



Two pathways to women's agency: Rights-based mobilization and livelihoods-based collectives in rural India

Formative Case Studies from Bihar and Chhattisgarh, India

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Introduction

Why this research

Women's effective leadership and representation are central to just and resilient agrifood systems, yet there remains a "dramatic imbalance" between women's extensive contributions to agrifood systems and their leadership and decision-making power (Gerli 2015). Advancing women's leadership, however, requires evidence on what shapes women's leadership and what helps to sustain it, and this evidence base remains fragmented across geographies, sectors, and organizational types. Much of the existing evidence relies on narrow, quantitative indicators — such as counts of women in leadership positions — that capture little about the quality of leadership, the collective or informal forms it can take, or the pathways and trade-offs involved.

This note presents two formative, qualitative case studies conducted as part of a broader effort by the CGIAR Gender Equality and Inclusion Accelerator to build comparable, cross-context evidence on women's leadership in agrifood systems (see Elias et al. 2025). The two studies — one with a rights-based labour collective in Bihar and one with women's self-help groups in Chhattisgarh — were designed around a shared set of research questions so that their findings could speak to each other, even though the organizational forms, histories, and contexts they examine differ substantially.

Research questions

Both case studies were designed around the same core research questions, focused on understanding women's voice and agency and the instrumental role that voice and agency play in women's wellbeing within and outside the home:

1. How do women and men in these communities understand leadership, voice and agency?
2. How have women — both non-members and members of these collectives — experienced changes in their voice and agency, both within the household and in the broader community? How do they view the role of the collective?
3. What has been the impact of improving women's voice and agency on other outcomes of interest related to their welfare and the welfare of their household members, such as physical and mental health, employment, or children's outcomes?
4. How do men and community leaders in these communities understand women's voice and agency? How do they view the role of these collectives?
5. What gender norms might limit women's ability to participate actively in community decision-making and exercise voice and agency, and how can these norms be addressed or accommodated?

In Chhattisgarh, given the tribal context of the study sites, the research team also explored an additional, site-specific question on participants' relationships with forests, rivers, and land, and how these relationships shape livelihoods and women's sense of empowerment.

Approach at a glance

Both studies used the same broad qualitative approach — focus group discussions and key informant interviews with women members, non-members, women leaders, and men — applied to two purposively contrasting cases: a rights- and entitlement-based labour movement in Bihar and livelihoods- and savings-based self-help groups in Chhattisgarh. Table 1 summarizes the two studies side by side. Over the course of this study, we developed focus group discussion guides and individual interview guides to ensure consistency in research questions and approach across the two cases (Raghunathan et al., 2026).

Table 1: Comparison of the two case studies

Dimension	Bihar	Chhattisgarh
Location	Muzaffarpur district	Dhamtari and Kanker districts
Collective / partner	Samaj Parivartan Shakti Sangathan (SPSS), a labour rights collective organized around MGNREGA entitlements	Women's self-help groups (SHGs) supported by PRADAN
Fieldwork dates	October 1–6, 2025	November 17–22, 2025
Sample	15 FGDs/KIs across 4 blocks	21 FGDs/KIs across 2 blocks

Summary of findings

Because both studies are small-sample, qualitative, and formative in nature, the patterns below are best read as exploratory and suggestive rather than generalizable or causal. Across both sites, women described gains in confidence, mobility, and the ability to speak in public and to institutions — changes that participants themselves connected to their involvement in the collective. In both sites, however, women and men also described persistent gender norms that continue to shape who can participate, when, and how, with change unfolding gradually and often through negotiation rather than open confrontation.

The two cases also point to different pathways into collective agency. In Bihar, women's mobilization grew out of a rights- and entitlement-based struggle centered on MGNREGA wage claims, in a context of landlessness and caste-based exclusion; leadership here is closely tied to the ability to question power and demand entitlements. In Chhattisgarh, women's agency is more closely tied to building technical and financial credibility through SHG savings, training, and agricultural practice, with leadership emerging gradually as women accumulate recognized knowledge and experience. Both studies also surface trade-offs — including workload, caste or institutional constraints, and the concentration of leadership among a small group of early adopters — that qualify the benefits observed and point to open questions for the wider research agenda.

How this note is organized

Part I presents the Bihar case study and Part II presents the Chhattisgarh case study, each reproduced as written and approved by the case study authors. Each part retains its own research design, limitations, and positionality statement, since these are specific to each study's context and fieldwork.

Part I. The role of collectives in empowering women: A case study of the Samaj Parivartan Shakti Sangathan in Bihar

1 Introduction

We arrive on the outskirts of Muzaffarpur and call Meena devi¹, our primary contact. She puts us in touch with Rita Devi, who will meet us on the main road at the Mahanth Maniyari petrol pump, and accompany us to the meeting place, a small *sangathan* (organization or collective) office walking distance away. We pull up beside the petrol pump and wait, and soon enough a woman appears, knocks on the door of the car and enters, guiding us to the location.

We arrive to a sea of color. About 40 women in saris with the pallus pulled over their heads have gathered in a tiny room with one wooden bed in one corner, on which we are asked to sit, perched above the others. Women crowd round the bed on the floor, gazing up at us, wondering who we are and why we are here. Meena devi turns out to be a tiny lively woman, probably about 60 years of age, who immediately takes charge of the gathering. “Kalyani ji”, she begins, addressing us confidently and familiarly, “these are the women of the *sangathan*.”

We are seated among a tiny fraction of the members of the *Samaj Parivartan Shakti Sangathan* (SPSS; loosely, the Organization for Societal Change and Empowerment). The founder of the *sangathan*, Vijay Sahni, is not in Muzaffarpur and will not be present during our 6-day visit, but he has put us in the capable hands of his deputy, Meena Devi. It is a pity that we will not meet Vijay, as his story is great fodder for a Netflix mini-series. Vijay is from the *mallah* caste, classified as an Extremely Backward Class (EBC) and traditionally associated with raising fish and managing boats. A class 7 drop out, Vijay was working as an electrician in Delhi when he paid a visit to his village, Ratnauli, in Muzaffarpur, in 2010, and learned about a new scheme called “narega” (a hindi-ized name for “NREGA”). *Majdoors* (labourers) were discussing not having been paid wages for work done under the scheme. Vijay was intrigued, and upon returning to Delhi, frequented a local internet café, where he managed over several visits to navigate to the scheme website, and within it, to the “muster rolls” or attendance sheets of workers from his village.

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a national workfare program that was rolled out in three phases from 2006 to 2008. The Act provides for a hundred days of unskilled manual work per year for rural households, compensated at a stated minimum wage for a fixed amount of work. To participate in the scheme, the household must possess a job card that lists all household members above the age of 18 years who are eligible to work on the program. Work conducted under the MGNREGA was intended not only to provide wage-support for workers during agricultural lean seasons, but also to build and develop durable rural infrastructure that could support sustainable livelihoods. This included water management (wells, ponds, canals, trenches), land development, plantations and other works listed within schedules of the Act.

¹ All names used in this document are pseudonyms.

Vijay printed out hundreds of pages of the “official” muster rolls from the NREGA website and carried them back to Ratnauli, where he began confirming the official records against what the *majdoors* themselves reported as days worked and compensation received. Gradually he began to uncover a web of corruption. Workers were listed as having worked when they hadn’t or as having been paid for many more days than they had actually worked, with the money being siphoned off to line the pockets of the local elite. This was the beginning of the SPSS, Vijay’s effort at organizing the laborers to demand their entitlements and put an end to the corruption they had discovered.

2 Research Design

2.1 Context

Bihar remains one of the poorest states in India, with 36 million people living below the poverty line (World Bank, 2016). The state faces high levels of malnutrition; around 43 percent of children under five are stunted and 41 percent are underweight (Pant et al., 2022). The state also has low dietary diversity and limited access to basic health and sanitation facilities (Pant et al., 2022). Despite steady improvements, Muzaffarpur and several other districts lag due to persistent challenges in livelihoods, access to diverse diets, health, and sanitation especially among women and children. Figure shows the location of Bihar within India and Muzaffarpur within Bihar.

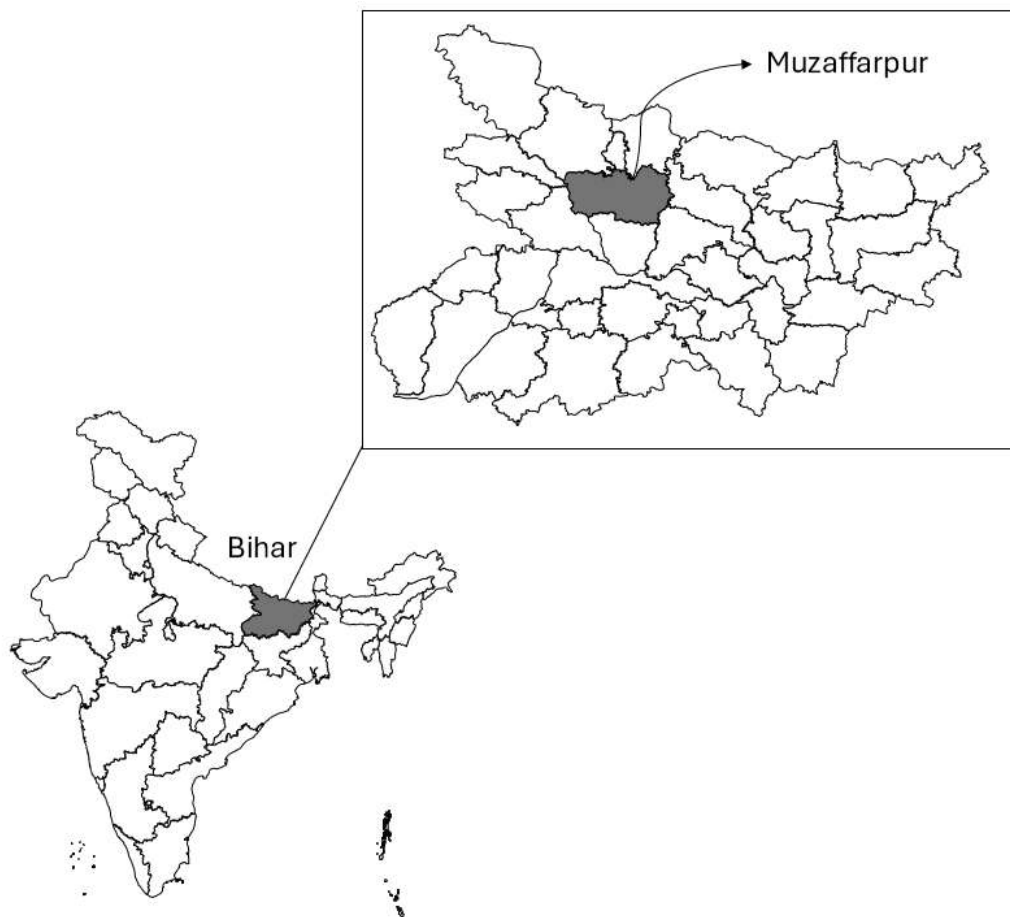


Figure 1: Location of Muzaffarpur district in Bihar, India

Notes. The shaded area in the inset map shows Muzaffarpur within Bihar, and the larger map shows Bihar's position within India.

Table 2 presents key MGNREGA performance indicators for Bihar and for Muzaffarpur district in the financial year 2025-26. On average, households in both areas received about 34 days of employment, far below the 100 days guaranteed under the Act. Women accounted for more than half of total person-days, indicating relatively high female participation in the scheme. Scheduled Caste households contributed 16 percent person-days in Bihar and 11 percent in Muzaffarpur while participation from Scheduled Tribes remained minimal (due to their low overall proportion within the state population). The average daily wage stood at close to INR 250 per person with marginal differences between the state and the district. The official minimum wage under the NREGA is currently INR 255.

Table 2: Employment and wage statistics under MGNREGA in Bihar and Muzaffarpur (FY 2025-26)

Indicator (FY 2025-26)	Bihar	Muzaffarpur
Average days of employment provided per household	34.71	34.43
Average wage rate per day (₹/person)	249.39	246.19
SC person-days (% of total)	16.36	11.14
ST person-days (% of total)	1.68	1.14
Women person-days (% of total)	58.21	55.44

Notes: Data sourced from NREGA MIS, Government of India (https://nreganarep.nic.in/netnrega/nrega_ataglance/At_a_glance.aspx; accessed 10 Oct 2025)

2.2 Research questions

The qualitative formative work we conducted with the SPSS in Muzaffarpur, Bihar was focused on understanding women’s voice and agency, and the instrumental role voice and agency plays in improving women’s wellbeing within and outside the home. Our specific research questions were as follows:

1. How do women and men in these communities understand leadership, voice and agency?
2. How have women—both non-members and members of these collectives—experienced changes in their voice and agency both within the household and in the broader community? How do they view the role of the collective?
3. What has been the impact of improving women’s voice and agency on other outcomes of interest related to their welfare and the welfare of their household members, such as own physical and mental health and employment, or their children’s outcomes?
4. How do men and community leaders in these communities understand women’s voice and agency? How do they view the role of these collectives?
5. What gender norms might limit the ability of women to participate actively in community decisionmaking and exercise voice and agency? How can these gender norms be either addressed or accommodated?

In addressing these specific questions there is, as implied by the structure of the specific questions, a specific eye for intersectionality, with a focus on women’s age, ethnicity, and duration of membership in these collectives.

We were in Muzaffarpur for five days and conducted 15 complete interviews during this time - both focus group discussions and key informant interviews with women members of the *sangathan*, their husbands, and those in positions of leadership. We spoke to a couple of women who were not part of the *sangathan* as well. In total, we visited four blocks—Kurhani (where the *sangathan* started and where Mahanth Maniyari and Ratnauli are located), Sakra, Muraul, and Musahar blocks, and in each block, we visited 1-2 villages.

2.3 Limitations

In the course of our visit, we departed from the planned study design in several ways borne of necessity. We describe these here.

2.3.1 Limited variation in ethnicities

In conceptualizing this study, we had envisioned speaking to women members of different ethnicities. This proved to be more difficult than we had expected. Most of the members of the *sangathan* belong to the *majdoor* class, drawn largely from the *chamar* caste (a scheduled caste in Bihar). We did encounter some Muslim women and some women from the *kurmi* caste, a backward caste perceived as being slightly higher on the hierarchy than *chamar*. However, we met these women in group discussions, not one-on-one key informant interviews, and since their numbers were very small (2-3 overall, among the 100-odd women we encountered across all conversations) we were not able to draw any specific ethnicity-related inferences.

2.3.2 Lack of village meetings

Several of the guides we used asked about meetings, and how women's ability to participate in these meetings and to speak out publicly had changed over time. While designing the guides, we had assumed that the village would have regular *gram sabha* meetings where residents would deliberate on issues related to their village, including what works to initiate and which assets to construct under the NREGA. However, our conversations indicated that *gram sabha* meetings were few and far between. The women in the FGD in Rampurmani village of Sakra block said that no meetings had been held for a long time, but the meetings that do happen are not publicized and only those households that live around the *Panchayat Bhawan* (typically upper caste households) are informed about these meetings. Their class of *majdoor* workers is never informed about these meetings, and none of the women in the FGD had ever attended a *gram sabha*. This was confirmed in subsequent discussions as well. Initially we adapted the question to ask about *sangathan* meetings, but the *sangathan* also does not hold regular meetings among all its members (as distinct from its *dharnas* or sit-in protests) and so we stopped asking those questions from the guides altogether.

2.3.3 Lack of privacy

It proved very difficult to organize meetings with key informants in private, or to hold focus group discussions with anything less than 20 women (and an equal number of men and children hanging on). Initially we tried our best to limit the size of the group discussions, citing the difficulty of having conversations and hearing everyone's point of view, but as these meetings were held in a public place, we eventually gave up being able to control the crowd. Only a few key informant interviews, especially those with women leaders, could be held in relative privacy.

2.3.4 Weather-related challenges

On the penultimate day of our visit, there was a red alert over Muzaffarpur, and a very serious storm developed, with heavy rain all day long and windspeeds of 40-50 kilometers per hour. At the time the storm broke, we were in Dumri village in Musahar block, sheltering in one room of a *sangathan* member's house along with her cow and a single goat, fearful of the nearby dam on the river breaking and us being submerged. We were stranded there for 3-4 hours and finally decided to take our shoes off and wade through the water back to our car. Many trees had fallen during the storm, so leaving the village took almost 1.5 hours and then returning to the hotel took another 2.5 hours.

The next day, we visited Chainpur Wajid, a village in Kurhani block. The storm had wreaked terrible damage here. We began to talk to women on the steps of a shop, but soon realized that this was neither the time nor the place for these conversations – one woman burst into tears as her roof had blown away and her house was knee-deep in water, others were mourning someone in the village who had died when they were struck by a dislodged asbestos sheet from another roof. People had gathered in large numbers thinking we were there to record damage for government compensation and were upset and angry to hear that we had nothing to do with the government. We managed to complete one interview there but did not think it wise to extend our stay. As a result, the overall number of interviews we were able to conduct is smaller than we had planned.

2.4 Positionality statement

The authors of this piece are upper caste, Indian born researchers with expertise in health and nutrition, gender and social protection, particularly in rural India and rural Bihar. Both team members collaborated on various stages of the research process, including the development of the question guides, data collection, and writing. Despite the warm welcome the women of the *sangathan* provided us, we are acutely aware that in conversations with women in Bihar our caste and class status was very evident (for example, both researchers were, on average, a foot taller than the women we were talking to). Where relevant, we reflect on the ways in which we think this positionality might have affected the responses we received.

2.5 Ethical approval

This study received ethical approval from the International Food Policy Research Institute's Institutional Review Board on September 29, 2025 (IRB application number PGI-25-0934).

3 Qualitative findings

3.1 The origins of the *sangathan*

Mahanth Maniyari, where we are seated in an ever-expanding group of women, was where the *sangathan* began about 14 years ago and can be thought of as part of the “core” of the *sangathan*'s work. As Meena devi recounts, it all started when Vijay visited their village 14 years ago and called a gathering of women to discuss the NREGA. Meena, and many of the other women involved in the *sangathan*, are from the *ravidas* caste, a sub-caste of the *chamar* Scheduled

Caste, that traditionally worked with leather. Since working with leather meant dealing with dead livestock, they were considered unclean and are towards the bottom of the caste pyramid. In Bihar, where caste and its associations are ubiquitous, it is hard not to see the discrimination this group faces. They do not own any land of their own—all land is owned by the *bhumihar* or other general caste groups—and all their earnings come from the sale of their labor, either in the fields of the *bhumihar* during harvest or sowing seasons, or in the NREGA, or in assorted odd-jobs like construction and masonry. As one male respondent put it, *“I work as a raj-mistry (mason). The work is not consistent throughout the year, sometimes I get work, sometimes I don’t. When this work is not available, I don’t do any regular work. I am associated with the sangathan, so if NREGA work comes, I also do the work of cutting and carrying the mud. I also work in the fields when that work is available. Whatever work I get, I do.”*

Before the *sangathan*’s work began in Mahanth Maniyari, very few workers had NREGA job cards and even fewer had ever worked on the program. Occasionally workers would be gathered to do some manual labor, paid something and sent away, to provide cover for the muster rolls that the village elites were fabricating to claim funds under the Act. They did not know if they were being paid the right amount, but often they did not have a choice but to work. Sometimes they did not get paid at all—in one instance the women summoned by the *mukhiya* (village head) worked for ten days, but when they went to collect their money at the post office, he accompanied them and made them hand over all their earnings, insisting that it was his money since he had got them the work. In other cases, the village elite took away their job cards and refused to return them.

All of this made them mistrust the motives of anyone who came to talk to them about the Act. Initially, Meena devi tells us, they did not trust Vijay either and told him they would not give him their job cards. He agreed, saying all he needed was the job card numbers, not the card itself. Using those job card numbers, he wrote applications for work on their behalf. They were registered to work within a week, and a week after that, an NREGA worksite opened in their village. But it was only after they worked and got paid for the work, that they really began to trust and believe in Vijay.

In the beginning, there were only five women who joined the movement – Meena devi, Sita Devi, Bindu Devi, Mona Begum and Sushma Devi. Once the work started happening and women started to get paid, more women from Mahanth Maniyari joined the struggle. Soon about 20-30 women from the panchayat were involved in the *sangathan*, and slowly word began to spread to other areas. Some of it was organic; neighbouring panchayats saw the work happening in Mahanth Maniyari and wanted their village to join as well. Some was through the connections the women themselves had. For example, the *sangathan* got a foothold in Durkapur in Muraul block as it was the maternal home of one of the initial *sangathan* members, who suggested they visit and organize the women there.

3.2 Understanding of leadership

One of the first questions we asked both women and men, in focus groups as well as in individual interviews, was about their understanding of leadership. One of the complications was in finding a word for “leader”. The Hindi word— *“neta”*—is closely associated with political leadership and as one respondent in Kurhani block said, the word has negative connotations. Instead, we used

the word “*agaari*”, which loosely translates to “the one who is in front of others”. Despite the difficulties in translating and communicating the concept of leadership or of a woman who has voice and agency, several interesting insights emerged from our interviews.

First, when we asked whether respondents thought of women or men when they first thought of leaders, both men and women usually said “women”. However, this appeared very much to be a response to us, as clearly wealthy upper-class women, and to an understanding of what kind of response was acceptable (or desired). In one meeting in Muraul, “man” slipped out of one woman’s mouth and then she quickly changed it to “woman” after others spoke. The husband of a coordinator was one exception to this, as he said he thought of men as leaders. When we asked if a woman could also be a leader, he said “*yes, an educated woman could be a leader, she needs to be strong and independent, needs to be able to take others along.*” We then asked if a woman leader addressing a gathering of men would be listened to. He paused for a bit before agreeing that men might not listen to women. This is because “*a male leader remains “tight” while women are “soft”. Men will stand up to others, but women will stay quiet. But women can take courage from people who stand behind them.*” (In this context, “tight” means “strong” or “inflexible”.)

Second, the first adjective that was attached to being a leader or being someone who took others along and expressed voice and agency was “*jaankaar*”, or knowledgeable. This emerged time and again. A leader must be knowledgeable and must provide information to others. This does not necessarily mean that they must be educated. Most of the women in the *sangathan*, including its leadership, are not educated and cannot read and write, but are still regarded as leaders since they impart information. But those who can read and write are often elevated or given additional tasks. For example, in one panchayat in Muraul block, an existing coordinator who could not read or write was replaced by another woman member who could, with the former coordinator ultimately leaving the *sangathan* for reasons that were not specified. Others who are educated are asked to take on tasks like applying for job cards on behalf of the women, or, as one husband of a coordinator told us, staying up late into the night at the protest meetings, writing the job card and work applications and letters to government officials. This gentleman spread his hands two feet apart to indicate the height of the stack of applications he had completed at one protest meeting.

Third, a leader must be doing something for the community for them to be considered “*agaari*”. The quality of selflessness was highly valued; a leader must be seen to be fighting for a larger cause on behalf of the group for them to claim him or her as a leader. One interesting example came out from Dumri village in Musahar block. Along with Vijay, another upper caste *bhumihaar* gentleman, Sukhlal, had also been mobilizing women in the village around NREGA. Much like Vijay, Sukhlal had good connections with government officials and was able to read and write, so could transmit information. But when asked if the women considered Sukhlal as a leader, they said no, because “*apne patidaar (bhumihaar) mein jo ladai jhagda hota hai, usmein woh sab didi ko sahsi kar deta hai.*” (“Whenever there is a fight within the *bhumihaar* caste, he summons the women to the land in a show of strength”). He used the women for his own purposes, and so they did not trust him.

Fourth, a leader must be fearless, *“dabaav mein nahi aana chahiye”*, i.e., he or she must not be easily intimidated. This is an important aspect of leadership for this movement, which has repeatedly faced the wrath of the elite upper caste groups in their villages. Meena devi recounted a story from early on in their struggle when they had collectively organized a protest against the village head. At that time, a *bhumihar* (upper caste) lawyer had lent them his support, telling the mukhiya that he could not take money that was the workers’ entitlement. Soon after this, the lawyer was shot dead. Any leader in the *sangathan* must become inured to the inevitable threats and intimidation that they will face from those whose power they are challenging.

Fifth, it is important for a leader to inspire others and to leave behind a legacy. Meena devi told us about her visit to Delhi and how she chanced upon Rani Jhansi road. The Queen of Jhansi, Rani Laxmibai, is a powerful female icon from the 1857 rebellion against the British, enduring in the public imagination even today. Meena devi said, *“I think it is important that leaders like her leave behind a legacy even after they are gone. I would like to be a leader like Rani Jhansi because they fight for the community. Even if I die, I need to leave something behind so that the community grows because of the work we do.”*

Sixth, a leader must not lose their temper. As one male key informant put it, *“a leader is someone who is patient and speaks with kindness, who tolerates mistakes and tells people what the better or more correct way is of doing something, but without shouting or losing their temper.”* The ability to bring people along through inspiration rather than through fear is a key component of being considered a leader.

Lastly, neither men nor women said that a leader must be of a certain caste, either their own or an upper caste. So long as a leader appears knowledgeable, selfless, and confident, they can be accepted as a leader.

3.3 Benefits of joining the collective

The *sangathan* largely fights for the right to work under the NREGA and organizes workers to demand 100 days of work. However, none of the households we spoke to received 100 days of work under the program, as supported by the numbers in

Table . In the “core” of the *sangathan*, in Kurhani block where operations began, the *sangathan* is at its strongest, delivering 60-70 days of work a year to the laborers. In other areas, the “peripheries”, the collective is much weaker, and women report getting 14 days (the length of one muster roll) or 28 days at most.

This was evident to us on our visit to Mirapur, where we attempted to hold an FGD with women from the *sangathan*. We arrived to find a group of about 30 women and 10-15 men waiting for us. Before we could even introduce ourselves, one man had begun complaining about the fact that his job card had been cancelled. He brandished his papers in front of us, demanding our assistance in reinstating his job card, mistaking us for government officials. We tried starting a conversation, but the group was too agitated to talk about women’s empowerment, so we sat back and allowed the session to devolve into a grievance redressal session, with Meena devi taking charge. Workers complained about not being paid on time and about showing up late at the worksite and not having their attendance marked, meaning that they lost a day of work. Delayed wages had led to many workers losing interest in the program and trust in the *sangathan*.

The minimum wages for NREGA work are INR 255, though most workers do not receive the full amount, as they are told that they have not worked as much as needed (there are requirements on the volume of earth to be dug to earn a daily minimum wage). Even if we assume INR 255 per day and the maximum of 70 days of work a year, this amounts to less than INR 18,000 per year (or ~USD 200 per year) for a family of 3-5 people. Even in rural India, this amount of money is ridiculously low to support real material change.

When we first started asking people about the benefits of joining the collective, the responses came pat – “*Sangathan mein judne ke bahut faayde hai*” (“there are many benefits of joining the *sangathan*”). Women reported being able to educate their children and put them through school. It was only on Day 3 that we began pushing back a little, asking them to elaborate on the material benefits of the small amounts of money they were receiving. Slowly the answers began to unravel, with women responding that the money did not support education as much as just paying for whatever was needed for the “*ghar ka kharcha*” (household expenses). On probing further with the *sangathan* leadership, we discovered that the wording around schooling and educating children came from them – the *sangathan* kept repeating this in its meetings, encouraging its members to invest in their children’s education, and even distributing notebooks and pens for school-children. The desire to educate children with increased income should, therefore, be viewed as aspirational. This is not to diminish the goal, on the contrary, the fact that aspirations have been raised by the *sangathan* suggests that future investments will follow, when women are able to invest.

Even though the NREGA money is woefully small, it is a lifeline for these households, with several women saying that it would be very difficult to make ends meet without this money coming in every year. We reflect further on this issue in Section 4.

More important than any material benefits, however, are the intangible benefits that the *sangathan* has conferred in the form of a collective solidarity, the confidence it has given women, and their ability to exercise their voice and agency. Almost every such conversation indicated that prior to the *sangathan* arriving in their village, these women did not leave the house and did not know

anything about the outside world. As Meena devi put it, *“Initially I did not have any experience giving speeches. I never used to leave the house. The first meeting in which I spoke was the protest at the panchayat bhavan. Vijay ji warned me in advance, he said he will speak first, and I should learn from him, but I should not repeat what he says but should add something of my own. I was nervous when I took the mic, but I spoke about my life and my experience. Everyone applauded after I spoke, and it felt good. Later, I was nervous at the district protest, but I was able to speak. Slowly the more I spoke the more confidence I got.”*

In a separate conversation with two women, one said, *“See, four years ago I was stuck inside the house. I never left the house. If you only stay within the house, you don’t get any insights, any information. I have only started leaving the house once I joined the sangathan. Initially I joined because my MIL told me about it. I didn’t know if I would get any benefit, then it took a bit of time to get money. Earlier I would be a bit scared when talking to people, now I don’t feel scared at all.”*

The second woman responded, *“Earlier when I left the house, I felt a little scared or underconfident. But then I started to realize that when I told the women to sit, they would sit. That gave me a bit of confidence, slowly it grew. Then I used to come and go from Vijay ji’s village, and started getting more confidence from him, some encouragement.”*

Nodding in agreement the first woman added, *“It becomes a habit. Now it is second nature”*, referring to conducting meetings and speaking in public.

It is hard to overstate the importance of this newfound confidence and their ability to raise their voices, make speeches, write songs, and lead meetings. This is even more so because historically this is a caste group that has never been seen as having rights or having a voice of their own. We saw the results of this on our last day, when we insisted on speaking to a member of an upper caste household, a brahmin family, who played no part in the *sangathan*. The matriarch of the house welcomed Meena devi into her home and seemed to invite her quite warmly to sit and join us. Later, I asked Meena devi about this and she said that even a few years ago she would not have been allowed into the house, let alone asked to sit with them. This grudging respect has come because she is seen as a leader in her own right, and because there are some side benefits to the *sangathan* – since they agitate also for improvement of the Public Distribution System, which provides a monthly food allowance, even the richer households stand to benefit from their efforts.

3.4 Gender norms

We asked both women and men about prevailing gender norms that might aid or hinder women’s voice and agency within the community. This question also proved to be a difficult one to ask, since there is no Hindi translation that captures the meaning of the term adequately. We initiated these conversations by asking if there were any things that women could do that men could not do. Almost everywhere, the immediate response was *“jo purush kar sakta hai, who mahilaayein bhi kar sakti hai”* (“Women can do whatever men can do”). Even if untrue, we found this informative, as our past field experience in Bihar and elsewhere indicates that this would not have been

the response prior to the establishment of the *sangathan*. This suggests a shift in mindset that could be a precursor to future transformation.

Further probing unearthed gender norms around work and mobility. First, domestic chores remain squarely the woman's domain. While men will learn to cook for themselves if they must leave the home, say to migrate for work, they do not cook while living at home. Women are also expected to look after the cleaning and to care for the children. This expectation is shared by men and women. As one woman put it, "*Ab ghar mein, jab bahu laaya hai aadmi, shaadi byah karke, toh ghar ke kam dhandha karne le liye, khaana-peena banana ke liye, bartan saaf karne ke liye, saaf suthra karne ke liye. Mard jo hai, who jaata hai kaam karne, bazaar mein kaam karke, thak ke ghar aayenge, khaana peena ghar me milna chahiye*" ("Now in the home, when the man brings back a bride having married her, it is for someone to handle all the work at home, make all the food, clean the dishes, keep the house clean. The man goes out to work, goes to the market. When he comes home tired, he should find food ready cooked for him.")

This sentiment was echoed in conversation after conversation, even when the very same men and women told us that both genders engage equally in work outside the home, rendering the statement of the man being the sole breadwinner untrue. Even the women who left their homes for multi-day *dharnas* in the early, heady days of the *sangathan* made sure they had a daughter or a daughter-in-law at home to keep the house running. They also carried food and *chulhas* (wood cookstoves) to the meeting to help feed the crowd that gathered. Only one coordinator articulated this inequity, saying "*Mard toh ek rupaye ka kaam karta hai, aurat char rupaye ka. Aurat ke kaam ka koi maan hi nahi hai.*" ("Men do work worth one rupee whereas women do work worth four rupees – because we do both household work and earn a living. The work that women do is not recognized enough.")

The second norm was around mobility, and here we do see some signs of a shift, even if nascent. Traditionally, women are not expected to leave the house unaccompanied after dark, and doing so risks talk among villagers of their (lack of) morality and virtue. As one woman in Rampurmani village in Sakra block put it, "*Mahila khane ka saaman laati hai toh purush khush rehta hai. Wahi mahila agar raat ko jayegi toh unko dukh hota hai*" ("If the woman goes and buys foodstuffs, the husband is happy. The very same husband will be unhappy if the woman goes out at night."). Despite this, several of the *sangathan* women do travel at night to participate in protests and meetings, sometimes going as far as Delhi or Rajasthan, staying overnight in unfamiliar surroundings. This is so unusual for them that two women leaders from Kurhani reported that their husbands accompanied them for the first meeting. Only once the husbands saw the number of women gathered and that it was safe did they return home, leaving their wives at the protest. There are also other signs of changes in mobility; one male key informant reported that four women working in the nearby bank arrive on a scooter and no one bats an eyelid. However, this informant lived in a village right off the main highway, and these norms might look very different in villages further in the interior. Finally, one coordinator we spoke to said, "I can go out to the district to hold a protest, even at night, if required. However, I could not have done this myself without joining the *sangathan*. (...) I will also allow my daughter-in-law to go for any protest if it is for our good. In fact, I will stay back and do household work so that she can go."

The third set of norms was around caste distinctions and the kinds of actions that were “acceptable” for different caste groups. In our conversation with the upper caste brahmin woman in Mahanth Maniyari, we asked if it was now acceptable for women in their households to go out to work. “Yes”, she responded, “Our women can do sewing and knitting, can work in factories or take government jobs.” The implication—through omission—was that manual labor was not for women of their class. This was echoed also by the women in Rampurmani, who when asked why the upper caste women had not joined the *sangathan*, retorted tartly – “*Woh toh bade bade log hai. Who kabhi maati kudne, kaatne ka kaam karenge?*” (“Those are big women. Would they ever deign to pick up mud, dig mud?”). The fear of social sanction also limits other things, but for both men and women equally. For example, when asked if women could ride a motorcycle, the group of women and men gathered in Rampurmani laughed and said no, though this was less a gender norm than one around their caste status. Men of their caste would also hesitate to ride a motorcycle openly in their village, or to operate a car, as “*poonji pati wala hamko dekhke jalta hai, ki ek majdoor hoke kahe gaadi chala rahe hai?*” (“The wealthy classes look at us and burn with jealousy – how can a working-class daily wage worker drive a car?”).

Closely related to these are norms around the kind of work women can handle. Even though men and women both work, there are distinct differences in the tasks they perform. For example, the task of harvesting fish from a pond is always done by a man, as is the boatmanship. When asked if women can climb up to thatch the roof, one male respondent says no, women can lay bricks (“*eenh-masla ka kaam*”, the work of bricks and cement) but cannot lay a thatch roof. “*Mahilaayein ye kaam nahi seekhti hai. Isliye kynuki upar sheet jo hai ek channel par baithke lagana padta hai. Yeh thoda mushkil hai. Sari mein baithke nahi kar sakti hai*” (“Women cannot learn this work. That’s because laying the roof sheets requires them to be seated on one channel high on the roof. It is dangerous/difficult. She cannot do it in a sari.”) The last such example came from the men who climb the palm trees to extract the liquid that is used to turn into alcohol and other products. We watched one man climb the tree using a slung rope and were told that this was no work for women, as it was dangerous and involved climbing high. Women, it seems, must remain with their feet firmly planted on the ground.

3.5 Decision-making structure within the collective

During our interviews, we spoke to several women leaders who had played the role of a coordinator in the *sangathan* for anywhere between 2 and 14 years. Coordinators can be at the panchayat or the block level and help disseminate decisions and manage operations in a more decentralized manner. The process of becoming a coordinator was simple: you were asked to do so by Vijay, either because you had been involved with the *sangathan* for a long time and knew its functioning and were a familiar face to a lot of the women, or because you could read and write. The number of coordinators varies across locations. In Mahanth Maniyari, the “core” of *sangathan* operations, there are about 20 coordinators. But in other areas, one single coordinator can be responsible for close to 20 villages. Coordinators are paid a small amount depending on their level of responsibility – this can range from INR 500 to INR 2000 per month. These payments come from the *chanda* or contributions made by the members, typically about one day’s wage under the NREGA (~INR 200-250).

Coordinators have meetings over the phone once every few days or whenever there is a decision to be made. At these meetings, called by Vijay, decisions are conveyed about upcoming events, or the need for protests, or changes to the NREGA law, or new issues that have arisen among the members. Once this information is conveyed to the coordinators, they swing into action. For example, if Vijay informs them that a *dharna* is planned for a certain day, they make the necessary arrangements for the food, stoves, mats, and so on, while also spreading the word among the women they are each individually responsible for.

We ask the women to tell us more about how decisions are made within the *sangathan*, and the answers seem disappointing at first. One woman coordinator who joined the role two years ago says, “*Vijay Bhaiyya humare guardian hain. Woh jo bolte hai, hum karte hai.*” (“Vijay is our guardian. We do whatever he tells us.”) When we ask if they feel empowered to disagree with a decision Vijay makes, or to put forward a different opinion, the women respond that they are not reluctant or afraid to disagree, but that “Whatever Vijay tells us to do, we do. Whatever Meena devi tells us to do, we do. We listen to these two people.” Even Meena devi herself says, “We never disagree with Vijay. Most of the older coordinators are able to talk to him freely but the newer ones may hesitate a bit. He gives us instructions, and we follow them. Sometimes we may also make suggestions which he listens to and explains to us why something can be or cannot be done. For example, if we tell him that we want to hold the protest in Muzaffarpur today, he will explain us that it is raining, and the protest should not be held as it will be a waste of resources”.

Despite our probing, and despite their insistence that they would be able to disagree if they wanted to, we were not able to find a single example where the women had pushed back against a decision that had been conveyed to them by Vijay.

Initially, we were disappointed by what we perceived to be a top-down approach to running the *sangathan*. But slowly, over the course of our time in Muzaffarpur, we began to see the immense limitations within which the *sangathan* is operating. Very few of the women are educated, and they have been oppressed by upper castes for so long that they don’t know or trust the system at all. This creates a dilemma. They rely heavily on Vijay to take the bigger decisions, to plan, to pass on information, to organize them, to make connections with the block and other officials, to communicate plans for meetings or protests. Without him at the helm, we suspect that the movement would fall apart – even if the women are keen and willing, there needs to be an educated and dedicated person running the show. But with him at the helm, decisions are very centralized.

More importantly, however, we realized also that we were imposing our notions of independence and freedom of decisionmaking on these women, expecting them to be empowered enough after 14 years in the *sangathan* to take their own decisions. But as members of a collective, is there room for individual decisionmaking? Is that what it would mean to be empowered in this context? As one coordinator said quite eloquently, “*jahe agle nahi karenge, toh kaise kar lenge? Apne man se thodi na chala sakte hai. Apne man se karenge aur kahi kuch ho jaata hai toh puchenge, aap pehle batayein? Toh bataake hi karte hai*” (“If the next person isn’t doing it, how can we do it? We can’t just do whatever comes into our minds. Suppose we were to do it by ourselves, and something were to happen, people would ask us – did you tell anyone you were going to do this? So, we only do things once informing others.”) Another woman coordinator who had been involved in the *sangathan* right from the beginning agreed, “*Upar wala nahin batayega, toh neeche wala kya jaanega? Upar wale se bata milta hai, sabhi log baat karte hai aur kaam kar lete hai*” (“If the

person at the top doesn't tell us what to do, how will the person at the bottom know? The person at the top tells us, then we get together to discuss how to do it, and then we do it.”). Nodding, the third said, “*Ye hum log ikkatha hai, ek aadmi ke nirnay se nahi hota hai*” (“Here we are all together, one person cannot take a decision by themselves”). Certainly, our notions of individualistically driven empowerment were coloring our read of the way the *sangathan* was organized.

Overall, this raised questions for us on what we mean by empowerment within the context of a collective, and in this historically disadvantaged group of women. Having a person like Vijay at the top means that decisionmaking appears quite centralized and “undemocratic”. Does this mean the women are not empowered? Absolutely not. Without the *sangathan* and without the efforts of Vijay and their fellow *majdoor* members, these women might well still be inside their homes, unaware and disengaged from the world around.

3.6 Tradeoffs for women leaders

The last set of questions we asked the women coordinators concerned tradeoffs regarding their role as leaders within their communities. In Mirapur panchayat in Muraul block, the angry group meeting offered a clear way to express the pros and cons. One woman coordinator acknowledges that the women members hold them responsible for the failures of the program, “yes, they say you gave us the work, now you get us the money we are owed. Sometimes they say this.” But she then followed it up with, “We like doing the work, it's better than sitting at home and doing nothing. We get to help the women in the panchayat. Sometimes the women give us respect if we bring them work and payment. If things are delayed, they keep asking us where is our money? Where is the work?”

Another coordinator who had been there from the beginning said the same: “I like being a leader, now I can't sit still at home, and I have to be outside, working. I enjoy doing something for my panchayat, for the women. Many women rely on me for help. Sometimes I feel burdened by the responsibilities, but I cannot leave this work because I find joy in this work. Often women also get irritated or frustrated when things don't work, and then they blame me or take out their anger on me. But I have learned how to handle people when they are angry. I first chant slogans like “*hum sab ek hai*” (we are united) and everyone feels relaxed and sometimes I also sing a song, and everyone joins in singing and they become calm, and the mood lightens. I do not feel burdened by the load because I have been delegating parts of work and other people are learning well.”

The notion of being able to give back to the community and to help other women like them is a strong motivating factor for these women. A long-term woman coordinator says they will die rather than leave the *sangathan*. “*Jab tak saans hai, tab tak aans hai*” (“As long as there is breath in our bodies, there is hope in our hearts”). It appears that the work these women leaders do is invigorating, even if it imposes a small additional burden in terms of time or resources.

4 Reflections on sustainability and the way forward

Our conversations with *sangathan* members left us with several questions regarding the sustainability of the movement and its future. The challenges the *sangathan* faces are often interconnected, but we list these as distinct issues below.

4.1 Strength of the NREGA platform

A significant challenge is the strength of the NREGA platform itself. As noted above, the NREGA program provides 60-70 days of work in the strongest areas where the *sangathan* is active, and fewer days in other areas where the *sangathan* leadership is less able to visit frequently and mobilize protests. While the income from the Act is critical for these households, it is unpredictable and depends heavily on the decisions taken by government officials. Where the *sangathan* cannot demand work effectively, or where wages have been delayed, workers are discouraged and lose faith both in the program and in the *sangathan* itself. In order to maintain its strength, the *sangathan* might need to expand its ambit to include demands for other forms of employment, as well as entitlements under other key schemes, such as the widow and old-age pension schemes, the Public Distribution System, mid-day meals in schools and health related entitlements. Some of this change is already underway, as the *sangathan* has recently begun agitating around the need for local *karkhanas* or factories that can provide employment for its workers close to home. Without reinventing its purpose—while of course keeping NREGA and the *majdoors* at its center—the *sangathan* runs the risk of becoming irrelevant.

4.2 Fragmentation in the collective

Closely linked to the previous point is the fragility of the unity within the *sangathan*. In a couple of places we saw clear signs of fragmentation within the collective. This tended to happen in one of two ways. First, other individuals emerged (like Sukhlal, who we mention above) who tried to mimic what Vijay has done in mobilizing the workers and establishing a competing power base of their own. This led to a split in the workers themselves, who aligned themselves with one of the two competing power centers depending on former allegiances or the perceived relative strength of either side. The second type of fragmentation is seen within the collective. In one location, in Muraul block, we observed the emergence of two competing blocks, each centered on a particular coordinator. The two coordinators were often competing against each other, trying to secure employment for their set of workers while excluding (or at least, not actively including) the others, leading to resentment and ill-feeling within the *sangathan* as well. This fragmentation is a risk in areas where the NREGA work is scarce, as it creates incentives to be seen as the power broker who can secure employment for one's followers, even as others are denied work.

4.3 The need for decentralization

The question of sustainability becomes particularly pressing when we consider how deeply the *sangathan* depends on a few central figures. Meena Devi, one of the senior-most members, said that they can still continue without Vijay but they will need to appoint a strong, educated person—could be man or woman—who can handle paperwork. However, she also acknowledged the importance of the personality Vijay is, saying that there would certainly be a negative effect of him leaving and some members might even leave the *sangathan* as a result. Most of the other women concede that they cannot manage without Vijay's presence. One woman said what seemed to be a widely shared sentiment "Vijay bhaiya nahi rahenge toh kya karenge hum?" (If Vijay is not there, how will we manage?).

Women in the *sangathan* have undoubtedly gained a sense of voice and visibility through their association with it, with many speaking of how confident and fearless they now feel while dealing with adverse situations. However, their capacity to take decisions independently or to troubleshoot when issues arise remains limited. Mona Begum, one of the founding members, admitted, “*Kuch problem hoga toh Vijay Bhaiyya se hi na puchenge, nai toh kya karenge aur?*” (If there is a problem, we will ask Vijay otherwise what else can we do?).

It appears that Vijay is aware of this centralization and the critical role he plays in keeping the *sangathan* going. Meena devi told us that he says that if/when the time comes for him to move on, he will make sure to appoint someone capable in his place. Yet, such a discussion underscores the centralized nature of the *sangathan*. Problems typically move linearly up and down the hierarchy: women first approach their designated panchayat coordinator, who reaches out to Meena Devi, who finally reaches out to Vijay and then the decision taken is communicated back down to the women. This system worked while the *sangathan* is still small but could pose problems as *sangathan* membership grows. For instance, we saw that the villages farther away from the main office and out of the physical reach of Meena Devi reported confusion and weak coordination.

5 Conclusions

A team of two researchers from IFPRI visited the SPSS collective in Muzaffarpur, Bihar in October 2025 to understand the dynamics of the collective, to learn how women and men understood leadership or voice and agency, and to better understand the material consequences of improved voice and agency. We visited four blocks in Muzaffarpur and conducted focus group discussions and key informant interviews with women members and non-members, women leaders of the *sangathan*, and men whose wives were in the collective.

Our conversations suggest that there are strong benefits to the women of participating in the *sangathan*, even as questions of long-term sustainability of these efforts remain. In the 14 years since the *sangathan* began, women have grown in confidence, their ability to question power and demand their entitlements even as they negotiate for an expansion of freedoms within the household, and in the broader recognition of their power and capabilities within the communities they live in. There is a growing recognition among both men and women that women can exercise voice and agency, that they can do whatever men can do, that they can be knowledgeable and act as leaders, even of men.

And yet, several constraints remain. First, economic constraints—the women in the *sangathan* are poor, uneducated, often landless, constrained to selling their labor. This limits their ability to participate in the *sangathan*, especially if the collective’s efforts are not successful in obtaining NREGA work. Work must then be sought elsewhere to make ends meet. Second, caste and class constraints, manifesting in strong upper caste opposition to the *sangathan*’s efforts when it challenges pre-existing power centers, as well as self-imposed limitations on the kinds of work women and men engage in. Third, the collective structure of centralized decision-making, combined with the lack of education or resources on the part of the women, imposes limitations on women’s ability to lead their own struggle. Sustaining the movement going forward will require the emergence of strong educated leaders from within the working-class ranks, and an expansion of the

set of issues the *sangathan* champions. Otherwise, the movement runs the risk of slowly losing membership and relevance, ceding space to other leaders who can wield influence in small local spheres.

Part II. The role of collectives in empowering women in Chhattisgarh

1 Introduction

This report lays out our findings from the second of two field visits conducted in India. The purpose of these field visits was to better understand women's leadership and voice and agency within the community, and to trace out the instrumental impacts of that leadership both on individual lives as well as on the broader community. For our first field visit, a poor state to the north-east bordering Nepal, we met with the women leaders and members of the Samaj Parivartan Shakti Sangathan (SPSS), a collective formed largely of landless labourers agitating for their rights under the national workfare program, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The sangathan had been formed slightly over a decade prior and was both young and growing, leading to very specific issues around leadership and governance and ongoing challenges of both consolidating and expanding membership. To contrast this experience with that of a better-established women's leadership effort, we opted for our second visit to partner with Professional Assistance for Development Action, or PRADAN, a large NGO operating in 145 districts across nine states of the central belt of India.

Founded in 1983, PRADAN (Professional Assistance for Development Action) works towards enabling marginalized and vulnerable people, especially rural women, to earn a decent living and take charge of their own lives, with a vision of creating a just and equitable society where everyone can live and work with dignity (PRADAN, n.d.). It does so by mobilizing vulnerable rural communities into collectives like savings and credit focussed self-help groups (SHGs) and their higher-order federations, enhancing their livelihoods through trainings and the provision of inputs and technical assistance, and helping them access government programmes and entitlements through sustained engagement and capacity building. To contrast our findings from the first field visit in Bihar, in a society which was more hierarchical, gender-unequal, and caste-based, we chose to visit Chhattisgarh. Chhattisgarh is a relatively new state, carved from the large central state of Madhya Pradesh in 2000, and has a high proportion of Scheduled Tribes (STs). Tribal societies in India are generally perceived to be less hierarchical than caste-based societies and to be more gender egalitarian (Mitra, 2008; Xaxa, 1999, 2004).

Our field visit began with a meeting with PRADAN's team in Narharpur block of Dhamtari district of Chhattisgarh. We met with the team coordinator (the lead), capacity-strengthening personnel, and executives involved in programme implementation, who briefed us on the evolution of PRADAN's work in this region.

PRADAN began its work in Chhattisgarh (then part of Madhya Pradesh) in the north-eastern district of Raigarh in 1998, with a focus on forming women's SHGs and addressing high levels of poverty. As a newly formed state a few years later, Chhattisgarh exhibited sharp regional disparities across its northern, central, and southern areas. PRADAN started work in the central Dhamtari region in 2005 with a single project in Kurud block. The central area was marked by undulating land, rainfed low-profit agriculture, few employment opportunities for women, and high levels of outmigration. Quite quickly, however, the PRADAN team realized that even more than

Kurud, their efforts were essential in Nagri, a heavily forested and tribal area that was quite backward. They moved to Nagri in 2007 and then to the neighbouring district of Narhanpur in 2008. The National Rural Livelihoods Mission (NRLM), which also serves to form and strengthen SHGs for improving livelihoods, started working in the Narharpur-Nagri area in 2011 and the speed of SHG formation picked up considerably. Over time, PRADAN's work evolved from SHG formation to a broader focus on livelihoods and natural resource management, with women's collectives remaining central to its approach. PRADAN started working in the neighbouring district of Kanker much later, in 2018.

The initial phase of engagement presented several challenges, the most significant being the establishment of trust. Communities had limited prior exposure to organisations like PRADAN, resulting in scepticism and hesitation. Field staff were often turned away from homes and asked to return later, with excuses like *"aaj ghar mein koi hai nai"* (there is no one at home today). Part of the issue was that microfinance institutions had entered these communities earlier and convinced households to invest money that they never got back, leading to broad-based mistrust of outsiders, especially those who raised the issue of money. Since SHGs are savings and credit collectives, and PRADAN was talking of saving small amounts of money through the SHG, which raised suspicions. Another challenge was the absence of an existing model or prototype, requiring efforts to be built from scratch, including the development of working relationships with government departments.

Gender norms added another layer of complexity. Early resistance often came from women themselves, because they had no exposure to outsiders and rarely left the homestead-farm environs. Women played the role of labour, both within and outside the house, but rarely participated in decisionmaking. Men also questioned the need for women to step out of the household or to sit in meetings for a couple of hours. These concerns were even raised during panchayat meetings. However, as households began to observe tangible monetary benefits, including the ability to borrow money for urgent needs like agricultural inputs, the PRADAN model gradually gained acceptance.

PRADAN also initiated conversations around decisionmaking and ownership of assets, including those that the women brought to the marriage, and gradually encouraged women to play a larger role within the household. At the beginning, they even told the women who could not contribute money to just donate a handful of rice as a token--even for these small amounts of money or in-kind transfers, women initially had to ask for permission. This changed slowly. All the time, they had to be careful of household relationships and make sure they weren't exacerbating tensions at home.

Post 2011, PRADAN's efforts got a strong push from both central and state governments, thanks to the establishment of the NRLM, which rapidly expanded SHG operations. PRADAN served as a membership facilitating team for NRLM in certain areas, while continuing to maintain a direct approach to formation and strengthening of women's collectives in other areas. In 2005 they were working with 160 SHGs, this grew to 2600 SHGs in the next few years, covering 26-28,000 women.

As participation expanded and women's involvement became more socially acceptable, the institutional form of collective action in Chhattisgarh also underwent a gradual consolidation. PRADAN's goal was to develop higher-level federations—village organizations, block- and cluster-level federations—that could turn the model into a self-sustaining one that would remain strong over time even without active support from PRADAN. PRADAN also developed the agriculture production cluster model which then grew into an FPO in 2021, helping to streamline agricultural production, input provision and marketing across small farmers in the area. They engaged farmers in land-based agricultural planning for both income and nutrition purposes, focusing on maximizing the use of undulating land to increase the yield of paddy, the main staple, as well as expanding millets, pulses and horticultural crops, mango and other fruit plantations.

Gradually, women's groups transitioned from relatively fragile, trust-dependent initiatives into stable and widely recognized SHG platforms that now serve as the key interface for multiple development and government programs. For example, PRADAN worked closely with MGNREGA to develop farm ponds that could address the crop failure caused by uneven and unpredictable rainfall, rejuvenate soil moisture, and expand the number of crops farmers could plant in a given year. At the time of our visit, PRADAN directly supported 1500 SHGs in Narharpur, 150 SHGs and the FPO in Charama, and 2600 SHGs and another FPO in Nagri. PRADAN also provides indirect support to many more SHGs along with NRLM, including through the placement of agricultural resource support persons. This trajectory contrasts with the relatively young *sangathan* we visited in Bihar, which has remained small and vulnerable, largely driven by the sustained efforts of a single individual and supported through self-funding, with its emergence closely tied to addressing local wage insecurity.

2 Methodology

2.1 Context

Chhattisgarh is a predominantly rural state in central India with a high proportion of STs in the population. According to the 2011 Census, STs accounted for about 31 percent of the state's total population, with roughly 78.2 lakh tribal residents. Scheduled Castes (SCs) comprised around 13 percent of the population (Census of India, 2011). ST communities in the state are primarily rural, concentrated in forested and tribal belt districts adjacent to both Dhamtari and Kanker, shaping the demographic and socio-economic context for rural development interventions (Department of Tribal and Scheduled Caste, Chhattisgarh, 2024). The tribal communities present in Chhattisgarh include Gond, Bhil, Oraon, Munda, Kol, Kavar, Korku, Halba, and Saharia (Census of India, 2001). Figure 2 shows the location of Chhattisgarh within India, and Dhamtari and Kanker within Chhattisgarh.

Table 3 presents demographic, workforce, and SHG characteristics of Chhattisgarh and the two study districts. Dhamtari and Kanker have substantial Scheduled Tribe populations, accounting for 26 percent and 55 percent of the total population in the state, respectively, compared to 31 percent at the state level. Female workforce participation among ST women was 50 percent in Dhamtari and 47 percent in Kanker, higher than the state average of 43 percent. Under NRLM,

Chhattisgarh had 262,871 SHGs in total, with 131 SHGs (1,631 members) in Dhamtari and 122 SHGs (1,531 members) in Kanker.

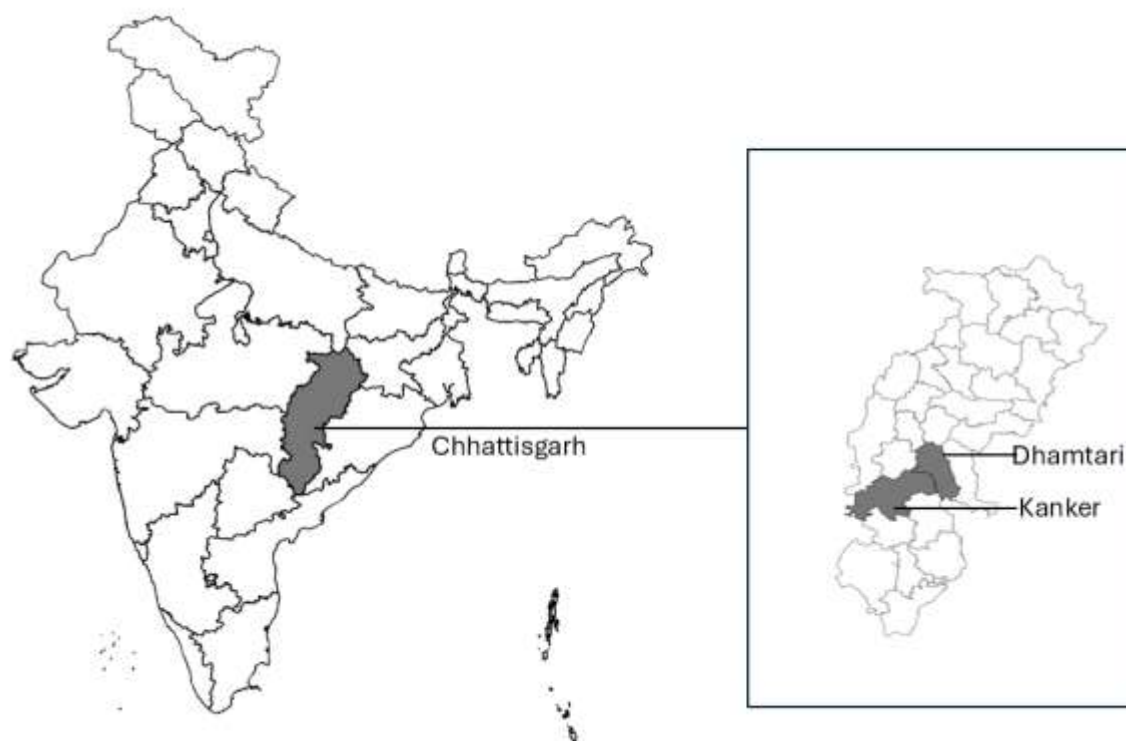


Figure 2: Location of Dhamtari and Kanker districts in Chhattisgarh, India

Notes. The shaded area in the inset map shows Dhamtari and Kanker within Chhattisgarh, and the larger map shows Chhattisgarh's position within India.

Table 3: Demographics, workforce, and SHGs in Chhattisgarh and study districts

Indicator	Chhattisgarh	Dhamtari	Kanker
Total population (Census 2011)	25,545,198	799,781	748,941
Scheduled Tribe population	7,822,902	207,633	414,770
ST population share (%)	31	26	55
ST female workforce participation rate (%)	43	50	47
Total SHGs (DAY-NRLM)	262,871	131	122
Total SHG members	NA	1,631	1,531

Notes. Population and workforce statistics are drawn from the Census of India 2011 (Primary Census Abstract and B-1 Scheduled Tribe tables, available at <https://censusindia.gov.in/census.website/>). Female workforce participation rates are computed using the Census B-1 Scheduled Tribe tables for Chhattisgarh and are defined as the proportion of Scheduled Tribe female main and marginal workers to the total Scheduled Tribe female population. The number of self-help groups and SHG membership is sourced from DAY-NRLM administrative records, Ministry of Rural Development, Government of India (available at <https://nrlm.gov.in/shgReport.do?methodName=showIntensiveStateWiseReport>).

2.2 Research questions

The qualitative formative work we conducted with the PRADAN in Dhamtari and Kanker, Chhattisgarh from November 17-22, 2025, was focused on understanding women's voice and agency, and the instrumental role voice and agency plays in improving women's wellbeing within and outside the home. Our specific research questions were as follows:

1. How do women and men in these communities understand leadership, voice and agency?
2. How have women—both non-members and members of these collectives—experienced changes in their voice and agency both within the household and in the broader community? How do they view the role of the collective?
3. What has been the impact of improving women's voice and agency on other outcomes of interest related to their welfare and the welfare of their household members, such as own physical and mental health and employment, or their children's outcomes?
4. How do men and community leaders in these communities understand women's voice and agency? How do they view the role of these collectives?
5. What gender norms might limit the ability of women to participate actively in community decision making and exercise voice and agency? How can these gender norms be either addressed or accommodated?

In addressing these specific questions there is, as implied by the structure of the specific questions, a specific eye for intersectionality, with a focus on women's age, ethnicity, and duration of membership in these collectives. Given the tribal context, we also explored participants' relationships with nature, including dependence on forests, rivers, and land, how these relationships have changed over the past decade, and how such changes influence livelihoods, daily life, wellbeing, and women's sense of empowerment.

We spent three days in Dhamtari and two days in Kanker, during which we conducted 21 complete interviews, including both focus group discussions and key informant interviews with women members of the SHGs, their husbands, and those in positions of leadership. We spoke to a couple of women who were not part of the SHG as well. We visited one block in each district—Nagri in Dhamtari and Narharpur in Kanker, and in each block, we visited 2 villages.

3 Qualitative findings

3.1 Structure of SHGs and PRADAN's role

The women's collectives in Dhamtari and Kanker followed a distinct trajectory shaped by agricultural transformation and the reconfiguration of women's economic roles. Unlike the *sangathan* in Bihar, which emerged in response to the challenges faced by Dalit agricultural workers under NREGA, these collectives were not organized around wage-work rights. Instead, their formation reflected changing livelihood practices and expanding economic participation among women. Our conversations suggested that initially, participation was cautious, with women recalling that *"shuru mein hum SHG mein judne se darte the, lagta tha kahin paisa leke bhaag na jaaye"* ("Initially we were afraid to join the SHG, fearing the money might disappear"). Over time, trust developed gradually as the institution demonstrated tangible benefits *"jab baat sach hoti hui dikhti hai, tab hi dheere-dheere bharosa banta hai"* ("Trust builds slowly once we can see their claims being proven true"), mirroring the Bihar experience in which improvements in material conditions preceded deeper institutional engagement.

Loosely formed, non-institutionally affiliated SHGs had emerged even before the arrival of PRADAN, with some established with the help of the Gram Sevak, a village-level government resource person, and others formed informally by women seeking to save small amounts each month. Women recalled that *"pehle mahine mein bas paanch—das rupaye jama hote the"* ("Earlier we would save only five or ten rupees each month"), and that meetings were irregular and loosely organized *"na meeting theek se hoti thi, na koi bada kaam ho paata tha"* ("Meetings were not regular, and nothing substantial could be achieved"). As a result, loans remained small and insufficient for meaningful investments or longer-term financial resilience.

PRADAN began its work in Dhamtari around 2008–2009 and in Kanker in 2018. As with the SPSS in Bihar, community and individual trust in PRADAN was not immediate and had to be earned through demonstrating impact. However, while the Bihar *sangathan* gained credibility through wage payments, PRADAN established its trustworthiness by introducing improved agricultural practices such as row planting, System of Rice Intensification (SRI) methods, seed selection, and systematic weeding in small areas. As Rani Devi from Fudhardhap village in Dhamtari, explained, *"pehle bina jaankari ke beej daalte the, ab paidavaar badh gayi"* ("Earlier we sowed seeds without knowledge; now yields have increased"). The men we spoke to in Kanker also remarked on the substantial increases in yields, which bolstered PRADAN's credibility in the community and encouraged women to deposit funds into the SHGs.

A key distinction between the two regions lies in how trust was fostered: in Bihar, it developed through rights-based mobilization among a relatively uniform caste- and class-based strata of society, whereas in Chhattisgarh, it was aimed at all those involved in agriculture regardless of

caste or class, and emerged from financial security and overall increased incomes through agricultural advancements and financial security. The end result was similar: women in Bihar trusted the *sangathan* once they received wages; similarly, in Chhattisgarh, trust in PRADAN was established through better crop yields and stable incomes.

PRADAN supported the formation of self-help groups that were gradually linked into higher-level collectives at the village (Village Organizations, or VOs) and cluster levels (Cluster Level Federations, or CLFs). This layered organizational structure enabled SHGs to connect with larger more formalised institutions, including Farmer Producer Organizations. One such extension of collective organization into market-facing institutions is illustrated through the Nagri Dubraj Farmer Producer Organization (**see Box 1**). Women also serve in various roles, including CLF adhyakshas, VO *sachivs*, bookkeepers, *pashu sakhis*, *krishi mitras*, financial literacy Community Resource Persons (CRPs), and FPO board members, with training and monitoring and supervision networks built into each level. This formalized and federated system contrasts sharply with the Bihar *sangathan's* organic development, which evolved from village committees to block-level mobilization centered on worker rights, but without the imposition of any strong formal structures or mechanisms. However, the institutional rationale remains consistent: women's collectives require size, structure, and leadership to thrive.

A notable feature of PRADAN's approach was the deliberate integration of SHGs with agriculture, natural resource management, and market systems. These linkages were directly associated with changes in production practices and household food security. As two male farmers from SHG households in the remote village of Besin in Nagri block of Dhamtari noted, "*ab hum apne liye sabzi ugate hain aur bazaar par nirbhar nahi rehte*" ("now we grow vegetables for ourselves and are less dependent on the market"). Initiatives such as water harvesting structures, MGNREGA-supported farm ponds, improved seed systems, and the Nagri Dubraj FPO created an ecosystem in which women could collectively influence production and market engagement, anchoring empowerment in agro-institutional change rather than labor rights alone.

A recurring theme across interviews was that small, regular SHG savings formed the foundation for broader changes. Women participating in the women's FGD in Besin village emphasized that predictable deposits enabled learning, experimentation, and collective planning, noting that "*pehle hum sirf paisa jama karte the, phir seekhna shuru kiya*" ("earlier we only saved money; then we began to learn"). Over time, the progression from finance to livelihoods and from confidence to voice, opened space for women to travel, speak publicly, and eventually engage with questions of rights and gender norms.

Box 1. From SHGs to FPOs: collective engagement with markets



Figure 3 The FPO's Nagri Dubraj rice, marketed under their "Nagri Johar" brand name (Left). The poshan kit prepared by the FPO (Right).

The Gatasili Kisan Utpaadan Sangathan FPO was launched on 13 July 2021 with 300 farmers. Each member contributed ₹200 as membership fees and ₹1,000 as share capital, raising ₹3 lakh from farmers, matched by ₹3 lakh from NABARD. Members recalled that enrolling farmers was initially difficult, as “₹1,200 is a lot of money” and the word “company” generated fear. PRADAN and FPO leaders conducted repeated meetings across 13 villages, often late at night during the harvest season, to explain how the FPO would function and how members would benefit.

The FPO began with Producer Groups in each village and a governance structure comprising five Board of Directors and 5 promoters. Women received training from PRADAN on running the FPO, decision-making, accounting, and compliances. After experimenting with *kalimunj* and *devbhog* rice, the FPO shifted focus to *Nagri Dubraj*, a GI-tagged variety that had been declining due to perceptions of low yield. The FPO insisted on organic practices, monitored by agri-entrepreneurs supported by PRADAN, as chemical use affects the rice's signature scent.

The FPO procures paddy at the farmgate, processes and stores it, and sells it under the “Nagri Johar” brand through local markets and online platforms such as Amazon, MI, and TribesIndia. Women Board members and the accountant manage online orders, accounting, GST, and Tally-based records. In addition, the FPO has recently prepared a *poshan kit* containing seeds of different nutritious crops—spinach, lentils and beans and so on—which they make available to their members for planting. The FPO currently has 550 farmers, a turnover of ₹50 lakh, and profits of ₹3 lakh last year, which have not yet been distributed. Members described the FPO as still learning and expanding, with plans to add more farmers and new products.

3.2 Women's involvement in SHGs

Women's involvement within SHGs in Dhamtari and Kanker districts spans a continuum of unpaid and paid responsibilities. In both districts, women's unpaid collective labor forms the backbone of SHG functioning, as with the SPSS in Bihar; however, differences emerge in the depth, spread, and routinization of these roles. In Dhamtari, where SHGs have a longer institutional history, unpaid participation has increasingly translated into diversified paid and leadership roles. In Kanker, unpaid participation remains central, with paid roles emerging more gradually and often concentrated among a smaller group of women.

Across villages in both districts, women sustain SHGs through regular attendance at meetings, independent monthly savings, and collective management of internal lending. Women in Fudhardhap and Besin villages of Nagri block in Dhamtari emphasized that independent savings are now routine, noting, *"ab hum 50–100 rupaye khud jama kar lete hain, pehle har chhoti baat ke liye ghar se poochna padta tha"* ("now we deposit ₹50–100 ourselves; earlier we had to ask the household even for small amounts"). In Barethhinbahara and Bihawapada (Kanker), similar practices were described, but newer members often framed their participation as part of a learning process *"abhi naya hai, dheere-dheere samajh aa raha hai"* ("This is all still new to me; I am slowly beginning to understand").

As with the SPSS in Bihar, unpaid collective labor in the PRADAN model also extends beyond financial management within SHGs to village-level planning and engagement with local governance. In Dhamtari, women described preparing *karya yojanas* or work plans and presenting them directly in gram sabhas, reporting increased recognition. As women in Fudhardhap village noted, *"humein prathamikta milti hai ab gram sabha mein, aur jo hum bolte hain wo prastaav mein likha bhi jata hai"* ("we now receive priority in the gram sabha, and what we say is recorded in the proposals"). In Kanker, women's participation in these forums was increasing but more uneven, often mediated through a few confident representatives. As women from Barethhinbahara noted, *"sab didi abhi bol nahi paate, par dheere-dheere himmat aa rahi hai"* (not all women can speak yet, but confidence is slowly building).

Alongside these foundational and often voluntary responsibilities, PRADAN's model has expanded the scope of paid opportunities for women, though their distribution differs across districts. In Dhamtari, women commonly hold paid positions as bookkeepers at SHG, VO, and CLF levels and work as Community Resource Persons (CRPs) providing training in agriculture, nutrition, and collective functioning. Women leaders there often linked paid roles to growing confidence, as Rani from Besin village said, *"pehle bank aur paisa sambhalne mein darr lagta tha, ab hum khud hisaab rakhte hain."* ("Earlier we were afraid to handle banks and money; now we manage the accounts ourselves.") In Kanker, women also occupy paid roles such as bookkeepers, Krishi Mitras, and Pashu Sakhis, but these positions remain concentrated among early adopters and leaders.

Newer members frequently described themselves as observers rather than decision-makers, Moni, a new member from Barethhinbahara village says, *"leader banna mushkil lagta hai, zyada zimmedari hoti hai"* ("being a leader feels difficult; it comes with too much responsibility").

Women's involvement in SHGs across both districts points to a shared progression from savings to livelihoods, and from confidence to public voice, albeit at different stages of consolidation. Women in Dhamtari often described this trajectory retrospectively. In Kanker, the same process was framed as ongoing, women from Bihawapada village said, "*pehle seekhna, phir aage badhna*" ("*first learning, then moving forward*").

Juxtaposing the Chhattisgarh SHGs with the Bihar *sangathan*, a clear distinction emerges. The Bihar *sangathan* enabled women to become formidable collective negotiators, particularly in spaces related to labor rights, whereas the Chhattisgarh collectives have cultivated women as technical experts, financial managers, and market actors. This distinction reflects the different origins of each movement—one rooted in rights-based mobilization and the other in agricultural transformation.

3.3 Understanding of leadership

Across SHGs, women define leadership not by position but by qualities. The first characteristic they name is knowledge, mirroring the frequent mention of "*jaankaar*" in Bihar. A leader must understand things deeply and be able to convey information to others. This does not require formal education; indeed, many women leaders in both contexts cannot read or write but are highly respected because they convey information clearly and consistently.

The women we spoke to in Chhattisgarh highlighted other qualities, such as courage and fearlessness, the ability to stand before others and speak without hesitation; trustworthiness and honesty, being seen as selfless rather than working for personal gain; and patience, sensitivity, and the ability to bring people along, rather than intimidate them.

These qualities map closely onto those valued in the Bihar *sangathan* like fearlessness, knowledge, patience, selflessness, though the threats and stakes differ. In Bihar, leaders confronted upper-caste backlash and wage denial; here, leaders face bureaucratic resistance, community hesitation, or institutional hurdles (for example, needing to write letters to remove an abusive bank officer).

In Chhattisgarh, women frequently highlighted politeness and humility in behavior ("*vinamrata se baat karna*") as a defining characteristic of leadership, especially in PRADAN-facilitated SHGs in Dhamtari. It was required of leaders to listen intently, speak gently, and refrain from using derogatory or harsh language. This emphasis was less pronounced in NRLM-linked SHGs in Kanker, where leadership was more frequently emphasized in terms of responsibility and expertise. The emphasis on politeness is closely tied to PRADAN's values of facilitation and dialogue, influencing the everyday practices through which authority is enacted within these collectives.

A defining difference between the two field contexts is that leadership in Chhattisgarh is deeply entwined with technical competency, especially in agriculture and enterprise. Women leaders often become trainers, CRPs, or FPO directors. This technical dimension is less pronounced in the Bihar movement, where leadership was more political and rights oriented.

Men's understanding of leadership is more traditional. They often describe the leader as "the head of the household/village" or the one who makes decisions for the community, known as "*patel*". Yet men increasingly acknowledge women's leadership in financial matters, *gram sabha*, and agricultural innovation. Several note that meetings cannot proceed without women, and that women "speak freely now", echoing the gradual acceptance described in Bihar, though with different underlying power relations.

In several villages, respondents described the *patel*—the traditional tribal village figure responsible for local coordination, ritual roles, and informal dispute resolution—as the default leader. Even when women spoke of new forms of leadership emerging through SHGs, the *patel* remained an unquestioned reference point, indicating an inherited belief in community-anchored authority. Our question of whether the *patel* could ever be a woman was met with incredulity. While respondents did not explicitly state that leaders must come from their own community, the automatic legitimacy accorded to the *patel* suggests an implicit expectation of local, socially rooted leadership. This corresponds to a pattern observed in Bihar, where many respondents expressed that leaders were most effective when they came from within their own caste or settlement group. In both geographies, therefore, leadership is understood not only through qualities and capability but also through familiarity of social structures, even if articulated differently.

3.4 Women's mobility, confidence, and social identity

In Chhattisgarh, women gathered slowly, filtering into the verandas or shaded courtyards where discussions take place. They bring with them an ease of movement that feels striking in a rural setting – these are women who travel alone to block offices, ride buses unaccompanied, and spend long hours in meetings or on field visits. Women from Bihawapada village in Narharpur block of Kankaer explained that women are free to go out to sell paddy and travel alone by bus. This sense of movement frames much of women's narratives in Chhattisgarh. They speak of stepping out for trainings in mushroom cultivation, fish rearing, and SRI farming, gathering confidence through each exposure. Many describe the moment they first introduced themselves to a group, something that felt unthinkable earlier. Deeksha, a Community Resource Person (CRP) said, *"Earlier I had to borrow money from my husband and now I have my own earnings. I can decide to spend 5000 or 10000 on my own for my business."* There is a quiet pride in these stories, but also a recognition that mobility is hard-won, negotiated daily through conversations with husbands, mothers-in-law, and occasionally disapproving neighbours. In Bihar, by contrast, the narrative of mobility was more entangled with caste, precarity, and the politics of the MGNREGA. Movement there often emerged through the struggle of women trudging to distant worksites, confronting *mukhiyas*, or traveling in large groups to block offices for protests. Across both geographies, however, what we consistently observe is the emergence of self-confidence that mobility brings. Women in both states describe being recognized by name, not simply as an appendage, a wife or daughter-in-law in someone else's household.

3.5 Financial autonomy and household decision-making

Financial autonomy sits at the heart of women's accounts in Chhattisgarh. SHG savings, though modest, allowed women to access funds without selling or mortgaging their jewellery or relying

on moneylenders. They highlight the dignity of borrowing at low interest and the discipline of always returning loans. A woman from Barethhinbahara explained, *“Pehle sahuکار se 3–5 pratishat par paisa lena padta tha, ab SHG se 1 pratishat par mil jata hai”* (“Earlier we had to borrow from moneylenders at 3–5% interest; now we get loans from the SHG at 1%.”). Loans are used for seeds, children’s schooling, repairing borewells, and occasionally health emergencies. The first bank loan is remembered vividly, a moment of fear and transformation. Rani from Besin village recounted how handling a collective bank loan was the turning point in her understanding of her own capability, especially when the group repaid it within months.

Over time, these financial shifts reshape household dynamics. Women in villages in Kanker, for instance, described how access to SHG finance altered everyday negotiations within the household, noting that *“ab humare pati khud aate hain ki SHG se paisa nikaal kar de do”* (now our husbands themselves come to us and ask that we withdraw money from the SHG for them). Women thus move from asking for small amounts to deciding independently on expenditures for their livelihood activities. This shift was closely tied to routine control over savings, as women emphasized, *“ab hum 50–100 rupaye khud jama kar lete hain”* (“now we deposit ₹50–100 ourselves”), marking a break from earlier dependence on husbands or in-laws for even minor expenses.

In Bihar, financial autonomy emerged through a different route. There, women’s relationship with money was shaped by wage exploitation, corruption, and the politics of entitlements. The Bihar report documents how women were often forced to hand over entire wages to the *mukhiya* or were listed on muster rolls for work they had never performed. Financial autonomy in Bihar was therefore not only about saving, but about reclaiming what was rightfully theirs from a system structured to dispossess them.

Despite these different starting points, a common thread runs through both regions: control over money strengthens women’s voice in household decisions. While the route in Bihar was through collective protest and confrontation, and in Chhattisgarh through structured livelihood programming, women in both contexts describe a shift from dependence to authority. As women from Barethhinbahara village reflected, *“pehle har chhoti baat ke liye paisa maangna padta tha”* (“earlier we had to ask for money even for small things”), a situation that has gradually given way to independent decision-making and greater say within the household. Financial freedom thus acts as the fulcrum through which broader changes in voice and agency are set in motion.

3.6 Agricultural improvements and livelihood diversification

Chhattisgarh’s agricultural landscape is central to women’s narratives of change. Trainings on line sowing, weeding techniques, and improved seed selection form the backbone of PRADAN’s work. Men in Dhamtari villages recount yield improvements, as a male farmer from Besin village noted, paddy production increased from 25 katta to 35 katta per acre following systematic planting and weeder use (1 katta is a local unit meaning a large sack, approximately 40–50 kg).

Women echoed these transformations, linking agricultural training directly to household food security and diversification. Radha Devi described how learning new techniques changed everyday practices, *“pehle bina jaankari ke beej daalte the, ab paidavaar badh gayi”* (“earlier we

sowed seeds without knowledge; now yields have increased”). Beyond paddy, women emphasized livelihood diversification through vegetables, poultry, fisheries, and mushroom cultivation. As women in the Barethhinbahara FGD explained, *“ab hum apne liye sabzi ugate hain aur bazaar par nirbhar nahi rehte”* (“now we grow vegetables for ourselves and are less dependent on the market”). Women also framed livelihood diversification as a strategy for managing risk rather than maximizing income. As women in Kanker villages noted, maintaining kitchen gardens and small livestock meant that *“zarurat ke samay bazaar ya sahuکار par nirbhar nahi rehna padta”* (“During times of need, we do not have to depend on the market or moneylenders”).

These activities are deeply gendered in practice. Women attend training sessions, maintain kitchen gardens, and oversee animal rearing, while continuing to manage domestic responsibilities. A woman leader from Kanker district highlighted this everyday labor, noting, *“training mein jaana aur ghar ka kaam dono sambhalna padta hai”* (we have to manage both attending trainings and household work). Men also attend training sessions, but they are more likely to remain in the fields. This sentiment echoes one made also by the women in Bihar, who described women’s extensive roles within and outside the household.

In Bihar, livelihood diversification is constrained by landlessness and caste-based exclusion. Women members of the SPSS belonged overwhelmingly to landless SC households traditionally dependent on wage labor. As we documented in the Bihar study, *“they do not own any land of their own; all land is owned by the Bhumihar or other general caste groups.”* As a result, agricultural transformation played a limited role in women’s empowerment there. Instead, transformative change emerged through MGNREGA mobilization, access to financial entitlements, and the dismantling of corruption networks.

In Chhattisgarh, agricultural transformation functions as a primary entry point into empowerment. Women build technical credibility through repeated training and practice, gradually becoming recognized sources of knowledge. As women leaders from Kanker observed, *“ab mahilaon ko zyada jaankari hai, isliye log unki baat ko zyada mahatva dete hain”* (“Women now have more knowledge, so people give their voices more weight”).

3.7 Women’s participation in the community

In Chhattisgarh, women repeatedly emphasized that community meetings increasingly do not proceed without adequate female presence. Women in Fudhardhap village (Dhamtari) captured this shift succinctly, noting that *“ab mahilaman ke bina meeting hoti hi nahi hai”* (“now meetings do not happen without women”). They described women’s participation as unexceptional and embedded in the everyday functioning of the panchayat. (**See Box 2** on the Gram Sabha, or village meeting.)

Women across villages spoke of filing applications for roads, PDS shops, and Anganwadi centres, and of seeing their demands reflected in official records. In Fudhardhap, women reported that *“jo hum bolte hain, woh gram sabha ke register mein likha jata hai”* (what we say is written into the gram sabha register), reinforcing their sense that participation had translated into procedural recognition rather than symbolic presence alone. In Besin, a more remote village, women’s par-

ticipation was often mediated rather than direct. SHG members from villages closer to the panchayat headquarters organized collectively and engaged with Besin women, ensuring that their concerns were conveyed through group representation rather than individual appeals.

In Kanker villages, by contrast, women described participation in *gram sabhas* as emerging but less routinized. Women from Bihawapada noted that they did not always receive timely information about meetings, explaining that *"kabhi-kabhi gram sabha ki jankari baad mein milti hai"* (*"Sometimes we only get information about the gram sabha later"*). Also, women often spoke through designated representatives rather than individually, with one participant noting, *"ab hum gram sabha mein jaate hain, par bolne ka kaam kuch didiyan hi karti hain"* (*"Now we attend the gram sabha, but only some women do the speaking"*).

Box 2. A gram sabha or village meeting



Figure 2 An impromptu gram sabha meeting in Bihawapada village in Kanker

On our final day in the field, we found out that the village we were visiting was organizing a special Gram Sabha, or village meeting, to discuss an ongoing issue. After concluding our interviews, we joined the meeting at the Panchayat Bhawan, giving us an opportunity to observe meeting dynamics. This was not one of the regular meetings and so attendance was lower than usual, with about 25 people in attendance. As can be seen in the photograph above, the women all lined the back of the meeting space and sat together, while the men occupied the front of the space. Women did not speak to question or debate a point, or to raise an item for the agenda. The woman we see standing in the photograph above was the PRADAN executive who accompanied us on the field visit, raising an issue on the encouragement of the women present. This suggested to us that while women do indeed attend these meetings, there is still a way to go before all women can feel confident enough to give voice to their concerns on their own. This was, however, only one gram sabha meeting in Kanker, where PRADAN's involvement is relatively new.

The acceptance of women's voices appears to have unfolded gradually, anchored in the recognition that women bring technical knowledge and collective legitimacy to community forums. Sheela, a woman leader from Kanker explained, *"ab mahila sirf baithne ke liye nahi jaati, kaam aur jaankari ke saath jaati hai"* ("Women no longer attend meetings just to sit; they go with work and knowledge"). Women across villages also described how familiarity with schemes, documentation, and procedures strengthened their confidence to speak in public spaces.

Beyond formal participation, women also reflected on changes in everyday social interaction and mobility. Women in the Fudhardhap women's FGD (Dhamtari) noted that earlier they rarely met outside their homes, explaining, *"pehle hum milte hi nahi the, ab har hafte milna hota hai"* ("Earlier

we did not meet at all; now we meet every week"). Even women who rarely speak in meetings described SHGs as creating their first opportunity to step outside the domestic sphere. As women in the Barethinbahara women's FGD (Kanker) put it, *"bolte nahi hain tab bhi bahar jaana ho jata hai"* (*"Even if we do not speak, we still get to go out"*). Women across villages contrasted this with earlier routines when, as a woman participant in the Bihawapada mixed FGD (Kanker) recalled, *"ghar se bahar nikalna sirf kaam ke liye hota tha"* (*"Going outside the home was only for work"*). In this sense, SHGs have expanded women's participation not only in community decision-making but also in everyday social life, including for women who remain silent in public forums.

3.8 Gender norms

Women's accounts from Chhattisgarh suggest that gender norms are neither static nor uniformly restrictive, but negotiated in everyday practice. Women emphasized that several productive tasks are now shared within households, particularly in agriculture. As women in the Bihawapada mixed FGD (Kanker) explained, *"hal chalana chhod ke sab kar sakti hai, tractor nahi chala sakti"* (*"With the exception of ploughing, women can do all work; they cannot drive a tractor"*). Men were also described as occasionally stepping in to cook or manage household tasks when women were unwell or away for SHG or livelihood-related work, suggesting limited and situational flexibility in domestic roles.

Women were clear that certain positions and ritual roles remain firmly gendered. Leadership roles such as the *patel* or community heads continue to be associated with men, justified through custom rather than explicit exclusion. As women in the Barethinbahara stated as a matter of fact, *"patel purush ho toh achha rehta hai"* (*"it is better if the patel is a man"*). Ritual restrictions, such as women not cracking coconuts during forest deity worship, were similarly described as community customs that are followed without overt contestation. In some communities, women were also said not to sow paddy seeds or participate in funeral rituals. Women themselves noted that these practices vary across communities, indicating that gendered norms are locally specific yet widely accepted as part of community life.

Restrictions around mobility were described as context-specific rather than absolute. While women increasingly travel for SHG meetings, training, and crop sales, timing remains sensitive. Several women noted that late-night mobility is still questioned, particularly by elders within the household. Women from Kanker explained, *"der se aane par sawal hote hain"* (*"Questions are asked of us when we return late"*). Public visibility thus requires explanation and negotiation rather than outright permission.

Women also articulated a clear awareness of gendered double standards. Deeksha from Besin, contrasted expectations placed on men and women, stating, *"samaj purush se kabhi nahi poochta bina ID card ke kahaan ja raha hai, par mahila se hamesha poochta hai"* (*"Society never questions men for going out without an ID card, but women are always questioned"*). Such remarks highlight that norms operate through surveillance and commentary rather than formal sanctions. Differences between male and female leadership were also discussed.

Women noted that male leaders are often taken seriously by default, particularly in bureaucratic spaces, while women leaders must establish credibility through repeated engagement and technical knowledge. At the same time, women leaders were described as more approachable and patient, especially in mobilizing other women and resolving disputes. As women explained across villages, female leaders are more likely to listen, explain procedures carefully, and bring hesitant members along, even when they lack formal authority.

Despite constraints, women emphasized that norms are shifting incrementally. Change rarely takes the form of open confrontation; instead, it unfolds through persistence, explanation, and collective presence. Across interviews, women suggested that greater access to information, repeated interaction with institutions, and visible benefits from SHGs were central to expanding what women can do and how they are perceived within the community.

3.9 Men's perceptions of women's changing roles

Across villages in Chhattisgarh, men largely interpret women's changing roles through material and practical shifts, rather than through ideas of rights or gender equality. In men's narratives, women's participation in SHGs is most often associated with savings, access to credit, agricultural productivity, and household stability. As men in the Fudhardhap men's FGD (Dhamtari) explained, SHGs allowed women to save small amounts regularly and reduced dependence on moneylenders, *"sahookar ke samne haath phailane ki zaroorat nahi hoti hai"* (*"There is no longer any need to spread one's hands in front of the moneylender"*).

Men emphasized that women are more reliable custodians of money than men. This perception was offered as a key reason why SHGs were formed around women rather than men. As one participant in the Fudhardhap men's FGD put it, women are able to save slowly and follow rules, whereas men tend to spend immediately, *"Agar paisa mahila ke paas rahe, toh bachchon ki padhai aur ghar ka dhyan hota hai"* (*"If the money stays with women, it goes towards children's education and household needs"*). This framing casts women's financial authority less as empowerment and more as functional responsibility within the household economy.

Men also described changes in household decision-making, though these were often framed as improvements in coordination rather than shifts in power. The husband of an SHG member in Fudhardhap explained that earlier agricultural and household decisions were taken by men alone, but are now discussed jointly: *"pehle hum akele faisla karte the, ab milkar karte hain"* (*"Earlier we took decisions alone; now we decide together"*). He linked this change directly to women's exposure to training and confidence gained through PRADAN-supported activities, particularly in agriculture and banking.

At the same time, men's accounts suggest that acceptance of women's expanded roles remains situational and conditional. In several interviews, men spoke humorously about women's increased authority in everyday life. During the Bihawapada mixed women-men FGD (Kanker), men joked that they now need to inform their wives before leaving the house: *"batayenge nahi toh raat ka khana nahi degi"* (*"If we don't tell her where we are going, she won't give us food at night"*). While expressed light heartedly, such remarks signal a recognition that women's time and

labor are no longer infinitely elastic, even if this recognition is articulated through humour rather than reflection.

Men consistently tied their support for women's participation to shared gains in agriculture. In both Dhamtari and Kanker, men pointed to irrigation, borewells, and improved farming practices as creating opportunities for women to contribute economically. As men in Barethhinbahara (Kanker) noted, when agricultural output increases, women's labor and decision-making become more visible and valued within the household. *"jab paidavaar badhti hai, tab ghar mein sabka yogdaan dikhai deta hai"* (when production increases, everyone's contribution in the household becomes visible). Here, recognition of women's roles emerges not from ideological shifts, but from tangible improvements in livelihoods.

However, men's perceptions also reveal clear limits. Several men distinguished between women's participation in savings, meetings, and agriculture, and women's participation in leadership or public speaking. The husband of an SHG member from Barethhinbahara acknowledged that while women now attend *gram sabhas*, his wife would not speak publicly and instead routes concerns through a recognized woman leader. He explained that women's mobility remains constrained by safety concerns, forested terrain, and social expectations, particularly for night travel. This suggests that men's support often extends to presence, but not uniformly to voice.

In more remote villages such as Besin in Dhamtari, men were notably cautious in describing change. While acknowledging that women now meet, save, and access loans, men emphasized that broader shifts in women's agency have been limited by slow infrastructural development and constrained economic opportunities. Shambhu Kumar and Bansilal from Besin summarized this pragmatically: *"mahilaman toh aage badh chuke hai, ab aur kya chahiye"* ("Women have already progressed; what more is needed?"). Such statements reflect a perception that women's advancement has reached a sufficient level, even when women's own accounts point to continued constraints.

Overall, men's narratives in Chhattisgarh are characterized less by resistance than by instrumental acceptance. Women's expanding roles are widely supported when they contribute to household stability, agricultural productivity, and financial security. Yet this support is rarely framed in terms of rights or equality, and remains uneven across domains of mobility, leadership, and public authority. Men's perceptions thus mirror the broader trajectory of SHGs in the region: grounded in livelihoods and material change, enabling meaningful shifts in women's roles, while leaving deeper gender hierarchies unsettled. It is conceivable that further empowerment would be welcomed not for its own sake, but only if it came with further material benefits for the men or their households.

3.10 Future aspirations

Women speak of wanting their daughters to join the army, pursue higher education, or take government jobs. *"I want to send Princess (my daughter) to the army,"* one new SHG member told us. Others dream of expanding their poultry units, purchasing two-wheelers, or building pucca homes. Women leaders imagine carrying their experience to new villages, *"If given the opportunity, I can go to a new geography and establish the SHG model and trainings there."*

Women's aspirations increasingly encompass education, diversified livelihoods, and economic mobility, reflecting the cumulative effects of engagement with SHGs and related institutional support. Women spoke of seeking work beyond agriculture and live with greater independence. Others articulated aspirations for livelihood diversification, asset ownership, and improved housing. Women did not describe these aspirations as abrupt change, but rather as emerging alongside recent improvements in skills, confidence, and economic stability. Women noted in a group discussion, *"pehle hum soch bhi nahi paate the... ab lagta hai hum bhi kuch kar sakte hain"* ("Earlier we could not even imagine; now it feels like we too can do something").

In Bihar, aspirations are equally strong but often more guarded, shaped by the realities of caste and landlessness. Women dream of consistent MGNREGA work, fair wages, safety, and education for their children. Their aspirations are grounded in rights not mobility or diversification and shaped by long histories of exclusion. While aspirations in Bihar are more tightly anchored to security and rights, those articulated in Chhattisgarh more often extend toward diversification and mobility.

4. Conclusions

A team of two researchers from IFPRI visited women's self-help groups and associated collectives in Dhamtari and Kanker districts of Chhattisgarh in November 2025 to understand how women's collectives have evolved in these settings, how women and men understand leadership, participation, and voice, and how engagement with SHGs and PRADAN has shaped everyday economic and social practices. The team conducted focus group discussions and key informant interviews with women SHG members and non-members, women leaders, and men from SHG households across multiple villages in both districts.

Our conversations suggest that participation in SHGs has generated tangible benefits for women and their households, even as the depth and spread of these benefits vary by district and stage of institutional development. In Dhamtari, where PRADAN's engagement has a longer history, women described increased confidence in handling money, interacting with institutions, and taking on technical and leadership roles within SHGs, federations, and market-facing initiatives such as Farmer Producer Organizations. In Kanker, where collectives are tied with NRLM and PRADAN uses those as platform for interventions, women's participation is still consolidating, with leadership and paid roles concentrated among a smaller group of early adopters.

Across both districts, women emphasized that small but regular savings and collective routines created the conditions for learning, experimentation, and gradual expansion of their roles within households and communities. Importantly, women's participation did not always take the form of speaking or leadership. For many, simply attending meetings, travelling outside the village, or being present in collective spaces marked a significant shift from earlier confinement to the home. Men's accounts largely reflected acceptance of these changes, particularly where women's participation was linked to visible improvements in livelihoods and agricultural practices. This acceptance was instrumental and grounded in perceived benefits to household stability and productivity rather than explicit commitments to gender equality.

We also found several constraints. First, economic and ecological constraints limit the participation of women, particularly in more remote villages where livelihoods remain seasonal and opportunities for diversification are uneven. Second, gender norms continue to structure women's mobility and public engagement, with changes unfolding gradually and often through negotiation rather than overt challenge. Third, engagement with federated and market-facing institutions remains uneven. While these structures create new opportunities for leadership and market participation, interviews indicate that they also involve greater procedural complexity and continued reliance on external facilitation. Sustaining and deepening these gains will require continued attention to inclusion, leadership development beyond a small group of women, and alignment of collective models with local livelihood realities. Without this, there is a risk that benefits remain unevenly distributed or that newer collectives struggle to move beyond initial participation.

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ACKNOWLEDGMENTS

This work was undertaken as part of the CGIAR Gender Equality and Inclusion Accelerator. The CGIAR Gender Equality and Inclusion Accelerator is grateful for the support of CGIAR Trust Fund Contributors: www.cgiar.org/funders.

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Annexure A: Calculation of Female Workforce Participation Rate (WPR) for Scheduled Tribes

Data: All population and workforce figures are drawn from the Census of India 2011, Office of the Registrar General & Census Commissioner, Government of India. Specifically, we use Table B-1 (Scheduled Tribes), which reports population counts and workforce status (main workers, marginal workers, and non-workers) disaggregated by sex, area (rural/urban), and district. Data were accessed from the Census of India website (<https://censusindia.gov.in/census.website/>).

Definition: Female workforce participation rate for Scheduled Tribes is defined as the proportion of Scheduled Tribe women engaged in economic activity, including both main work and marginal work, relative to the total Scheduled Tribe female population, calculated using:

$$\text{ST Female WPR (\%)} = \frac{\text{ST Female Main Workers} + \text{ST Female Marginal Workers}}{\text{Total ST Female Population}} \times 100$$

Calculation: Using Census B-1 ST tables (Total population: rural + urban), the calculations are as follows:

Chhattisgarh (State)

Total ST female population = 3,949,711

ST female main workers = 874,831

ST female marginal workers = 835,995

ST female WPR = $(874,831 + 835,995) / 3,949,711 \times 100 = 43.3\%$

Dhamtari district

Total ST female population = 105,575

ST female main workers = 42,380

ST female marginal workers = 9,912

ST female WPR = $(42,380 + 9,912) / 105,575 \times 100 = 49.5\%$

Kanker district

Total ST female population = 210,836

ST female main workers = 66,005

ST female marginal workers = 33,930

ST female WPR = $(66,005 + 33,930) / 210,836 \times 100 = 47.4\%$

Note. Percentages reported in Table 1 are rounded to the nearest whole number.

Funding for this work was provided by the CGIAR Gender Equality and Inclusion Accelerator. This publication has been prepared as an output of the CGIAR Gender Equality and Inclusion Accelerator and has not been independently peer reviewed. Any opinions expressed here belong to the author(s) and are not necessarily representative of or endorsed by IFPRI.

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