Why do they take out loans? उ सब कैलागि ऋण लाई छै ?

Does anyone lend to others in the household? कि घर परिवारके कोइ गोटा दोसर लोक के उधारी दै छै?

- Who do they lend to? केकरा दै छै उधारी?
- When do they lend out money? उ सब कहिया दै छै उधारी?
- Why do they lend out money? कै लागि पैसा दै छै उधारी?

Are you allowed to borrow your own money? कि आहाके अनुमति है कि आहा केकरो से अपनेसे उधार ल सकी ?

- [If yes] Have you ever borrowed your own money? [अगर ह] कि आहा कहियो अपनेसे उधार लेने छियइ?
- [If no] Have you ever wanted to borrow money for something? [अगर नै] कि आहा कहियो कोनो समानके लागि पैसा उधार लिय चाहलियै ?
- [If no] Why are you not allowed to borrow your own money? [अगर नै] कै लागि आहाके अपनेसे पैसा लिय अनुमति नै छै?
- [If no] What would happen if you borrowed your own money? [अगर नै] कथि होतै अगर आहा अपने से पैसा उधार लितीयै त ?

Group participation समुहमे सहभागिता

Does anybody in your family participate in groups related to financial matters (credit, savings, income, financial education)? कि आहाके परिवारमेसे कोइ गोटा पैसा सम्बन्धि (जेनाकि ऋण, बचत, आय , वित्तीय शिक्षा (पैसा सम्बन्धि शिक्षा दियेवाला) समुहमे सहभागी होइछै ?

- [If yes] Can you tell me what the group does? [अगर ह] कि आहा हमरा बता सकैछि कि उ समुह कथि करै छै ?
- [If credit] How does the group provide your family with credit? [अगर ऋण दियेवाला समुह छै त] उ समुह आहाके परिवारके केनाके/ कहाँसे ऋण दै छै?
- [If savings] How does the group help you save money? [अगर बचत करेवाला समुह छै त] उ समुह आहाके पैसा बचत करेमे केनाके सहयोग करै छै?

- [If income] What type of work do you do in the group? [अगर आय आर्जन करेवाला समुह छै त] आहा, समुहमे केहन किसिमके काम करै छियै?
- [If financial education] What do they teach you about? [अगर वित्तीय शिक्षा सम्बन्धि समुह छै त] उ सब कथि सिखबै छै आहाके?
- [if she does not participate in any groups] Why not? [अगर महिला समुहमे सहभागी नै होइ छै त] कथिलागि नै सहभागी होइछि?

Purchases

Now I would like to ask you about purchases in the household. Who makes purchases in the household?

- [If woman herself is involved] Do you go outside the household to make purchases?
- [If yes] Have you always been able to go outside the household and make purchases? [If no] Why did it change?
- [If woman does not go outside] Why do you not go outside to make purchases?
- [If woman does not go outside] Have you ever make your own purchases? [If yes] Why did it change?
- [If woman does not go outside] Are you able to ask other family members to buy things for you?
- [If yes] Do you know the prices of goods in the area?
- [If yes] How do you learn about the prices of goods in the area?

Management व्यवस्थापन

Now I would like to ask you about the management of money in the household. Who manages the money generally in the household?आब हम आहाके पुछ चाहब कि आहाके घरमे पैसाके व्यवस्थापन केनाके होइछै?सामान्यतया घरमे पैसाके व्यवस्थापन के करै छै?

- Do [mention decision-makers] consult other people in such decisions?कि उ (जे निर्णय लै छै) पैसा सम्बन्धि निर्णय लिए बेरमे आरो लोकसे सेहो पुछई छै?
- Do other people ever disagree with [mention decision-makers]'s decisions? कि दोसर लोकसब उनकर निर्णयसेकहियो असहमत होइ छै?
- Do other people ever make their own suggestions regarding money in the household?कि दोसर लोक कहियो सल्लाह सुझाब दै छै कि घरमे पैसाके बारेमे केनाके निर्णय कैल जतै ?
- [If multiple decision-makers] How do [decision-makers] come to an agreement on decisions regarding money in the household?[अगर एक से बेसी निर्णयकर्ता सब छै त] उ निर्णयकर्ता सब घरमे पैसा सम्बन्धि निर्णयमे केनाके सम्झौता करै छै?

If you wanted more money in the household to be spent on something you cared about would you be able to raise the issue? अगर आहा चाहतिये कि घरमे कोनो येहन चिजमे पैसा बेसी खर्च हो जे आहा विचार करै छिये, त आहा इ मुद्दा उठाबे सकै छलिय?

- [If yes] Did you ever influence what the money in the household was spent on? What was the situation? What was the outcome? [अगर ह] कृपया आहा हमरासे वोय समयके बारेमे बात क सकै छि जखनी आहाके प्रभावसे घरमे पैसा खर्च काइल गेल ? केहन अवस्था छलैय? नतिजा कथि भेलै?
- [If no] Have you ever been consulted on a decision made in the household? [अगर नै] कि घरमे भेल निर्णय बारेमे आहाके कहियो पुछल गेल छै ?
 - [If yes] Have you ever disagreed with the decision? [If yes, please give an example] [अगर ह] आहा कहियो असहमति भेली वोय निर्णयसे?
- [If no] How do you feel about not being involved in money matters in the household? [अगर नै] आहा जखनी घरके पैसा सम्बन्धि विषयमे संलग्न नै होइ छि त आहाके केना महसुस होइय ?
- [If she answers with shyness] Why are you shy about it? [अगर महिला लजाके जवाब दै छै] आहा कथिलागि लजाईछि अई विषयमे ?
- [If she answers it is not good to be involved] Why is this not a good thing? [अगर महिला जवाव दै छै कि वोयमे संलग्न होनाई बढिया नै होइ छै] इ कै लागि बढिया बात नै होइ छै ?
- [If she answers good women do not do this] Why do good women not do this? [अगर महिला कहै छै कि बढिया महिला एना नै करैछै] कैलागि बढिया महिला एना नै करै छै?

Are you able to make decisions regarding the cash transfer that you receive? कि आहा उ पैसासे निर्णय कसकै छिये जे आहाके पैसा वितरण मार्फत मिलैय ?

- [If yes] Can you give me an example of a decision you have made regarding your cash transfer? [अगर ह] कि, आहा अप्पन प्राप्त पैसासे निर्णय केने एगो उदाहरण द सकै छिये?
- [If no] Who makes decisions regarding the cash transfer that you receive? [अगर नै] पैसा वितरण मार्फत जे पैसा आहाके मिलैय तेकर निर्णय के लै छै?
- [If no] Do you make any of your own decisions regarding the cash transfer that you receive? [अगर नै] कि आहा कोनो भी निर्णय लै छि उ पैसासे जे आहाके पैसा वितरण मार्फत प्राप्त होइय ?

- [If no] Would you like to make any decisions yourself regarding the transfer? Why/why not? [अगर नै] कि आहा इ पैसा सम्बन्धि कोनो निर्णय अपनेसे लिय चाहवई?

3) Cash transfers पैसा स्थानान्तरण

I am now going to ask you some questions about the cash transfers that you receive. This is important information to us that will help us design cash transfer programmes in the future that can better benefit pregnant women in need in your community.

आब हम आहाके पैसा वितरणसे जे पैसा भेटैय तै विषयमे कुछ प्रस्न सब पुछे जारहल छि. इ हमरा सबके लागि महत्वपूर्ण जानकारी छै जे हमरा सबके भविष्यके लागि पैसा स्थानान्तरण कार्यक्रम बनावेमे मदत करतै जाईसे कि आहाके समुदायके जरूरतमन्द महिला सबके फाइदा होतै.

Receiving the cash transfer at home – FOR WOMEN RECEIVING CASH AT HOME ONLY
महिलासब जे पैसा वितरण घरेमे पवै छै :

How did you hear about the cash transfers?

आहा पैसा वितरणके बारेमे केनाके सुनालियै?

Why do you receive your cash transfers at home instead of at the women's groups?

आहा कैलागि पैसा घरेमे लेलियै आमा समुहमे लिएके सट्टामे?

Please tell me about the last time the nutrition mobiliser visited you.

कृपया कके कहु कि पोसन परिचालक आहासे अन्तिम बेर कहिया भेटे आइल छलैय?

- What happened during the last visit?
- कथि भेलै अन्तिम भ्रमणमे? कथि भेलई तब?
- Were you alone when the NM visited or were your family members also there?
- कि आहा अकेले छलिय जखनि पोसन परिचालक भ्रमण करे आइल छलैय कि आहाके घर परिवारके सदस्य सब सेहो छलखिन?
- Did you receive the cash transfer yourself or did other family members take it?
- कि आहा पैसा वितरण अपने लेलीय कि परिवारके दोसर सदस्य सब लेलखिन?
- Has the NM ever visited at a time when you were not home?
- कि पोसन परिचालक कहियो आहासे भेटे आइल छलखिन जखनी आहा घरमे नै छलिय?
- [If yes] What happened then?
- [अगर ह] कथि भेलै तब?

- Have you ever handed over the money you receive from the NM to other family members? कि आहा कहियो आहाके पोसन परिचालकसे जे पैसा मिलल से परिवारके दोसर सदस्यके देने छियै?
- [If does not hand over] Do you hand over the money that you receive on a later day? [अगर नै दै छै त] कि आहा उ पैसा परिवारके लोकके दोसर दिन द दै छियै ?
- [If she hands over on any day] Who do you hand over your money to? [अगर महिला कोनो दिन द दै छै त] आहा उ पैसा केकरा द दै छियै?
- Do you hand over all of the money or only a portion of it? कि आहा पुरा पैसा द दै छियै कि कुछ भाग मात्रै दै छियै?
- Where is the money you receive money kept? पैसा कहा रखाएछई?
- Do you have access to the money? कि आहाके वोए पैसा पर पहुच छै?
- [If the woman makes her own decisions regarding the money] Do you like making decisions regarding the money yourself?[अगर महिला अप्नेसे निर्णय करै छै पैसाके बारेमे] कि आहाके निमन लगैय जखनी आहा पैसाके बारेमे अप्नेसे निर्णय लै छियै ?

Going, getting the cash transfers and taking the money home – FOR WOMEN ATTENDING WOMEN’S GROUPS MEETINGS ONLY

महिलासब जे आमा समुहके बैठकसे पैसा प्राप्त करै छथिन:

Going, getting the cash transfers and taking the money homeजजाईजा

Please tell me about how you ended up going to the women’s groups to get cash transfers.

- How did you hear about the cash transfers? पैसा वितरणके बारेमे आहा केनाके सुनलियै?
- Who decided that you would be going to the WGs to get cash transfers? आहा आमा *समुहमे पैसा लिए जबै से के निर्णय कैलकै ?
- Do you come to WG meetings alone or with someone else? आमा समुहके बैठकमे आहा अकेले अवई छियइ कि केकरो जोरे अवै छियइ ?
- Do you receive the cash transfer yourself or do your family members take it?कि आहा पैसा वितरणसे पैसा अपने लै छियै कि आहाके घर परिवारके सदस्यसब लै छै ?

- Have you ever been unable to come to a WG meeting? कि आहा कहियो आमा समुह के बैठक मे आवे मे असमर्थ छलिय? [If yes, what was the reason] [अगर ह] कथि कारण छलै ?
- [If yes] What happened then? [अगर ह] कथि भेलै तब ?
- Have you ever had someone else come to a WG meeting and receive the cash transfer on your behalf? आहाके खातिर कोइ दोसर गोटा आमा समुहके बैठकमे आइवके पैसा वितरण माफत पैसा प्राप्त केने छै ?

Talk me through what happens with the money you receive from MIRA starting with getting the cash at the women's groups.

मिरासे जे पैसा मिलैय तेकरा कथि करै छियै तै विसयमे हमरासे बात करु? आमा समुहमे से जे पैसा मिलैय, तेकरा बाद कथि करै छियै से कहू .

- When you come home from a WG meeting after having received the cash transfer what do you do with the cash transfer next? जखनि आहा आमा समुहके बैठकमे से पैसा ल के घरे अवै छियै, उ पैसाके आहा तेकरा बाद कथि करै छियै ?
- Has anyone told you to hand over the money you receive? कोइ आहाके कहने छै उ पैसा केकरो ददियेला?
- Do you hand over your cash transfer to anybody else when you come home with the transfer? जखनी आहा पैसा लके घरे अवै छियै त आहा उ पैसा केकरो ददै छियै ?
- [If does not hand over] Do you hand over the money that you receive on a later day? [अगर पैसा केकरो नै दै छै] कि आहाके जे पैसा मिलैय से वादमे केकरो द दै छियै?
- [If she hands over on any day] Who do you hand over your money to? [अगर महिला कोनो दिनमे, द दै छै पैसा केकरो] आहा केकरा पैसा द दै छियै?
- [If she hands over on any day] Do you hand over all of the money or only a portion of it? [
- अगर महिला कोनो दिनमे, द दै छै पैसा केकरो] कि आहा पुरे (सब)पैसा द दै छियै कि केका भाग मात्रै दै छियै ?
- Where is the money kept? पैसा कहा रखाएछई?
- Do you have access to the money? कि आहाके वोए पैसा पर पहुच छै?
- [If the woman makes her own decisions regarding the money] Do you like making decisions regarding the money yourself? [अगर महिला अप्नेसे निर्णय करै छै पैसाके बारेमे] कि आहाके निमन लगैय जखनी आहा पैसाके बारेमे अप्नेसे निर्णय लै छियै ?

Control over money in case it is handed over पैसामे नियन्त्रण

[If hands over money to other family members] How you feel about handing over the money to [mention the family members]? [अगर महिला परिवारके दोसर सदस्यसब के पैसा दें छै] आहा पहिले कहलि कि सामान्यता आहा पैसा .[परिवारके सदस्यके] आहाके केहन महसुस होइय जखनी आहा परिवारके दोसर सदस्यके पैसा दें छि?

- Were you told to hand over the money by someone or did you decide to do it yourself? कि आहाके कोइ कहने छल पैसा दियेला कि आहा अपनेसे निर्णय केने छलिय?
- Why do you hand over the money? Why do you not keep it yourself? कैलागि आहा दोसर के पैसा देलीयै? कैलागि नै आहा पैसा अपने पास (जोडे) रखलियै ?
- [If she answers with shyness] Why are you shy about keeping the money yourself? [अगर महिला लजाके जवाब दें छै] आहा कैलागि लजाईछि पैसा अपने पास राखेला? Is this what you would like to happen after you receive the transfer?कि आहाके पैसा मिललाके बाद एन्हैएते होए से चाहै छलिय ?
- What would happen if you kept the money yourself? कथि होतै अगर आहा पैसा अपने पास रैखतिथै ?

Use of cash transfer पैसा वितरणके प्रयोग

How do you feel about the cash transfer? पैसा वितरण सम्बन्धि आहा कथि महसुस करै छि ?

- Have you handled such amounts of money previously in your life? कि आहा वोते पैसा अपन जिवानमे पहिले कहियो रखने छलिय?
- [If yes] How did you receive the money? [अगर ह] आहाके केनाके पैसा मिलल?
- [If yes] What did you do with the money? [अगर ह] आहा पैसाके कथि कैलि?
- To your family, is the cash transfer a big or a small sum of money? आहाके जे पैसा मिलैय से आहाके परिवारके लागि बेसी पैसा छै कि कम?

How do purchases with the cash transfer get made? आहाके जे पैसा मिलैय तै से खरिदारी केना के होइछै?

- Who makes purchases with the money that you receive yourself? [अगर महिला अपनेसे खरिदारी नै करै छै] आहाके जे पैसा मिलैय तै से के खरिदारी करै छै?
- Do you evermake purchases with the money that you receive yourself? कि आहा वोई पैसासे कहियो खरीदरि करै छियै?

- [If does not make purchases herself] Do you hand over all of your money or do you hand over only enough to make the purchase? [अगर महिला अपनेसे खरिदारी नै करै छै] कि आहा उ सब पैसा द दै छियै कि वोतबे दै छियै जते मे खरिदारी होतै?
- [If does not make purchases herself] Why did you not make the purchases yourself? [अगर महिला अपनेसे खरिदारी नै करै छै] आहा कैलागि नै अपनेसे खरिदारी करै छियै?
- [If she says no, because I do not leave the house] Would you like to leave the house? [अगर महिला नै कहतई कथिला कि हम घर छोएड क बाहरा नै जाइछि]
- [If she says no, because I am shy] Would you want to leave the house if your family supported you in this? [अगर महिला कहतई नै, कथिला कि हमरा लाज लगैय]
- [If she says no, because of my reputation] Would you want to leave the house if your community supported you in this? [अगर महिला कहतई नै, प्रतिष्ठाके कारण]
- [If she makes purchases herself] Do you like making purchases yourself or do you prefer other people making purchases for you? [अगर महिला अपनेसे खरिदारी करै छै त] कि आहाके अपने खरिदारी करेमे निमन लगैय कि कोइ दोसर गोटा क दै छै से निमन लगैय ?

[If does not hand over] How do you feel about keeping the money yourself? [अगर पैसा नै दै छै] आहाके केहन महसुस होइय पैसा अपने पास रखै छियै त?

- Did you need to seek permission to keep the money yourself or could you make the decision on your own? पैसा अपने पास राखेला कि आहाके केकरो अनुमति के खोजि करे परैय कि आहा अपनेसे निर्णय ल सकै छियै?
- How does your family feel about you keeping the money yourself? आहाके परिवारके केहन महसुस होइय जखनी आहा पैसा अपने पास रखै छियै ?

What are you told by the FCHV/nutrition mobiliser to spend the money on? आहाके स्वयम्सेविका आ पोसन परिचालक कथिमे पैसा खर्च करेला कहने छल?

As a mother you know best what you need. What does the money actually get spent on? एगो मायके रुपमे आहा जनै छि कि आहाके कथि जरुरि छै. वास्तवमे पैसा कथिमे खर्च होइ छै?

आहाके जे पैसा मिलैय से कथि मे खर्च होइय?

- Did the money get spent on food? [What kind of food, if yes] कि पैसा खानामे खर्च होइ छै? [अगर ह, कोन किसिमके खाना]
- Did the money get spent on medicines? कि पैसा दवाईमे खर्च होइछै ?

- Did the money get spent on cigarettes, alcohol or betel-leaf? कि पैसा चुरोट, रक्सी आ पान खायेमे खर्च होइछै?
- Did the money get spent on soap or other household products? कि पैसा साबुन या घरकेलागि कोनो दोसर सामानमे खर्च होइछै?
- Did the money get spent on accessories such as bangles or rings? कि पैसा समान जेनाकी चुडी आ औठीमे खर्च होइछै?
- Did the money get spent on the family business? [What kind of family business, if yes] कि पैसा पारिवारिक व्यापारमे खर्च होइ छै? [अगर ह, केहन किसिमके व्यापार]
- Did the money get saved? [How much, if yes] कि पैसा बचत होइ छै? [अगर ह, कते पैसा]
- Did the money get used to pay off loans? [How much, if yes] कि पैसा ऋण तिरेमे प्रयोग होइ छै? [अगर ह, कते]
- Did the money get spent on anything else? [What, if yes] कि पैसा आरो कोनो दोसर चिजमे खर्च होइछई? [अगर ह, कथि मे]

If the money was twice as much, what would it get spent on? अगर पैसा जते देल जाइ छै वोएसे दोब्बर रहतै, त पैसा कथिमे खर्च होइतै?

If the money was only half as much, what would it get spent on? अगर पैसा आधा मात्रै रहतै, त कथिमे खर्च होइतै?

4) Empowerment शसक्तिकरण

In this final section, we would like to know more about your role and status in the family. This is important information for us, because we can design much better programmes for your community, if we understand the relationships that different family members have with each other.

अई अन्तिम खण्डमे, हम सब आहाके घरमे आहाके भूमिका आ स्थिति बारे जाने चाहैछि. इ हमरा सबके लागि महत्वपूर्ण जानकारी छै कथिला कि जखनी हमसब बुझे सकवई/ बुझवइ कि आहाके घरमे विभिन्न परिवारके सदस्यसब बीच केहन सम्बन्ध छै हम सब आहाके समुदायके लागि आरो बढिया कार्यक्रम निर्माण क सकै छियै.

General empowerment सामान्य सामान्य सामान

First I am going to ask you to tell me about yourself a little. Would you describe yourself as an active, capable, aware, educated woman who is a leader in the community? Or would you

describe yourself as less aware, less educated, less engaged in social, political work and less able to speak up for your rights?

सर्वप्रथम हम आहासे पुछे चाहैछि कि आहा अपना बारेमे हमरा कुछो कहू . कि आहा अपने आपके सक्रिय, योग्य, सचेत, शिक्षित महिला जे समुदायके अगुवा छै कहके व्याख्या क सकैछियै? कि आहा अपने आपके कम सचेत, कम शिक्षित, सामाजिक, राजनीतिक कार्यमे कम संलग्न आ अपन अधिकारके लागि बोल कम योग्य, कैह के व्याख्या करवई?

Social support सामाजिक समर्थन

Now I am going to ask you about what you usually do during those times when there are problems. आब हम आहासे पुछे जाइछि कि आहा कथि करै छि जखनी आहाके कोनो समस्या परैय.

During times when you have many private worries and fears what do you usually do?

- Do you seek help from anyone? कि आहा केकरोसे मदत लै छियै?
- [If yes] Who do you approach? केकरा कहै छि मदत करेला?
- [If yes] How does that person help you? [अगर ह] उ आदमी आहाके केनाके मदत करै छै?
- [If yes and woman is alone with interviewer] Can you give me an example of a time when you sought help? [अगर ह आ महिला अन्तर्वार्ताकारके साथ अकेले छै त] कि आहा हमरा एगो उदाहरण द सकै छियै?
- [If no] Why not? [अगर पुतहु केकरोसे मदत नै लै छै त] कथिलागि नै?

During times when you have trouble with family disputes what do you usually do? आहा कथि करै छि जखनी कोनो पारिवारिक झगडासे आहाके समस्या होइय?

Do you seek help from anyone? ?कि आहा केकरोसे मदत लै छियै?

- [If yes] Who do you approach? केकरा कहै छि मदत करेला?
- [If yes] How does that person help you? [अगर ह] उ आदमी आहाके केनाके मदत करै छै?
- [If yes and woman is alone with interviewer] Can you give me an example of a time when you sought help? [अगर ह आ महिला अन्तर्वार्ताकारके साथ अकेले छै त] कि आहा हमरा एगो उदाहरण द सकै छियै?
- [If no] Why not? [अगर पुतहु केकरोसे मदत नै लै छै त] कथिलागि नै?

Leadership नेतृत्व

Are you able to convince others in your household to do things differently? [All matters in the household. For example, household chores, jobs, financial matters, child care, cooking, health care] कि आहा अपन घर परिवारके लोक सबके कुछ अलग करेके लागि मना सकै छियै? [जेनाकी घरेके काम, नोकरी, पैसा सम्बन्धि बात, बच्चाके रेख देख, खाना पकावेमे, स्वस्थ सुधारे मे]s

What kind of things are you able to convince others to do differently? केहन किसिमके कामके लागि आहा दोसर लोकके मनावेमे योग्य छियै?

What kind of things are you not able to convince others to do differently? केहन किसिमके कामके लागि आहा घरके दोसर लोकके मनावेमे योग्य नै छियै?

- Have you ever expressed your feelings when you didn't agree with something in your household? कि आहा कहियो अपन भावना व्यक्त केने छियै जखनि आहा घरके कोनो निर्णयसे असहमत छलिय?
- If you wanted to convince others in your household to do things differently how would you go about it? अगर आहा घरके दोसर लोकसबके कुछ अलग करे के लागि विश्वस्त करे चाहतियै त आहा केना के करतियै ?
- Can you give me an example of a time where you convinced others in your household to do things differently? कि आहा हमरा एगो कोनो समयके उदाहरण द सकै छियै जखनि आहा कुछ अलग करे के लेल अपन घरके सदस्यके विश्वस्त करैने छलिय ?
- Do household members come to you for advice about how to move forward? If yes, please give an example. कि घर परिवारके सदस्यसब केनाके अगाडी बढबै तै विषयमे आहासे सल्लाह लिए अवैछे ?

Power, authority and status निर्णय करेके छमता, शक्ति, आ स्थिति

Now I am going to ask you about authority, power and status in your family. आब हम आहासे पुछे जा रहल छि आहाके परिवारमे आहाके निर्णय करेके शक्ति आ स्थिति कथि छै.

In your family, who has the most authority, power and status? आहाके परिवारमे केकरा सबसे बेसी निर्णय करे के शक्ति आ स्थिति छै?

Can you give me an example of how that person has the most authority, power and status? कि आहा हमरा एगो उदाहरण द सकै छि कि उ महिला/ पुरुस के केना के सबसे बेसी निर्णय करेके शक्ति आ स्थिति छै?

In your family, who has the least authority, power and status [among adults]? आहाके परिवारमे केकरा [बडक लोक सबमे] सबसे कम निर्णय करेके शक्ति आ स्थिति छै?

Can you give me an example of how that person has the least authority, power and status?
 कि आहा हमराएगो उदाहरण द सकै छियै कि केना के उनका सबसे कम निर्णय करके शक्ति
 अस्थिति छै?

Freedom and legitimacy स्वतन्त्रता आ वैधता

Now I would like to ask you about your level of satisfaction with the way things are done in
 your family. आब हम आहासे पुछ चाहब कि जई तरिकासे आहाके घरमे सब चिज होइ छै
 वोईमे आहा कते के सन्तुस्ट रहैछियै ?

Changes in empowerment शसक्तिकरणमे बदलाव

Finally, we would like you to reflect on your life before and after you received the cash
 transfers. In your household, what, if anything, has changed after you started receiving the
 cash transfers?

अन्तिम्मे हम सब चाहब कि आहा अपने आपके पैसा वितरणसे पहिले आ बादमे देखु. आहाके
 घरमे कि कोनो एहन चिज है जे आहाके पैसा मिलला के बाद बदल गेलैय ?

- Has the amount of support you receive from your family changed since you started
 receiving the cash transfer? आहाके परिवारसे जे समर्थन मिलै छलैय तै मे कोनो बदलाव
 भेलैय जहियासे आहाके पैसा मिले लागल?
 - [If yes] Please give an example of how it has changed. [अगर ह] कृपया हमरा
 एगो उदाहरण दु कि केना के बदल गेलैय ?
 - [If yes] Why do you think it has changed? [अगर ह] आहाके विचारमे कै
 लागी बदल गेलैय ?
 - [If no] Why do you think it has not changed? [अगर नै] आहाके विचारमे कै
 लागि नै बदल लैय ?
- Has your ability to follow your own heart changed since you started receiving the cash
 transfer? [For example, better able to choose what to do with your time, better able
 to make decisions] पैसा मिल ला के बाद कि आहाके अपन मनके पालन
 करेके छमता बदल गेलैय ? [उदाहरणके लागि, आहाके अपन समयमे आहाके जे मन
 होइय से करे सकै छियै, अपन निर्णय अपने ल सकै छियै]
 - [If yes] Please give an example of how it has changed. [अगर ह] कृपया क
 के कहु कि केना के बदल गेलैय ?
 - [If yes] Why do you think it has changed? [अगर ह] आहाके विचारमे कै लागि
 बदल गेलैय?

- [If no] Why do you think it has not changed? [अगर नै] आहाके विचारमे कैलागि नै बदललैय ?
- Has your authority, power and status changed since you started receiving the cash transfer? कि आहाके निर्णय करेके छमता, शक्ति आ स्थिति बादलल छै जहियासे आहाके पैसा मिले लागल ?
 - [If yes] Please give an example of how it has changed. [अगर ह] कृपया एगो उदाहरण दु कि केनाके बदल गेल छै ?
 - [If yes] Why do you think it has changed? [अगर ह] आहाके विचारमे कथि लागि बदल गेल छै?
 - [If no] Why do you think it has not changed? [अगर नै] आहाके विचारमे कथिलागी नै बदलल छै?

Thank the woman for her participation and patience and give her a choice of bangles as a reward for participating.

H.1.2 Topic guide for daughters-in-law, Phase 2

माय समुहमे सहभागी होयवाला महिलासबके लागि विषय पुस्तिका.

Basic information आधार

What is your age? आहाके उमर कते छै?

What is your religion? आहाके धर्म कोन छै?

What is your caste? आहाके जाति कोन छै?

Madheshi/Bahadi?मधेसी/ पहाडी ?

What is your educational level? आहाके शैक्षिक स्तर कते छै?

[Make an assessment of socio-economic status]

Are you staying in your maiti or your sasural?कि आहा अप्पन माइतिमे रहैछि कि ससुरालमे ?

How many months pregnant are you? कते महिनाके गर्भवती छि आहा?

[If she has delivered already] How old is the child?

How long ago did you get married?

How many times have you visited the women's groups? आहा कते बेर आमा समुहके बैठकमे गेल छि?

Please tell me who lives in your household. कृपया क के हाम्रा कहु कि आहाके घरमे के सब रहै छै?

[Sons, daughters, sons-in-law, daughters-in-law, mothers-in-law, fathers-in-law](बेटासब, बेटीसब , जमायसब, पुतहुसब, साउससब , ससुरसब)

Do you have any members of your family that are currently living abroad? कि आहाके परिवारके कोनो सदस्य विदेश रहै छै वर्तमानमे ?

[If yes] Please tell me who lives abroad. अगर हँ, त, कृपया हाम्रा बताउ कि के रहैछे विदेश?

Income आय

First I am going to ask you questions regarding the income that comes to your family. Can you tell me about all the people who earn an income in your family?

सर्वप्रथम हम आहाके पुछ जा रहलछि कि आहाके घरमे आय कहाँसे अवई छै? कि आहा कईह सकैछि आहाके घरके उ सदस्यसब के बारेमे जे पैसा कमाइ छै?

- Who earns an income in your family?आहाके परिवारमे के पैसा कमाइछै?
- [For each earner, talk through with the mother the details of the income earned: How the income is earned, how often it comes to the family, if it is main income or supplement and the amount of income earned]
- [If remittances have not already been mentioned] Does anyone send remittances from abroad?कोइ गोटा विदेशसे रेमिट्यान्स भेजै छै?
- [If remittances have not already been mentioned] Who receives the remittances that are sent?रेमिट्यान्स जे भेजै छै से के लईछै?
- Do you have a family business? [If yes, what is it and who works on it doing what] कि आहाके पारिवारिक व्यापार छै? [अगर ह, कथि छै आ के कहै छै कथिकेव्यापार करतै से ?
- Who receives the income that is earned?जे पैसा आय आर्जन होइछै से के लई छै ?
- [If multiple earners] Do the different earners make each their own decisions regarding the use of the money they earn or do they pool the money together and make a joint decision? [अगर बहुते गोटा कमायवाला छै तब] उ सब अपन कमायल पैसाके केनाके उपयोग करवै, तै सम्बन्धि अपने निर्णय करै छै कि एके जगह पैसा राइख क संयुक्त निर्णय करै छै?
- [For household members who do not earn an income] Does he/she have a way of getting money? [घर परिवारके सदस्य सब जे पैसा नै कमाय छै] कि उनका पैसा पावेके कोनो उपाय छै?

- [For household members who do not earn an income] Does he/she receive allowances from [income earners]? [घर परिवारके सदस्य सब जे अज्नेसे पैसा नै कमाय छै] कि कमायवाला लोक उनका सबके खर्चा दै छै ?
- [If yes] What are the allowances for? अगर हँ, त कथिलागि खर्चा दै छै?

LIVED EXPERIENCE OF POVERTY/WEALTH AND ECONOMIC DEPENDENCE/INDEPENDENCE

Now please tell me about your family's economic situation. How would you describe your household? (*Probe*: Wealthy, poor, secure, insecure, well-off, struggling for survival; *also probe why*)

- How do you feel about your own economic situation? (*Probe*: Secure, insecure, well-off, struggling for survival, worries, fears, joys; *also probe why*)
- [If the woman is pregnant] Has your pregnancy affected your economic situation in any way? [If yes, how]
- [If the woman has children] What role do the children play for your economic situation? [Ask for expenses]
- [If the economic situation is bad] How do you manage to make ends meet?

Do you depend on your family members economically or could you make a living without them?

[If dependent]:

- Please describe how you are economically dependent.
- How do you feel about being economically dependent?
- Do you think your ability to make decisions at home would be different if you were economically independent? [If yes, how; if no, why not]
- Do you think your ability to make decisions about money at home would be different if you were economically independent? [If yes, how; if no, give an example of what would stay the same]
- Has your ability to sustain yourself economically changed in your life? [If yes, how, what impact did it have]
- What would change in your life if you were economically independent?

[If independent]:

- Can you please elaborate on that [how you could make a living on your own]?
- Do you think your ability to make decisions at home would be different if you were economically dependent? [If yes, how; if no, why not]
- Do you think your ability to make decisions about money at home would be different if you were economically dependent? [If yes, how; if no, give an example of what would stay the same]

- What would change in your life if you were economically dependent?
- Has your ability to sustain yourself economically changed in your life? [If yes, how, what impact did it have]

ACCEPTABILITY OF SAVINGS AND LOANS AND KOSELIYA/SHARING

Now I would like to ask you about savings in the household. Savings can be kept either in cash or as assets. Does anybody in your household keep their own savings? आब हम आहासे आहाके घर के बचतके बारेमे कुछ चाहैछि. बचत कि पैसाके रुपमे राखल जाइछै या सामानके रुपमे.कि आहाके घरमे कोइ गोटा अपनेसे बचत करै छथिन?

[If yes, for each household member that keeps own savings, talk through how they keep their savings, how much it is and when they last spent it]

Do you keep your own savings (*bachat*)?

- [If yes] How much?
- [If yes] How do you keep your own savings?
- [If yes] How does your family feel about you having your own savings?
- [If yes] Has anyone ever said anything about you having your own savings?
- [If no] Why not?

Do you consider it a good thing or a bad thing if daughters-in-law have their own savings? [Why, why not]

- What would you think if you heard of another daughter-in-law who had a lot of savings?
- What if the daughter-in-law had more than her husband or her mother-in-law?
- Is it a good thing or a bad thing if a daughter-in-law has *no* savings of her own?

Are there situations where you would need to share your savings with other family members? [Clarify we are talking about giving out money for free, not giving out loans. If yes, which situations are these; if no, why not]

- Have you ever had to share large amounts of your own savings with other family members in the past?
 - [If yes] Please describe the situation [including how much was involved].
 - [If yes] How did you feel about it when it happened? (*Probe*: Sad, happy, concerned, annoyed, tension, no tension etc.)
 - [If yes] Did you want to share with the rest of the family? [Why, why not]
 - [If yes] Did you feel it was fair to share with the rest of the family? [Why, why not]
 - [If no] Why not?
 - [If no] Have you ever shared small amounts of your own savings? [If yes, when, how did you feel, did you feel it was fair]

- Have you ever given out loans to other family members?
 - [If yes] Please describe the situation [including how much was involved].
 - [If yes] Did you take interest on the loan given out? [If yes, how much]
 - [If yes] Did you feel it was a fair decision to lend to the rest of the family? [Why, why not]
 - [If no] Why not?
- Have you ever been required to contribute to a large purchase for another family member using your own savings?
 - [If yes] What was the situation [including how much did it cost]?
 - [If yes] How did you feel about contributing? (*Probe*: Happy, sad, indifferent, frustrated, generous, worried, etc.)
 - [If yes] Was it fair? [If yes, is giving less unfair then; if no, why not]
 - [If no] Why not?
- Have you ever refused to contribute money to another family member in any way (either through cash, loans or purchases)? [If yes, what was the situation; if no, why not]

Do other family members share their savings with you? [Clarify we are talking about giving money for free, not giving out loans.]

[If yes]:

- Which family members have shared their savings with you?
- In which situations have they shared their savings with you?
- Do you feel they ought to share their savings with you? [Why, why not]
- How much do they share with you?
- In your situation, do you consider that a fair amount to share with you? [If yes, would sharing more be unfair then; if no, why is it unfair]

[If no]:

- Why do you think they do not share their savings with you?
- Are there situations where they would be required to share their savings with you? [If yes, what situations]
- How do you feel about them not sharing their savings with you? [*Probe*: Indifferent, hurt, content, concerned, etc.]
- Do you feel it is fair they do not share their savings with you? [*Probe*: Ought they share their savings?]

Are you able to ask for money from your other family members if you need to?

- [If yes] Who would you ask?
- [If yes] What have you asked them for in the past?
- [If yes] How much was it?

- [If no] Why not?
- Have your other family members contributed to a purchase that was for you? [If yes, what, when, how much did it cost; if no, why not]
- Have other family members ever refused to contribute money to something you asked for (either through cash, loans or purchases)? [If yes, what was the situation; if no, why not]

Do you have any recurring expenses you need to pay to other family members? [If yes, what]

Do your other family members have any recurring expenses they need to pay you? [If yes, what]

Do you know what *koseliya* means? [If yes, please describe]

Do you keep your own *koseliya*?

- [If yes] How much?
- [If yes] How do you keep your own *koseliya*?
- [If yes] Have you told all your other family members about your *koseliya*?
 - [If no] Who have you told?
 - [If no] Why have you not told all of them?
 - [If no] What would happen if they discovered your *koseliya*? Do you worry about that?
- [If yes] Why do you feel it is necessary to keep *koseliya*?
- [If no] Why not?
- [If no] Do you keep any money hidden from other family members?

Do you keep balance accounts of how much you have spent on other family members and how much they have spent on you? [If yes, how; if no, do you not worry about unfairness]

Do you feel you get a fair share of money and items in this family? [Why, why not] (*Probe: Money, items, property, land*)

CASH TRANSFER

Now I would like to ask you questions regarding the cash transfer from MIRA.

In your household, who makes decisions regarding the cash transfer you receive?

Where is the cash transfer kept?

What does the cash transfer get spent on?

- [If food, for each item; if more than three items, only ask about “top three”]
 - Where did you purchase the item from?
 - How much did you buy?
 - How much did it cost?
 - How often did you purchase it?

- Did you share any of it with other family members? [If yes, how do you decide how much to share, when]
- [If other item or savings, loans, investments – how much was it]

Have you purchased any food from your other savings?

[If yes] How does it compare to the food bought from your cash transfer?

[If yes] Please talk me through what you have purchased.

- [For each item; if more than three items, only ask about “top three”]
 - Where did you purchase the item from?
 - How much did you buy?
 - How much did it cost?
 - How often did you purchase it?
 - Did you share any of it with other family members? [If yes, how do you decide how much to share, when]

Have you eaten any other food other than the food that was purchased from your own money? [If yes] Please talk me through what you have eaten and how much it cost. [If no] Why not?

Have you previously been pregnant?

- [If yes] How does the food eaten in this pregnancy compare to your previous pregnancies? (*Probe*: How has it been different?)
 - [If yes] Do you feel the differences are significant to you? [Why, why not]
 - [If no] Can you give an example of what has remained the same?
 - [If no] Why not?

Do you feel the cash has made a difference to what you can eat?

- [If yes] What differences has it made? (*Probe*: Anything else?)
- [If yes] Why do you think [mention differences above] have happened?
- [If yes] Do you feel the differences are significant? [Why, why not]
- [If no] Why not?

Are you free to spend the cash transfer on whatever you like?

- Can you refuse if your other family members ask you for money from your cash transfer?
- Are you free to spend the cash transfer differently from what they talk about in the women’s groups?
 - [If yes] Have you wanted to spend it on anything different? [If yes, what]
 - [If yes] Have you spent it on anything different? [If yes, what]
 - [If no] What would happen if you spend the cash transfer differently from what they talk about in the women’s groups?

How many cash transfers did you receive?

[If she is no longer receiving transfers] How did you feel after the cash transfers ended?
(Probe: Sad, happy, etc.)

- Are you planning to get pregnant again in the future?
- [If yes] How do you feel about your next pregnancy right now?

FAMILY SEPARATION AND DEGREES OF SEPARATION

I would now like to ask you some questions about your family circumstances.

Do you currently live together with your mother-in-law?

If she lives on her own and is separated from her mother-in-law

Please can you tell me the story of how you became separated from your mother-in-law.
(Probe, this should be conversational: What was the context? When did it happen? How did it start? Why did it happen? What happened when the separation took place? How did you split up the property when the separation happened? How did she feel during the separation? How does she feel now about it after it has finished? How did the separation turn out in the end?)

How has the separation affected your relationship to the family members who no longer live with you?

- How has it changed how you behave towards each other?
 - Do you still have the same responsibilities towards each other?
 - Has it changed how they treat you?
 - Has it changed the allocation of household chores in your family?
- How has the separation changed how you feel about them?
- How has the separation changed what decisions you can make in the family? [If no change, what has remained the same]
- Do you still have a guardian? [If yes, who, what do they do that makes them a guardian]

How has the separation affected your relationship to your husband?

- How has it changed how you behave towards each other?
 - Do you still have the same responsibilities towards each other?
 - Has it changed how they treat you?
 - Has it changed the allocation of household chores in your family?
- Has it changed how you feel about each other?
- Has it changed how your husband treats you?

How has the separation affected how you share money in the family?

- Has it changed how you make decisions about money in the family? [If yes, what; if no, what has remained the same]

- [If the husband is alive and earns money] Has it changed who receives the income that is earned by your husband? [If yes, how]
- [If there are brothers-in-law who earn money] Has it changed who receives the income that is earned by your brothers-in-law? [If yes, how]
- Has it changed who makes purchases in the family? [If yes, how; if no, how are purchases made]
- Has it changed which purchases get made? [If yes, how]

If she lives together with her mother-in-law

Please can you tell me a bit about your own life since you got married? (*Probe*: When did you get married? How did you get married? Who decided who you should marry? How did you feel when you got married? What was life like after you had just married? What were the biggest worries or fears after you married? What were the biggest joys? How did your life change in the years passing after you were married? What are your current biggest worries or fears? What are your biggest joys?)

Can you tell me about your relationship to your mother-in-law? (*Probe*: What do you enjoy about living with your mother-in-law? What do you find difficult about living with her? Are there any expectations from your mother-in-law with regards to you? Do you expect anything from her? How do you feel about your relationship to your mother-in-law? Has this relationship changed in the years since you got married?)

[Only ask this question if alone with the respondent and nobody else is around] Do you expect to continue living with your mother-in-law for the future?

- [If yes] Do you worry about separating from your mother-in-law in the future? [Why, why not]
- [If yes] Do you want to separate from your mother-in-law in the future? [Why, why not]
- [If no] When do you expect to stop living with your mother-in-law? (*Probe*: Please describe)
- [If no] How do you feel about separating from your mother-in-law in the future? (*Probe*: Happy, calm, anxious, stressed, relieved, worried, etc.)
- Would you be able to keep all your savings and other belongings if you separated from your mother-in-law? [Why, why not]

COMMUNITY SUPPORT

Changing the subject a little, I will now ask you about what you usually do during those times when there are problems in your personal life. आब हम आहासे पृछे जाइछि कि आहा कथि करै छि जखनी आहाके कोनो समस्या परैय.

During times when you have many private worries and fears what do you usually do?

- Do you seek help from anyone? कि आहा केकरोसे मदत लै छियै?

- [If yes] Who do you approach? केकरा कहै छि मदत करेला?
- [If yes] How does that person help you? [अगर ह] उ आदमी आहाके केनाके मदत करै छै?
- [If yes and woman is alone with interviewer] Can you give me an example of a time when you sought help? [अगर ह आ महिला अन्तर्वार्ताकारके साथ अकेले छै त] कि आहा हमरा एगो उदाहरण द सकै छियै?
- [If no] Why not? [अगर पुतहु केकरोसे मदत नै लै छै त] कथिलागि नै?

During times when you have trouble with family disputes what do you usually do? आहा कथि करै छि जखनी कोनो पारिवारिक झगडासे आहाके समस्या होइय?

Do you seek help from anyone? कि आहा केकरोसे मदत लै छियै?

- [If yes] Who do you approach? केकरा कहै छि मदत करेला?
- [If yes] How does that person help you? [अगर ह] उ आदमी आहाके केनाके मदत करै छै?
- [If yes and woman is alone with interviewer] Can you give me an example of a time when you sought help? [अगर ह आ महिला अन्तर्वार्ताकारके साथ अकेले छै त] कि आहा हमरा एगो उदाहरण द सकै छियै?
- [If no and woman is alone with interviewer] Can you give me an example of a time when you had a dispute?
- [If no] Why not? [अगर पुतहु केकरोसे मदत नै लै छै त] कथिलागि नै?

Apart from your husband or your mother-in-law, is there anybody you can approach when you have worries or fears?

- Do you have any friends outside of your house that you visit?
 - [If yes] Please describe the friends that you visit? (*Probe*: Where do you know them from? What are they like as people? What do you like about seeing them?)
 - [If yes] Would they support you if you had worries and fears? [If yes, how]
 - [If yes] Would they be able to help you with family disputes? [If yes, how]
- Do you have any friends outside of your house that visit you [apart from the ones mentioned already in the previous question]?
 - [If yes] Please describe those friends (*Probe*: Where do you know them from? What are they like as people? What do you like about seeing them?)
 - [If yes] Would they support you if you had worries and fears? [If yes, how]
 - [If yes] Would they be able to help you with family disputes? [If yes, how]
- [If no friends outside of house]

- How do you feel about not having friends outside of your house? (*Probe*: Indifferent, content, lonely, sad, insecure, secure)
- Would you want to have friends outside of your house? [Why, why not]
- What are the challenges you face in making friends outside of the house?
- Why do you not have any friends outside of the house? (*Probe*: Is she not allowed? How does she feel about not being allowed to make friends outside the house?)

HONOR

Finally, I would like to know more about honor/*ijjat* in your community. Please can you explain to me what role honor plays in your life? (*Probe*: Why is it important for you personally? How does honor affect your life personally? Is your honor related to your other family members' honor? Do you active try to achieve honor in your life? Do you worry about losing honor in your life?)

As you know, in our community, a woman's behavior often reflects her honor. Can you explain this in more detail for us? (*Probe*: What are some traits of women who behave with honor? What are some traits of dishonorable women? Are there actions that are more honorable than other actions? Are there actions that are more dishonorable than other actions? How does the community react to dishonorable women? How does it react to honorable ones?)

Think of a woman that you know very well. This could be someone in your family or someone from your community. You do not need to tell us who it is (but you may if you wish). How would you assess whether or not she is an honorable woman? Does she do anything that is particularly honorable or dishonorable? Please describe all aspects of her that reflects on her honor.

In the following situations, please tell us if there is a potential for someone's honor to be damaged or enhanced:

- A woman going outside her house
- A woman earning her own money
- A woman making purchases outside her house
- A woman keeping her own savings

THANK THE WOMAN FOR HER TIME AND END THE INTERVIEW

H.1.3 Topic guide for daughters-in-law, Phase 3

मायसमुहमे सहभागी होयवाला महिला सबके लागि विषय पुस्तिका.

Topic guide with women receiving cash

Ask about her family situation: is she in her maithi or sasural? Was her husband and other family members in the home, have they been in the home during her pregnancy (are they

migrant labourers), who does she share the house with, which daughter in law is she - the youngest daughter in law, is it her first pregnancy, has she had antenatal checkups.

First of all we would like to ask you about your pregnancy

How does your family feel about you being pregnant?

To what extent are you treated differently because you are pregnant?

How does your family take care of you while you are pregnant?

How do you feel about being pregnant?

(What differences do you notice between this pregnancy and previous pregnancies? Why?)

How much do you move around outside the house normally (for shopping/taking children to school/visiting neighbours/looking after animals etc)?

How has this changed since you have been pregnant?

Now we would like to ask you about MIRA meetings

How did you find out about MIRA group meetings?

How often do you go to MIRA group meetings?

What affects your ability to go to meetings? What helps (enables) you to go to meetings?

What role did the cash transfer play in enabling you to go to groups?

What makes it more difficult for you to go to meetings?

Describe the times when you have not been able to go to meetings. Why were you not able to go?

What do you like most about the meetings?

What do you least like about the meetings?

What is the main purpose of the meetings?

How has going to the meeting affected you? (How has going to the meeting made you feel or behave?)

Who usually goes with you to the meetings? To what extent do they participate in the meeting?

How do you think going to the meeting has affected them (the accompanying person)? (How has going to the meeting made them feel or behave?)

Recently, what have you been discussing in the meetings?

(probe for strategy formation – home visit, group members do agriculture meeting, learning from other group members re kitchen garden, meeting with men, rally, mother in law meeting, daughter in law meeting)

How have you participated in the planning and implementation of the strategies?

Which activity of the women's group have you enjoyed the most?

Now we would like to talk to you about the cash transfer that you receive.

How do you usually receive the cash?

How do you prefer to receive the cash? Why?

Tell us about a time when you have received cash at home. (Why did you receive it at home?

What happened? Who came to give you the cash? What did they say? Whom did they talk to?)

When you receive cash at the women's group meetings, what happens? (do you keep the cash, or give to someone else – why do you give to someone else?)
If you keep the transfer, why do you not give it to someone else?

What are the advantages (good things) about receiving the cash at the women's group meetings?

What are the disadvantages (bad things) about receiving cash at the women's group meetings?

How do you think receiving cash at the meetings affects your ability to spend the cash on what you want to?

How do you think receiving cash at the meetings affects your ability to keep the cash and do what you want with it?

Now we would like to ask you about the spending of the cash

What advice have you received about how the cash should be spent?

How useful was that advice?

How much were you able to follow this advice?

What made it difficult to follow the advice?

We have heard that it is difficult to make the transfer last over the whole month. Can you tell us how you have managed?

Throughout your pregnancy, how has your spending of the cash changed? Why?

How easy is it to keep the money yourself and spend it?

To what extent do you have to consult with other family members about spending the cash?

We have heard that daughters in law like you cannot always move outside the home. How do you manage to spend the cash transfer?

(If she asks others to spend it, how easy is it to ask for change back from the money? How often do you ask others to buy things, or do they know to buy you things regularly?)

How easy is it for you to ask others to buy things for you? What makes it easy? What makes it more difficult?

(To what extent do they buy you what you ask for?)

How do other family members decide what to buy for you if you don't tell them regularly?

How easy is it for you to keep track of how the money is spent? How easy is it for you to know the food prices in your area? How does that affect your ability to keep track of how the money is spent?

Sometimes you might want to spend the cash on something other than food, to what extent can you spend it on what you want to?

In what circumstances do you lend or give some of your cash to other family members?

(why don't they ask you for a loan/money?)

It must be difficult to keep the food that you buy with the transfer only for yourself. How do you manage? To what extent do you share the food you buy?

Generally, how easy is it to follow the advice of MIRA? To what extent are you able to follow the advice? What makes it easier to follow advice? What makes it difficult to follow advice?

How do MIRA check that you have spent the cash according to their advice?

How would you or your family be affected if you didn't spend the cash on food?

We have observed that the NM or FCHV asks you how you spent the cash at every meeting. How do you feel about this?

How do you think that other people (ie not MIRA staff) would react if it was known you hadn't spent the money on what was recommended?

How would the honour/reputation of the family be affected?

We want to explore your opinions about how the cash might improve the health of your baby.

We have heard that giving cash to pregnant women will improve the health of their baby because there is community (outside) pressure to spend the cash transfer on fruit and milk, and then people feel ashamed if they spend it on anything else.

To what extent do you think this is true?

How is this community pressure created?

Some people think that giving a pregnant woman cash, helps to remind the family that pregnant women need good nutrition for the health of their baby.

To what extent do you think this is true? Why?

(Compared to other pregnancies, how aware is your family about good nutrition in pregnancy? Why)

Some people think that giving a pregnant woman cash helps to remind her family that pregnancy is an important time to take care of a woman?

To what extent do you think this is true for you? Why?

(compared to other pregnancies, how aware is your family about the need to take care of you especially?)

- probe about antenatal care and rest

Some people think that the women's group is effective in reducing the number of low birth weight babies, by increasing the knowledge of **family members** of pregnant women?

To what extent do you think this is true?

Why?

What does your family know about what you should eat, and how you should eat during pregnancy?

Who has the most knowledge in your family about good nutrition in pregnancy? Why/how?

How does your family ensure that you have good nutrition in your pregnancy?

How easy is it for you to maintain good nutrition during pregnancy? What affects the quantity and type of food that you eat?

Finally we would like to explore how the cash transfer and going to the women's group has affected you more broadly.

Since you started going to the women's groups and receiving cash, what changes have you noticed in how your family members were treating you? What were the good changes? What were the bad changes?

What changes have you noticed in your ability to make decisions about money in the family? How did the cash transfer play a role in this, if at all?

What changes have you noticed in your ability to advance your own goals and move ahead in life more generally?

H.2 Topic guides for mothers-in-law and elder sisters-in-law

H.2.1 Topic guide for mothers-in-law and elder sisters-in-law, Phase 1

Basic information आधार

What is your age? आहाके उमर कते छै?

What is your religion? आहाके धर्म कोन छै?

What is your caste? आहाके जाति कोन छै?

Madheshi/Bahadi? मधेसी/ पहाडी ?

What is your educational level? आहाके शैक्षिक स्तर कते छै?

[Make an assessment of socio-economic status]

Are you staying in your maiti or your sasural? कि आहा अप्पन माइतिमे रहैछि कि ससुरालमे?

Please tell me who lives in your household. कृपया क के हाम्रा कहू कि आहाके घरमे के सब रहै छै?

[Sons, daughters, sons-in-law, daughters-in-law, mothers-in-law, fathers-in-law](बेटासब, बेटीसब , जमायसब, पुतहुसब, साउससब , ससुरसब)

Do you have any members of your family that are currently living abroad? कि आहाके परिवारके कोनो सदस्य विदेश रहै छै वर्तमानमे?

[If yes] Please tell me who lives abroad. अगर हँ, त, कृपया हाम्रा बताउ कि के रहैछै विदेश?

Household management of finances घरमे पैसाके व्यवस्थापन

I am now going to ask you questions about how money is usually managed in your household. This involves questions on personal income, credit and savings. It is important for us to know this information to us understand how best to help your community move forward economically.

आब, आहाके घरमे पैसाके व्यवस्थापन सामान्यतया केनाके होइछै तै सम्बन्धि प्रश्न सब पुछ्छु चाहैछि? आइमे आहाके व्यक्तिगत आय, ऋण आ बचतके बारेमे प्रश्नसब छै. यी जानकारी हाम्रासबके लेल महत्वपूर्ण छै कैला कि आहाके समुदायके आर्थिक रुपसे केना के आगाडी बढायल जाय से बुझेमे हमरा सबके मदत करतै .

Income आय

First I am going to ask you questions regarding the income that comes to your family. Can you tell me about all the people who earn an income in your family?

सर्वप्रथम हम आहाके पुछ्छु जा रहलछि कि आहाके घरमे आय कहाँसे अवई छै? कि आहा कईह सकैछि आहाके घरके उ सदस्यसब के बारेमे जे पैसा कमाइ छै?

- Who earns an income in your family? आहाके परिवारमे के पैसा कमाइछै?
- [For each earner, talk through with the mother the details of the income earned: How the income is earned, how often it comes to the family and if it is main income or supplement] [हरेक कमायवाला आदमीके बारेमे साउससे पुछ्छु; कि पैसा केन कमाय छै? पैसा परिवारमे केनाके अवै छै? कि इ आमदनी मुख्य स्रोत छै कि पूरक मात्रै छै?
- [If remittances have not already been mentioned] Does anyone send remittances from abroad? कोइ गोटा विदेशसे रेमिट्ट्यान्स भेजै छै?
- [If remittances have not already been mentioned] Who receives the remittances that are sent? रेमिट्ट्यान्स जे भेजै छै से के लईछै?
- Do you have a family business? [If yes, what is it and who works on it doing what] कि आहाके पारिवारिक व्यापार छै? [अगर ह, कथि छै आ के करै छै ?]
- Who receives the income that is earned? जे पैसा आय आर्जन होइछै से के लई छै ?

- [If multiple earners] Do the different earners make each their own decisions regarding the use of the money they earn or do they pool the money together and make a joint decision? [अगर बहुते गोटा कमायवाला छै तब] उ सब अपन कमायल पैसाके केनाके उपयोग करवै, तै सम्बन्धि अपने निर्णय करै छै कि एके जगह पैसा राइख क संयुक्त निर्णय करै छै?
- [For household members who do not earn an income] Does he/she have a way of getting money? [घर परिवारके सदस्य सब जे पैसा नै कमाय छै] कि उनका पैसा पावेके कोनो उपाय छै?
- [For household members who do not earn an income] Does he/she receive allowances from [income earners]? [घर परिवारके सदस्य सब जे पैसा नै कमाय छै] कि उनका सबके खर्चा भेटै छै ?
- [If yes] What are the allowances for? अगर हँ, त कथिलागि भत्ता भेटै छै?

Do you earn an income yourself? कि आहा अप्पेसे पैसा कमाय छियै ?

[If woman earns her own income] [अगर महिला अप्पेसे पैसा कमाय छै त]

- How do you feel about earning an income yourself? [अगर हँ] आहा अपनेसे पैसा कमाय छि ता आहाके केहन महसुस होइय ?
- What do you do with the income you earn? [अगर ह] आहा जे पैसा कमाय छि तै से कथि करै छि?
- Do you hand over your income to your family members? [अगर ह] कि आहा अपन आय घर परिवारके सदस्यसबके दै छियै? [If yes, explore why] [अगर ह , कथिलागि ?]
- [If no] Do you like having your own income? [अगर नै, कि आहाके निमन लगैय जखनी आहाके अपन आमदानी रहैय?]

[If woman does not earn her own income] [अगर महिला अपनेसे नै कमाय छै त]

- Do you have a way of getting money? कि आहाके कोनो किसिमसे पैसा भेटैछै?
- Do you receive an allowance? [If yes, how] कि आहा अपन खर्चा पवैछियै?
- [If yes] What is the allowance for? [अगर ह] कथिलागि खर्चा भेटैय?
- Would you like to earn an income yourself? कि आहा अप्पेसे पैसा कमाय चाहैछियै ?
- Why do you not earn an income yourself? [अगर नै] आहा कै लागि नै अपनेसे पैसा कमाय छि?
- What would happen if you earned an income yourself [अगर नै] कथि होतै अगर आहा अपनेसे पैसा कमायब त?
- Have you ever earned an income yourself? [If yes, how did you earn your income] [अगर नै] कि आहा कहियो अपनेसे पैसा कमैने छियई? [अगर ह, त केनाके पैसा कमैने छियै?]

Savings बचत

Now I would like to ask you about savings in the household. Savings can be kept either in cash or as assets. Does anybody in your household keep their own savings? आब हम आहाके घर के बचतके बारेमे पुछ चाहैछि ? कि आहाके घरमे कोइ गोटा बचत अपना पास रखैछै?

[If yes, for each household member that keeps own savings]

- How does he/she keep their savings? उ केना के बचत रखैछै/ करैछई ?
- What is he/she saving money for? कथि के लागि उ पैसा बचत करै छै?

- Has he/she previously had to spend money from his/her savings? कि उनका पहिले कहियो अप्पन बचतमेसे पैसा खर्च करे परल छलैय? [If yes, on what] [अगर ह] कथिमे?
- [If money is physically stored in the household] Who keeps the money in the household? घरमे पैसा के रखैछै?
- [If money is physically stored in the household] How is the money kept in the household? घरमे पैसा केनाके राखल जायछै?

[If woman does not save money herself] *Have you ever wanted to save your own money?* [अगर नै] कि आहा कहियो अप्पन पैसा बचत करे चाहलियै ?

[If woman does not save money herself] *Are you allowed to keep your own savings?* [अगर नै] कि आहाके अप्पन बचत पैसा अपने पास राखेके अनुमति छै?

- [If yes] Why do you not keep your own savings? [अगर ह] आहा के लागि नै अप्पन बचत अपने पास रखैछियै ?
- [If no] Why are you not allowed to keep your own savings? [अगर नै] आहाके अप्पन बचत पैसा अपने पास राखेके अनुमति कैला नै छै?
- [If no] What would happen if you kept your own savings? [अगर नै] कथि होतै अगर आहा अप्पन बचत अपने पास रखबै?

Credit ऋण

Now I am going to ask you regarding any credit that your family possesses. Can you tell me about anybody in your family that take out loans? अब हम आहासे आहाके परिवारके कोनो ऋण है कि तै संबन्धी पुछ ज रहल छि? कि आहा हम्रा बतासकै छि कि आहाके परिवारमे कोइ ऋण लई छै ?

- Where do they get their loans from? उनका सबके ऋण कहासे मिलै छै?
- When do they take out loans? उ सब कहिया लई छै ?
- Why do they take out loans? उ सब के लागि ऋण लाई छै ?

Does anyone lend to others in the household? कि घर परिवारमे से कोइ गोटा दोसर लोक के उधारी दै छै?

- Who do they lend to? केकरा दै छै उधारी?
- When do they lend out money? उ सब कहिया दै छै उधारी?
- Why do they lend out money? के लागि पैसा दै छै उधारी?

Have you ever borrowed your own money? [अगर ह] कि आहा कहियो अपनेसे उधार लेने छियइ?

- [If yes] What did you borrow money for? [अगर ह] कथिके लागि उधार लेलियै ?
- [If no] Have you ever wanted to borrow money for something? [अगर नै] कि आहा कहियो कोनो समानके लागि पैसा उधर लिय चाहलियै ?
- [If no] Why are you not allowed to borrow your own money? [अगर नै] के लागि आहाके अपनेसे पैसा लिय अनुमति नै छै?
- [If no] What would happen if you borrowed your own money? [अगर नै] कथि होतै अगर आहा अपनेसे पैसा उधर लेवै त?

Group participation समुहमे सहभागिता

Does anybody in your family participate in groups related to financial matters (credit, savings, income, financial education)? कि आहाके परिवारमेसे कोइ गोटा पैसा सम्बन्धि (जेनाकि ऋण, बचत, आय, वित्तीय शिक्षा (पैसा सम्बन्धि शिक्षा दियेवाला) समुहमे सहभागी होइछै ?

- [If yes] Can you tell me what the group does? [अगर ह] कि आहा हमरा बता सकैछि कि उ समुह कथि करै छै ?
- [If credit] How does the group provide your family with credit? [अगर ऋण दियेवाला समुह छै त] उ समुह आहाके परिवारके केनाके/ कहाँसे ऋण दै छै?
- [If savings] How does the group help you save money? [अगर बचत करेवाला समुह छै त] उ समुह आहाके पैसा बचत करेमे केनाके सहयोग करै छै?
- [If income] What type of work do you do in the group? [अगर आय आर्जन करेवाला समुह छै त] आहा, समुहमे केहन किसिमके काम करै छियै?
- [If financial education] What do they teach you about? [अगर वित्तीय शिक्षा सम्बन्धि समुह छै त] उ सब कथि सिखबै छै आहाके?
- [if no] Why not? [अगर महिला समुहमे सहभागी नै होइ छै त] कथिलागि नै सहभागी होइछि?

Management व्यवस्थापन

Now I would like to ask you about the management of money in the household. Who manages the money generally in the household? अब हम आहाके पुछ चाहब कि आहाके घरमे पैसाके व्यवस्थापन केनाके होइछै? सामान्यतया घरमे पैसाके व्यवस्थापन के करै छै?

Are you involved in decisions about money in the household? कि घरमे पैसाके बारेमे आहा निर्णय करै छियै?

[If the mother-in-law is involved in decisions] [अगर साउस निर्णय लै छै त]

- Were you always involved in decisions about money in the household? कि आहा पहिले भी घरमे पैसाके निर्णय लै छलिय?
- [If no] When did it change? [अगर नै] इ कहिया परिवर्तन भेलै? आहा कहिया से पैसाके निर्णय करे लगलियै ?
- [If no] Why did it change? [अगर नै] एहन परिवर्तन कथिलागि भेलै?
- Do you need to consult other people in such decisions? कि आहा कहियो निर्णय करे बेरमे घरके दोसर लोकसे सल्लाह लिएके जरुरि परै छै ? [If yes, give an example] [अगर ह, एगो उदाहरण दु]
- Do other people ever disagree with your decisions? कि दोसर लोक कहियो आहाके निर्णयसे असहमत होइछई? [If yes, give an example] [अगर ह, एगो उदाहरण दु]
- Do other people ever make their own suggestions regarding money in the household? कि दोसर लोक सब कहियो पैसाके बारेमे सल्लाह सुझाब दै छै कि घरमे पैसाके बारेमे केनाके निर्णय कैल जतै ? [If yes, give an example] [अगर ह, एगो उदाहरण दु]
- [If multiple decision-makers] How do you come to an agreement on decisions regarding money in the household with [mention other decision-makers]? [अगर एक से बेसी निर्णयकर्ता सब छै त] घरमे पैसा सम्बन्धि निर्णयमे आहा केनाके सम्झौता करै छियै ?

[If the mother-in-law is not involved in decisions]

- Do [mention decision-makers] need to consult other people in such decisions? कि उ (जे निर्णय लै छै) पैसा सम्बन्धि निर्णय लिए बेरमे आरो लोकसे सेहो पुछेके जरुरि परै छै? [If yes, give an example] [अगर ह, एगो उदाहरण दु]
- Do other people ever disagree with [mention decision-makers]'s decisions? कि दोसर लोकसब उनकर निर्णयसे कहियो असहमत होइ छै? [If yes, give an example] [अगर ह, एगो उदाहरण दु]
- Do other people ever make their own suggestions regarding money in the household? कि दोसर लोक सब कहियो सल्लाह सुझाव दै छै कि घरमे पैसाके बारेमे केनाके निर्णय कैल जतै ? [If yes, give an example] [अगर ह, एगो उदाहरण दु]
- [If multiple decision-makers] How do [decision-makers] come to an agreement on decisions regarding money in the household? [अगर एक से बेसी निर्णयकर्ता सब छै त] उ निर्णयकर्ता सब घरमे पैसा सम्बन्धि निर्णयमे केनाके सम्झौता करै छै?

Market transactions बजारके लेनदेन

Now I would like to know more about how purchases are made in this household. Who makes purchases for this household? [Explore reasons why some make purchases, while others do not make any purchases] अई घरके लागि के खरिदारी करै छै? [कथि कारण छै कि कोइ गोटा खरिदारी करै छै आ आरो गोटा नै करै छै?]

Where does your family go to make purchases? आहाके परिवार खरिदारी करे कहाँ जाइछै?

- Who makes purchases from the local market? स्थानीय बजारमे से के खरिदारी/ किनमेल करै छै?
- What do you buy from the local market? आहा कथि किनै छियै स्थानीय बजारमे से ?
- Does anyone make purchases directly from other people's households? [If yes] Who? कि कोइ गोटा सिधे दोसरके घरसे खरिदारी करै छै?
- [If yes] What do you buy from other people's households? [अगर ह] दोसरके घरसे आहा कथि किनै छियै?
- Do visitors come to your house directly and sell you things? कि बाहरसे कोइ आहाके घरमे समान बेचे अवैछै ?
- [If yes] Who are the visitors? [अगर ह] उ बेचे वाला सब के छै?
- [If yes] What do they sell you? [अगर ह] उ आहाके कथि बेचै छै?
- [If yes] How frequently do they come? [अगर ह] उ सब कते जल्दी (कते दिनमे) समान बेचे अ वै छै?
- Does anyone make purchases from local shops? [If yes] Who? कि कोइ गोटा स्थानीय दोकानसे खरिदारी करै छै?
- [If yes] What do you buy from local shops? [अगर ह] आहा कथि किनै छियै स्थानीय दोकानसे?
- Does anyone make purchases from other villages? [If yes] Who? कि कोइ गोटा दोसर गाउँसे खरिदारी करै छै?

- [If yes] What do you buy from other villages? [अगर ह] आहा कथि किनै छियै दोसर गाउँ से?
- Does anyone make purchases from Janakpur? [If yes] Who? कि कोइ गोटा जनकपुरसे खरिदारी करै छै? [अगर ह] के?
- [If yes] What do you buy from Janakpur? [अगर ह] आहा कथि किनै छियै जनकपुरसे?
- Any other places where you make purchases? आरो कोन जगह आहा खरिदारी करै छियै?

[If mother-in-law makes purchases herself] [अगर साउस अपनेसे खरिदारी/ किनमेल करै छै त]

- Of the above places, where do you go to make purchases yourself? अई जगह सबमे से, आहा अपनेसे कत जाइछि खरिदारी करे?
- Why do you like going to these places? कैलागी आहाके अहि जगहसबमे जायेमे निमन लगैय?
- Are there places you don't go yourself but instead send someone else instead? कि एहन कोनो जगह छै जत आहा कहियो नै जाइछि खरिदारी करे , बल्कि कोइ दोसर गोटाके पठवै छियै ?
- [If yes] Why not these places? [अगर ह] कैला नै जाइछि अई जगह सबमे ?
- Have you always been able to leave the house and make purchases yourself? कि आहा सब दिनसे/ पहिलही से घरसे बाहर जाके अपनेसे खरिदारी करै छियै?
- [If no] When did you start being able to make purchases yourself? [अगर नै] आहा अपनेसे खरिदारी करेके कहिया सुरु कैलि ?

[If mother-in-law does not make purchases herself] [अगर साउस अपनेसे खरिदारी नै करै छै त]

- Why do you not make any purchases yourself? आहा कथि लागि नै अप्पेसे खरिदारी करै छियै?
- What would happen if you made purchases yourself? कथि होतै अगर आहा अप्पेसे खरिदारी कैरतियै त ?
- [If prestige is the answer] If the community supported you in going to the market and making purchases, would you want to make purchases yourself? [अगर जबाब “ परिवारके इज्जतके चलते” छै त] अगर समुदाय आहाके वजार जाय दियेला आ खरिदारी करेला समर्थन करतै त कि आहा अपनेसे खरिदारी करे चाहबै?

1) Cash transfers

[WHEN DAUGHTERS-IN-LAW RECEIVE THE CASH TRANSFER AT HOME] [जखनी पुतहुसब घर भेटसे पैसा लै छै]

How did you hear about the cash transfers?

आहा पैसा वितरणके बारेमे केनाके सुनालियै?

Why did your daughter-in-law receive the cash transfers at home instead of at the women's groups?

आहाके पुतहु आमा समुहसे पैसा लिएके सट्टामे घर भेटसे कथिलागि पैसा प्राप्त कैलखिन?

Please tell me about the last time the nutrition mobiliser visited your house.

कृपया कके कहू कि पोसन परिचालक आहासे अन्तिम बेर कहिया भेटे आइल छलैय.

- Were you present during the last visit? कि आहा घरमे छलिय तखनी?
- What happened during the last visit?
- कथि भेलै अन्तिम भ्रमणमे? कथि भेलई तब?
- Who received the cash transfer from the NM? पोसन परिचालाकजे पैसा देलकै से के लेलकै?
- Has the NM ever visited at a time when your daughter-in-law was not at home? कि पोसन परिचालक कहियो आहाके घर आइल छलखिन जखनी आहाके पुतहु घरमे नै छलखिन?
- [If yes] What happened then? [अगर ह] कथि भेलै तब?

WHEN DAUGHTERS-IN-LAW GO TO THE WOMEN'S GROUPS TO RECEIVE CASH TRANSFERS

जखनि पुतहुसब आमा समुहके बैठकमे पैसा लिए जाइछै

Please tell me about how you ended up going to the women's groups to get cash transfers.

कृपया कके कहू कि आहा पैसा लिए आमा समुहके बैठकमे केनाके जाय लगलिय ?

- How did you hear about the cash transfers? पैसा वितरणके बारेमे आहा केनाके सुनलियै?
 - Who decided that your daughter-in-law would be going to the WGs to get cash transfers? के निर्णय करै छि कि आहाके पुतहु आमा समुहके बैठकमे पैसा लिए जतै?
 - Does she come to WG meetings alone or with someone else? कि उ आमा समुहके बैठकमे अकेले अवै छै कि केकरो जोडे अवैई छै?
 - Do she receive the cash transfer yourself or do other family members take it? कि उ पैसा अप्पेसे लै छै कि परिवारके दोसर सदस्य लै छै?
 - Have she ever been unable to come to a WG meeting? [If yes, what was the reason, what happened] कि उ कहियो आमा समुहके बैठकमे आवेमे असमर्थ छलखिन?

Control over the cash transfer पैसामे नियन्त्रण

- Have your daughter-in-law ever handed over the received cash transfer to other family members either after receiving it or on a later day? कि आहाके पुतहुके जे पैसा भेटैय से घर अईबते घर परिवारके सदस्यसब दै छै कि बादमे दोसर दिन दै छै?
- [If she hands over] Who does your daughter-in-law hand over her money to? [अगर महिला पैसा दै छै त] आहाके पुतहु केकरा दै छै पैसा?
- [If she hands over] Why does she hand over her cash transfer to someone else? [अगर महिला दै छै त] उ पैसा दोसर गोटाके कैलागि दै छथिन?
- Where is the money from the cash transfer kept? पैसा कहा रखाएछई?
- Who makes decisions regarding the use of the cash transfer? कि आहा निर्णय करै छि उ पैसासे जे आहाके आमा समुहसे भेटैय?
- Do you think your daughter-in-law has handled such amounts of money before? आहाके विचारमे कि आहाके पुतहु वोते पैसा (रु७५०) पहिले कहियो रखने छलै?

Purchases with the cash transfer

As a mother-in-law you know best what your own family needs. What does the money actually get spent on? एगो साउसके रुपमे आहा जनै छि कि आहाके कथि जरुरि छै. वास्तवमे पैसा कथिमे खर्च होइ छै? आहाके जे पैसा मिलैय से कथि मे खर्च होइय?

- Did the money get spent on food? [What kind of food, if yes] कि पैसा खानामे खर्च होइ छै? [अगर ह, कोन किसिमके खाना]
- Did the money get spent on medicines? कि पैसा दवाईमे खर्च होइछै ?
- Did the money get spent on cigarettes, alcohol or betel-leaf? कि पैसा चुरोट, रक्सी आ पान खायेमे खर्च होइछै?

Did the money get spent on soap or other household products? कि पैसा साबुन या घरकेलागि कोनो दोसर सामानमे खर्च होइछै?

- Did the money get spent on anything else? [What, if yes] कि पैसा आरो कोनो दोसर चिजमे खर्च होइछई? [अगर ह, कथि मे]

If the money was twice as much, what would it get spent on? अगर पैसा जते देल जाइ छै वोएसे दोब्बर रहैतै, त पैसा कथिमे खर्च होइतै?

If the money was only half as much, what would it get spent on? अगर पैसा आधा मात्रै रहैतै, त कथिमे खर्च होइतै?

2) Relationship with daughter-in-law पुतहुसे सम्बन्ध

Now we would like to know more about your relationship to your daughter-in-law. This is important for us so we can help both mothers-in-law and daughters-in-law move forward together in the future.

आब आहा कहु कि आहाके केहन सम्बन्ध है आहाके पुतहुसे

Please tell me about your relationship to your daughter-in-law. What is she like as a daughter-in-law? आब आहा कहु कि आहाके केहन सम्बन्ध है आहाके पुतहुसे.आहाके उ (पुतहु) केहन लगै छथिन?

- Do you enjoy living together with your daughter-in-law? कि आहाके अपन पुतहु जोडे रहेमे बढिया लगैय?
- [If yes] What do you like about your daughter-in-law? [अगर ह] आहाके अपन पुताहुके बारेमे कथि निमन लगैय?

- [If she mentions respect] How does your daughter-in-law show her respect for you? [अगर साउस कहतई, आदर करै छै] आहाके पुतहु केनाके आदर करै छै आहाके?
- [If she mentions service] Which services does your daughter-in-law provide you with? [अगर साउस कहतई, सेवा करै छै] आहाके पुतहु केहन सेवा करै छै आहाके?
- [If no] Why not? [अगर साउस कहतई, पुतहु जोडे रहेमे बढिया नै लगैय] कथिलागि बढिया नै लगैय?
- Is there anything that your daughter-in-law still needs to learn? कि एहन कथु छै जे आहाके पुतहुके अखनियो सिखेके बाकि छै?

Do you ever ask your daughter-in-law for advice when making decisions? कि आहा कहियो अपन पुतहुसे सल्लाह लै छियै निर्णय लिए बेरमे?

- [If yes] Can you give me an example? [अगर ह] कि आहा हमरा कोनो उदाहरण द सकै छियै?
- [If no] Why not? [अगर नै] कथिलागी नै?
- [For each of the following decisions get the mother-in-law to explain if she would consult her daughter-in-law. If yes, please give an example, if no, why not.] [नीचा लिखल हरेक काममे कि साउस अपन पुतहुसे सल्लाह लै छै / अगर ह, एगो उदाहरण दु/ अगर नै, कैलागी नै?]
 - Allocation of work in the household? घरके काम करे बेरमे?
 - Health care for the daughter-in-law? पुतहुके स्वास्थके बारेमे?
 - Major purchases in the household? घरके मुख्य खरिदारी करे बेरमे ?
 - Employment for your daughter-in-law? पुतहुके काम/ नोकरी करे दिएको बारेमे?
 - Education for your daughter-in-law? पुतहुके पढावेके बारेमे?

Have you ever disagreed with your daughter-in-law over an issue? कि आहा कहियो कोनो विषयमे अपन पुताहुसे असहमत छलिय ?

- [If yes] What was the issue? [अगर ह] कोन विषयमे ?
- [If yes] How did you handle the disagreement? [अगर ह] कथि कैलियै असहमति भेलै तब?
- [If yes] How did it end? [अगर ह] केनाके बातके मिलै लियै तब ?

- [If no] Would your daughter-in-law tell you if she disagreed with you? [अगर नै]
कि आहाके पुतहु आहाके कहतई जखनी उ आहासे असहमत होतै?
 - [If no] Why not? [अगर साउस अपन पुतहुसे असहमत नै भेल छै त]
कथिलागी नै ?

Do you ever allow your daughter-in-law to leave the house? कि आहा कहियो अपन पुतहुके घरसे बाहर जायके अनुमति दै छियै?

- [If yes] Would you allow your daughter-in-law to leave the house unaccompanied? [Why/Why not?] [अगर ह] कि आहा अपन पुतहुके घरसे बाहर अकेले जायके अनुमति देवै? [कैला/ कैला नै]
- [If no] Why do you not allow your daughter-in-law to leave the house? [अगर नै] आहा कैलागी नै अपन पुतहुके घरसे बाहर जाएके अनुमति देवै?
- [If the answer is prestige] If the community supported you letting your daughter-in-law leave, would you allow her to leave the house? [अगर जवाब” इज्जतके चलते “ होतै त] अगर आहाके समुदाय आहाके पुताहुके बाहर जाए दियेला समर्थन करतै त आहा उनका घरसे बाहर जाय देवै?
- [If the answer is prestige] If your son supported you letting your daughter-in-law leave, would you allow her to leave the house? [अगर जबाब, घरके इज्जतके चलते छै त] अगर आहाके बेटा आहाके पुतहुके बाहर जाय दियेके लागि अनुमति दै छै त आहा उनका जायके अनुमति देवै?
- [If yes] In what situations do you think it is appropriate for your daughter-in-law to leave the house? [अगर ह] कोन अवास्थामे, आहाके विचारमे, आहाके पुतहुके घरसे बाहर जायेके लागि उपयुक्त छै?
- [Probe regarding waged work, family business, education, purchases, health care, women’s groups and her maiti as appropriate] [पुछु : मजदुरीके लागि? पारिवारिक व्यापारके लागि? पढाईके लागि, खरिदारीके लागि, स्वास्थ्य स्याहारके लागि, आमा समूह जायके लागि या माइति जायेके लागि ?]

Do you allow your daughter-in-law to earn an income? कि आहा अपन पुतहुके पैसा कमायके अनुमति देवै?

- [If yes] Is she currently earning an income? [अगर ह] कि उ अखनी पैसा कमाय छै?
- [If yes] How does she earn her income? [अगर ह] केनाके पैसा कमाय छै?

- [If yes] Does your daughter-in-law keep her income with herself or does she give it to somebody else? [अगर ह] कि आहाके पुतहु पैसा अपने पास रखैछै कि कोइ दोसर गोटाके दै छै?
- What types of income-earning work would be appropriate for your daughter-in-law? [Why/why not?] केहन किसिमके आय आर्जन होएवाला काम आहाके पुतहुके लागि उपयुक्त छै?
- [If the mother-in-law answers that her daughter-in-law does not go out] Would you allow her to earn an income if she worked from home? [अगर साउस जबाब देतै कि उन्कर पुतहु बाहर नै जाइछै] कि आहा उनका पैसा कमायके अनुमति देवै अगर उ घरेसे काम कथिन त ?
- [If the answer is prestige] If the community supported you letting your daughter-in-law earn an income, would you allow her to do so? [अगर जवाब “इज्जत के कारण” छै त] गा समुदाय आहाके पुतहुके पैसा कमायला समर्थन करतै त आहा उनका पैसा कमाय देवै?
- [If the answer is prestige] If your son supported you in letting your daughter-in-law earn an income, would you allow her to do so? अगर आहाके बेटा आहाके पुतहुके बाहर जाय दिएकोे लागि अनुमति दै छै त आहा उनका जायके अनुमति देवै?

Do you allow your daughter-in-law to have her own savings? कि आहा अपन पुतहुके अपनेसे बचत करेके लागि अनुमति दै छियै?

- [If yes] Does your daughter-in-law have a means of getting savings? [If yes, what is it] [अगर ह] कि आहाके पुतहुके बचत करे के लागि पैसा प्राप्त करेके उपाय छै ? [अगर ह, कथि छै?
- [If no] Why not? [अगर पुतहुके पैसा बचत करेके अनुमति नै छै त] कथिलागि अनुमति नै छै?

Do you allow your daughter-in-law to take out her own loans? कि आहा पुतहुके अपनेसे कर्जा लिएकोे अनुमति दै छियै?

- [If yes] Does your daughter-in-law have a means of taking out loans? [If yes, what is it] [अगर ह] कि आहाके पुतहुके कर्जा लिएकोे उपाय छै? [अगर ह] केनाके लै छै ?
- [If no] Why not? [अगर पुतहुके कर्जालिएकोे अनुमति नै छै त] कथिलागि अनुमति नै छै?

3) Empowerment शसक्तिकरण

In this final section, we would like to know more about your role and status in the family. This is important information for us, because we can design much better programmes for your community, if we understand the relationships that different family members have with each other.

अई अन्तिम खण्डमे, हम सब आहाके घरमे आहाके भूमिका आ स्थिति बारे जाने चाहैछि. इ हमरा सबके लागि महत्वपूर्ण जानकारी छै कथिला कि जखनी हमसब बुझे सकवई/ बुझवइ कि आहाके घरमे विभिन्न परिवारके सदस्यसब बीच केहन सम्बन्ध छै हम सब आहाके समुदायके लागि आरो बढिया कार्यक्रम निर्माण क सकै छियै.

General empowerment सामान्य शसक्तिकारण

First I am going to ask you to tell me about yourself a little. Would you describe yourself as an active, capable, aware, educated woman who is a leader in the community? Or would you describe yourself as less aware, less educated, less engaged in social, political work and less able to speak up for your rights?

सर्वप्रथम हम आहासे पुछे चाहैछि कि आहा अपना बारेमे हमरा कुछो कहु . कि आहा अपने आपके सक्रिय, योग्य, सचेत, शिक्षित महिला जे समुदायके अगुवा छै कैहके व्याख्या क सकैछियै? कि आहा अपने आपके कम सचेत, कम शिक्षित, सामाजिक, राजनीतिक कार्यमे कम संलग्न आ अपन अधिकारके लागि बोल कम योग्य, कैह के व्याख्या करवई?

Social support सामाजिक समर्थन

Now I am going to ask you about what you usually do during those times when there are problems. आब हम आहासे पुछे जाइछि कि आहा कथि करै छि जखनी आहाके कोनो समस्या परैय.

During times when you have many private worries and fears what do you usually do? आहा कथि करै छि जखनी आहाके अपन व्यक्तिगत बहुत किसिमके निजी चिन्ता या डर रहैय?

- Do you seek help from anyone? कि आहा केकरोसे मदत लै छि?
- [If yes] Who do you approach? [अगर ह] केकरा कहै छि मदत करेला?
- [If yes] How does that person help you? [अगर ह] उ आदमी आहाके केनाके मदत करै छै?
- [If yes and woman is alone with interviewer] Can you give me an example of a time when you sought help? [अगर ह आ महिला अन्तर्वार्ताकारके साथ अकेले छै त] कि आहा हमरा एगो उदाहरण दसकै छियै?
- [If woman does not seek help] Why not? [अगर साउस कहतई केकरोसे मदत नै लै छि] कथिलागी मदत नै लै छि?

During times when you have trouble with family disputes what do you usually do? आहा कथि करै छि जखनी कोनो पारिवारिक झगडासे आहाके समस्या होइय?

- Do you seek help from anyone? कि आहा केकरोसे मदत लै छियै?
- [If yes] Who do you approach? [अगर ह] केकरा कहै छि मदत करेला?
- [If yes] How does that person help you? [अगर ह] उ आदमी आहाके केनाके मदत कर छै?
- [If yes and woman is alone with interviewer] Can you give me an example of a time when you sought help? [अगर ह आ महिला अन्तर्वार्ताकारके साथ अकेले छै त] कि आहा हमरा एगो उदाहरण दसकै छियै?
- [If no] Why not? [अगर साउस केकरोसे मदत नै लै छै त] कथिलागि नै?

Leadership नेतृत्व

Are you able to convince others in your household to do things differently? [All matters in the household. For example, household chores, jobs, financial matters, child care, cooking, health care] कि आहा अपन घर परिवारके लोक सबके कुछ अलग करेके लागि मना सकै छियै?

What kind of things are you able to convince others to do differently? केहन किसिमके कामके लागि आहा दोसर लोकके मनावेमे योग्य छियै?

What kind of things are you not able to convince others to do differently? केहन किसिमके कामके लागि आहा घरके दोसर लोकके मनावेमे योग्य नै छियै?

- Have you ever expressed your feelings when you didn't agree with something in your household? कि आहा कहियो अपन भावना व्यक्त कैने छियै जखनि आहा घरके कोनो निर्णयसे असहमत छलिय?
- If you wanted to convince others in your household to do things differently how would you go about it? अगर आहा घरके दोसर लोकसबके कुछ अलग करे के लागि विश्वस्त करे चाहतियै त आहा केना के कैरतियै ?
- Can you give me an example of a time where you convinced others in your household to do things differently? कि आहा हमरा एगो कोनो समयके उदाहरण द सकै छियै जखनि आहा कुछ अलग करे के लेल अपन घरके सदस्यके विश्वस्त करैने छलिय ?
- Do household members come to you for advice about how to move forward? If yes, please give an example. कि घर परिवारके सदस्यसब केनाके अगाडी बढबै तै विषयमे आहासे सल्लाह लिए अवैछै ?

Power, authority and status निर्णय करेके छमता, शक्ति, आ स्थिति

Now I am going to ask you about authority, power and status in your family. आब हम आहासे पुछे जारहल छि आहाके परिवारमे आहाके निर्णय करेके शक्ति आस्थिति कथि छै.

In your family, who has the most authority, power and status? आहाके परिवारमे केकरा सबसे बेसी निर्णय करे के शक्ति आ स्थिति छै?

Can you give me an example of how that person has the most authority, power and status?

कि आहा हमरा एगो उदाहरण द सकै छि कि उ महिला/ पुरुस के केना के सबसे बेसी निर्णय करेके शक्ति आस्थिति छै?

In your family, who has the least authority, power and status [among adults]? आहाके परिवारमे केकरा [बडक लोक सबमे] सबसे कम निर्णय करेके शक्ति आस्थिति छै?

Can you give me an example of how that person has the least authority, power and status?

कि आहा हमरा एगो उदाहरण द सकै छियै कि केना के उनका सबसे कम निर्णय करेके शक्ति आस्थिति छै?

Freedom and legitimacy स्वतन्त्रता आ वैधता

Finally I would like to ask you about your level of satisfaction with the way things are done in your family. अन्तिम्मे हम आहासे पुछ चाहब कि जई तरिकासे आहाके घरमे सब चिज होइ छै वोईमे आहा कते के सन्तुस्ट रहैछियै ?

Thank the woman for her participation and patience and give her a choice of bangles as a reward for participating.

H.2.2 Topic guide for mothers-in-law and elder sisters-in-law, Phase 2

Basic information आधार

What is your age? आहाके उमर कते छै?

What is your religion? आहाके धर्म कोन छै?

What is your caste? आहाके जाति कोन छै?

Madheshi/Bahadi? मधेसी/ पहाडी ?

What is your educational level? आहाके शैक्षिक स्तर कते छै?

[Make an assessment of socio-economic status]

Are you staying in your maiti or your sasural? कि आहा अप्पन माइतिमे रहैछि कि ससुरालमे?

Please tell me who lives in your household. कृपया क के हाम्रा कहु कि आहाके घरमे के सब रहै छै?

[Sons, daughters, sons-in-law, daughters-in-law, mothers-in-law, fathers-in-law](बेटासब, बेटीसब , जमायसब, पुतहुसब, साउससब , ससुरसब)

Do you have any members of your family that are currently living abroad? कि आहाके परिवारके कोनो सदस्य विदेश रहै छै वर्तमानमे?

[If yes] Please tell me who lives abroad. अगर हैं, त, कृपया हाम्रा बताउ कि के रहैछै विदेश?

Household management of finances घरमे पैसाके व्यवस्थापन

I am now going to ask you questions about how money is usually managed in your household. This involves questions on personal income, credit and savings. It is important for us to know this information to us understand how best to help your community move forward economically.

आब, आहाके घरमे पैसाके व्यवस्थापन सामान्यतया केनाके होइछै तै सम्बन्धि प्रश्न सब पुछ्य चाहैछि? आइमे आहाके व्यक्तिगत आय, ऋण आ बचतके बारेमे प्रश्नसब छै. यी जानकारी हाम्रासबके लेल महत्वपूर्ण छै कैला कि आहाके समुदायके आर्थिक रुपसे केना के आगाडी बढायल जाय से बुझेमे हमरा सबके मदत करतै .

Income आय

First I am going to ask you questions regarding the income that comes to your family. Can you tell me about all the people who earn an income in your family?

सर्वप्रथम हम आहाके पुछ्य जा रहलछि कि आहाके घरमे आय कहाँसे अवई छै? कि आहा कईह सकैछि आहाके घरके उ सदस्यसब के बारेमे जे पैसा कमाइ छै?

- Who earns an income in your family? आहाके परिवारमे के पैसा कमाइछै?
- [For each earner, talk through with the mother the details of the income earned: How the income is earned, how often it comes to the family and if it is main income or supplement and how much it is] [हरेक कमायवाला आदमीके बारेमे साउससे पुछ्य; कि पैसा केन कमाय छै? पैसा परिवारमे केनाके अवै छै? कि इ आम्दनी मुख्य स्रोत छै कि पूरक मात्रै छै?
- [If remittances have not already been mentioned] Does anyone send remittances from abroad? कोइ गोटा विदेशसे रेमिट्ट्यान्स भेजै छै?
- [If remittances have not already been mentioned] Who receives the remittances that are sent? रेमिट्ट्यान्स जे भेजै छै से के लईछै?
- Do you have a family business? [If yes, what is it and who works on it doing what] कि आहाके पारिवारिक व्यापार छै? [अगर ह, कथि छै आ के करै छै ?]
- Who receives the income that is earned? जे पैसा आय आर्जन होइछै से के लई छै ?
- [If multiple earners] Do the different earners make each their own decisions regarding the use of the money they earn or do they pool the money together and make a joint decision? [अगर बहुते गोटा कमायवाला छै तब] उ सब अपन कमायल पैसाके केनाके उपयोग करवै, तै सम्बन्धि अपने निर्णय करै छै कि एके जगह पैसा राइख क संयुक्त निर्णय करै छै?

Do you earn an income yourself? कि आहा अप्नेसे पैसा कमाय छियै ?

[If woman earns her own income] [अगर महिला अप्नेसे पैसा कमाय छै त]

- How do you feel about earning an income yourself? [अगर हैं] आहा अपनेसे पैसा कमाय छि ता आहाके केहन महसुस होइय ?
- What do you do with the income you earn? [अगर ह] आहा जे पैसा कमाय छि तै से कथि करै छि?
- Do you hand over your income to your family members? [अगर ह] कि आहा अपन आय घर परिवारके सदस्यसबके दै छियै? [If yes, explore why] [अगर ह , कथिलागि ?]

- [If no] Do you like having your own income? [अगर नै, कि आहाके निमन लगैय जखनी आहाके अपन आमदानी रहैय?]

[If woman does not earn her own income] [अगर महिला अपनेसे नै कमाय छै त]

- Would you like to earn an income yourself? कि आहा अपनेसे पैसा कमाय चाहैछियै ?
- Why do you not earn an income yourself? [अगर नै] आहा कै लागि नै अपनेसे पैसा कमाय छि?
- What would happen if you earned an income yourself [अगर नै] कथि होतै अगर आहा अपनेसे पैसा कमायब त?
- Have you ever earned an income yourself? [If yes, how did you earn your income] [अगर नै] कि आहा कहियो अपनेसे पैसा कमैने छियई? [अगर ह, त केनाके पैसा कमैने छियै?]

Sharing income in the family

Now I would like to ask you some questions about how income is shared in your family.

[For each of the household members who do not earn an income]:

- Does he/she have a way of getting money? [घर परिवारके सदस्य सब जे पैसा नै कमाय छै] कि उनका पैसा पावेके कोनो उपाय छै?
- [For household members who do not earn an income] Does he/she receive allowances from [income earners]? [घर परिवारके सदस्य सब जे पैसा नै कमाय छै] कि उनका सबके खर्चा भेटै छै ?
- [If yes] What are the allowances for? अगर हँ, त कथिलागि भत्ता भेटै छै?
- [If yes] Do you feel he/she ought to get the allowance? [Please explain]
- [If yes] Do you feel he/she should get a bigger allowance? [Please explain]
- [If yes] Do you feel he/she gets bigger allowances than he/she deserves? [Please explain]
- [If no] Do you feel he/she ought to get an allowance? [Please explain]

Apart from income-generating work, do you have a way of getting money yourself? कि आहाके कोनो किसिमसे पैसा भेटैछै? [If yes, how]

- Do you receive an allowance? [If yes, how] कि आहा अपन खर्चा पवैछियै?
- [If yes] What is the allowance for? [अगर ह] कथिलागि खर्चा भेटैय?
- [If yes] Why do you think your family members give you an allowance?
- [If yes] How do you feel about getting an allowance?
- [If yes] Are you able to spend our allowance on personal items?
- [If yes] Do you feel the allowance is your right? [Please explain in depth]
- [If no] Do you feel having an allowance is your right? [Please explain in depth]
 - [If yes] Who do you feel they ought to give you an allowance?

Sharing savings in the family

Now I would like to ask you about how savings are shared in your family. Savings can be kept either in cash or as assets. Does anybody in your household keep their own savings? आब हम

आहासे आहाके घर के बचतके बारेमे पुछ चाहैछि. बचत कि पैसाके रुपमे राखल जाइछै या सामानके रुपमे.कि आहाके घरमे कोइ गोटा अपनेसे बचत करै छथिन?

[If yes, for each household member that keeps own savings, talk through how they keep their savings, how much it is and when they last spent it]

Do you keep your own savings (bachat)?

- [If yes] How much?
- [If yes] How do you keep your own savings?

Are there situations where you would need to share your savings with other family members? [Clarify we are talking about giving out money for free, not giving out loans. If yes, which situations are these; if no, why not]

- Have you ever had to share large amounts of your own savings with other family members in the past?
- [If yes] Please describe the situation [including how much was involved].
- [If yes] How did you feel about it when it happened? (Probe: Sad, happy, concerned, annoyed, tension, no tension etc.)
- [If yes] Did you want to share with the rest of the family? [Why, why not]
- [If yes] Did you feel it was fair to share with the rest of the family? [Why, why not]
- [If no] Why not?

Do other family members share their savings with you? [Clarify we are talking about giving money for free, not giving out loans.]

- [If yes]:
 - Which family members have shared their savings with you?
 - In which situations have they shared their savings with you?
 - Do you feel they ought to share their savings with you? [Why, why not]
 - How much do they share with you?
 - Do you feel the amount you get is your right?
- [If no]:
 - Why do you think they do not share their savings with you?
 - Are there situations where they would be required to share their savings with you? [If yes, what situations]
 - How do you feel about them not sharing their savings with you? [Probe: Indifferent, hurt, content, concerned, etc.]
 - Do you feel it is fair for them not to share their savings with you?

Are you able to ask for money from your other family members if you need to?

- [If yes] Who would you ask?
- [If yes] What have you asked them for in the past?
- [If yes] How much was it?
- [If yes] Was their interest on it?
- [If no] Why not?

- Have your other family members ever refused to contribute money to something you asked for? [If yes, what was the situation; if no, why not]

Have other family members ever asked for money from you?

- Have you ever refused to contribute money to another family member? [If yes, what was the situation; if no, why not]

Other forms of sharing

I would now like to ask you about other ways of sharing money in the family.

Have you ever given out loans to other family members?

- [If yes] Please describe the situation [including how much was involved].
- [If yes] Did you take interest on the loan given out? [If yes, how much]
- [If yes] Did you feel it was a fair decision to lend to the rest of the family? [Why, why not]
- [If no] Why not?

Have you ever been required to contribute to a large purchase for another family member using your own savings?

- [If yes] What was the situation [including how much did it cost]?
- [If yes] How did you feel about contributing? (Probe: Happy, sad, indifferent, frustrated, generous, worried, etc.)
- [If yes] Was it fair? [If yes, is giving less unfair then; if no, why not]
- [If no] Why not?

Have your other family members contributed to a large purchase that was for you? [If yes, what, when, how much did it cost; if no, why not]

Sharing in the community

I would like to ask you about sharing money and gifts in your community.

Have you ever received money as gifts/*upahar* from other members of your community?

- [If yes] How much did you receive?
- [If yes] What was the occasion? Why did you receive money from them?
- [If yes] How often do you receive money as gifts?
- [If no] Why not?

Have you ever given out money as gifts to other members of your community?

[If yes, what, when, how much; if no, why not]

Have you ever received fruit, milk or vegetables from other members of your community as *len-den*?

[If yes, what, when, how often, how much; if no, why not]

Have you ever received fruit, milk or vegetables as *paincho* from other members of your community?

- [If yes] How much did you receive?
- [If yes] What was the occasion? Why did you receive it from them?
- [If yes] How often do you receive *paincho*?
- [If yes] What are you going to give in return?
- [If yes] When are you going to give it in return?
- [If no] Why not?

Have you ever exchanged received fruit, milk or vegetables as *satta-satt* from other members of your community?

- [If yes] What did you receive?
- [If yes] What did you give?
- [If no] Why not?

4) Cash transfer

Now I would like to ask you questions regarding the cash transfer your daughter-in-law received from MIRA.

In your household, who makes decisions regarding the cash transfer that your daughter-in-law received?

Where is the cash transfer kept?

What does the cash transfer get spent on?

- [If food, for each item; if more than three items, only ask about “top three”]
 - Where does she purchase the item from?
 - How much did she buy?
 - How much did it cost?
 - How often did she purchase it?
 - Did she share any of it with other family members? [If yes, how do she decide how much to share, when]
- [If other item or savings, loans, investments – how much was it]

Have you purchased any food for her from your own money?

[If yes] How does it compare to the food bought from the cash transfer?

[If yes] Please talk me through what you have purchased.

- [For each item; if more than three items, only ask about “top three”]
 - Where did you purchase the item from?
 - How much did you buy?
 - How much did it cost?
 - How often did you purchase it?

- Did you share any of it with other family members? [If yes, how do you decide how much to share, when]

Has your daughter-in-law previously been pregnant?

- [If yes] How does the food eaten in this pregnancy compare to her previous pregnancies? (*Probe*: How has it been different?)
 - [If yes] Do you feel the differences are significant? [Why, why not]
 - [If no] Can you give an example of what has remained the same?
 - [If no] Why not?

Do you feel the cash has made a difference to what your daughter-in-law can eat?

- [If yes] What differences has it made? (*Probe*: Anything else?)
- [If yes] Why do you think [mention differences above] have happened?
- [If yes] Do you feel the differences are significant? [Why, why not]
- [If no] Why not?

Is your daughter-in-law free to spend the cash transfer on whatever she likes?

- Can she refuse if other family members ask for money from the cash transfer?
- Is she free to spend the cash transfer differently from what they talk about in the women's groups?

5) Feelings around sharing money

Do you consider it a good thing or a bad thing if daughters-in-law have their own savings/*bachat*?

- [If yes] Why?
- [If yes] How would you feel if you kept all their savings instead of them?
- [If yes] What if they kept a very large amount of savings?
- [If no] Why not?

Do you consider it a good thing or a bad thing if daughters-in-law have their own savings/*koseliya*?

- [If yes] Why?
- [If yes] How would you feel if you kept all their savings instead of them?
- [If yes] What if they kept a very large amount of savings?
- [If no] Why not?

For each of these sources of money, please explain why you do or do not feel that your daughter-in-law ought to share this money with you [Probe deeply about the differences between these sources of money, particularly the cash transfer]

- Her income
- Her husband's income

- Her *bachat*
- Her *koseliya*
- The cash transfer received from MIRA

Does it show respect if your daughter-in-law shares money with you? [Why, why not]

Do you consider it your duty to share money with your daughters-in-law as well? [Why, why not]

6) Family circumstances

I would now like to ask you some questions about your family circumstances.

Now please tell me about your family's economic situation. How would you describe your household? (*Probe: Wealthy, poor, secure, insecure, well-off, struggling for survival; also probe why*)

- How do you feel about your own economic situation? (*Probe: Secure, insecure, well-off, struggling for survival, worries, fears, joys; also probe why*)
- Do you have any financial worries? [If yes, what]

Do you depend on your family members economically or could you make a living without them?

[If dependent]:

- Please describe how you are economically dependent.
- How do you feel about being economically dependent?
- Do you think your ability to make decisions in your family would be different if you were economically independent? [If yes, how; if no, why not]
- Has your ability to sustain yourself economically changed in your life? [If yes, how, what impact did it have]

[If independent]:

- Can you please elaborate on that [how you could make a living on your own]?
- Do you think your ability to make decisions at home would be different if you were economically dependent? [If yes, how; if no, why not]
- Has your ability to sustain yourself economically changed in your life? [If yes, how, what impact did it have]

I would also like to ask you a few questions about your daughter-in-law. Please note that we will keep this information absolutely confidential and strictly use it for research purposes only. However, if you feel uncomfortable answering these questions, you can let us know and we can skip the questions.

Do you currently live together with your daughter-in-law?

If she is separated from her daughter-in-law

Please can you tell me the story of how you became separated from your daughter-in-law. (*Probe, this should be conversational: What was the context? When did it happen? How did it start? Why did it happen? What happened when the separation took place? How did you split up the property when the separation happened? How did she feel during the separation? How does she feel now about it after it has finished?*)

How has the separation affected your relationship to the family members who no longer live with you?

- How has it changed how you behave towards each other?
 - Do you still have the same responsibilities towards each other?
 - Has it changed how they treat you?
 - Has it changed the allocation of household chores in your family?
- How has the separation changed how you feel about them?
- How has the separation changed what decisions you can make in the family? [If no change, what has remained the same]
- Do you still have a guardian? [If yes, who, what do they do that makes them a guardian]

How has the separation affected how your share money in the family?

- [If the sons are alive and earn money] Has it changed who receives the income that is earned by your sons?
- Has it changed who makes purchases in the family? [If yes, how; if no, how are purchases made]
- Has it changed which purchases get made? [If yes, how]

If she lives together with her daughter-in-law

Please can you tell me a bit about life since your daughter-in-law came into your family? (*Probe: When did she get married? How did she get married? Who decided on the marriage? How did you feel when she came? What was life like after she had just come? What were the biggest worries or fears after she came? What were the biggest joys? How did your life change in the years passing afterwards? What are your current biggest worries or fears? What are your biggest joys?*)

Can you tell me about your relationship to your daughter-in-law? (*Probe: What do you enjoy about living with your daughter-in-law? What do you find difficult about living with her? Are there any expectations from your daughter-in-law with regards to you? Do you expect anything from her? How do you feel about your relationship to your daughter-in-law? Has this relationship changed in the years since she came into the family?*)

[Only ask this question if alone with the respondent and nobody else is around] Do you expect to continue living with your daughter-in-law for the future? [If yes, please elaborate]

7) Community-wide questions

Now I would like to know more about your interaction with the wider community.

During times when you have many worries or fears, are you able to approach people from outside your family to ask for help?

- Do you have any friends outside of your house that you visit?
 - [If yes] Please describe the friends that you visit? (*Probe*: Where do you know them from? What are they like as people? What do you like about seeing them?)
 - [If yes] Would they support you if you had worries and fears? [If yes, how]
 - [If yes] Would they be able to help you with family disputes? [If yes, how]
- Do you have any friends outside of your house that visit you [apart from the ones mentioned already in the previous question]?
 - [If yes] Please describe those friends (*Probe*: Where do you know them from? What are they like as people? What do you like about seeing them?)
 - [If yes] Would they support you if you had worries and fears? [If yes, how]
 - [If yes] Would they be able to help you with family disputes? [If yes, how]
- [If no friends outside of house]
 - How do you feel about not having friends outside of your house? (*Probe*: Indifferent, content, lonely, sad, insecure, secure)
 - Would you want to have friends outside of your house? [Why, why not]
 - What are the challenges you face in making friends outside of the house?
 - Why do you not have any friends outside of the house?

I would also like to know more about honor/ijjat in your community.

Please can you explain to me what role honor plays in your life? (*Probe*: Why is it important for you personally? How does honor affect your life personally? Is your honor related to your other family members' honor? Do you active try to achieve honor in your life? Do you worry about losing honor in your life?)

As you know, in our community, a woman's behavior often reflects her honor. Can you explain this in more detail for us? (*Probe*: What are some traits of women who behave with honor? What are some traits of dishonorable women? Are there actions that are more honorable than other actions? Are there actions that are more dishonorable than other actions? How does the community react to dishonorable women? How does it react to honorable ones?)

Think of a woman that you know very well. This could be someone in your family or someone from your community. You do not need to tell us who it is (but you may if you wish). How would you assess whether or not she is an honorable woman? Does she do anything that is

particularly honorable or dishonorable? Please describe all aspects of her that reflects on her honor.

In the following situations, please tell us if there is a potential for someone's honor to be damaged or enhanced:

- A woman going outside her house
- A woman earning her own money
- A woman making purchases outside her house
- A woman keeping her own savings

THANK THE WOMAN FOR HER TIME AND END THE INTERVIEW

H.2.3 Topic guide for mothers-in-law and elder sisters-in-law, Phase 3

Basic information आधार

What is your age? आहाके उमर कते छै?

What is your religion? आहाके धर्म कोन छै?

What is your caste? आहाके जाति कोन छै?

Madheshi/Bahadi? मधेसी/ पहाडी ?

What is your educational level? आहाके शैक्षिक स्तर कते छै?

[Make an assessment of socio-economic status]

Are you staying in your maiti or your sasural? कि आहा अप्पन माइतिमे रहैछि कि ससुरालमे?

When did your daughter in law come to live with you?

Please tell me who lives in your household. कृपया क के हाम्रा कहु कि आहाके घरमे के सब रहै छै?

[Sons, daughters, sons-in-law, daughters-in-law, mothers-in-law, fathers-in-law](बेटासब, बेटीसब , जमायसब, पुतहुसब, साउससब , ससुरसब)

Do you have any members of your family that are currently living abroad? कि आहाके परिवारके कोनो सदस्य विदेश रहै छै वर्तमानमे?

[If yes] Please tell me who lives abroad. अगर हँ, त, कृपया हाम्रा बताउ कि के रहैछै विदेश?

First we would like to ask you about the pregnancy of your daughter in law.

How did you feel when you found out your daughter in law was pregnant?

How did her pregnancy affect what she did around the house?

How much did she move around outside the house normally (before she was pregnant - for shopping/taking children to school etc)?

How did this change after she became pregnant?

What do you think about married women who are pregnant, and who are not pregnant, moving around in the community while doing normal tasks?

In what circumstances do you think it is ok for women to be outside the household?

What is the community opinion about married women who are pregnant and not pregnant being outside the household for doing normal tasks?

How is the honour of women affected by being outside their houses to do normal tasks? (how does this compare with when they are outside their houses to do other tasks – ie

Now we would like to ask you about the MIRA group meetings

How did you find out about the group meetings and cash availability?

How often did you go with your daughter in law to meetings?

How did you feel about your daughter in law being outside of the house and going to meetings?

We have heard that some families want to protect (maintain the honour) of their daughters in law and this makes them worried about them attending meetings. What do you think about this?

(To what extent were you worried about your daughter in law and her reputation/honour?

How were you and your family able to overcome these worries and think that it would be acceptable for her to go to a meeting?

How do you think your daughter in law felt about going to the meetings? (probe about whether she played a role in getting permission to go the meetings, or whether she was reluctant to go)

What was the main reason that your daughter in law (and you) went to meetings?

What did you like about the meetings?

What did you not like about the meetings?

How do you think your daughter in law has been affected by going to the meetings? How has the meeting made her feel or behave?

(how have you been affected by going to the meetings?)

The group held a community meeting. How did you participate in this?

Were you involved in any of the other activities (strategies) that the group have conducted?

Which activity of the women's group did you enjoy the most?

How do you think the women's group and its activities could have been improved?

Now we would like to talk to you about the cash transfer.

How did your daughter in law usually receive the cash?

How would you have preferred her to receive the cash? Why?

Tell us about a time when she received cash at home. (Why did she receive it at home? What happened? Who came to give her the cash? What did they say? Whom did they talk to?)

When your daughter in law received cash at the women's group meetings, what happened? (did she keep the cash, or give to someone else (you) – why did she give to someone else? (you))

If she kept the transfer, why did she not give it to someone else (you)?

What were the advantages (good things) about receiving the cash at the women's group meetings?

What were the disadvantages (bad things) about receiving cash at the women's group meetings?

Now we would like to ask you about spending the cash transfer

What does the cash transfer get spent on?

How were purchases made with the cash transfer (probe for whether things are delivered, if they are bought by the woman herself, or if someone else buys things for the woman, where they were bought from and how often)?

In your household, how were decisions made about how the cash transfer was spent?

Where was the cash transfer kept?

To what extent did you feel the cash made a difference to what your daughter-in-law ate during her pregnancy? What kind of difference has it made (compared to previous pregnancies/other family pregnancies)?

To what extent was your daughter-in-law free to spend the cash transfer on whatever she wants?

What advice did you and your daughter in law receive about how the cash should be spent?

How useful was that advice?

How much were you and your daughter in law able to follow this advice?

What made it difficult to follow the advice?

We have heard that it is difficult to make the transfer last over the whole month. Can you tell us how your daughter in law has managed?

Throughout her pregnancy, how did her spending of the cash change? Why?

To what extent was money from the cash transfer lent or given to other family members? (why don't they ask for a loan/money?)

It must have been difficult for your daughter in law to keep the food that she buys with the transfer only for herself. How did she manage? To what extent did she share the food that she bought?

Now we would like to ask you about your interactions with MIRA about the cash

How do MIRA check that your daughter in law has spent the cash according to their advice?

How would your daughter in law or your family be affected if you didn't spend the cash on food?

We have observed that the NM or FCHV asks how the cash is spent at every meeting. How do you feel about this?

How do you think that other people (ie not MIRA staff) would react if it was known your daughter in law hadn't spent the money on what was recommended?

How would the honour/reputation of the family be affected?

We want to explore your opinions about how the cash might improve the health of the baby.

How is your grandchild?

How would describe his/her health/weight/cleverness?

We have heard that giving cash to pregnant women improves the health of their baby because there was community (outside) pressure to spend the cash transfer on fruit and milk, and then people feel ashamed if they spend it on anything else.

To what extent do you think this was true?

How was this community pressure created?

Some people think that giving a pregnant woman cash, helps to remind the family that pregnant women need good nutrition for the health of their baby.

To what extent do you think this is true? Why?

(Compared to other pregnancies, how aware is your family about good nutrition in pregnancy? Why)

Some people think that giving a pregnant woman cash helps to remind her family that pregnancy is an important time to take care of a woman?

To what extent do you think this is true for your family? Why?

(compared to other pregnancies, how aware was your family about the need to take care of you especially?)

probe about antenatal care and rest

Some people think that the women's group is effective in reducing the number of low birth weight babies, by increasing the knowledge of **family members** of pregnant women?

To what extent do you think this is true?

Why?

What does the family know about what your daughter in law should eat, and how she should eat during pregnancy?

Who has the most knowledge in your family about good nutrition in pregnancy? Why/how?

How does your family ensure that your daughter in law had good nutrition in her pregnancy?

How easy was it for your daughter in law to maintain good nutrition during pregnancy? What affected the quantity and type of food that she ate during her pregnancy?

Many thanks for your time.

H.3 Topic guide for focus group discussion with facilitation coordinators

Basic information

Name

Age

Education

Religion

Caste

Marital status

Job position in MIRA

How long you have worked with MIRA

Whether you are enrolled as a pregnant woman in LBW-SAT yourself or not

Women's groups

First I would like to talk to you about your work with the women's groups in general.

What do you discuss with women in the women's groups?

How do you feel the women have responded to the women's groups?

How do you feel the wider community has responded to the women's groups?

Impact of the cash transfers

Now I would like to talk to you about the cash transfers and their impact on the community.

How do you feel the women and their families have responded to the cash transfers?

How do you feel the wider community has responded to the cash transfers?

What do you see the differences between women's pregnancies now and before the LBW-SAT trial?

Do families consider the cash transfer a big or a small sum?

- What is the difference between families that consider it a big and a small sum?
- Have you personally witnessed women tell you that it is a big sum? [Give an example]
- Have you personally witnessed women tell you that it is a small sum? [Give an example]

As you may know, many women move to the cash VDCs of the trial to receive the cash transfer.

- Why do you think so many women do this?
- Why do you think some women choose to stay in their control VDCs instead of moving?

Spending the cash transfers

Next I would like to talk to you about how women spend their cash transfers.

What do you think pregnant women spend their cash transfers on?

[For each item mentioned talk through how they buy this item]

- Where do you think they buy it from?
- Who supplies this item?
- What does it cost?
- How often do you think they buy it?
- Where do they keep it?
- How long does one purchase last?

Teaching about the cash transfers

Next I would like to talk to you about what you teach women regarding the use of the cash transfers.

What do you discuss with the women in the women's groups regarding the cash transfers? Please give an example.

(For NM and FCHV only) Do you discuss the cash transfers during home visits to the women as well? [If yes, what do you discuss, please give an example]

- What do you teach women regarding the purpose of the cash transfer?
- What do you recommend women using the cash transfer on?
- What do you teach women regarding the benefits associated with the cash transfer?
- Do you teach women about any risks associated with the cash transfer? [If yes, please give an example, if no, why not]

Terms and conditions regarding the cash transfer

- What do you tell them regarding the requirements for receiving the cash transfer?
- [Referring to the above answer] How do you tell them about this? Please demonstrate.
- What do you tell them can lead to termination of the cash transfer?
- [Referring to the above answer] How do you tell them about this? Please demonstrate.
- What do you tell them happens if they do not use the cash transfer on food?
- [Referring to the above answer] How do you tell them about this? Please demonstrate.

Relationship between staff and families in the community

Now I would like to talk to you more in depth about your own role in the community.

- Do you feel your relationship to the community people has changed? [If yes, what has changed, if no, why not]
- How do people in your community see you now? What words do they use to describe you?

Suppose you discover a pregnant woman who does not spend her cash transfer on food for herself.

- Has this happened in the past? [If yes, what actually happened then?]
- What are you supposed to do in this situation? Please describe in full detail.
- What do most pregnant women think is the purpose of the cash transfer? Is this different from what you think?
- What do pregnant women think will happen if they spend the cash transfer on something different from food? Why do they think that?

End of the interview

This is the end of the interview. I have asked you many questions, so is there anything you would like to ask of me?

PLEASE THANK THE RESPONDENT FOR HER PARTICIPATION IN THE STUDY

Appendix I

Example intermediate products of qualitative analysis

I.1 Example field notes

I wrote down two types of field notes: 1) Debriefing notes were taken after interviews in the field, where I discussed the recently concluded interviews with the interviewers. It was not possible to obtain in-depth debriefings of every interview that was conducted, but I tried to debrief as frequently as the availability and willingness of interviewers allowed 2) Discussion notes were taken after discussions of key concepts with MIRA staff. I did not write any observation notes down, as I often followed up observations immediately with discussions with MIRA staff (which turned into discussion notes) and I took photos of dwellings and villages (with consent) to stimulate reflection about the physical environment.

Example debriefing note

House with large courtyard and shed made of straw

2nd respondent:

Caste: Mukhya

SES: Lower middle class

Education: 5th Standard

Sasural

4 months' pregnant

Married 3 years ago

3 transfers

Living together with mother-in-law, brother-in-law and sister-in-law (married a few months ago, left house)

Father-in-law living abroad for 7 years, right now back for his daughter's marriage

Father-in-law sends 150,000 NPR home per month

Husband works as a fisherman earning 10,000-12,000 NPR per month

No family business

Mother-in-law receives income, mother-in-law makes decisions

She receives allowances from her husband and her mother-in-law to make expenditures for the household and for herself (not a large sum, irregular) - mostly used to eat fruits to buy from the village (felt like it was secretly eaten and bought when nobody is home)

Not allowed to earn an income by her mother-in-law, because she was recently married

Savings - five bank accounts, one in a group and one in Janakpur, mother-in-law saves 500 NPR a month in the name of the daughter-in-law

Personal koseliya (didn't tell how much), saved so that she can eat well and buy fruits from people coming to her house (group of women buy from travelling seller), put it in her peti

Mother-in-law saves money in a ataichi (suitcase)

Feels entitled to receiving an allowance, because she has no other way of getting money

Yes, we have taken loans (father-in-law took loans for the marriage of the sister-in-law, 500,000-600,000 NPR in loan; 150,000 NPR given in dowry)

They have not borrowed any money, but they lend money to others, in the community if 2-3 people ask for money then the family gives them (for illness or other purposes)

Not involved in any group activity herself, mother-in-law goes to a group, but she does not know what her mother-in-law is being taught in the group

Mother-in-law makes purchases, daughter-in-law purchases at home when people come to sell things, eating items only and eats them nobody is home (spend from her koseliya)

Makes decisions herself regarding what to eat and not to eat - she keeps the whole amount with herself (at first), but later admitted that she actually handed over the money to her mother-in-law twice in order to make purchases (slip of the tongue, they are strictly told in the women's groups to keep the cash with themselves)

She told her mother-in-law to purchase fruits, once when mother-in-law did not have money with her, then they were in Janakpur for her daughter-in-law's video X-ray, gave 750 rupees to her mother-in-law + extra money from her mother-in-law to pay for the X-ray (nearly 2000 NPR in total, gave cash transfer)

It is frequently that fruits are purchased, every 3 market days

FCHV told her about the women's groups meeting

Wanted to go to the meeting herself, convinced her mother-in-law to go there and give her permission to go

Went together with mother-in-law every time

I cannot go alone, how can I go alone to the meeting place, our face is completely covered and our heads are always covered, I can't even see the road in front of me, if someone gives me directions I can't even follow them - I'm new to this village and I don't know directions

She shares fears and worries with her husband and her mother-in-law (when "X-ray" was done and it reported that the position of the baby was inverted, she got support from her husband who said don't worry everything will go well trust Bhagwan)

Husband helps in case of disputes with her mother-in-law

I have never disagreed to any of the decisions at home, I think everything is going very well, I suggested once to my mother-in-law to take out a loan for my sister's marriage

I told her to ask for money from somebody else and she did that

Mother-in-law has the most authority and least is she herself

In the beginning when I was married here, even when I had to cook food, I had to cook the mother-in-law how much rice to cook, how much dal, what kind of vegetables, which vegetables in the evening, now I can cook myself and decide myself

Example discussion note 1

When asked about why the majority of respondents indicate that the mother-in-law manages the money at home, Shyam told me that men are considered to be thrifty spenders whereas women will keep the money very secretively and only hand out money when you give them a good reason for getting the money. They only give money at the needed time for proper purposes, particularly because "this is Nepal" and a lot of men spend money on alcohol. Another reason is that sometimes people spend money on "bad work" (prostitution) in food lodgings here and there and for this other reason women prefer the money with themselves.

When asked about why the men give permission to their wives to keep the money, Shyam said that good men give money to their wife who can keep it like a bank. Shyam said that if the wife refuses to give money to the husband or says that there is not any money left when the husband asks for money for alcohol or other things, the wife may say that all the money has been spent on other household expenditures (salt, spices, rice, etc.) and so I cannot give you any money. If the request given by the husband is logical then the wife may provide money, but if it is suspicious then she may come up with an excuse not to provide him with money. If the wife is very "tight" with money, the husband may save some of the money for himself and put it in his pocket and give the rest to his wife and say this is all he has earned. The other reason is that people spend a lot of money on betel-leaf, paan, cigarettes, guthka, paan-paraakh and sometimes the wife will share with her husband that you spent all this money on such things, if you spent your money on buying milk for yourself instead of these things it would be good for your health.

When the woman has secret money it is called koseliya, but there is not an equivalent for men. The closest for men is "pocket karch" which is the pocket money/spending that he keeps in his pocket. Women don't generally have "pocket karch", because they manage the household money so there is no need for them to keep extra money around. When daughters-in-law keep pocket money, it will be called koseliya and not "pocket karch". The reason for this difference is that after marriage, the daughter-in-law comes into the husband's home and if they don't have their own money, sometimes she needs soap, lipstick, perfume and make-up (because she is newly married and needs to be beautiful and attractive to her husband) - for this purpose in-laws will never agree to give her money, hence in order to buy this she needs to accumulate koseliya.

Before the marriage, the husband and wife don't have so many requirements, because they don't have so many relations but afterwards, in order to maintain relationships with relatives they need to have spending to buy gifts. If the sasur gets this information, then she will be angry with her daughter-in-law.

According to Shyam, Sudip is confused about koseliya and when men keep money in a pouch around the stomach, it should be referred to as "pocket kharch".

Money saved in a bank is not secret, at least not to the bank holder and so it cannot be called koseliya. Because money in a bank account is used for all family members and is public knowledge. Even if the woman keeps the money in a secret bank account, it is just like koseliya, but it is not really koseliya, because at least the bank holder knows about her account - if the bank staff is the neighbour or related to the woman there is a chance of disclosure.

Koseliya money is collected either before marriage or sometimes her husband gives her money for expenditures and she saves some amount by purchasing and gathers it together. The amount of money in the koseliya is not known by family members and they don't know if they spend it (spending and collecting both are secret).

Kharcha is given for some purposes such as buying sari, blouse, cosmetic materials by the sasu to her buhari then it is called kharcha - this is given for personal expenditure with the knowledge of the whole family and the money is provided by the sasu. The key distinction between kharcha and koseliya is whether or not other family have information about the money at hand.

Bachat means saving - it generally refers to money in a savings account/peti. If the money is taken from the account and it is spent then it is kharcha. Sometimes bachat can be given out for loans with interest.

Example discussion note 2

Neha: Important for me, because if I have honor, I will be proud of myself and people around me will think that I behave with honor. Because then everybody respects me and it brings happiness inside me. I am honored means that I am praised by them and that makes me feel happy. People around me will listen to my advice, if I am honored then they will keep me in mind whatever I tell them. Honor is closely related to notion of respect. If someone has no honor then nobody will respect them. Honor integral to self-concept. Status and honor related. Honor is always positive.

Rishi: Honor is linked community service, gifts, appreciation, what type of work you do. No different between the ijat of men and women - it is about status and decision-making, head of household, income earning (remittances give honor). Men have to perform good activities in the community (leadership, elected leaders, political parties). Women get honor from running the household, FC and VDCs leading groups in the community, being teachers. Honorable people perform development communities, meetings in the development sector, good leaders, respect and get support. So a person who only works for his own family and does not help the community does not have honor. Even without women's groups there are forest users groups. Does not necessarily involve big, organized development activities, could just be helping out the neighbour with their construction work, providing advice with planning and execution of construction work.

Neha: If there is a very rich person in the community, they get samaan/ijjat. Even if the family does not help out other people with their money, they still have honor. It is not common to spend your own money on development work. It is not common to perform philanthropy, people keep the money they earn with themselves only. At times, when villagers are in a crisis, they might ask for money (even considered help if giving out loans with interest). Ijjat is also related to sexual activity, but when we ask women about ijat in general, it could be related to personal lives. Two words: Ijjat (more personal honor, private morality), samaan/pratishta (more general, leadership, status). We can use ijat for public activities, but samaan is more powerful than ijat. Ijjat is a more Urdu/Hindi word and more associated with India. Samaan is more associated with Nepal.

Neha: Situation with a successful doctor - after 14/15 years of her marriage, she left her husband and then got married to someone else. She is living with another husband and left her two children and until then she is not allowed by her community people to attend any parties or any ceremonies in her former home, even though now she is a successful doctor. She is respected for being a doctor, but when it comes to her personal ijat and more private events she is excluded. When any other relative is going to meet her, they are considered amoral, because they are visiting a person of low status. Honor is relational and affects everybody else, you can be "infected" by dishonor from somebody else and definitely affects other family members. When the doctor wanted to visit her

relatives, then the other community members asked why that family even allowed her to come to her home.

Neha: In school settings, it is also contagious. A teacher was using a stick to beat a child very harshly, all the other teachers was saying that they would not teach again if that teacher would join them again at the school. Because of that, they have to go to jail and it is something really dishonorable. If it had been a private event, then the other teachers were not worried about it as much, but because it became publicly known it became dishonorable for the whole school and all the staff working there. Clarification: It is contagious through personal/private relationship or strong affiliation, not just public promixity.

Neha: Talking to her grandmother about honor, it sounded very similar. People who were very rich or had great landholdings they were highly esteemed/honored. When my grandmother used to tell me, when they used to get married, people who had their sons or daughters getting married to a family where they have more and more land or they have four-five pairs of oxen and they have so much livestock, it was a matter of great pride. She got married into such a home and she was then highly respected in her maternal home when she used to be back in her home after 3-4 days of marriage. In the present time, people are looking for somebody to marry their daughters, they are not looking at how much property, land or livestock they have, now they are looking for a perfect guy who can earn a handsome salary and he has good behaviour. That has made a big difference. And those families where their sons don't have land or property, their sons had studied up a high level and were engineers or doctors or professors and they are like highly honored in the community rather than those with a lot of property.

Rishi: Asked about private and public honor. Example of getting pregnant before marriage - these are private cultural practices, getting a good marriage and made the family members appreciate her. Family related activities and public activities are different. Rishi thinks that a woman who has gotten pregnant before marriage, but starts working and does good public work afterwards is able to be accepted again by the community. For example, in the case of inter-caste marriage both the families did not accept the couple and afterwards both members of the couple got educated and a good job and the government also promoted a policy of helping scheduled castes and then afterwards the family and the community accepted them again.

Rishi: The influence of media, education and changes in law (discrimination) have changed this concept. Before the community would not accept inter-caste marriages, but now education has changed this. Widowed women and single women have organised and demanded from the government and others that they should support those women. The Women and Children's Office now supports those women. And also women suffering from violence. Chari Maya Thing organized an anti-girl trafficking organization and was trafficked herself. In the beginning nobody helped her, because nobody trusted her and then when the matter reached the media and the public knew about it, then she became highly respected and became trusted.

Rishi: A rich woman who goes out of her house and goes and works in the fields. She is not accepted by the community, she needs to convince the family members and the community members that I am also a normal woman who works in the field and helps her family and earns income through it. Decision to discuss the concept of honor in a group with the FCs.

Neha: Case of woman who was a doctor - even though the family ostracized her in private affairs, people still needed to go to her for medical problems, people trusted her and she was a

gynaecologist and she was slowly accepted by her family members and other people through her work for her in her medical check-ups. It is true that if you are in a strong public position that can offset private affairs.

Another example. A girl from a wealthy family who got married to a very low caste boy, they ran away for a love marriage out of their home. Then she is neither a doctor nor an engineer. She does not have anything to compensate for that. And she is not respected or honored at all in the community. She does not have anything else to show that yes she should be honored despite going against her culture.

Neha: Difference between her and her sister. For Neha, honor is about getting a gold medal from her university. For her sister, even get a modest job or if she even passes her examination then she feels honored because of that. But the concept of honor does not seem to be different between traditional and modern women. Also people discuss the idea of being modern, it is not a strong concept - although there is a difference between the idea of honor between traditional and modern women - traditional women may feel that if she performs her household chores properly or has a good relationship with her mother-in-law and father-in-law in her home, she will be honored and respected in her family. But for a modern woman who thinks that she will work or she would like to go and take up acting, for her she would be honored to get such an opportunity instead. Honor is not just about self-respect, honor is about other people respecting you, you cannot honor yourself (e.g. I'm wearing this dress and I am feeling honored).

Neha: When asked about whether honor is the Absolute. Everybody would like to be honored. For Neha, she may work very hard and complete her work very smoothly in order to be honored by her seniors. That is something very valuable for her. For another person who works in this office, she may think it's okay I do my job I am paid for that and that's all. Salary is the need. "I work for salary that is the need, it is not that I work in order to be honored. When I know that yes I will be paid for my then salary is not the only thing I would like to have from my job, but the second stage is about being honored like giving a better presentation or being honored by her sir or Naomi didi if she gives a very good presentation." But then everybody would want to be honored, everybody would want to be honored and feel great at work and somehow would honor us and respect us highly. Some other people might not think that yes they should be honored, they might just want to get their salary. For Neha, honor in itself is something that helps her feel good about herself, although a highly honored person with a bad salary might wonder why their salary is not good (one staff member felt like this). If somebody leaves her out of information, she may feel it is because she is not honored enough.

Neha: Honor can conflict with personal aspirations, e.g. a woman who is achieving a lot professionally, but gets married and is expected to stay at home and stop achieving personally in order to receive the honor from being a housewife and having a successful husband. However, Neha hopes she does personally experience such a situation and hasn't thought too much about it yet.

I.2 Example code tree from open coding

The relationships between the daughter-in-law and other household members were broken down into relationships between the daughter-in-law and 1) other daughters-in-law 2) brothers-in-law 3) father-in-law 4) mother-in-law and 5) husband. Since it would take up too much space to show the full code tree for all the relationships, only the sub-code tree relating to the relationship between daughter-in-law and her husband is shown here.

▲ ● Relationship with husband	■	0
▲ ● Feeling close	■	0
▲ ● Emotional closeness and informality	■	0
● Emotional support	■	12
● Showing care and love	■	3
● Joking with the wife	■	1
● Providing small gifts	■	3
▲ ● Co-operative responsibilities	■	0
● "Close" decision-making	■	12
● Mutual trust	■	4
● Never taken wife's money	■	1
▲ ● Supporting the wife in spite of other family members	■	0
● Providing secret allowances	■	9
● Making secret purchases	■	3
● Checking family decisions with wife	■	1
● Siding with the wife in household disputes	■	8
● Encouraging the wife to leave conflictual situations	■	1
▲ ● Aligned incentives	■	0
● Planning a separation	■	1
● Raising children together	■	1
▲ ● Supporting the wife	■	2
▲ ● Supporting the family in general	■	0
● Performing "outside work" in general	■	2
● Making purchases for the family	■	54
● Earning for the family as a whole	■	30
● Wife dependent on the husband	■	12
● Arranging loans for the family	■	4

▲ ● ●	Providing support in times of difficulty	0
● ●	General point of call in times of trouble	8
● ●	The only or main source of support	13
● ●	General duty to "fulfill"	6
▲ ● ●	Financial support in times of difficulty	0
● ●	General support in times of difficulty	2
● ●	Ensuring health care for the wife	9
● ●	Ensuring medicine for ill children	2
● ●	Help with household chores during illness	2
▲ ● ●	Providing day-to-day support	0
● ●	Communicatory conduit	13
● ●	Covering small expenses / providing small allowances	12
● ●	Encouraging the wife to gain financial skills	3
● ●	Teaching the wife about prices	1
▲ ● ●	Managing the husband	0
● ●	Duty to "save" the husband	6
▲ ● ●	Listening to the wife	0
● ●	Being the main decision-maker in the household	1
● ●	Following the "instructions" of the wife	14
● ●	Receiving guidance from the wife	3
● ●	Yielding to the wife	5
● ●	Indulging in the wife's suggestions	2
▲ ● ●	Reining in expenditures	0
● ●	Keeping secret economic activity from husband	11
● ●	Giving the husband small allowances	4
● ●	The husband as a spendthrift	10
● ●	Ignoring husband's unreasonable directions	1
▲ ● ●	Regulating the wife	0
▲ ● ●	Authority of the husband	0
▲ ● ●	Authority in the household in general	0
● ●	The husband as the authority of the family in general	7
● ●	Deferring to mother-in-law and father-in-law	24
● ●	Only a little power in the household	3
● ●	Husband major, mother daily expenditures	3
● ●	Consulting with elder brothers	1
● ●	The husband as the financial guardian	2
▲ ● ●	Authority over the wife	0
● ●	Higher-ranking than his wife	11
● ●	Fearing the husband	7
● ●	Lack of consultation with wife	1
● ●	Lack of wife's disagreement with husband	2
● ●	Lack of need for reasons for husband's decisions	3
● ●	Evaluating the character of his wife	2
● ●	Deciding on fertility	2
▲ ● ●	Domains of responsibility	0
▲ ● ●	Managing wife's financials	0
● ●	Regulating the wife's expenditures	12
● ●	Regulating the wife's ability to save	13
● ●	Regulating wife's involvement in credit	6

▲ ● ●	Regulating physical movement	■	0
● ● ●	Regulating physical movement in general	■	11
● ● ●	Regulating wife's ability to make purchases	■	13
● ● ●	Regulating outside social engagements	■	8
● ● ●	Escorting the wife	■	14
▲ ● ●	Prohibiting the wife from earning an income	■	0
● ● ●	Prohibiting the wife in general	■	8
● ● ●	Wife self-censors the issue	■	1
● ● ●	Wife is too uneducated to earn	■	1
● ● ●	The wife is too shy to earn	■	1
● ● ●	Wife cannot properly care for her children	■	2
● ● ●	Only husband has responsibility for earning	■	4
▲ ● ●	Making decisions in practice	■	0
▲ ● ●	Constraints on level of involvement	■	0
● ● ●	Being generally unavailable	■	8
● ● ●	Lack of micromanagement of wife at home	■	9
● ● ●	Wife hiding family disagreements from husband	■	1
● ● ●	Solving spousal disputes by remaining silent	■	1
▲ ● ●	Managing family disputes	■	0
● ● ●	Arbitrating social disputes	■	7
● ● ●	Discouraging the wife from quarrelling	■	6
● ● ●	Deciding on family separation	■	3
● ● ●	Being unsupportive	■	0
▲ ▲ ● ●	Spousal abuse or gross neglect	■	0
● ● ●	Only returning to wife after being ordered to	■	1
● ● ●	Abandoning the wife	■	12
● ● ●	Devaluing the wife	■	2
● ● ●	Lack of financial support in medical emergency	■	2
● ● ●	Physical violence towards wife	■	2
● ● ●	Refusing to tackle domestic violence towards wife	■	6
▲ ● ●	Unsupportive on strategic issues	■	0
● ● ●	Giving income to in-laws instead of saving	■	6
● ● ●	Lack of social support due to financial dependency	■	2
● ● ●	Lack of support against complaining BIL	■	1
● ● ●	Siding with the in-laws over the wife	■	8
● ● ●	Jealousy over relationship to natal parents	■	4
▲ ● ●	Ignoring / disagreeing with wife on economic issues	■	0
● ● ●	Disagreement over expenditures	■	7
● ● ●	Refusing to hand over earnings to wife	■	2
● ● ●	Lack of trust in willingness to provide	■	1
● ● ●	Failing to return borrowed money	■	1
● ● ●	Refusing to assume provider responsibilities	■	7
▲ ● ●	Poor spousal communication	■	0
● ● ●	Not listening in general	■	8
● ● ●	Lack of discussion of economic matters	■	3
● ● ●	Lack of spousal emotional sharing	■	2
● ● ●	Lack of spousal information sharing	■	2
● ● ●	Keeping the wife in the dark about expenditures	■	4
▷ ● ● ●	Relationship to mother-in-law	■	558
▷ ● ● ●	Relationship to father-in-law	■	120
▷ ● ● ●	Relationship to brothers-in-law	■	77

I.3 Example “integrative memo”

Below is an example of an “integrative memo” that presents all the major categories of an analysis of financial agency for daughters-in-law and integrates them into a “storyline”. Multiple such integrative memos were written over the course of my analysis, the below memo comes from an intermediary stage of analysis.

Daughters-in-law lived within an *economic context* characterized by pervasive poverty, insufficient income and high levels of risky male labour migration. *Household access to financial services* was usually only available through local savings, credit and micro-business groups and families widely reported storing cash in locked containers at home. Due to the *organization of commodity markets*, fresh food supplies were usually only available on market days at the nearest market or through travelling salespeople selling fruit, vegetables and milk door-to-door.

Within the household itself, the social order of the household ranked family members according to a *hierarchy of guardianship* where higher-ranking family members were “guardians” of lower-ranking family members. Guardianship was largely determined by age and gender, but could be altered by *factors influencing entitlements* such as the death or absence of family members, relative education levels of family members and economic bargaining power. One of the more important functions of guardianship was to protect the *honour* or “reputation for goodness of character” of the daughter-in-law. This often involved restrictive mobility norms for daughters-in-law, which often prevented daughters-in-law further from gaining *friendships in the community*.

The *organization of the intra-household economy* was divided by age and gender. Younger, married male members were expected to earn for the family, while other male family members provided leadership, or *guardianship*, for the younger, male family members. Women’s roles followed an *inside/outside distinction* where housework inside the household including child care duties was typically allocated the daughter-in-law, while housework outside the household was provided the mother-in-law who also occupied a *guardian role vis-à-vis* the daughter-in-law.

Finances were organized in accordance with two competing social norms, a *personal property norm* and a *central planning norm*. According to the *personal property norm*, family members who earned or were given income by others had a right to that income and other family members needed to seek consent before taking “their” money. According to the *central planning norm*, a key person named the *financial guardian*, received all income and decided how to allocate it among household expenditures. This *financial guardian* was usually the mother-in-law who would usually be involved in organizing loans for the family, storing savings in *savings and credit groups* and directing day-to-day purchases. In practice, compromise positions were reached where individual family members received small allowances of liquid cash while the *financial guardian* controlled the majority of household income.

However, this organization of the intra-household economy did not always guarantee the *economic and social security* of the daughter-in-law. Daughters-in-law often found themselves in positions of *powerlessness or lack of voice over household finances*. This posed particularly stresses on daughters-in-law who suffered from *basic financial insecurity* in meeting the needs of their own pregnancy or their own children. Daughters-in-law also suffered from *risks of neglect and exploitation* at the hands of their extended family including withdrawal of financial support for health emergencies, overwork and verbal abuse as well as physical domestic violence.

The combined forces of *economic and social insecurity* often created in daughters-in-law a *desire for financial freedom* from their situation. Although this included *dreams of economic progress* and the ability to live “the good life”, a substantial component of the *desire for financial freedom* also included a *demand for fairness in the family* and treatment in accordance with norms of basic needs satisfaction, rights to personal property and equitable distribution of resources. It also instilled a desire in daughters-in-law to live “*one’s life in one’s own way*”, which included participating in family affairs, deciding on one’s own expenditures and purchases and being able to control the process of purchasing. Finally, underneath the *desire for financial freedom* seemed to be a *longing for care, love and support* as daughters-in-law wished to escape abusive situations and enter loving relationships with others.

However, multiple *intervening conditions* prevented daughters-in-law from directly or overtly seeking financial freedom in the family. *Reputational and*

social risks of disobedience were severe and could cost daughters-in-law the financial support of the extended family. Family members and daughters-in-law themselves also often *ruled out larger sums of credit*, because daughters-in-law neither had the experience nor the collateral nor the social contacts necessary to obtain such loans. Further, *lack of decent employment opportunities* prevented daughters-in-law from taking up wage employment as a path to financial freedom.

The combined effect was to limit the available options for financial freedom for daughters-in-law to attempts to obtain savings from their husbands, which were usually *endorsed by their husbands* as an indirect way of securing greater funds for themselves and their own children. However, the wider family often disapproved as they saw the accumulation of private savings by daughters-in-law as *a strategic move* to prepare the daughter-in-law for household separation with her husband, when they had accumulated sufficient savings to live on their own. As a result, daughters-in-law often had to be wise about their choices of *strategies* to obtain financial freedom.

One of the main strategies employed by daughters-in-law was almost a non-strategy: *Silencing the self and accepting "fate"*. This involved avoiding criticism or confrontation with others, refraining from seeking help and silencing one's inner thoughts and aspirations. However, daughters-in-law also showed a marked capacity for agency when they *capitalized on supportive mothers-in-law* and gained financial freedoms before they were financial guardians themselves, *used the husband as a go-between* to "lobby" other family members for their own position, or *kept financial secrets with their husband*, particularly the secret of husbands' sending them separate income without the knowledge of other family members. Daughters-in-law were also found to *"manage"* their husbands by refusing money for alcohol or meat and fish when the husbands demanded it or secretly storing their own income without letting others know. Finally, daughters-in-law might *use the maternal home as a fail-safe* in situations where neither husband nor in-laws nor friends could support them.

The *strategies* undertaken by daughters-in-law in reaction to their *desire for financial freedom* had both *financial and psychosocial consequences*, both in the *short-term* and the *long-term*. *Financially*, the daughters-in-law who relied on their mothers-in-law had little disposable cash in the short term. On the

other hand, supportive mothers-in-law often looked out for the long-term financial prospects of their daughters-in-law by maintaining savings accounts on their behalf or encouraging their further education. Daughters-in-law who received direct financial support from their husbands independently of mothers-in-law reported 5-15 times larger amounts. Finally, daughters-in-law who were supported by their parents received only large amounts in periods of financial crisis. From a *psychosocial perspective*, daughters-in-law reported feeling happier and less stressed when they were provided an allowance by their husbands, but faced a choice in the longer term between encouraging a household separation and staying with their in-laws. Daughters-in-law who eventually became mothers-in-law themselves might find that their experience as mothers-in-law was less free and unrestrained than they had imagined it to be as daughters-in-law.

Appendix J

Additional context for the financial power of daughters-in-law

J.1 Introduction

The aim of this appendix is to provide further contextual information on the household dynamics in which daughters-in-law were embedded. We focus mainly on the relationship between the daughter-in-law and her mother-in-law and her husband, as these are two of the most important figures in the Maithili family concerning her financial power⁴¹. Section J.2 presents the methods for this Appendix. Section J.3 will explore advantages and disadvantages to relying on the mother-in-law for attaining greater financial power in the family. J.4 will explore the advantages and disadvantages of establishing an alliance with the husband instead.

J.2 Methods

The methods for the analyses in this Appendix have been presented in Chapter 6. Briefly, we followed Corbin and Strauss' [341] version of grounded theory and conducted a total of 22 interviews with daughters-in-law, 15 interviews with their mothers-in-law and 3 interviews with their elder sisters-in-law from a total of 22 families. All interviews were individual, semi-structured in-depth interviews. Elder sisters-in-law were only interviewed when the mother-in-law had passed away had taken over her responsibilities instead.

⁴¹ Elder brothers-in-law and fathers-in-law are difficult to draw support from due to communication taboos preventing speech between daughters-in-law and elder male in-laws in many families (Section J.4.2). Younger brothers-in-law usually have lower status in the family than husbands due to their younger age. Unmarried sisters-in-law are often considered temporary residents of the family, waiting to leave for their husband's home when they get married. Even though other daughters-in-law living in the same household could be potential allies, relationships between daughters-in-law are often highly competitive – in our sample, co-resident daughters-in-law accused each other of stealing money or lying about their educational qualifications to gain higher status in the family.

All interviews with daughters-in-law and their mothers-in-law were conducted simultaneously, i.e. two interviewers would concurrently interview both daughters-in-law and their mothers-in-law in separate locations out of earshot of each other. The same procedure was used with daughters-in-law and their elder sisters-in-law.

The interviews were directly translated from the audiotape into English from Maithili. The resultant data was coded using analytical methods from grounded theory including memoing, open coding and selective coding. All quotes from respondents in this Chapter are indexed by the serial numbers and district identifiers provided in Table 18 in Chapter 6.

J.3 Relying on the mother-in-law

J.3.1 Uncertainty about long-term pay-off

The traditional approach to gaining power in the Maithili household was to act a subservient and dutiful daughter-in-law to the mother-in-law until one had daughters-in-law of one's own. When such a time came, these could take over the menial tasks in the household and one assumed the powerful role of mother-in-law oneself [22]. However, significant challenges made this strategy an uncertain bet in contemporary Nepal.

First, the timescales involved were often very long-term. Daughters-in-law could gradually gain the confidence of their mothers-in-law, but this was often a slow process. Daughters-in-law who had been married for more than seven, eight or even fifteen years still reported having no influence over family decisions and needing to seek permission for seemingly minor household tasks. For example, one daughter-in-law was not even allowed by her mother-in-law to help reinforce the mud of the house that she lived in even though she had been married for 8 years.

"I told my mother in-law that I wanted to help reinforce the mud of our house, but she did not give me permission to do this" (daughter-in-law 4, Kote)

Another daughter-in-law had been married for 10-15 years and had already brought a daughter-in-law of her own into the household. However, in her interview, she still reported being almost completely barred from participating in financial decisions in the family.

"As they do not share things with me and they do not tell me anything then how can I be satisfied with them [the in-laws]?" (daughter-in-law 9, Sahku)

Second, even if one eventually became the most senior woman of the household, sons and daughters-in-law could threaten to demand a household separation at any time. In addition to suffering a humiliating loss of honour in the community, such a move would potentially revert the mother-in-law back to her "initial position" as she had to carry out the housework that her daughters-in-law previously carried out.

"I had done everything for my household ... I was cooking for my family members, and many more things ..., but later my daughter(s) and daughters-in-law were doing [it]. Then I was freed from household work, but again after separation I am in the initial position" (mother-in-law 5, Kote)

Daughters-in-law were frequently perceived as uncompliant and difficult as well as naturally suspicious of any claims by the mother-in-law that she could not afford goods and services for them. This was a difficult position for mothers-in-

law to be in, since they might genuinely have no financial resources to provide their daughters-in-law.

“[My daughter-in-law] fights with me ... Because I forbid her to do things which she wants to do. As we are poor people then we should live like [poor people]. If anyone asks me to provide food which I could not afford then how could I manage that? And if anyone quarrels with me about not giving food of his or her choice then what can I do? Therefore she fights with me. I manage everything including oil, soap, clothes and so on, but I cannot manage those things for her which I cannot afford” (mother-in-law 4, Kote).

Third, even the support of one’s sons was not assured as a mother-in-law. One mother-in-law reported being ostracised by her sons and their daughters-in-law after losing her guardianship status to her oldest son. In a restatement of a common fear that wives lure their husband’s affections away from his parents and brothers (Section J.4.3), the mother-in-law indirectly blamed her daughters-in-law for her own misfortune, as she explained that once men start listening to their wives, they stop taking care of their parents.

“I expect nothing from my sons. They are my sons, but in name only ... Ram had seven sons, yet no-one looked after him ... Nowadays, a man does not side with his mother, but instead sides with his wife. They only listen to their wives. Previously, people said that you had only one parent, you could always have more wives, therefore they used to obey their parents and look after them. But now people do not think like this, they only care about their wives, but not about their parents. Now everything is changed. People have changed their principles, [now] it is said that a wife is everything for a man, but parents do not count” (mother-in-law 7, Kote)

Perhaps for a similarly reason, one daughter-in-law was advised to plan for the possibility that she would not be supported by her sons after her own sons got married.

"People say that it is good for me to remarry [after the death of my husband] because my children would grow up soon and get married and stop looking after their parent and at that age, a single woman would be [all] alone" (daughter-in-law 8, Kote)

J.3.2 Poor communication and oppressive experiences

As we saw in the previous section, mothers-in-law often operated with a dichotomy between male support for their parents and male support for their wives. Thus, in order to secure their position in the family, mothers-in-law often acted in ways that reinforced their own status in the family and maintained the low status of their daughters-in-law. Many daughters-in-law experienced such behaviour as oppressive as they widely reported feeling micro-managed by their mothers-in-law with virtually no room for making their own decisions. In addition, even small perceived missteps lead to excoriations by the mother-in-law.

"Even though I do everything [my mother-in-law] [still] says that I don't do [my housework]. Now I have child and even if I do everything properly, sometimes my child would misplace things and then [my mother-in-law] would say that I was not doing my housework" (daughter-in-law 1, Jamal)

"I used to ask my mother-in-law before doing anything. For example, whether to cook rice or roti or which vegetables should be cooked all these things I used to ask my mother-in-law about ... I was afraid because I was newly married ... Once upon a time, I had left my housework undone and started talking to my sister-in-law, then my mother-in-law started berating me" (daughter-in-law 6, Sahku).

Daughters-in-law also frequently found mothers-in-law inaccessible and difficult to communicate with, while mothers-in-law on their part often felt that there was little need for taking advice from their daughters-in-law. This created a barrier against communication between the daughter-in-law and mother-in-law that enhanced the potential for mistrust and cynicism on both sides.

"[My mother-in-law] was saying all the time that since I did not earn money for the family, I did not have the right to do anything or to say anything ... How can I say anything to her, if she does not listen to me? ... No, I would not ask her anything on any matter, because she would not agree with me in any case" (daughter-in-law 4, Kote)

"I make every decision myself. I usually to tell [my daughter-in-law] not to interfere in any matter, because she does not understand things" (mother-in-law 4, Kote)

"[My mother-in-law] does not love me" (daughter-in-law 9, Sahku)

Thus, daughters-in-law frequently fought with their mothers-in-law over a range of issues related to both the allocation of housework and the control of income in the household. A common theme of daughters-in-law's descriptions of these fights was an underlying fear of exploitation and neglect at the hands of the mother-in-law.

"If I work with [fetching] water all the time, then my child may suffer from cold and cough. They want me to work all the time ... Nobody looks after my child and I have to do housework and look after my child too. So how can I manage all this?" (daughter-in-law 4, Jamal)

"[The in-laws] have grief about [my income] ... They say, "Why do you keep it?" But I say I keep it for my own things like clothes, oil and soap. "Why do you keep it?" They say, "Whatever we give you, keep that"" (daughter-in-law 7, Kote)

J.3.3 Positive experiences with mothers-in-law

Only three daughters-in-law in our sample reported warm, sincere relationships with their mothers-in-law characterized by co-operation and mutual trust. From the perspective of the daughters-in-law themselves, this was to a large extent a matter of the good fortune of having married into a family with a mother-in-law who was “loving and caring”, “like a mother” or “free-minded and not conservative”

“She always behaves like a mother of mine but not like a mother-in-law. My mother-in-law is not like other mothers-in-law” (daughter-in-law 8, Kote)

“My mother-in-law and father-in-law are not conservative people. They are free-minded people and they have lived outside of the village for many years. They are modern people, not conservative people” (daughter-in-law 8, Sahku)

“My mother-in-law and father-in-law take care about me and love me very much therefore I am happy. They manage everything in our household ... I am a newly married woman and I do not know anything, but my mother in-law is an old lady and she knows everything” (daughter-in-law 6, Sahku)

Undoubtedly, individual values and personality traits did play a role. For example, the mothers-in-law of these daughters-in-law often seemed unusually attached to them. In turn, the daughters-in-law reported being attached to their mothers-in-law as well.

“My daughter-in-law will live with me during my whole life so I like living with her. Daughters leave home, but daughters-in-law come to our house to live with us and become our friends forever ... we are partners for life” (mother-in-law 6, Sahku)

“It is not a certainty that she would stay here, she may leave us too ... [but] I would be hurt, if it happened” (mother-in-law 8, Kote)

“When she [my daughter-in-law] had gone to her maternal house for two-three months ... [then] we had missed her a lot. Our house was totally empty without

our child and daughter-in-law. At present we are happy to have them back”
(mother-in-law 8, Sahku)

Alternative explanations are also possible. The incentives of mothers-in-law and daughters-in-law were often better aligned. In two households, the mothers-in-law and daughters-in-law had reduced incentives to fight over the financial support of the husband, because either the husband passed away, leaving the household without a main income-earner except the mother-in-law, or because he refused to financially cooperate with either his wife or his mother.

“After the death of my husband, I was told by my brother and father not keep the child, but to abort it, but I didn’t do that. And I was also told to marry again ... She [my mother-in-law] told me to take a decision carefully. She told me to think about my two children and then take a decision” (daughter-in-law 8, Kote)

“I have full rights over my husband’s income, but over my son’s income I do not have any rights ... Once I told him [my son] to earn for the family then ... He told me that if he became a bad man like a hoodlum/gunda, a delinquent/badmash or a vagabond/awara then couldn’t I keep his wife at home and look after her? Now what answer, should I give him?” (mother-in-law 6, Sahku)

Additionally, in all three households, the daughters-in-law were “only daughters-in-law” in the sense that no other daughters-in-law lived in the same household as them. This reduced the number of players who needed to trust one another in the family, in turn reducing both the need for communication and coordination between family members and individuals’ exposure to the risk of betrayal. In concrete terms, it eliminated the type of competition for limited resources between brothers and their wives seen in bigger households that often amplified conflicts and disputes in the family.

Furthermore, two of the households had undergone powerful, possibly traumatic episodes in recent memory, which could have triggered a sense of shared adversity and interdependence among family members. In one family,

the main income-earner of the family had recently passed away (daughter-in-law 8, Kote). In another family, the husband of the daughter-in-law was kidnapped before he married her, during the Maoist civil war.

"I had kept all our money in the bank and when the earthquake came, it blew all our money away. My younger son [the husband of the daughter-in-law] was kidnapped and all of our [retirement] money was [also] spent on that ... At that time, we were so afraid that we were ready to give even our clothes to get our son back, like Tara [from Ramayana] begging the demon ... I had bought my son from them ... One of my sons-in-law works for the courts [as a lawyer] so he contacted the police and other party members to find about those people ... All kinds of people come to him with their cases so he knows many people ... My son-in-law helped me and the police find out about the Maoists" (mother-in-law 8, Sahku)

J.4 Establishing an alliance with the husband

J.4.1 Authority of the husband and mutual trust

The husband was often the main or one of the main authorities in the family *"No-one is superior to the husband"* (daughter-in-law 10, Sahku). Husbands were also usually imbued with considerable authority over their wives *"it is to be thought by my husband, whether I am a good or a bad woman"* (daughter-in-law 2, Sahku) *"You have to feel fear in front of your husband"* (daughter-in-law 3, Sahku). Yet within our sample, husbands were also one of the few family with whom daughters-in-law repeatedly reported developing caring, informal and trusting relationships. Daughters-in-law often admitted to crying and being comforted in times of trouble, or making jokes with their husbands in times of joy. Husbands were also often the first and only point of call in times of trouble, including husbands living abroad.

"Interviewer: How does your husband help you [when you feel worried]?"

Daughter-in-law: *He says, "Don't worry, I am here, I am alive"* (daughter-in-law 3, Sahku)

Indeed, wives frequently requested money for food, cosmetics, jewellery and clothes from their husbands and endorsed contributing financially to their husband's wellbeing from their own savings as well.

"When I asked him for money to spend on my children, then he used to give me" (daughter-in-law 7, Sahku)

"For me jewellery was not important, but my husband was important, so I gave him my jewellery. Then he had sold my jewellery for NPR 100,000 [to finance going to India seek employment]" (daughter-in-law 4, Jamal)

Husbands had an incentive to help their wives since they were raising a family together and possibly wished for family separation later on. Wives had strong incentives to be, or at least appear to be, devoted to their husbands, due to notions of female honour that emphasized spousal devotion to husbands. That is not to say that all husbands developed caring and loving relationships with their wives. The exceptions to the rule and possible conditions for such exceptions are analysed in Appendix J.4.4.

J.4.2 Dealing with the extended family

Strong cultural taboos proscribed social interaction between daughters-in-law and elder male in-laws in certain families in our sample. For example, one daughter-in-law explained that she always covered her face in front of her elder brother-in-law, whereas members of the older generation would sprinkle holy water on themselves if they even accidentally touched their elder brothers-in-law.

"In our culture, nobody talks to their elder brother-in-law ... We keep our face covered. When elder brother-in-law is outside, we do not go outside or keep our

face covered if we go out. The older generation, old mothers-in-law, they did not show even their legs to their elder brother-in-law ... If they touched each other by mistake, they would take a bath or sprinkle holy water from the Ganges on themselves” (daughter-in-law 3, Sahku)

A clear sexual taboo was likely behind this proscription. When daughters-in-law and mothers-in-law were asked in interviews if they ever talked to their elder brothers-in-law or fathers-in-law, they often reacted with shock, distaste or vulgarity.

“Interviewer: In your community, people don’t normally talk to their elder brother-in-law, do they?”

Mother-in-law; No, in my village, women talk to their brother in-laws. Not only talk, but they sleep together too. Yes sister, it is true, I am not joking here” (mother-in-law 2, Sahku)

The same mother-in-law reluctantly admitted to communicating with her elder brother-in-law when she found herself in a somewhat difficult situation after her own husband died and all her sons migrated abroad for work.

“I talk to him a little bit ... I have lost my husband and all of my sons live abroad. I am living here with my four daughters-in-laws so I need to talk to him, I talk to him a little bit” (mother-in-law 2, Sahku)

Since major decisions concerning the whole family were usually reported by both male and female respondents to be made in consultations involving either an elder brother-in-law or the father-in-law, this taboo cut off young daughters-in-law from influencing large family decisions. For example, one daughter-in-law

explained that she always excluded herself from senior family discussions in order to minimize the potential for speaking in front of her father-in-law.

"[When] the elders used to talk about any matter then I did not stay around. I only stayed, if I had something to say to them. Or if they called me to ask me something then only I used to keep myself in plain sight, otherwise I did not talk standing in front of my father-in-law" (daughter-in-law 8, Sahku)

Thus, husbands were often one of the few avenues through which daughters-in-law could put forward their case in large family decisions without breaking social taboos. However, daughters-in-law had to be careful about being too obvious in using their husbands to influence family matters.

Strong cultural norms proscribed wifely devotion to their husbands (see Chapter 7, Section 7.3.1), while simultaneously reducing the acceptability of husbands reciprocating such devotion. One of the main tropes in Maithili culture has been reported to be the idea that household separation arose from scheming wives sowing discord in the family by playing their husbands against each other [22]. As shown in Section J.3.1, one mother-in-law and one daughter-in-law also expressed the idea that husbands left their parents behind when they became too devoted to their wives. Another elder sister-in-law explained how scheming wives played off brothers against each other, an idea that was reinforced by the interviewer's response that men who listened to their wives would inevitably end up fighting with each other.

"Elder sister-in-law: You all know that brothers do not quarrel with each other ... but ladies belong to different families so they may say different things ... You know that.

Interviewer: If a man listens to his wife then it creates rifts between household members, doesn't it?" (elder sister-in-law 3, Sahku)

A third mother-in-law seemed to realize during her interview that she did not want her sons to listen to their wives unless they had already separated. Since she did not really want her sons to separate from her, this implied by her own logic that they should really never listen to their wives.

“Mother-in-law: We are there to give suggestions so [my son] does not need to consult with his wife. It is not the right time to take her advice.

Interviewer: Then what is the right time? ...

Mother-in-law: After having their own baby and house ... But it is good to live together in a joint family” (mother-in-law 4, Sahku)

The traditional nature of such suspicion concerning husbands’ affection towards their wives was reinforced by the remarks of one daughter-in-law who commented that her husband made visible efforts to take care of her health needs during her pregnancy due to the “*edge of modern society*” (daughter-in-law 3, Jamal). This use of a Maithili term that signified the boundary between tradition and modernity thus implied a strong expectation that husbands did not usually act in overtly supportive ways towards their wives.

J.4.3 Negative experiences with husbands

While a failure to prevent physical violence was by no means the only complaint that daughters-in-law raised against their husbands in our sample, the only three daughters-in-law who in our sample widely condemned their husband’s lack of social, emotional and financial support also suffered from repeated physical violence at the hands of their family members (9, Sahku; 2, Kote; 7, Kote).

Thus, one daughter-in-law reported that her husband blamed her for “provoking” others to act violently against her, while another husband refused

to separate from his family, even as his wife was pleading with him due to repeated violence from her brother-in-law.

“No one was there at that time [when my sister-in-law and mother-in-law hit me]... so I left it up to God ... My husband was also not here. ... When the fight calmed down and I told my husband ... He said, “It’s your mistake. Why are you shouting? Shut up”” (daughter-in-law 7, Kote)

“I asked him [my husband] whether he liked to see me beaten every day or whether it was better to live separately ... But he did not agree” (daughter-in-law 9, Sahku)

A wife reported experiencing repeated physical violence at the hands of her father-in-law. After reporting the violence to her natal parents, her in-laws became so enraged that they separated her from them. However, her husband continued to eat at his parents’ place without sharing the food with his wife, even as she was unable to afford food for herself and her children.

“[My in-laws] did not give me anything at the time of separation and told me to earn money myself to fill my stomach ... I stayed with an empty stomach for two full days ... [while] my husband was eating at his parents’ place” (daughter-in-law 2, Kote)

Husbands had an incentive to side with their parents when they depended economically on them in the joint family. While one might have thought that unemployment or retirement made mothers and fathers economically dependent on their sons rather than vice versa, parental ownership of family property evened the bargaining positions, since often only parents owned enough collateral to take out large loans. One daughter-in-law whose husband was currently studying a bachelor’s degree sponsored by his parents remarked

that her husband never said anything in her defense as he was economically dependent on his parents – at the time of interview, her husband was studying for a Bachelor in Education that was sponsored by his parents.

“Daughter-in-law: I wanted to work in Janakpur Manpower Company, [but my in-laws] used to give different types of reasons like “No, you need to study. There’s lots of time left to earn. It’s time for you to study first.” ...

Interviewer: *What does your husband think?*

Daughter-in-law: *[My husband] depends on [my in-laws], so he supports them and says nothing in my defense”* (daughter-in-law 1, Kote)

Similarly, one daughter-in-law whose husband wanted to abandon her and stay with his natal parents explained that her husband depended on his parents to provide him money for his own upkeep. This, in turn, provided an incentive for him to side with his parents.

“But my husband still wanted to live with his parents, because he was not earning anything and depend on his parents for his expenses ... [Instead,] he said that he would leave me and throw me out of his house, but he would never leave his parents” (daughter-in-law 2, Kote)

Of course, economic incentives were not the only incentives operating on husbands. Normative ideas of masculine honour and responsibility for the joint family created status incentives for husbands to fulfil their “breadwinner” roles. In one case, a husband felt that a household separation would be dishonourable, even if it protected his wife from domestic violence, as he would be perceived to have failed to provide for his family.

“[My husband] said “What would other people say, if we left our home in such a state?” As he has two younger brothers and the whole family depends on him, he is not ready to separate from his family” (daughter-in-law 9, Sahku)

In another case, the unemployed husband seemed almost jealous of the natal parents’ ability to support his wife. Presumably such financial dependency reinforced his image as a failed provider for his wife.

“When my husband had gone abroad and was not working, but just behaving like crazy, and my son was sick here, then at that time my parents spent NPR 7,000 [USD 68] on the treatment of my son ... Whenever he heard me talk to him about things like this then my husband used to get angry and tell me to go and live with them, if they were such good people” (daughter-in-law 2, Kote)

Conversely, daughters-in-law often expressed the opinion that their husband’s employment would alleviate the potential for conflicts in the family⁴².

“When [my husband] will start to earn money, then [the domestic violence] will settle down ... When he will earn, then he will focus on that. He doesn’t think about the consequences of beating his wife, like what if his wife died. There are small children at home. Who will look after them?” (daughter-in-law 7, Kote)

⁴² The role of unemployment in creating tensions in the family that erupt into physical violence has previously been observed in epidemiological studies as well [465].

Appendix K

Further details on the cash transfer programme

K.1 Introduction

The following Appendix provides contextual information for the interpretation of the chapter on control over the LBW-SAT cash transfers. Section K.2 presents the methods for this Appendix. Section K.3 presents a view of the evolution of the LBW-SAT programme from the perspective of the facilitation coordinators in MIRA. Appendix K.4 presents an analysis of participation and engagement of community members in the women's groups based on our qualitative data.

K.2 Methods

The full details of the methods for this Appendix have been presented in Chapter 6. Briefly, we followed Corbin and Strauss' [341] version of grounded theory and conducted a total of 22 interviews with daughters-in-law, 15 interviews with their mothers-in-law and 3 interviews with their elder sisters-in-law from a total of 22 families. All interviews were individual, semi-structured in-depth interviews. Elder sisters-in-law were only interviewed when the mother-in-law had passed away.

All interviews with daughters-in-law and their mothers-in-law were conducted simultaneously, i.e. two interviewers would concurrently interview both daughters-in-law and their mothers-in-law in separate locations out of earshot of each other. The same procedure was used with daughters-in-law and their elder sisters-in-law.

We also conducted a focus group discussion with seven out of sixteen facilitation coordinators. These worked as mid-level supervisors for MIRA whose role was

to coordinate women's group activities across intervention areas and supervise the distribution of cash transfers at the end of group meetings. All women's group facilitators were supervised by one facilitation coordinator.

The interviews and the focus group discussion were directly translated from the audiotape into English from Maithili. The resultant data was coded using analytical methods from grounded theory including memoing, open coding and selective coding. Section K.3 will only present evidence from the focus group discussion, while Section K.4 will present evidence from both.

All quotes from respondents in this Chapter are indexed by the serial numbers and district identifiers provided in Table 18 in Chapter 6.

K.3 Evolution of the LBW-SAT programme according to facilitation coordinators in MIRA

K.3.1 Mobilizing and achieving sustainability of community awareness

At the very beginning of the LBW-SAT trial, FCs emphasized the efforts required to raise awareness of the LBW-SAT in the communities. After a ward gathering meeting where communities were informed about the initiation of the LBW-SAT programme, almost all MIRA staff members were involved in spreading the word about the intervention

"All of us, social workers, nutrition mobilizers, members of the women's groups, also the office-based staff in Janakpur, whoever went into the villages [spread the word about LBW-SAT] ... it was a ghar-dailo/home and courtyard thing. Wherever we met people, we told them. Even the Ward Enumerators [locally based staff whose task is to register pregnant women] spread the message that women should sign up for the card [that registered women's enrolment into LBW-SAT]. When the message reached the community ... it started becoming easier for us" (FGD).

FCs were particularly keen to emphasize the crucial awareness-raising role played by locally based MIRA staff and women's group members themselves.

"The active involvement of the female community health volunteer and the nutrition mobiliser determined the number of pregnant women [who would attend women's group meetings]" (FGD)

"[The ward enumerators] supported us a lot. They went from house to house and told women to go to the women's groups and listen" (FGD)

"We told [women in the communities] repeatedly that they should come, they should spread the word to everyone, and everyone in the ward should know that we were giving out cards and money, we were giving money for additional food and we providing messages to prevent low birth weight in children" (FGD)

Even so, FCs were initially worried about the prospect of having to terminate their women's groups due to low participation numbers.

"In many places, we were worried that, because there were few participants, the groups would be terminated, but it did not happen" (FGD)

As communities became aware of the LBW-SAT intervention and women started participated in the women's groups, the incentive structure of the intervention itself started promoting further awareness, possibly leading a self-sustaining cycle. FCs agreed that the cash incentives played a large part in encouraging participation and also noted that women started coming when they realized that LBW-SAT was a temporary programme and they might not be able to receive cash transfers for future pregnancies.

"When the cards started getting made and the money distribution started then the pregnant women's numbers started increasing. The women who were pregnant and those who were not pregnant started to come when they understood the rule that only those who had a card could get money ... [When] the women realized that this programme would not be going on forever and that

they had made a big mistake by not coming to the group, and then they started coming again” (FGD)

Since pregnant women were likely to be newly married women, these often lived under strong mobility restraints (Chapter 7, Section 7.3). FCs emphasized the key role played by the cash transfer in enabling daughters-in-law to get permission to leave their house.

“It is because, in our society, especially in the Terai, [the daughters-in-law] are not allowed to leave the house. To get those 750 rupees, the family members have to send them outside to take the money, and the daughters-in-law use it as an excuse to go outside” (FGD)

However, once women came, they started bringing other women along who spontaneously shared messages from the women’s groups with other members of their community.

“The good thing was that when 15 to 25, 30, 32 participants heard our messages in the women’s group meeting, they discussed these things with a group of 5 or 7 people each ... when all the women gathered together to fetch water from the tap or when they went to work in the fields. Because of this, the subject matter was discussed all over the village” (FGD).

K.3.2 Negotiating participation in the women’s groups

In the early phases of the LBW-SAT programme, mothers-in-law were often reluctant to send their daughters-in-law out to the women’s groups for fear of damaging their reputation. Wealthier families felt entitled to demand of MIRA that the cash transfers should be delivered to their doorstep.

“The mothers-in-law previously really did not want their daughters-in-law to go, they only wanted them to register [for cash transfers] without going [to meetings] ... [The family members] said that they did not want to send their

daughters-in-law to the women's group. Instead, they should be given money at home" (FGD)

As the cash transfer was meant to be provided completely unconditionally at that time, this claim was consistent with existing policy guidelines. However, this caused considerable dissatisfaction among the poorer participants in the women's groups who felt powerless to make the same claims of MIRA and were forced to forego household labour and pay for travel costs to participate in the women's groups *"They also said that the pregnant women had work, but they were forced to come because [otherwise] they would not get the money" (FGD).*

Since it was not logistically feasible to provide every community member with cash transfers at their doorstep, it was decided in the end that the policy should be revised so that only women who were physically incapable of attending women's groups would be allowed to receive cash transfers at home. In turn, this caused considerable dissatisfaction to wealthier families who sometimes rejected the cash transfer out of spite, presumably for losing face in their community.

"[A member of one of the wealthier families] came here [and also visited] the office in Janakpur in order to ask for the cash transfer. At the office, they were also told that according to the new rules they had to let the daughter-in-law go to the women's group ... The same message was delivered by the nutrition mobilizer and from me. When they received this message, they stopped coming ... When we asked why ... they said "What could NPR 750 do [USD 7.3] [for people like us] ... If we went and gave her [a non-participating daughter-in-law] money at home, she would take it happily. She just showed her ego by saying that she would not go to the group. That was the only one case, otherwise they only told us that the money was nothing to them once or twice out of anger" (FGD)

K.3.3 Attempting to exploit the "rules of the system"

Even after community members had accepted that participation in the women's groups meetings was a criterion for receiving the cash transfers, conflict over

eligibility for the cash transfers did not stop. Some households realized that it was possible to register for transfers from both the food *and* the cash transfer arm of LBW-SAT by cleverly commuting between clusters. In order to preserve the integrity of the evaluation design of LBW-SAT, pregnant women who were caught as “double registrants” had one of their cards electronically cancelled. However, some members of the local communities believed that they could use their power and status to make MIRA pay anyway. One mother-in-law was so vociferous about her dissatisfaction with the cancellation of her daughter-in-law’s registration card that FCs decided to conduct a local village meeting in order to clarify their position on the issue. The mother-in-law called the representatives of the local government to support her in the meeting who were furious that she was being “unfairly” treated. However, after bringing the representatives to the Janakpur office, they were shown proof that the daughter-in-law was a double registrant and accepted MIRA’s decision to cancel her cash transfers.

"Her mother-in-law spread [her complaint] all over the village and made a big debate out of it. She made it a big issue. A ward meeting was held after that and we clarified the situation. She had even called the local party representatives, but she had not told anyone that her daughter-in-law was getting food from another place, she had told everyone that she only got cash. And the party representatives were angry because they thought we had made one rule, but followed another ... The same day when the ward gathering happened and the party representatives came, I clearly explained everything to them. After that they asked me if I was telling them the truth and I told them that I would show them the proof in the [Janakpur] office. I came to the office and I showed them the list and when I did that, then they understood that I was right and that she should not get the money" (FGD)

K.3.4 Reaching the high point of participation in the women’s groups

According to the FCs, as local community members realized that MIRA by and large enforced its rules uniformly without regard for wealth or caste status, they were both surprised and pleased

“During the initial phase when the cards had just started getting made, then the villagers, the community, the women’s groups members, none of them believed that it would come to this stage ... [where] pregnant women from every village would be provided with cash. After we started systematically making cards for people, they began to get money according to our rules and regulations ... When they learned ... that there was no distinction between the rich and the poor, the big and the small, the [high and the low] castes, and that whoever was pregnant and met the relevant criteria were eligible for cash transfers, the community was very happy” (FGD).

While conflicts over the cash transfers sporadically erupted and were handled in the community, participation rates in the women’s groups increased phenomenally. FCs emphasized that they did not expect to see such high participation rates.

“At present, everyone is on track. All the pregnant women have started coming to the women’s groups ... The level of participation is beyond what we had imagined” (FGD)

Indeed, FCs remarked that they themselves had become well-known members of their communities and were given multiple nicknames associated with their roles as organisers of women’s groups meetings, cash distributors, health advisors and representatives of MIRA.

"Some people call us “doctors” ... In the food VDCs, [people call us] “food distributors”; in the cash VDCs, “cash distributors”; in most places, “the ones with a motorcycle” (everyone laughs). “Sisters, who conduct meetings”. They have given many names to us. Whenever we go, they ask us where the next meeting is going to be held and in which ward (Everyone laughs and speaks together). Anyway, we are established in the community now ... [They] call me MIRA Sister” (FGD)

FCs highlighted that both local women and men recognised the role of FCs in running meetings and some women were so used to meeting in the women's groups that they would spontaneously assemble when they saw an FC in their village.

"At first, only a few of them came to the meetings and were mostly shy when they came ... now they say "I will also come Sister, I will come soon" [when they see us] ... if they see us on the road while they are heading somewhere else then they immediately reverse direction and come to our meetings ... they have a very big network ... many times we wonder to ourselves, "She was on the road how did she get here so fast?" (laughs), but they manage anyway ... The men say that there is some kind of meeting in so-and-so's house. That means they know that we have gathered for a women's groups meeting only" (FGD)

K.3.5 Announcing the closure of the LBW-SAT intervention

At the time of the focus group discussion, the LBW-SAT had just begun to close down. In certain areas, women's groups were still running in full swing, while in others, community members had already been notified that the intervention was closing down. In these communities, FCs reported that participation rates dropped precipitously, most likely because of a loss of incentives.

"After [we announced that no more cash transfers would be provided], the participation in the women's group decreased abruptly" (FGD)

A brief boost to participation was provided when mobile surveillance teams, the so-called "nutrition clinics" rallied local women in order to measure weights and heights in children between 0 and 22 months of age for the purpose of evaluating the primary outcome of LBW-SAT trial. While the team provided two soaps and a towel as a token of gratitude to participants for letting their children be weighed and measured, participants themselves, as well as the FCs, perceived the nutrition clinics to be part of the LBW-SAT intervention and the gifts were seen as a promise from MIRA for more incentives in the future

"But when we reached our [penultimate] women's groups meeting, we began the Weighing Programme and the nutrition clinic made an impression on all of them. They knew that they would be provided again and again, if they went there. The gifts that we gave them gave them the idea that in the days to come, something would be done for them" (FGD).

FCs reported that informing communities of the closure of LBW-SAT was one of the harder tasks they had faced in their job. Communities failed to understand why the project was closing and even asked if they themselves were to blame for the end of the project.

"After the last batch of cards were made ... and [the intervention] closed down, they were very anxious to know why the [card registration system] had stopped and what they had done that had caused us to stop handing out new cards ... "Why did you stop when it was our turn?" ... That was a common response ... You could say it was tough and we worked long and hard [to deliver this message to the communities]. We had to set aside time to [explain] that it was not like that, that each organization had its own reasons for ending, that they could only provide for a certain period of time. After that period of time had elapsed, it had to stop" (FGD)

K.3.6 Negotiating the end of the LBW-SAT intervention

Community members generally reacted to the news of closure with assertions that the LBW-SAT continued to be needed. Indeed, the measurements of the nutrition clinics themselves proved to them that children continued to be born of low birth weight in their communities.

"[After] two children had been weighed by the nutrition clinic and referred for rehabilitation [due to undernutrition], when I next met the group members, they told me that despite all our activities, low birth weight children continued to be born in their [villages] ... they said that we should continue running the groups as it had not been enough" (FGD)

There was also more than a slight undertone of abandonment in the requests from the community for the continuation of the LBW-SAT trial, as FCs reported being asked not to simply “leave and go”.

"They asked us not to [simply] leave and go. They [said] that the women's groups were running so actively right now and all the things that they were learning in the community and the improvements that were taking place, all that would not happen again and [the improvements] would start vanishing" (FGD).

Some community members even tried to bargain over the closure of the intervention and suggested that they could negotiate a continuation of the LBW-SAT intervention with the Janakpur office or perhaps the FCs could try to continue the groups without providing cash transfers if that was more sustainable.

"They even said in many communities that if they had to go and talk to the [MIRA] then they would ... [Another] response they gave [to our announcement] was that even if they would not be given the money, they should be provided with lessons and the women's groups should be held ... "If you can give us cash then please do, if not at least give us knowledge"" (FGD)

Yet other women's group members were reported to have converted their group into a small mutual fund.

"Initiatives to deposit seed money have also arisen ... Like a security fund [for pregnant women]" (FGD)

K.4 Participation in the women's groups

K.4.1 Incentivizing participation in the women's groups

Although mothers-in-law, daughters-in-law and FCs all stated that the cash transfer was relatively small, this was usually because they compared it to their own wealth, their total expenditures, the health needs of the daughter-in-law, or the amount of wealth needed to shift their bargaining power. Relative to the

effort and time required to acquire it, it was good value, and the response of the community to LBW-SAT indicated that demand for the cash transfers was clearly high. Both daughters-in-law, mothers-in-law and FCs reported that the cash transfer was a major incentive for participating in the women's groups "*No one leaves the money alone (laughs)*" (FGD) and a quick look at our quantitative results (Chapter 5) would also confirm that participation rates in the transfer arms (90-96%) were much higher than in the women's groups only arm (34%).

One daughter-in-law explained that the cash transfer was good value for the amount of effort put into receiving it and bluntly stated that there was no reason for coming to the women's groups if she had not been provided with the transfer.

"I did not have to do anything to get money [besides sitting in the meetings] ... I had gone [to the meetings] only to receive cash ... that was the motive to go, else why would I need to go there ... if nothing was happening? It is not good to loiter about aimlessly" (daughter-in-law 2, Jamal)

The same daughter-in-law in our sample reported that she never participated in the women's groups meetings. Instead she arrived to pick up the cash transfer at the end of meetings and left when she had received it.

"I have not visited the women's groups at all, but I only went there to take the cash transfers ... Actually, all three times, I went there at the end of the meeting. Since I had to do a lot of household work in the family I did not arrive on time, even though I knew when the meetings were held" (daughter-in-law 2, Jamal)

However, it should be noted that this daughter-in-law was probably the exception rather than the rule because no other daughter-in-law expressed the same behaviour in our sample. Most daughters-in-law and mothers-in-law expressed a strong appreciation for their experiences with participating in the women's groups (Section 9.2.2, Chapter 9). FCs also reported that daughters-in-law would not normally be allowed out of their homes by the rest of the family,

but the cash transfers provided them with an “excuse” for doing so. Two mothers-in-law emphasized the link between their daughters-in-law’s ability to obtain permission to participate in women’s groups and the receipt of cash incentives.

"It was said that they would not give cash if she did not go to women’s groups meetings. They would not allow her to sign the [registration] document if she did not go" (mother-in-law 4, Sahku)

“Mother-in-law: Yes, previously she was getting cash transfers that’s why she was going.

Interviewer: *And now?*

Mother-in-law: And now nothing, cash transfers are not provided so she is not going (laughing)” (mother-in-law 1, Sahku)

This led some daughters-in-law to lament not being allowed to attend any further groups after their giving birth.

“I wish I could go outside so that I could learn more and I could participate in trainings and gain knowledge ... and I could speak up too” (daughter-in-law 7, Sahku)

However, not all families were convinced by the provision of cash incentives. FCs reported that some of the wealthiest families in the study area did not want to send their daughter-in-law to the group as the cash transfer was small relative to the loss of reputation they would suffer from letting their daughter-in-law leave the house.

“[The family members] said, “What can NPR 750 do?” ... One thing is, they are so reluctant to let go off the culture that we have here in Terai that [stipulates that] their daughters-in-law should not go outside” (FGD)

Both daughters-in-law and the FCs also reported that guardians to the daughters-in-law sometimes felt that the NPR 750 was too negligible a transfer compared to the cost of lost housework from their own and their daughter-in-law's participation in the women's groups.

"The guardians who come with the pregnant women say it is late, the meetings have been going on for too long and they have to go home soon. They cannot do that, because they have to take the pregnant woman with them, and she has to work too, but they are forced to stay here ... to get the money. That is how most of the guardians, whether they are rich or poor ... sometimes get angry and say that NPR 750 can be spent in one day and it is already late" (FGD)

K.4.2 Lack of voice for daughters-in-law in women's groups

Many daughters-in-law expressed having limited voice while attending the women's groups. "Honourable" daughters-in-law did not speak up unless they were directly asked a question by their elders and generally did not communicate with their elder male in-laws in certain families (see Chapter 7, Section 7.3.1). As the elders of daughters-in-law were often present in the women's groups, this made it difficult for daughters-in-law to express themselves in socially acceptable ways. Even the seating arrangements had a strong element of surveillance, as daughters-in-law felt pressured to provide pre-learned answers to the facilitator's questions, while being watched by their mothers-in-law from behind.

"All the pregnant women used to sit in the front, while mothers-in-law sat in the back. We all sat together and listened to the things told by [the women's group facilitators] ... They used to teach us different things about pregnancy in the group meetings and we all were learning together. When they asked us questions then some of us were answering as well. We were only answering those questions to which we had learnt the answer" (daughter-in-law 1, Jamal)

Multiple daughters-in-law also stated that they had ever spoken or only spoken under circumstances of exceptional privacy (e.g. in a closed school building) for fears of being shamed in public.

“I did not show my face there ... I was not talking to [the facilitators] because I have never gone outside like that ever and I have never spoken to others either. Sisters [the facilitators] told me many times to speak up, but I did not speak at all ...I wanted to speak to them, but I didn't. There were many people and some of them were male too ... If I had have spoken then they [the bystanders] might say the name of my husband and father-in-law in front of the others, that the wife and daughter-in-law of so-and-so was speaking like this” (daughter-in-law 3, Kote)

FCs also noted that daughters-in-law often remained silent during women's groups meetings, while mothers-in-law communicated with FCs on their behalf.

“Mostly, the pregnant women do not want to speak, while those who already have two or three children mostly speak. The other women just sit and listen and their mothers-in-law say that [the cash transfer] has benefited them a lot and they have been eating and are doing well” (FGD), while

K.4.3 Inconsistent attendance of mothers-in-law

A frequent sight in our context was a mother-in-law walking towards a women's groups with a dutiful daughter-in-law walking head bowed behind her. Given the mobility norms in Maithili society (see Chapter 7, Section 7.3), daughters-in-law were commonly perceived to need a chaperone to protect their reputation when they went outside after obtaining permission from their guardians. However, the degree of permissiveness towards daughters-in-law varied extensively by where daughters-in-law went and why. Women's groups

meetings seemed to fall under the category of ‘exceptions’ that many mothers-in-law and elder sisters-in-law were willing to make to their general prohibition on the mobility of their daughters-in-law. This seemed largely to be due to the outreach of the women’s groups facilitators and the provision of cash incentives, as FCs reported major struggles over participation at the start of the trial (Section K.3.2).

However, at the time of our interviews, many daughters-in-law from both poorer and wealthier joint families in our sample reported casually going to women’s groups on their own, particularly if the mother-in-law was not at home *“I used to go there with my mother in-law ... [but] if my mother in-law was not at home at the time of the meeting then I went there on my own”* (daughter-in-law 7, Sahku). This was equally reflected in the reports of elder sisters-in-law and mothers-in-law. One elder sister-in-law first stated that the daughter-in-law was newly married and shy and so brought her small children along to provide an alibi to her in public. However, when asked by the interviewer to clarify, she was then pressed to admit that it was mostly just a practical convenience to ensure that the children were looked after.

“Elder sister-in-law: She was embarrassed about going on her own. She is a newly married daughter-in-law, she married only about two and half years ago, so she is not allowed to go outside ... If I was not at home then she went ... with any of my children ... If my daughters were not at home, then she would take my younger son in her arm and go herself.”

Interviewer: *But what would he do for her, was she bringing him along as a companion?*

Elder sister-in-law: *Yes, for her protection (laughing).*

Interviewer: *How can he protect her as he is a small kid? He could not even save himself from a dog!*

Elder sister-in-law: *He would protect her, because he would make sure that she did not wander about leaving him on his own. [After a pause] She was taking my*

son along with her, because no-one was at home, not even me, and then she could not leave the child alone” (elder sister-in-law 3, Kote)

Indeed, in our qualitative sample, only half of the mothers-in-law or elder sisters-in-law stated that they had visited the women’s groups even once. Of these, half reported that they only occasionally visited, but let other family members or other daughters-in-law in the village escort their daughter-in-law to women’s group meetings.

“Two [daughters-in-law] are from that house and one is from that house, they usually go together to the meetings and my daughter-in-law go with them as well. Another neighbour also goes with them. They all go together” (mother-in-law 6, Sahku)

Mothers-in-law and elder sisters-in-law reported being too busy with housework and agricultural work to participate, while elder sisters-in-law reported lack of incentives as a barrier to consistent participation *“We have not gone all the time, only 5 or 6 times. We did not get any kind of money so why should we go there?” (elder sister-in-law 3, Sahku).*

Although it is likely that mothers-in-law communicated regularly with their daughters-in-law and other community members about the contents of the women’s groups meetings, it was not clear that all mothers-in-law did so. One mother-in-law reported learning little about the meetings from her daughter-in-law.

“I did not visit a single group meeting and I haven’t heard anything about the [what the groups did] either, so how could I tell you [the interviewer] anything about them? [My daughter-in-law] herself went there for four times, but I never went with her ... Since we are living in a family and we all do our tasks at home,

we are usually busy with our tasks. Previously, when she went to the group meetings she did not tell me anything and she has never told me anything since either” (mother-in-law 2, Jamal)

Mothers-in-law and elder sisters-in-law who did report participating regularly also reported trying to engage in the discussions at the women’s groups and reported greatly valuing the lessons taught. From the point of view of the FCs, guardians who participated in the women’s groups meetings were often far more active and vocal than the daughters-in-law. The same elder sister-in-law who previously complained about the lack of cash transfers for herself also admitted to learning extensively from the women’s groups

“I learnt things there, which I did not know about before. There in the meeting, we were taught different things and they explained things to us clearly with pictures. It was good for us ... [but I thought it was not enough if I only got knowledge there. If my daughter-in-law also got knowledge there, then she could understand things better, so I let my daughter-in-law to participate ... [so] she would hear it with her own ears ... and she would gain better knowledge” (elder sister-in-law 3, Jamal)

K.4.4 Lack of interest from male family members

Problems involving male family members in the LBW-SAT programme were not entirely absent. FCs reported being approached by women’s group members due to problems with alcoholism, domestic violence and male family members who prevented women’s group members from going to meetings or who wasted their cash transfers.

“If male family members do not approve, like if the son or husband does not approve them coming to the meeting, they ask us how they can talk them over. We also discuss that [in the women’s groups meetings] ... And also those who drink and roam around and come home and beat their wives, they ask us to talk

to such people even more. They say that they do not listen to them so we should try to talk to them. It is because some of the men do not spend [the cash transfer on food] and do not really care much” (FGD)

In one instance, the community members and an FC agreed to hold a meeting for men to discuss the issue with them, but after much discussion, the meeting did not materialize, as the women’s group facilitators and the women’s groups members could agree on who would conduct the meeting with men. The facilitators did not have the appropriate social connections, while the local women felt they did not have the authority to make men listen to “women’s talk” or even speak to them. After failing to find a local male leader who was willing to convene a meeting on their behalf, they ended up dropping the subject.

“[In one VDC, the women’s groups members] said that the men did not listen to them and asked us [the women’s groups facilitators] to conduct a meeting for the men and talk to them ... And while discussing how we should try to talk to them, we said they [the women’s groups participants] should conduct the meeting for men. Again they said [back to us] that the men would not come, that was the problem [in the first place], and that’s why they could not talk to them ... But [that VDC] was recently assigned to me, whereas in [another VDC], I used to go many times and I know the men there quite well and could easily talk to them. But in [this VDC] I did not know the key persons. If I did, I could easily have set up a meeting ... Instead I told the women’s groups participants that they should go speak to the men, and even if the daughters-in-law could not speak to the men, mostly newly married daughters-in-law are not allowed to speak [in our culture], all the mothers-in-law should come together and speak to them. I told them to try and bring them to our next women’s groups meeting ... [But] there are [generally] lots of men who say, “Why should we listen to women’s talk?” That is why I [also] told them conduct a different meeting with all the men

using one male leader to convince them. They said they would try, but it was not quite possible to do it there and then” (FGD)

The timidity with which the FC and the women’s groups participants seemed to pass responsibility back and forth between each other spoke volumes of the power of male members of the Maithili community and the difficulty of exclusively female groups to influence communities of men. It also contrasted with a second reported incident where women’s groups members convinced a husband to let go of the cash transfers provided by MIRA by threatening him with termination of further transfers (see Chapter 9, Section 9.2.3.2). However, the men in our current example considered the cash transfer insignificant, possibly because they enjoyed comparatively larger incomes themselves, so women’s group members could not simply threaten to cancel the cash transfers.

The report by FCs concerning the sometimes obstructive role played by male family members was also reflected in multiple reports from daughters-in-law that their husbands initially told them not to attend the women’s groups, but were only won over, when the mother-in-law, sisters-in-law or staff members from MIRA got involved.

“But the first time when I told [my husband] about [the women’s groups] then he did not agree to let me go ... My mother-in-law and the [Ward Enumerator] had told my husband to allow me to go take the cash transfers ... He told me to not take money from the government, but other people convinced him then he ended up agreeing ... Then I had again asked my husband to let me go to the [women’s groups meetings] and he agreed” (daughter-in-law 5, Sahku).

Finally, in line with observations conducted by MIRA staff members and personal observation, the FC also reported that men mostly did not attend the women’s

groups meetings as they were considered to be only relevant to “women’s issues”. Although it was probably necessary to create “safe spaces” for women, if only to allow them the confidence to speak in public, this probably also limited the impact of LBW-SAT on male household members.

We should not overstate the potential for men to cause problems to the LBW-SAT programme and beneficiary spending of the cash transfers in particular. Our private interviews with daughters-in-law revealed more frequent disagreements with the mothers-in-law than the husbands. Only one daughter-in-law in our sample mentioned giving her husband a small loan from her cash transfer, which never got returned, while none of the remaining daughters-in-law mentioned similar problems. It may be that daughters-in-law felt too timid to speak up about problems with their mothers-in-law in women’s groups meetings, particularly with their mothers-in-law watching them from behind.

Appendix L

Data collection for study of husband's attitudes to wives' empowerment

L.1 Study rationale

In the second phase of data collection for the qualitative study on women's financial power in the household (see Chapter 6, Section 6.2.5), open coding of two daughter-in-law interviews from Sahku and two daughter-in-law interviews from Kote revealed the important role that husbands played in household decision-making in activities outside the household (see Table 17). They often overruled mothers-in-law on matters concerning their wives such as visits to the natal family, participation in groups, taking up paid employment, giving cash allowances or making purchases at the market. Previous researchers have also identified husbands as key arbitrators in disputes between daughters-in-law and mothers-in-law [22,336].

L.2 Interviewer characteristics

I hired a 30-year-old male native university graduate from Dhanusha, SaC, to conduct interviews with husbands, because I felt a male researcher would reduce the chance of social desirability bias. SaC had no previous experience in qualitative research, but I, my PhD supervisor in qualitative research and our female qualitative interviewer trained SaC in qualitative research skills for two weeks before data collection. SaC spoke native-level Maithili and Nepali and grew up in Janakpur, although he had migrated to Kathmandu in the past 10 years.

Table 30. Characteristics of districts in which interviews with husbands were held.

VDC	% Dalit	% Muslim	% Pregnant women with no education	% Below median wealth levels	Travel time to district headquarters by motorbike	Travel time to Indian border by motorbike
Lalit	10.9%	0.3%	60.4%	61.2%	2-4 hours	>1 hour
Dahak	22.5%	10.2%	63.6%	60.5%	30 mins	45 mins
Jamal	13.1%	49.9%	78.9%	46.9%	1-2 hours	>1 hour

All districts belonged to the cash transfer arm of the LBW-SAT trial. % estimated from surveillance data in LBW-SAT. Wealth levels derived using the Wealth Index created in Chapter 5. Travel times to the Indian border indicate links to foreign trade. Travel times to district headquarters indicate links to domestic trade.

Table 31. Description of male respondents.

Serial no.	VDC	Caste	SES	Joint/separated family	Age	Grades passed	Interview taken?
1	Dahak	Middle Madhesi	II	Separated	40	0	Yes
2	Dahak	Middle Madhesi	IV	Joint	30	9	No, consent refusal
3	Dahak	Middle Madhesi	IV	Separated	26	4	Yes
4	Dahak	Middle Madhesi	V	Joint	28	8	Yes
5	Dahak	Dalit	I	Separated	30	0	No, consent refusal
6	Dahak	Dalit	I	Joint	?	0	Yes
7	Dahak	Middle Madhesi	IV	Joint	22	11	Yes
8	Dahak	Middle Madhesi	I	Joint	23	4	Yes
9	Dahak	Middle Madhesi	V	Joint	28	13	No, consent refusal
10	Dahak	Muslim	I	Joint	26	0	No, moved abroad
11	Dahak	Dalit	I	?	?	0	No, consent refusal
1	Lalit	Middle Madhesi	III	Joint	23	6	Yes
2	Lalit	Middle Madhesi	V	Joint	38	8	Yes
3	Lalit	Middle Madhesi	I	Joint	32	6	Yes
4	Lalit	Middle Madhesi	III	Joint	31	0	Yes
5	Lalit	Middle Madhesi	II	Separated	29	0	Yes
6	Lalit	Middle Madhesi	IV	Separated	41	8	Yes
7	Lalit	Middle Madhesi	III	Joint	24	11	Yes
8	Lalit	Dalit	II	Joint	24	5	No, consent refusal
9	Lalit	Middle Madhesi	V	Joint	26	10	No, moved abroad
1	Jamal	Middle Madhesi	V	Joint	28	6	Yes
2	Jamal	Middle Madhesi	III	Separated	32	5	Yes
3	Jamal	Dalit	I	Joint	25	0	Yes
4	Jamal	Muslim	III	Joint	35	0	Yes
5	Jamal	Middle Madhesi	III	Joint	28	0	Yes
6	Jamal	Muslim	III	Separated	44	0	Yes
7	Jamal	Middle Madhesi	V	Joint	25	7	Yes
8	Jamal	Muslim	I	Joint	40	0	No, consent refusal

SES reflects socioeconomic quintiles calculated using the Wealth Index from Chapter 5, I = lowest socioeconomic status, V = highest. Pseudonyms were created for VDCs to preserve confidentiality.

L.3 Selection of respondents

For our study on husband's attitudes to their wives' economic empowerment, we had a limited time frame to perform data collection and analysis. SaC was recruited and hired in August 2015, where the LBW-SAT study as a whole was closing down and the study area as a whole was becoming more dangerous due to civil unrest (see Section L.4).

Consequently, husbands were purposively sampled to reflect maximum variation in geographical location, education, caste, wealth and household separation (see Table 31). Where the characteristics of female respondents had been identified through local MIRA contacts, we sampled the male respondents directly using data from the LBW-SAT surveillance system. This may have increased our rate of refusals, as we did not use local MIRA staff to identify willing respondents for us. We conducted data collection in two new VDCs, BA and BR in addition to an existing VDC Jamal. We interviewed men from different households to the interviews with women to avoid overburdening households.

L.4 Data collection

We designed a separate topic guide to interview husbands about their attitudes to their wives' economic autonomy in the household. We explored household decision-making about food and money, wife's employment, saving, purchasing and credit opportunities and control of the cash transfer. We also included the effect of male migration on female decision-making in our topic guide for men, as the subject became increasingly apparent in observations of interviews, conversations with MIRA staff and analyses of transcripts of interviews with women. We considered including questions on household separation or conflict in order to study conflict between male household members, but due to limitations on interview length and the compressed time frame in which data had to be collected and analysed, we decided against it.

From September 2015 until November 2015, SaC completed twenty semi-structured interviews with husbands (see Table 31). Interviews with men were conducted in a private place, either a private room in the respondent's home,

or underneath a tree in a clearing away from onlookers. I did not get to observe any interviews with men except three early pilot interviews before the main interviews in September as my visa had run out and I was not allowed to stay for longer that year in Nepal.

Significant political upheaval took place from September to November in our area resulting in curfews and economic and transport strikes. Local travel was often too dangerous to undertake as protesters blocked all fuel imports into Nepal from India. As a result, scheduling interviews in advance was not always possible and a local MIRA employee would meet SaC on arrival in a village to introduce him to the family that he was interviewing. International staff was also evacuated from Dhanusha and my visa had run out, so I was not able to be physically present to supervise and support SaC, although I called two times a week which allowed for debriefing and some supervision.

L.5 Reflections on interviews with husbands

In contrast to female respondents, husbands were noticeably less interested in the interview process as they did not get direct cash benefits from MIRA and had significantly less exposure to MIRA as they rarely participated in women's groups meetings. They also felt under greater time pressure as they had to leave the house in the early morning for agricultural work only returning home in the late evening. As a result, refusal rates for men were significantly higher than for women (compare Table 18 and Table 31).

Five men out of 26 refused to participate in the study. One husband refused to be interviewed, because he thought as a health organization, questions regarding the household economy were irrelevant. Two husbands refused to participate because they did not have time for interviews. One husband refused to participate, because he was a former MIRA employee who had been recently dismissed. Finally, one husband expressed offence at being asked questions regarding community norms around decisions on cooking and women's mobility that "should be asked of women only"

“Interviewer: What are the feelings of the community concerning women that work and earn money outside the home?”

Husband: Can I tell you one thing?

Interviewer: Yes.

Husband: Do not ask me such questions ... I am really not interested in answering questions regarding women's talk. And I don't want to discuss women. If you have questions for me then ask me questions related to men. I have no answers to such questions” (husband 2, Dahak VDC).

L.6 Translation and analysis

The same translator that translated the majority of our interviews with women (SwC in Appendix F) translated all interviews with husbands. Translation of the husband interviews only finished in August 2016. Due to the limited time frame and word count for this thesis, I did not proceed to open-code the husband interviews and integrate their codes into my other analyses, but instead read the transcripts attentively for salient points that were relevant for my qualitative analyses. An in-depth analysis of the husband interviews is planned for after completion of my thesis.