



Widows' self-help groups in North India: a tool for financial and social improvement

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Abstract

Background and Aims: Widows in India face immense challenges through enduring abuse, discrimination, and poor financial opportunities. Whilst there are many non-governmental organisations (NGOs) undertaking women's empowerment programs, there is a paucity of literature reviewing their impact. Project Sampan, located in Uttarakhand, India, started by helping widows form self-help groups and provides financial education and agricultural skills training as well as group and private counselling. This study aims to evaluate the experiences of participants in the Sampan widows' empowerment program.

Methods: This qualitative study involved conducting seventeen semi-structured interviews between February to March of 2021; fifteen with participant widows and two with program facilitators. Widows who were minimum of 18 years of age and had 18 months of involvement were included. Participants were recruited through convenience sampling. Thematic analysis was undertaken to generate common themes relating to the impact of Sampan on the widows, and triangulation of this data was also conducted with observation diaries kept by program facilitators.

Results: The evaluation revealed four key themes. Firstly, it was found that the agricultural education Sampan provides changed widows' daily practices, leading to improved produce as well as corresponding sales and an increased opportunity to partake in community business. This has helped improve widows' confidence, agency, and independence. Furthermore, the microfinancing component of the Sampan program was consistently found to be a strength of the project, providing widows with financial security. Their improved productivity and contribution to their communities has led to increased recognition by society, helping to mitigate some of the social stigma surrounding widowhood. The Sampan program has also strengthened solidarity among widows through opportunities to socialise together.

Conclusions: This evaluation describes the plight of widows in Uttarakhand, who have been historically excluded and financially vulnerable, but are growing in confidence and emancipation through their involvement in Sampan. This study serves to underscore the existing literature about the discrimination Indian widows face and demonstrate the value of self-help groups in empowering widows.

Key words: widows, empowerment, India, stigma, financial independence

Background and Aims

Estimates indicated that there were at least 55 million widows in India in 2017, thus greater in number today.¹ Whilst traditional practices such as Sati (widow burning) are illegal,² many widows face what has been referred to as “social death.” Widows continue to be victims of abuse by family or community members.³ This is compounded by a lack of public concern for the deprivations experienced by Indian widows.⁴ They often experience economic discrimination, alienation, exclusion from social functions, and feelings of hopelessness.^{4,5} In North India particularly, widows face immense difficulties in seeking gainful employment and receive little social support, culminating in poorer health and higher mortality levels than the general population.⁴

There is only a small body of literature pertaining to the impact of widows’ empowerment projects in India, despite many NGOs and the Government undertaking widows’ empowerment activities. Empowerment has been defined as a multi-dimensional process through which a widow improves her wellbeing and standing within society.⁶ The term “empowerment” itself has been criticised at times, however, for creating ineffective programs that ignore material needs of the women and instead aim for a “blanket form of empowerment for all.”⁷

Many existing widows’ programs in India focus on financial and economic empowerment, particularly through self-help groups (SHGs). SHGs were promoted by the Reserve Bank of India in the early 1990s and involved community members co-investing into savings and credit groups. Subsequently, a microfinance movement was birthed,⁸ propelled by a belief that economic resourcefulness was an effective way of ensuring social protection.⁹ Evidence shows that the most effective component of women’s empowerment efforts is economic (defined through a widow’s income, primary activity, independent savings, investment in home improvements, confidence to meet financial crisis and arranging of credit) and is

twice as effective as developing a woman’s autonomy (independent management and decision making).¹⁰

Project Sampan is located in rural North India, and adopts something akin to a “microfinance-plus” approach to empowering widows, wherein “important inputs like literacy training, farming inputs or business development services” form part of the initiative.¹¹ Sampan has been running health and education programs in Uttarakhand state since 2006 and began working with widows in 2016.

The project started by providing informal financial literacy training to widows and helping them form SHGs. Now, it operates at four sites in the rural, mountainous regions of Uttarakhand, running monthly meetings with training and follow-up support. Led by two volunteers experienced in community development, the meetings had topics including agricultural skills, government financial schemes, and health issues and were responsive to the needs and opportunities arising. In addition to basic support for undertaking livelihoods activities, Sampan offers informal private counselling where widows are able to debrief with their program facilitators, particularly around domestic stressors and their mental wellbeing. Widows also pool funds for their SHG when they gather and are able to take loans.

To join the program, women’s financial status, home situation, and family support are assessed by program facilitators who prioritise those deemed to be in highest need, e.g., those with school-aged dependents or facing financial hardships. These eligibility factors are verified by *panchayats* (village governing body members), village *pradhans* (*panchayat*-elected leaders), and community health volunteers.

The paucity of literature related to the effectiveness of widows’ empowerment projects beckons further research.¹² This study evaluates the experiences of participants in the Sampan widows’ empowerment program, assessing the kinds of

skills, attributes, and material gains resulting from their involvement.

Methods

Seventeen semi-structured interviews (SSIs) were conducted in February to March of 2021 of which fifteen were with participant widows and two were with program facilitators using two separate SSI guides. The SSI guide for widows was pre-tested and subsequently updated. Questions asked about widows' experience with Sampan, the nature and content of meetings, changes to widows' livelihood since their involvement, and changes in community, social, and family relations. The interviews also gathered basic demographic data and explored information related to life goals and their perceptions of Sampan and its work. For program facilitators, the questions additionally sought information about their perceptions of the impact of Sampan's activities, changes in widows' attitudes, and areas for improvement.

Convenience sampling was used to recruit widows, according to the inclusion criteria of a minimum age of 18 years and a minimum of 18 months involvement in the program. Widows agreed to participate after being informed about the nature of the evaluation. All three of the program facilitators participated in the interviews.

Interviews were conducted by PS who works for another local NGO and speaks fluent Hindi, Garhwali, and English. All interviews were audio-recorded, transcribed, and translated into English. One interview was stopped as the participant became emotional when discussing a personal situation, although her responses were included in analysis.

A priori codes were applied to the interview transcripts, and thematic analysis generated common themes relating to the impact of Sampan on the widows.¹³ Sampan's project manager corroborated the final themes.^{14,15}

Results

Participants generally reported a positive experience of being involved in Sampan, emphasising various practical benefits (financial

and educational initiatives) and social/emotional benefits (improved confidence, identity, and social standing). Thematic analysis of the interviews revealed several themes, presented under a theory of change that suggests the knowledge and practices widows gained led to their empowerment and financial security, which helped improve their social standing and relationships.

Knowledge and Practices

Training drives widows' agricultural practices

Several interviews cited educational benefits of the intervention. The program coordinators emphasised the delivery of training in agricultural techniques, explaining that it had helped widows "grow and eat...nutritious food," which is particularly important given many "suffer from deficiencies of Vitamin A, iron, and other nutrients."(F2) Training improved agricultural practices and in turn improved produce quality and quantity and corresponding sales and income. Participants cited some examples: "They taught us about fertiliser, how and when to sow the seeds and take care of them. They taught us a lot, and that benefitted us."(W12) Another participant mentioned, "There is a way to sow the seeds and spray the pesticide. We got information...we did not know anything earlier." They went on to say that they now make their gardens with "proper gaps for maintenance and tilling" leading to a "good produce."(W07)

Empowerment

Widows have gained confidence, agency, and independence

Involvement in the program has lifted widows' self-esteem, given them confidence, and reduced their sensitivity to others' opinions. One widow said, "I am not bothered by what other people think or say. I used to feel bad, but now I do not care about those people. It doesn't affect me anymore."(W04) Many were afraid to be seen or to even speak in public, one saying, "when anyone said anything, I would be quiet."(W07) One explained her increased ability to contribute to community discussions, saying she felt more confident and willing to speak up. Another

demonstrated her growth in confidence in saying, “We women can do anything.”(W07)

Increased agency, being the ability to define one’s goals and act upon them¹⁶ was demonstrated by several respondents. One spoke of her newfound motivation, “When I got help from the group, I was motivated that I can do something. Now I have courage.”(W07) Similarly, another stated, “I feel good. [Since] I joined this group, I am working and earning for myself. No one can say, ‘She can’t do anything.’”(W06)

Additionally, widows “now believe that they are capable of doing things for their families and are confident,” and they are “thinking for themselves.”(F2) One participant’s increasing independence was highlighted in her comment that, “I did not want to learn sewing when my husband was there, but now I have learned to sew and work in ‘Rozgar guarantee’ [(National Rural Employment Guarantee Scheme)] so that I can run my family.”(W12) A program facilitator agreed that “most of them...have [begun] making decisions for themselves and their families.”(F2)

Financial Security

Self-help groups pool funds, providing widows with financial security

Widows conveyed that the microfinancing component was one of the highlights of the program, and that it provided security, some respondents disclosing that they had accessed funds from their self-help group.

Participants said that having access to pooled funds assured them of financial security in case of future needs such as family weddings, house repairs, or children’s education. One summarised, it provides “surety...we have help in the future when we need it.”(W10) They noted the way the self-help group has prevented them from being reliant on others. “We do not have to go to others when we have a problem; we get help from our group.”(W07) “The women feel proud of themselves, that they were able to help another woman,” said a program facilitator.(F2)

One respondent spoke of a situation where she had nothing to eat, and “had huge help from the group” who lent her Rs 10,000.(W13) Another

widow had difficulties “bearing the expenses” after her son lost his employment, and “took a loan of Rs 5,000 from the group...to [help meet] the other expenses of the house.”(W12) The value of this system of charitable loaning was particularly relevant to participants during the COVID-19 pandemic, as families faced loss of employment and physical separation due to lockdowns.

Importantly, honing financial skills and gaining financial security provided opportunities for independence for widows facing a context of stigma and distrust. One respondent stated, “No one gives you money in the village; they question whether she will return it.”(W06) One woman turned Rs 800-1,500 worth of seedlings into Rs 10,000 worth of cucumbers and sold them at market, demonstrating that the Sampan’s material provisions (of seedlings, in this example) helped widows earn money to pay for household expenses and other necessities like school uniforms and books.

Social Relations

Widows’ empowerment has helped address underlying social stigma around widowhood

Social stigma had been present within the marital family and in the community:

- “[Our marital families] thought of us as a burden. They thought that we depend on them.”(W07)
- “[My family] did not allow [me to leave the home] because I was a widow and should not go anywhere.”(W05)
- “They also used to taunt and say bad things about us.”(W13)

One woman claimed that widows like herself were considered a “bad omen” by the community.(W04)

However, widows reported decreasing stigma and increasing community acceptance and the program facilitators conveyed that villagers now took notice of the widows and their social and financial progression. Participants generally attributed changes in social perception to the opportunities they had gained from involvement in community trade through sales of vegetables,

thanks to the provision of agricultural training/ education and goods.

Some alluded to new opportunities to participate in community and social events due to their improved economic engagement and improved public opinion. Program facilitators cited the example of a “lower caste” widow whose contribution to the Sampan program, “has made people realise her worth.” This has positively impacted her social life, and now, “she is invited and participates in all functions and events in the village, like weddings and so on.”(F2)

Widows have formed a sisterhood and gained valuable social connections

Sampan has created social networks for widows. In turn, they have gained a sense of belonging and camaraderie amongst themselves, which was reported by most participants as a major program benefit. Several widows used the term “sisters”: “We come here and share like sisters,”(W07) while another mentioned that they “share our joys and sorrows with our sisters from different villages.”(W08)

Again, by contrast with their prior social exclusion, the program provided an opportunity for socialising:

- “Earlier I used to do only household chores. I used to feel lonely.”(W01)
- “We used to live separately and had no social interactions.”(W13)

Moreover, widows reported being able to confide in one another, stating that they are, “able to listen to and share each other’s concerns.”(W04) One said, “The best part is that we meet sisters from all the villages and share about our difficulties and problems.”(W04)

Similarly, program facilitators commented, “women from different villages who wouldn’t have met otherwise, build friendship and [a] support network for each other. They laugh and share with each other, and we see the happiness on their faces. The coming together in groups has given women comfort and assurance that they are not alone.”(F2)

Widows have adopted the program’s culture of kindness

Within the practical skill-based teachings, Sampan facilitators include value-based education. One coordinator said, “most of our teachings include how they can love and care for everyone.”(F2) Women acknowledged this component of the gatherings, one participant saying, “I learned to pray for myself and others. To live with love.”(W12) This aspect of living in partnership was reflected in the comments of another participant who said, “we should not feel that we are from different villages. We should not discriminate. We think that we are from the same family.”(W06) They went on to say, “I learnt that we should not discriminate. Everyone is equal. God created everyone equal, so we should not discriminate.”(W06) A program facilitator cited an example of a widow who previously had a very “self-centred approach.” He spoke of how she used to demand money for teaching other women about tailoring and stitching, but now offers free training.(F2) Thus, group members have developed “mutual support and love.”(F2)

Discussion

The themes raised in this study underscore existing evidence about the plight of widows in India, which is characterised by social stigma, marginalisation, and financial hardships.^{4,5,17,18} Social stigma around Indian widows is well documented, noting the “social death” that widows particularly in North India may face.¹⁷ It is accompanied by the attribution of discriminatory labels like “evil eyes” and by perceptions that widows carry “ill fortune,” creating significant barriers to their social inclusion.¹⁸ Indeed, widows in our study frequently described their experiences of taking on an inauspicious status and being marginalised after the death of their husband. They reported being labelled as “omens,” being excluded from social celebrations, being verbally “taunted,” and having restrictions imposed on their physical movements.

In stating that they feel they are a “burden” and of no worth to family members and the community, study participants effectively alluded

to their vulnerability, through marginalisation, to economic challenges. Speaking of finances more than any other topic, our respondents also provided insights to support evidence that widows experience poverty more than the general population.¹² They described their financial hardships principally in terms of pressures around meeting household expenses and in the form of crises precipitated by COVID-19. Conversely, they described the emancipation they felt from gaining access to finances via engagement in livelihood activities and/or self-help groups. Additional evidence highlights that illiteracy is another barrier to financial security for widows in India,¹⁹ and Sampan factored this into its planning through incorporating literacy activities to help with financial skills as well as linguistic competency.

Secondly, our findings demonstrated that social stigma and financial dependence co-exist with poor confidence and low levels of social engagement. Participants spoke frequently of their poor self-esteem, defined by a fear of others, lack of courage, and the acceptance of a silent role in family and community discussions. Sampan tackled these issues through accessible and tailored initiatives. The training in livelihood activities (i.e., agricultural techniques) and provision of agricultural goods and materials has created an avenue for widows to participate in community business and trades. Taking up formal, structured employment can be difficult for widows, due to pressures to conform to strict social seclusion after the death of their husband.²⁰ Sampan's livelihood programs provided widows an opportunity to engage in the local economy, primarily through sales of the produce from the seeds they were provided. This facilitated the widows forming livelihoods and developed a sense of connection and engagement with their community.

Therefore, achieving financial security granted widows a sense of independence, which has been accompanied by growth in confidence and agency. In our study, improved financial status has empowered widows to independently plan and aspire for their families. As a program facilitator stated,

I believe that when a woman's financial status improves, she gets visibility in her community...Earlier people considered them worthless but now people buy the goats or other things from them. When a woman is able to sell a goat and earn money, she gains a rise in social status too.(F2)

Facilitators summarised the direct impact of basic livelihood activities such as selling goats or crops: "They now believe that they are capable of doing things for their families and are confident."(F2) Their improved financial situation has helped them overcome some of the ostracising effect of stigma around widowhood.

As such, the microfinancing component (self-help groups) and the livelihood activities of Sampan appeared to be the mechanism of change for the widows' improvement in financial situation and confidence. Participants in our study uniformly prioritised the financial benefits of the self-help groups when asked about their experience of the program. This underscores the evidence related to the centrality of economic factors in empowering women in SHGs in India.¹⁰ It also highlights the importance and practical benefits of the microfinance movement in India. Microfinancing provides women greater confidence to meet potential financial crises, without which they face challenges in obtaining a loan.²⁰

Importantly, this evaluation revealed that Sampan is particularly effective in its adaptiveness as well as its human-centred approach to empowering widows. Qualitative studies of widows' experiences have highlighted the loss of emotional support—defined as availability of sympathy, affection, and the option of having someone with whom to share worries.^{3,21} Whilst structured microcredit programs have been linked to emotional wellbeing among vulnerable women,⁵ the social aspect of Sampan provided widows with an avenue to build strong relationships, share concerns, and resolve problems collectively. The structure of the Sampan meetings—starting with prayer and then allowing women to share any matters of celebration/concern—was popular

among participants and demonstrates the compassionate, harmonious approach of the initiative. Studies of mental health amongst Indian widows have found that widowed older adults are 34% more likely to be depressed than currently married counterparts.²² On the background of emotional vulnerability and high risk for mental health issues, the informal counselling offered by Sampan facilitators creates a unique, comfortable, and comforting environment for the widows.

Furthermore, the adaptability of the program was identified as a major “enabler” of participation. Considering the COVID-19 pandemic, the teachings on health and hygiene are demonstrative of Sampan’s responsive, dynamic, and beneficiary-centred approach to empowering widows. Widows alluded to their reciprocating of the kindness they have received, through passing on their learnings and endeavouring to care for one another. Concerning lessons in hygiene, they said, “When we keep our surrounds clean, then our neighbours will too,” demonstrating the ripening of a community-oriented mindset.(W12)

The study finds that the improvements in confidence, agency, and independence for the widows in Sampan have been brought about primarily through microfinancing initiatives. Empowering women through livelihood trades and self-help groups has provided them with new opportunities for societal participation, and all these gains are grounded in a human-centred approach.

Limitations

Our study may be limited by selection bias insofar as study participants volunteered and made themselves available for participation. While this may have excluded the experiences of other widows, responses allowed us to achieve data saturation. While there was a possibility of widow participants reporting largely positive aspects of Sampan, the study undertook to overcome social desirability bias by interviewing program facilitators and triangulating data to confirm responses and themes. Further, although widows provided anecdotal evidence of their lives before involvement in Sampan, we did not have any data

from interviews or sources prior to their participation. Due to these limitations, causality between this study’s themes may be restricted.

Another potential limitation arose in translating interviews from Garhwali/Hindi into English for the purposes of coding and analysis. Should there have been some mistranslations, the ultimate English interpretation may not have captured the nuances of a particular discussion. However, again, data consistency suggests that the translations did not stray from the intended responses.

There is scope for future studies to specifically focus on the impacts of Sampan on the widows’ development of agency, as this remains the primary focus of the facilitators. In particular, there is potential for studies to evaluate the impact of individual components of the program (e.g. charitable loaning/education programs) on the widows’ agency, to better assess causality.

Conclusion

This qualitative evaluation describes the plight of widows in Uttarakhand, as socially excluded and financially vulnerable yet empowered and emancipated through their involvement in Sampan. Through empathetic facilitation, otherwise marginalised and isolated widows have gained livelihood skills, knowledge, and a network of friendship and support. The project’s microfinancing initiatives have contributed to financial independence for widows, alongside which confidence, agency, and social standing have improved. Whilst underscoring the literature concerning discrimination, ostracization, and financial hardship for widows in India, this study reinforces the value of self-help groups in improving the financial security of widows. Future studies may aim to examine more closely the mechanisms for emancipation and development of agency amongst the widows involved in the program.

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