

**A Hen is Crowing:
A gender impact study of two UNDP Myanmar
community development programs**

by Reid Smith
4 July, 2006

There is a little change. How can I forget what he used to say to me? He said, “If a hen crows, no dawn comes, but only if a cock crows, then the dawn comes.” He used to say to me, “Don’t do this thing. Even if you do it, it will be in vain.” Now I’m making money by myself with the money I borrowed from the SRG. And I’m utilizing it properly. So, now I say to him, “Does not the dawn come now? Because a hen is crowing.”

SRG member, Delta Region

Acknowledgements

This study was funded by the Swedish International Development Cooperation Agency (Sida).

The author thanks the Yangon project staffs of CDRT and ICDP for their generous cooperation and logistical support. The support of Hiroyuki Akaso, CDRT Community Development and Training Specialist, early in the project was vital. He and U Aye Lwin, ICDP Program Manager, made the zig-zag itinerary swing. U Tun Naing, Assistant Resident Representative and U David Dallah, Assistant Resident Representative helped obtain travel permission for the data collection phase.

The author is grateful to all of the Small Group Discussion moderators for their skill, dedication, and good humor: Daw Khin Nyunt, Daw Nyo Mi Tun, Daw Cecelia Fung Nei Man, Daw Run Thluai, U Ral Uk, Daw Bauk Khawn, Daw Khawn Ja, U Aye Lwin, Daw Khin Win Maw, Daw Myint Myint Yee, U Htay Lin, Daw Hnin Hnin Ohn, Daw Nilar Swe, and U Myat Thu. Great thanks and appreciation go to the Area and Township Coordinators in Kyauktaw, Mrauk Oo, Falam, Hakha, Myitkyina, Waingmaw, Bogalay, Mawmyaingyun, Pindaya, and Nyaungshwe for creating a welcoming environment in which to conduct the study, and generously surrendering their offices for days at a time. The staffs of the nine township offices the study teams visited were professional and hospitable and patient about being made to sit in the sun while interviews went on inside.

Compass research is thanked for their assistance with the moderator training, in-depth interviewing, translation, and transcription. The Compass interviewers conducted their work with diligence and rigor: Daw Thida Aung, U Win Maung, Daw Dim Hoi, Salai Thian Uk Thang, Daw Nu Nu Aung, Salai Dai Gyung, U Win Zaw, and Daw Aye Aye Khaing. Great thanks also go to the adroit field translators: U Rai Aung, Salai Kay Tin, and Salai Daniel La Nu. Special thanks go to U Mo Aung, for his stylish translation during the Small Group Discussion Moderator Training, and to U Troy Tun for expert cultural and linguistic translation throughout the analysis and writing processes.

The author is grateful to Manon van Zuijlen, who laid much of the conceptual groundwork for an HDI SRG gender assessment. Charles Petrie and Akiko Suzaki are thanked for the generous support of UNDP Myanmar.

The author gives special thanks to Anna Wikfalk, Special Assistant to the Resident Coordinator, without whose integrity, patience, and determination this study would never have gotten off the ground.

Table of Contents

I. Key Findings	iv
II. Recommendations	vii
III. Executive Summary	IX
IV. List of Abbreviations.....	XII
V. Introduction	1
Background	2
VI. Rationale and Methodology	3
Sampling Strategy	3
VII. A Portrait of Gender Relations in Villages with SRGs	5
Women’s work inside the home	6
Men’s work inside the home	8
Women’s work outside the home.....	9
Men’s work outside the home	10
Public life: village meetings and mobility.....	11
Decision-making dynamics	13
Managing Household Finances	15
Sources of household conflict.....	15
Domestic violence.....	16
VIII. The Impact of SRGs on Gender Relations.....	20
Norms versus practice: stable rhetoric and shifting behaviors.....	20
The arrival of UNDP.....	22
Men’s worries about losing control.....	24
“For six months the men object”	26
Persistently resistant men.....	27
SRGs’ impact on domestic conflict	29
UNDP responses to increased conflict	31
Winning men over: temporary resisters	33
Men who advocate for SRGs.....	34
Husband Discussion Groups in Kachin State	35
New activities and workload adjustments	38
Division of household labor.....	39
IX. The Empowerment of Women	41
Decision-making	42
Visualizing the future	45
New Assets: knowledge, skills, mobility, voice	47
Social capital	51
Collective status of women	52
Empowerment outcomes	54
A map of women’s empowerment.....	56
References.....	59
Annex A: Sampling Strategy, Data Analysis Plan, and Limitations of the Study	60
Annex B: Sample Small Group Discussion Moderator Guide.....	66
Annex C: Sample In-depth Interview Topic Guide.....	70

I. Key Findings

- ◆ **Most women in the study played no role or a weak consultative role in household decision-making before they became SRG members.** This was a source of frustration for some women, but most women in the study did not imagine that it could be otherwise.
- ◆ **Women describe having had extremely limited social networks before they joined an SRG.** Most women had to ask permission from their husbands to vary their daily routines.
- ◆ **Both men and women perceive men's primary gender role to be that of breadwinner.** In economic circumstances where daily wages are insufficient to provide food, clothing, and shelter for a family, this is a source of conflict between husbands and wives, who often feel their husbands are not fulfilling their duties.
- ◆ **Women's gender role assigns them stewardship over household labor.** However, except in cases where there are very young or very many children, a great majority of the women in the study also worked outside the home for money in the time before they joined an SRG. Most women and men consider women's work outside the home for money to be less important than men's work outside the home.
- ◆ **The subordination of women's satisfaction to men's is one of the most taken-for-granted features of gender norms in the villages studied.** The unspoken agreement that a husband's needs and wants come first later becomes a focal point for conflict when women begin to re-prioritize their activities upon becoming SRG members.
- ◆ **Women are deriving great benefits from SRG participation, distinct from livelihood effects.** In decision-making input and participation in income generation activities, SRG members have a larger role, more self-confidence and self-esteem, and increased status in families and in the community.
- ◆ **Individual women who have experienced the most empowerment tend to have had good livelihood outcomes.** But even women who have had poor or moderate livelihood outcomes have experienced significant gender change in areas such as decision-making, self-confidence, and increased social capital.
- ◆ **Most SRG members report experiencing significant positive changes in self-perception stemming from increased knowledge.** For many SRG members, lessons learned in life skills trainings and through success in adopting new agricultural, animal husbandry, health, and nutritional practices have resulted in enhanced self-esteem and self-efficacy.
- ◆ **The value for most women of group membership extends beyond access to credit, increased income, and income-generating success.** SRG members describe dramatically increased social mobility and social interaction. For many women this has increased their confidence to speak in

public, including at village meetings, participation in which, in the villages covered in this study, was formerly limited to men. Many SRG members report having “learned how to speak” so that they now can “hold their heads high” and “dare to speak” to wealthier and socially more powerful people by whom they formerly felt scorned.

- ♦ **The changes in SRG members’ senses of self are linked to changes in the ways they interact with their husbands and to alterations in household decision-making processes.** Nearly all women in the study report having increased input into household decision-making. Most women feel their husbands are more cooperative and respect them more than they did before they joined an SRG.
- ♦ **Strong leadership from within SRGs is vital to group cohesion and the ability to translate individual developments into community esteem.** Groups with strong internal leadership gain respect from established community authority figures.
- ♦ **Community-wide gender norm change is dependent on the relations between SRGs and men, in particular men in positions of authority.** Men who privately support their wives’ SRG activities are not comfortable talking *with other men* about modifications in household work sharing arrangements they have made.
- ♦ **Enhanced social status derives from demonstrations by women of persuasive speaking skills in public forums.** Carrying out village work projects wins over many skeptics and leads women to feel for the first time that they have a stake in village-wide conditions and well-being.
- ♦ **The best way to win over skeptical men is to prove the worth of the group by demonstrating good management, positive economic outcomes, and completing village-oriented projects.** Many men remain privately skeptical of women’s abilities even after publicly stated opposition to SRGs diminishes.
- ♦ **Everyday practices are more diverse than public discourse would indicate.** This means that even in the absence of SRGs most men occasionally do perform some woman-identified household tasks, particularly when women are ill or perinatal. After women join SRGs, many men take on a small share of woman-identified tasks, often cooking or minding children while the SRG member attends meetings.
- ♦ **A large majority of interviewees who report significant quarreling with their spouse *before* becoming involved in an SRG say that the incidence has declined *subsequent* to SRG membership.** Improved ability to communicate and an increased role in household decision-making combine with livelihood improvements to reduce marital conflict for most study participants.

- ♦ **UNDP can do a better job mediating and mitigating the conflict which inevitably occurs when the established gender order is altered by the arrival of SRGs.** The first six months of membership are filled with conflict for many new SRG members. Institutionally, the HDI programs minimize the significance—and occasional danger—of elevated conflict during this period.
- ♦ **To date, there has been no HDI gender strategy.** Organizationally, there is no distinction made between women and gender. (That is, there is no acknowledgement that men too are gendered beings and that their gender roles and expectations matter enormously in efforts to improve women's empowerment.) Efforts to maximize the potential of SRG members *in livelihood terms* are compromised by the lack of awareness of gender dynamics at the community and township levels. Training Community Development and Township Facilitators to understand the ways that gender norms impinge on SRG members' ability to make and implement choices would make them better managers and problem solvers.

II. Recommendations

- 1. Develop an organizational gender policy.** The UNDP Myanmar Gender Mainstreaming Training and the Gender Action Plan that will result from it should be the building blocks for a comprehensive organizational policy. This policy should address: gender mainstreaming; program-wide initiatives to enhance SRG members' social status; the role of gender equity in SRG planning and implementation; the relationship between financial performance and gender empowerment; promoting gender awareness and equality in the organizational cultures of CDRT and ICDP; HDI staff hiring and promotion.
- 2. Develop a strategy to make gender change/women's empowerment a goal rather than a by-product of SRGs.** In order to accomplish this, UNDP should: devise an operational strategy based on the organizational gender policy; hire program staff with expertise in gender dynamics, including masculinity, to oversee implementation of the operational strategy; train existing program staff in gender mainstreaming.
- 3. Develop a strategy to assist SRG members in coping with the disruption and anger that joining an SRG provokes in many men.** Five tiers of this strategy are proposed: I) Create a communications package for UNDP staff to guide them in mediating and mitigating the conflict that SRG members experience adapting to changes in the division of household labor, time management, and autonomy; II) Prepare new SRG members for what they can expect during this adjustment period; III) Enlist and train women with leadership potential to be advocates for gender transformation; IV) Enlist targeted men to be advocates for SRG acceptance among men in the village; V) Develop a Husband Discussion Group Curriculum (see Recommendation 7, below).
- 4. Train Community Development Facilitators/Workers (CDFs) in the basic concepts of gender and give them tools to manage the consequences of shifting gender roles and the threat to men's power that this represents to many SRG members' husbands.** Such training would focus on providing CDFs with an array of conflict signs to monitor and a complementary set of intervention options to tailor UNDP's message to situational specifics.
- 5. Establish a training module appropriate to each level of UNDP field staff to teach important gender concepts, including gender norms, gender roles, gender equity, and gender equality as they pertain to SRG facilitation.** This module could draw on the data presented in the Gender Impact Study to create contextually and professionally relevant lessons.

6. **Develop a specialized training for selected CDFs or Township Facilitators (TFs) in gender-based violence interventions.** Set a goal to have one staff person in each Township office with the capacity to coach women through difficult periods of elevated household conflict and violence that accompany new SRG membership.
7. **Develop a Husband Discussion Group curriculum for all regions.** Husband Discussions conducted in Kachin State have made a positive impression on men who have participated. A reworked curriculum would directly address fears men have of losing their preeminent position in the family. Local men who are strong supporters of SRGs can be integrated into Discussion Group activities to help mitigate stigma. As well, if gender transformation is adopted as a strategic goal, the new curriculum would emphasize changing gender norms as well as the credit and livelihood benefits of SRGs.
8. **Integrate gender impact and empowerment into monitoring and evaluation. Conduct regular mini-assessments.** A short questionnaire can be developed to assess individual SRGs on gender goals. The questionnaire would cover target areas for gender development such as: income generation participation and access to money; decision-making input, influence, and authority; division of household labor; skills/knowledge development; village-level participation and leadership; gender-based violence. CDFs or TFs could complete the questionnaire, using participatory methods, with SRG members. ICDP and CDRT should integrate such mini-assessments into their existing evaluation schemes.
9. **Design a training for SRG members on negotiating changes in household labor distribution.** The division of household labor is a flashpoint for conflict between SRG members and their husbands. SRG members (and their husbands) lack communication skills to negotiate changing outcomes. Currently, UNDP teaching varies widely and does not provide SRG members with skills and strategies that can help them achieve favorable outcomes while reducing conflict.

III. Executive Summary

In Myanmar it has often been said that conditions for women are relatively benign compared with some neighboring countries, as Myanmar women have long had formal rights to property ownership, inheritance, and divorce. In practice, however, only urban, high status women have had meaningful access to any of these ostensible rights. In public life there have been very few leadership figures who are women, and there is no history of a Myanmar women's movement fighting for better conditions on behalf of women.

The community development programs run by the United Nations Development Program (UNDP) in Myanmar mainly work with poor, rural women. Because they were not conceived of as gender empowerment programs, UNDP has not conducted a baseline study to assess the gender conditions in the areas in which it has established Self-Reliance Groups (SRGs). The UNDP Myanmar SRG Gender Impact Study was conceived as a way to better understand not only whether gender change has taken place, but also *how* SRGs as social as well as economic interventions have intersected with existing gender norms. In March and April 2006, 40 Small Group Discussions and 47 In-depth Interviews were conducted in five regions: Eastern Rakhine State, Northern Chin State, Kachin State, Delta Region, and Southern Shan State.

The goals of the present study are threefold: i) to describe the gender relations in the villages in which the projects work; ii) to assess the changes in gender relations that have resulted from participation in SRGs; iii) and to highlight provider practices that enhance or aggravate women's self-perceptions and status as individuals, within households, and as members of communities.

A portrait of gender relations in villages with SRGs: The study found that although there was some variation at the level of everyday practice, widely held gender norms divided workload into "inside" and "outside" the home. This distinction was not literally spatial and most women in the study did engage in income generating activities except during times of illness, advanced pregnancy, or when small children require constant attention. However, the expectation that men's income would be sufficient to support their families places pressure on men who (along with women) often experience the inability to do so as a gender role failure. This tension, along with shortages of food and money, is the biggest source of household conflict in the time before SRGs. Domestic violence, though likely underreported in the study, appears as a feature in a significant number of households in the study. The extent and severity of the problem are unclear and badly in need of further study.

The picture of pre-SRG decision-making that emerges from the data shows that, in most households, men occupied a dominant role in making important decisions about livelihood, health, and education, and civic life. Women did play a limited consultative role in some consequential decisions; most women had full authority over decisions related to daily household consumption and child-rearing.

The impact of SRGs on gender relations: When asked to speak generally about how things ought to be between men and women, most respondents stick closely to accepted traditions. However, few men and women, when asked about actual practice, say that men never perform woman-identified work. The increasing number of women who expect their husbands to contribute to housework, and men's

willingness to do some woman-identified tasks in the past, opens up the possibility that normative social practices are beginning to change. In order for this to occur, men's fear of humiliation must be reduced. Guidance from other men is the most likely way of accomplishing this.

Women's responses to the arrival of SRGs are split between those who say they were excited to join the group, and those who were frightened and had to be cajoled by others. Among men, many state that they were suspicious of UNDP's intentions. For some, this is because UNDP wasn't offering immediate financial support. Other men objected to their wives attending what they considered to be too-frequent meetings outside the home. Some expressed discomfort with the idea of their wives belonging to an organization in which they have no say; these men described feeling excluded by the women-only nature of SRGs. A smaller number of men were early supporters, some of whom even ordered their reluctant wives to join.

UNDP program staff treat men's early objections to their wives' involvement in SRGs as a fleeting and minor obstacle. While most men do change their opinions within six to twelve months, others maintain their opposition. In households where men persistently object to SRG involvement, new routines and responsibilities are destabilizing, and the period of adjustment is fraught with conflict and, in some cases, domestic violence.

For persistently resistant men, the issue is not whether they understand the financial mechanisms of SRGs or their potential benefits; rather, their objections revolve around the loss of domination and control. The element of SRGs that many men have the most difficulty adjusting to is, from their perspective, all-too-frequent meetings. These men have difficulty balancing the benefits they see with the cost of not having their wife be home at all times to manage the home and handle all woman-identified household tasks.

Most respondents who reported *prior* conflict say that the incidence of such conflict declined subsequent to SRG membership. In most households where SRG-induced conflict is reported, respondents say it also diminishes over time, as men come to understand the value of SRGs and women gain confidence and credibility. The most commonly cited reasons for a reduction in conflict are: enhanced cash flow; an easing of debt burdens; the availability of convenient, and low- or no-interest, emergency loans for acute health problems or to pay school fees.

Currently, the approach UNDP staff take to solving SRG-induced conflict is idiosyncratic, varies from township to township, and appears not to be well-tailored to the specifics of individual cases. UNDP staff have not been equipped to gauge the scope of a particular problem, or been given the tools to mediate effectively.

A small portion of men are in favor of SRGs from the beginning. Drawing on the support of early supporters—particularly men who exert opinion-shaping influence over other men—to ensure that all useful channels of communication are used can be an important factor in acceptance of SRGs. Husband Discussion Groups, in Kachin State, show that targeting men with informational and persuasive messages can be a key to improving SRG relations with men. It is important, however, to ensure that men respect women-only social space, and that men-targeted messages do not shy away from addressing the heart of their objections: the changing social role of women and the prospect of their increased autonomy.

The division of household labor is a flashpoint for conflict between SRG members and their husbands. SRG members (and their husbands) lack communication skills to negotiate changing outcomes. Coming to a place of peace and support at home is vital to women's struggles to improve livelihood and gender outcomes.

The empowerment of women: The overwhelming majority of SRG members report having more input into family decisions than before they joined their group. Decision-making is the axle around which other gender outcomes turn at all levels. Women who have more influence and control over decision-making *in their households* achieve better results in all domains of gender change. The degree of input ranges widely and is in most cases related to its starting point; that is, how much, if any, a woman had in her pre-SRG life. For most women and many men in the study, this is among the most positive results of their SRG experience. This finding is significant because a major liability of some microfinance models is a failure to have an impact on women's ability to make choices.

SRGs have had a significant impact on women's repertoire of skills. UNDP trainings are immensely popular among SRG members and the knowledge and skills gained impress men, village leaders, and elders. When women are asked what are the biggest changes in themselves since becoming SRG members, the most common and most deeply felt response is the acquisition of a "voice." Many women say that they were always terrified to speak to anyone outside the home. Women in the study describe acute social anxiety stemming from isolation and low self-esteem. Most women say they have gained confidence from their SRG experience and are now proud of their ability to speak up and speak well.

Increased social capital that women have gained from membership in high-functioning SRGs is among the most important changes in gender relations that have resulted from SRG membership. Having a place to ask questions and give opinions is linked by women in the study to better problem-solving. This network of support, when added to the availability of non-punitive credit, places women in a much stronger position to actively strategize about the future, rather than passively reacting to the present.

At the community level, two factors show significant influence on the degree to which women as a class are elevated in the eyes of village elders and male leaders: the ability and courage to articulate group objectives or to discuss and disseminate public health information at village meetings; and the successful completion of projects that benefit the whole community.

The evidence from this study indicates that there are five principal areas that can form the basis for future assessments of women's empowerment resulting from SRGs: decision-making, voice, knowledge, mobility, and social status.

One of the study's main recommendations is that UNDP develop a strategy to make gender change/women's empowerment a goal rather than a by-product of SRGs. In order to do so, UNDP should: devise an operational strategy based on the organizational gender policy; hire program staff with expertise in gender dynamics, including masculinity, to oversee implementation of the operational strategy; train existing program staff in gender mainstreaming.

IV. List of Abbreviations

CDF	Community Development Facilitator
CDRT	Community Development for Remote Townships
ICDP	Integrated Community Development Project
HDI	Human Development Initiative
SRG	Self-Reliance Group
TF	Township Facilitator
UNDP	United Nations Development Program

V. Introduction

The goals of the UNDP Myanmar Self-Reliance Group Gender Impact Study are threefold: i) to describe the gender relations in the villages in which the projects work; ii) to assess the changes in gender relations that have resulted from participation in SRGs; iii) and to highlight provider practices that enhance or aggravate women's self-perceptions and status as individuals, within households, and as members of communities.

Gender, or the socially constructed set of norms and practices that structure ideas and interactions between and among women and men, has not been at the center of project design, implementation, or management practices for either Community Development for Remote Townships (CDRT) or Integrated Community Development Project (ICDP). Gender change or transformation has not been part of their mandate. This study was intended to assess to what degree gender change has occurred in villages in Myanmar which have Self-Reliance Groups (SRGs). Because the participants in SRGs are overwhelmingly female, this study's first object was to ascertain the effect of SRG participation on women. But gender is not synonymous with women. And so women, and their reactions and achievements, are only part of the object of this study. Changes in the relations between women and men in the villages with SRGs necessarily bring men and men's reactions into the equation. This study, then, attempts to assess the impact of SRGs on women and on men as individuals, and also as members of social groups. It attempts to gauge how expectations and limitations experienced by women and men in rural village Myanmar have been transformed by the SRG experience.

The Findings consist of three sections. The first, "A Portrait of Gender Relations in Villages with SRGs," describes gender conditions in women's and men's lives before the arrival of SRGs in their villages. The second, "The Impact of SRGs on Gender Relations," depicts major changes in the ways that women and men view themselves, act, and interact as a result of their involvement with SRGs. The third, "Women's Empowerment," analyzes what empowerment means for the women in this study and highlights five areas that signify empowerment from their perspectives.

Background

The setting for this study is two Human Development Initiative (HDI) projects administered by UNDP Myanmar. CDRT and ICDP are both community development projects that employ a participatory approach to social learning and capacity building among poor people. SRGs are the central mechanism of both projects. These groups are based on socio-cultural homogeneity and affinity, and aim to improve the social and economic status of participants.

The SRGs are formed on a voluntary basis and consist of 15-20 members each. Since establishing its first SRG in 1998, CDRT has targeted women for membership. However, at the start of the project, men were not excluded and there were some mixed-sex groups. Currently, over 95% of CDRT SRG members are women, nearly all groups are single-sex, and only one region (North Rakhine State) has more than a handful of men's groups. ICDP established its first SRGs in 2003. Its membership is 99.9% women. Both projects conceive of themselves as projects for women.

Each SRG functions as a small-scale savings and loan program for its members. Priorities and projects are determined by the members in consultation with HDI program staff. Each group meets regularly (generally weekly), has a code of rules and regulations, keeps a book of accounts that is externally audited, and rotates its leadership. The members share responsibilities and authority, deciding together which objectives to pursue and how to pursue them.

The savings and loan functions of SRGs are augmented by trainings organized by CDRT and ICDP. These include vocational, skills-based, social, and educational programs to help link the SRGs with external support networks.

The two programs together manage 2833 SRGs with a total membership of over 39,000 members in 1,439 villages.¹

¹ Figures are from May 2006 for CDRT and from December 2005 for ICDP.

VI. Rationale and Methodology

Because they were not conceived of as gender empowerment programs, neither Community Development for Remote Townships nor the Integrated Community Development Project has conducted baseline studies to assess the gender conditions in the areas in which they have established Self-Reliance Groups (SRGs). The present study was therefore conceived as a way to better understand not only whether gender change has taken place, but also *how* SRGs as social as well as economic interventions into poor, rural communities have intersected with existing gender norms.²

Sampling Strategy

At the outset, qualitative methods were deemed most appropriate to describe gender norms and the impact that Self-Reliance Groups have had on them.³ Qualitative social research generally deploys non-random, purposive sampling. This means the selection of people to be included in the study is done with the aim of obtaining rich, in-depth data based on pre-selected criteria. Rather than attempting to construct randomized samples to provide general representations, qualitative research endeavors to capture the specificity and complexity of the social phenomena under review.

With this goal in mind, two data collection techniques were selected to carry out the study: i) Four-person small group discussions, moderated by HDI program staff; and ii) In-depth Interviews, conducted by a research agency. Female interviewees were selected to reflect the wide range of experiences of SRG members at different stages of SRG involvement; male interviewees reflected a range of attitudes towards SRGs, including that of community leaders. Interviewees were guaranteed anonymity to encourage frankness. Data collection occurred in March and April 2006 in five regions: Eastern Rakhine State, Northern Chin State, Kachin State, Delta

² Manon van Zuijlen was originally contracted to design the impact study and write the report. Her early work conceptualizing how to go about studying gender impact in Myanmar was valuable in the field design for this study.

³ The rationale for this was based on several factors: Qualitative research methods are particularly well-suited to exploring subjects about which not much is known; qualitative research methods are uniquely suited to gaining detailed understandings of complex social realities; the difficult research climate in Myanmar makes generating meaningfully representative samples, required in quantitative research, exceedingly difficult.

Region, and Shan State. The sample was not designed to be representative of all people in rural Myanmar or the population covered by the HDI programs, but to account for a broad range of experiential, socio-cultural, language, and religious differences.

In March and April 2006 forty Small Group discussions and 47 In-depth Interviews were conducted, involving a total of 206 interviewees. The interviews were audio-recorded and the translated transcripts were coded with Atlas.ti data analysis software.

For full descriptions of the Sampling Strategy, Data Analysis Plan, and Limitations of the Study, see Annex A.

VII. A Portrait of Gender Relations in Villages with SRGs

What was your responsibility at home before the SRG came?

As a mother, I took care of cooking and chopping in the field, but for other things, we did them together.

Did your husband help you when you were doing your duties?

Yes, he helped me when I had difficulties.

What about your house work?

I cleaned the house by myself.

What about the cooking.

It's the same.

Why didn't he help you?

They consider cleaning and cooking as women's work. Men only cook when their wives are not around [laughing]. My husband would cook when I'm not well or when I'm away. He didn't think it was a man's job.

When he didn't help you like that, did you ever think that he should be helping you in your cooking and washing clothes?

No, I never thought like that. I thought of it only as my job. [woman, 30s, Chin State]

Gender norms are the expectations that a group of people have for how women and men should think and act as *women and men*. Individuals have the ability to change their own circumstances through negotiation and struggle, but gender norms are not subject to individual modification. Like any social condition, change occurs through the interplay of individuals making choices that orient them inside or outside of existing norms, and group processes that reward or punish individuals' choices. Although gender norms are never completely static, from the perspective of an individual at a particular moment in time, they are frequently experienced as immutable and everlasting. In Myanmar it has often been said that conditions for women are relatively benign compared with some neighboring countries, as Myanmar women have long had formal rights to property ownership, inheritance, and divorce.⁴ In practice, however, only urban, high status women have had meaningful

⁴ These "rights" are among several that are frequently mentioned in official documents on the condition of women in Myanmar. See, for example, the "Myanmar Millennium Development Goals Report 2005, Union of Myanmar, April 2005": "There is no gender disparity in Myanmar, either in education or any other field." (p. 33); "Women in Myanmar have equal rights with men in political, economic, administration, judicial and social spheres according to the law. There has never been any need for struggles by women to achieve the right to education as it has been guaranteed [by law]." (p. 33); "In Myanmar society, Myanmar women enjoy equal rights as men. It is women who manage the family decision-making in providing food, clothing, schooling, control of property. Although women may go out to work for the development of society, she [sic] still has the major responsibility to look

access to any of these ostensible rights. In public life there have been very few leadership figures who are women,⁵ and there is no history of a Myanmar women's movement fighting for better conditions on behalf of women.

In rural Myanmar, none of the formal guarantees of equality are accessible—or indeed known—to women. From the perspective of most rural women in Myanmar, the expectations placed on women are a condition as natural as rainy season following hot season. As a result of this, the context into which UNDP enters when establishing Self-Reliance Groups is one where women and men are not used to talking about gender, or the proper place for women in society, or what modifications women (or men) would make in the gender system if they could.

Given the tremendous ethnic and religious diversity in Myanmar, no single set of norms exists that governs gender relations across the entire country. The present study, however, was not designed to compare and contrast the five regions it covers. Rather, the following presentation aims to be a generalizing overview of gender in rural villages, with particular emphasis on the relations that pertain to women who are in—or might join—SRGs.

Women's work inside the home

The normative gender relations in the villages covered by this study assert a strict division of labor between husbands working outside the home for the family's livelihood and wives working inside the home, keeping it clean, washing clothes, raising children, and preparing food for each meal. For most of the women interviewed in each of the five regions of the study, this assertion closely matched their day-to-day experience in the time before they joined their SRGs. Nearly all the women in the study describe learning to do and accepting these woman-identified⁶

after the family welfare. Generally, the head of the household is the father, but it is the mother who plays a major role in raising children." (p. 33); "Both in social life and in public life Myanmar women enjoy a privileged and independent position." (p. 37)

⁵ The notable exception is Daw Aung San Suu Kyi, the imprisoned leader of Myanmar's political opposition.

⁶ The terms woman's work and man's work are often used by study participants to describe jobs that are typically done by women and men, respectively. According to respondents' own accounts, however, none of the tasks so labeled is in fact exclusively done by one or the other sex. Thus, I have chosen to use the more accurately descriptive terms: woman-identified work and man-identified work.

jobs as their responsibility when they were girls and young adults. In addition to the household tasks that every woman interviewed describes doing, women in most regions are also responsible for the care of any poultry or pigs being raised, fetching water, and gathering firewood.

Interviewees took it for granted that, as women, certain tasks were naturally theirs.

I think women are responsible for washing and cooking. At that time, my husband had to lead and find money. As he had to work for the living, I did the cooking, drew water, and washing. I thought it was my duty. [woman, 30s, Shan State]

The division between “inside” and “outside” work is not literal in spatial terms. Working in the family farm plot, for example, is also considered part of a woman’s “inside” housework. Other obligations mentioned by women include caring for aging in-laws, grinding corn, and making special arrangements to seek health care for sick children. The few women who expressed a sense of being overwhelmed by their workload at home had exacerbating obligations beyond the typical heavy load.

After giving birth to our little daughter, I could do only household work. The children were born only one year apart, and as I didn't use any [birth control], the children became many. There was the duty of caring for those children, taking care of my paralyzed mother-in-law, and of the daughter who was ill. I got pressed by these duties. What happened was I ended up spending all my time inside the kitchen and the mosquito net. I got cut off from all social connections for about seven or eight years. Day after day I cooked, washed clothes, cleaned, and washed the feces and urine in the bed of the paralyzed mother-in-law, and I had to do things in time for the children to go to school. I just couldn't go out. [woman, 30s, Delta Region]

Many women describe their housework in terms of keeping household harmony and pleasing their husbands. The subordination of women’s satisfaction to men’s is one of the most taken-for-granted features of gender norms in the villages studied.

Our duty is to please our husbands when they come home. Even if we don't work to earn outside money, they are happy when we please them and make them happy. He doesn't look down on me when I please him. He is happy when I work as much as I can at home. We are happy together in this way. [woman, 30s, Chin State]

It is this unspoken agreement, that a husband’s needs and wants come first, which, in some relationships, later becomes a focal point for conflict when women begin to re-prioritize their activities upon becoming SRG members.

Men's work inside the home

By virtue of the strict gender division of labor, men are not expected to do woman-identified tasks such as cooking, cleaning, laundry, and child care. However, most respondents, when asked specifically if men ever helped in household tasks and, if so, under what circumstances, say that their husbands do occasionally or sometimes assist with woman-identified work, for example if the woman is ill, late in pregnancy, very busy, or temporarily absent.

For women married to men with a strong fear of losing face, the rewards of asserting a desire for help with housework must be balanced against the risks of provoking violent repercussions.

Men who perform some woman-identified house tasks remain subject to community norms, particularly to the views of other men. A man washing a woman's clothes, and in particular, her longyi or undergarments, carries symbolic freight. Interviewees with orthodox gender outlooks consider it humiliating for men to do laundry. (However, a few respondents with more flexible gender views consider it a sign of enlightenment.) For women married to men with a strong fear of losing face, the rewards of asserting a desire for help with housework must be balanced against the risks of provoking violent repercussions. Earlier in the same interview, this man described beating his wife on multiple occasions when food was scarce. That history of violence is the background condition to this implicit warning:

Although I'm still young, and I still have a mother and grandfather, because I'm the head of the household, I have to take the responsibility for the family's daily living. . . . Me and my wife also don't discriminate as this is a woman's job and that is a man's job. But, for washing clothes, I told my wife, "This is your thing. Right now, I may have to do it, but if my friends come, it will only be bad for you." [man, 30s, Kachin State]

Gender norms that lead women not to expect any assistance can magnify the value of men's contributions to household labor. Most women whose husbands have proved helpful during times when they could not perform their usual duties express gratitude when husbands took up the slack.

Yes, my husband did those things before I joined the SRG. He did them while I was cooking. He did them when he was free and when he had no work to do. I was tired. I couldn't work because I had one nursing baby, and was also pregnant. In that situation, he was kind to me. At that time, he fetched water and cut firewood. He did cleaning around the house. In the evening I said my prayers. [woman, 40s, Rakhine State]

A small but not insignificant minority of men in the study report sharing housework with their wives on a near-equal basis. Since studies have shown that men tend to overstate the share of housework they perform,⁷ women's testimony may be more persuasive.

For us, if my husband wasn't free, I helped his work. For example, if he went to the hill, I help him by setting up the cart. When he came back, if necessary, he helped me. When I wasn't free, if we needed water, he fetched it and he also helped in cooking. *Maung ta htan, may ta rot.*⁸ [woman, 50s, Kachin State]

Although ultimate responsibility for housework lies with women, it is clear from the diversity of responses that the quantity of men's inputs varies considerably, as do their attitudes. No relationship was found between the age of men and their attitudes towards sharing housework. Even in households where large age differences and strong patriarchal attitudes place a husband in an acutely hierarchical relationship over his wife, the distribution of household tasks does not automatically follow an absolute gender division. In these cases, some wives have the ability to negotiate and husbands don't necessarily forego all woman-identified tasks.

When we were not doing well, we had rows. He told me that the reason was that I didn't earn money. I also was a mother and I didn't have time to work. So I told him that he couldn't manage our family well. I blamed him. We had rows only because of the money problem. But he didn't pay attention to what I said because I was younger than him. He told me to follow and do what he said. So I didn't want to go against him anymore. . . . But even though he came back home tired from his work site, he helped in doing the household tasks. He helped me. Sometimes he washed clothes. Because he had sympathy for me and I was taking care of our young children. Sometime he woke up early. I couldn't sleep soundly at night with my children. So he woke up early and did the cooking. After that, he went to his job. [woman, 40s, Kachin State]

Women's work outside the home

There is broad agreement among women that it was their husband's responsibility to work outside the home and to support the family. In the interviews, these women explained that they stayed at home to mind the children and do the housework. However, except for in Chin State, most women in the study also report working in paddy fields. Among families in the study who do have land on which to farm, the vast majority possess a plot too small to grow enough to feed and clothe the family.

⁷ See, for example, Baxter (1997).

⁸ A proverb meaning: A man carries his heavy load on his shoulder, and a woman carries what she can on her head. It means that even though men and women have differing capacities, they should help each other by contributing in their respective ways.

For families this presents a choice: which spouse will work the home plot, and which will work “outside” for wages? The wage for a day of work as a field hand or other casual work varies by region,⁹ but women in each region report that they earn approximately one-half to two-thirds as much as men, as it is taken for granted that in physical labor men can do more.

The wife tending the home plot and her husband working for a daily wage appears to be most common arrangement across the five regions. This comports with the idea that men should be the primary breadwinner. As well, it makes economic sense given the discrepancy between women’s typical wages and men’s. However, with the exception of times of illness, advanced pregnancy, or when small children require constant attention, nearly all women in the study all have engaged in money-making work throughout their adult lives.

Men’s work outside the home

The expectation that men’s income will be sufficient to support their families has often been confounded for the participants in the study. A large majority of men covered by the study worked jobs that paid daily wages. In most cases, these wages were insufficient to support a family with children, particularly when school fees became part of family expenses. Men express frustration with their inability to provide completely for their families. Most men who report they did earn enough to support their family opposed or barred their wives from seeking income outside the home. Although a few men discussed their attempts to build self-sustaining businesses, most men in the study who formerly relied on daily wages do not describe efforts to raise capital to do so. Most men, however, perceive that the absence of capital prevented them from escaping work as daily wage earners.

Many families report earning money by renting paddy fields from wealthy farmers. If the harvest was good, this could earn enough (in cash or rice) to support a small

⁹ The reported daily wage for men ranges from a low in 600 kyats (Rakhine State) to a high of 2,000 kyats (in Kachin State). US \$1 = 1,250 kyats. A UNDP estimate of the average cost of food for a rural family, based on the WHO standard of 2,400 calories per person per day, places it at approximately 1,700 kyats/day. However, it is almost certain that most rural families in Myanmar do not reach this caloric standard.

family. But the possibility of buying a plot of their own remained out of reach for most men. As the cost of providing for a family rises with the addition of children—and often, the subtraction of a wife’s wages if she must stay at home with them—the work burdens on men build. Some men describe periods when they escaped daily wage labor to earn money in their own—for example, in agricultural, trading, fishing, or raising livestock or poultry—only to be forced to return to daily labor.

I did work in the paddy field such as building embankments, reaping the grass, plowing the land. . . . Then the time came to send the child to school. And I stopped working for other people. It lasted for seven years. And I did my own business. Whatever the situation was, my children must go to school. . . . When the first child was two years old, we got another child. After that, my wife couldn't work any more. And I had to go back to working for others. I couldn't buy my own land yet. So I worked more by day and by night as we got another child. . . . No time to have a rest. At nights, what shall I say? It was like threshing, filling holes in the ground with soil. I got 150 kyats for filling a hole of two feet wide in all sides. I finished filling two holes a night. It covered my family's living. No hope to be rich. I had to try very hard day after day to be able to fill our stomachs. When I got two children, I worked as a renter of a paddy field. I can say that I was very good at working in the paddy field. That's why I worked as a renter of the land when I got two children. [man, 40s, Delta Region]

The conception of men working for money held by most men and many women—as an obligation with respect to livelihood struggles and as a privilege with respect to their place in the household hierarchy—makes many men vulnerable to feelings of displacement when women’s earnings approach or surpass parity. Men who have made efforts to escape daily wage labor (successful or not), such as the one quoted above, tend to be more open to less stereotypical gender configurations of income-generating labor in the household and hence more receptive to SRGs.

Public life: village meetings and mobility

In the period before SRGs arrived in their villages, most women rarely, if ever, attended a village meeting or had any say in public works projects. The idea that women might want to attend or could provide meaningful input to community affairs apparently never occurred to men. And most women were terrified of speaking in public. Some interviewees report that women were forbidden from attending such meetings. Most say that as a matter of custom only

“[Before I joined an SRG] I felt small because they didn’t give me a chance. I thought that I was not the same as them. I didn’t dare to speak up. I was afraid.”

men attended. In communities where women did attend village meetings, they were silent observers who played no role in the discussions or decisions under consideration.

Lacking any forum to talk about issues that concerned women, many SRG members say they suffered from fear of speaking in public. Women who have gone on to become leaders in their SRGs were equally reticent in the past. One woman who now plays an active role at village meetings says that in the past she and other women were too busy trying to get daily food to think about village affairs.

Previously, only men attended village meetings. We didn't know how to talk. We were afraid to ask. I didn't know how to speak. I was afraid I'd be asked to do something, so I restrained myself. . . . So, I didn't attend. Only men went there. [woman, 30s, Shan State]

Few women in the time before SRGs thought they had the standing to speak about community issues. The ones who did feel unfairly excluded from playing a role in public life reported experiencing feelings of exclusion and inferiority as a result.

We didn't know what the meetings were. We didn't see any women go to the meetings. . . . I felt small because they didn't give me a chance. I thought that I was not the same as them. I didn't dare to speak up. I was afraid. [woman, 20s, Delta Region]

In Myanmar, the absence of women in village-level authority structures stems from custom rather than rule. Similarly, married women's mobility has been customarily constrained. Before joining SRGs, limitations on where married women can travel alone are governed by (men's) concerns about safety and propriety. Most women in the study spoke about their pre-SRG mobility limitations matter-of-factly. But some women did express frustration that their husbands held the power to deny them freer movement around the village.

Before I joined the SRG, I wasn't allowed to go outside at night. During the day, except when I went to the market to sell things, I wasn't allowed to go anywhere. When it got dark, I was restricted to going outside in the house yard. He still gets the wrong idea over this matter. . . . In the past, I wasn't given permission to go and campaign with a Christian women's group until they asked him for permission. [woman, 20s, Kachin State]

In cases where men hold veto power over their wives' movements, frequent meetings in the early stages of SRG development, particularly ones held at night, become a contest over the limits of expanding autonomy.

Decision-making dynamics

In most households and communities there is a decision-making hierarchy. In rural Myanmar, men generally make decisions in their capacity as heads of households; women generally make decisions over matters of household consumption and day-to-day child-rearing. Most men in the study perceive themselves, and are perceived by women, as natural possessors of the authority to make all consequential household decisions. Contributions to decision-making, however, can and does occur even when a person does not have the authority to make a final decision.¹⁰

Social custom in Myanmar dictates that permission-granting authority is transferred from a woman's parents to her husband when she marries. In some marriages, sole decision-making authority for important decisions does rest with husbands, according to interview participants. A few of these women state that they were happy with this arrangement in the time before they became SRG members, believing it to be the most sensible way or the natural order of things.

My husband made all the important decisions in our family. I just did the housework. My husband is not like other men. He is very smart. He can handle our financial problems. I just depended on him. I never had to check his pocket. He gave me money for this and that at home. He never wasted money for other uses. He used to buy our household needs. He worked hard too. I just depended on my husband in every aspect of our family life.
[woman, 30s, Chin State]

Women and, especially men, more frequently describe a decision-making arrangement between husbands and wives in the time before SRGs arrived in their villages whereby wives did have limited input into but no final decision-making authority on some household matters. Most women who said they discussed matters with their husbands before they joined an SRG do not consider that their earlier input played much or any role in the decisions that got made. Consequently, a more important distinction for the women studied is between having no meaningful input in family decisions or having the opportunity to state an opinion and have it heard and taken seriously (without necessarily having the authority to independently decide on consequential matters).¹¹

¹⁰ Thus, asking "Who made the last decision about X?" as many impact assessments do, obscures what may be important contributions to the decision-making process. This critique of binary decision-making draws on the work of Naila Kabeer, 1999.

¹¹ Because few matched pairs of wives and husbands were interviewed, it is not possible to infer from the data whether women and men evaluate what counts as meaningful input similarly.

How decision-making spheres of more or less influence are shaped varies from household to household. Most men say that before their wives joined an SRG they had the authority to make all important decisions, often with some input from their wives. In many households, there was a threshold of importance: men made the top-level “policy” decisions, but below this men often granted women “management” decision-making authority.¹²

I told her to take care of the cows, pigs, and chickens at home. I told her that when I'm not around, that she needs to discuss with me only about pigs, but for things like the chickens, that she didn't need to tell me. If her relatives come, she can kill chickens. That's up to her. If it's about something big like a pig, she should tell me so that we can discuss together. Concerning cooking and other small household things, she can take the responsibility, and I'll take care of the big ones. [man, 30s, Kachin State]

A few women describe themselves as having been the chief household decision-maker even before joining an SRG. These women see their husbands as weak, lazy, or indecisive and often express annoyance that they have to take on burdens that were rightly his, or at least should be shared.

I can't say whether my husband is good or not because he followed my lead. He said nothing and never blamed me because I didn't make any mistakes. When I came back home tired, I was angry at him because he hadn't finished his work. He didn't lead the family and didn't look out for his family. [woman, 30s, Kachin State]

A small number of men and women described the decision-making process in strikingly egalitarian terms.

We've been married for about six years and my wife is older than me. She is smart and clever. We married because we love each other. Everything we have to face as a problem we work on together, solve together. Sure, we have had problems, but both of us try to tackle them together patiently. [man, 30s, Kachin State]

The picture of pre-SRG decision-making that emerges from the data shows that, in most households, men occupy a dominant role in making important decisions about livelihood, health, and education, and civic life. Women play a consultative role in many decisions and most women have full authority over decisions related to daily household consumption and child-rearing.

¹² See Pahl (1989) for an elaboration on this decision-making distinction.

Managing Household Finances

In most households across the study regions, women are responsible for managing the day-to-day household expenditures. Husbands hand over what they have earned, or some portion of it, and it is the woman's job to use it to make ends meet. This is a source of conflict in many households where income is insufficient to cover food, clothing, school fees, and medical expenses. However, the fact that most women in the villages included in the study have access to the money in the household places them in a position to carry out their savings responsibilities even in cases where their husbands are indifferent or hostile to SRG membership. Quite a few women in the study worked around their husbands' opposition to SRG participation by secretly putting a portion of his earnings aside to meet their SRG savings quota.

Didn't you know that, that it was your money [your wife was using for the SRG]?

I didn't know because I gave her money for our living. So she was able save up some from that without me knowing. After she saved, then she gave it to their group. [man, 30s, Shan State]

Sources of household conflict

Insufficient food and money are the two main triggers for household conflict. Because gender norms place the responsibility on men to earn money sufficient to maintain a family, poverty aggravates tension between husbands and wives because it is frequently viewed as a failure to fulfill a man's duty. In the interviews, women who did not work for money before joining an SRG report telling their husbands that they should be earning more money to provide for the family. From their husbands' perspective, these women didn't understand the difficulty or impossibility of finding work that paid enough to provide for the family. It also leads men to feel misunderstood or unsupported by their wives.

At that time, we often quarreled. Our standard of living was not going well. She needed money to buy rice or oil. Sometimes there were social events that they needed nice dresses to go to. When the children asked for pocket money, I didn't have any money to give them. So my wife and I argued all the time. When I had no money, she said that I was ineffective in my work. [man, 30s, Shan State]

Another frequent catalyst of household conflict is food shortages, particularly the anxiety about not providing sufficient food for children. As with money, providing food is closely linked to perceptions of what makes a man fully a man.

I argued with my wife—we had arguments in our family—when we were poorer than now and we didn't have anything to eat and it was the time of year in our village when we couldn't earn money as there was no work and at that time that we felt very confused. She would say, "You're a man, can't you earn money" and things like that. [man, 60s, Chin State]

Indeed, even when the need for money is great, men may still stand in the way of their wives working.

When my children were unwell, we ran into trouble. My children got sick and had diarrhea. We couldn't borrow money from our parents because our parents were also poor. So we quarreled when I decided to work outside, because my husband didn't allow me. [woman, 30s,]¹³

Though men are responsible for providing for the family, women's role as organizer of the home, shopper, and money manager means that it is they who get blamed when food runs scarce. The symbolic center of a wife's responsibility is preparing food to send her husband off to work and to give him when he returns home. When the food is lacking in quality or quantity, men can react angrily.

We were renting a house when I gave birth to a second child. I had to prepare his meals before he went to the paddy field. I could only prepare soup for three days, so he was angry and we quarreled. [woman, 30s, Kachin State]

I stayed with the children at home. When he came back, there was no rice. So, I hadn't cooked anything. I had to sell the mangoes which my husband had picked to be able to buy rice. He came back and I hadn't cooked yet. As he'd had to climb the mountain, he was tired and he was angry because I hadn't cooked yet. [woman, 60s, Rakhine State]

When money is scarce, paying school fees often becomes a locus of family conflict.

At the time when my eldest daughter was about to take her exam, we really had great difficulty. She had to take tuitions¹⁴ first before taking the exam. We know that it is not good to take the exam without going to the tuitions. At that time, we didn't have any money to pay for the tuitions. So I asked for my wife's jewelry, and when she refused to give it, we had a big fight. After hitting each other, and after I forcibly asked for it, I sold the jewelry and paid for my daughter's tuition fees. [man, 50s, Kachin State]

Domestic violence

In the study, the most commonly described form of physical violence between husbands and wives, was *na ban lone*, or wrestling. In Myanmar, this term refers both to the sport of wrestling and also used to describe a situation where one person

¹³ But see "Women's Work outside the Home," p. 9, above; most women have worked "outside."

¹⁴ "Tuition" refers to supplementary evening courses taken by students who want to place highly on annual exams. These courses cover the same subjects as the standard curriculum but fees are separate from regular school fees.

will have to “go through another” to get something or to win an argument.¹⁵ When respondents discussed “wrestling,” they were making a distinction between it and beatings. The term *na ban lone* appears to be a way for both women and men to discuss occurrences of violence in their primary relationships¹⁶ in a way that minimizes the seriousness of the conflict and the shame associated with such discord. This likely stems from a strong cultural prerogative towards the appearance of harmony. Often,

“There can be two reasons why the husband who drinks beats his wife. The first one is alcohol and the second one is lack of money.”

after an incident of domestic violence, both parties will strive to reestablish the appearance of normalcy by playing down the seriousness of or harm caused by the incident. A woman who works with women’s community organizations asserted that a folk saying about what happens if a third person intervenes between two married people is sadly accurate: “If you intervene in domestic violence, the next day the woman will be smiling.”

In the group interviews, with the exception of Rakhine and Chin States, most participants were unwilling to discuss in detail instances of household violence. In In-depth Interviews about a quarter of the interviewees described at least one episode of violence in their households, though only a few of them portrayed their own experiences as serious enough to rise above the level of “wrestling.”

When asked to talk about household violence in other families, some participants described families in which routine violence occurred. Nearly all women who talked about violence between husbands and wives link higher order violence (that is, beyond *na ban lone*) to men’s alcohol consumption. There is consensus among the women in the study that drinking alcohol is both a mark of bad character, and the trigger for specific instances of wife beating.

Some of my neighbors went through it when a wife asked her husband why he was drunk, knowing that they didn't have money. So the husband got angry and started to beat his wife. There can be two reasons why the husband who drinks beats his wife. The first one is alcohol and the second one is lack of money. [woman, 20s, Chin State]

¹⁵ An English equivalent is “to fight someone for something,” which can be a metaphorical or literal struggle.

¹⁶ *Na ban lone* is also reported to be common between sisters. It often involves hair pulling and grappling, but not kicking or punching.

As reported above (see “Sources of household conflict,” p. 15), criticisms by women of their husband’s ineffectiveness as a breadwinner are a catalyst of conflict between wives and husbands. Combining the expression of such frustrations with alcohol is often a volatile mixture:

We don't have violence in our family but I have seen some husbands beat their wives who talked too much. Because some housewives work as hard as their husbands do. So they used to challenge their husband by saying that “You are nothing, I can do as much as you can do.” A husband would get angry and get drunk when a wife challenged him like that. When men who drink get angry, they beat their wives. [woman, 30s, Chin State]

A few women reported avoiding confrontations with their husband for fear that his anger would turn violent. In these cases, women link feelings of inferiority to powerlessness. Although it isn’t always clearly stated in such cases, it is a reasonable guess that some of these women have experienced violence in the past, and this acts as a fear-inducement to submission.

I used to cry alone because my husband is not as I wanted him to be. I am just a mere woman so I can't use bad words and can't beat him [laughing]. The Bible teaches us that a husband is the head of the family. For this reason I don't want to go against and fight with my husband. I am afraid of my husband when he uses his strength and beats me. I know that men are stronger than women. When I cried, I used to think in my mind if I can run away from him, it will be very good. I just don't want to stay with him when he makes me angry. [woman, 40s, Chin State]

Among the accounts of intra-household violence, a sizable minority of them do not conform to the above pattern of a man hitting a (passive) woman. Most of such accounts are narrated in terms of two people fighting each other.

They wrestled. The wife accused the husband of not keeping her properly, that her being poor was his fault, that he didn't work, and how can she herself work as she also has the children to take care of. And they wrestled. Even their sarongs were falling off while they were wrestling. It happened often. Sometimes, the husband came back home drunk, and had problems with his wife. In the families where the husbands drink, these things happen more often. [woman, 30s, Delta Region]

In several cases, however, women portrayed themselves as the controlling aggressor.

When he did something wrong, I hit my husband with a branch with thorns. He kept quiet and didn't say anything back. Then, everything went back to normal. [woman, 40s, Rakhine State]

Due to the sensitive nature of domestic violence, the inexperience of most of the interviewers in asking questions about violence, and the lack of long-term rapport between the study team and the interviewees, it is highly likely that accounts of violence within the family were significantly underreported. When interviewees

discusses conflict and quarreling in the household, the interviewer would follow-up with a question about whether the quarreling ever became “violent.” As with the above example of *na ban lone*, the definitions for terms such as “violent” are culturally specific. The Small Group Discussion and In-depth Interview guidelines did not provide the moderators and interviewers with a script of follow-up questions on where the boundaries are in the SRG villages between arguing, fighting, wrestling, and beating. Thus, although intra-household violence is clearly a feature of a significant number of relationships in the study population, the extent and severity of the problem are unclear and badly in need of further study.¹⁷

¹⁷ In one study surveying women in Mandalay, 27% of respondents reported experiencing physical assault by an intimate partner in a one-year period. See Kyu and Kanai, 2005.

VIII. The Impact of SRGs on Gender Relations

Norms versus practice: stable rhetoric and shifting behaviors

Across differences of region, ethnicity, religion, and gender, the study data show a great deal of overlap in the gender expectations placed on men and women in Myanmar. The social roles of daughter, wife, and mother are the principal markers of identity for women. At the center of men's social roles are their obligations as breadwinners, heads of household, and leaders in their communities. Significant rhetorical effort is deployed to maintain this system, and those who do not conform are subject to social sanction in the form of gossip, rebuke, or ostracism.

When asked to speak generally about how things ought to be between men and women—*What makes a good wife good? What do you think about men who share their authority with their wives?*—most respondents produce answers that conform

closely to accepted traditions. When asked who should lead a family, or who should make the decisions, some women and many men state that the man should be the head of the household, should be the provider, should be the one to work outside the home to earn money for food, clothing, shelter, and education, and should make the important decisions. What is surprising given

“The custom of Chins is that women do the jobs that are more humiliating than those men have to do. But he is proud to wash when he has nothing to do that a man has to. He helps me look after the children or cooking the rice or cleaning the house. That does not mean that I humiliate him. In the family, we take our duties together whether they are small or big.”

how rigidly most men (and many women) conceive the ideal gender division of household labor to be, is how *few* men and women say that men never perform woman-identified household tasks. In each region there were men who insisted that it was no longer necessary to divide tasks into men's jobs and women's jobs. This does not mean that these men do half the housework, or even half of any particular woman-identified household task. But the willingness of some men to consider it normal to cook or clean or wash at least some of the time, and the increasing number of women who have come to expect that their husbands pitch in as needed,

opens up the possibility that in some villages, at least, normative social practices are beginning to change.

Since SRGs have arrived, however, economic and social practices have changed for many of the study participants, changing the perception of a neat division of labor, remunerated and cognitive, along gender lines. In the interviews, men describe how now that their wives are busy with SRG and money-earning activities, they lend more help with woman-identified work. These descriptions often are closely juxtaposed with dissonant assertions of normative male dominance, indicating a continuing discomfort with their changing roles.

Are there any decisions your wife wants to make in your family?

Yes, there are some. When we discuss doing something, she can advise that it may be better to do this or that. So, I think she's become a better thinker than before When something's being done, she can imagine that a job will be finished within two days instead of three, and the other day can be used for something else.

Is there any problem when she gives advice and makes a decision?

No.

What are other men's opinions about men who give women the chance to decide? And how do you think about it?

In my opinion, I don't like it. In making decisions, only the man should have authority. Before doing things we should both discuss and then the man makes the decision. I don't like a man who shares his authority. I think it won't be good in others' view. The family leader should be a man.

How do you view the kind of men who share their authority with women? [laughing]

Can I say they are stupid or useless [laughing]? [man, 30s, Chin State]

Since I'm the head of the household, I have to take responsibility for everything. The responsibility for cooking and feeding, though, go to the wife.

Concerning cooking, cleaning, and looking after the children, how much are you involved?

Yes, it's like this with us. As my wife sells things, the person who is free doesn't discriminate between a woman's job and a man's job. Presently we breed pigs. I am the one who always prepares their food. My wife buys and sells things. She also works as a junior midwife. When she has to go out for those things, I have to do the cooking. That's what's happening with us. [man, 50s, Kachin State]

As men adapt to their wives' busier schedules and share the housework, the management of public perception becomes an issue. Some men are willing to do less woman-identified tasks such as cooking and minding children, but refuse more woman-identified ones such as washing dishes or laundry.

Women whose husbands have become helpful around the house do not question the categorization of the task as woman's or man's work; they appreciate that their

husbands are willing to cooperate in doing work that is a wife has primary responsibility for.

My husband is very good to me. In the family, he does not divide the work for me to do or for him. He believes that a husband should help his wife when necessary. He knows the work can be finished if we help each other. He does not consider that women should do this and men should do that. The work that women have to do is more humiliating than what men have to do. The custom of Chins is that women do the jobs that are more humiliating than those men have to do. But he is proud to wash when he has nothing to do that a man has to. He helps me look after the children or cooking the rice or cleaning the house. That does not mean that I humiliate him. In the family, we take our duties together whether they are small or big. He thinks he should do them either for food and accommodation or for upgrading our life. He helps me whenever he is free. Men's duties are other things, aren't they? Sometimes he has to go on a trip and sometimes he has to do other things. When he is at home, if we are ill and if we can't work, he helps us.
[woman, 30s, Chin State]

Many men who occasionally or frequently engage in woman-identified tasks at home are reluctant to admit to this fact in public, particularly in front of other men. As it is always easier to change individual behaviors than social norms and taboos, this is not a surprising finding. Because social norms are in the public realm where they intersect with questions of pride and shame, changing collective attitudes governing the household division of labor will always be more difficult than is modifying individual household practices. After an SRG is established in a community, enlisting respected men to publicly proclaim the acceptability of sharing some woman-identified housework holds the possibility of altering the gender norms around household labor that hinder women from full participation in social and economic life.

They didn't have the courage to admit things. I've seen fathers in front of my shop carrying and taking care of the baby, but if you ask them to raise their hands if they help their wives, they will be afraid to. . . . Up to now, they are still afraid. That is what is happening. So when [UNDP] holds many discussions, the men get to talk with each other. With the women, they are a bit reluctant to talk, so it is good to have men discussions.
[man, 50s, Kachin State]

Men's fear of humiliation can be reduced. This may be best accomplished if they are guided by other men (probably a combination of UNDP facilitators and local leaders) who are willing to "come clean" about blending woman- and man-identified tasks.

The arrival of UNDP

Study participants had a variety of reactions to UNDP's arrival in their village. Among women, responses to the invitation to attend the first meetings and to join an SRG

were split between those who say they were excited to join the group, and those who were frightened and had to be cajoled by others. Among men, many state that they were suspicious of UNDP's intentions. For some, this is because UNDP wasn't offering immediate financial support. Other men objected to their wives attending what they considered to be too-frequent meetings

"As for me, I was just wondering since what we earned was barely enough for our daily meal how there could be a way of saving. When I asked them how much I needed to save for a week, they said it was 50 kyats per week. I said to myself, '50? I can't save 50 kyats per week!'"

outside the home. Some expressed discomfort with the idea of their wives belonging to an organization in which they have no say; these men described feeling excluded by the women-only nature of SRGs. A smaller number of men were early supporters, some of whom even ordered their reluctant wives to join.

Many early supporting men were familiar with UNDP from earlier projects in their villages that had succeeded in building a school or digging wells. These men, most of whom are community leaders or Village Peace and Development Counsel (VPDC) officials, played a key role in assisting the SRG in its early phases. They also attempted to convince other men about the benefits that SRGs could provide for the whole village, not just for the women who were joining.

When they first heard UNDP staff describe the nature of SRGs, a small number of women say they were immediately delighted to have the opportunity to save and to participate in an organized group. Most of these women have ended up as leaders within their groups. It is possible that their success and the rewards of leadership cause these women to look back more fondly on the arrival of UNDP. However, it is at least as likely that the personality characteristics that have enabled them to succeed in SRGs predisposed these women towards a goal-oriented, cooperative structure. From the earliest moments of contact with UNDP, these women acted as cheerleaders, encouraging other women to participate and trying to explain the benefits.

When I heard about it, I was very glad. The staff told us it was for our sake and I appreciated it. I told everyone about this organization but people seemed uninterested at first and they asked why we couldn't just save our money by ourselves. I told them not to think like that and told them to try to save money. "If we save money by ourselves," I said, "we will spend it whenever we have difficulties. But now, if we save our money in this organization, we won't be able to withdraw it easily as there are rules." [woman, 60s, Rakhine State]

But the majority of women did not greet SRGs so enthusiastically. Most women describe first experiencing trepidation about having responsibilities outside the home. Women who left school early and are functionally illiterate are insecure about their ability to attend regularly and follow the rules and regulations. For many new SRG members, speaking at meetings represents the first time they have ever been asked to offer their opinion to a group or in public.

At first, we didn't know how to write. I only studied till fourth standard, so I was very afraid we wouldn't understand. I was very frightened of that. We didn't say anything when the [UNDP] people came. Yes, and we didn't dare to talk to the elders. [woman, 30s, Kachin State]

Doubts about their ability to save money weekly were foremost in many women's minds when presented with the opportunity to establish an SRG in their village. For many women scraping by to have enough to eat each day, the idea that something would be left over to put away caused wary astonishment.

As for me, I was just wondering since what we earned was barely enough for our daily meal how there could be a way of saving. When I asked them how much I needed to save for a week, they said it was 50 kyats per week. I said to myself, "50? I can't save 50 kyats per week!" [woman, 40s, Kachin State]

Men's worries about losing control

One of the primary obstacles to men's acceptance of SRGs is the cultural belief that women don't possess the attributes necessary to plan and carry out projects outside the home. Women's historical lack of influence in civic and business affairs leads many men to assume that they lack the vision, organizational skills, or intelligence to achieve collective goals. Assertions of hostility toward the potential for SRG success is linked to many men's fears about women establishing an independent sphere of social strength.

Many men express scorn for SRGs when they are established. In some cases such talk remains within male circles of conversation. In others, husbands tell their wives they are sure to fail:

[I told my husband,] “Our SRG group was formed without any outside help. Who supported us? Where are we getting the money from?” He said that we were just wasting money and time. I told him that before we couldn’t save fifty kyats a week, but that now we are saving fifty a week regularly. But then he said that whatever money we save, it is the group that’s getting it. So I told him that it’s not like that. That if there is a health problem or problems in meeting daily living costs then we can help each other. I asked him if that wasn’t a good point. But he said that he didn’t agree. [woman, 30s, Delta Region]

In addition to skepticism or scorn that women can plan and run livelihood endeavors, many men are unhappy with their wives having an autonomous social milieu. Men often criticize SRGs by saying that they believe SRG meeting time is a pretext for women to waste time together. For some men, SRGs represent a loss of control over their wives’ time and actions.

[M]y husband started making noise only after I joined this group. Every time as I’m about to go for the meeting, he started banging things. He showed with his actions his displeasure. He walked with loud footsteps and made noise with the dishes. He cursed at me. “My f---ing wife still hasn’t come back. She’s just wasting her time.” [woman, 30s, Delta Region]

While very few men in positions of authority say they retained their oppositional stance toward SRGs for more than a few months, one VPDC Chairman was furious when he couldn’t control the actions of the group. After a first effort at forming an SRG—with his relatives in the leadership positions—disbanded, he framed his opposition to a newly formed SRG in terms of women gossiping. The fear of gossip stems from his loss of control.

I told them that they should have informed me. If a girl wanted to save one lakh it's not a problem, but the group should not spread gossip from one house to another. It's not the village's SRG, it's a gossip group. I rebuked them like that. It's not an SRG when gossiping about others and about me. It's a gossiping group. [man, age unknown, Shan State]

In the view of men who aren’t used to women having an independent forum to talk with one another, SRG meetings can become the locus of fears about women gaining power over them.

[Men thought] this is not good. The women would have power over the men and if the women save the money they will buy things and they were afraid that there would be fighting. . . .

What was the most important reason that they didn't like the SRG?

The most important reason was that they didn't like women doing the meetings. The men were afraid that the women would say bad things about them and would gossip about them when the women did the meetings without the men. [man, 40s, Chin State]

The establishment of SRGs in their villages makes many men anxious about their place in families and society. Unsurprisingly, it is men who believe most strongly in the established order of male superiority who are most likely to view SRGs as a threat. Some men express this in terms of feelings of humiliation or debasement at the hands of women.

Frankly, we didn't want to be humiliated. I didn't want to be humiliated by them. Why should I be humiliated by them? Do you know the word "humiliation"? We didn't want to listen to their words. Why should we listen to them? We could only know what they told us. No way! We would earn what we need. Will they give us what we need? [man, 50s, Rakhine State]

"For six months the men object"

In preliminary interviews with ICDP and CDRT project staff, each time the subject of men opposing their wives' participation in SRGs arose, variations of same answer were given: "For six months the men object. The woman keeps explaining the SRG concept to him. And, after six months, there are no more problems." The data show that while this narrative oversimplifies the range of responses men have to SRGs, it does capture an important pattern of belief and behavior. The dominant narrative about the arrival of UNDP and SRGs is that men's initial anxieties and hostility do fade over time.

"At first, men didn't approve. When they were told that there will be meetings weekly, they say that we will not be allowed to attend them. But I liked it. And I also liked saving money. . . . So my husband said that if I liked it that much, I could join. As he could see our progress, he was glad, and now he even says that he would join if he could."

The shift in attitude is attributed by both women and men to men's increased understanding of what SRGs hope to accomplish and how they can help the entire family.

Some men worried that there would be quarrels in their household and they also worried about the authority women would get. This was at the beginning. However, when they understood the way the SRG worked, the savings they did, and the functions of the SRG, they did not have any more doubts. [man, 40s, Chin State]

A woman who has been an SRG member for eight months describes the pattern of men's initial objections fading to acquiescence then emerging as active support.

At first, men didn't approve. When they were told that there will be meetings weekly, they say that we will not be allowed to attend them. But I liked it. And I also liked saving money. So I told him that I will try to go to all the weekly meetings. Up to now, I have never missed a meeting, except when I was sick. I tried to attend them regularly. So my husband said that if I liked it that much, I could join. As he could see our progress, he was glad, and now he even says that he would join if he could. [woman, 30s, Chin State]

While most men do change their opinions within six-to-twelve months, others maintain their opposition. For these men, the benefits that accrue to the woman or the family from SRG participation are outweighed by the loss of control or dominance in the marital relationship. The following section describes exceptions to the pattern of relatively brief resistance.

Persistently resistant men

UNDP staff tend to minimize the seriousness of the period of men's resistance. In personal communications with the consultant, UNDP staff ranging from Community Development Workers to senior Yangon-based officers expressed a dismissive attitude to men's early objections. They consider them fleeting, a bump on the path, on the other side of which lies smooth traveling. As the above section on the "six month" period of objection indicates, UNDP staff are not wrong to believe that for most men, overt objections do significantly decrease over a relatively short span of time. And the data do show that most men eventually become at least tacit supporters of SRGs. However, it is clear that the period of objection is sometimes considerably longer than six months, that new routines and responsibilities destabilize many marital relations, and that the adjustment to new conditions is fraught with conflict and, in some instances, domestic violence.

Objections reported by persistently resistant men include not wanting to give up the role of primary breadwinner, asserting that household chores are being neglected, and charging wives with shirking their motherly duties. In addition to these changes in daily practice, many men are filled with anxiety and some with anger over their wives' new habits, independent source of sociality, and the possibility of losing their standing as masters of the household.

The most frequently stated objection of persistent resisters, according to both men and women respondents, is that attending SRG meetings means that husbands can no longer expect their wives to always perform their traditional duties at the customary time, which is to say, at the convenience of the husband's schedule. The crucible for this conflict is the cooking and serving of food, in particular having the evening meal ready when a husband returns from his daily work. This man's two-and-a-half year opposition to his wife's SRG participation has involved numerous episodes of physical violence. The SRG his wife belongs to is high-performing and her economic endeavors have resulted in added income for the household:

When she joined, they started saving money on 24th September, 2003. At that time I was working as a field hand. And so I was staying mostly at others' houses. During the rainy season I usually came back home at 4pm. Before the SRG arrived here, when I got home she would always have cooked food. So, food was ready to be eaten. Then I would tell her how much I earned and so forth. Then we went to bed. But, when this "group of saving money," this SRG, arrived, my wife joined. When she joined and started saving money with them. . . I said, "I'm working at others' houses as a field hand. And now that you've joined them and started to save some money there, what shall we do with the cooking?" In the early days of joining them she would say, "I will cook early before I go out." And it really was alright in the early days as she said. But later, they were holding meetings every Wednesday. So when I came back home one evening, no food was cooked. She was attending in the meeting at that hour. Then, I got angry. I didn't like that so I said to her, "You can't just quit from your work here. You aren't cooking when you should cook. You are attending the meetings without cooking food. We aren't having food at the right time." I was getting so angry. And then she said, "I don't care what you are saying anymore" and concentrate only on her work. When she came back home, she said, "Can't you cook by yourself? Why are you waiting for me? Don't you have hands or legs? If you are hungry, then why don't you cook?" Then I would say, "Don't speak like that so easily. I'm not going [to the fields] for nothing." And then she said, "I'm also not going [to my meetings] for nothing." Then I kicked out all the fish. She then said, "Don't do that. If you have hands, you can also cook. If you are hungry, why don't you cook? Why are you waiting for me? I'm not going there in vain." So, she was also getting angry. And, as we are quarreling like that, I couldn't tell her anything anymore. Finally, she would always go to attend the meeting every Wednesday regularly and save some money there. They were always meeting regularly. [man, 20s, Delta region]

Some women have learned to work around their resistant husbands, remaining committed members of the SRG and continuing with their money-making enterprises on their own. The story of a woman who formerly had to ask her husband for permission each time she left the house exemplifies the dynamic between persistently objecting husbands and determined SRG members:

There is a little change. How can I forget what he used to say to me? He said, "If a hen crows, no dawn comes, but only if a cock crows, then the dawn comes." He used to say to me, "Don't do this thing. Even if you do it, it will be in vain." Now I'm making money by myself with the money I borrowed from the SRG. And I'm utilizing it properly. So, now I say to him, "Does not the dawn come now? Because a hen is crowing." [laughing]

She has begun to see small returns on her investment growing paddy. But, in trying to protect her new and still fragile sense of accomplishment, she has aroused in her husband fears of becoming dominated.

He would say to me, "It's been very short for the thing you've started and now you want to be so prideful of the little bit you get. If you're like this when you get six pyas¹⁸ of money, are you not going to walk on me when you get big money?" [woman, 40s, Delta Region]

Even among men who believe SRGs are beneficial to the village and to the family purse, there are some who maintain their resistance to their wives' SRG activities for many years. This man's wife has been an SRG member for six years. His family's livelihood has improved in the time his wife has belonged to the SRG.

Before she goes to the SRG meeting, we always fight. It never stops. When she's in a rush, we fight, verbally, for we don't understand each other. Even when I do understand, we still fight automatically as she attends UNDP's meetings frequently. [man, 40s, Kachin State]

In households where men continue to resist their wives involvement with an SRG long after the six-month adjustment period, the issue is not whether they understand the financial mechanisms and pay-offs of SRGs. Rather, their objections lie elsewhere, often in the domain of domination and control. Some long-term SRG members report that their husbands play no role in their SRG-related lives. These women describe a situation where they are living parallel lives with their ever-resistant husbands. Currently, UNDP is not effectively providing guidance for women in such relationships.

SRGs' impact on domestic conflict

The principal source of domestic quarreling according to both women and men in the study is the hardship of not having adequate income for food, shelter, clothes, and school expenses. A large majority of interviewees who report significant quarreling with their spouse before becoming involved in an SRG say that the incidence has declined subsequent to SRG membership. In most households where SRG-induced conflict is reported, respondents say it also diminishes over time, as men come to understand the value of SRGs and women gain confidence and credibility. The most

¹⁸ The now discontinued subunit of the kyat.

commonly cited reasons for a reduction in conflict are: enhanced cash flow; an easing of debt burdens; the availability of convenient, and low- or zero-interest emergency loans for acute health problems or to pay school fees.

Because so much household conflict is touched off by shortages of food and money to pay school expenses, the ability to borrow money when these needs are acute rapidly reduces the amount of quarreling for many women and men:

We are all right now. Before, at the cultivation time, when we sent the children to school, we needed school fees. At that time, when we had difficulties and when I was dissatisfied, sometimes we didn't speak to each other. When he didn't earn money for me, we had some problems. We had those kinds of problems before but, now, because of the SRG, we can borrow money for our children's school fees as much as we need. So, we are happy. So, I don't need to quarrel with my husband. [woman, 50s, Kachin State]

Now, we don't quarrel. We don't have quarrels anymore as we did before, after they joined the SRG. The reason is that we've come to be able to do well in business because of the rotation money we saved; it rotates well in business. That's why we no longer have rows. [man, 40s, Delta Region]

Many men cease criticizing their wives when they begin to see personal growth in: competence with money and planning, self-confidence, broad-mindedness, knowledge; social skills, speaking ability, cheerfulness, and patience.

I think she is more patient. I think [the quarreling] decreased after she'd been in the SRG for about three or four years. There's so many ways that she progressed, and there's also so many things that she can do that she couldn't do before. I think [our relationship] has become a little better and happier than before. I think it was not good before. [man, 30s, Chin State]

The element of SRGs that many men have the most difficulty adjusting to is, from their perspective, all-too-frequent meetings. These men have difficulty balancing the benefits they see with the cost of not having their wife be home at all times to manage the home and handle all woman-identified household tasks:

At very busy times, they call meetings. . . . For example, I got sick and I couldn't cook for my children and look after them. My wife was hurrying to her SRG meeting. She didn't have enough time to cook for us and neglected us. We fought over this a lot. I told her "Is it that important? Can't you stay at home?" That's when our fighting started. [man, 40s , Kachin State]

Men complained about the meetings. They asked their wives why they went to meetings so often. They told them that the babies would die as they did not have the chance to drink milk. They said like that. Some hated the meetings and they had fights. [woman, 20s, Delta Region]

New SRG members often quickly develop fierce loyalty to their groups. For many it is the first time they have felt a sense of voluntary belonging. Often, the solidarity they

experience highlights a lack of it in their marital lives. For women whose relationships with their husbands are contentious or lack open channels of communication, resistance to SRG membership or activities often produces indignation. This woman, a member for four months at the time of the interview, expresses a common attitude among women disappointed in their husbands' contributions to the household and their opposition to the SRG.

At the time I joined, my husband was traveling in another place. I started saving money as soon as I became an SRG member. It's always been my desire to save since before. Then my husband arrived back home and came to know about the extended meeting times. Since it was the first time to attend a new class, we didn't know how to handle some accounts. So, we took longer to make the lists. He said to me, "Haven't you finished your meeting?" Since I was with other members, I just kept quiet at that time. And when they all left for each of their houses, I said to him, "There is rice and oil which I bought with my earnings. What work do you do at home? Why don't you go and cook them? I'm working here. I'm not playing volleyball like you. I spent the money I saved for treating my son's ill-health. Where are your earnings? Do you think that what I'm doing now is not my work?" [woman, 40s, Delta Region]

New members, perhaps feeling vulnerable in their ability to withstand criticisms about how long meetings take and how frequently they are held, often react argumentatively. This criticism-reaction-argument cycle is one that is pervasive in new SRG members' marriages.

It is possible that such a vehement stance is what is required to focus men's attention on how strongly new members come to feel about SRG participation. The outcome of such conflict depends on many individual and relational factors outside the control of UNDP. In a few cases, the antagonism between new members' passion and husbands' hostility lasts for years. In the case above, after four months, the SRG member reports that her husband had changed his tune. He now reminds her, "Dear wife, do you remember your meeting is tomorrow?"

UNDP responses to increased conflict

Currently, the approach UNDP staff take to SRG-induced conflict is idiosyncratic, varies from township to township, and appears not to be well-tailored to the specifics of individual cases. When asked what support they were given to cope with resistance and conflict, SRG members mentioned: UNDP staff exhorting them to continue to explain the rules and benefits to their husbands; UNDP staff visiting the

home to try to defuse conflict and explain the rules and benefits to the husband; UNDP staff advising women to continue being dutiful at home; UNDP staff advising women to remain quiet when their husbands pick a fight; UNDP staff advising them to ignore it as it will pass in time; and UNDP staff calling a meeting of the whole village to explain the rules and benefits.

Interventions into potentially violent situations are difficult and the outcome is never certain. In the following story, the conflict between the new SRG member and her husband escalates when he picks a public argument with a visiting UNDP staff member.

After I joined the SRG, my husband went on complaining for a long time. The day when one of the Sayamas¹⁹ went and talked with him, I felt very embarrassed. I cried. . . . He said that I am always doing what I want, as if there is nothing to do at home. And then I went along with the Sayama. And as we were talking and laughing, he followed after us, and he walked up to us, stomping each step and I got really worried that there was going to be a problem. I didn't say anything. He asked what the project is and the Sayama answered back that it is a community development project. It is a women's organization. That the group was set up so that it can help in the gradual development of the people's social lives. Sayama said, "We have established this SRG group because we intend for you to be able to earn more, to be able to improve your standard of living step-by-step." He asked her, "What kind of person would join such a group?" When he said that, Sayama was ashamed. When he said that, she didn't say anything. He said, "If you do this, I'm not sure about other cases, but I'm sure husbands and wives will break up." He said like that. When he said that I was very angry, you know? I couldn't bear it at all. When I came back home at eight o'clock at night, I fought with him, and at three in the morning, he beat me. [woman, 30s, Delta Region]

Whenever social norms are challenged, some who are being asked to change the way they think or act will react negatively. In cases where ingrained power relations are being undermined by an outside force, those who feel they will lose their place of privilege may react forcefully or violently. In many cases, time does cool rage. In others, the words of UNDP staff have reduced its intensity. From the response of men and women who experience such conflict, however, there is little evidence that UNDP staff have been equipped to gauge the scope of a particular problem, or been given the tools to mediate effectively.

¹⁹ The female form of the word for teacher, in Myanmar. Here it is used as an appellation of respect and refers to UNDP staff. Saya is the male form.

Winning men over: temporary resisters

Most men who react negatively to the arrival of SRGs soften their stance over time. Some men change their minds quite quickly. In some cases it takes several years. The *UNDP practices* that study participants say convince temporarily resistant men to change their minds include: information provision by UNDP staff on the purpose and methods of SRGs; helping women manage their time so that meetings impinge less on their household responsibilities; providing tools or other useful objects to the village or individual households; and, strong facilitation that produces well-organized SRGs.

“At first, some quarreled like we did. They fought till their heads were injured. Everything’s all right now. He who had quarrels with his wife now volunteers in her work.”

Among temporarily-resistant men, those who drop their objections quickly—within a month or two—are often reassured by directly hearing from UNDP staff explanations of the purpose and methods of SRGs. One woman, whose livelihood experience has been disappointing so far, says that her husband used to ask “Why don’t you stay there forever and not come back?” when she’d leave to attend meetings. But now she says that when things don’t go well, they discuss matters together and he encourages her. For this man, according to his wife, the key to changing his mind was attention and reassurance from UNDP Sayas:

[They came about] once a month. Before, they used to come about twice. It depends on how important the matters were. When we failed to go to the meeting because we had fights with our husbands, and when the Sayas come to know about it, sometimes they came and talked to our husbands.

What did they say?

So the husbands would understand that when the time comes for them to borrow money, it will take some burden away from them. For the husbands to understand the group.
[woman, 30s, Delta Region]

The most persuasive aspects of SRGs to temporarily resistant men are access to credit and increased income. One man who argued with his wife for the first eight months she was an SRG member says that when she was able to get a loan so they could sell groceries by boat—and he could give up his daily wage job—he became convinced of the appeal of the SRG.

Frequently it is not one episode, interaction, or benefit that is the deciding factor for temporarily-resistant men. One man from the Delta Region, whose wife is a leader in her group, reports that he objected to her membership because he was lonely and had to eat bad food when she went to meetings. Now, he's impressed with his wife's prominent community role, where she helps with improvements in the roads and bridges of their village. However, in addition to the loans they've been able to use, this man cites a number of items his family received from UNDP for winning his approval: a hoe and mattock; a paddy husk stove; a stone barrel for storing water, and a fly-free latrine.

The importance of deploying several strategies to win men's trust and cooperation is made clear by a village leader from Eastern Rakhine State. When asked what convinced the men in his village of the value of SRGs, he runs through an extensive list of persuasive tactics:

Well, men mocked them. They ridiculed them by saying that the SRG members had to attend the school once a week. They said that they not only didn't like their wives attending the meetings. They also didn't like having to listen to their words. But after they had attended the meetings two or three times, men became interested in what Sayama was teaching. When the saving amount increased then their interest also increased. Their savings increased from one hundred kyats to two hundred kyats and from two hundred kyats to one thousand kyats. They became interested because they could take a loan with the interest rate of two percent. If they borrowed from others, they had to pay five percent. So, they were interested in that. [man, 50s, Rakhine State]

As in most supportive men's accounts, this one emphasizes the power of the financial transaction to transform the borrower into an SRG supporter.

Men who advocate for SRGs

A small portion of men are in favor of SRGs from the beginning; others become supporters soon after their wives join. These men play an important role in advocating the benefits of SRGs with other men. Historically, in the villages studied, men have exclusively dominated the public realm. This gives men, as a group, the power to render social judgments. When an SRG is new phenomenon in a village, the esteem in which it is held is shallow and unstable. Drawing on the support of early supporters—particularly men who exert opinion-shaping influence over other

men—to ensure that all useful channels of communication are used can be an important factor in acceptance of SRGs.

Some men did not understand it and it caused problems. But women understood the nature of [the SRG]. They had already learned about assembling and saving money. But men did not know about it and they asked why women went to the meetings and what they did there. They thought that they were wasting time. They thought it should take only a few minutes to save money there. . . . And then I submitted the case to [the UNDP staff]. I told them about my opinion that men needed to understand well as they earned the money. If they did not give their wives any money then from where would women get money to repay loans? So it was necessary for men to understand about the nature of the SRG as well. It was not advantageous if only women knew about it. [man, 60s, Kachin State]

Some advocates who promote the benefits of SRGs to other men say that if UNDP paid more attention to men, men would be less likely to oppose SRGs. For this man, speaking up for a women’s group is a lonely business:

[Men’s] main concerns were the way they met to do savings regularly. They often had to go meetings. They thought that it was disturbing the women’s work. They thought that it was a waste of time. They thought like that. It was only me who tried to get them to understand anywhere I met them. I often talked about it. I told everybody I met.

How about Saya and Sayama from UNDP? Did they give trainings?

Yes, they did. UNDP gave many trainings. As I said to you earlier, they taught us how to form an SRG. But they did not teach anything to men. Then some problems happened. [man, 60s, Kachin State]

Husband Discussion Groups in Kachin State

In Kachin State, an effort to address men’s objections to SRGs was initiated by the former Area Coordinator, Salai Khin Maung Aye. A “Husband Group Discussion” curriculum was designed and has been implemented on an “as-needed” basis. According to township staff, the effort has been well-received but inconsistently applied. As of March 2006, Husband Group Discussions have been held in eight out of the 90 villages in which UNDP SRGs are functioning in Kachin State.

Men (and only men) have the social capital to increase public respect paid to SRGs. It is for this reason that Husband Discussion Groups hold such promise.

When a Husband Group Discussion is called, all of the married men in a village are invited to one location. As many as 80 men are reported to have attended one

discussion. In another case, due to scheduling the meeting at a time when most men were working far from home, as few as 15-20 were in attendance. Another man states that 40 men out of 79 households attended the session in his village.

The Husband Discussion Group curriculum covers: the components of development; the economic and self-reliance goals of the project; the importance of women's work; whether any village men help out with women's duties; a primer on SRGs; an explanation of the benefits of SRGs and the need for husbands and wives to cooperate; and why it is important to repay loans.

Some features of the Husband Discussion Group program have proved extremely valuable. An important man coming to speak directly to the married men of a village is a powerful signal to them that they matter to UNDP. In addition, the message that even though they are not members of an SRG, their input and cooperation are vital to its success and that of the village at large is reassuring.

My opinion of these groups before I attended the 'husband meeting' was that it was none of our business and it was only concerned with women. At first I thought like that. When we attended the meeting, we realized that [the SRG] discussed all the things concerning business. [man, 50s, Kachin State]

The dominant lesson that men take away from the Husband Groups Discussions is the need for more and better communication about livelihood projects. This appears to be in response to men's fears of being diminished by their wives' increased economic participation and decision-making authority in the household.

I also spoke with my wife after attending the meeting. At first, when we had just started to join the SRG, I thought that we the husbands didn't need to attend the meetings or listen to what they said. I believed that was women's business. After thinking a little about it after attending the meeting, I told her that men also should be included in that role and our business would improve if we told each other about the works and discussed them. [man, 30s, Kachin State]

As presently operated it appears that in trying to ease men's anxieties about displacement, the message about men mattering to UNDP is being interpreted by some participants as license to try to reestablish decision-making preeminence in the home. Two men, who begin their recollections about the Husband Discussion Group by talking about the importance of communication and cooperation, end up with the understanding that the point of the discussion was that it is important to rein in their wives from making too many independent decisions. There is a danger that in the

effort to assuage men's anxieties, Husband Discussion Groups may re-inscribe dominant gender norms.

Well, before the husband meeting was held, my opinion was that this UNDP group was just for the women. I thought it was enough if my wife went to the meetings alone. I also believed that they came and only talked to the women. But, what I came to realize after Saya Salai came and taught the lessons was that it was not enough that only women knew about this group. Each and every member of the family should know about it. And, especially the head of the family, the husband, and the wife should understand that. I realized that was a business that we both have to discuss together. [man, 50s, Kachin State]

When Sayagi Salai taught us, we came to realize that we would be successful only if we talked as a family before we did something.

Well, if you can recount it, what did you discuss? Tell us about it as far as you remember, please.

We discussed the thought that it would be better for the SRG to discuss not only with the wives but also with the husbands. It was very good for us that Sayagi came and talked with us. So I told my wife not to assume that it was enough for her to know on her own, and that our group would make progress and our village would develop only when the wives consulted with their husbands.[man, 50s, Kachin State]

It appears that the Husband Group Discussions are considered very valuable by those who are already persuaded that SRGs are beneficial. One reason for this may be that gathering men together—as men—and listening to Sayas from UNDP explain the value and importance of SRGs functions as an endorsement of the believers' views. The value of this support appears to be enhanced by occurring in front of their fellow village men.

Although the SRG is composed of women, the men should also know about it. And concerning with the borrowing business, that everyone should be involved when repaying a loan. The second thing is about the discrimination between women's work and men's work. When they asked us to raise our hand, those who helped their wives, I did it smiling but some were a little shy. But in this age, it is no longer needed to divide the jobs within the family. [man, 50s, Kachin State]

One important effect of village-wide men's discussions is that they spur conversation between men who support their wives' participation in SRGs and believe in the value of the groups for the well-being of the village, and men who are hostile or indifferent.

I also told other men about it. At first, some said that [the SRG] would be of no use of even if they could earn money because of its help. They thought that it was just for saving money and that they wouldn't get much money from it. They thought all these Self-Reliance Groups did for them was saving their money. After I attended the meeting, I told the other people that that group would take a very important role later in helping the families which had no luck at that moment. I told them that it was good for us to join

that group and get the knowledge of how to try to improve the position of our families and how to try to survive. [man, 50s, Kachin State]²⁰

These conversations can be a key to improving SRG relations with men. Men (and only men) have the social capital to increase public respect paid to SRGs. It is for this reason that Husband Discussion Groups hold such promise.

As currently constituted, the Husband Discussion Group curriculum does provide men with important information about how SRGs function and what financial benefits may accrue to the participants. However, it is equally important to ensure that men respect women-only social space, which is so valuable to SRG members. In addition, it appears from the curriculum and from men's responses that the training shies away from addressing the heart of men's objections: the changing social role of women and the prospect of their increased autonomy.

New activities and workload adjustments

Women in SRGs are confronted with handling additional tasks while balancing existing responsibilities. For many women this is experienced as a predicament; they feel caught between fulfilling social and familial expectations and fulfilling their commitments to the SRG. Weekly meetings and supplementary trainings are perceived as a burden by some SRG members, but most respondents say that over time they come to appreciate and even treasure meeting time.

We presented our difficulties in the meetings. My friends were happy. Then, the men were not satisfied with what the women were doing. Because their views were still narrow. For the women, we just talked like that, we brought up our difficulties, and we were very happy. This group uplifted the women. It's also a lot of fun. When attending the meetings, no matter what difficulties there were at home, and all the work there was to do at home, we just forgot about it. At the group, we happily addressed our difficulties. [woman, 30s, Delta Region]

Several women, however, did talk about the trade-offs entailed in being away from their children for longer than they were in the past. This appears to be most common when there are only very young children in the family (hence, no older siblings to help out) and there isn't an alternative solution available for looking after them while the SRG member is out working.

²⁰ Although all but one of the quotations in this section carries the same identifying tag, this is a upshot of five of the seven participants in the two SGDs comprised of Husband Group Discussion veterans being in their men from Kachin State in their 50s.

When we are working outside the whole day, I keep my children with my auntie. So, they don't go to school. And since my auntie is still very young, she doesn't know how to cook properly. Because she doesn't know how to cook properly, I'm worrying, as a mother, that my children might or might not eat at the proper time. So, I miss fulfilling that kind of mother responsibility. [woman, 20s, Delta Region]

I felt stressed when I had to go to the meeting without completing my job. Would the group scold me if I was late for the meeting? As I hadn't finished my job for the children, I felt stressed and tired because of that. [woman, 30s, Shan State]

Learning how to balance maternal obligations and SRG activities is a struggle for many women in the early stages of SRG membership. However, the majority of women interviewed feel they have improved in their ability to manage time and tasks efficiently as a result of SRG membership. The woman quoted above, after being a member for five months, found a solution which combined waking up earlier and getting her husband to assist with the children when she had SRG meetings.

Division of household labor

As women become occupied with SRG activities, men are often called upon to take a larger share of household tasks. Some men who in the past only did housework when their wives were incapacitated have accepted the new distribution because they have become convinced of the value of the SRG to their family's well-being.

Since my husband now knows that the SRG is good for us, he takes care of all those tasks. And when I finish my work at the SRG, I also help him. As he now understands our work, he is even ready to wash the dishes and do the cooking. As he now understands, there is no more problem with this. [woman, 30s, Chin State]

Even in cases where the overall balance of housework hasn't fundamentally shifted, women whose husbands are supportive of their SRG involvement find that the benefits of membership in the group and economic advancement are often amplified by the harmony at home.

My husband encourages me to attend the meetings. He never minds looking after my youngest son and never minds doing housework when I have to attend an SRG meeting. My husband never helps me do housework apart from this. Sometimes our meetings take a long time and I come back very late at night. In my absence he even carries my youngest son on his back to make him go to sleep. My husband knows that the SRG is really helping our family to have a better standard of living. I am very proud to be a member of the SRG. I've got more opportunities in my family and I've learned many good things which create a better relationship with my husband. [woman, 20s, Chin State]

In most households, adapting to new routines occurs through negotiation. Most women in the study spoke about tactics they have used to try to get men to accept a

larger share of the housework. In households without overt conflict, appeals to fairness appear to have been successful for numerous women.

When we both come back home, I would also say, “I’m also making money in all the possible ways for our family. When we borrow money and work with it, I may sometimes miss doing the housework.” “Then,” he would say, “as you are a housewife, if you work like that, you can’t take care of the children well.” Then I would reply, “But the money you earn isn’t sufficient for the family needs. And as we are many, you should understand it. If I’m not free, then you should do it. And if you are not free, then I will do it. It is our family’s condition.” I would tell him like that. Sometimes, he gets angry and sometimes, he says, “Well, that’s fine.” [woman, 20s, Delta Region]

After two years of strife, a man who objected to his wife’s involvement with her SRG so strongly that he and his wife engaged in frequent physical altercations has recently begun to take on more housework. While he maintains his skepticism that the group will fulfill its ambition to acquire a rice storage silo within five years, he has seen his wife and her SRG’s goals “come into visible form little by little.” And this, combined with his wife’s dogged insistence through years of discord that her work matters, has led him to reconsider the division of labor at home as well.

I’m also taking other responsibilities. I cook, and after cooking, I go and pick up our child from her school. . . . And even if I have my work while she is away from home, then I would take care of picking up our child from school. . . . In the early days of her joining, I didn’t take care of those things. I would take care of them only when it was really, really needed. But in the later days, as we are becoming more successful, what shall I say, and as we breed some poultry, I do take care of them on her behalf. [male, 20s, Delta Region]

An early positive opinion about SRGs appears to be highly correlated with a willingness to share at least some portion of the housework. In addition, there is evidence that livelihood success makes men more willing to contribute more labor inside the household because it gives women confidence to press the case and convinces some men that the value of their wives’ outside earning merits compromising on ideas about what men should and shouldn’t do inside the home.

The division of household labor is a flashpoint for conflict between SRG members and their husbands. SRG members (and their husbands) lack communication skills to negotiate changing outcomes. Coming to a place of peace and support at home is vital to women’s struggles to improve livelihood and gender outcomes. Currently, UNDP teaching varies widely and often does not provide SRG members with skills and strategies that can help them achieve favorable outcomes while reducing conflict.

IX. The Empowerment of Women

Kabeer (2003) defines empowerment as “the processes by which those who have been denied the ability to make choices acquire such an ability.” Defining empowerment as a process shifts the focus from outsiders specifying *what women must* do in order to achieve empowerment to assessing how women’s opportunities to achieve their goals have grown, shrunk, or remained the same. Thus, deliverables of empowerment programs are changes in the processes of decision-making that allow women to expand their ability to make and act on decisions. From this, better outcomes flow; but empowerment cannot be achieved by simply setting targets (e.g., more education; more mobility; better healthcare) and pushing for results. Women’s ability to make and act on choices, their agency, must be at the center of any effort to transform gender norms.

Empowerment also implies change. And for any social norm to change, expectations for how individuals or groups of individuals must be altered. The process of altering these expectations implies *failing* to meet established codes of thought and conduct. Individuals not adhering to these established codes require internal or psychological strength to persevere in the face of disapproval. This disapproval can come from within in the form of lessons learned about what a woman should or shouldn’t do because she is a woman. It can also come from her husband (or parent or sibling). As well, it may be expressed by others in the village. Empowering SRG members requires thinking about which avenues present the most opportunities for challenging existing gender norms, and which ones are most likely to produce a backlash.

Empowerment occurs on multiple levels. Outcomes can be analytically divided into individual, relational, and community/society components.²¹ Decision-making is the axle around which other gender outcomes turn at all levels. Women who have more influence and control over decision-making *in their households* achieve better results

²¹ People do not generally experience their lives in such segmented terms. Empowering changes at the individual level are closely related to relational and community levels. For example, if a woman is more self-confident (individual level) as a result of participating in midwifery course, she and her husband are likely to interact differently (relational level). As well, she may be held in higher esteem in the community (community level) because she now carries herself with more confidence.

in all domains of gender change. They feel more confident in their abilities and worth, less dependent on their husbands, and play a more active role in community affairs.

Decision-making

SRGs have had a dramatic impact on women's participation in family decision-making. The overwhelming majority of SRG members report having more input into family decisions than before they joined their group. The degree of input ranges widely and is in most cases related to its starting point; that is, how much, if any, a woman had in her pre-SRG life. For most women and many men in the study this is among the most positive results of their SRG experience. In the most extreme cases of pre-SRG husband-dominated decision-making, women now are able to participate in conversations with their husbands in advance of decisions being taken (by him). Most women who had an advisory role before they joined an SRG report having the authority to make some decisions—nearly always in consultation with their husbands. A small portion of women in the study now make many or most of the decisions in the household with respect to income generating activities, medical care, and children's schooling.

Men interviewed also report that women now have a larger role in decision-making. For some this is a source of resentment, but many more men are pleased that their wives now possess sufficient knowledge, skills, and confidence to advise, assist, and, in several cases, lead.

Decision-making between husbands and wives is a continuum. On some decisions one spouse or the other might have complete authority. For example, when deciding what food items to buy most women in rural Myanmar have near unilateral decision-making authority. On matters relating to public works, most men have near-unilateral decision-making authority. On other matters, wives have input but are not vested with the authority to settle on one option or another. Decision-making does not fall into neat binary categories. Except at the endpoints, it is impossible to check a box indicating that a person did or didn't make a decision. A more accurate rendering of choice would be a graduated scale ranging from playing no role in decision-making up to unilateral decision-making. In tabular form it would look like this:

Table 1, Matrix of points on a decision-making continuum

Wife's Role		Husband's Role
no role in decision-making	-4	decides unilaterally
complies	-3	decides and informs
input	-2	decides with input
input plus influence	-1	decides after negotiation
discussion and consensus	0	discussion and consensus
decides after negotiation	+1	input plus influence
decides with input	+2	input
decides and informs	+3	complies
decides unilaterally	+4	no role in decision-making

Every decision can, in principle, be plotted on such a scale.²² The question for this study is: on consequential decisions affecting livelihood, health, education, and personal agency, how have SRGs contributed to women's decision-making roles? The data show that from a starting point near the top of the scale, most women have taken one or more steps down their side of the table on many important matters; their husbands have moved down in corresponding fashion.

Not all possibilities can be accounted for even on a graduated scale such as the one presented in the table above. For example, in a few cases women attempting to assert new decision-making authority were blocked by their husbands from doing so.

My husband worked for money but he couldn't get any. I told him that I could get money. He asked me where I would get it from. I told him that I would take a loan from the group. I said that I could borrow. He said that taking loans is a disgrace. I borrowed four or five thousand kyats. I could borrow it after two members guaranteed for me. But my husband got angry and gave back the money. [woman, 40s, Rakhine State]

On the decision to take a loan, she scored a +3. But on the decision to return the loan, she scored a -3 or -4. This sort of rating difficulty aside, it's clear that this woman, whose decision-making role was at the top, weakest, end of the chart for nearly all important decisions before she joined the SRG, is now trying to assert herself. And, later in her interview, this woman reports that when subsequent needs arose, her husband accepted loans and has since become a supporter of her SRG.

For a woman who played no role in decision-making on major family matters before she joined an SRG, to be able to provide input now is a significant change in

²² Similar scales could be constructed for the decision-making roles of children and parents, or, with respect to village-level decision-making, women and men or youth and elders.

decision-making role. A Chin woman, who used to cede all decision-making privileges to her husband (quoted in the earlier section on pre-SRG decision-making dynamics; see p. 13), now—after five years of SRG membership—provides input on whether to allow their son to continue his education.

In my family, my husband and I discussed and shared about my son's education. He is about to take his matriculation exam. We both discussed whether we should let him to study or stop. But when we looked at him, we found that our son is very eager to continue his studies. So we both decided to allow his study. [woman, 30s, Chin State]

Many women have become more assertive about efforts to keep children in school. Most men also favor keeping their children in school for as long as possible, but the priority given to educational expenses in the apportioning of SRG loans has given women courage and the economic wherewithal to take a larger role in decisions about how and how long to keep children in school. According to her husband, one high capacity woman, who is a leader of her SRG but who formerly was limited to household consumption decision-making, successfully overrode him about where to send their children to school:

Yes, I think women participate more than before. They want to send their children to school. They're told they must send their children to school. Even though we men wanted to disagree, they sent their children by force.

Yes, you disagreed. Why?

My daughter and my wife told me that the school in our village was not good and if we sent our children to this school, they would not be qualified. Even if they passed the examination, they would not be qualified. I replied to them that it would cost us a lot. But they sent them. I could not prevent it and they sent them. My wife made the decision. [man, 50s, Rakhine State]

Much more common are discussions resulting in decisions where the line between input and authority are not precisely pinpointed by respondents. In most SRG members' accounts, it remains incumbent on them to talk to their husbands and get clearance *before* making a decision and acting on it. In itself, though, the ability to have significant input and bring issues up for discussion is positive step for many women.

My husband gets really mad at me if I don't discuss with him whenever I have something to buy. And the same is true when I have to take loan money or grant a loan. When we were starting a mango grove, we discussed the matter and fenced the garden together. [woman, 30s, Kachin State]

A number of women who have achieved success in becoming important contributors to household-level decision-making are making headway in having input into

community-level decision-making. Women who have achieved this level of input are breaking new ground in village life in Myanmar. To date, most women who play an active role in village-level decision-making have focused on areas of health, sanitation, and education. In a small number of cases, established village leaders have come to welcome women's input. One village leader describes the how community-level decision-making has changed.

Previously, men did for themselves. Men made the decisions. Now, it is not like this. Women help us and they give their suggestions.

Women give suggestions and do men accept their suggestions or not?

Yes, they accept them. In many cases, they give suggestions that men haven't thought about. [man, 60s, Kachin State]

Changes in decision-making at the household level are ubiquitous for SRG members. Very few women report no change at all in their ability to influence household decisions. An increased role in decision-making for women in SRGs is linked by men and women to increases in self-esteem, self-confidence, and social status.

Yes, I think it is best [if women and men make decisions together]. There is nothing to feel bad about. Listening to what my wife says and doing things by discussing them together makes her more enthusiastic and have more confidence. [man, 50s, Kachin State]

Before, I didn't do much on my own. I depended on him, and I was also afraid. But now, I have the confidence to speak out, I have the courage to borrow money, and I know how to do things. As, like him, I'm also doing business, I now discuss things with him. I also don't have that sense of fear anymore. . . . Before, he treated me like he was in command. He used to say, "Don't do this, don't go there," or "You shouldn't do that." Now he encourages me with the things that I do. [woman, 30s, Delta Region]

This finding is significant because a major liability of some microfinance models is a failure to have an impact on women's ability to make choices.

Visualizing the future

When asked about what they hope the SRG can do for them, most new members express their wish list mainly in economic terms. Others emphasize being able to keep children in school longer. When asked about what impact they hope the SRG will have on their relationship with their husband, new members talk about having

"As for me, if we get loans, I will try to invest the money in a business. If our business was successful, our family would be happy and my husband would speak to me differently."

a say in decisions and gaining their husband's respect. When asked what they hope to accomplish or change as a result of being in an SRG, all new members can identify hopes but almost none can articulate specific goals, actions they will undertake to pursue such goals, or obstacles that might stand in their way. This woman is typical in her aspirations and also in her vagueness:

As for me, if we get loans, I will try to invest the money in a business. If our business was successful, our family would be happy. . . and my husband would speak to me differently. [woman, 30s, Rakhine State]

In the case of education, although new SRG members often say they will use loans to keep their children in school longer, many cannot articulate a clear idea why it's important or for how long they intend for their children to attend. Most new members perceive keeping children in school as a wish or a luxury that may be sacrificed when more pressing needs intrude.

My second son wants to become a doctor. So, I wish for him to become a doctor. His marks are above 90 and 100 per subject. Unless I face a health problem, I will try my best for him to reach his ambition. I will use the money I save when I need it for my health. Otherwise, I will use it for my son's school fees. [woman, 40s, Delta Region]

The historic preference for boys' education in Myanmar²³ is nearly undetectable among established SRG members (and most of their husbands). While no new member expressed the idea that it is more important to keep boys in school, several did relate stories about girls leaving school so they could mind younger brothers.

My first child is a daughter. She was born when her father didn't work properly. I didn't keep her in school. I was selling boiled peas. When the second child [a son] was born, I asked my daughter to quit her school and asked her to baby-sit so that I could work for our daily food. That's why my daughter is uneducated. [woman, 40s, Delta Region]

Older siblings leaving school to care for younger ones is a common story that experienced SRG members tell about their pre-SRG lives. Further study is needed to determine what educational effects SRG membership is having on SRG members' children. However, in terms of changing how SRG members (and most of their husbands) think about keeping their children in school and what measures they are

²³ Historically, it was common for parents in Myanmar to consider their sons' educations more important than their daughters'. Daughters typically reside with their husband's family after marriage. The responsibility for breadwinning fell on men. Women were not expected to work outside the home. This combination meant that there was little economic incentive to educate daughters. The evidence in this study suggests that the "education is only important for boys" preference has considerably diminished.

taking to ensure that they will be able to continue into the future, an large shift has occurred.

There is greater variation among experienced SRG members in their ability to articulate a goal for the future, imagine the steps necessary to achieve it and some obstacles that might stand in the way than there is between experienced SRG members and new SRG members. This doesn't mean that there aren't women who have acquired this ability through their SRG involvement; there are. Nor does it mean that some women haven't improved their ability to have vision. Many have. But few SRG members, when asked about future hopes and plans, could plot out a course and imagine potential obstacles. When discussing keeping their children in school, for example, women could say that money was the major obstacle, but most women interviewed could not articulate a plan—beyond taking loans from the SRG—for overcoming this barrier.

New Assets: knowledge, skills, mobility, voice

SRGs have had a significant impact on women's repertoire of skills. UNDP trainings are immensely popular among SRG members and the knowledge and skills gained impress men, village leaders, and elders. Many illiterate women have learned to write their names and read simple sentences. Women have improved their ability to handle money and do arithmetic, which facilitate trading and understanding of SRG accounts. Women have gained technical knowledge in areas of health, animal husbandry, agriculture, and water and sanitation. Women in the study say that increased knowledge has given them more confidence and, for many women, earned them new respect from their husbands. The most important new asset for women is a "voice." For many women

"Previously, women knew very few things. But now they know a lot. Previously we thought that diarrhea was a serious disease. But now women know it's just a piece of cake and it's not a death sentence. When women tell us to take mineral salt liquid, we drink it and recover. They tell us it's effective and that we'll recover. They know about health very much. Previously, they didn't know about it. They didn't know as much as they know now."

in the study, having the courage to speak—and to speak well—to all people in their village including elders, to UNDP staff, and even to visiting foreign researchers, is experienced as a revelation that fills them with pride and optimism for the future.

Many women say they have taken small steps toward literacy. For women who could not read or write, being able to participate in SRG record keeping gives them a feeling of accomplishment. For other women, even smaller steps are significant:

I wasn't able to write my name before. Now I can write my name. Do you want to know how? I learned to write one word, S---, for a month. Next I could write another word, P---. Now I can write my name, Ma S--- P---. I had to learn like that. I was as a blind person before. Now I can also read. I copied the people educated people. [woman, 40s, Rakhine State]

New knowledge about health care improves women's standing in families by giving them a sphere of expertise that their husbands respect. Less time spent caring for sick children also increases women's availability to carry out income-generating activities. A few women have become village leaders, helping to organize efforts (with UNDP) to install fly-free latrines, clean drinking water systems, and improved hygiene. This village leader has come to think of women as health experts:

Previously, [women] knew very few things. But now they know a lot. Previously . . . we thought that diarrhea was a serious disease. But now women know it's just a piece of cake and it's not a death sentence. When women tell us to take mineral salt liquid, we drink it and recover. They tell us it's effective and that we'll recover. They know about health very much. Previously, they didn't know about it. They didn't know as much as they know now. [man, 50s Rakhine State]

Knowledge about animal husbandry and agriculture makes many women feel less dependent on men to tell them what to do. This is particularly important for women whose husbands are persistently resistant. Women whose new knowledge contributes to livelihood improvements often gain status in the household. As well, success in new ventures enables women to be more forward-looking and optimistic about the future.

Before, we planted only corn. We used to have only corn and firewood collecting jobs. After joining this group, we were also able to plant a lot of potatoes. We also planted vegetables. This year, we have also learned how to plant garden peas. I planted five thousand kyats worth. I got back twenty eight thousand kyats from them. We also got back dry peas. That's how successful we were. . . . For me, I now know more how to think about the future. I now know how to do things that I didn't know how to do before. [woman, 30s, Chin State]

When women are asked what are the biggest changes in themselves since becoming SRG members, the most common and most deeply felt response is the acquisition of a “voice.” Many women say that they were always terrified to speak to anyone outside the home. Women in the study describe acute social anxiety stemming from isolation and low self-esteem. Most women say they have gained confidence from their SRG experience and are now proud of their ability to speak up and speak well. Among women who have taken a leadership role in the SRG, a number of the most successful have become

“Their husbands said their wives had become clever and that they weren’t like that before. I didn’t think that my wife would be intelligent like that and would dare to speak. But later she did, she spoke, and she made suggestions. She also showed she could lead. So, even the elders have noticed that she can.”

important contributors in village meetings. This woman, who felt humiliated when she spoke with “rich people” before becoming an SRG member, but who was even then perceptive about the constraining role of social structures on women, is now full of pride that she can perform a public function:

We have a village meeting once a month. We hold it regularly.

Who leads your meeting?

The chairmen, the UNDP teachers, and it will sound like I'm boasting but among the women most of the time of the leader is me. I talk about health and how our village can progress and how our village will get progress when the SRG does something about health. We gather and sometime talk about water closets, about how we can do it better and how the children will wash their hands. [woman, 40s, Chin State]

Repeated encouragement from UNDP staff has emboldened many women to believe they can contribute in public forums. In some villages, elders have noticed changes in women and are supportive of women’s enhanced role in public discourse.

There are six to seven elders in our [village] meeting. They also said that women from the cooperative credit society have changed a lot. There are a lot of changes. They can speak well now. In the past, women used to stay back at the meeting room. They just stayed in one corner. They did not dare to say a thing. In our [SRG] meetings, Sayamas call on people who sit at the back so that they won’t be shy and will be able to speak up. Our teachers train us like that and we’ve become brave. The elders from our meeting are beginning to trust us. [woman, 20s, Kachin State]

In some villages men are impressed with the change in women’s ability to communicate. One village leader, when asked how men talk amongst themselves

about how women have changed, says men, including elders, are receptive to the change:

Their husbands said their wives had become clever and that they were not like before. I didn't think that my wife would be intelligent like that and would dare to speak. But later she did, she spoke, and she made suggestions. She also showed she could lead. So, even the elders have noticed that she can. [man, 40s, Shan State]

Limitations on women's mobility contribute to social isolation and women's absence from the public sphere. Although in urban Myanmar many women can move through social space alone in public without requiring advance permission, this has not been the case for most women in rural areas. By requiring women to attend weekly meetings, which are scheduled at night in many villages, SRGs have improved women's mobility. Disrupting men's power to tell women when they are permitted to leave the house and where they are allowed to travel once outside increases women's ability to establish their right to make decisions about where and when they will come and go. Many men continue to resist this in principle, but the repetition of women leaving the house to attend appointments is instilling a new principle of enhanced social mobility for many women.

Some women credit increased social mobility for allowing them to realize a range of rewards, including increased income, social status, and fun. This woman, who was bold and confident as a child but who later felt like she lived "like a recluse," has regained confidence by being able to move around the village and the town.

Previously, I did not visit other people's houses. I did my work in my house. After joining the SRG, I went here and there in the village. I told them about the improvements of other villages. I took the lead and asked them to do things. As I came to know a lot, they listened to me. I can talk properly now. I can make plans and I also live with discipline. So they don't dare to go against me. On many matters, they come and discuss with me. [woman, 30s, Delta Region]

Perceiving themselves to have gained the courage to speak up and speak well, SRG members who have discovered their "voice" attempt to renegotiate the terms of their primary relationships. Some women meet resistance when their husbands try to forestall any changes in the power dynamics of the household. More commonly, though, SRG members describe their husbands being receptive to newfound confidence.

I have the right to express myself to my husband and the right to work because I learned how my friends are working to earn. So I told my husband what I have learned from others and then he encouraged me to work like others. [woman, 30s, Chin State]

Training offers SRG members opportunities to expand their horizons and connects many women to active learning for the first time since they were children. Many women credit UNDP Sayamas and Sayas for their newfound confidence and their ability to relate to an expanded network of people. For many women, UNDP trainings are the key to a virtuous spiral. They gain confidence and skills and this allows them to interact with leaders in the community which feeds back added confidence and new experiences and enlarges their social network.

Social capital

Increased social capital that women have gained from membership in high-functioning SRGs is among the most important changes in gender relations that have resulted from SRG membership. In their pre-SRG lives, few women could consult with anyone outside their immediate family for ideas or encouragement. A number of women in the study described life before SRG membership as joyless or depressing. Others talked about their feelings of isolation. Having a place to ask questions and give opinions is linked by women in the study to better problem-solving. This network of support, when added to the availability of non-punitive credit, places women in a much stronger position to actively strategize about the future, rather than passively reacting to the present.

In villages with multiple SRGs, women say that the exchange of knowledge and encouragement to women across groups broadens their social networks. This allows them to draw on a wider range of extra-familial resources than women typically had in their pre-SRG lives. Women with personality traits that make them potential leaders seem particularly likely to make connections with other women and use them to build social networks.

Yes, there are two SRG groups in our village. The first group started saving money and they told us how they were saving it. They told us that their group members were so poor but now as they can share with one another from the money they saved, they've come to have a better living. They suggested that we organize another SRG. So, as we admired their improvement, we also joined and organized a new SRG. I myself led in founding it.
[woman, 40s, Delta Region]

Having a place to share stories and experiences with other women also produces a sense of belonging and makes women less likely to feel alone and powerless to

shape their life circumstances. One aspect of life that frequently gets overlooked in evaluating community development programs is the self-generating reward of having fun in a group. Several women in the study say they had not experienced women gathering as fun since their youths. For the opportunity to experience joy among women, SRG members are thankful.

We started the group in 2003. We started with a weekly saving of fifty kyats, to be done every Saturday at twelve in the afternoon. The meetings took about two hours. We presented our difficulties in the meeting. My friends were also happy. Then, the men were not satisfied with what the women were doing because their views were still narrow. For the women, they just talked like that, they brought up their difficulties, and they were very happy. This group uplifted the women. It's also a lot of fun. When attending the meeting, no matter what difficulties there were at home, and all the work to be done at home, we just forgot about all of that. At the group, we happily addressed our difficulties. [woman, 30s, Delta Region]

The forum that high-functioning SRGs provide has positive effects on women's sense of belonging and on their ability to exchange knowledge and suggestions. For many women in the study, SRGs have resulted in increased social capital.

Collective status of women

Successful SRGs have enhanced women's collective status in many of the villages studied. As individuals, women who have demonstrated the ability to ease debt problems, earn money, and maintain good standing in an SRG are often successful in achieving higher status in their household. Intra-household dynamics involving personalities, the closeness of the marital relationship, the presence or absence of a husband's objections or support, and the speed at which livelihood enhancement proceeds combine to allow some women to realize status change more quickly than others.

"At first, I just gave them my advice. But afterwards I didn't need to give them advice any longer. We men just sat and listened beside them."

At the community level, two factors show significant influence on the degree to which women as a class are elevated in the eyes of village elders and male leaders. The ability and courage to articulate group objectives or to discuss and disseminate public health information at village meetings demonstrates to local authorities that

SRG members are purposeful and knowledgeable. Successfully completing projects—often ones that have languished for years—that benefit the whole community shifts perceptions about what women can accomplish, and opens lines of communication between village authorities that can make future projects more realizable.

When SRG members gain the confidence to speak before village meetings, they can demonstrate to opinion-makers in the community that women are capable of planning and implementing projects. When male leaders step aside to let women take the lead on a project—such cases are limited in the study to several instances where women demonstrated strong individual leadership qualities—the status of women in the community rises. Men say that hearing women present an articulate case for a course of action in the village meeting setting increases the trust men have in women.

Previously, we didn't have a generator and it was difficult for the school children. Candles and kerosene oil were very dangerous for us. Now we forget about them as we have electricity in the village. [The women] have changed little by little. We had to give a report of our accounts concerning electricity at the meeting. At first, no women dared to speak because they were ashamed and they were worried that their words would be wrong. "If I speak, maybe they will laugh at me." They thought like that. Later each of the six SRG groups in the village introduced themselves to the elders at the meeting. [The elders] encouraged the groups and we also supported them to have the courage to speak up. We gave a report about the lights. At first, I just gave them my advice. But afterwards I didn't need to give them advice any longer. We men just sat and listened beside them. Women calculated how much diesel they had to spend and how much it will cost them. They showed what their expectations were and what the balance will be. [man, 40s, Shan State]

With the possible exception of UNDP-capitalized projects, the activity that impresses village leaders and enhances women's social status most is the completion of community projects.

[Men] work together with us and some elders praise us by saying that the streets in the village are so clean because of the SRG. No one cleaned before.

Why didn't you clean before?

I think that there was no leader before. I always record the works done by the SRG for the village. We record who took the lead and what we did for the village. Now, our village is very clean. [woman, 20s, Chin State]

Public works projects are credited by participants in the study with convincing village leaders of the value of the SRG include: cleaning roads, houses of worship, and schools; fixing roads and bridges; providing food at festivals and funerals; donating food to poor widows and school fees to orphans; repairing schools; digging fish

ponds and drinking water reservoirs; fruit tree planting; and repairing roofs damaged in a storm. These projects build goodwill in the community. They also present a public face to non-members, which engenders appreciation for the efforts of women as a group.

Because of this group we've had the chance to lead. [The village leaders say], "Daw K-- is leading that group, let's call them and discuss about such and such." They said that when there is some work to do for the village. Like now, they call us when they need help, "What can your group do to help?" like "We are facing some problems here, what shall we do? Please advise us about this." They talked like that to the leaders of the SRGs.
[woman, 30s, Kachin State]

In eagerly performing such community services, there is a danger that village leaders will come to view SRGs as free sources of labor; that is, as eager clean-up crews. However, given the positive feedback the members say they receive from doing public work, and the reports from men that village authorities hold women in progressively higher esteem when they demonstrate that they can achieve results, it appears from the data that community-oriented donations of labor are strongly correlated with women's higher social status.

Empowerment outcomes

In the UNDP Myanmar HDI SRGs, what are some of the changes in decision-making processes that have allowed women to expand their ability to make and act on decisions? In other words, what are some of the most significant empowerment outcomes? For clarity purposes, they can be broken down into the three domains of empowerment: internal, relational, and community/social.

The quotations below represent the high end of any scale measuring empowerment among SRG members. From an accounting by the women themselves of the gender achievements most highly prized, it is possible to begin to construct a map of what women's empowerment means to women in rural Myanmar.

At the internal level:

SRG members consider knowledge acquisition among the most important benefits of SRG membership and a key to having higher self-esteem and a stronger sense of agency.

Before I became a member of the SRG I was in the darkness. I didn't see or know anything. When I work as accountant I get enlightenment every time I do my work. I feel like I have standards. In the past, I didn't know a thing. Now, I know how to manage money. So when I need money it's available. [woman, 40s, Kachin State]

Having a sense of purpose in life with more far-reaching vision and an awareness of social and economic conditions is a marker of individual success at the internal level.

For me, I've totally changed mentally. Before I was dull and I didn't know anything. Now, I've changed a lot. I started thinking about the other women around me. Although we may not all think the same, we are in the same group. And we've learned to help each other and to solve our problems together. And when a person asked me about this group, and when I told her about the things that I am doing, she was very impressed and said that it sounds like so much fun. . . . A woman, wasting most of her time at home, came to not just sit and cook while her husband worked outside. She came to know that she herself must help out. [woman, 30s, Delta Region]

At the relational level:

Women in SRGs often face conflict and resistance from their husbands when they join and participate in an SRG. Household time and task management undergoes changes as women no longer make being at home and tending to woman-identified work their sole priority. The ability to change gender norms that give husbands the authority to control their wives' requires communication skills and overcoming fear of disapproval.

Even though we used to discuss things together, I didn't dare to tell how I would have liked things to be. But now, after becoming an SRG member, we discussed together and made adjustments together. And I am no longer afraid to tell how I want things to be. If I'm sure about something that will improve our lives, then I speak out. [woman, 30s, Chin State]

Empowering women to generate independent sources of income requires confronting limits on married women's social mobility. Making a plan and seeing it through requires married women to be able to operate in consensual relationships with their husbands. In many cases the support of a husband will result in women being able to build on small first steps, becoming increasingly confident.

Now, I can come here for three whole nights. Before, he would never have allowed me to. Before, if there was a trip that one of us needed to go on. . . he went by himself. He never let me go. He just told me to stay with the children at home. Now, because of the help of this project, I've come to own more things. Before, I had to work for others, but now I have a boat and I fish with it. And there is also now more understanding of each other. When my husband's work kept him away about three days, he sent me a message with a courier. And I sent him one back saying that he should not worry about home. . . . Before, to tell you the truth, I didn't do much on my own. I depended on him, and I was also afraid. But now, I have the courage to speak out, have the courage to borrow money, and I know how to do things. As I am also doing business, I discuss things with him. I also don't have the sense of fear anymore. . . . From his side also, before he treated me like he's in command. He used to say, "Don't do this, don't go," or "You shouldn't do that." Now he encourages me with the things that I do. [woman, 30s, Delta Region]

At the community/social level:

Being able to contribute to the well-being of the village is among SRG members proudest accomplishments. Rising in the esteem of non-SRG members, particularly influential men, occurs when individual leaders in SRGs gain access to village meetings and village leaders or elders begin to recognize the abilities and skills of women.

Before, they didn't know about this group, they said, "How pathetic that women's society is." They looked down upon this group then. Now, they've started to understand how important this women's group is. . . . So, now they say that we are very useful for our village and family. They admire our group. When we have a meeting with our villagers, they take some ideas from us and they follow our decisions. Especially for me it's very good. And I'm proud of myself for believing in myself—as a wise person [laughing].
[woman, 30s, Chin State]

Once small steps into decision-making input and community visibility have been achieved, some women will begin to see themselves as the kind of people who is striving for new opportunities and outcomes. A few women with strong leadership characteristics will rally other women to the cause of gender change:

Some of my friends in the group were very depressed. They say that their husbands were always complaining about them. So, I told them, "Friends, don't be discouraged. The time of women spending all their time in the kitchen is over. Now that we are in the SRG, we can boost up our lives again." [woman, 30s, Delta Region]

Finally, the question of equality with men can be broached by SRG members when women have been successful generating income, have secured enhanced social mobility, agency, and "voice."

Before, women spent their time with household matters, family problems, and things like cooking. Their time was usually spent in the kitchen. Women's heads rose up after the SRGs arrived and they came to know how to do business themselves, how to talk, and how to stand up on their own feet. I think that now women can stand side by side with men. That is the objective of the SRG, for the women to be able to do what the men can do.
[woman, 30s, Delta Region]

A map of women's empowerment

Empowerment implies an existing state of disempowerment. To define which concerns to target for women's empowerment, it is necessary to first name which of the limits placed on women are most burdensome to them. But this can only be done after-the-fact, since most women in the study could not have identified patterns of

exclusion and domination before they became SRG members.²⁴ Thus, to devise a framework for evaluation women's empowerment in rural Myanmar, the following question must be asked: What changes in gender oppression/gender relations do experienced SRG members in rural Myanmar value most?

The evidence from this study indicates that there are five principal areas that can form the basis for future assessments of women's empowerment resulting from SRGs: decision-making, voice, knowledge, mobility, and social status.

Decision-making: Women in rural Myanmar want input into major household decisions regarding livelihood, health, education, and housing. Women also want decision-making authority on other matters of a more day-to-day nature. Increased decision-making input and authority are linked by women (and some men) to better marital relations and improved livelihood outcomes.

Voice: Women in rural Myanmar value the courage to interact with all people in their villages, with their heads held high. Women want the ability to speak up and speak well in a variety of settings, beginning in the home to their husbands, and progressing outward and upward to include dealings with village authorities and elders. The acquisition of voice is strongly associated with increased self-esteem and self-confidence.

Knowledge: For women in rural Myanmar, the acquisition of knowledge is both a source of self-esteem, self-confidence, and community respect, and also a catalyst to greater participation in income-generating activities and community-wide projects, particularly projects to improve public health. Acquiring basic literacy and numeracy fosters increased ability to trade and manage household affairs. Acquiring higher-level knowledge in such fields as accounting, health, sanitation, energy production, and water usage facilitates women's participation in village affairs.

Social Mobility: Women in rural Myanmar want the freedom to move outside the home without having to ask their husbands' permission. This is vital to participation in income generating activities and social networks (including for friendship and pleasure). Social mobility is linked by women to widened horizons, improved problem solving, reduced isolation, and increased civic-mindedness.

²⁴ For example, new SRG members generally do not distinguish between not going out of the home and not being permitted to go out of the home.

Social Status: For women in rural Myanmar, being viewed by others—particularly men and village leaders—as capable, valued social contributors is an important symbol of achievement. A feedback loop exists between higher social status for women and increased access to and participation in public decision-making forums. The opportunity to participate in village meetings is a symbol of respect for women, which women believe reflects well on them as a class.

In sum, an effort by UNDP to incorporate women’s empowerment into HDI programming should focus on these five areas. Any assessment tool for monitoring gender change in villages with SRGs should be based on these issues.

References

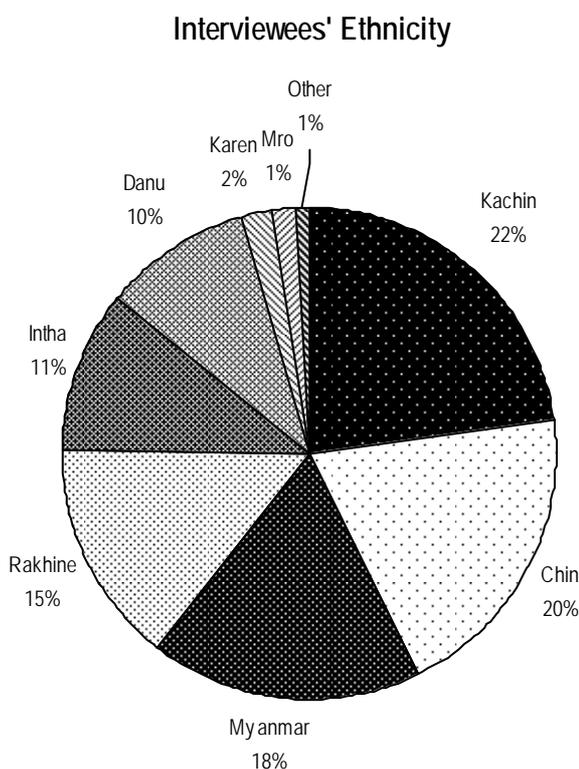
- Alsop, Ruth and Nina Heinsohn (2005) "Measuring Empowerment in Practice: Structuring Analysis and Framing Indicators," World Bank Policy Research Working Paper
- Baxter, Janeen (1997) "Gender Equality and Participation in Housework: A cross-national perspective," *Journal of Comparative Family Studies* 28 (3): 220
- Belak, Brenda (2002) *Gathering Strength: Women from Burma on their Rights*, Chiangmai, Thailand: Images Asia
- Cheston, Susy and Larry Reed (1999) "Measuring Transformation: Assessing and improving the impact of microcredit," paper presented at Microcredit Summit Meeting of Councils, Abidjan, Côte d'Ivoire, 24-26 June 1999
- Fernandez, Aloysius Prakash (1998) "The MYRADA Experience: Alternate management systems for savings and credit of the rural poor," 2nd Edition, Bangalore:MYRADA
- Kabeer, Naila (2003) "Gender Equality and Women's Empowerment: a critical analysis of the third Millennium Development Goal," *Gender and Development* 13 (1):11-20
- Kabeer, Naila (1999) "The Conditions and Consequences of Choice: Reflections of the Measurement of Women's Empowerment," Geneva: USRISD Discussion Papers
- Khin, Myint Myint (1997) "Women in Development: The situation in Myanmar," paper presented for the 2nd Human Development Officers' Monitoring Meeting, Kalaw, Myanmar
- Kyu, Nilar and Atsuko Kanai (2005) "Domestic violence in Myanmar: Prevalence, antecedent causes and consequences of domestic violence," *Asian Journal of Social Psychology* 8: 244–271
- Mayoux (2005) "Between Tyranny and Utopia: Participatory evaluation for pro-poor development," Performance Assessment Resource Center
- Mayoux (2001) "Tackling the Down Side: Social Capital, Women's Empowerment and Micro-Finance in Cameroon," *Development and Change*: 32:435-464
- Mayoux (1999) "Questioning Virtuous Spirals: Micro-finance and Women's Empowerment in Africa," *Journal of International Development* 11:957-984
- Mosedale, Sarah (2003) "Towards a framework for assessing empowerment" paper presented at the conference, *New Directions in Impact Assessment for Development: Methods and Practice*, Manchester UK, 24 and 25 November 2003
- "Myanmar Millennium Development Goals Report 2005, Union of Myanmar, April 2005"
- Pahl, J. (1989) *Money and Marriage*. London: Macmillan

Annex A: Sampling Strategy, Data Analysis Plan, and Limitations of the Study

Sampling strategy

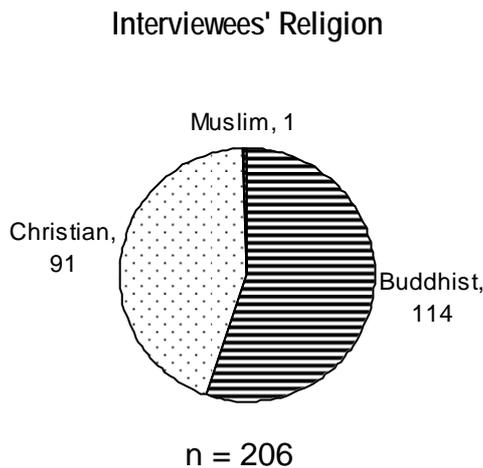
Small Group Discussions, modified versions of traditional focus groups, were conducted with four participants each. Each discussion was moderated by a member of HDI program staff, and recorded on audiotape. Also present was a note-taker. The small size of the groups allowed for more detailed questioning and more conversational, narrative responses from the participants. Furthermore, in Southeast Asia standard focus groups containing 8-12 people tend to reinforce the strong social prerogative for consensus. Smaller groups often enable participants to speak more frankly and discuss differences in experience and opinion in a less threatening environment.

Due to the logistical difficulties of carrying out a multi-site, multi-language study in Myanmar, a set of guidelines was devised to allow township level HDI staff to choose appropriate respondents to participate in Small Group Discussions and in In-Depth Interviews. These guidelines flowed from several interlocking goals. With regard to women, the sample was designed to access to stories representing a broad range of experience of SRG members: women who have had good project outcomes; women



whose experiences have not produced high-level livelihood improvement; women whose experiences of joining and maintaining membership in an SRG have involved significant household conflict; women who are now leaders in their SRGs and/or the community; and women at different stages of SRG involvement. With regard

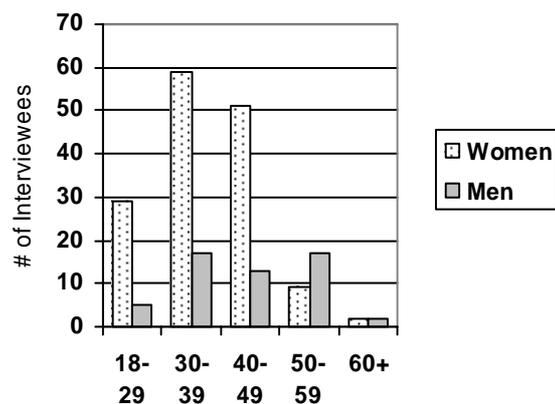
to men, the sample was designed to access stories representing: men who oppose their wives' participation in SRGs; men who at one time opposed their wives' participation but have since become more supportive; men who are strong supporters of SRGs and their wives' involvement therein; and leaders in the community.



Preliminary group interviews were conducted with CDRT and ICDP project staff to guide the drafting of the discussion and interview guides.²⁵ The guides were translated from English to Myanmar. The discussion group moderators and interviewers were responsible for phrasing the questions in their own words in the relevant vernacular languages.

The moderators for the Small Group Discussions participated in a one-week gender training and interviewing-methods workshop in Yangon, February 20-24, 2006.²⁶ Moderators were selected by CDRT and ICDP following a set of criteria established by the researcher emphasizing strong interpersonal and listening skills. The proximity to and close knowledge of the SRG members' lives was considered an asset in fostering the rapport necessary to discuss personal issues in a group setting.

Age Distribution of Interviewees



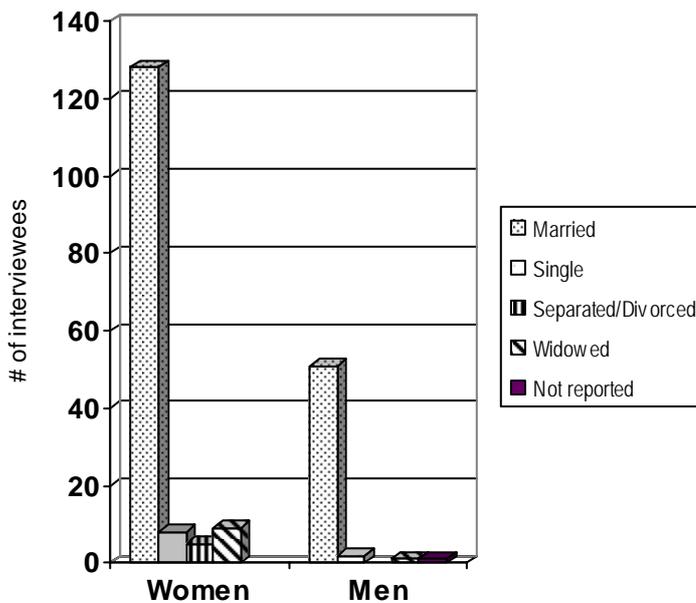
²⁵ See Annexes B and C for English and Myanmar versions of selected guides.

²⁶ This workshop was designed and conducted by Reid Smith.

Proximity posed a risk, since it was more likely that Small Group Discussion participants would view the moderators as authority figures connected to UNDP, and be reluctant to communicate “bad news.” An attempt was made to ameliorate this potential problem by having moderators conduct discussions with men and women in whose village they did not work and over whose SRG they did not have oversight responsibility.

To complement the Small Group Discussions, 47 In-depth Interviews were conducted. These were contracted to Compass Research, who had the capacity to provide experienced interviewers in each of the relevant languages. The criteria for

Interviewees' Marital Status



interviewees overlapped with Small Group Discussion participants but were distinct in that they sought to provide a forum for those who might dominate group discussions, those who have experienced household violence, or those whose position of leadership might allow them to describe the community-wide changes Self-Reliance Groups have triggered. Thirty In-depth Interviews were conducted with women and 17 with men.

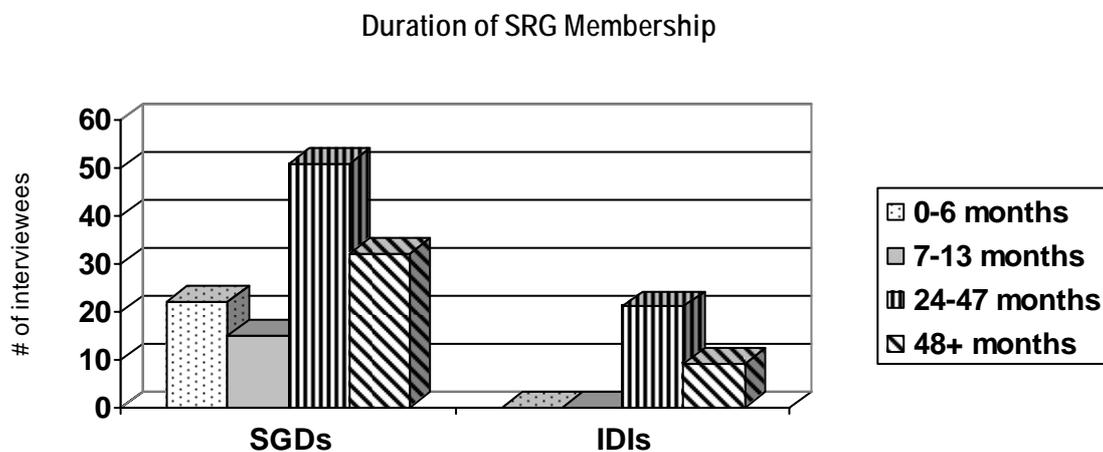
Data collection occurred in March and April 2006 in five

regions: East Rakhine State, Northern Chin State, Kachin State, the Delta Region, and Shan State.²⁷ In each region, two townships were chosen from which SRG study participants were selected.²⁸ This breadth attempted to ensure that a wide range of socio-cultural, language, and religious differences was accounted for in the study.

²⁷ See Annex E, “Study Sample Schematic.”

²⁸ In the Delta Region, although respondents were drawn from Bogalay and Mawlmyingyun, all of the interviews were conducted in Bogalay.

All Small Group Discussion moderators and in-depth interviewers were of the same sex as the people they interviewed. The length of interviews ranged from 75 minutes to three hours. With few exceptions, interviews were conducted in the native language of interviewees. Interviewing took place either in UNDP township offices or in nearby buildings rented by the study team. Several interviews with men resistant to SRGs were conducted off-site to decrease the institutional pressure to avoid criticizing UNDP. The choice to locate interviews in towns, rather than the villages where SRG members and their husbands live and work, was made for logistical and confidentiality reasons. Given the nature of rural travel in Myanmar, it would have been impossible to carry out village-sited data collection in a timely manner. As well,



obtaining travel permission for the research consultant to travel to remote villages was thought to be an uncertain probability. Finally, the nature of village society and the absence of large buildings would have made it impossible to have conversations about sensitive subjects while preserving the privacy of study participants.

The accompanying statistics about the sample are not presented to show that it is representative of the population of Myanmar, the five regions in the study, or even the villages in which SRGs operate in the ten townships. Rather, they are shown to give a clearer picture of range of people whose voices comprise the study data.

Data analysis

Study participants were guaranteed anonymity to encourage frankness.²⁹ All interviews were audio-recorded. The recordings were transcribed and translated by Compass Research. Transcripts were coded using Atlas.ti data analysis software. The consultant analyzed the transcripts to identify important themes and patterns in the data. The process was an iterative one, deploying a grounded theory framework to build upwards from data to themes to conclusions. The results of this analysis are presented in the “Findings” section.

Limitations of the study

No Small Group Discussions with men occurred in Rakhine State because the UNDP staff member who was selected for moderator training was refused official permission to travel to Yangon.

The instructions for selecting participants for Small Group Discussions and In-Depth Interviews called for five men who continue to resist their wives’ participation in SRGs in each region (one Small Group Discussion and one In-depth Interview). In some regions, UNDP staff had a difficult time locating five men who continue to actively resist. In other regions, some resistant men could not be persuaded to come to town for the interviews, yet, as can be seen in the Findings section, from the rich expression of resentments and complaints reported by the men who did attend interviews, it appears that the sampling plan built in sufficient redundancy to account for the range of men’s objections.

The New Member sample group was added to the sampling plan late in the study planning stage. This made it difficult for the first two regions covered during fieldwork, Eastern Rakhine State and Northern Chin State, to adjust. In Kyauktaw Township, no new groups have been established over the past two years. As a consequence, two “New Member” Small Group Discussions included women who have been members for longer than twelve months, making them less likely to have pre-SRG

²⁹ The identifying tags that follow each quotation are deliberately imprecise. They are presented to give the reader a rough idea of where the respondent lives and at what stage of life she or he is. With the exception of the Delta Region, at each data collection site government officials collected a roster of those interviewed.

life as freshly in their minds and more likely to have already experienced SRG-related life changes.

In several of the interviews, differences of dialect or second language proficiency made easy conversation between interviewers and participants difficult. Moderators and interviewers varied in their ability to render the target concepts into the vernacular. A large portion of the responsibility for this lies in the language of the original, English versions of the interview and discussion guides, which were not written using sufficiently straightforward language. Time constraints made it impossible to field test the discussion and interview guides, which would have allowed some questions to be added, subtracted, or rephrased.

The discussion moderators' lack of interviewing experience inhibited many of them from asking probing follow-up question. And while all of them improved measurably over the course of conducting multiple sessions, there was wide variation in their success in asking open-ended questions, drawing out narratives from study participants, and demonstrating close listening skills.

The enormous volume of words generated by the study (in excess of 1,000,000) meant that the research agency hurried to complete the translation and transcription process to meet the study deadline. As a result, the finished transcripts are less polished, and required more interpretation on the part of the consultant to ferret out meaning than is optimal.

The present study's mission is to understand the gender conditions of the lives of women and men who participate directly or indirectly in SRGs. In many villages where UNDP operates SRGs, a majority (in some cases nearly all) of the residents are affiliated with SRGs either directly or through a family member. The study sample was designed to cover a wide range of people involved in SRGs. Because the interviews were conducted in towns rather than in the villages where the members and their family's live, it was not possible to interview village residents without a family connection to an SRG. Neither were the children of SRG members interviewed. The present study also did not attempt to interview residents of villages where UNDP does not work. As a result, the portrait of current gender relations where SRGs operate is necessarily a partial subset of gender relations in Myanmar as a whole.

Annex B: Sample Small Group Discussion Moderator Guide

I. Introduction (5 minutes)

Hello. First, I'd like to thank you for coming to this group discussion today. My name is _____ and I'm a Township Facilitator with ICDP/CDRT.

We are eager to learn from you about social relations in your village. Specifically, we are interested in gender relations, the ways that men and women think and interact with each other. We also want to learn from you about how SRGs have affected your lives and your relations with those around you.

The discussion will last about 90 minutes and will be recorded so that we don't miss anything that you say. I promise that no one except the researchers will hear your words. Your names will not be used in the study. Do you agree to have the conversation taped?

In this discussion, there are no right or wrong answers. We want to hear your thoughts, descriptions and stories based on your personal experiences. Please don't judge the opinions of others if you disagree with them or they with you. If you don't agree with something that someone has said, please feel free to share your view. Let us respect the experiences and opinions of others and I invite you to express your own.

It is very important for us to listen to each of you, so please speak up and speak clearly. For this kind of research, details matter. Please be as specific and descriptive as you can.

When one person is speaking, the others should listen carefully and not interrupt. This shows respect for the speaker and will help us continue to improve the SRG program. The things discussed should remain within the group. No one should repeat anything they hear from the other members of the group. This particularly applies to sensitive topics and stories.

I will not be expressing my opinion. My job is to manage the discussion so that each of you can speak and can be heard. If I interrupt you and change the topic, don't be angry. We have a lot on the agenda and so I may sometimes have to move the discussion along. Are there any questions?

II. Ice-breaker (5 minutes)

Okay, let's get started:

In order to get to know each other a little better, please tell us your name, where you live, and what the current activities in your village are.

III. Life before marriage (10 minutes)

- **A.** I'd like you to think about the time just before you got married. If you have never been married, please think about your life around the age of 18-20. What was your living situation then?

Probes:

- Who did you live with?

- What were your main activities?
- What were your responsibilities in the household?
- What other work did you do?
- How did you spend your spare time if you had any?
- Who was influential in major life decisions about your future?
- Did you have people you could talk to about problems? Who were they?
- Were there conflicts in your household? With your father? Mother? Brother? What were they about?
- Please describe one of the big conflicts you had.
- What was the outcome?

B. Can you think of an event or a story that is a good example of the main problems and challenges you faced at this time? Please tell us about it.

IV. Life before SRGs (15-20 minutes)

A. Now, I'd like you all to think about your lives in the time just before you joined your SRG. If you were married, please think about your relations with your husband and your responsibilities in the household. If you had children then, please think about the decisions that were made about schooling and medical care. Please try to remember the patterns of your daily life.

What were the main pressures and problems that you faced?

Probes:

- Did you have enough food?
- Access to medical care?
- What was your debt situation?
- Were there restrictions on your mobility?
- Was isolation a problem for you?

B. During the time just before you joined the SRG, please describe your relationship with your husband.

Probes:

- Did you discuss major household decisions (about money, food, children, medical care)? Please describe one conversation like this.
- What were your main activities? Did they change from day-to-day?
- Did you have to talk to anyone if you wanted to change what you did? Who? Can you describe a conversation such as this?
- What did you quarrel about? Please describe a major quarrel.
- How were disagreements resolved?
- In your household or in others you know about, did quarreling ever become violent? If so, please describe the circumstances.
- What makes a husband a good one?
- When your husband wasn't acting like you wanted him to, what did you do? Please describe a situation such as this.

C. Before you joined the SRG, what were your responsibilities in the household?

Probes:

- Did your husband share any of the responsibility for cooking, cleaning, or child rearing? If so, which tasks did he participate in and how frequently?
- Were there things your husband did during this time that you disapproved of? If so, did you discuss these with him?
- What were the biggest problems you faced in your relationship with your husband?
- Do you have children? What are your hopes for your son(s)?
- What obstacles do you think you will have to overcome to help him/them achieve those goals?
- What are your hopes for your daughter(s)?
- What obstacles do you think you will have to overcome to help her/them achieve those goals?

D. In the time before you joined the SRG, did you have a role in community activities?

Probes

- If so, please describe your involvement.
- If not, why not? What prevented you from being involved?
- How did you feel the other members of the community viewed you at you at this time?

E. Can you think of an event or a story that is a good example of the main problems and challenges you faced at this time? Please tell us about it.

V. Changes brought by SRGs (40-45 minutes)

A. Now I'd like us to focus on how your lives have changed since you've been an SRG member. First, how has your relationship with your husband changed?

Probes:

- When you get a loan from the SRG, who decides what to do with the money?
- How much say does your husband have in what will be done with the money?
- Do you have more access to the money in your household? Please give an example from a recent loan you have received.
- Do you have more control of the money in your household? Please give an example.
- Do you speak to your husband differently or treat him differently? How?
- Does he speak to you or treat you differently? How?
- Has quarreling increased or decreased?
- What issues do you now quarrel over? Are they different than before? If so, how?

B. Since you've been an SRG member, how has the way you spend your time changed?

Probes:

- Do you spend more time outside the home? How much is devoted to SRG activities?
- What activities can you do more of since you have been an SRG member?
- How has this changed the way you handle cooking, cleaning, and child-rearing?
- Have there been times when you felt like the SRG interfered with your ability to do your job as a mother or wife? If so, please describe those circumstances.
- What does your husband think about your SRG activities?
- What impact have the life-skills trainings had in your life?

C. Since you've been an SRG member, do major decisions about work or money or children get made differently?

Probes:

- Please tell us about a major decision that has been made recently and describe the way it was made?
- Did you and your husband talk about it? How did that go?
- What have you used loan money for?
- How was this decision made?
- Is there conflict because you now want a greater say in household decisions?
- Has your ability to choose one course of action changed? If so, how?
- Do you have more authority now?
- How does your husband feel about this?
- Previously, you may not have had a significant role in community affairs. Has this changed? Please describe in what ways?
- Has your status in the community changed? Do you feel more respected? If so, by whom and how do you know that this is the case?
- Do people speak to you differently? Do they say different things? Please describe these changes.

VI. Wrap-up and self-assessment (10 minutes)

A. How has your opinion of yourself changed since you joined the SRG?

- Do you think about the future differently than you used to?
- What hopes do you now have that you didn't have before you joined the SRG?

B. Do you have a story that is a good example of how your sense of self has changed since becoming an SRG member?

C. Do you have anything else you'd like to share with us today?

Thank you for taking the time to share your experiences and thoughts with us.

Annex C: Sample In-depth Interview Topic Guide

I. Sample Introduction

Thank you for talking to me today. Today, I'd like to discuss Self-Reliance Groups with you. The discussion will last about 90 minutes and will be recorded so that we don't miss anything that you say. I promise that no one except the researchers will hear your words. Your name will not be used in the study. Do you agree to have the conversation taped?

In this conversation, there are no right or wrong answers. We want to hear your thoughts, descriptions and stories based on your personal experiences and observations.

For this kind of research, details are very important. Please be as specific and descriptive as you can. If you have stories that capture the essence of your views, we would like to hear them. Do you have any questions?

II. Warm-up

- ◆ Can you tell me where you live? Please describe your village?
- ◆ What are the main SRG activities in your village?

III. Life before marriage

- ◆ Please think about your life just before you got married. What was a typical day like at that time? PROBE TO GET A SENSE OF HER ROUTINE.
- ◆ What was your living situation then? Who did you live with?
- ◆ What were your responsibilities in the household? PROBE FOR HOW IMPORTANT AND MUNDANE TASKS WERE DISTRIBUTED AMONG THE HOUSEHOLD MEMBERS.
- ◆ What work did you do outside the house?
- ◆ How did you spend your spare time? PROBE FOR WHO SHE SPENT HER TIME WITH.
- ◆ If you wanted to do something different than your day-to-day routine, did you speak to anyone for advice or permission? PROBE FOR DECISION-MAKING PARTICIPATION.
- ◆ Who had influence on the major decisions you made? PROBE FOR LOCUS OF CONTROL.
- ◆ Were there conflicts in your home? With your father? Mother? Brother? Sister?
- ◆ Please describe a conflict from the time before you were married. PROBE FOR A NARRATIVE, INCLUDING THE ACTORS, THE MAIN INTERACTIONS, AND THE RESOLUTION.

IV. Life before SRGs

- ◆ Now, I'd like you all to think about your life in the time just before you joined the SRG. Please think about your relations with your husband and in your household. If you had children then, please think about the decisions that were made about schooling and medical care. Please think about how you managed to get money. Please try to remember the patterns of your daily life.
- ◆ What were the main pressures and problems that you faced? PROBE FOR LIST AND EXAMPLES OF EACH. IF MANY ARE LISTED, ASK RESPONDENT TO CHOOSE THE TOP ONE OR TWO AND ELABORATE THESE.
- ◆ In the time before SRGs came to your village, what were the main community development activities?
- ◆ What was your level of participation in these activities?
- ◆ Did you feel they reflected the priorities you had for yourself and your family? PROBE FOR WHO SHE THINKS THE ACTIVITIES WERE DESIGNED TO BENEFIT AND WHETHER SHE FEELS LIKE SHE OR HER FAMILY BENEFITED FROM THEM.
- ◆ How were decisions made about major decisions in your family? PROBE FOR WHO GOT A SAY IN MAJOR DECISIONS.
- ◆ Did you and your husband discuss decisions about work? Debt? Money? Food? PROBE FOR EXAMPLES OF EACH KIND OF DISCUSSION.
- ◆ Did you and your husband discuss decisions about child-rearing? Schooling? Medical care? PROBE FOR EXAMPLES OF EACH KIND OF DISCUSSION.
- ◆ Before you joined the SRG, what were your responsibilities in the household? PROBE FOR SHARE OF COOKING, CLEANING, CHILD REARING. PROBE WHETHER RESPONDENT THINKS IT'S PART OF BEING A HUSBAND/FATHER SHARE IN THESE TASKS.
- ◆ Before you joined the SRG, what were the biggest problems you faced in your relationship with your husband?
- ◆ What conflicts did you have with your husband or other family members over these decisions? PROBE FOR NARRATIVES OF SPECIFIC CONFLICTS: THE SUBJECT OF THE DISPUTE; WHAT HAPPENED; WHETHER ANYONE INTERVENED IN THE DECISION-MAKING; THE OUTCOME.
- ◆ What did you and your husband quarrel about? PROBE FOR SUBJECT; TYPICAL CONVERSATIONS; WHAT HAPPENED; HOW THEY GOT RESOLVED.
- ◆ In your household or in others you know about, did quarreling ever become violent? If so, please describe the circumstances. VERY IMPORTANT TO PROBE FOR SPECIFICS: THE SUBJECT OF THE QUARREL; THE CYCLE OF ESCALATION; INTERVENTIONS, IF ANY; WHAT THE RESPONDENT THINKS ABOUT VIOLENCE BETWEEN HUSBAND AND WIFE.
- ◆ Do you and other women ever talk about who should make decisions in a family? How do these conversations go?

- ◆ What makes a husband a good one? PROBE FOR DESCRIPTIONS OF HOW SHE AND THE WOMEN SHE KNOWS EXPECT THEIR HUSBANDS TO BE.

V. Changes brought by SRGs

- ◆ Please think about how your lives have changed since you joined the SRG. How has your relationship with your husband changed?
- ◆ What are your main SRG activities? PROBE FOR DAILY, WEEKLY, AND SEASONAL ACTIVITIES.
- ◆ What are the most significant changes in your life since you joined the SRG? PROBE FOR CHANGES IN WORKLOAD, SELF-CONFIDENCE, FINANCES, MOBILITY, IN ACTIVITIES, IN ATTITUDES.
- ◆ Do you speak to your husband or treat him differently? Does he speak to you or treat you differently? PROBE FOR CHANGES IN LEVEL OF RESPECT OFFERED AND EXPECTED. PROBE FOR SPECIFIC EXAMPLES OF CONVERSATIONS THAT ILLUSTRATE THE CHANGE.
- ◆ Has quarreling with your husband changed since you became an SRG member? Increased or decreased? Do you quarrel over different things? Has it become more or less severe? Does the SRG play a role in your quarrels?
- ◆ Since you've been an SRG member, how has the way you spend your time changed?
- ◆ Do you spend more time outside the home? How much of your time is devoted to SRG activities?
- ◆ How has this changed the way household tasks like cooking, cleaning, and child-rearing are divided in your home? PROBE FOR WHETHER SHE HAS TRIED TO GET HER HUSBAND TO ASSIST HER.
- ◆ Have there been times when you felt like the SRG interfered with your ability to do your job as a mother or wife? PROBE FOR A NARRATIVE OF SUCH A TIME.
- ◆ Does your husband assist you with your SRG activities? PROBE FOR HOW HE HELPS HER IF SHE SAYS HE DOES.
- ◆ Since you have been an SRG member, do major decisions about work or money or children get made differently? PROBE FOR A MAJOR DECISION THAT HAS RECENTLY BEEN MADE AND ELICIT A DESCRIPTION OF THE PROCESS AND CONVERSATIONS.
- ◆ Have conflicts occurred because you now want a greater say in household decisions? PROBE FOR SPECIFIC INSTANCES.
- ◆ What do you think about men who share decision-making authority with their wives? PROBE FOR WHAT WOMEN WHO RESPONDENT KNOWS SAY ABOUT AUTHORITY SHARING. Do non-SRG members agree with SRG members about authority sharing?

- ◆ How are SRGs changing the way men and women relate in the village? PROBE FOR EXAMPLES OF WOMEN'S ASSERTIVENESS AND FOR MEN'S RESISTANCE.
- ◆ How has your status in the community changed since you joined the SRG? PROBE FOR EXAMPLE OF INTERACTIONS THAT DEMONSTRATE CHANGED STATUS.

VI. Wrap-up

- ◆ How have you changed since you joined the SRG? PROBE FOR INTERNAL/PSYCHOLOGICAL CHANGES AND FOR HOUSEHOLD CHANGES AND FOR COMMUNITY CHANGES.

Thank you for taking the time to share your experiences and thoughts with us.