

Abstract:

While notions of development have largely shifted to a more holistic approach to tackle development challenges, the idea of economic incentives on their own as a ‘solution’ persists. This paper explores the impact on quality of life of three different economic interventions for at-risk women in Vijayawada, India. It compares cash loans, capital/equipment purchases, and skills-training initiatives to determine their efficacy in improving quality of life and empowerment among participants conducted through a survey of beneficiaries, as well as an analysis of internal and external publications on the economic intervention project. “Simple” economic interventions of cash loans or equipment purchases are not enough in these circumstances to achieve financial or social stability. Instead, holistic interventions which combined skills-training with counselling services and equipment purchases were proven to be more effective, especially in the wake of turmoil caused by the Covid-19 pandemic. Even though almost all participants experienced a positive shift in income, those who were taught new skills in combination with other services felt more independent and confident, which are key aspects of empowerment initiatives. The success of comprehensive interventions demonstrated here will hopefully serve as a basis for further research into the efficacy of holistic economic empowerment programs.

**Complex Narratives, Simple Solutions?:
An Evaluation of the Efficacy of Economic Empowerment Initiatives on Quality of Life
for At-Risk Women in Vijayawada, India**

Acknowledgements:

I would like to thank my dissertation advisor, Dr. Juliette Kariuki, for all of her wonderful support throughout this project. Without her insight as a thought partner, this would not have been possible.

To all of my family and friends who supported me throughout both this project and my graduate studies, thank you for your unwavering enthusiasm and love.

I would also like to thank everyone at Vasavya Mahila Mandali for their hard work and dedication to this project, including outreach, translation, and transcription, with special thanks to Ram, Kesav, Vijay, Ms. Hasini, and Dr. Keerthi. Their support, enthusiasm, and willingness to be flexible as the world changed around us was invaluable.

Finally, I would like to thank all of the women who took the time to participate in this research. During a time of unprecedented economic and political uncertainty, they reflected on their growth, struggles, and successes in order to assist with this research, and help tailor future interventions for other at-risk women. Thank you for your energy, your time, and your thoughtfulness.

Table of Contents

Introduction:	6
Literature Review:	7
Quality of Life and Empowerment:	8
Existing Research:	10
Contribution to the Field:	11
Conclusion:	12
Methodology:	13
Rationale:	13
Data Collection:	14
Ethical Considerations & Positionality:	16
Limitations:.....	18
Conclusion:	18
Findings:	19
Evidence:	19
Overview.....	19
Income and Employment Changes	20
Quality of Life Changes	22
Demographic Differences	27
Limitations:	28
Conclusion:	29
Discussion:	29
Comparison of the Three Types of Interventions	30
Conclusion	34
Conclusion:	34
Bibliography	37
Appendices	42

Appendix A: Survey Questions..... 42

Appendix B: Information Sheet and Consent Form Questions 47

Introduction:

When it comes to gender equality in development, the focus is usually placed on aspects of human rights: citizenship, freedom, safety, etc. But in reality, gender equality is more about access: to healthcare, education, property ownership and financial stability, decision-making, etc. Amartya Sen's notion of human rights as a re-centering of international development away from a purely economic standpoint was and is necessary, yet both aspects of human rights and economics of development need to be considered in order for women to gain true equality.

This study seeks to examine both economic and quality of life measures for impoverished, at-risk women in Vijayawada, India. Vasavya Mahila Mandali (VMM) is an organization that seeks to “promote comprehensive social, economic and political development for women, children and youth in vulnerable situations, there by [sic] empowering communities in [Andhra Pradesh] to improve their quality of life, and build a better civil society in India” (Vasavya Mahila Mandali, 2021). In the course of their work, they have provided a plethora of services to women in the community, ranging from economic incentives, to counselling, to services for women facing domestic abuse. In collaboration with VMM, this study was crafted to evaluate three main research questions. The first two questions sought to examine the efficacy of their three economic incentive programs: cash loans, capital/equipment purchase, and skills-training. Efficacy was evaluated based on economic factors such as employment status and income changes after the interventions, as well as on quality of life and measures of empowerment. These were assessed using both qualitative and quantitative analysis through case studies previously collected by VMM, and through developing a questionnaire where participants were asked about changes in overall quality of life, self-confidence, social standing, and other measures of impact. The second key research question sought to evaluate how these interventions fared during the Covid-19 pandemic, and whether this information was useful in assessing resilient interventions that can withstand significant societal changes.

The existing body of research on evaluating efficacy of economic initiatives is relatively scarce, with virtually no sources directly comparing different types of interventions, much less on at-risk impoverished women, which will be discussed at length in the next chapter. This study seeks to fill this gap by providing a case study of interventions proven to be more effective across both economic and quality of life measures. In order to achieve this, I first had to define what is meant by at-risk women, quality of life, and empowerment in the context of this study, and how quality of life and empowerment were to

be measured. In the methodology chapter, attention is given to how the research was conducted, as well as the shifts that took place in order to adapt to the new realities the Covid-19 pandemic presented, balancing the well-being of participants with the creation of robust research.

In the findings and discussion chapters, the questionnaires and case study data are laid out and analysed according to the above research questions. In both sections, the data suggested that skills-training initiatives are more effective both economically and in terms of improved quality of life, with more significant results shown for the skills-training interventions that also incorporated other supports such as equipment purchase, refresher courses, and counselling services. While the interventions of cash loans and capital/equipment services did produce overall positive economic outcomes, the quality of life measurements were far lower for these initiatives. This is due in part because of the lack of a vehicle for building confidence in their own abilities as was shown in the case of skills-training recipients--which are key for feelings of empowerment. Even though all three groups had access to VMM's counselling services and other supports, those who received cash loans or capital/equipment purchases were less likely to report high quality of life or self-confidence, suggesting that the skills-training itself was the cause for increased satisfaction and empowerment even without the additional interventions of refresher courses and equipment. While further research needs to be done to build upon this study, it provides a foundation of research in evaluating the efficacy of these three types of economic interventions for this population.

Literature Review:

Since the aim of this research is to critically evaluate the efficacy of various livelihood benefits in terms of their impact on at-risk women, I first needed to define what was meant by efficacy, and at-risk women. This broad category of at-risk women is used here to describe women who are impoverished, and further disadvantaged as survivors of domestic violence, widows, divorcees, separated, women with disabilities, and women who are illiterate (with some of these identities overlapping). They are labelled as 'at risk' because these identities are socially shunned in Andhra Pradesh, and make it difficult for them to be financially secure in a very patriarchal society, which is especially the case for women who are widowed, divorced, or separated. The benefits they received included cash loans, skills-training for various vocations, and equipment purchases to help the women become financially independent.

Efficacy, however, can be more difficult to evaluate, especially in the midst of a global pandemic, which turned economic, social, and political systems on their heads. In this research, I broke down the efficacy measurement into three categories: economic benefits, quality of life, and empowerment. For economic benefits, I looked at the growth in employment and self-employment rates, as well as changes in income for the participants. For quality of life and empowerment, which are more nebulous terms, I relied on the existing literature to guide me. Utilizing Preeti et al. (2012) to determine a baseline of quality of life characteristics as the basis for my own research, and leaning on Kabeer (1999) and Swain & Wallertin (2009) to determine a working definition of empowerment, I developed a roadmap to evaluating efficacy in terms of these concepts. This notion of efficacy is further contextualized by other studies that have focused on microfinancing or vocational training for women who are survivors of intimate partner violence, however these studies have not focused on the broader category of ‘at-risk’ women, and very compare interventions or look at holistic intervention approaches. This research aims to address that gap by articulating quality of life and empowerment definitions, addressing differences in simple versus holistic interventions, and by advocating for further research to be done on how to craft more successful economic interventions for at-risk women.

Quality of Life and Empowerment:

When defining quality of life, there is no real ‘set standard’ in the research community. Some argue it can be quantitatively measured by evaluating specific parameters such as finances, housing, etc., while others view it as perception-based. Preeti et al. (2012)'s work with economic empowerment initiatives with women in rural India perhaps comes the closest to bridging these two schools of thought, by taking into consideration both quantitative and qualitative factors such as nutrition, health, housing, education, economics, as well as social factors. This research, since it focuses on self-perception as well as ‘tangible’ factors like income, also takes this approach.

The other term used in this research is empowerment, which has also been defined differently in the academic community. It is a term that is often used but rarely to mean the same thing. True empowerment is multifaceted and difficult to measure, especially when it comes to female empowerment, as it can have economic and political overtones, yet here we are dealing with the economic and social aspects of empowerment.

For the purposes of this research, Kabeer’s definition of empowerment, wherein it is a process where women “who have been denied the ability to make strategic life choices

acquire such an ability,” is the definition used (1999: 435). Some might find this definition simple, however it is used here as a way to put voice to the self-confidence and financial stability these women gained. While others, such as Swain & Wallertin (2009) argue that empowerment needs to meet a higher standard of challenging existing community or societal status quos, for these women, the ability to have agency in their decisions and their futures has been life changing--especially for those who have now become the main or sole income earners of their households.

And while there have been some evaluations of women’s empowerment in microfinancing, Hashemi et al. (1996) and Goetz & Gupta (1996) chief among them, many of these studies attempt to quantify empowerment by categorizing decisions, involvement, and power over finances in fairly arbitrary ways. They (and other researchers) also give great weight to a woman’s decision-making ability within the household, which, for our participants who are widowed, separated, or single, did not apply. Additionally, in following Kabeer’s description of empowerment--it is far more nuanced than a quantitative analysis can assess.

This research aims to primarily evaluate the qualitative side of women’s empowerment. Because if indeed empowerment is defined as the ability to make life choices which they had previously been denied, this is inextricably linked to perception of power as well. In the case of at-risk women and women who have experienced domestic abuse, so many of their life choices have been taken away from them (be it physical, financial, or otherwise), that the ability to gain skills or capital to pursue something they are interested in, that gives them more power in their communities, more confidence in their own abilities, and a way to secure themselves and their families, is crucial to their feelings of empowerment. While other researchers have been focused (rightly so) on the physicality of empowerment in terms of financial decision-making, literacy, and advocacy, the purpose of this research is to evaluate the ‘soft’ side of empowerment in terms of perception of power as a result of economic initiatives.

While this evaluation of the perception side of empowerment is not new, it is also not heavily represented in the research. Swain & Wallertin (2009) point out that microfinance initiatives have led to high self-esteem and confidence among women when carried out in ‘traditional’ gender role settings, but then advocate that these do not constitute ‘true’ empowerment because they exist within societal frameworks that resist female empowerment (554). Beyond Swain & Wallertin, there are some researchers who have pioneered this approach, namely Cheston & Kuhn, who argued that self-confidence as a result of financial

stability (of their own making) can lead to empowerment (2002, cited in Swain & Wallertin 2009 p. 544).

However, as Beck (2017) rightly notes in her evaluation of two differing empowerment-driven NGOs, divergent definitions or approaches to empowerment, and subsequent results, are difficult to classify into ‘empowering’ or ‘disempowering’. This is because in addition to actual assistance given, the organizations themselves also play a role in guiding or mandating choices, and ‘opportunities’ are not always freely chosen--even though without this aspect of social coercion, many would be unable to convince their families to participate in the first place. This gets even more complicated when discussing international NGOs versus local grassroots organizations, and separate microfinancing organizations.

Existing Research:

There is a breadth of research on microfinance and vocational training initiatives for women, specifically in India, including Swarnalatha & Vasantha (2014), Jamil & Iqbal (2020) and Bairagya et al. (2021), which all evaluate the impact and efficacy of microloan initiatives or skill training programs, with Bairagya et al. going so far as to link this to women’s empowerment in the workforce. However, the direct comparison of different types of economic interventions is absent from the research, which has primarily only dealt with comparisons of interventions versus controls. Despite this, these studies are useful in analysing the comparative impacts of various interventions within the cultural context of India.

Several other researchers have questioned the efficacy of microfinancing for women in general, Beck (2017) and Karim (2011) among them. Both these studies (in Guatemala and Bangladesh, respectively) sought to analyse the narrative of microfinance as “the” solution for impoverished women, and critically evaluate the levels of empowerment present. Both found contradictory results--women gained opportunities but were also severely limited by the organizations providing support. In Karim’s study in particular, she evaluates the complicated web of loans from NGOs that many women use to pay off other loans, and the ‘credit worthiness’ of women beneficiaries from these loans who then become targets for lenders. Though both their evaluations shed light onto the long-term effects of microfinancing and the short-term impacts on ‘empowerment’, Karim’s research found that many microfinance loans taken out by women were then actually used by their husbands, which was not the case in this research, and Beck’s research dealt more with the theoretical possibilities of empowerment and disempowerment at a macro-level than at the micro-level.

In terms of research to measure the impact of economic empowerment during times of crisis, the Covid-19 pandemic is unprecedented in terms of its impact and disruption of political, economic, and social systems as a result of global lockdowns, however, useful lessons can be pulled from Pilz (2017) in his comprehensive analysis utilizing case studies for skills-training during economic crises. While this does not go into microfinancing initiatives, the lessons on which skills and chosen businesses survive in economic crises, or what factors lead to surviving and thriving in economic crises, can be applied here as well.

However, there are a few that look at economic empowerment with survivors of intimate partner violence (IPV) or domestic abuse. Peled & Krigel (2016)'s analysis of the existing literature was particularly helpful for guiding this research, as it placed the existing field in perspective, yet studies like that of Johnson (2020) and Postmus et al. (2015) were the most beneficial. Johnson's assertion that financial empowerment should be holistic in its approach, specifically with women who are survivors of domestic abuse, was in line with the goals of VMM, who in addition to the economic interventions, provide counselling and other services to the women in this study. In addition, both Johnson and Postmus et al. conducted longitudinal studies of the impact of these programs, and their conclusions of long-term impacts and lasting success informed some of the conclusions in this paper. That being said, however, these studies were primarily done in the United States, and by definition were not assessing women in extreme poverty. The other factor in this research is the population I dealt with. Because this research is attempting to evaluate efficacy across a spectrum of at-risk women instead of one focused group, there is no research that deals with the same niche population.

Contribution to the Field:

In conducting this review of the existing literature, while there were plenty of resources on micro-financing and vocational initiatives, very few publications existed on these initiatives specifically for impoverished at-risk women and survivors of domestic abuse. Hahn and Postmus' analysis of existing literature on the subject advocate for "comprehensive and holistic" services in order to improve economic empowerment for women who fall into this category is a notable exception (Hahn & Postmus, 2014: 79). In addition, while some research has been done comparing empowerment initiatives with control groups, such as Maitra & Mani (2017), few have compared different forms of economic empowerment for their efficacy--namely microfinancing, skills training, and equipment purchase.

This research seeks to fill these gaps by not only providing a case study of the efficacy of comparative economic empowerment initiatives, but also specifically a case study for impoverished at-risk women to add to the existing body of research. This can then be used in the future to further understand what makes a ‘successful’ intervention regarding economic benefits, quality of life, and empowerment. This concept of a ‘successful’ intervention is also informed by the Covid-19 situation, and what impact, if any, these interventions had on resilience to its effects.

As noted in some of the research above, holistic interventions, especially for at-risk individuals, are essential for success. It is not the intention of this research to dispute this, but rather contribute to this viewpoint. For many of these women, the notion of building self-confidence, independence, and agency was more likely to come from skill-building and continued support from the VMM organization than from a one-time cash loan or equipment purchase.

Conclusion:

While the literature does clarify differing definitions of quality of life and empowerment which were helpful in narrowing the focus of this study, overall the literature was scarce on the issue of efficacy for economic or livelihood benefits for impoverished women, and even less so on nuances for at-risk women. This study hopes to add to the existing literature by directly comparing differing economic incentives and their efficacy for this particular demographic.

The definitions of quality of life and empowerment are not solely measurable by self-perception and financial stability, however it is through utilizing this narrower scope, as illustrated above, to tangibly contribute to the field in evaluating the efficacy of livelihood interventions for impoverished at-risk women. The unique combination of supports given to the study’s participants by VMM provided a snapshot of a much larger potential field of study. Future works could go further by focusing on the experiences of individuals in terms of their surrounding support systems, and how they helped or hindered their abilities to become financially independent, or by breaking down the research into discrete demographic groups to assess effectiveness at a micro-scale.

While this study is limited by the fact that it attempts to compare several different skills-training interventions, and the limitations in terms of access to participants that arose as a result of the Covid-19 pandemic, it also serves as a starting point for further research on the efficacy of economic initiatives for impoverished at-risk women. With this starting point, it is

my hope that further studies identify and analyse the most effective holistic economic interventions for at-risk women that can be replicated at larger scales.

In the next chapter, I will further detail the specifics of this research, including how the data was collected, the rationale behind the data collection, as well as the ethical considerations and limitations that were involved in this study.

Methodology:

In this study, a mixed-methods approach was taken in order to gain a more comprehensive understanding of the efficacy of different economic incentive programs. Both quantitative and qualitative analysis were utilized in the form of web-based questionnaires that were given to all participants, which had the option of being self-completed or interviewer assisted, depending on the needs of the participants. All interviewer assistance for the web-based survey was completed over the phone both for logistical ease and due to Covid-19 restrictions. The questions ranged from Likert scale to both ordered and unordered category scales, to open-ended responses in order to collect data on participant experiences.

In addition, secondary information was also utilized for this study, including previous documentation on the participants, a study focused on two of the skills training initiatives as they pertained to raising rates of female entrepreneurship, and case studies from the VMM site, blog, and social media accounts.

Rationale:

The use of this mixed-methods research was done to highlight the nuance of the participants and their context as best as possible given the Covid-19 restrictions prohibiting personal travel to the region, as well as full and partial lockdowns within the state of Andhra Pradesh at the time of this research. While the participants of this study have been categorized as “at-risk” women, this is not to imply that these women face all the same challenges, or that one particular economic initiative is a “one-size fits all” solution. Too often, development work categorizes diverse, heterogeneous groups as one “community,” ignoring the nuances and different struggles they may face, leading to over-simplified solutions (Crewe & Alexby, 2013: 38). This study wanted to give voice to all participants by analysing the patterns in the data that emerged based on the type of intervention received, as well as social and economic factors such as marital status, income, disability status, or experience of domestic abuse or intimate partner violence. By creating an initial wide-spread data collection that can be broken down by specific experience as well as viewed holistically,

it is the hope that we will be able to tailor future interventions to the needs of specific demographic groups more effectively in order to improve quality of life standards.

Throughout this study, it was important to maintain reflexivity and an awareness not only of my own positionality as a researcher, but also of the ever-changing landscape that was Covid-19 in both the world and in Andhra Pradesh specifically. While a researcher must always be flexible and realize that they may not be able to always accomplish what they set out to do (Falisse & Symons (2019), pivoting in the research and compromising on some of the data collection was at times difficult. In order to reflect on my practice, decision-making, and the challenges of the study itself, I maintained a placement diary throughout this research project, which allowed me to reflect in real time and document challenges and successes during the study. This was especially valuable when trying to view different situations from multiple perspectives, which was helpful in facilitating cross-cultural communication and decision-making with the VMM team. Becker's assertion that too often we are too far removed from a situation to fully understand the 'why' and consequences of actions on the ground--especially during a pandemic--was helpful in understanding and accounting for differences in priorities from my own research perspective and from the perspective of VMM (Becker, 1998: 41-42). Maintaining this diary also allowed me to reflect on my role as a practitioner of development, and how best to take on more of a role of facilitator rather than development researcher, taking my cues from VMM on what information would be most helpful to their continued practice, and what questions needed to be asked in order to tangibly improve the lives of women in their community as opposed to creating a top-down research question (Mikkelsen, 2005).

Data Collection:

Before carrying out my own research on this topic, I conducted my literature review by utilizing the University of Edinburgh's library database to gather a thorough examination of the existing field of knowledge and lacunae in the research. Key terms such as 'livelihood benefits', 'economic interventions', 'vocational training', 'skills-training', 'microloans', and 'economic incentives' were placed in various combinations with 'women', 'survivors of intimate partner/domestic violence', 'impoverished/poor' in order to search for comparable studies. In addition, phrases such as efficacy, comparison of economic interventions, and others were used to try and pinpoint any and all studies that came close to evaluating the efficacy of different forms of economic interventions for at-risk women. This search was helpful in understanding the gap that this research could fill, as well as provide a starting

point for further research on quality of life and empowerment initiatives more broadly to get a more grounded conceptual understanding before commencing fieldwork.

In collaboration with the VMM team, the survey questions were crafted in order to understand how participants had been impacted by the interventions both in terms of financial stability and self-perception in order to assess its effect on their economic status, quality of life, and empowerment. We were careful to limit the number of questions to ensure that the act of completing the survey would not be too onerous or intrusive for participants, as at the time of its creation, India was averaging roughly 300,000 new cases of Covid-19 a day (Our World in Data, 2021).

Of the 525 women who received economic empowerment interventions from VMM from 2017-2021, 377 responded to the online survey. These women ranged in ages and marital status, and had received a variety of different interventions, including cash loans, capital/equipment purchases, and different types of skills-training, as seen in the graph below.

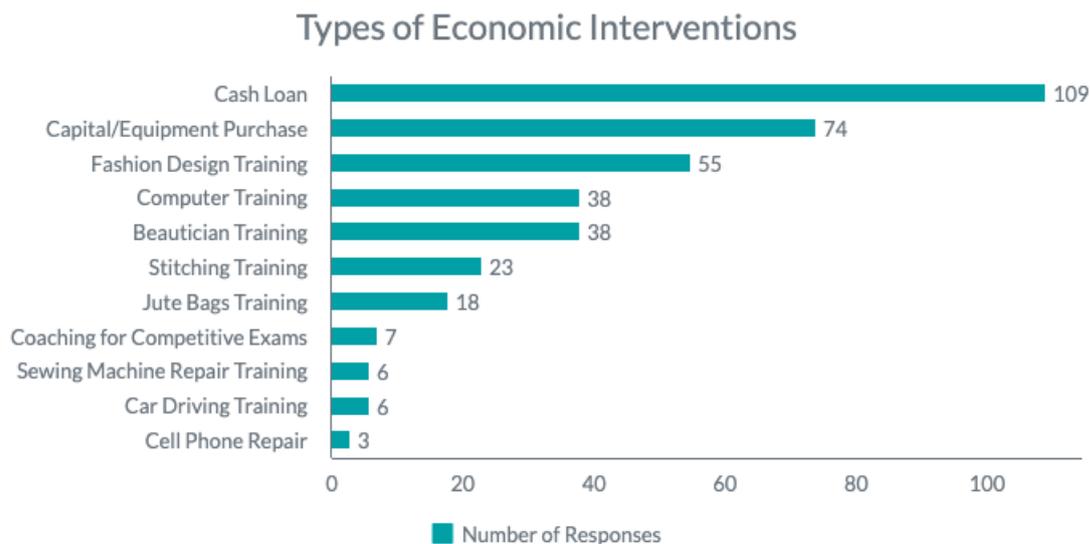


Figure 1. Bar graph showing the different types of economic incentives given to participants

Overall, 83.2% of those who received livelihood supports (defined as receiving cash loans or capital/equipment purchases) and 63.6% of those who received skills-training participated in the survey.

The online survey was provided in both English and Telugu using Microsoft Forms.¹ This platform was used to conduct the questionnaire due to its advanced encryption of data,

¹ See Appendix A for the specific questions used.

and was only accessible by myself. Individuals were guided to the survey through the use of providing the link via Whatsapp, as this is the most commonly used messaging service in India, and participants were far more likely to have stable internet/data access on their phones than have access to computers. For those who have difficulty reading, who represented roughly 10% of the participants, some questionnaires were completed with the assistance of an interpreter from VMM over the phone. Questionnaires included both open-ended and category scaled questions to provide both qualitative and quantitative data. This was done to provide a more holistic view of what we meant by “quality of life” as well as “empowerment”, as these concepts by definition are a combination of perception and ‘hard’ data.

In addition to the survey responses, case studies and personal accounts were pulled from VMM’s blog and social media accounts that had been collected prior to this research in order to supplement the narratives that came through in the open-ended response questions. Also, supplementary information was provided by the VMM team through meetings and emails, including specifics on which programs received both skills training and equipment, and the counselling services provided to participants on top of other interventions.

After all of the data was collected, it was analysed with respect to demographic information and what type of support was given, and how the responses contributed to an understanding of economic benefits, quality of life, and empowerment. Content and predictive validity were ensured by having collaboration on the creation of the questions with VMM, where the assessing of these three criteria were broken down into financial changes, changes in social standing, changes in self-perception, and by allowing participants to elaborate on their answers to give further context on how the intervention did or did not improve their livelihoods (Guest et al., 2012: 3).

Ethical Considerations & Positionality:

Since the women who received these supports are considered a vulnerable population, with individuals who have experienced domestic abuse, individuals who are illiterate, individuals with disabilities, on top of being an impoverished population to begin with that is dependent upon the services VMM provides, there were multiple ethical considerations to examine when embarking on this project. University of Edinburgh’s rigorous ethical standards were adhered to throughout this research. Participants were informed both in communication directing them to the form as well as in an information sheet that they digitally signed that their participation was entirely voluntary with the option to withdraw at

any time, and they could choose to remain anonymous throughout the study.² While we could not eliminate all pressure felt by participants to participate in this study, our consistent messaging that this research would in no way influence their ability to access VMM services helped mitigate this issue. Where it was less mitigated was in those instances where participants required the assistance of VMM staff with the online survey due to concerns with illiteracy. In these instances, interpreters were instructed to go over with the participants their rights and state clearly that their responses would have no impact on their continued relationship with VMM or the services it provided.

In addition, the positionality of the VMM staff was crucial to consider, because power dynamics are an inevitable hurdle that cannot necessarily be overcome, but we can at least be aware and reflexive of (Momsen, 2006: 2). Two out of the three VMM interpreters were male, which could have impacted the responses of the women they helped complete the survey, however since the interpreters work for VMM they had some familiarity with the participants, thereby making them feel more comfortable. The interpreters had been instructed to only read out the questions, record the participants' responses, and clarify wording where necessary without the use of judgemental language. In all cases, participants were encouraged to give honest answers in order to understand which economic incentive programs were and were not effective, and to what degrees, in order to improve future services.

Another serious ethical consideration was that of the impact of Covid-19. We wanted to minimize the impact or burden on participants and not be intrusive. While all fieldwork must be amended and maintain flexibility in the face of changes, during this pandemic that has been especially true as the situation was incredibly fluid within India. As a result, as the Association of Internet Research in their guidelines for Ethical Research advises, judgement calls were discussed with my thesis advisor, the VMM team, and the work placements advisor in an attempt to adapt the research while still maintaining authenticity to answering the research questions--we were focused on creating guidelines and making sound judgment calls based on information in the moment, prioritizing participant well-being over the wider research goals (Association of Internet Researchers, 2020: 6).

² See Appendix B for the information sheet and consent form provided to participants.

Limitations:

Due to Covid-19 travel restrictions, this placement-based dissertation was conducted virtually. With the immense assistance of the VMM team, their existing research, and tireless translation and outreach work, I was still able to do the study, and hope that it serves as a foundation for future research into this project and its outcomes, even if we were unable to include all of the components we originally wanted. Originally, this research was also going to include key informant interviews with some of the at-risk women, however it was mutually decided that this would put undue stress onto their lives given the rising Covid-19 cases, lockdowns, and economic upheaval going on in India at the time. Our work was amended to only include the online questionnaire, and minimize the time commitment of participants who were facing lockdowns, which impacted their ability to earn a livelihood, and many were also caring for sick and dying family members. We did not wish to exacerbate the situation or be callous in asking them to complete a survey intended to measure whether their quality of life had improved during this trying time beyond what was strictly necessary (Bøås et al. 2006: 70). In addition, I did not want to overwhelm the VMM team with transcription and interview work as they fought to provide support services to the community while dealing with Covid-19 cases within their families and the workplace as well.

Beyond Covid-19, there were also limitations with the questionnaire itself. A more minor limitation of this research was the use of translation and transcription of both the questions and responses between English to Telugu. Translations are never perfect when it comes to the spirit of a question, however, by creating the questions jointly with VMM, we were able to minimize the potential for misinterpretation. Additionally, since the majority of the participants self-completed the survey, we were not able to ask for clarification or further elaboration on some answers, especially if they chose not to be contacted and remain anonymous. This was most seen in a question on resilience in the face of Covid-19 which I will go into more detail on in the following chapters. Overall, however, the questionnaire responses were consistent and showed an understanding of the questions being asked.

Conclusion:

In conducting this study, a balance had to be struck between what could and should be accomplished. In collaborating with VMM and my advisor throughout this study, I was able to be flexible in pivoting the methodology while still allowing the voice of the participants to shape the narrative of the data. By gathering data from a variety of sources both primary and secondary, and utilizing qualitative and quantitative questions in the survey, we were able to

paint a more complete picture of the efficacy of different economic incentives, and evaluate next steps for interventions and further research.

Findings:

Given the Covid-19 situation, we were pleasantly surprised to receive a response rate of 71.8% to the questionnaire. This gave plenty of data to analyse and parse through in order to determine the efficacy (or lack thereof) of different economic incentive programs, primarily comparing cash loans, capital/equipment purchase, and skills training. Because of the overwhelming response rate to this online survey and the existing case study data available through VMM's blogs, it was deemed unnecessary to further trouble participants for lengthy key informant interviews at the height of Covid-19. However, the amount of data gathered provides an excellent baseline for further research, and gives interesting insights in comparing the efficacy of different types of interventions. In this chapter and the one beyond, the findings from the questionnaires, as well as the findings from the data collected from VMM's case study blogs and social media, VMM documents, and a previous study on these beneficiaries will be explained and analysed.

Evidence:

Overview

Of the three broad categories of cash loan recipients, capital/equipment purchase recipients, and skills training recipients, those who received skills training were far more likely to report positive changes in terms of their self-confidence, social standing, income, and overall quality of life than those who received cash loans or capital/equipment purchases. In analysing the open-ended responses, along with additional information from VMM's blog and internal documents, it became clear that this was due in part to the fact that many individuals who received skills training (specifically those involved in fashion or beautician training) also received capital or equipment, additional follow-up trainings, and continued counselling services through VMM, versus those who received a one-time purchase of equipment or cash loan. Additionally, those who received skills-training showed higher levels of empowerment in their quantitative and qualitative responses, describing their pride in their progress and new abilities, which was absent in the responses for the other two interventions.

Income and Employment Changes

That being said, most participants, regardless of intervention, saw positive economic benefits, especially when it came to increased monthly salaries. Participants were asked about their monthly income before and after the interventions. This monthly income question was left open-ended in terms of how a participant could interpret it, either as her personal monthly income or that of her family. This was done intentionally because often, especially for women who have experienced domestic abuse, the idea of having money ‘separate’ from the family or household would not necessarily have been considered by the participants to be true, or been culturally appropriate to ask within the context of participants’ experiences (Momsen, 2006: 44). The women were asked to self-identify their pre- and post-intervention incomes according to several brackets, as seen in the graphs below in Figure 2.

When evaluating economic benefits, it was important to contextualize what we meant by ‘impoverished,’ and how these changes in income could be considered effective. The World Bank defines extreme poverty as living on less than USD \$1.90 a day (or \$57 a month), but one must also consider relative poverty, defined as 50-60% of a country’s median income, in order to understand the purchasing power within a country’s individual context (WorldVision, 2021). According to the World Population Review, India’s median household income is \$264 a month (2021). Translated into Indian Rupees, the highest bracket of our participants was INR \$10,001 a month or more, which is roughly USD \$134 a month, or less than 50% of the median income average for India, even though it is twice the international extreme poverty level. As shown in Figure 2 below, 59% of participants were earning below INR \$2,000 a month, or less than USD \$29—far below the international extreme poverty line.³ Roughly 88% of the women involved in this study had a monthly income below the international extreme poverty rate prior to receiving aid and support from VMM.

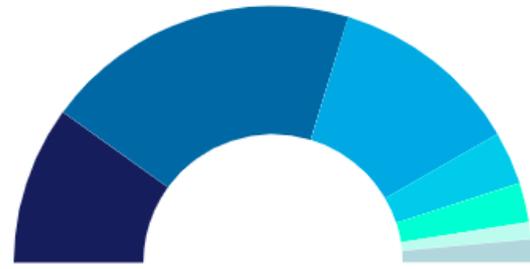
³ According to exchange rates as of August 11th, 2021.

Monthly Incomes before Economic Interventions



Below INR 2000 (59%) INR 2001 to 4000 (29%)
 INR 4001 to 6000 (5.9%) INR 6001 to 8000 (2.7%)
 INR 8001 to 10000 (2.9%) INR Above 10001 (0.5%)

Monthly Incomes after Economic Interventions



Below INR 2000 (19.94%) INR 2001 to 4000 (39.48%)
 INR 4001 to 6000 (23.95%) INR 6001 to 8000 (6.61%)
 INR 8001 to 10000 (5.01%) INR Above 10001 (2.1%)
 Income did not change (2.91%)

Figure 2. Graphs of Monthly Incomes before and after Economic Interventions

When reporting changes in their monthly incomes as a result of the economic intervention, while some had their incomes stay within the same income bracket, 66% of those in the lowest bracket had their incomes increase to a higher bracket, and 54.4% of participants stated their income improved overall. A further 29.4% of participants stated no change in their income, and 16.2% stated that after the intervention their incomes decreased. This may be due in part to the fact that the question asked participants to report changes in income a year after receiving support, but some participants had received their support more recently, and could not yet see changes, or were impacted by Covid-19. This phenomenon will be discussed further in addressing the limitations of this study, however it was also clear from the data that different interventions did have differing impacts on income. Of those who received cash loans, 49.5% had no or negative changes to their income, and 67.6% of those who received capital/equipment purchase had no or negative change in their income--with over 51% of individuals who reported negative change in their income having received a capital/equipment purchase. For those who had received skills-training, 64.9% reported positive changes in their income, with 46% of those who received skills-training with additional support reported significantly positive changes to their income, with 69.4% reporting at least some positive impact on their income.⁴

⁴ “Significant” positive changes meaning giving a rating 8 or above on a scale of 0-10.

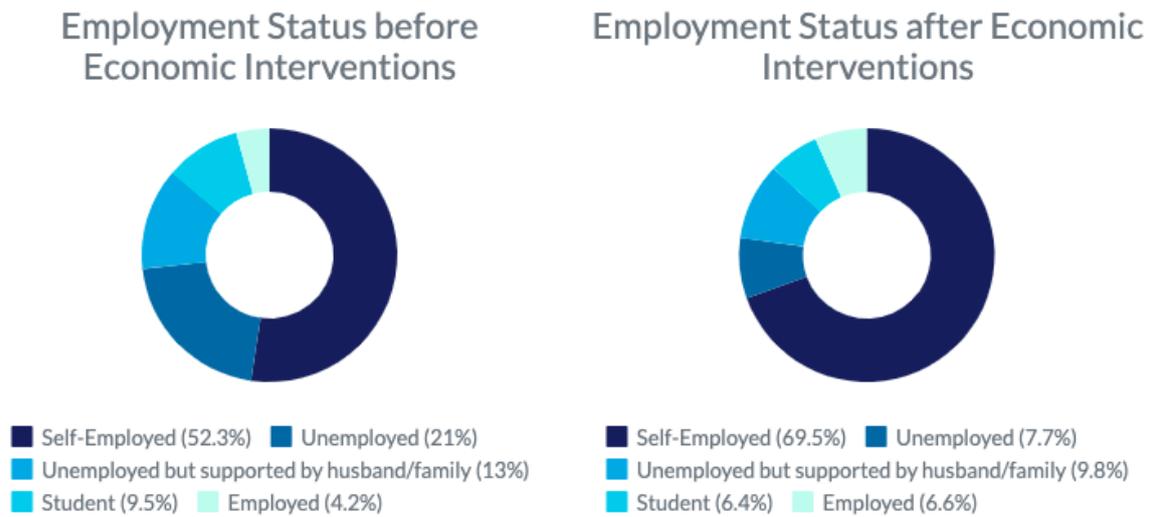


Figure 3. Charts of Employment Status before and after Economic Interventions

Before coming to VMM, slightly over half (52.3%) of these women were self-employed, while 34% were unemployed, with about a third of those supported by their husbands or families. After receiving support, 69.5% were self-employed, and the unemployment rate decreased to 17.5% (with 56% of those otherwise supported by their husbands or families). Those who were unemployed prior to receiving support were more likely to report positive impacts on their income than those who were employed or self-employed (67.1% and 50.2%, respectively). Employment rates more than doubled for those who received skills-training, versus staying constant for those who received capital/equipment purchase or cash loans, who had a higher initial employment and self-employment rates (roughly 72% and 90%, respectively). Since the initial rates of self-employment were so high for capital/equipment purchase and cash loan recipients, evaluating efficacy based purely on employment was not as helpful as evaluating income as seen above.

Quality of Life Changes

In addition to evaluating economic measures of quality of life such as income and employment status, participants were asked about changes in their quality of life, their self-confidence, and their social standing within their communities. These factors were considered because not only is it important that there is tangible economic improvement, but also that these women feel as though their lives have improved.

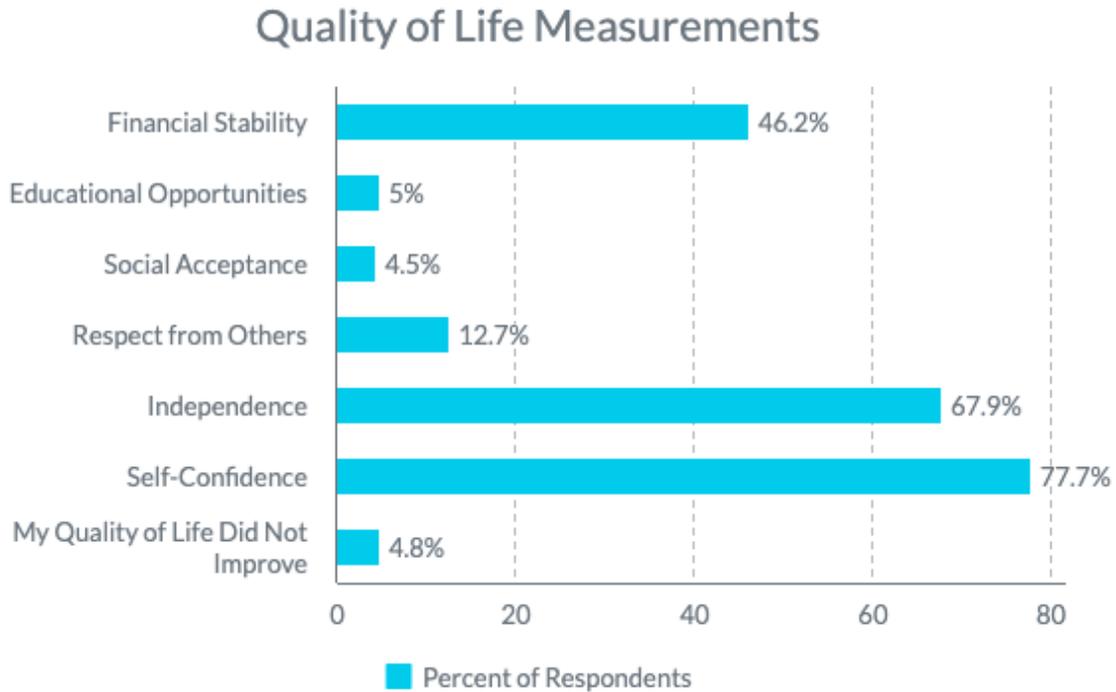


Figure 4. Bar Graph of Quality of Life Measurements*

*Percentages add up to more than 100% due to participants being able to select multiple responses

Participants stated their self-confidence, independence, and financial stability were most substantially improved as a result of the VMM interventions, with external quality of life factors such as respect from others and social acceptance reported at far lower rates. When asked separately about how their social standing was impacted after receiving support, 38.2% of participants reported significant positive changes, with 73.5% citing some positive changes.

In terms of self-confidence, when asked separately, 43.2% of participants stated they saw significant positive changes, with 56.2% citing some positive change. However, 100% of those who reported negative changes to their self-confidence received cash loans or capital/equipment purchases. This was also true of the social standing data, as those who reported negative changes to their social standing were overwhelmingly the recipients of cash loans or capital/equipment purchase, with 100% of those claiming negative impacts receiving these supports. This is not to say that 100% of individuals who received these supports reported negative changes, on the contrary, over half of participants who received cash loans

and capital/equipment purchases experienced a positive change in social standing, and the same was true of self-confidence in their own abilities.

These changes in quality of life were further elaborated on in the open-ended questions of the surveys. Of those who received skills-training, the skills that reported overall higher quality of life factors were those who received stitching, jute bags, beautician, fashion, and computer training. This was true for both income gains as well as quality of life, but when asked to describe the change the intervention made in their lives, many described not an economic change, but a personal one:

“I became mentally strong”

(Participant A, Stitching training, 25 May 2021)

“[Now I am] standing up boldly without faltering when there are problems”

(Participant B, Computer Skills Training, 1 June 2021)

“Learning a computer course will enable me to stand on my own feet in the future”

(Participant C, Computer Skills Training, 31 May 2021)

“What makes me so happy is that I am still developing because of computer learning”

(Participant D, Computer Skills Training, 1 June 2021)

Others detailed their economic success in terms of their ability to be financially independent, as Participant E stated, *“I am [now] the earner of the house”* (Participant E, Jute Bags Training, 29 May 2021). Two participants from the beautician training are now running their own beauty salons, providing jobs for others in their communities. This shift in economic independence represented a movement for these women to feel more empowered, as will be discussed in depth in the next chapter. Participants’ responses evoked empowerment in different ways, from feeling independent, to actively planning for their children’s futures, to utilizing their newfound skills and power to help others:

*She became “independent and able to save money for my family and my children’s future,”
and liked that she was “in a position to help others”*

(Participant F, Fashion Design Training, 28 May 2021)

“I am running my family”

(Participant G, Fashion Design Training, 30 May 2021)

“I want to become an entrepreneur with these skills and help others”

(Participant H, Jute Bags Training, 29 May 2021)

“[I am providing] financial support and saving for children’s future”

(Participant I, Jute Bags Training, 30 May 2021)

While evidence of empowerment was most prevalent in the responses of those who primarily received skills-training, empowerment was also seen in those who received capital/equipment purchases, where they were also given supplementary skills training, crediting that to their success:

“The whole family is dependent on me. Vasavya Mahila Mandali helped me. With [the] ZigZag sewing machine...my income has increased.”

(Participant J, Capital/Equipment Purchase) 28 May 2021)

“I have trained others with this skill”

(Participant K, Capital/Equipment Purchase) 31 May 2021)

This is because individuals involved in interventions that went beyond a ‘one time’ support like providing a cash loan or equipment purchase gave participants multiple layers of support involving training, counselling, and equipment. A common complaint amongst those who received sewing equipment without training was that they did not know how to fix the machine, and that it was often breaking down. Among those who received training, none had this complaint.

This multifaceted support model can be seen in the successes highlighted in VMM’s case studies. One recipient of stitching training began working when her husband’s business went under, causing them to go bankrupt. She was referred to VMM for ‘tailoring missions’ and received stitching training and a Zigzag sewing machine, and ended up making INR \$7000-8000 a month. But then Covid-19 hit, and with it, her ability to continue working disappeared. Again, she contacted VMM seeking help, and VMM created a program

designed to help those who had completed stitching training to sew and sell masks during the pandemic. She now earns even more, and is the one supporting her husband and two children (VMM Blog, 25 April 2021). She isn't alone--many others were also given additional training on how to craft masks and other protective clothing during lockdown in order to adapt their businesses (VMM Blog, 11 Oct. 2020).

Another woman who participated in stitching training became financially secure after escaping an abusive relationship, but when Covid-19 hit she became ill. VMM continued to provide counselling and emotional support through that time period, which helped her gain back her confidence and become independent after her recovery (VMM Blog, 13 April 2021). In other, less happy cases, women in some abusive marriages could not get out, and instead VMM tried to create autonomy within the existing context for these women. In the case of a woman who came to VMM after filing a case against her husband with the police, they referred her to VMM's counselling center, where VMM was able to extract a written promise from her husband to let her study, and to refrain from physical violence. After this counselling, she was then given computer training, gaining financial independence from her husband (VMM Blog, 15 Oct. 2020).

In another case, a young woman came to VMM at 18 who received both counselling and stitching training after her parents were concerned that she wanted to get married so young to a boy outside of her religion. VMM ensured not only that she was able to learn a skill and achieve certification in tailoring, but also held counselling sessions between her and her parents, as well as between the two families who were against the marriage, to achieve a compromise and support her and her new husband (VMM Blog, 19 April 2021). This additional support--not just providing training but also tailoring support to individual circumstances, was crucial to her growth and success. VMM's dedication to holistic interventions, recognizing the importance of social support systems as well as financial independence and stability, is what has made these interventions so successful.

These stories only represent a fraction of those who have been supported by this organization, but it is no accident that these are the stories that VMM has chosen to highlight in their blogs and social media--they are among the most successful stories. When asked about the impact on their quality of life, those who received additional supports on top of their skill-trainings (beautician, jute bags, fashion, and stitching), over 83% stated their quality of life significantly improved as a result of these interventions. In the same question, for those who received cash loans or capital/equipment purchases, 97% reported their lives did not significantly improve. In terms of improving self-confidence and social standing,

those who received multi-faceted supports also performed better. Over 99% reported positive changes in these two areas, with 79.1% stating a significant increase in self-confidence and 71.6% stating a significant increase in their social standing. This holistic approach added to the economic incentive programs they provided.

Demographic Differences

Participants were able to disclose demographic information as they saw fit, and this was particularly evident in the question asking about physical and/or mental disabilities, and the question asking about survivor status from domestic abuse or intimate partner violence. Over 50% of participants in both questions chose not to disclose an answer, which may be due in part to the stigma surrounding both of these issues, though that being said, roughly 4% of respondents stated they were living with a physical or mental disability, and 5% of respondents stated they were a survivor of domestic abuse. With this limited sample size, it is difficult to make any definitive conclusions about the experiences of these individuals, but overall, 94.4% of those who identified as survivors of domestic abuse received skills-training, with 55.6% reported a significant positive increase in their quality of life. 77.8% reported significant increased self-confidence, and 66.7% reported significant change in social standing. Of the women who self-identified as having experienced domestic abuse (be it physical, sexual, emotional/mental, financial, or a combination thereof), none reported negative changes in any of the quality of life indicators, with the vast majority showing positive changes, as demonstrated above.

For those who self-identified as having a mental or physical disability, 86.7% received skills-training, with only 46.7% claiming a significant positive impact on their quality of life. And while this is lower than other groups, 100% of participants with a mental or physical disability reported a positive increase in their self-confidence and social standing, which was the highest of all sub-groups.

In terms of differences between women who were widowed, separated, or divorced, the rates of high satisfaction and significant positive change were far lower. Only 17.3% reported a significant positive change in quality of life, 34.6% reported a significant positive change in their self-confidence, with 30.8% reporting a significant positive change in social standing. This is not necessarily statistically significant however, as over 61% of the individuals in this group also received cash loans or capital/equipment purchases, which were less likely to have other supports beyond the initial intervention.

Limitations:

This study had several limitations which should be addressed. Since the focus was to examine differences between the different economic interventions for at-risk women, several differences in the sample population were not taken into consideration, such as age, ethnicity, religion, etc. that may have impacted the results. In addition, since this serves as a preliminary study for VMM's economic interventions, many questions came up as a result of this research that will only be able to be addressed in future studies, such as the number of services each individual had access to and for how long, their individual existing support systems prior to coming to VMM, etc., that will be able to further define the efficacy of their interventions.

Moreover, the combination of services that were provided to the skills-training recipients versus the more limited services that were provided to those receiving cash loans and capital/equipment purchases could have resulted in skewed data in favour of skills-training, when in reality the combination of services was more of a factor than the skills-training itself. However, even when accounting for the skills-trainings that did not receive additional supports, the results for quality of life were still higher across all benchmarks than those who received cash loans or capital/equipment purchases.

Also, while we tried to address the impact of Covid-19 in our survey questions and possible responses for issues such as change in income, future studies will be better able to delve deeper into its long-term impact. And, some participants only received help in 2020 or 2021, either right before or during the pandemic, which had an impact on the efficacy of those interventions. Furthermore, in the survey questions on Covid-19 themselves, the responses of participants to the issue of resilience in the face of Covid-19 had some contradictory answers. Participants who had said they had been thankful for the interventions and had gained financial stability, independence, and confidence then said that it had made them less resilient in the wake of Covid-19. I believe that these types of responses are due to unclear wording in the question, or perhaps due to the fact that at the time the survey was given, Covid-19 cases in India were at an all-time high, with no hospital beds to be found for those who were sick. "Resilience" could have also been interpreted by the respondents as not being put in harm's way, and many of their 'new' professions could have put them in situations where they were in constant contact with people, thereby making them 'less resilient' to its effects.

In addition, some of the interventions were 'successful' in that they assisted participants immediately after the support was given, but in the wake of the pandemic, certain

professions were prohibited from working, which then impacted their ability to do business, as was the case for some participants involved in the beauty salon industry for instance. This limitation could be significant in terms of the data for capital/equipment purchases and cash loans in particular, as individuals who put money or equipment into a particular business just as the pandemic and subsequent lockdowns hit could have been more significantly impacted than those who were taking up training and therefore didn't necessarily personally invest in the businesses they then took part in, leading to more substantial negative impacts for participants receiving one-time support of cash or equipment.

Conclusion:

The purpose of this data collection was to identify and evaluate differences and similarities between the different types of economic interventions used by VMM for impoverished at-risk women. Consequently, its intent was to highlight if said interventions had any impact on how participants experienced Covid-19 with regard to their financial stability, but this was a secondary aim. While some of the questions used did not yield enough data to draw substantial conclusions, as was the case with demographic questions, or would require further key informant interviews in future studies, the information that was collected both from the questionnaire and other sources serves as a baseline from which to evaluate effective interventions for at-risk women, and recommend a direction for future interventions to increase efficacy. In the next chapter, I will analyse the differences between the cash loan, capital/equipment purchase, and skills-training recipients' experiences, and their respective efficacies in terms of economic benefit, quality of life and empowerment among these women.

Discussion:

In examining the data, one thing was clear: skills-training was the most effective when it came to assessing quality of life and empowerment. However, this was complicated by the fact that it was not just the use of skills-training, but this in combination with equipment purchase, refresher courses, continued support, and counselling services. This made it difficult to separate the outcomes between the three interventions, but did yield a new hypothesis: comprehensive, holistic interventions are the most effective for impoverished, at-risk women. Further studies might be able to assess the efficacy of cash loans and capital/equipment purchases when combined with these other continued services, but in the

case of VMM's interventions, those that provided holistic support in order to address the unique needs of the individuals were the most effective.

Comparison of the Three Types of Interventions

As stated previously, skills-training was the most effective, both in terms of increased income, as well as for self-perception of increased quality of life and empowerment measures. Based on the participants' experiences, many listed their ability to have faith in themselves to tackle future problems, or feeling as though they could stand on their own as a result of these interventions. This accounts for why in the self-confidence and social standing ratings, no skills-training recipients reported negative outcomes, as opposed to those who received cash loans or capital/equipment purchases. This is in part because, as Butler & Deprez (2002: 30) point out, especially for vulnerable women, interventions that boost self-confidence in their own abilities such as educational opportunities, where personal growth and development can occur, are more effective than 'one-time' interventions.

This is not to say, however, that we should follow the old adage that it is better to teach an individual to fish than give them a fish. On the contrary, the highest satisfaction, self-confidence, and social standing responses (on the whole) came from those who had been given not just an opportunity to learn a new skill, but also the tools and capital with which to start their own businesses, and additional support through the VMM organization if they needed it. For those who received fashion, stitching, jute bag, or beautician training, they did not just receive the training itself, they also received a starter kit or supplies, and in the case of those involved in the fashion and beautician trainings, they also created self-help groups for the women who took the course to continue to support the women after the training ended, and provide counselling if needed for any life changes or challenges they may have faced (Jejani, 2019). This creation of a continuous support group, along with access to counselling services, provides a more holistic intervention system that sets women up for success (Hahn & Postmus, 2014: 89-90). Combining skills-training with equipment or capital and counselling services creates a one-stop-shop for women who are looking to improve their financial stability, independence, and self-confidence. On top of this, those who completed fashion training, stitching training, or jute training had additional opportunities to complete refresher courses. Not only do these opportunities allow for continued access to services, but also to a network of other women, thereby increasing social capital, and group empowerment.

The success of combining equipment and skills was also seen in some of the capital/equipment purchase responses who received secondary skills-training, as was the case

with several women who received jute bag equipment and training on the devices. Though these women on average still had lower ratings of positive changes for quality of life, self-confidence, and social standing when compared to those who had skills-training, they were still among the highest ratings for all individuals who received capital/equipment purchases. Interestingly, unlike those who primarily received skills-training, women who received jute materials and machines with limited training as a secondary support were more likely to highlight their increased income as a result of the intervention instead of personal growth or empowerment. This again highlights the fact that for at-risk women, in this context, skills-training is more beneficial overall to improving quality of life and empowerment--and even more so when combined with other comprehensive services.

While the data suggests that for this particular demographic, skills-training initiatives were more effective at improving quality of life and feelings of empowerment, there were significant strides and interesting data in terms of those who received cash loans. Participant L, for example, who received a cash loan in 2019, stated that she “used to borrow some money for interest at high rates, but with the support of VMM [she was] able to rotate money which [she got] through the business” (25 May 2021). As the literature on microloans for impoverished women suggests, this is a common problem where women are the primary target of loan sharks (Karim, 2011). Here however, VMM’s policies were a source of relief for most participants. According to Dr. Keerthi in a personal interview, prior to the Covid-19 pandemic, 100% of cash loan recipients had a perfect repayment record (21 May 2021). Once lockdowns started, VMM allowed all participants to temporarily stop payments on their loans, and cancelled loans for any individuals who passed away due to Covid-19. These flexible policies once again point to a more holistic understanding of economic empowerment and support.

Yet even with this flexible, culturally responsive approach to cash loans within their community, respondents still reported some of the lowest and most negative responses across all categories of quality of life and empowerment measurements. Several respondents stated that while they appreciated the cash loans, they were not sufficient enough to significantly help their businesses, and did not see improvements in their livelihoods (Participants M, N, & O, 25 May 2021). Even though cash loans ranged in size from INR \$5,000-50,000 with an average of \$15,000-16,000 given to each individual, in some cases this was enough to start the businesses, but not necessarily maintain them. Again, the intervention seemed less successful because it was not as focused on long-term, continuous support, and was instead focused on short-term, one-time interventions to boost (primarily) existing businesses. Even

though individuals who received cash loans and capital/equipment purchases also had counselling and other services available, they were not necessarily interacting with other women receiving these interventions, as they were not class- or community-based, and did not incorporate the sense of personal growth that was evident in the skills-training responses. In future, the combination of cash loans with entrepreneurship courses or courses on creating sustainable business models would provide more support or a feeling of self-reliance for participants. But it is clear that the cash loans themselves, even with the most flexible policies in place by VMM, were not as effective at increasing quality of life or empowerment for these women.

For all participants, the interventions provided by VMM embodied the process of empowerment. Kabeer argues that in order to have empowerment, women must have “the ability to exercise choice” in terms of resources, achievements, and agency (Kabeer, 1999: 435). These women were able to exercise greater choice and autonomy in their lives, as shown by their responses detailing financial stability and independence, and in the cases where the women became the sole or primary earners in their households. This, combined with their continued access to resources through VMM’s multiple services and the agency to pursue their own achievements created a perfect environment for structural empowerment within the local community. Even though there were cases in which women were still not in ideal situations, and still controlled by their husbands or families, these programs did provide ‘external’ measurements of empowerment by incorporating choice and even intervening on behalf of the women with their husbands and families to help them advocate for pursuing their own achievements. This feeling of empowerment, while present in most of the participants responses, was represented most strongly in those who received skills-training—or rather, the most access to continued resources in VMM’s services, and their own achievements.

In terms of ‘internal’ measurements of empowerment, participants who received skills-training had increased perception of their own power. Their increased self-confidence, trust in their own abilities, and independence create the foundations for women to start to act within their own communities and contexts. This was seen in several responses where women stated their intentions to pass on the skills they had learned to others, or had already done so. While some would argue that ‘empowerment’ initiatives which do not disrupt existing societal frameworks are not truly empowering, by creating a network of women who then continue to contribute to a growing support system for women wanting to work, it develops a

new societal framework from which true change can blossom (Swain & Wallertin, 2009: 554).

Another aspect of efficacy I wanted to measure was whether or not these interventions made these women more able to deal with the fallout of the Covid-19 pandemic. The data from these questions were heavily mixed. I believe this is because of the unique circumstances each individual was facing both in terms of their own health, and lockdowns, as a significant number of respondents detailed that their businesses were taking off, but then Covid-19 hit, their health was impacted, and they either lost what progress they had made or intend to start up again after the pandemic. The survey would have been more useful if it had included more specific questions on whether participants' health or families' health were impacted by the pandemic, how their childcare was impacted, etc., in order to better understand the complexity of their lived experiences. That being said, for those who reported on how their quality of life changed during the pandemic, those who participated in fashion design, beautician, stitching, and jute bag training--or rather, all of the skills-training courses that included additional supports--had the highest percentages of individuals who reported positive or no change in their quality of life with over 50% (with the exception of Jute bag training, which was at a lower 44.4%). The intervention where the highest percentage of individuals reported positive change was that of stitching, at over 60%. This makes sense given that many were able to switch over to making personal protective equipment (primarily masks) and sell them during the mask-mandates and lockdowns in the country. The only intervention that scored this highly without additional support was that of computer training. Again, this is not surprising given the heavy reliance on computers during lockdowns, where many were unable to do work in person, and instead many companies had to rely on those with computer skills.

As mentioned previously in the limitations of this study and in this chapter as well, one of the most difficult things to assess was the issue of intersectionality of participants. Those who fall into multiple at-risk categories, whose experiences varied during the pandemic, and those were facing new challenges that impacted their lived experience and 'successes'--these women were not fully represented here. Harnessing that complexity was beyond the scope of this study, but should be the focus of future works. Now that there is clear data on the types of interventions that are overall improving quality of life and empowerment, more work needs to be done on evaluating *how* effective they are for different overlapping identities and situations. This is crucially important both in terms of crafting future interventions and understanding how best to support women who fall under these

different categories, but also in terms of honouring their experience and narratives beyond this initial assessment.

Conclusion

Overall, all three types of interventions led to increased employment, quality of life, financial stability, and self-confidence, however when we look at the efficacy of the interventions, it is clear that to improve future economic incentive programs for impoverished at-risk women, a comprehensive, skills-based approach must be taken, where women feel as though they have a support system they can rely on, and a feeling of self-confidence and trust in their own abilities. It is not about being ‘given’ something, but rather ‘earning’ an achievement and working towards a goal that improves self-reliance and confidence to tackle future problems. In addition, when thinking about interventions that promote resilience in the face of systemic change or times of difficulty such as Covid-19, trainings that are forward-facing, like computer training, or allow flexibility to new demands like stitching, are more likely to achieve success.

Through the use of not only initial but continuous support, including ongoing counselling (sometimes with both the participants and spouses/family members) as well as refresher courses, VMM was able to provide not just an economic incentive program, but a more holistic support system for participants where they could be set up for successful outcomes (Vasavya Mahila Mandali, 2021). The most successful interventions were those that were personalized to the individuals VMM served. That attention to the individual is a difficult thing to measure, but to group all of these ‘at-risk’ women into one category would be to ignore their unique needs, and potentially create intervention programs that are less effective. In order to create sustainable interventions that meet the needs of the at-risk women; holistic services are necessary. When dealing with complex identities and experiences of a vulnerable demographic, there is no one-size-fits-all solution. Instead, continued support, interaction, and economic initiatives must be blended into the solutions.

Conclusion:

This study aimed to answer research questions about the efficacy of different types of economic interventions for impoverished at-risk women in terms of economic benefits, quality of life, and empowerment measurements. In terms of evaluating the efficacy of the different economic incentive programs VMM provided, this study was able to offer insight into what made some programs more successful than others. In terms of economic measures,

positive changes in income were overwhelmingly in favour of skills-training, and also showed the potential for significantly increasing employment opportunities for impoverished at-risk women. Also, the use of skills-training initiatives provided higher rates of self-confidence and quality of life than cash loans or capital/equipment purchases, even when one removes the factor of extra services provided to some of the skills-training recipients. Yet overall quality of life and employment outcomes did improve more significantly for those who received skills-training with other supports, leading to better independence, financial stability, and self-confidence.

When trying to measure feelings of empowerment, this was where the difference of skills-training was truly set apart from the other interventions. Both in terms of perceived power and choice by the participants, as well as their stated desire to utilize their new skills to help others in their communities, these initiatives resulted in multifaceted empowerment of participants, versus those who received just cash loans or capital/equipment purchase, who were more focused on the economic gains of their endeavours. While this too can be seen as an aspect of empowerment, it was not as prevalent in the groups who received cash loans or capital/equipment purchases.

And while the difference between the quality of life and empowerment measures were clear cut between the three types of initiatives, what also emerged from this research was the efficacy of comprehensive care and interventions. VMM's strategy of creating programs that started with training and then gave 'starter kits' to participants set them up for their burgeoning businesses was ingenious. In addition, the availability and access to a network of counsellors and others going through the same situation provided social capital to these groups of women who have otherwise struggled with social acceptance. Cash loan and capital/equipment purchase recipients who wrote about other services provided by VMM were also more likely to report more positive quality of life changes, though at lower rates than for those who received skills-training. In future interventions, this could be addressed by the creation of entrepreneurship classes in combination with cash loans or capital/equipment purchases to create that support network.

The secondary research question this project sought to address was that of resilience in the wake of Covid-19. In the continuing fallout from the pandemic, these holistic interventions proved more resilient to negative changes. While this would require further inquiry and research, the setting up of support systems, and the evidence of continued, shifting support from VMM through the pandemic for recipients was effective in aiding these women. For those who reported being able to face new challenges and the highest positive

changes in light of Covid-19, future research should examine the relationship between vocational or skills training and ability to tackle new challenges.

This idea of holistic intervention is not new, nor should it be ground-breaking, yet the lacuna in the literature for comprehensive economic interventions for women is glaring. For many international non-governmental organizations, this could be due to the fact that crafting more individualized supports based on need is expensive, time consuming, and difficult to gather efficacy data on, which affects their ability to produce these types of projects.

Grassroots organizations like VMM, working in smaller, niche communities, are more likely to be able to differentiate their support and provide additional services as needed, as they are actively rooted in and invested in the community. This study provides an initial foray into holistic grassroots economic interventions, and hopes to be one of the first of many on this subject, especially for vulnerable women who could benefit the most from these services.

While this study was limited in its scope, it provides a case study of economic interventions that can be used to better understand the concepts of ‘efficacy’ and ‘success’ when it comes to measuring economic benefits, quality of life, and empowerment. Providing holistic support services with skills-training at its core was proven to be most effective across all three measures: economic benefits, quality of life, and empowerment. The issues facing these groups of women are complex, and so too must be the solutions.

Bibliography

Ajwani-Ramchandani, R. (2017) *The role of microfinance in women's empowerment: a comparative study of rural & urban groups in India / by Raji Ajwani-Ramchandani*. Bingley, England: Emerald Publishing.

Aline S. Franzke et al. and the Association of Internet Researchers (2020). Internet Research: Ethical Guidelines 3.0. Association of Internet Researchers. Available at: <https://aoir.org/reports/ethics3.pdf>.

Bairagya, I. et al. (2021) Does Vocational Training Promote Female Labour Force Participation? An Analysis for India. *Margin: the journal of applied economic research*. [Online] 15 (1), 149–173.

Beck, E. (2017) Reconsidering Women's Empowerment: the Contradictory Effects of Microfinance for Guatemalan Women. *Studies in comparative international development*. [Online] 52 (2), 217–241.

Becker, H. (1998) *Tricks of the trade: how to think about your research while you're doing it*. Chicago: Chicago University Press.

Bøås, M., Jennings, K. & Shaw, T. (2006) 'Dealing with Conflicts and Emergency Situations', in *Doing Development Research*. [Online]. London: SAGE Publications, Ltd. p. 70–.

Butler, S. S. & Deprez, L. (2002) Something Worth Fighting for: Higher Education for Women on Welfare. *Affilia*. [Online] 17 (1), 30–54.

Cheston, S., and L. Kuhn. (2002) Empowering women through microfinance. Unpublished draft, Opportunity International.

Crewe, E. and Axelby, R. (2013) 'Anthropologists Engaged' in *Anthropology and Development: Culture, Morality and Politics in Globalised World*. Cambridge: Cambridge University Press, 27-45.

Falisse, J.-B. and Symons, K. (2019) 'Linking Research and Practice – Interview with Dr Kate Symons and Dr Jean-Benoît Falisse', University of Edinburgh – Researching International Development, 21 March 2019.

Goetz, A.M., and R.S. Gupta. (1996) Who takes the credit? Gender, power, and control over loan use in rural credit programs in Bangladesh. *World Development*, 24 (1), 45–63.

Guest, G. et al. (2012) *Applied thematic analysis* / Greg Guest, Kathleen M. MacQueen, Emily E. Namey. Los Angeles: Sage Publications.

Hahn, S. A. and Postmus, J. L. (2014) 'Economic Empowerment of Impoverished IPV Survivors: A Review of Best Practice Literature and Implications for Policy', *Trauma, Violence, & Abuse*, 15(2), 79–93.

Hashemi, S.M., S.R. Schuler, and A.P. Riley (1996) Rural credit programs and women's empowerment in Bangladesh. *World Development*, 24 (4), 635–53.

Jejani, S. (2019) A Report on Women Entrepreneurship Through VMM Organization. Available at <https://www.vasavya.org/images/Shriya%20jejani-report%20on%20women%20entrepreneurship%20through%20vmm.pdf>. Accessed 20 July 2021.

Johnson, L. (2020) Increasing Financial Empowerment among Survivors of Intimate Partner Violence: A Growth Curve Analysis. *American journal of community psychology*. [Online]

Judy L. Postmus et al. (2015) Evaluating a Financial Education Curriculum as an Intervention to Improve Financial Behaviors and Financial Well-Being of Survivors of Domestic Violence: Results from a Longitudinal Randomized Controlled Study. *The Journal of consumer affairs*. [Online] 49 (1), 250–266.

Kabeer, N. (1999) Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment. *Development and change*. [Online] 30 (3), 435–464.

Karim, L. (2011) *Microfinance and its discontents : women in debt in Bangladesh / Lamia Karim*. Minneapolis: University of Minnesota Press.

Kumar, Rishi, Mandava, Shravanth & Gopanapalli, Venkata Sandeep, 2019. Vocational training in India: determinants of participation and effect on wages. *Empirical research in vocational education and training*, 11(1), pp.1–17.

Lupton, D. (editor) (2021) Doing fieldwork in a pandemic (crowd-sourced document), revised version. Available at:

<https://docs.google.com/document/d/1clGjGABB2h2qbduTgfgribHmog9B6P0NvMgVuiHZCl8/edit?usp=sharing>.

Maitra, Pushkar & Mani, Subha (2017) Learning and earning: evidence from a randomized evaluation in India. *Labour economics*, 45(April), 116–130.

Mikkelsen, B. (2005) *Methods for development work and research: a new guide for practitioners / Britha Mikkelsen*. Second edition. New Delhi: SAGE Publications.

Momsen, J. (2006) ‘Women, Men and Fieldwork: Gender Relations and Power Structures’, in *Doing Development Research*. [Online]. London: SAGE Publications, Ltd. p. 44–.

Our World in Data (2021). *Coronavirus Pandemic--The Data*. *Our World in Data*. Accessed on 14 July 2021. Available at: <https://ourworldindata.org/coronavirus-data>.

Peled, E. & Krigel, K. (2016) The path to economic independence among survivors of intimate partner violence: A critical review of the literature and courses for action. *Aggression and violent behavior*. [Online] 31127–135.

Pilz, M. (2017) *Vocational Education and Training in Times of Economic Crisis Lessons from Around the World / edited by Matthias Pilz*. 1st ed. 2017. [Online]. Cham: Springer International Publishing.

Preeti Sharma, Saini, S. P & Aparna (2012) Impact evaluation of vocational trainings on quality of life of rural women entrepreneurs. *Agriculture Update*, 7(3/4), 355–357.

Shah Bano Jamil & Zafar Iqbal (2020) Evaluation of Vocational Training Programs for Developing Entrepreneurial Skills among Women in the Punjab. *Bulletin of education and research*. 42 (2), 197–.

Swain, R. B. & Wallentin, F. Y. (2009) Does microfinance empower women? Evidence from self-help groups in India. *International review of applied economics*. [Online] 23 (5), 541–556.

Swarnalatha, A. & Vasantha, K. (2014) Impact of skill training programmes on women entrepreneurship. *Indian journal of health and wellbeing*. 5 (1), 9–.

University of Edinburgh (2021) *Some ethical considerations when rethinking research projects in light of Covid-19 situation*. College of Arts Humanities and Social Sciences REsearch Ethics Committee. Accessed on 28 April. Available at: https://www.ed.ac.uk/files/atoms/files/rethinking_research_projects_in_light_of_covid-19_situation_ethical_considerations_final_version_6_april2021.pdf.

Vasavya Mahila Mandali (2021) *About VMM*. Vasavya Mahila Mandali. Accessed 14 June. Available at: <https://www.vasavya.org/about-vmm.php>.

Vasavya Mahila Mandali (2021) Education comes first!. Vasavya Mahila Mandali Blog. 19 April. Available at: <https://vasavyamahilamandali.blogspot.com/2021/04/education-comes-first.html>. [Accessed 10 June 2021].

Vasavya Mahila Mandali (2021) Exceptional care close to you. Vasavya Mahila Mandali Blog. 25 April. Available at: <https://vasavyamahilamandali.blogspot.com/2021/04/vmm-exceptional-care-close-to-you.html>. [Accessed 5 June 2021].

Vasavya Mahila Mandali (2020) *Home is no haven for women-End the silence on Domestic Violence*. Vasavya Mahila Mandali Blog. 11 October. Available at: <https://vasavyamahilamandali.blogspot.com/2020/10/home-is-no-haven-for-women-end-silence.html>. (Accessed 18 June 2021).

Vasavya Mahila Mandali (2021) 'Refresher Training Programme' [Instagram]. 29 March.

Available at:

https://www.instagram.com/p/CNAI9_GnQ1A/?utm_source=ig_web_copy_link. (Accessed 15 July 2021).

Vasavya Mahila Mandali (2020) *We rise by lifting others*. Vasavya Mahila Mandali Blog. 15 October. Available at: <https://vasavyamahilamandali.blogspot.com/2020/10/home-is-no-haven-for-women-end-silence.html>. (Accessed 18 June 2021).

Vasavya Mahila Mandali (2021) You can do it!. Vasavya Mahila Mandali Blog. 13 April. Available at: <https://vasavyamahilamandali.blogspot.com/2021/04/you-can-do-it.html>. [Accessed 5 June 2021].

World Population Review (2021) *Median Income by Country*. World Population Review. Accessed on 3 Aug. Available at: <https://worldpopulationreview.com/country-rankings/median-income-by-country>.

WorldVision (2021) *Global Poverty: Facts, FAQs, and how to help*. WorldVision. Accessed on 22 July. Available at: <https://www.worldvision.org/sponsorship-news-stories/global-poverty-facts#international-poverty-line>.

□□ □□□□□□ □□□□□ □□□□□□□□□□ □□□□□□□□ □□□□□□ □□□□ □□□□□□
□□□□□□□□ 0-10.

- a. 0--Worsened □□□□□□□□□□□□□□□□/□□□□□□□□□□□□
- b. 10--Improved □□□□□□ □□□□□□□

24. If your income increased, what would you say your monthly income was a year after receiving this support? □□□□□ □□ □□□□□□ □□□□□ □□□□□□□□□□ □□□ □□□□□□□□□□, □□□□□ □□□□□ □□□□□□ □□□□□□□□□□ □□ □□□□□□□□□□ □□□□□□ □□ □□□□□□ □□□□□ □□□□□ □□□□□?

- a. Below INR 2000 □□ 2000 □□□ □□□□ □□□□□□□
- b. INR 2001 to 4000 □□ 2001 □□□□□ □□□□□ 4000 □□□□□
- c. INR 4001 to 6000 □□ 4001 □□□□□ □□□□□ 6000 □□□□□
- d. INR 6001 to 8000 □□ 6001 □□□□□ □□□□□ 8000 □□□□□
- e. INR 8001 to 10000 □□ 8001 □□□□□ □□□□□ 10000 □□□□□
- f. INR 10001 and above □□ 10001 □□□□□ □□□□□□□
- g. My income has not changed □□ □□□□□□ □□□□□ □□□□□□□□□□

25. On a scale of 0-10, what has been the impact of Covid-19 and the subsequent lockdowns on your business/ability to make money? □□□□□□-19 □□□□□□□□□ □□□ □□□□□□ □□□□ □□□□ □□□□□□□□ □□□ □□ □□□□□□□□ □□/□□□□□□ □□□□□□□□□□ □□□□ □□ □□□□□□□ □□□□□□□ □□□□ □□□□□□ □□□□□ □□□□□ □□□□□□□□□□ (0-10).

- a. 0--Worsened □□□□□□□□□□□□□□□□/□□□□□□□□□□□□
- b. 10--Improved □□□□□□ □□□□□□□

26. Has the economic support you received made a difference in how you have been impacted by Covid-19? □□□□□□-19 □□□ □□□ □□□□□□□□ □ □□□□□□ □□□□ □□□□□ □□□□□□□□□□□□□□□□□□□ □□□□□□ □□□□□ □□□□ □□□□□□ □□□□□□□□□□ □□□□□□□□□□?

- a. It has made me more resilient to its effects □ □□□□□□□□□□□ □□□□□ □□□□□□ □□□□□□ □□□□□ □□□□□ □□□□□□
- b. My life had improved before Covid-19 hit, but now my livelihood is uncertain □□□□□□-19 □□□ □□□□□ □□ □□□□□□ □□□□□□□□ □□□□□□ □□□□ □□□□□□□ □□ □□□□□□□□□ □□□□□ □□□□□□ □□□□□
- c. It has had no impact □□□ □ □□□□□□□□□ □□□□□□□ □□□□□□□□
- d. It has made me less resilient □□□ □□□□□ □□□□□ □□□□□□□□□□□□□ □□□□□□□□□□□

27. Would you be willing to discuss your experiences with us in a 30 minute video interview? □□□□ □□□□□□□□ □□□□□□□□ □□□□ □□□□ □□□□□□□□ □□ □□ □□□□□□□□ □□□□ □□□□□□□□□□□□□□ □□□□□□□□ □□□□□□□□□□?

- a. Yes □□□□□□
- b. No □□□□□

28. If yes, please put your name and contact information below: □□□□□ □□□□□□, □□□□□□□ □□ □□□□□ □□□□□ □□□□□□ □□ □□□□□□□□□□□

Appendix B: Information Sheet and Consent Form Questions

Participant information sheet and consent questions:

సభ్యుల నుండి నేకరించే సమాచారం మరియు వారి సమ్మతి/అంగీకార పత్రము

Information sheet for participants

సభ్యుల నుండి నేకరించే సమాచారం

Study title:	An Evaluation of Economic Empowerment Initiatives on Quality of Life for At-Risk Women in Vijayawada, India
Principal Investigator:	Dr. Juliette Kariuki డాక్టర్ జూలియట్ కరియూకి
Researcher collecting data:	

What is this document? This document explains what kind of study we're doing, what your rights are, and what will be done with your data. You should keep this page for your records.

ఈ డాక్యుమెంట్ ఏమిటి? మనం ఎటువంటి స్టడీ చేసామో ఈ డాక్యుమెంట్ తెలియజేస్తుంది, మీ కున్న హక్కులు, మీ దగ్గర తీసుకున్న సమాచారాన్ని ఏంచేస్తారో తెలియ జేస్తుంది, కనుక ఈ వేజి ని మీదగ్గర బద్ద పరచుకోండి.

Nature of the study. You are invited to participate in a study which involves answering questions about your experience with Vasayva Mahila Mandali and the credit/skills-based training you received from them, and what impact (if any) those interventions had on your livelihood and quality of life. The purpose of this project is to evaluate the efficacy of these interventions, and determine whether or not they served to improve economic empowerment and quality of life. If they didn't improve your quality of life, we want to know that as well, so that we can design more effective programs in the future. Your responses will be recorded; however they will have no impact on your relationship with VMM, and will only be used for research purposes. This online survey should take you 15 minutes. You will then be able to choose whether or not you would like to be contacted for a more in-depth interview over video chat which would be up to one hour in length.

అధ్యయనం యొక్క స్వభావం, ఈ అధ్యయనం ద్వారా వాసవ్య మహిళా మండలి వారితో మీ అనుభవాన్ని, మీకు ఇచ్చిన శిక్షణ, ఆర్థిక సహకారం తదితర అంశాలను ప్రశ్నల రూపంగా అడిగి మీనుండి సమాధానాలను రాబట్టడానికి మిమ్ములను ఆహ్వానిస్తున్నాము, అంతే కాకుండా వారు ఇచ్చిన సహకారం వలన మీ జీవితంలో ఏమైనా మార్పులు, ఆర్థికంగా పెరుగుట, మెరుగైన జీవితం జీవించడానికి అవి ఉపయోగపడతాయో అనే అంశాలను తెలుసుకుంటాం. అంతేకాకుండా ఈ మూల్యాంకణం ద్వారా ప్రాజెక్ట్ ఎంతవరకు ప్రతిభావంతం గా పనిచేసింది తెలుసుకోవడంతో పాటు దీని వలన సమాజానికి ఏమైనా ఉపయోగం ఉందో లేదో కూడా తెలుసుకుంటాము. అంతేకాకుండా సంస్థ మహిళల అభ్యున్నతికి, మెరుగైన జీవనానికి ఈ కార్యక్రమం ఉపయోగపడిందో లేదో అన్నది కూడా తెలుసుకుంటాము. ఒక వేల మీరు మెరుగైన జీవితం జీవించడానికి ఇది సహాయపడకపోతే దానికి గల కారణాలను మేము అధ్యయనం చేసి, రాబోవు కాలంలో మరింతగా మేలు చేసేందుకు కార్యక్రమాల రూపకల్పన చేసేందుకు ఈ ప్రశ్నావలీ ఉపయోగపడుతుంది. కనుక మీరు చెప్పే ప్రతి సమాధానం ఎంతో విలువైనది కావున అది రికార్డ్ చేయబడుతుంది. ఇలా మీరు చెప్పిన విషయాలను కేవలం పరిశోధన కొరకు మాత్రమే ఉపయోగిస్తాం, దీని వల్ల మీకు వాసవ్య మహిళా మండలి వారికి మధ్య ఎలాంటి విభేదాలు రావు. ఈ ఆన్ లైన్ సర్వే ముగించడానికి 15 నిమిషాల సమయం పడుతుంది. మీరు మీ జీవితంలో ఎదుర్కొన్న సమస్యల నుండి ఎలా దైర్యంగా ఎదుర్కొని ముందుకు సాగుతున్నారో ఇతర మహిళలకు ఆదర్శంగా ఉండాలి అనుకుంటే తర్వాత జరగబోయే జామ్ కాల్ లో పాల్గొని ఆవిషయాలను నిర్భయంగా చెప్పవచ్చు, దీనికి ఇంచుమించు ఒక గంట సమయం పట్టవచ్చు.

Risks and benefits. There are no known risks to participation in this study. There will also be no tangible benefits to you, however you will be contributing to our knowledge about the effectiveness of economic empowerment initiatives so that we can better understand how to improve future interventions.

ప్రమాదాలు/నష్టం మరియు లాభాలు, మీరు ఈ ప్రశ్నావలీ లో పాల్గొనడం వలన ఎటువంటి ప్రమాదం/నష్టం జరగదు, అలాగని ఎలాంటి లాభం ఉండదు, కాని మహిళలు సమస్యలో ఉన్నప్పుడు మనోనిబ్బరంతో దానిని అధిగమించి ఆర్థికపరంగా, సామాజికంగా ఇతర మహిళలకు ఆదర్శప్రాయంగా ఎలా నిలబడుతున్నారో దీనిద్వారా తెలుపవచ్చు.

Confidentiality and use of data. All the information we collect during the course of the research will be processed in accordance with Data Protection Law. In order to ensure your privacy, we will never share personal information (like names or dates of birth) with anyone outside the research team. We will store any personal data (e.g., audio/video recordings, signed forms) using a password protected encrypted laptop. The anonymised data collected during this study will be used for research purposes. At the end of the project, all data will be held by VMM, but will be deleted from the researcher's laptop. The results of this study will be published in academic articles, books, reports and presentations, including on the placement organization's website. We may also use data from this project in teaching. Quotes from your interview may be used in these outputs, and these will be anonymous.

సమాచారం యొక్క గోప్యత మరియు ఉపయోగం, మీ దగ్గర తీసుకునే సమాచారం అంతా "డాటా ప్రొటెక్షన్ లా" కు అనుగుణంగా తీసుకోవడం జరుగుతుంది. కనుక మీ దగ్గర తీసుకునే సమాచారం కేవలం అధ్యయనానికి మాత్రమే ఉపయోగిస్తాం, మీ వ్యక్తిగత వివరాలు (పేరు, ఫోన్ నంబర్, పుట్టిన తేదీ) రిపర్ట్ సిబ్బంది కాకుండా బయటి వారికి ఎవరికీ తెలిపబడవు. మేము మీదగ్గర తీసుకున్న వ్యక్తిగత సమాచారాన్ని (వీడియో, ఆడియో, సంతకం చేసిన ఫారమ్ లు) పాస్ వర్డ్ ఉన్న లాప్ టాప్ నందు బద్ధం గా ఉంచబడతాయి. మీ దగ్గర తీసుకున్న సమాచారం అధ్యయనానికి మాత్రమే ఉపయోగిస్తాము. ఈ ప్రాజెక్ట్ పూర్తి అయ్యాక సమాచారం మొత్తం వాసవ్య మహిళా మండలి వారికి అందజేయడం జరుగుతుంది, మా లాప్ టాప్ లో ఉన్న సమాచారాన్ని తొలగించడం జరుగుతుంది. ఈ అధ్యయనం యొక్క ఫలితాలను ఎకడమిక్ ఆర్టికల్స్, పుస్తకాలు, రిపోర్ట్స్, ప్రజింటేషన్స్, ఆర్గనైజేషన్ వెబ్ సైట్ ల యందు వెలువడతాయి. అంతేకాకుండా ఈ డాటాను విద్యాభోదనలో కూడా ఉపయోగించడం జరుగుతుంది.

What are my data protection rights? You have the right to access information held about you. You also have the right to correct or erase any information about you. For more details, including the right to lodge a complaint with the Information Commissioner's Office, please visit www.ico.org.uk. Questions, comments and requests about your personal data can also be sent to the University Data Protection Officer at dpo@ed.ac.uk.

నేను చెప్పిన సమాచారం రక్షణ హక్కులు ఏమిటి? మీరు చెప్పిన సమాచారాన్ని తెలుసుకొనే హక్కు మీకు ఉన్నది, మీకు సంబంధించిన సమాచారాన్ని సరిచేయుట లేదా చెరపుట చేసే అధికారం మీకు ఉంది. దీనిపై అధిక సమాచారం కోసం www.ico.org.uk. సందర్శించగలరు, మీ వ్యక్తిగత సమాచారం, మీ ఆభిప్రాయాలను, ప్రశ్నలను, అభ్యర్థనలను యూనివర్సిటీ డాటా ప్రొటెక్షన్ అధికారికి dpo@ed.ac.uk మెయిల్ వంపగలరు.

Voluntary participation and right to withdraw. Your participation is voluntary, and you may withdraw from the study at any time and for any reason and without any impact on any services from VMM. If you withdraw from the study during or after data gathering up until June 30th, we will delete your data and there is no penalty or loss of benefits to which you are otherwise entitled. You may choose to not answer any question, at any point, without giving a reason, and it will not impact your continued relationship with VMM.

స్వచ్ఛంద భాగస్వామ్యం మరియు మధ్యలో నిష్కర మించే హక్కు, వాసవ్య మహిళా మండలి వారు ఇచ్చిన సహాయ సహకారాలను తెలుసుకునేందుకు ఈ ప్రశ్నావళిలో మిమ్ములను భాగస్వాములను చేయడం జరిగింది, ఇందులో మీరు స్వచ్ఛందంగా పాల్గొంటున్నారు, ఇందులో నుండి మీరు మీ వ్యక్తిగత కారణాల వల్ల ఏ సమయంలోనైనా మధ్యలో నిష్కరమించవచ్చు. ఒకవేల మీరు జూన్ 30 వతారీకులోపు ఇలా మధ్యలో నిష్కరమించినట్లయితే మీ దగ్గర తీసుకున్న సమాచారాన్ని తొలగించడం జరుగుతుంది. దీనివల్ల మీకు ఎలాంటి లాబం/నష్టం జరుగదు. ఈ ప్రశ్నావళి లో ఏదైనా ప్రశ్నకు సమాధానం చెప్పడం మీకు ఇష్టం లేకపోతే ఎలాంటి కారణాలు చెప్పకుండా దీనిని ఆపుదల చేయవచ్చు, దీనివలన వాసవ్య మహిళా మండలి వారితో మీకు ఉన్న సంబంధాలు దెబ్బతినవు.

If you have any questions about what you've just read, please feel free to ask, or contact us later.

మీకు దీనిపై ఏమైనా అనుమానాలు/ప్రశ్నలు ఉన్నట్లయితే అడగండి, ఇప్పుటి వరకు మనం చెప్పుకున్న విషయాలు ఒకసారి చదవండి ఏమైనా అడగాలి అనుకుంటే దయచేసి అడగండి లేదా తర్వాత అయినా ఫోన్ చేయండి.

You can contact

మీరు ఎలిజబెత్ మ

This research project has been approved through the ethical review process in the School of Social and Political Sciences at the University of Edinburgh. If you have questions or comments regarding your own rights as a participant, they can be contacted at ethics-ssps@ed.ac.uk.

స్కాట్లాండ్ నందుగల ఈడెన్ బర్గ్ యూనివర్సిటీనందు స్కూల్ ఆఫ్ సోషల్ అండ్ పాలిటికల్ సైన్స్ డిపార్ట్ మెంట్ వారు ఆమోదించిన ప్రకారం "సైతిక సమీక్ష ప్రక్రియ" కు అనుగుణంగా ఈ స్టడీ జరుగుతుంది. మీకు దీనిపై ఏమైనా ప్రశ్నలు, అభిప్రాయాలు ఉంటే వీరిని ethics-ssps@ed.ac.uk సంప్రదించగలరు.

Thank you for taking time to read this Participant Information Sheet.

సమాచార అంగీకార పత్రమును ఓపికగా చదివినందుకు ధన్యవాదములు.

CONSENT FORM

If you are happy to participate in the research, please check each box as appropriate (**leave blank any box for which you prefer not to give consent**) and then sign this form at the end:

1. The researcher has given me my own copy of the Participant Information Sheet, and I have had the opportunity to read and consider the information.

2. I have been given the opportunity to ask any further questions over email and have had these questions answered to my satisfaction.

