



UNIVERSITETET I AGDER

The Role of Women-Supportive Organizations for Women's Economic Empowerment in Sri Lanka

A Qualitative Case Study of Rural Women living in Monaragala and Hambantota Districts, Sri Lanka

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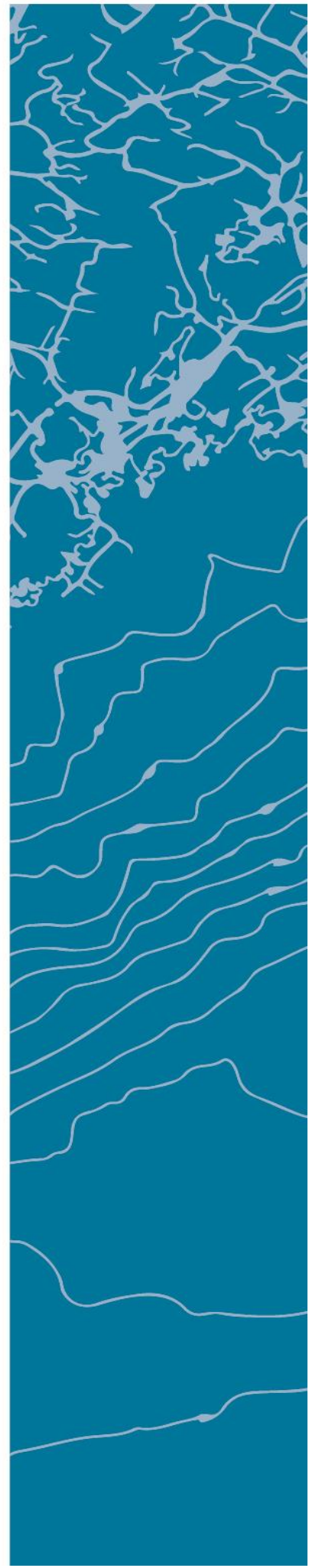
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**The Role of Women-Supportive Organisations
for Women's Economic Empowerment
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A Qualitative Case Study of Rural Women living in Monaragala and
Hambantota Districts, Sri Lanka

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This master's thesis is carried out as a part of the education at the University of Agder and is therefore approved as a part of education. However, this does not imply that the university answers for the methods that are used or the conclusions that are drawn.

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Declaration

I, Sudeepika W.S., Liyanapathiranage hereby declare that the thesis “The Role of Women-Supportive Organisations for Women’s Economic Empowerment in Sri Lanka: A Qualitative Case Study of Rural Women living in Monaragala and Hambantota Districts, Sri Lanka” has not been submitted to any other universities than the University of Agder, Norway for any type of academic degree, and I confirm that I do not refer to others or in any other way use the work of others without starting it hence I confirm that all references are given in the bibliography.



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Abstract

This research examines the role and strategies of a women-supportive organisation for women empowerment in Sri Lanka. The selected non-governmental organisation's mission is to eradicate poverty by empowering grassroots-level women using holistic approaches and participatory development. This research is a qualitative case study by interviewing 41 participants over the telephone after making exploratory field visits in Hambantota and Monaragala districts in Sri Lanka.

The organisation facilitates microfinance services (micro-savings, micro-loans, and micro-insurance), "family development plan," "business development plan," and other necessary guidance for beneficiaries. Moreover, the beneficiaries are assigned to a women network, which consists of small groups that facilitate socialisation while improving leadership and communication skills. With all effort, the organisation has been able to provide a substantial contribution to uplift their lives. This empowerment strategy in a hypothetical situation can be described through the proposed novel "3D spiral of empowerment" concept, which illustrates a way to get an empowerment process to a person.

The research finding shows that economic empowerment is the key women empowerment method. Furthermore, gender inequality is a significant barrier to women's empowerment. For instance, the beneficiaries would not be able to elevate further after a certain level. The study emphasises that the reasons for such barriers are lack of education, financial, English and computer literacy, and cultural matters. The proposed "glass ceiling effect" about the resistance of rural women empowerment shows how such challenges matter when uplifting a rural life.

This study recommends that collaborative work directly with such local organisations may identify relevant challenges and women empowerment opportunities. Hence, "participatory quality assurance core team" meetings and capacity building programs may strengthen such local organisations directly attached to rural women. The study emphasises that the development actors will contribute to a much productive empowering process to achieve sustainable development goals by applying the above recommendations.

Keywords: *women empowerment, economic empowerment, sustainable rural development*

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List of Abbreviations and Acronyms

AL	Advanced Level
BDP	Business Development Plan
BS	Bank Societies
CBO	Community-Based Organisation
COVID-19	Corona Virus Disease 2019
FDP	Family Development Plan
GAD	Gender and Development
GTZ	German Technical Corporation
IT	Information Technology
LTTE	Liberation Tigers of Tamil Eelam
MDG	Millennium Development Goals
M&E	Monitoring and Evaluation
NGO	Non-Governmental Organisation
OL	Ordinary Level
PQACT	Participatory Quality Assurance Core Team
SDG	Sustainable Development Goal
SEEDS	Sarvodaya Economic Enterprise Development Services
SHG	Self-Help Groups
SoMe	Social Media
SWOT	Strengths, Weakness, Opportunities, and Threats
TCCSs	Thrift and Credit Co-operative Societies
TOT	Trainer of Trainee
UN	United Nations
WAD	Women And Development
WID	Women In Development
WGEE	Women's and Girls' Economic Empowerment
WEI	Women Empowerment Index
WS	Women Societies

Chapter One: Introduction

Development issues affect different groups in different ways, thereby creating inequality in society. 'Grassroots women' are women who live and work in poor and low-income communities, who are economically, socially and politically marginalised (United Nations, 2011). Grassroots women can be identified as one group that is distressed by life's challenges, and the heterogeneous socio-economic status of the society exacerbates their standard of living. Such women devote their precious time and labour to the needs of childbearing, caring for them, and home-based activities (Sen, 2001, p.196, 197). Conventionally, household roles played by women and men have been defined by cultural context. When analysing rural households' functions, Men can be identified as a heavy working gender, while women have assigned to stay at home managing home affairs. Therefore, it is noticed that there is a gender bias in husband and wife positions. This manner of behaviour within a rural family puts the woman into disadvantaged groups. However, women represent almost half of the population, and women represent a substantial portion of society, and their contribution cannot be ignored. Further, by assigning women to labour or by engaging in productive work, they would be able to enrich their lives and uplift their families, thus mitigating poverty challenges and establishing sustainable development goals as a country. In particular, women's empowerment through economic empowerment effects to the grass-root level women in rural areas in Sri Lanka.

Sri Lanka is an island in the Indian Ocean, a country located in the South Asian region of the globe which has transformed from a low-income level to a lower-middle-income level over the past decades (Cooray & Abeyratne, 2017, p.146). However, most people in Sri Lanka face various development issues. For example, poverty is a challenging development issue in Sri Lanka. Therefore, several development initiatives are contributing to overcome development issues. The public sector, private sector, and non-governmental organisations invest their financial and physical resources to overcome socio-economic issues over generations. These development actors motivate to develop the rural villages by sharing vision among community level from the household economic level. Women in the marginalised families are a vulnerable segment of

society. By the process of poverty alleviation for sustainable community development, the women have been identified to deliver services of such actors.

This research study attempts to explore empowerment of the grassroots level women in Hambantota and Monaragala districts by a local women supportive organisation operating in Sri Lanka. The contribution of this study will give the insight to identify real-life conditions of grassroots level women and how to alleviate them in the sustainable development context.

1.1 The rationale of the Global context

After world war II, world leaders assembled and discussed plans to help poor or victim countries. Meanwhile, the state and non-state actors in the development process, such as non-government organisations also started actively participate in making policies, strategies, and support for the victim civil society. The importance of women contribution in the development process has been identified gradually in the development process over history. For example, from the early 1970s of development history, the three main approaches, namely, Women in Development (WID), Women and Development (WAD), and Gender and Development (GAD) have alternated and upgraded in terms of women empowerment (Hyndman & de Alwis, 2003, p.214). These approaches have been amended eventually witnessing the different stages of development, the importance of women's contribution to the development, strengths, and weaknesses of identified approaches, and the social, economic and technological transformation of the world (Rathgeber, 1990; Moghadam, 1990, Miller & Razavi,1995).

As far as women are concerned, gender inequality, together with cultural norms and social values, increase their vulnerability. Kabeer (2005) has highlighted the importance of women empowerment using a critical analysis of gender equality and Millennium Development Goals (MDGs). The Global Gender gap report (the World Economic Forum, 2018, p. 7) identify the overall situation of the global gender gap. Historical conversations and social influence have helped to implement strategies on women's concern in public and private domains, equality and happy life.

Varghese (2011) showed that women empowerment has conceded as one of the essential concerns of MDG. Furthermore, lessons and experience of MDGs facilitated to establish a new set of goals by shifting towards a sustainable path. Later, there were criticisms of MDGs and discussed further on the limitations in the process, structure, content, implementation and enforcement of the MDG (Fehling, Nelson, Venkatapuram, 2013). Around 2015, development plans and policies were significantly reformed because of several development issues such as unfair resource distribution, gender inequality, and unbalanced income. The identified limitations of MDGs lead to transform from MDGs to the Sustainable Development Goals (SDGs) in 2016. The transformation was to assure the involvement of all of humanity for a more sustainable, prosperous, and safer planet.

As a result, the awareness of SDGs has increased among governments and civil societies over the development policies, procedures and work. In particular, the development needs to be maintained in the short-term as well as the long-term of economic, social, and environmental aspects for sustainable development and the strategies should cope with future generations. Therefore, MDGs' top-down approach, was changed through SDGs, which presents locally generated priorities (Chimhowu, Hulme, & Munro, 2019, p.76).

Varghese (2011, p.37) has also shown that MDGs crucially concern empowering of women. Especially in sustainable development thinking, women's contribution has been considered as significantly contributing to sustainable development; however, gender inequality has been identified as a negative impact. Also, women empowerment approaches have engaged in gender equality and women's concerns all over the world. Gender equality has been considered to be one of the main criteria of development goals both in MDGs and SDGs. For example, the 3rd goal out of 8 MDGs and 5th goal out of 17 SDGs aim to promote gender equality and empower women.

1.2 The rationale of the Sri Lankan context

Sri Lankan women have a family-oriented cultural background, respect to the mother, wife, and sister has been a significant part of the role of women in Sri Lankan history. For example, when considering the everyday life of a Sri Lankan woman, she is a good housewife and caretaker of

children. Traditionally, Sri Lankan women are willing to participate in the labour force actively at home level (Malhotra & Mather, 1997, p. 603)

In 1977, the Sri Lankan economy was opened up, and more liberal economic policies have been introduced stressing private sector-led development and rapid economic growth. After the year 1977, special export-oriented industrial zones, apparel industry and the large scale multipurpose projects such as Mahaweli development project have been started, and job opportunities for women have increased (Colombage, Ahmad, & Chandrabose, 2008, p. 3, 34). The women role in Sri Lankan politics also significant as Sri Lankan people elected Sirimavo Bandaranayaka, the first female prime minister in Sri Lanka and the world, in 1960.

However, new job opportunities and political participation have not sustainably distributed among societies. For example, the majority of women employments in the apparel industry and export zones are associates with low salaries and extended working hours. Even though governmental level protection and supportive policies and organisations exist, women face several issues such as poverty, civil conflict, family issues because of migrant women workers, and the female labour force being underestimated (Asian Development Bank, 1999). Consequently, the mother being a full-time worker with childcaring, work, and family balance has been an issue. Due to the issues of life, services related to women's responsibilities have to be outsourced through family support or being purchased, for example, private day-care centres for childcaring.

As a developing country, Sri Lanka is facing different challenges in the sustainable development context. When considered the influences of the main religion and cultural norms, the upper and middle-class women's situation is less vulnerable over the country (Hyndman & de Alwis, 2003, p.217). However, most of the low-income families of Sri Lanka living in rural districts, in addition to being extremely cautious of environmental issues, are experiencing a lot of life challenges and development issues. Furthermore, there was a war for decades (1983 - 2009) between the Sri Lankan Government and the Liberation Tigers of Tamil Eelam (LTTE) (Atapattu, 2009). As a result, people are experiencing a post-war conflict and more women-headed families (Hyndman & de Alwis, 2003, p.215).

In Sri Lanka, women have the same educational background as men. However, after school education or higher education, even among the degree holders, most women are suffering from unemployment. As far as the women at the grassroots level are concerned, the situation is more vulnerable. They are always experiencing the struggle of their lives in many aspects even though they wish to stand themselves.

Census and Statistics (2016) show a 4.1% share of the population below the National Poverty Line. In the income group classification of The Global Gender Gap Report by the World Economic Forum in 2018, Sri Lanka has categorised as lower-middle-income (US\$ 996- 3895). Even though Sri Lanka is still far away from SDGs, the country is reaching toward SDGs year by year.

1.3 Research Problem

The resource contribution and the development conditions of the world are not equal. Some people are experiencing a comfortable life while some are not having even basic life needs due to different reasons. For instance, food is essential among the rest of other basic needs for everyone as for the existence of life. Therefore, a sustainable source, which can fulfil the basic necessities like foods for hunger, should exist for human wellbeing.

People who have more capabilities can help in different ways to people who need on either a small scale or a large scale. For example, a donor visits a poor person to understand the requirements and offer help to provide aid for a better life (Miller & Razavi,1995, p.32). Among key actors of world development, Non-Governmental Organisations (NGOs) are facilitating several services and making a significant influence on civil society. Such facilitators use different development strategies to uplift the different marginalised segments, such as poor people, marginalised women and disable people.

Among these disadvantaged categories, marginalised women were considered in this research due to several reasons. When compared with men, additional workload and requirements exist for women. For example, regardless of women being rich or poor, women dedicate their role to household activities and child caring. Also, women have to spend on menstrual care products. Without secure income, it is challenging to buy household equipment, have access to electricity

etc. Therefore, the situation of marginalised woman can be worsened than men in terms of economic, social, and political aspects within the society or family. Furthermore, there is a higher chance to discriminate against women with unequal rights for their livelihood and their access to control over the resources. Hyndman & de Alwis (2003, p.217) has shown in their research studies of Sri Lankan women that women have increasingly experienced sexual harassment, sole income earner and surveillance, and the power has distributed unevenly.

When considering a traditional social situation, men earn money for the family. Due to earning money for the family by men, the decision making power has centralised around men. In most cases, the husband has been unable to listen and understand his wife. In another case, the father does not earn sufficient money for the whole family and instead fulfils his own interests. Instead of treating fairly the wife, children, or the family as a whole; spends his money on drugs/narcotics.

Furthermore, women spend the day at home caring for the children, which is very common. As a result, women are part of disadvantaged groups. Therefore, the objectives in the SDGs aim to protect at least the basic human rights of such women.

Moreover, there are various other reasons why the segment of women has a unique value from society. Women represent almost half of the population and have a close relationship with the child from the pregnancy and holding responsibilities at the family unit. Additionally, most women are wasting time in vain or looking for a job. If there is a possibility to earn money, the family will get another income method and contribute to man responsibilities. If women can contribute economically, it can make a positive effect on the economic development of the country. Since women are related to multidimensional ways of the family and society, empowering women can be considered as finding solutions for different social challenges.

Also, women who suffer from life challenges due to economic and social problems are willing to find a way to get rid of them. Unfortunately, the issue remains extremely rigorous in some areas of the world, and the situation is more serious among developing countries. Herath, Guneratne, and Sanderatne (2015, p. 52) have shown that the idea behind empowerment can be used as a tool to understand the disadvantaged segment.

In addition, over the history of the global context, the women's movement has occurred over generations. The concepts such as WID, WAD, and GAD took place from time to time which witnessed the key issues of women over the past transition period and the necessity of women empowerment. Women empowerment can be considered as one of the key goals to achieve in a sustainable development context (Huis, Hansen, Otten, & Lensink, 2017, p.11). In the sustainable development context, world leaders, and development actors have given priority for the women's contribution as emphasise on development goals such as MDGs and SDGs. Therefore, as far as the concept of the empowerment of women is concerned, it can consider as an increasingly popular topic in sustainable development contexts.

If a country applies strategies to empower women, it will be a significant contribution to the development context while facilitating the solutions for the life challenges of women. The literature on women empowerment has highlighted that the concept of "empowerment" is vital, and the benefits will influence in a multidimensional way., It is essential to identify disadvantaged people who require support. For example, rural women can identify as a disadvantaged group. Further, rural women are suffering from poverty, and they can be identified as a category among the marginalised people. Therefore, eliminating poverty and empowering rural women will be an expensive and time-consuming process. Hence, it is essential to empower rural women with the support of all members of the society, and especially, the support from different development actors such as government, private sector, local or international NGOs, community leaders, community-based organisations (CBOs).

After identifying the socio-economic issues, development supporters in national(local) or international level development actors try to facilitate such marginalised segments. As a development strategy, the concept of 'empowerment' upholds the living conditions of marginalised people. The researcher emphasis the ways of reaching an uplifted lifestyle through empowerment and the challenges along the process.

Most of the rural women can be identified as a marginalised segment of society. Such women can face many kinds of suffering throughout their lives. Since there is limited access to resources, they are hardly able to fulfil necessities, and they do not have sufficient skills and knowledge to compete with others. In contrast, traditional society will expect that they are responsible for all

household activities, child caring and comfort others, including the husband. As a result, such women can experience innumerable scarification throughout their life.

Since women represent almost half of the population in Sri Lanka, which means their influence can contribute substantially to the development process, which can furthermore lead to a significant contribution to society. Within traditional society, rural women are spending time by engaging in everyday-life activities at home. The concept “women empowerment” can be recognised as a process to uplift such lives. Therefore, a demanding interest among development actors to empower women exists. The strategies are implemented in different ways but mainly focused on economic aspects. The rationale is that if rural women have been economically empowered, their lives uplifted sustainably, and its benefits receive to their families, children and ultimately to the whole society.

This research will explore how a nongovernmental organisation sustainably empower rural women, what the strategies are used for economic empowerment, and analyse the living conditions of empowered women and the barriers for women empowerment.

1.4 Research Objectives

The main objective of the study is to assess the contribution in terms of the economic empowerment of local women NGOs to their beneficiaries by participating in their development support activities. Hence, this study aims to explore the role of women supportive organisations in terms of women’s empowerment through economic empowerment in selected rural areas in Sri Lanka. Accordingly, this research is having three main study objectives, such as:

- To understand the nature of poverty, gender inequality, and effect of lack of education to the benefited women’s livelihood in Hambantota and Monaragala districts
- To observe to which extent marginalised and discriminated women are benefited by the strategies of a women supportive organisation

- To identify the availability of positive influence on the beneficiaries and other parts of the society (eg: to children, interested groups, and family units)

1.5 Research Questions

Research questions, as backbones will provide insight for literature and research design that influence data collection and analysis. The research questions are formulated to examine whether the selected organisation can support to elevate the economic and social standards of women in the selected geographical area. The research questions are as follows.

1. What are the major challenges of the lifestyle of a rural woman experience in their life?
2. How does a Non-Governmental Organisation enable its beneficiaries to overcome difficulties they faced by strengthening their lives using its socio-economic activities?
3. What is the most important method of empowering among that of economic, social, political, educational, and environmental empowerment of the grass-root level women applied by a Non-Governmental Organisation?
4. How are the lifestyles of the beneficiaries of a Non-Governmental Organisation affected by its strategies applied for empowering them?
5. How does the method of economic empowerment support other methods such as social, political, educational, and environmental empowerment carried out by a NGO?

1.6 Geographical Study Area and Context

Two key districts of Sri Lanka, Hambantota and Monaragala districts, are selected as the geographical study area for the study of women empowerment in terms of economic aspect and its

impacts by the local women supportive non-governmental organisation (See Figure 1.1). These districts are in prominent dry climates while receiving low mean annual rainfall and located in the southern part of Sri Lanka (Karunaweera & Galappaththy, 2014, p.2,3). In addition, the people of these areas are facing several socio-economic challenges related to infrastructure, livelihood, environmental, and physiological problems (Cooray & Abeyratne, 2017, p. 160).

Figure 1.1
Hambantota and Moneragala Districts in Sri Lanka



Source: Google Earth(2020)

1.7 Chapter organisation

The thesis outline of this research report has been structured into five chapters. Chapter one presents the introduction to the thesis. It consists of the background of the women empowerment, problem statement, research objectives, and the structure of the research report. Thereby, this

chapter presents the rationale behind rural women empowerment, the involving community and the related organisation which are linked to the research problem and the overall argument.

The second chapter is used to review the existing literature in the research field and find the research gaps. This step helps to design a proper research study and references which links to the research problem. Further, the theories used in the discussion section have presented. In chapter three, the research methodology, which consists of methods and research approach, is presented. Chapter three includes the details of the selection of the organisation, research design, validity and reliability, challenges and risk for the research.

Chapter four presents the data analysis and findings. This chapter begins with providing an overview and an analysis of the selected data sample. Then, a qualitative analysis has been conducted for each research question. Further, a comprehensive discussion is provided based on empirical analysis. Also, the observations are presented and based on observations, the impact on the rural women in sustainable development context has discussed. The researcher has discussed empirical observations and theories and identified the existing challenges to women empowerment. In addition, the findings have been compared with the theoretical contributions and reflected what the researcher had observed within the selected context.

Chapter five is used to provide the summary and conclusion of the thesis, limitations, policy recommendation and recommendations to the future research. There, a summary of finding where the answerers for research questions using empirical data, final remarks, and limitations have been discussed. In the end, considering all ideas, policy recommendations, and future directions of the research have been presented.

Chapter Two: Literature Review and theoretical framework

This chapter reviews the literature on women empowerment and available theoretical frameworks of women empowerment. Further, the chapter discusses women empowerment in the Sri Lankan context, women's economic empowerment and other related dimensions to women empowerment. Finally, the role of supportive organisations in women empowerment and the failures of the women empowerment also highlighted.

2.1 Women Empowerment

Women empowerment is a process from unpowered to empower in particular to women (Huis et al., 2017, p. 2). In the empowerment process, changes can be present in different dimensions of a person's status and the power level (Pigg, 2002, p. 110). Women empowerment can uphold the living conditions of women at the grassroots level and bring benefits at the individual, family level and community level in the sustainable development context (Herath et al., 2015, p.52). The empowerment can be occurred by individual choice on resources, agency and achievements (Kabeer, 1999, p 437). Women's empowerment is vital due to many main reasons. For example, women's empowerment is beneficial for marginalised women as this segment of women requires special attention to their wellbeing. Furthermore, rural women have higher rates of malnourishment, and they are economically inactive. All political authorities that have participated in the 2005 united nations world summit have agreed that "progress for women is progress for all" (Varghese 2011, p. 38).

Sohail (2014, p.219) has also highlighted that for the development of the whole society, women's contribution is significant. In particular, thinking as a whole and regardless of men or women, working together both men and women bring upgrading to the whole society. Another important of gaining contribution is that empowering women is ultimately empowering the family. Also, women's contributions have been taken into account at the family level and community level for different reasons. In the discussion of Pigg (2002), self-empowerment has been considered as the

best empowering way in community development while emphasising the importance of mutual and social empowerments also.

However, the effective empowerment of women is a challenging task with many theoretical and social considerations (Hsia, 2006). The above-referred research works are focused on such aspects but lack an integrated analysis by taking all such aspects to the consideration in a single platform. Moreover, Bayeh (2016, 37) emphasises that to utilise all social commitments for the empowerment of women in society is necessary.

The major challenges are that many women are suffering from poverty, ignorance, and has no idea about the updates of the outside world. Moreover, Sohail (2014, p.210) states that women should be empowered by their rights, such as health, education and skills, job security, better living standards, and decision-making power. Rural women are a segment of society who faces numerous challenges in their lives. Narayanan, Lentz, Marzia, Anuradha & Kulkami (2019) have explored the women and their families in rural South Asia living at a challengeable level. The research findings have highlighted that empowering rural women is essential, more especially on socio-economic improvement and empowering them is recommended.

2.2 Women Empowerment in Sri Lanka

The rural women in Sri Lanka are identified as a marginalised group, and development actors apply different methods to empower rural women in many ways. For example, in “credit plus” approach micro finance organisations provide various types of financial facilities such as micro-savings, micro-credits, micro-insurance and business development services (Colombage, 2004, p.29). As the impacts of these programs, rural women will be bank account holders while developing social capital -social empowerment.

In the Sri Lankan context, microfinance is a popular method as a pathway for women’s economic empowerment. Herath et al. (2015, p. 51) provide examples such as Thrift and Credit Co-operative Societies (TCCSs), and Sarvodaya Economic Enterprise Development Services (SEEDS) programs that target women borrowers to strengthen the economic portfolio of the household

providing credit facilities. When considering scholarly articles, many research publications such as Colombage et al. (2008), Cooray and Abeyratne (2017), Herath et al. (2015), and Hyndman and De Alwis (2003) have noted that there are development issues in the Sri Lankan context. Special attention is being received on eradicating poverty and vulnerability reduction for solving the development issues and bring socio-economic development in Sri Lanka. Economic empowerment can be identified as a powerful stream, among other ways since the marginalised people are associated with economic benefits, and the results reveal reliable empowerment in different aspects as well.

Moreover, women empowerment is an asset that helps to achieve gender equality which ultimately leads to sustainable development. Even though Sri Lankan women tend to have better education, gender inequality can be identified. There is still an expectation of man's role and woman's role in the job market. Asian Development Bank (1999) has highlighted that it is necessary to have policies regarding gender issues to address the poor level of women in Sri Lanka.

2.3 Theoretical Framework: Women Empowerment Models

In this research study, three theoretical frameworks on women empowerment have been studied. The first framework used in the research is the three-dimensional model of women empowerment proposed by Huis et al. (2017). In this framework, the women empowerment strategy based on providing access to microfinance services. Three Faces of Empowerment proposed by Pigg (2002, p.108) is selected as the second theoretical framework. This theory is focused on empowerment in community development. The third theoretical framework used in this research is 'eight thematic areas for women's and girl's economic empowerment' proposed by Pereznieto and Taylor (2014). This section provides, the basic information of each theoretical framework. In the data analysis and findings chapter, more details of these theoretical frameworks are discussed and compared with the empirical findings of this research.

2.3.1 Model 01: A Three-Dimensional Model of Women's Empowerment

Huis et al. (2017) suggested that a three-dimensional model of women empowerment offer the microfinance service as a strategy of women empowerment. This model uses a women empowerment at three levels, namely, micro-level, meso-level and macro-level. The micro-level linked to empowering can occur at a personal level, and the constructs in this level are control beliefs, self-confidence, self-esteem, and self-efficacy. The second dimension of the model is the relational empowerment at the meso-level, where the empowering actions influence the others who connected as a member of the network. The constructs in meso-level consist of domestic violence, bargaining power, freedom of mobility, social network size, social capital, and collective action involvement. Finally, in the societal empowerment at the macro level, the empowering process expanded up to the influencing for the civil society activities or societal context. The constructs in macro-level include percentage of female microfinance borrowers, the percentage of female borrowers with school-aged children in school, and the percentage of female leadership in microfinance institutions (MFIs).

2.3.2 Model 02: Three Faces of Empowerment

Pigg (2002, p.108) has pointed out three faces of empowerment, namely self, mutual and social empowerments. The self-empowerment is used for empowering the individuals. The mutual empowerment expands the relationship among a group or on the formal organisation rather than individually uplifting. The social empowerment is for increasing the ability to secure the rights of lives for a better life, such as civil rights activities for the community.

Moreover, this model is more applicable for community developers such as business corporations or social organisations that engage in community development. The development actors have to apply empowerment strategies with effective leadership for significant personal transformation (Pigg, 2002, p.120).

These three faces are much similar to the three-dimensional Model of Women's Empowerment has been discussed in Model 1. However, Pigg (2002, p.118-120) has stressed that three faces model

of empowerment is well suited for an understanding of empowerment in both organisational and community contexts.

2.3.3 Model 03: Eight thematic areas of economic empowerment and four main dimensions on power transformations

Pereznieto and Taylor (2014) stated eight thematic areas for women's and girl's economic empowerment. The proposed eight thematic areas consist of financial aspects, business development services, skill training, financial and nonfinancial asset provision, social protection, unions and fair employment, trade and access to markets, regulatory and legal frameworks. The research emphasised that as a result of empowering, women can extend the power of women. According to this model, “changers of outcomes” are in four main dimensions such as “power within (improvement of individual capabilities), power to (decision-making power at home and outside the home), power over (capability of income-generating activities and control over assets), power with (organising economic activities and rights) ”

2.4 Role of Women Supportive organisations in Women Empowerment

The key development contributors like United Nations (UNs), the World Bank, NGOs), research institutions, and educational professions play a crucial role and made influences over the history of the development process and social moments. The development supporting organisations at the international and country-level work for human wellbeing (Herath et al. 2015, p.52; Kilby, 2006, p.957,958). In the world, natural resources and facilities are not fairly distributed, and poor living conditions exist within marginalised groups. NGOs, as an important entity in the sustainable development context, contribute to development projects, especially on developing countries and limited resources areas. They use project funding to fulfil the development goals: accelerate the development progress work on cross sectors; helping to track progress (Miller & Razavi,1995, p.33,34). These projects aim to reduce poverty or basic human needs, like drinking water access and sanitation. In addition to working together with civil society, NGOs create partnerships

between public-private to bridge state, national, and international levels to overcome the challenges of livelihood struggle (Miller & Razavi, 1995, p.37). Moreover, Kilby (2006, p.960) has highlighted that NGOs contribute to the empowering process significantly. In particular, women have an important place in a sustainable context on economic growth, social protection, and environmental protection.

2.5 Relation between Economic Empowerment of Women and Other types of Empowerment methods

Through economic empowerment, women will receive access to other ways of empowering, such as social empowerment, economic development, access to information, education, and political empowerment. Herath & Gunaratne (2016), Huis et al. (2017), and Pigg (2002) have studied that the empowerment has to expand at different levels such as personal, social and societal level. Moreover, Mehra (1997) and Colombage (2004) have explored ways of empowerment, such as economic, social, educational, political, and environmental empowerments. To empower personal, social or societal level, development actors have applied different empowerment methods. The different types of empowering methods in the context of women empowerment are discussed in this section.

2.5.1 Women Empowerment through Economic Empowerment

Women's empowerment through economic empowerment is a unique way of women empowerment (Sen, 2001, p.15). Economic empowerment is vital for poverty alleviation and to influence the economic development of the community. Lentz, Marzia, Anuradha & Kulkarni (2019) have implemented the Women's empowerment in Nutrition (WEN) Grid, and it provides a comprehensive measurement on the nutritional status of women and their families. More significantly, the WEN Grid shows that the well-being of them is strongly related to women empowerment, and associate with income-generating activities or economic-related behaviour of women. Moreover, Pereznieto and Taylor (2014) have discussed that the economic empowerment of women and girls is important. Thereby, the authors have stated the economic empowerment

will impact a transformation in power, agency, and advancement of economic aspects. Also, the impacts on women's and girls' economic empowerment (WGEE) is improved development interventions by focusing main eight themes; namely, Financial services, business development services, skill training, financial and nonfinancial asset provision, social protection, unions and fair employment, trade and access to markets, and regulatory and legal frameworks (Perezniето and Taylor, 2014). As a result, women and girls can make a substantial positive impact over different dimensions.

Colombage, Ahmad, & Chandrabose (2008, p. 1,7-8) have conducted a field study to examine the effect of the microfinance industry in coping with rural poverty in Sri Lanka in a collaborative research project with the University of Lund, Sweden. The results of the study show that the microfinance provides small business success, and thereby microfinance influence the growth of small entrepreneurs. Moreover, the authors have pointed out that CBOs have applied microfinance as a strategy for economic empowerment.

2.5.1 Economic Empowerment is a key dimension of women empowerment method

Herath et al. (2015, p. 56, 58) have used an index to demonstrate women's empowerment. This women empowerment index shows that rural women can obtain significant growth after joining microfinance organisations. Also, the results evident that microfinance helps women to boost their empowerment. In particular, economic empowerment influence most significantly, and it extends to improving self-reliance, self-confidence and self-worth (Herath et al., 2015, p. 58-60).

Varghese (2011, p.47) has recommended for the development agencies "economic self-sufficiency" is a vital factor, even though it is not a requirement. Moreover, Varghese (2011, p.47) concluded that there exists a highly significant positive relationship between income level and the total women empowerment by the analysis of hypothesis testing for the economically empowering. Thereby, Varghese (2011, p. 44) has discussed the Women Empowerment Index (WEI) referring to the studies of Mason and Smith (2003) and Human Development Indices by United Development Programs (Human Development Report, UNDP, 2005). The WEI has consisted of a simple average of three main indices, with equally weighted each indicator and measured by 0-1

as its performance, where economic empowerment is one of these three indicators. More importantly, “social power” is recognised as a thwart factor for women empowerment while enhancing gender inequality (Varghese, 2011, p.47)

2.5.2 Economic Empowerment of Economic Empowerment Strategies: Microfinancing and self-employment

Microfinance facilities have increasing demand as one of the empowering strategies. It brings small scale commercial, financial services among economically active marginalised segments (Kapila, Singla, and Gupta, 2016). According to a survey (Herath et al. 2015, p.52) which conducted together with German Technical Corporation (GTZ) and the Sri Lanka Ministry of finance and planning, microfinance services are popular among Sri Lankan development contributors to reduce the vulnerability of the poorest householders and social Mobilisation programs for the immense socio-economic benefits. Also, the article gives information about microfinance facilities that have a higher demand, can address eradicate poverty, and a way of women empowerment. Microfinance tends as a crisis coping mechanism to address the issue as well as a popular method for economic empowerment. Microfinance roles on small-scale financial services provide opportunities to the pathways of empowering women, and it helps to achieve MDGs considerably.

Colombage, Ahmad, & Chandrabose (2008 p.4,5) explored that CBOs are applied microfinance methods for the economic empowerment of women, thereby elevating poor people's living standards. Further, the authors emphasised that the organisation facilitates the financial services by offering the convenience of the service with “rural lending arrangements”. However, the small business entrepreneurs are hampered by insufficient technological and business knowledge, limited access to corporate advice on facing challenges, lack of funding, lack of market practice, and research and development. If the responsible actors are not able to mitigate the above factors, the relation between microfinance and poverty reduction is resisted on a larger scale (Colombage, Ahmad, & Chandrabose, 2008 p.26). most people of the modern era are engaging in digital cooperation. Hatakka, Thapa, Saebo (2020) have highlighted that ICT knowledge is crucial to overcome challenges. Therefore, the use of technology is indeed vital for such small business

entrepreneurs. Rogers (2016, p.243) has pointed out that a business may struggle in pre-digital stage, and strategic thinking is essential to overcome such challenges.

2.5.3 Social empowerment of women

Social empowerment encourages informal collaboration between members (Herath et al., 2015, p. 56, 58). Also, the economic empowerment of women leads to dignity and pledges social connections. (Herath, et al. (2015, p. 53) have emphasised that women’s sociability can employ to generate monetary and financial services. Oyelude and Bamigbola (2013, p. 103) have shown that women empowerment was demanding to improve the socioeconomic context in Nigeria. SHGs enables to promote a collaborative contribution and reduce obstacle to social capital (Herath et al., 2015, p. 56, 58). The SHG of the villagers is very similar to “Study circles” mentioned by Hatakka, Thapa, Saebo (2020). The authors have explored that such community groups actively engage participatory discussions to find solutions for the life challenges faced by the members (Hatakka, Thapa, Saebo, 2020, p. 665, 666). With the above background, Colombage et al. (2008, p. 7,8) concluded that the selected organisation in this research as a CBO. In particular, social empowerment is vital for economic empowerment since activities in SHG leads the participant being a good contributor and promote social capital.

2.5.4 Access to Information

Access to the information (ATI) can be identified as another vital method of women empowerment. Oyelude & Bamigbola (2013, p.103) emphasise that NGOs in Nigeria adopted ATI as a strategy for women empowerment. Moreover, the article highlights that an efficient assessment of information ultimately leads to upholding their socioeconomic status. The economic empowerment may come to female-headed households if women enrich with information (Oyelude and Bamigdola, 2013, p.104).

On the other hand, while being economically empowered, women must access information. As an entrepreneur, she needs to educate her business and improve the necessary skills. Then the way of access information and its reliability is significant when receiving information. Otherwise

transferring information by NGO or any other institution to the beneficiaries could not be a success and will face barriers while empowering the process. Therefore, in between women's empowerment of the economy and ATI has a substantial relationship more than ever before. Zucchella, Hagen, Serapio (2018) have pointed out how the businesses have improved over the years exploring entrepreneurial opportunities from rudimentary technologies to evolving into the scene higher stage of international level. Hatakka, Thapa, Saebo (2020) have discussed the potential of rural communities to boost their income generation opportunities using Information and Communication Technologies (ICT) and self-organised study circles. The researchers have explored that ICT knowledge substantially leads to expand economic opportunities. Moreover, self-organised study circles can be used to learn a range of new topics to develop their enterprise, and increase productivity more precisely (Hatakka, Thapa, and Saebo, 2020, p.667).

2.6 Impact of the Women Empowerment

Women empowerment benefits are multidialectal by women's role, their status, rights, culture, interaction with males of their engaging society (Mason, 1997, as cited on Varghese, 2011, p. 44). It is vital since it positively makes an influence at an individual level, family level, business level, and community level to uphold the overall portfolio. Keller and Mbwewe (1991) have emphasised that women empowerment is a process that can accomplish self-reliance, elimination challenges of their subordination, control resources, and right to make choices. In a recent discussion on Huis, Hansen, Otten, Lensink (2017), a "three-dimensional Model" of women empowerment has presented: the micro-level, the meso-level, and the macro-level. Pigg (2002) has shown that three faces of empowerment for community development; namely self-empowerment, interpersonal/mutual empowerment, and social empowerment. The author brings ideas on how to take leadership as a development actor who transfers the energy for uplifting the lives of people over these dimensions in community development.

2.6.1 Women Empowerment for economic development

Sohail (2014, p.210) has shown that women empowerment is vital for economic development, even though many women are experiencing hindrances of their rights. Duflo (2011) stated that empowering women has a close relationship with economic development. In particular, the author has highlighted that empowering women can benefit development and will help to reduce the gap of inequality. Women-based implementing agencies have invested in income-generation projects in third world countries at a large number during 1975-1985 (Buvinic, 1986, p.653). Mehra (1997, p.136) has emphasised that women have been involved in income-earning and provided a contribution to economic development over history. The improvement of poor women's economic level concerns by agencies in development contexts and believes that there is a positive interrelation. For example, NGOs have invested in income-generating projects around the 1950s. Also, (Herath et al., 2015, p. 58) emphasised that economic empowerment of women empowerment has improved economic strength of rural women at individual, at family, and community levels and had established own business after joining to rural women supported micro-financial institutions.

2.6.2 Women Empowerment and Gender Inequality

Gender inequality commonly exists in developing countries, and women have differently treated before birth and all over their lives (Duflo, 2012, p.1051). Thereby, women have faced different challenges all over their lives. Varghese (2011, p.47) has emphasised that gender inequality is hindering rights of women, especially when women are almost only at home. Moreover, the author has shown that “social power” is caused by gender inequality while adversely affecting the relation between women and men. Furthermore, Sen (2001, p.84) has pointed out that women have faced life challenges due to gender inequality. Thereby, by gender inequality, women lose their basic rights and freedom. However, women empowerment can work as a tool to minimise gender inequality. In particular, economically empowerment of women extent the power of women to a different level. Duflo (2012, p.1054) and Mehra (1997) has shown that empowerment of women leads to the improvement of household income, and it may extend to economic development.

2.7 Failures of Women Empowerment

Even though the development agencies invested in women's income-generating projects, the most were getting to fail for different reasons. Mehra (1997, p.136) showed that in most cases women are contributing primary levels, they may limit to some sectors with feminine skills like agriculture, knitting, and sewing, the beneficiaries were motivated by welfare aspects, but not in development by the facilitators. Buvinic (1986, p.653) stressed that many projects for poor women did not succeed because of mixing objectives with welfare and economic aspects as the main reason. Furthermore, the flavour of women-based flavour was not many specific and low-cost investments for financial and social aspects achievements.

2.8 Research contribution

This research has focused on how a development actor contributes to sustainable development using a case of rural women empowerment in Sri Lanka. Thereby, the researcher has considered the different aspects of women empowerment by past scholars. Using the above research knowledge, the researcher has identified a knowledge gap between the finding of research and existing research theories. Therefore, the women empowerment strategy used by the selected organisation described through the proposed novel "3D spiral of empowerment" concept, which illustrates a way to get an empowerment process to a person. In the 3D spiral of empowerment, the empowerment is analysed through three dimensions, namely, horizontal empowerment and vertical empowerment over time as a spiral. Therefore, based on the research knowledge and field experience, this research is supposed to make knowledge contributions.

Chapter Three: Methodology

This chapter explains the research design, the philosophical background, methodology/strategy, data collection and analysis methods, validity and reliability, challenges, and the risks regarding the research. The chapter offers a step by step discussion on the selected research design, strategies, and methods suitable for the research and way of approaching the research purpose.

3.1 Research Design

Research design facilitates a framework for data collection and its analysis (Bryman, 2016, p.40). When a researcher wants to start research, he has to study scientifically and make a solid research design. According to Birks and Mills (2010, p.04), a research design is a blueprint of what the researcher's plan or architecture is of the project and consists of three main components, namely philosophy, methodology and methods. This research follows a case study design.

3.2 Philosophical background of the research

The philosophical foundation of research can be described by the research paradigm, which consists of three fundamental questions, namely ontological, epistemological and methodology questions (Guba and Lincoln, 1994). The ontological questions which related to nature and form of reality. This research designed as a case study and the ontological position grounded on subjective reality. The epistemological question asks about the fundamental belief about knowledge. Together with the subjective ontological position, this research is based on interpretivism epistemology. The third fundamental question is about the methodology used to explore the beliefs of the researcher. Based on the ontological and epistemological background of the researcher, a researcher can select qualitative, quantitative or a mix of both approaches. The data related to people's opinions, understanding, and motivation are difficult to measure by numbers and are analysed in qualitative research. The quantitative research handles numeric data

by statistical analysis (Bryman, 2016, p.374, 375). Since this research study is related to the study of a case within real life, it is more suitable to conduct through qualitative research methodology.

3.3 Research Strategy

The research strategy of a study is one of its essential features. The research strategy is determined according to the philosophy of the research. This research uses a qualitative research strategy. In that context, the researcher can apply one of the methods such as survey, ethnography, grounded theory, action research, interviews, and experiments as a qualitative data collection strategy. Each method of qualitative data collection has its merits and drawbacks. Data collection, which shall suit the research context, is the most practical part of the methodology of the research (Bryman, 2016, p.378).

Among the above methods, the case study, which is a common approach in social science, psychology, political science and some more areas. The case study methodology provides analytical aspects so it can be conducted under deductive, inductive or abductive principles. (Bryman, 2012, p.35). Also, case study methodology allows researchers to go deep into the phenomena even with a single holistic case study while it paves the way for them to find the reason why it is so happening. Further, it examines the phenomena and studying its relationship with its context (Baxter & Jack, 2010, p. 544) and captures the complexity of a single case of social science in addition to that of anthropology, psychology, economics, sociology since this research is based on qualitative case study methodology. Such a case study is restricted by boundaries of place and time. One of the benefits of setting borders is preventing data from being overwhelming. Further, the case study research methodology enables the researcher to conduct both qualitative and quantitative research. A qualitative case study is better than handling numeric data and statistical analysis to investigate the research objectives in-depth, and get more valid answers for the research questions,

This research is conducted as a qualitative case study, and the research explores in-depth within a bounded system as a single case study based on selected locations and a time. Graue (2015, p.08) has defined that qualitative data analysis is a process which consists of a description of identifying,

classifying, interconnecting phenomena with the concepts of the researcher. The researcher has several methods of qualitative data collection to carry out a case study methodology such as interviews, questionnaires, observations, primary or secondary sources analysis. In the circumstances, qualitative data collection methods create an interaction between the researcher and the participant.

3.4 Data Collection and Analysis methods

In this section, the data collection and analysis methods are discussed. First, a background of the selected organisation is presented, and then the data collection and analysis methods are explained.

3.4.1 Background of the selected organisation

This research is to explore the role of women supportive organisations in women empowerment through economic empowerment of rural women of Sri Lanka. In this regard, a local women NGO established in Sri Lanka, who provides its contribution for empowering the grass-root level women, has been selected. This organisation supports women to overcome their physical or emotional susceptibility, and their service has spread over two districts in Sri Lanka: namely Hambantota and Monaragala. Moreover, this organisation is interested in empowering women at the grass-root level and has a long history as an establishment of NGO. Apart from working together with government establishments, the organisation has a reputed working history in collaboration with international NGOs with the same interests. The strategies and service extended by the selected NGO for rural development have been recognised by many government and other NGOs.

3.4.2 Data collection

Given the research objectives and research questions, the researcher conducted in-depth interviews in this research. Such interviews have guided by semi-structured questionnaires which lead to a depth check to study real life-cases (Bryman, 2016, p.467-469). The empirical analysis of the

research is based on in-depth interviews of participants consisted of beneficiaries of the selected organisation (rural women) in Hambantota and Monaragala districts and the staff members of said organisation. Thereby, the in-depth interviews enable researchers to explore the research questions. A semi-structured questionnaire has designed to lead the in-depth interviews regarding this case study. The questions of this semi-structured format questionnaire have been created to fulfil research objectives in line with the literature review.

The sample size of the interviewees consists of 41 participants from rural women beneficiaries and the staff of the selected organisation. Non-probability sampling methods have applied for selecting the participants. Two methods of non-probability samplings have used in this research, namely purposive sampling and snowball sampling. The interviews were conducted over the telephone, and around 45 minutes of each interview conversation has been recorded. Such recorded conversations transformed into written scripts as necessary. After making scripts, the data analysed using the thematic analysis method and the main features of the scripts have identified by deductive analysis. The descriptive thematic analysis provided opportunities to describe a phenomenon deeply in a real-life context.

3.4.3 Data analysis methods

Qualitative data analysis has used to analyse the data generated by after conducting semi-structured interviews. The thematic analysis has applied to answer the research questions. Thematic analysis facilitates to explore the common themes, and it suited for deductive logic (Bryman, 2016, p.584-589). Thereby, the interview scripts of the participants were closely examined using codes and themes to interpret patterns. In addition, another qualitative data analysis method, narrative analysis (Bryman, 2016, p.589-593) was used to analyse an international development project collaboratively works with the selected organisation. This narrative inquiry had made using the identified themes related to women empowerment. During this process, a mix of deductive logic and inductive logic has applied to the research in a spiral way. Moreover, the knowledge-based on other journal articles had applied to discuss the findings. Thereby the empirical findings critically analysis with the theories built upon scholars.

3.5 Validity and Reliability

Irrespective of research type, validity and reliability are essential characteristics of a proper research methodology (Bryman, 2016, p.383). These characteristics pave the way for the results of the research to be trustworthy and consistent, whereby the research is being valid and generalisable. To make that happen, the selected instruments of the research based on the researcher's epistemology and philosophy should be suitable for research methodology (Bryman, 2016, p.24, 392). Therefore, demanding skills for qualitative research such as the researcher's experience, adapting to the research environment, and a better understanding of the participants help for the validity and reliability of the study.

A case study method has been selected for the research design, and it enables the researcher to begin with an identification of a case and dig until in-depth understanding through multiple sources of information being gathered. Using the case study methodology, a researcher can collect data from various sources and provide opportunities to converge the bulk of data of a phenomenon to obtain tremendous insight (Baxter & Jack, 2010, p. 556). The exploration of scholarly articles provides views of the knowledge and perceptions of historical improvements. Therefore, the mix of the deductive approach and inductive approach has been applied for this research study to design the case study.

Instead of selecting an embedded case study which allows examining specific aspects of the case, this research study conducted as a holistic case study where it is investigated as a whole which allows in-depth research within a case. Therefore, this research project supposed to capture every process, relationship, or aspect of this non-governmental organisation for women empowerment. This research project applied a qualitative research approach to explore how this organisation supports economically and socially to empower the livelihood of Sri Lankan women living in the two districts under their purview. Qualitative research, as the selected paradigm, allows exploring people's experiences and fits with the case study strategy. Thereby, it allows an in-depth examination of the characteristics of the selected local organisation and its strategies for empowering rural women.

The participants selected through non-probability sampling methods such as the purposive sampling and snowball sampling due to specific reasons like the accessibility of the participants, observations of the researcher during the field visits, recommendations by the said organisation, difficulties in making proper sampling techniques and inability to make random selections for the sample. Given the risk of the epidemic Covid-19, semi-structured interviews had held over the telephone for data collection in respect of this case study. Thereby, the semi-structured interview used as a framework for the interview guide and its questions inconsistent with open-ended questions by aiming to capture participants' flow of ideas without any disturbance made by the researcher. The duration of the interview is 45 minutes or more with the view to obtain active participation of the interviewee throughout the interview, whereby the advantages of obtaining meaningful data while minimising the participant being frustrated are available.

As a security measure, important facts included in the conversation noted down in a field notebook for future reference at the data analysis stage. Such recordings stored safely at the UiA OneDrive where it is protected by a password key, by which only the researcher is allowed to access, and the script written in the field notebook stored safely in a cupboard under lock where the access of anyone else is denied.

With the approval of the University of Agder, the researcher spent approximately six months in Sri Lanka for an internship (three months) and a field experience (three months). During this period, the researcher had the opportunity to familiarised with national and international level development strategies by observing, participating and working together as a team staying with them for months. This field exposure enabled the researcher to observe a big picture of the performance of such organisations and gained substantial life experience. As a citizen of Sri Lanka and the Sinhala language as the mother tongue, the researcher communicated well with the participants. As a native, the researcher understands the Sri Lankan culture and values very well. Therefore, the researcher believes that the quality of data has safe by transforming the participants' views into the scripts. Furthermore, the background described above provides vital support to collect quality data required for the research.

3.6 Permissions

I obtained permission from the Norwegian Centre for Research Data (NSD) which required for personal information related research activities in Norway (eg: NSD permission to collect and store personal data). The process of data collection has conducted by adhering to the NSD ethical guidelines. Informed Consent and permissions have been obtained from the participants to collect data for the research project. Necessary action has taken to protect the privacy and confidentiality of each participant.

3.7 Challenges and Risk

Qualitative research brings the opportunity for the researcher to involve in-person with the participants to observe an interesting phenomenon deeply. The Corona Virus Disease 2019 (COVID-19), an epidemic, the epicentre of which has been Wuhan, central China, has spread worldwide and nowadays its outbreak is being severe (Health Promotion Bureau, 2020). This epidemic, the main risk of which is life-threat, spreads out through all possible physical contacts, and immediate isolation and quarantine are highly needed to avoid its outbreak. Therefore, countries throughout the world have taken necessary actions, including lockdown procedures country level against the outbreak of Covid-19. However, the government of Sri Lanka still announces that appropriate actions, when and where necessary, have been taken to breakdown the existing situation of Covid-19 in Sri Lanka (Epidemiology Unit- Ministry of Sri Lanka, 2020; WHO, 2020). The researcher avoided physical meetings as much as possible during this period to prevent such a risk. In the circumstances, the research method of this case study has been designed to carry out through telephone call interviews for data collecting to avoid community transmission. Telephone call interviews are a suitable solution for the researcher and the participants to avoid the risk of the Covid-19 epidemic while the research project is being proceeded.

When considered the nature of qualitative research, the interaction between the participant and the researcher is high. As a result, the risk of ethical challenges is higher and adhering the guidelines given by the relevant authorities is vital to avoid such scenarios. Therefore, maintaining the legality of personal data protection regulations at the professional level help with conducting the research project. Furthermore, making arrangements to conduct interviews was a time-consuming task.

Chapter Four: Data Analysis and Findings

This chapter provides the details of data analysis and finding. The chapter starts with an overview of the sample and the analysis of the sample. Semi-structured interviews are used as the qualitative data collection method. According to Bryman (2016; p. 565), qualitative data analysis is not straight forward, and data is in unstructured textual material. Therefore, qualitative data analysis is a complex process. Data analysis is done as an iterative process, a mix of inductive and deductive logic. Analytic induction method is mostly used for finding answers to the research questions. Additional Reviews and interpretations are based on related theories, concepts, and literature.

4.1 Overview of the Sample

This qualitative research study is conducted as a case study, and for that, a non-governmental organisation in Sri Lanka was selected to observe the way of facilitating their services and the strategies to empower rural women. The sample consisted of different categories of participants in different geographical areas that cover both Monaragala and Hambantota districts, who are in connection with the selected organisation. Moreover, a qualitative data collection method is selected since it facilitates an in-depth study of phenomena for the researcher. Since this study has applied a qualitative technique, non-probability sampling techniques were used. Among different non-probability sampling techniques, both the purposive method and the snowball method have been applied to collect data.

Before this research, the researcher spent six months of field study with the selected organisation by participating in programmes, collaborating with different levels of the organisation staff, familiarising and making visits to their beneficiaries who live in different geographical areas and to experience the rural life. Selection of the participants was started during the six months field training of the researcher. The sample size contains 41 participants who are in the age group of 20 to 65 years old. All participants can be considered as adults over 20 years old. A semi-structured interview guide is used to interview the participant. The necessary permission from Norwegian Centre for Research Data (NSD) has been obtained for this research. The interviews were conducted over the telephone, and informed consent has been taken from each participant.

Participants who have insufficient capacity to give their consent, have not been interviewed. The conversations were around 45 minutes each. Further, the personal data has been stored anonymously, and the data analysis process included in the whole research procedure was adhered with ethical research guidance (OR by adhering to research ethic guidance developed) by the NSD.

4.2 Analysis of the Sample

At the beginning of the data collection process, the sample has been analysed using the summary of basic information of all participants. As a way of entering the discussion and for getting familiar with the interviewee, the first question was designed to describe themselves. The basic information of the sample includes information such as to which category the participant belongs, relationship to the organisation, age level, education level, gender, other features (*see* Table 4.2).

Table 4.2

Basic information of the sample

Main Theme	Sub-themes
Basic information	Type of the participant
	Age Group
	School Education Level
	Gender
	Area
	Marital status
	Being a parent
	The family has any special need/difficulties
	Duration of holding membership (Seniority)
	Income source of the home before being a member

The participants of the interview have a different kind of relationship to the selected organisations. All respondents belonged to the category of either beneficiary, management team members, middle and lower-level staff members, resource staff or staff that had resigned from the organisation.

Most of the participants (60.98%) are the beneficiaries of the organisation, and others are service providers. In other words, around 61% of the sample represents the grass-root level women, who are living in different geographical areas in Hambantota and Monaragala Districts. The remaining participants were people from top-level management, middle-level staff, and other resource persons who holdings significant relationships. Nearly 5% of the participants of the interviews identified themselves as resigned staff members from the organisation. The participants disclosed that the resigning happened in different geographical areas due to various reasons such as insufficient salary for working hours and insufficient skills for the expected service. During the interview process, some of the respondents from the higher-level management have disclosed that after several years by completing the basic training, newly recruited staff are leaving their job. During the interviews, some participants said that nearly half of the members of the organisation provide volunteer service and the salary of the rest of the members are also not at a higher level. Furthermore, they expressed that such situation on leaving a trained employee after several years is a challenge for the organisation. However, such information is difficult to prove statistically since probability sample techniques do not represent the sample.

Both male and female participated as respondents for the interviews. However, the sample consisted of mainly female participants - around 95% of the participants are women, and only 5% are men. The main reason is that the selected non-governmental women supportive organisation was built up only through women's participation. As a strategy of the organisation, rural women have been selected to be empowered, and by empowering individual women, the organisation aims to empower the whole family. The staff and membership have primarily consisted of Women. It does not mean that the organisation is not working together with males. The founder of the organisation has established an advisory board to facilitate necessary directions and guidance, which consisted of a resource panel regardless of their genders. Therefore, the members who represent the advisory board consists of male and female. Therefore, the male representation of the participants is 4.88% since they have a substantial relationship with the organisation as a key resource person or participating as a member of the advisory board of the organisation. The relationship (being a member after joined to the organisation) period is varied from one year to thirty years as seniority of members. Respondents have revealed that the number of years staying

with the organisation indicate a loyalty to the organisation. Furthermore, regardless of gender, participants were proud to be a member or to work for the organisation.

The participants of the interview can be categorized into different age levels. Almost 78% of the participants are represented in between 36 years and 55 years. (51-55 age group is 26.83%, 46-50 and 36-40 age group are 19.51% per each). Some of the staff members highlighted that the majority joint two or three decades ago or when the organisation was established. Some of the management layer staff and members from the advisory board have emphasised that the organisation is facing elder membership situation. For example, during the interview, some of the senior staff members have mentioned that “We are creating youth societies and have made special attention on providing responsibilities for young women who can take responsibility. Also, we want to build up second layer leadership using a responsible extra person for each level of responsibility. Thereby, the service is facilitated continuously without a service drop. Also, the organisation considers establishing a children society for villages by aiming for a good foundation for a better future”.

When considering the educational background of the sample, the highest educational level, is Advanced Level (AL), the high school leaving level in Sri Lanka. Hardly any member has reached an education beyond school level. Based on field visit experiences, the researcher noticed that many beneficiaries had not completed the secondary school education, the Ordinary Level (OL) examination in Sri Lanka, and some villagers left the school just after OL examination due to different reasons. The most common reason stated was the poverty of parent(s) in spending further education of children and early marriage arrangements just after the secondary school education. However, such women who lived in remote areas without proper telephone signals had not been selected to interview via telephone. Therefore, these rural women are facing difficulties in reading and writing documents. As a consequence, they were facing challenges such as finding a skilled labour job, proper arrangements to help for the education of their children and understanding the lessons of participated training programmes. Additionally, most of the respondents expressed that their literacy is not sufficient for the existing society, and they are willing to have further education. Unfortunately, they were not able to continue further education and instead started their married life.

Most of the participants in the sample are married, and 12.20% are single parents. Some of the parents had become single parents due to the following reasons: either their husband left home a few years after the birth of a child or that the husband was dead due to a road accident, tsunami, or other health issues. As the times goes on these women, have joined this organisation. As they said, the guidance from the staff is very valued, and their advice has helped a lot to change their mind and life meaningfully. Moreover, the income status of respondents of this sample was very low. Almost all members stated that they had fallen into extreme poverty before working with the organisation.

All selected respondents have no more than three children. Some of the participants do not have children at all. All the respondents who do not have children are unmarried but are optimistic about being married in the future. There was a family that the parents are not rich enough for holding the expenses for medicine and sanitary facilities for their disabled child. This sample consists of almost 25% of members who are necessary to be aided with a particular reason. Since the sample is limited to the participants who have owned a telephone, the actual representation of the above said figures could be more tragic.

However, trusting the researcher does not mean the participants were always telling the truth. Data gathered by this process depends on the individuals' interpretation of the question but also their disclose level. By asking the same question in different formats at different times allows for cross-checking the answers of the individuals and makes it more possible to identify such bias. Also, there is a risk that participants may tell what the researcher wants to hear. However, this situation is minimised since the researcher had shared experience with their real-life. The participants were happy to share their life experiences openly, trusting the researcher; the data set was complete for all questions. Since the researcher had field exposure with the participants, they were comfortable and more convinced about the interviewing process via telephone conversations.

4.3 Qualitative Data Analysis

This section presents a comprehensive analysis of the collected data collected via telephone conversations. The sample has consisted of not only the grass-root level women but also the staff of women supportive organisation who directly work together with rural women. A set of questions

is designed for beneficiaries to capture the delineation from the view of the beneficiary and additional set of questions designed for participants who do not belong as rural women to capture the delineation from organization side. The researcher aims to explore a holistic picture of the phenomenon by looking at both the beneficiary side and the organisation side.

In this study, “coding” is used as a general approach, while theoretical saturation and constant comparison are applied to concrete the findings. The initial coding process has begun using interview transcripts and resulted in a list of codes. Thereafter, the identified codes have been merged in such a way that themes can be identified. After conducting the interviews, the data was initially generated in verbal form and converted then into scripts. Short phrases or words have been used for identifying key attributes going back and forth between theory and data. Then, the sections are labelled and coded based on the features related to the research interests after going through the script of the participant. The researcher has applied different types of qualitative data analysis techniques to analyse the data.

At the beginning stage of a qualitative research project, reading and familiarising with the data is essential. The researcher has gone back and forth over the data to create an in-depth understanding of the data. It is necessary to look at the raw data from many different angles to understand the data better. Qualitative research data, such as interviews results, are rich in diverse information. Therefore, it is necessary to uncover themes of data to identify and analyse the pattern of the interview scripts. Since the chunk of data is challenging to analyse, it is essential to recognise themes by looking at similarities, differences and relationship between different data. Further, the challenges of the qualitative analysis will arise, regards not only the volume of the data but also the depth of the data.

Thematic analysis can be recognised as one of the key analysis methods in qualitative data analysis which is used for breaking data into meaningful parts (Bryman, 2016, p.584, 585). Therefore, thematic analysis, which is one of the approaches of qualitative data analysis strategy, have been applied for the data analysis of this qualitative study. After examining the individual cases, clarification of the research question and hypothetical explanation is necessary for thematic analysis. This analysis engages in all raw data and has a great understanding and empathy for uses. The collected data were organised into groups and to understand the most important aspects of the

data. Next, the step was comparing and interpreting the data to answer the research questions. Steps by step of the thematic analysis have been applied to all five research questions to achieve an explanation of the phenomena as systematic analysis and detailed are presented in sections 4.3.1 to 4.3.5.

4.3.1 Analysing Research Question 01

Research question 1: “What are the major challenges of the lifestyle of a rural woman experience in their life?”

Step 01: Rough definition of the research question

The first research question is about identifying the main challenge of the lifestyle for a rural woman. There, the researcher wants to look into the rural life of selected beneficiaries, and staff members how they identify their challenges. Life of rural women can be a compromised life with no amusement activities. The first research question will explore the challenges that can be experienced by a rural woman. According to the researcher’s knowledge, identifying life challengers is important before observing which kind of services are facilitated by the organisation and the way of empowering such a marginal segment of society.

Step 02: Hypothetical explanation of the research question

Rural poverty as the main challenge for a rural woman is hypothetically assumed. Living in a remote area with limited resources can be a challenge. As a result, lack of facilities such as transportation, education and health services has created a demanding life.

Step 03: Examination of cases

The core interview session for a staff participant has begun with “how to recognize the challenges of everyday life of beneficiaries by the organisation”. The researcher paid attention to the daily activities, the responsibilities the participant is holding, and the status of social contacts and how they were able to manage their life. The researcher was able to observe that people in Sri Lanka are facing challenges in several ways, such as economic, social, and natural causes. “We do not

have stable income” was the most common answer (six top-level staff members, two field officers/bottom-layer, two resource persons, and 22 beneficiaries).

Around 1988, the government had established development programs aiming to uplift the families that are suffering from lack of basic needs and income methods. One of such programmes was “Janasawiya” program, meaning the strengthening of the people who are not living with a basic condition due to a lack of sufficient money. Thereby, a socio-economic survey had conducted as a government movement for the development intervention. However, one leader in the organisation has emphasised that empower the whole family through women's empowerment. Moreover, he highlighted that if the segment of grass-roots level women has been uplifted, the whole country will be sustained. With all his experiences and the expert knowledge, he had directed to establish this woman's support organisation.

Around three decades ago, the founder established the selected organisation intending to eradicate poverty, and some years later, he had recognized that economic sustainability is essential for empowering rural women. With a view of establishing microfinance services to establish economic stability, a banking society was established. Among other reasons, the primary purposes were implementing access to financial service and keeping the money circulation within the rural segment.

Most of the villagers’ main income comes from a primary source, such as harvesting or fishing. In general, the families belong to the man-headed family category, where the father earns for the family while the woman is focusing on the house holding activities and child-caring duties. The researcher also asked the beneficiaries “how their everyday life spent before and after joining the organisation”. The participants explained their life experiences. The most of beneficiaries explained that they had a shortcoming of income and were frustrated by low earning. It is common to see that money transfer from father to the family differ, and his income source can fluctuate due to challenges for example in land cultivation, health issues, climate changes, natural causes like drought and flood, wild elephant attacks, inadequate medical treatment for illnesses. Sometimes they used to have a merger meal, where the family members eat once per day by sharing their mealtimes. A summary of possible key challenges of everyday life of grass-roots women living in these areas is presented by Table 4.3.1.

Table 4.3.1*Challenges for rural women in their everyday life*

The Central Global Theme: Challenges for rural women	
Higher-level Themes	Basic categories (After breaking down into the blocks)
Economic Challenges	Low income or no income Difficulties with gaining access to financial services Poor entrepreneurial skills Poor marketing facilities
Social Challenges	Gender bias Overdependence Conditional mindsets The traditional way of thinking Low level of education Poor understanding Lack of confidence and awareness Personal ego The woman stays indoor (A compromised life) Resistant to change Drug addiction Violence against women and children
Society Level Challenges	Poor living conditions/ Lack of basic needs (water, sanitary, food, residence) Fear and insufficient education to make societal changes Poor transportation facilities Lower educational facilities Limited health facilities,
Political Challenges	The cultural barrier as a woman Difficulty to compete with men Insufficient money
Environmental Challenges	Climate changes/ weather changing Stay inside the family home as a habit Insufficient technology Physical strength is not enough Wild elephant attacks and destruction

Sometimes they have not received proper right to preserve dignity. Husband or some other villagers do not want to respect such a rural woman and make underestimation and ignoring her requirements is common. In some cases, the situation may become a challenge to child protection and their dignity. One management level officer said,

We have taken the leadership of this complex process to serve remote women. We always keep our eye on poor women's situations and conduct programmes to preserve children's dignity too. They may suffer harassment, punishments, and other abuses. We can hear some deprivations from the families. We want to change this

Consequently, such women lives have faced poor living condition, family deprivations by merger meals, low dignity, and facing harassments. This situation has been exacerbated due to remoteness and lack of awareness of their rights. In particular, the researcher observed that rural people in Sri Lanka are facing challenges in several ways, such as economic and social issues.

4.3.2 Analysing Research Question 02

Research question 2: "How does the Non-Governmental Organisation enable its beneficiaries to overcome difficulties they faced by strengthening their lives using its socio-economic activities?"

Step 01: Rough definition of the research question

After identifying the key challenges for the grass-root level women, as mentioned in the research question one, the next step is to observe the way of providing the support to lift such a rural life. More specifically, the second research question has considered the strategies of the selected women supportive organisation which has used socio-economic to empower rural women. This research study focused on how the organisation were tackling the situation by identifying the relevant phenomena and service influences.

Step 02: Hypothetical explanation of the research question

For the second research question, the researcher hypothetically assumed that conducting income generated activities will be the most striking solution for life changes of rural women. Thereby the organisation can tackle the identified phenomena by expanding influences to lift the socio-economic status.

Step 03: Examination of cases

The researcher is driven to identify how the organisation impact on the lives of these women. The researcher has understood that the organisation is applying two main concepts, namely, holistic approach and participatory development for the process of empowering these women. Some staff members mentioned that

We need to understand clearly the challenge of a family by observing case by case. We, together with the beneficiary family, try to identify existing resources and discussing the challenges for a particular goal.

Most of the members had a long-term relationship with the organization. Thereby, the organisation has designed strategies to empower women and apply the knowledge of inclusion and participation of such women. The organisation facilitates comprehensive services for rural women to improve the quality of life and alleviate poverty. As they have expressed, this organization is a university for their lives. For example, when the researcher asked, “How do you empower yourself with the help of this organisation?” simply one answered as “This is our university. It has given us the complete universal knowledge to develop ourselves.”

The researcher has recognised that four main phases for the rural women’s empowerment. These four phases are highlighted as follows.

Phase I: Establishing a corporate structure

The structure of the organisation flows mainly from two streams; administration and financial service to facilitate the beneficiaries. Table 4.3.2 explains how a beneficiary (rural woman in a

village) is linked to the organisational network, how the organisational network has created and its expansion among the community.

Table 4.3.2

The networking among the membership

Unit	Regulation level
Mother (represented by rural women) The Family (F) (Basic unit)	Stage I: Individual/ Family level monitoring
Small Groups (SG) (approx. 3-5 members)	Stage II: Group-level Monitoring
Women Societies (WS) also called as Rural Women Development Society /village society	Stage III: Village Level monitoring
Bank Societies (BS) (approx. 4-15 WSs)	Stage IV: Bank-Level/ Zonal Level monitoring
The organisation (the General body) (At the head office level)	Stage V: Districts Level monitoring

The smallest unit of the organization is a Family which consisted of mothers who are rural women. This network is initiated by creating small groups (stage II) which consist of 3-5 members per group. Stage III indicates that a collection of several small groups creates a village society called “Rural Women Development Society (RWDS)”. Stage IV is the “Bank Societies (BS)” which consist of 4-15 RWDS per JBS. The top-level being stage V is the organisation (The general body - Head office level), which maintains close supervision regarding the operations of BS. According to the structure of this network, all beneficiaries who are the members of small groups are linked to bank societies and the organisation (the General body) through rural women development societies. This method for beneficiaries being connected to such an organisational network makes the exercise of social empowerment of rural women a success.

Together with top-level managers, the president and the executive committee, the managing director is responsible for the administrative and wellbeing of the organisation. The president is the chief executive, and together with the managerial director as chief operating officer do their duties. Further, the president is selected from all the bank to work together with administrative

staff. The managerial director is responsible for the operations control. The administrative stream provides leadership with empowering strategies. Seven manages responsible for seven different areas to fulfil the administrative duties of the organisation. Micro-finance, Training and mobilisation, Microinsurance, Human development, bank operating, Investigation, Special project are the responsible key managing sections.

Additionally, the human resource centre holds progress meetings, annual audits, contributing to special development projects, maintaining good governance and are actively supported by the organisations top-level manages. Apart from them, the advisory board consisted of special members who have recognized as resource persons. These resource persons help to provide knowledge and share opinions among the members at their meeting discussions. Such key people regularly participate in activities for monitoring purpose. The executive committee of the organisation and the advisory board together make decisions. These decisions may be executed through an annual action plan.

Based on the above structural framework, the organisation autonomy is protected by its legal autonomy, financial autonomy and technological autonomy to prevent any damages through external and internal environmental shocks.

Phase II: Establishing economic empowerment

The society identifies that economic issues are the most critical for the livelihood and a sustainable solution is necessary. Consequently, the top-level leaders have realized that economic empowerment is the most important and stability the essential factor to empower a person. Providing microfinance facilities has been identified as the primary strategy of the social movement.

The BS has begun with organisational financial strategies to uplift the grass-roots level women. The primary objective of the BS is the facilitation of microfinance solutions that help a family that struggles financially. A sample bank branch is created at the zonal level and established the bank's legal identification. BS is operating as a supportive financial unit of a collection of women societies to enable accessing of financial services for nearby villages. However, a team of top-level leaders

conduct a regular progress review meeting with specific indicators. Zonal secretary, zonal animator, and investigation secretary are keeping records against the bank performance by collecting data from the administrative secretary, finance secretary, and Janashakthi animator of the bank.

The BS mainly facilitate clients with savings, loans, insurance and other financial services. Further, the organisation distributes relevant business development information and send beneficiaries to suitable government organisations for training programmes. Also, the organisation has conducted home gardening programmes and awareness programmes to prevent unnecessary expenses and to improve savings. Further, the social network was established as a foundation to communicate efficiency and smooth flow of supervision.

Phase III: Establishing the Organisational network

The organisation has gradually been growing as an NGO, creating a corporate network and empowering disadvantaged women. the main activity is to be a member of an SG and blend into the organisation culture. At the initial identification of grassroots level members, social empowerment has been applied first. The staff utilise this method as a strategy to reduce the frustration, which often persists in the beginning through the social gathering.

The logic behind the creation of these women networks is to create the economic sustainability and participatory ability of the individual. As a standard feature for these villages, these people depend on self-employed income. Therefore, the villages can be put in categories like peasant villages, villages with Chena cultivation, fishing or brass work villages. The smallest unit is the small group of women from a rural village. A collection of these groups has created women societies. As the root unit, a group of women from a rural village has selected at the village level for networking purposes, mainly to improve community participation. After building up small groups of women societies, members have organized meetings every two weeks to make dialogues on Socio-economic issues, to launch a program and improvement of community participation to empower the members.

Phase IV: Intermediator role together with other development actors

The selected women supportive organisation has collaborative work together with governmental institutions, national agencies and international organisations as a development actor. As a team, the organisation has established a good partnership between both the government and international partners. Thereby, the organisation has conducted special projects by supporting external institutions and play an intermediate role which facilitates meetings of rural women directly with the service provider.

The organisation members work closely with village government officers. For example, the leaders of women societies communicate with relevant officers and improve the chances to meet service providers at their meetings. Resource persons/government officers belonging to different sections attend monthly meetings of women societies to facilitate the service and disseminate information.

Additionally, the organisation engages with collaboration in development projects leading by international organisations. The interview transcripts evidence that this selected organisation provides the service as an intermediary for other service providers for international agencies. In other words, facilitator to facilitator. For example, if an international organisation is interested in identifying victims of the tsunami to support their livelihood, then the international organisation can discuss with the selected organisation to identify relevant segments they wish to contribute. Therefore, for this organisation, opportunities have arisen to collaboratively work together with several international organisations with similar interest in a sustainable development context.

International organisations select local NGOs as their partner, considering similar objectives in a sustainable development context. Therefore, the development actors can minimise extra cost for unnecessary enrolment of the intermediate service. Consequently, the international organisations agreed to facilitate their services and invest their strategies to overcome systemic poverty. This organisation has been enrolled in such international development project to uplift the rural lives in a sustainable development context, and details are discussed in section 4.4. This international development project has conducted for years with a collaboration of the selected organisation as an intermediary for rural women empowerment by applying international level sustainable development strategies.

4.3.3 Analysing Research Question 03

“How are the lifestyles of the beneficiaries of a Non-Governmental Organisation affected by its strategies applied for empowering them?”

Step 01: Rough definition of the research question

In the third research question, the influences of the activities conducted by the organisation have been observed. The organisation has conducted different types of programmes to empower grassroots level women in different ways. This research question also accesses whether the service provided by the organisation is strong enough to empower bottom level beneficiaries.

Step 02: Hypothetical explanation of the research question

In the third hypothesis, the researcher assumes that the organisation apply income improving methods for empowering rural women.

Step 03: Examination of cases

According to the interview scripts, the key empowerment method of this organisation was offering microcredit service for income-generating activities based on socio-economic development of the beneficiaries. As the first step of the organisation's empowering process, a team of field officers make home visits to rural villages to encourage potential women to be members of the organisation. From the very first visit of the said field officers, the empowering process and its benefits are explained at a personal level. Then the beneficiaries express their willingness to join the organisation due to various reasons. Some of the notable reasons for being a member of this organisation and holding the membership are to receive loan facilities, earning an extra income, money-savings and socialising opportunities.

When they get the membership of small groups, they automatically become members of a more extensive social network, and as a result, such members become socialised. This practice paves the way for such members to be recognised in such a manner that they are given opportunities to participate in various types of competitions and chances to win prizes. In such programmes and events, their lives become meaningful with dignity, and they feel no solitariness which they had

been experiencing throughout their lives before joining the organisation. Therefore, the best practices conducted by staff members of the organisation was providing the service to improve living conditions through certain opportunities made available to rural women.

In addition to financial services, the social development of rural women touches in different sections. For example, six staff members of the organisation who participated in the interview, have explained the services they are providing to the grassroots level women is a comprehensive service which is covering all most all aspect of challenges of rural lives.

The organisation has emphasized that empowering women which affect the wellbeing of livelihoods is the most efficient way of upholding the family. We are trying to perform the organisation's strategies in different ways. The areas that are facilitated by the organisation are mainly financial and non-financial services which are having a larger scale of challenges and issues mostly for the wife or mothers.

(i) How to break the poverty cycle?

The organisation's primary strategy for establishing a sustainable economy for the family is promoting savings. To break out the circle of being poor, the organisation believes the only way is saving regardless of the amount of money. Even though saving a small amount is difficult for rural families, and the amount is tiny, the family should start savings. A rural woman has a compromised life with limited resources, insufficient money, and a poor lifestyle. The founder shows that if someone wants to eradicate poverty, saving is necessary. Therefore, the strategies have applied at the individual level with a view of improving savings.

(ii) Can rural women save money?

The staff members teach to start savings as an initial idea at the very beginning. The staff members show that even a small amount of saving works as a hammer to break down the cycle of being poor. There is no fixed or forced amount to save. Because poor people have not much money to do so and they are in a negative mind-set. Most of these beneficiaries are looking for income or struggling to establish their income. The founder has suggested to start businesses with what they already have and find opportunities to establish an income generation process. As the first step,

the woman gets the opportunity to select a business idea and provide some time to start it. The researcher appreciates the contribution of the organisation in the sustainable development context.

After starting the business, monitoring and progress evaluations have been done using an indicator system. Those indicators explain the enhancement of savings, loans, insurance, and joined new members. The motivational and promoting system is based on rewarding and appreciation. A part of the employees obtained salaries or allowances. Remaining employees provide volunteer service. The organisation uses performance evaluation to motivate staff, where gift vouchers and bonus are granted for achievements.

(a) Improving individual-level Savings

Based on the first target, the beneficiaries save what they have and begins to find additional methods for savings. Since these women have not sufficient money, a member can start saving with any amount regardless of any rules and regulations. In most cases, the saving amount is less than the minimum saving amount required by a bank of the country. Sometimes this money comes from the remaining coins of bus fare or purchasing food and vegetables. Further, the field officers encourage home gardening to avoid some expenses. Most of the beneficiaries have sufficient scale of a garden or land area at the backside of the kitchen, which can be used for small-level gardening and family level consumption. Additionally, the women experience happiness by planting, and harvesting nutritious food, and avoiding some expenses for food. Also, in society meetings, the members share the ideas to generate additional income by recycling items at home. Likewise, beneficiaries tend to save gradually for the individual level. Further, the organisation has various saving products based on family members. Therefore, the beneficiary can expand the savings with different types of savings, such as children savings. Also, they can diversify the investments by allocating money in shares and savings in insurance schemes.

(b) Small-Group Level Savings

Moreover, there are society level savings which are later used for group members. These saving methods are generated by different income activities and expenses saving activities. For example, in festivals, group members organise funny activities that everyone can participate in a small amount of money. Sometimes, group members conduct wholesale purchases. Since the wholesale

purchases are cheaper than buying goods individually, they save the extra money within the small group. In this manner, members will tend to save an additional amount of money at the small group level. In addition, the collaboration between small groups is strong, and they work as a unit in a larger network.

(c) Microfinance services for the money circulation

Microfinance services provide a value creation process. Based on the saving amount of the member, she can apply for a loan for her own business or other purposes. The field officers do monitoring and supervision of repayment. If the organisation received any business training programs, the relevant members would be informed accordingly. Also, the staff members provide necessary guidance to meet relevant governmental officers or help to obtain facilities or relevant knowledge. Eventually, the beneficiary can apply for several loans based on the paying capacity.

Because this organisation is acting as a microfinance institution, the beneficiaries receive advantages of money circulation and profit gaining. The beneficiaries can obtain an insurance scheme and invest in the shares. Furthermore, the economic strength of the organisation is yearly evaluated. Among the criteria, growth of assets and liabilities, year audit review, quality of loan circulation, active participants, growth of security reserves and profit status are considered at every level.

4.3.4 Analysing Research Question 04

“What is the most important method of empowerment among that of economic, social, political, educational, and environmental empowerments of the grass-root level women applied by a Non-Governmental Organisation?”

Step 01: Rough definition of the research question

In this study, five main empowerment methods; namely economic, social, educational, political, and environmental empowerments, are investigated to understand the process of uplifting women life in society. In the fourth research question, the researcher wants to pay attention to which

empowering method among them is the most influential or successful empowering method for rural lives.

Step 02: Hypothetical explanation of the research question

In this research question, the hypothetical assumption is that the economic empowerment method is the most significant empowerment method for the grass-roots level beneficiaries. It is further assumed that in rural women empowerment, economic empowerment is key for the other empowerment and it has a spiral connection with other empowerment methods.

Step 03: Examination of cases

The organisation strategies for strengthening the economy contributes at a deeper level provides by a corporation with the government entities and Janashakthi Banking Systems (JBS). After close observation, the stories evidence that strategies for empowerment are keen and efficient. The solutions are directly contributed to eradicate poverty by empowering people with economic stability at the family level after participating in microeconomic activities.

(i) A socio-economic empowering method

Since these families mostly suffer from economic challenges, the organisation's primary empowering method is economic empowerment for their beneficiaries. To establish a sustainable income generation, women should overcome the initial challenges. The beneficiary can earn money for their expenses, and income sources help to create personal power.

The organisation facilitates microcredit service to empower rural women but also simultaneously empowering social status. Their programs address mainly socio-economic situations in rural lives. In addition, to establish income generated activities, women societies play an important role as the launching mechanism of awareness for rural women. Therefore, social empowerment is vital in every aspect. A beneficiary explained her experience as:

Without this society, there would be no change in my life. It is important to have a social experience, and have a nice talk with friends than stay inside the house. I learned a lot from others experiences. I became self-employed because of this society.

In addition, the ways of social empowerment have been used as the medium for economic empowerment. Thus, the microcredit program has been implemented for income generation activities and to raise employment. Establishing the SGs concept contributes to minimising social and cultural barriers. Also, Small Groups work as Self-help Groups among families; they are intended to improve networking and awareness. Participating in microcredit programs through social groups facilitates an extension of social empowerment, and economic empowerment improve the socio-economic status of the family. Since the organisation focuses on the overall status of the family, the contribution is extended towards other empowering methods. A husband can also observe the benefits of activities done by the woman and support woman. With the support of the other family members, the women feel comfortable, easier, and recognise the outside world.

In addition, the organisation work for disseminating information from government offices such as agricultural officer, Alcohol and drug prevention officers, and governmental health service providers. Conducting programs for business development, leadership improvement, job-oriented programs, and skill development programs are also providing according to the organisation facilities. The staff members work for proving various services with the view of facilitating the best service for individual family needs. The services provided to rural women by the organisation are at an appreciated level.

(ii) Blending with different empowering methods

The organisation has paid attention to different empowerment methods while empowering grass-roots level women. However, the necessity of empowerment is mostly dependent on the relevant family requirement. Low-income families have not experienced a luxury life, and their social status is comparatively very low. Therefore, these women and their families live in remote, isolated areas and have been discriminated by society. Therefore, economic empowerment cannot stand alone to empower grass-roots level women. The grass-roots women need social empowering strategies to avoid other obstacles of life while improving the income. Among other influences, following empowerment methods have made a substantial contribution to uplift the rural women through empowerment context.

(a) Educational Empowerment

According to the interview scripts, the participants at the management level and resource person-level believed that education is a key factor for uplifting the role of women. However, the challenge for the organisation is that they do not have enough capital and resources to provide the necessary education for beneficiaries. However, the organisation keep in touch with governmental and non-governmental institutions and link available education service towards the beneficiaries.

(b) Environmental Empowerment

In general, this organisation works with environmentally friendly activities. Their policies have been established according to protecting the environment, and the organisation has led to conducting environmentally friendly activities. They promote tree planting and home gardening with vegetables and fruits, which are useful for family's food requirements and as a small-level income source. They provide training for vegetable gardening while managing space and keeping ongoing activities and motivation programs for such activities. For example, the members of women societies maintain a close relationship with government officers and agricultural departments to coordinate the facilities towards their members.

(c) Political empowerment

The organisation keeps good relations with existing political parties, but they are not expressing or supporting any political party as a principle. The members of the organisation show outstanding performance in their leadership towards achieving goals and being popular among the community. Among such leaders, some have taken the opportunity to come forward for the election. Few beneficiaries, as well as staff members, had worked with political parties after leaving society.

4.3.5 Analysing Research Question 05

“How does the method of economic empowerment support other methods such as social empowerment, political empowerment, educational empowerment, and environmental empowerment carried out by a Non-Governmental Organisation?”

Step 01: Rough definition of the research question

By the fifth research question, the researcher tries to identify how other empowering methods connect with women economic empowerment. There is a particular interest in economic empowerment as the solution for poverty among rural women. Further, it is crucial to identify how economic stability support for the other types of empowerments, such as educational, environmental, political, and social. Moreover, to understand the perspective of the development actors such as non-governmental organisations and the beneficiaries in the context.

Step 02: Hypothetical explanation of the research question

In the fifth research question, hypothetically assumed that the economic empowerment method had bounded together with other empowerment methods while being economic empowerment as a core empowering method for the others.

Step 03: Examination of cases

All of the participants in the interview agreed that economic empowerment is essential. Also, the participants stressed that without money, no one could accomplish their daily life requirements. Some said, “We know that we cannot live without a proper income.”

However, the participants have revealed that only by money, life will not be fruitful and sustained. Therefore, economic empowerment has bonded with other empowerment methods for a better life. Based on the interview scripts, participants demands for money have varied for different reasons. Answers of the participants are interesting to discuss how different categories of participants give priority to economic empowerment.

The researcher has observed that these members spend their meeting by time approving loan facilities, introducing new members, discussing challenges, sharing experiences, and proceeding with some entertainment activities. These Small-Group meetings or Women Society meetings facilitate women to come out from home and relax. Also, this is a place where permission from the husband is guaranteed. Staff members of the organisation said,

Society is the heart of our relationship. Because participating in SG meetings and Women Society meetings, we have gained many advantages. We can meet other members to socialize and keep up a good relationship. We are singing, dancing, sharing experience by

telling stories, we can discuss our challenges, we request a loan at the society meeting and discuss our improvements.

The participants want to emphasise that without social empowerment, they are not able to enjoy their life. Also, a good establishment of economic empowerment, together with social-related activities are always important. Being members and arranging meetings facilitate them to be a part of their network. The beneficiaries maintain an excellent contribution to group activities and for gatherings. Participants have mentioned that

Attending the meeting of Small Groups and Women Societies are important. Because it is the place we can learn new things, and conduct discussions to find a solution to our challenges. Moreover, we have a chance of being relaxed for a moment and release all responsibilities of home.

Participating in the group meeting enables holding different positions and different responsibilities. Such situations smooth the paths for expanding the capacity, holding different responsibilities, holding positions, and participation in activities by recommendation. one of the presidents of village society said that

I have held the president position for more than two years in our society. Holding leadership offers benefits in many ways. First, leadership skills made changes to me and later realised that these skills help me in making a better place at home. I am famous among villages, and sometimes governmental officials contact me to get some information about the villages. I can hold a good relationship between villages and governmental officials to facilitate their services.

As the researcher noticed, grass-roots level women do not have full skills to lighten life. However, their minds are always full of strong, determined efforts. There are always obstacles when managing their business and in every endeavour. Meeting places at Small Groups, or Women Society facilitates minimising the pressure and directing to find solutions for such challenges. In addition, meeting people helps to establish new relationships and concrete the existing relations by leading to a strong network between the members. One of the participants said follows.

We need a society to live; these meetings are strengthening relationships between us. Facilitating to discuss each other, share the sorrows, discuss our challenges, get help each

other, now I do not feel that I am alone at home, by Self-help Group concept, we always arrange activities and share labour to help others. It is fun.

However, the economic establishment of a rural woman is not an easy task. The organisation evidence another essential point, such that any branch of empowerment method cannot stand alone, and these empowering methods have bonded each other. Participating in these meetings, we learn from each other and help each other a lot. Another beneficiary said that

Today I can talk with you without any shyness because I have improved communicating skills because of participating in these meeting sessions. Earlier, I was different and could not talk properly, I was not able to find relevant information and just spent time at home.

The researcher has observed that the members are not able to participate in meetings in some cases due to lack of time. Sometimes because of taking care of kids, the mothers could not participate in the meetings. In some cases, they were busy with their own business.

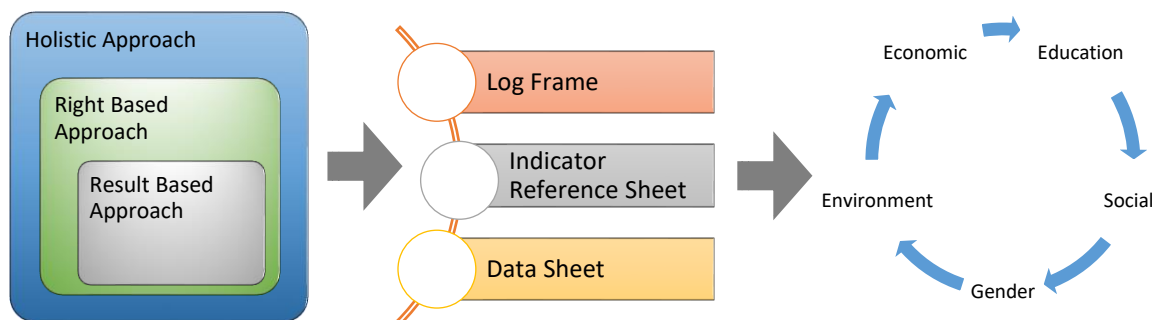
4.4 Narrative Analysis for an international development project

A narrative analysis of an international development project is discussed in this section. Narrative analysis is a useful technique for discovering the underlying ideologies embedded in stories and the larger culture that creates the narratives (Stokes, 2012). Thereby, narrative analysis directs to discuss on what exactly occurs and outcomes (Bryman, 2016). The selected development project mainly focused on economic empowerment of grass-roots level women by supporting their livelihood and providing job opportunities. The project facilitates services such as improving SDGs with focus on education, gender equality, and poverty reduction in rural areas and also the staff are also able to expand the capacity and knowledge sharing as necessary through the staff training. Furthermore, the project team has taken into account empowering people, inclusivity, capacity building, fundraising by self, cross-cutting strategies. This narrative analysis was developed with the aim of close monitoring of the process of the development project. The narrative analysis explains two main dimensions of the project, namely, strategies at the top level and strategies at the bottom level.

4.4.1 Strategies at the Top-Level

The project team have applied unique strategies to implement the project and collaboratively to work with the selected woman's supportive organisation (See figure 4.4.1).

Figure 4.4.1
Strategies applied in an on-going development project



Source: Author(2020)

This special international development project for empowering people consists of the PMEAL (Planning, Monitoring, Evaluating, Accountability, and Learning) system. According to project policies, the PMEAL system is used as a dynamic approach to ensure better decision making. The development strategies used in the project are Right Based Approach (Awareness of fulfilling basic rights for humans), Result Based Approach (ongoing monitoring and evaluating results at specific times against the planned goals at the beginning) and Holistic approaches (the impact of empowerment process consist with multi-dimensional development). Thereby, the organisation has aimed the identification of the situation as a whole, securing human rights and increasing the awareness of human rights, and achieving the objectives in a sustainable development context.

As development project tools, the logical-framework tool (Log frame) has taken a prominent place. Log Fame can be considered as an internationally recognized method, especially with development donors and NGOs who may use this tool for efficient use of funding projects as well as to maintain the profession (Lewis, 2005, p.10). Like a 4x4 matrix, it consists of four vertical lines with goal, purpose, outputs, and inputs and horizontal lines with Narrative Summary, Objectively Verifiable indicators, Means of Verification, and Assumptions.

The indicator reference sheet and data sheets were used to unpack information in the log frame. Their datasheets to collect data and empowerment roadmap for the process document are the other essential tools used for tracking the progress of the project. Theories such as; “Theories of Change”, “5 Why theory” are also implemented by the development programs.

Monitoring and Evaluation (M&E) methods are used to ensure the results of the process from the beginning and over time. Boddy (2010, p.554) also states that monitoring is essential for a project, and M&E plays a significant role. Moreover, the project team has held a Participatory Quality Assurance Core Team - PQACT meeting for a few days once a year with all partners to discuss previous experiences, their performances, make suggestions and adjust for plans. This meeting helps to build up better communication among partners as well as the higher management, to evidence the transparently and accountability. More importantly, the discussion is focused on the existing information and deeply discusses the information based on performance evaluation and provides a guide for future monitoring.

4.4.2 Strategies at the Bottom Level

The researcher has taken six beneficiaries of the selected international development project to study how they apply their strategies to empower. These six case studies can be identified as success stories due to this project, and the researcher will go through these life stories in-depth to analysis the process in a comprehensive way. The following 6-steps process has been summarised based on the analysis of life stories.

Step 01: Identify relevant category who need support

This project has designed to select around 3000 families in a remote area of Monaragala district. After surveying with the support of the development project, these families have been selected for the empowerment program. The selected families were depending only on cultivation or daily wages. They do have not a proper fixed income and access to social security service. Field officers of the organisation have visited families door to door for the awareness programme and the recruitment process. All selected families were identified as low-income families. According to the cultural background of the area, women are dependent on men who are the person earning

income for the family. Even though women are willing to support the economy, they very often could not find a way to contribute to the family income. The project team had made some adjustments while offering services according to the existing situation and practical, deliverable reasons with a view of facilitating maximum contribution.

STEP 02: Establishing SHGs, WSs, BSs

After finalising the identification process, the members were set into small groups and joined altogether into a network. The project team also shared responsibilities based on regional divisions. After that, relevant field officers visit beneficiaries together with an animator to inform the next stage of the development plan, communication methods, dates, places and society leaders, and what they want to do.

STEP 03: Establishing plans for empowerment: The Family Development Plan (FDP)

After finalising the fundamental process of identification and social development, the project team had started to find the solution relevant to each family. All the resources and family requirements were different from each other. Therefore, requirements for empowering each of the rural women requires a unique approach. This activity helped to reveal their dreams and visualise to themselves as well as to the others. The FDP aims to identify the families' dreams and the Strengths, Weakness, Opportunities, and Threats (SWOT). Each member has to create a small book for their own family, and leaders are monitoring the progress of the requirements.

As a result, the FDP came out as a product of the project, and it gives many benefits. The main benefit is that their dreams are captured onto paper and made visible for future plans. The SWOT analysis for their future plans was created and provided a smooth way of facilitating the required service for the individual family. Thereby, the member can make a self-assessment on their own targets. Also, the project team can understand the existing situation and thereby has provided information for extra guidance. For example, the project team identifier their opportunities and weaknesses. When creating a book for FDP, a beneficiary had improved some soft skills such as documenting, organising and presenting creatively and attractively. Women had an engagement with the rest of the family members to create this book. Therefore, the family as a whole has

contributed, worked as a team, and set goals for their future. If anyone had any difficulties, the member could discuss among group members, who are the villagers living nearby their home or discuss with the field officer or with a team member.

STEP 04: Referring to establishing a business idea: Business Development Plan (BDP)

With referring to FDP, the beneficiary has mentioned the business idea and how she has planned to find an income by self-employment. Based on the initial business idea, the field officer and programme team discuss further improvement of the plan. Further, the field officers helped to conduct sessions for small groups and the network among village people to discuss their challenges collectively and share experiences. This strategy helped them go beyond individual challenges. They tried to find solutions within the group as well as forward their challenges to relevant responsible officials as a group.

Moreover, women were categorised based on their opportunities, basic requirements, and future dreams to facilitate further service and skill development training. Also, the project team organise common business development programmes and business training such as curd production, mushroom business, tailoring, concrete works and producing lamp wicks. The project team has provided necessary technical knowledge which is essential at the beginning. In addition, the project team has conducted home gardening, drug prevention programs and other demanding programmes which facilitate directly or indirectly the income generation for a family.

Since the women are in different educational categories with different skill levels, performing of a business shows a large scale of variance. The beneficiaries are highly appreciating the supervision and monitoring done by the project team. The team members make home visits according to a regular time plan. The project team make notes and keep track of the progress. Also, they discuss the ongoing problems, challenges, and the status of the business. If necessary, the team members help redirect relevant authorities to solve the problems. Based on the business scale, income-generating rate and the progress on the savings, the organisation provides different loans and aid facilities. Further, participating in small groups, and women societies, they can improve leadership skills, communicating skills and presenting skills in addition to being social among others.

STEP 05: Subsidy programmes for business development

The Business Development Plan (BDP) has mainly focused on individual business ideas and its establishment. However, rural women as a self-employer still required external support for their journey. Therefore, the project team has conducted different types of business skills improvement programmes for the success of the business. Introducing the Income-Expenses book is a key session among other programmes. This programme mainly focuses on basic accounting and being familiar with financial management as well as how to document transactions efficiently. Also, the ways of avoiding unnecessary expenses, avoiding drawings, and keeping individual securities are discussed. In addition to training on income-expenses management, other business-oriented training programs such as basic management principles, leadership training and marketing techniques are conducted depending on the time, money and resource persons.

STEP 06: Conducting knowledge transforming programmes for the local organisation

This development project has made special attention to transferring knowledge and improving skills on leaders. For example, the project team has experience with Core Partner Meetings (Participatory Quality Assurance Core Team - PQACT) to share knowledge, exchange leadership responsibilities, and generate discussions on lessons learnt based experience. Also, the key leaders meet to make future plans, identify shortcomings, and make relevant adjustments to the project. The plans are implemented based on bottom level feedback and conduct capacity building programmes, gender awareness programmes, and cross-cutting awareness programmes for the strength of the project team. As other simultaneous participating programmes, establishing youth club and children clubs, TOT (Trainer of Trainee) programmes help for knowledge sharing and future establishment.

4.5 Research Findings and Discussion

The research findings are presented and discussed in this section. The findings of the research are summarised into three main sections namely, (1) the overall view of the empowering process by the organisation, (2) women empowerment as a solution for development issues, and (3) beyond the rural women empowerment.

4.5.1 The overall view of the empowering process by the organisation

As one of the main qualities of strengthening rural women, the organisation has no hesitation in transforming their behaviours, fill their heads with inspiration, and advise to seek additional revenue-generating approaches to crack the poverty cycle. The organisation's approach for women empowerment is not just a single attempt, but it is a long process. Further, some women had innate skills, and the organisation helps to use these skills to find a stable income source. Table 4.5.1 shows a summary of empowering strategies for rural women applying by the organisation to uplift their lives.

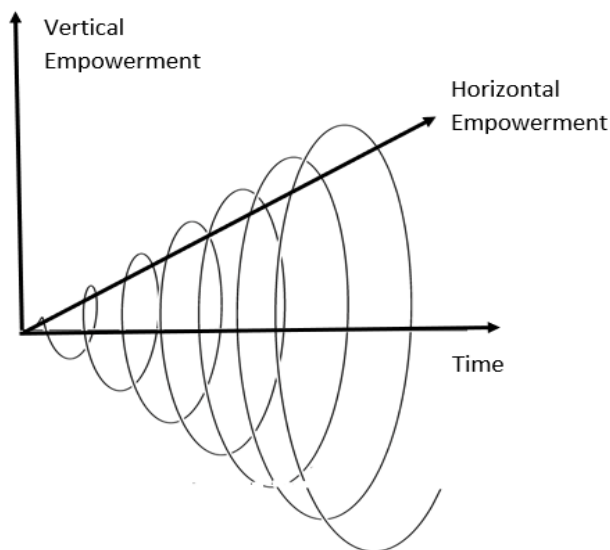
Table 4.5.1
Empowering strategies of the organisation

Empowering Strategies	Examples
Strategy 01: Providing Financial Services	Access to financial services
	Increasing savings
	Granting loan facilities
	Obtaining an insurance scheme
Strategy 02: Providing Non-Financial Services	Establishing income generate activities eg: self-employment
	Establishing a network among villages through small groups
	Holding leadership
	Directing to training on business development
	Introduction programmes secondary/tertiary income sources (self-employed by a woman)
	Eg: Mushroom business, agriculture, handcraft, Sewing, poultry Management, Dairy cattle management and diary product
	Arranging a drug prevention program
	Promoting home gardening and small level cultivation
	Facilitating skill development Programme
	Conducting capacity building programs
Youth empower programs eg: youth camps, leadership programs	
Strategy 03: Being an intermediary for the other development contributors	Establishing Youth clubs and Children clubs
	Collaborative work with international organisations
	Intermediate service for government service facilitators
	Information or service disseminator

After combining all together both emphatical and theoretical studies, the researcher has identified that the empowerment process can expand over time in a three-dimension space. Moreover, the researcher has observed that a horizontal type of empowerment and vertical type of empowerment have non-linear positive relation. Figure 4.5.1 presents a 3D visualisation of the empowerment process of a person in a hypothetical world over time. Since the hypothetical world cannot experience external and internal environmental challenges, the expansion of the empowerment process will create an empowerment cone which spirals to infinity.

Figure 4.5.1

3D Spiral of Empowerment



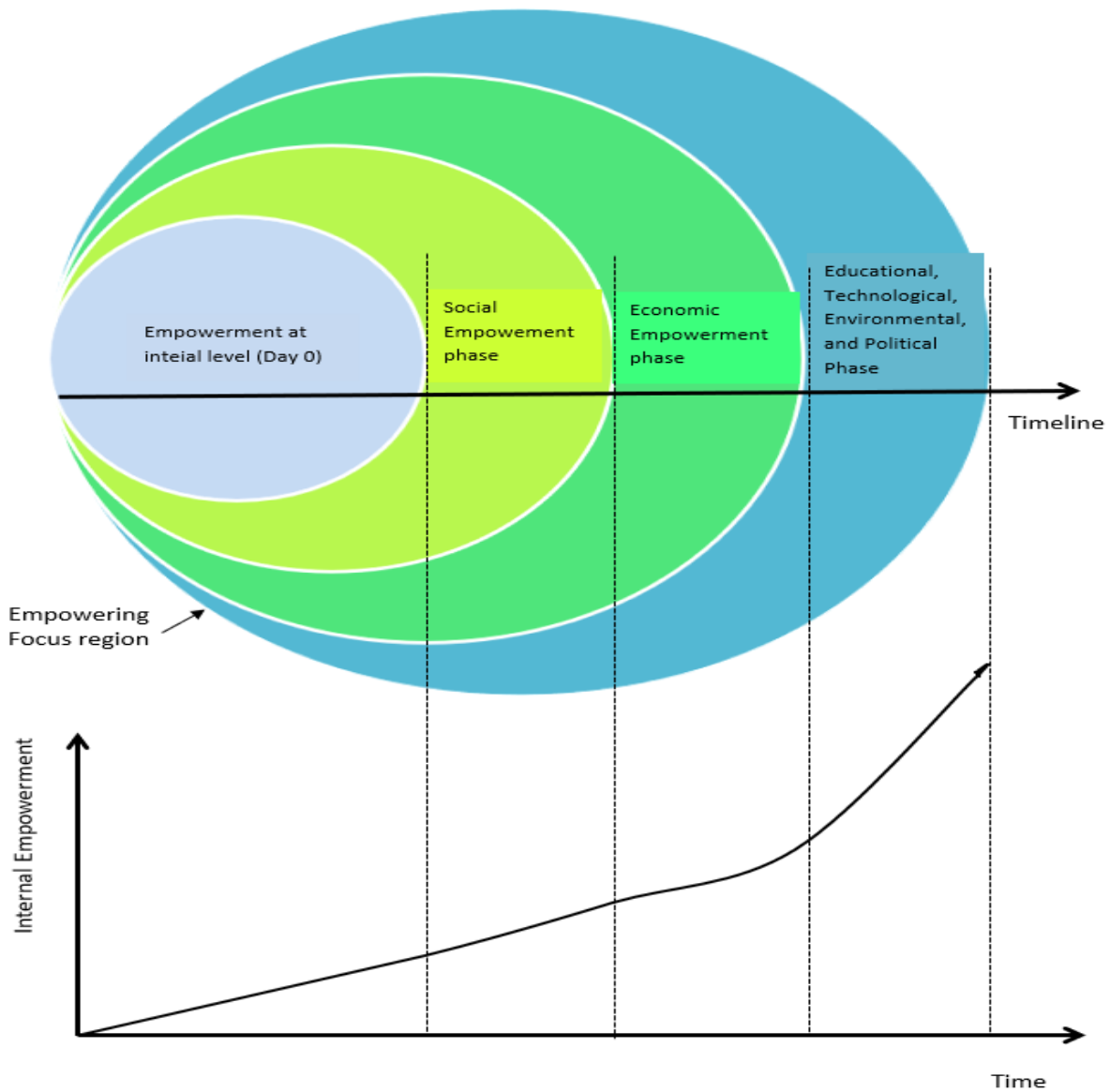
Source: Author(2020)

Using Figure 4.5.1, the researcher has visualised how empowerment can be extended in the vertical direction and horizontal direction over time. There, empowerment of horizontal direction is considered as different types of empowerment ways while the vertical direction is considered as expansion level of impact due to different types of empowerment over time. The following sections will discuss “Horizontal Empowerment” and “Vertical Empowerment” separately.

(i) Horizontal empowerment (empowerment eye)

The empowerment can be done through one or a collection of different types of empowerment methods such as economic, social, educational, political and environmental empowerments. The researcher has considered such types of empowerment ways in “Horizontal empowerment” of the person and visualised as “empowerment eye” (See Figure 4.5.2).

Figure 4.5.2
Empowerment Eye



Source: Author(2020)

The horizontal empowerment starts on day 0, the initial day when a rural woman become a member of the selected organisation. Thereby, rural women may have a little capacity at the initial stage. With considering to the organisational empowering process, the social empowerment phase has taken place where the organisation, direct the new member into network consists of SGs, WSs and BSs. The next step is economic empowerment phase, which is the foundation for all other types of empowerments such as educational, technological, environmental and political. The various types of empowerment in the empowerment eye have applied by this organisation are discussed in the following. First, the economic empowerment is discussed as it is the principal empowerment method used by the organisation.

(a) Economic empowerment

Pereznieto and Taylor (2014) have focused much on economic empowerment with eight thematic areas to empower women. When considered the organisation's empowering strategies, the organisation has considered economic empowerment to be one of the key components for empowering rural women. Pereznieto and Taylor (2014, p. 233) have emphasised that economic improvement upgrades women's existing power. Colombage, Ahmad, & Chandrabose (2008, p. 7,8) also have observed that this organisation can be considered to be a Community-Based Organisation (CBO), which provides microfinance services to outreach poverty.

The most important fact is that the organisation, to establish personal empowerment of the rural women, has worked to improve women's economic status in many ways while empowering other dimensions as demanded by the members. The organisation applies two main approaches to crack the poverty cycle for economic empowerment. There are the organisation carries out a micro-financing strategy for its beneficiaries to enable banking facilities, and the organisation launches its strategies to strengthen income through self-employment.

Facilitating microfinancing services

According to the researcher's close observations, the organisation has applied a microfinance system as an instrument for poverty alleviation. Further, providing loans facilities is the principal manner of attracting the attention of beneficiaries. Colombage, Ahmad, & Chandrabose (2008, p. 30), Herath, et al. (2015, p. 58, 59) have emphasised that microfinance can inspire organisations'

customers, especially female clients by providing them with “self-reliance, self-confidence, self-worth, and decision-making powers” on experienced-based learning.

The organisation for economic empowerment is microfinance facilities through their banking system. The organisation has introduced a banking system consisting of micro-savings, microcredits, and microinsurance. Beneficiaries are supposed to save money through micro-savings and micro-credit facilities are made available for any beneficiary who wishes to obtain a loan. Furthermore, a micro-insurance scheme is functioning to cover other issues of the family, such as health problems. Likewise, the organisation can make rural women and their families get used to saving money and circulate their money among them through the organisation’s bank to uplift their lives. These approaches of economic empowerment pave the way for the sustainable economic growth of the village. The providing service is almost different from traditional banking services. Anyone can start a deposit with any small amount of money, and any amount of money can be saved further.

Field officers go door by the door of such families to make basic discussions to make people aware of what kind of potential is inside of their mind. Since the field officers and other working staff members for a village always have a close relationship between families of the village. In other words, it is a holistic approach to empower women.

Also, the participants highlighted that servicers of other organisations are more specific to their own family whereas this has a great follow up service which helps them easiness of facilitates and keeping care and motivation for the success.

However, providing guidance person wise by monitoring and evaluation is not an easy task. Field officers make visits to business places of beneficiaries at regular intervals and keep good relationships with them as we are living in nearby areas. When they request a loan, not like in bank requirements, the beneficiary need not search for guarantors. However, witnesses are allowed to be provided by the loan applicant from the group members, and the loan amount will be granted against respective savings. Field officers collect loan instalments and savings at their business place or home. For that purpose, visiting members at their doorsteps by field officers is convenient, efficient and a friendly manner to the beneficiary and the status of the beneficiary is visible to the

officer. Members know the possible dates when the field officers are supposed to visit them. So, they can allocate the necessary amounts of money required while doing the business. Since field officers make visits regularly, the beneficiaries have chances to show the real situation and inform their challenges, so that they can receive necessary advice, relevant guidance and directions. Some field officers said that women are good at saving. They want to save a certain part of their earnings.

Thereby, the challenges for the rural women to access financial services are targeted to minimise the barriers such as geographical locations that are far away from the city area, and prevailing rules and regulations for regular banking services. The main target for lending money is to build a business as a solution for the rural women struggling due to the poor economy. Therefore, the organisation is working determinately to help rural women who are in the marginal group of society to keep promises for rural women without breaking their dreams. The bank utilises the deposits for investing, and loans are given to beneficiaries for improving their business.

Establishing income generation by self-employment

Because most of the women living in such villages have hardly any income, the organisation team encourages newly joined members to come up with suitable business ideas, with possible resources and skills for being self-employed. All small group members are supposed to be linked to their respective bank societies because the objective of the organisation is to strengthen all members financially as it has been recognised that the key factor of the process of empowering rural women is economic stability. For that purpose, a suitable business method for each beneficiary is identified by the organisation and makes necessary arrangements to build up their capacities through the network. The following section includes a comprehensive discussion of the methods applied for economic empowerment.

For example, when inquired about the purpose of being self-employed, most of the beneficiaries (approximately 80%) replied that there was hardly any chance available for them to find a job and almost all mothers expressed their thoughts of dreams for a better future for their children. Some mothers were found to have been isolated by their partners, so they are compelled to look after their children alone. When such incidents are taken into consideration, the organisation is extending excellent service to escape the women in danger and empower them in many aspects. It

is advantageous for such women to have some good chances in a hard life by giving expectations for their lives. In particular, the economic empowerment of women enables them to make possibilities for work. Self-employment provides an opportunity for them to carry out their own business while doing day-to-day work at home.

The organisation has realised that improving savings is a crucial factor in breaking down the poverty circle. For this purpose, there should be a process of income enhancement to improve savings among rural women. Therefore, the income of rural women is being strengthened as an economic empowerment strategy. For this purpose, the organisation takes necessary action to increase entrepreneurship among rural women by encouraging them to be self-employed. Thereby, the rural woman gets an opportunity to engage in income generation activities. As a result, women can meet household expenses, and this income is advantageous as the husband's income is uncertain. According to participants, when the husband's awareness of the wife's contribution to the family is gradually increasing, such situations make their husbands respect wives.

Moreover, the organisation conducts awareness programmes for rural women to introduce other small level income methods to reduce the existing household expenses. Among other training sessions, home gardening, sewing clothes, and waste management are popular. For example, the organisation together with governmental officers, such as agricultural officers of the village, conduct home gardening training programmes for the women to educate how to manage their existing home garden by planting vegetables and fruits. Thereby, the women can reduce certain expenses on vegetables, and utilise their time meaningfully. Also, they believe that home gardening gives other benefits such as free nutritious food free of chemicals and feel self-happiness. Some women can obtain little extra income from such harvesting. As a result of the training regarding waste management, such women have created an additional income through selling coconut waste. Accordingly, the organisation has successfully created a system for such a family to engage in several types of small-scale income methods supported by all family members.

Although a family has several income methods, none of them is strong enough to face the disturbances arising from the external business environment. Such a situation arises because the rural family has not enough knowledge to overcome market problems because of barriers such as

fluctuation of the price of crops being unaffordable, difficulties faced to access national and international markets, technology not being rich enough for efficient food processing, and lack of knowledge of information related to handling on trade.

The improvements of income methods and the establishment of business affairs of such women can be evaluated through “eight thematic areas” pointed out by Pereznieto and Taylor (2014, p. 235) namely, financial services, business development services, skill training, financial and nonfinancial asset provision, social protection, unions and fair employment, trade and access to markets, and regulatory and legal framework. By contrast, the participants during the interviews have stated that economic stability is not worth enough without social recognition. In that context, the participants have appreciated the socio-economic empowerment applied by the organisation.

(b) Social empowerment and other types of empowerments

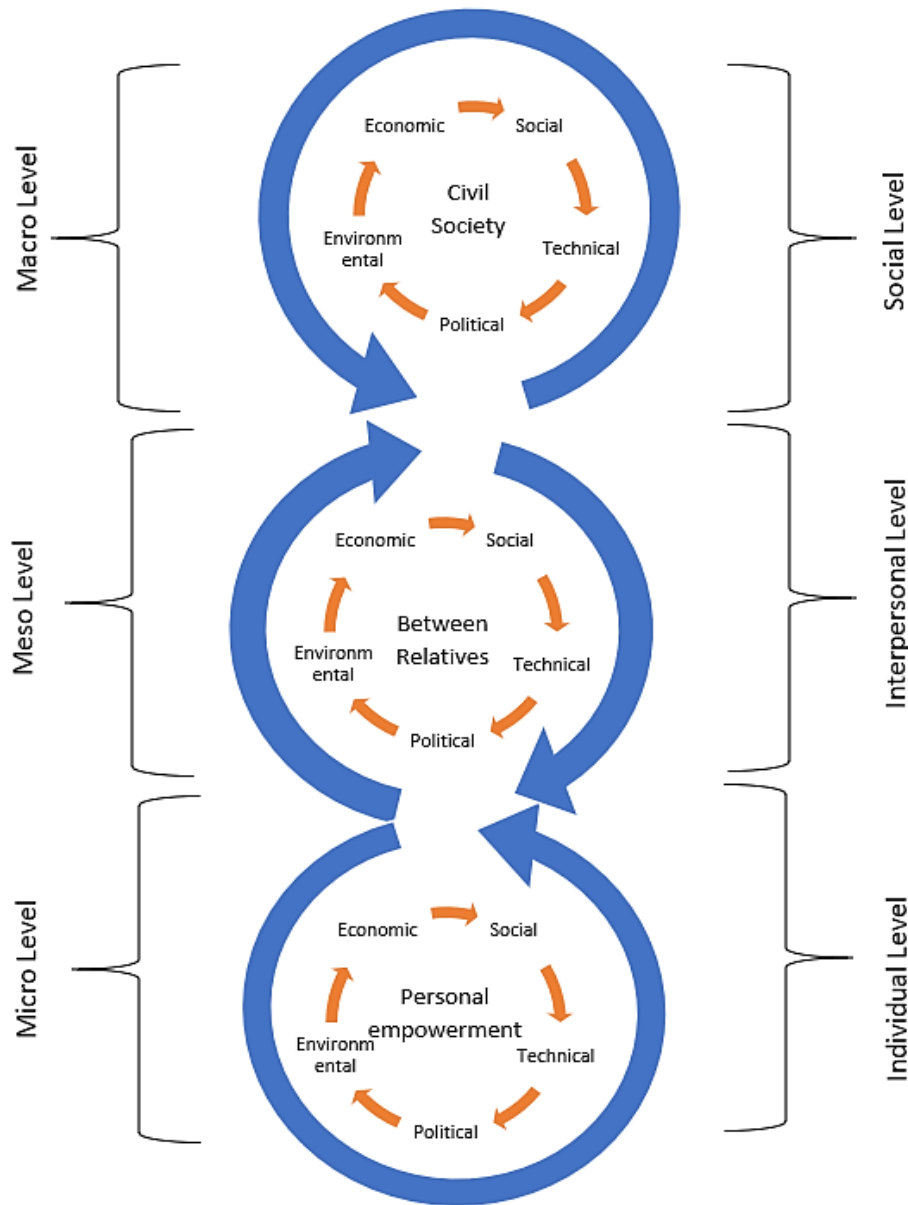
A network created with a collection of small groups which consist of the members living in the village is the back bone of the smooth flow of empowering strategy. The process of social empowerment is in an ideal way to minimise the frustration of rural women (Hatakka, Thapa, Saebo, 2020, p. 665, 666). The field staffs inform about social engagement, set in an organisational network, improving communication skills and establishing income-generating method after participating in social groups/ after being a member (Herath et al., 2015, p. 56, 58; Colombage, Ahmad, & Chandrabose (2008, p. 7,8). It also provides a greater level of leadership to uplift the grassroots-level women with a substantial effort. The organisation conducts different motivational programmes such as creating competitions and gifts for the winners to keep motivation for maintaining the targets. In addition, Hatakka, Thapa, Saebo (2020) emphasised that the concept SGs can apply as “Study circles” where promote collaborative learn and work.

(ii) Vertical Empowerment

The “vertical empowerment” will reflect what extent the empowerment process in different levels (See Figure 4.5.3). The three-dimensional model of Women's Empowerment (Huis, Hansen, Otten, & Lensink, 2017) explained that the outcomes of empowerment would expand towards the micro-level, the meso-level, and the macro-level. Thereby, the first level is personal empowerment which shows the performance of personal control beliefs; Secondly, relational empowerment strengthens

the social relationships and leads to larger social networks; The third level is extended to societal empowerment which increases the contribution of social changers of women and support for community development. Moreover, three faces of empowerment for community development (Pigg, 2002) has presented for self-empowerment, interpersonal/ mutual empowerment, and social empowerment.

Figure 4.5.3
Empowerment at Vertical Level



Source: Author(2020)

Figure 4.5.3 visualise that a reflection of empowerment which can extend influence differently at different levels. Moreover, such reflection can observe by the interactions that happened by beneficiaries activities. When considered the beneficiaries who participated in the interview, the organisation can uplift the grass-roots women's life mainly in social and economic aspects in a sustainable way. The beneficiaries have witnessed that the selected organisation have addressed all three types of dimensions of women empowerment but in different weights of different empowerment methods and different empowerment levels. As a result, not only rural women but also their families and relevant villages are also substantially uplifted. Thereby, participants have improved their capacities to establish their income method or enhance their income, to find out the necessary information and to reach relevant service facilitating officers.

Among other benefits, the participants have been well networked, disseminate information, frequently organised entertaining events, receiving motivational applications, reputation and dignity, improving social contacts and being socialised. All the life stories evidence that beneficiaries are empowering in all three dimensions while the staff members put forward plans to contribute to it. Also, this organisation has always focused overall empowerment of the beneficiary (holistic approach) and its benefits collectively go to society. The Beneficiaries and staff members explained that this holistic way is necessary for long term success and sustainability.

When conceptualising Figure 4.5.4, the researcher, used different empowerment dimensions proposed in the literature and combined them according to the findings of this research. The researcher concludes that the vertical empowerment used by the selected organisation is a recursive loop which flows through different empowerment dimensions.

4.5.2 Women Empowerment as a solution for development issues

Based on the research finding, the researcher emphasises that women empowerment is one of the main pillars in a sustainable development context as women empowerment deeply connected with the well beings of children and family. Furthermore, women empowerment leads to improve the power of women within family and society, and women empowerment help to lower gender inequality. Therefore women empower will help to solve the development issues in a broader context.

(i) Improvement of power and women empowerment

Pigg (2002) has emphasized that paying attention to empowering people who are suffering “out-of-power” is essential, and after empowering these people should be gained by uplifted states. Rural women can identify as a cluster of marginalized people who need to be empowered. Furthermore, it is necessary to obtain an improvement of status in social and economic conditions with at least partially weakening of the issues of power. Also, Pigg (2002, p.120) has believed that taking the lead is necessary to obtain the true empowerment and the level of leadership effectiveness of the developing community leaders matters for the establishing the community success. The finding of this research shows that addressing empowering strategies more significantly depends on the levels of leadership effectiveness.

Another point which has been highlighted by Pigg is that empowering people means paying attention to a segment belonging to “out-of-power” and thereby a common challenge can arise due to the issues of the power structure. For example, small-scale Business Entrepreneurs should be careful of external and internal threats of the business environment.

In most cases, the husband satisfied with the progress of women and the contribution of family income. Then she gets husband support to improve her business, and the business may contribute a significant portion of family income. As the participant mentioned, they are self-employed because they do not have sufficient income for the family. She can work by her commitment while staying at home. Working at home instead of going out of home for a job is better as the participant expressed. Since working at home, she can manage home-related activities, childcaring and other house related works.

Pereznieto and Taylor (2014, p. 233) have focused on economic empowerment and have highlighted that economic empowerment leads to the extension of the power of women. When considering the project taken by the organisation, income generation method is one of the main empowering methods. As Pereznieto and Taylor (2014, p. 233) stated, the eight thematic areas of economic empowerment can identify using each case story of rural women. As a result, these women have extended their power more or less in four ways of power; power within, the power to, power over, and power with (Pereznieto and Taylor, 2014, p. 236).

(ii) Lowering of gender inequality and women empowerment

The gender inequality can be identified as a challenge in the women empowerment process. It is necessary to minimise the gap of knowledge by transferring the information to obtain a better design in empowerment. Istratii (2017) has emphasised that gender, gender equality, and empowerment are directly connected with ineffective development practice. Further, the author highlighted that gender analysis is necessary for a dynamic context from a holistic perspective, a historical perspective, multiple timeframes, and multidimensionality.

To improve the living conditions of the beneficiaries, the organisation executes many activities such as training programmes, awareness programmes, capacity building sessions, and leadership programmes. In the beginning, participating in outside home activities can be difficult for women beneficiaries due to home-related responsibilities and the difficulty to have a consensus from her family partner. Fortunately, with all support, most rural women can manage the situation. After participating in such an activity, the member comes back home full of hopes and plans for the future. Then she starts to work these dreams to become a reality with existing resources. The bitter truth is that it is not an easy journey; in some cases, the husband acts as an obstacle.

As participants said, they experience a situation of gender inequality. With the background of cultural norms and the local normative system, the problem is worse. Even though the women get awareness, communication to the family partner happens poorly within the family. Sometimes the man is not interested in listening to what she is telling, feeling unsure of his pride and wants to keep power further. After participating in the motivation programme, the women motivated alone without significant changes in husbands mind and attitudes.

During the interviews, another participant said that, in the beginning, the husband slightly involved in the wife's business, and his involvement gradually became stronger. This change of attitude of the husband has enhanced family happiness. A field officer said.

I emphasise that we should conduct awareness programmes for both, instead of only mothers. If the father is refusing to participate in such programmes, we should keen enough to tackle the situation and bring him strategically toward us. For example, instead of traditional awareness programme gathering, we can occasionally organise a gathering and conduct the awareness sessions as well as build up the relationship among them.

4.5.3 Beyond the Rural Women Empowerment

The researcher has explored the reasons behind the resisting rural women empowering process. Thereby, the researcher emphasises that below two reasons can apply beyond rural empowerment. First, the glass ceiling effect has been identified as one of the fundamental reason behind women empowerment not succeeded after some effort. Next, the various types of resistances which cause a glass barrier and resistance to activate the 3D spiral of empowerment for a sustainable development process part have been discussed.

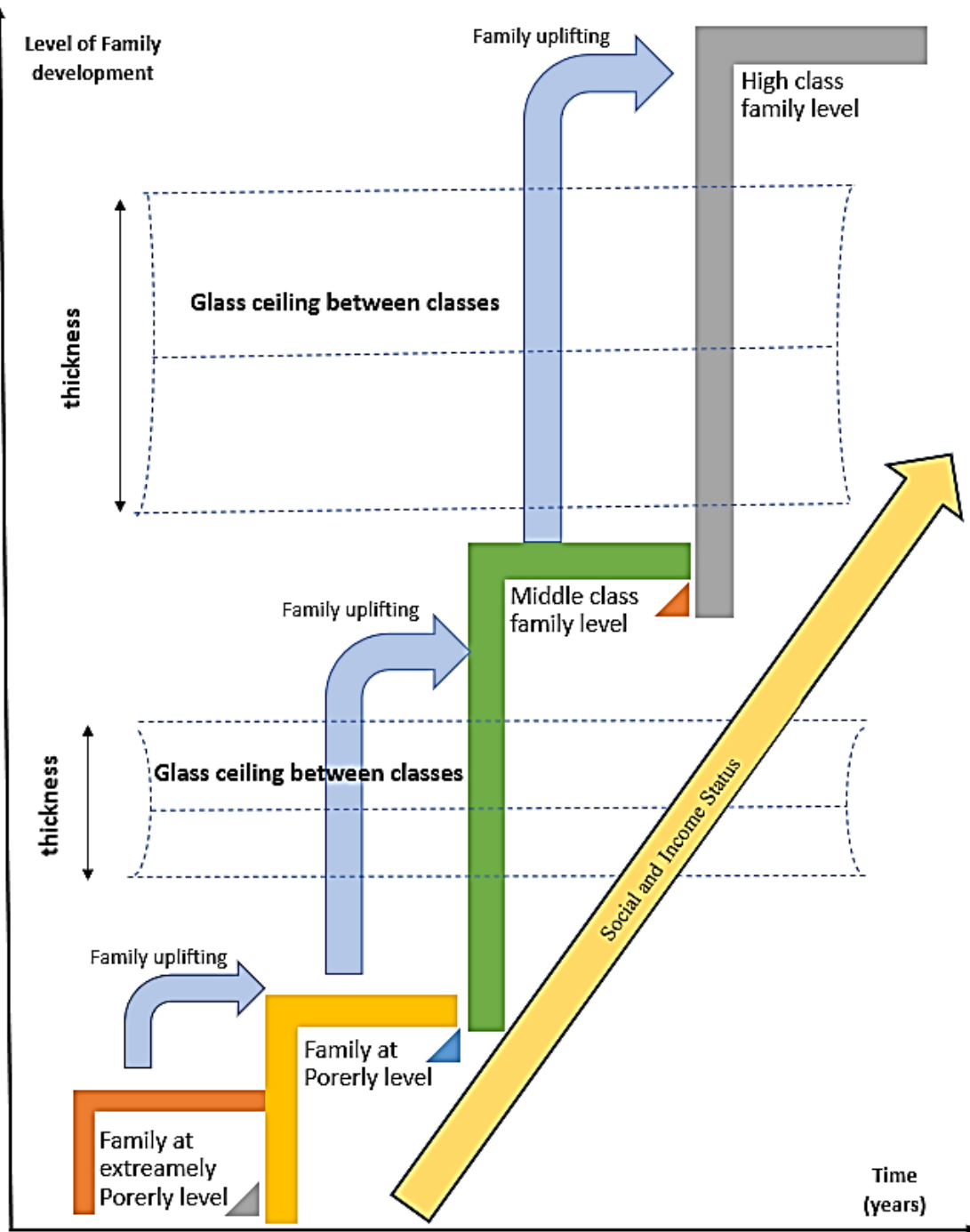
(i) The Logic behind challenges for empowerment process

The logic behind resistance for such an empowering process has visualised using a glass ceiling effect on rural women empowerment. The researcher has discovered the challenges and problems that the organisation is faced are so varied (See Figure 4.5.3). In this section, the researcher pays attention to expand the research community understanding of some specific themes and discuss how to design approaches in the complex and fraught space as follows, thereby weaken the glass ceiling effect.

Glass Ceiling effect on rural women:

Sri Lanka, as a developing country, based on the wealth, several classes of family levels such as family at extremely poverty level, poverty level, middle-class family level and high-class family level exists. Grass-roots of women belong to extreme poverty level family class. With the support of the empowering process, the families of such women can lift their family levels from extreme poverty to poverty level or middle-class level families. Even though the motivational programs can make dreams of high-class family life in their mind, such grass-roots women are not able to achieve these dreams. With all effort and plans a family of grass-roots level woman can uplift from extreme poverty to poverty. However, they realised that the restrictions to the uplifting process are much strong enough then they could not be able to find their dream life as they think. Accordingly, the figure 4.5.3 visualise the thickness of the glass ceiling effect is getting more considerable and such women competencies are not strong enough to overcome. Moreover, the interview scripts show that they faced different life challenges when climbings towards an upper class.

Figure 4.5.3
Glass ceiling effect on rural women empowerment



Source: Author(2020)

(ii) Resistances for a sustainable empowerment process

This section presents the main reasons which resist the empowering process using thematic analysis. The researcher stresses that without finding solutions to overcome these resistances, the empowering process can not as ideal 3D spiral of empowerment. The majority of such barriers can overcome with a stable income. Moreover, the researcher emphasis that social empowerment and educational empowerment can use to strengthen economic empowerment, thereby the thickness of glass sealing effect can weaken while facilitating smooth 3D spiral empowerment.

(a) Unable to Establish strong income generation Opportunities

The organisation can facilitate their financial services and guidance to empower grassroots level women. The team members motivate their beneficiaries to start a business and provide guidance to identify their opportunities and challenges. However, the guidance is not strong enough for consistency of self-employment in some cases due to the less capacity of the staff. The staff members have realised the benefits of the strategy in economic aspects similar to Pereznieto and Taylor (2014) stated eight thematic areas. Unfortunately, the organisation has no strong formal procedures like eight thematic areas, as Pereznieto and Taylor (2014) stated. Even though the international project has been conducted over many years, the majority of the staff have not been able to function these strategies significantly. The organisation's staff members facilitated the banking services for beneficiaries at their capacity and refer to governmental officers for further support.

Moreover, Colombage, Ahmad, & Chandrabose (2008, p. 30) have highlighted key areas which hinder the success of such women entrepreneurs, for example, inadequate facilities, poor industry direction, lack of innovative technologies, research and development, insufficient capital and finance. The establishment of such businesses sustainability is further weakened since unfavourable external shocks. Therefore, the authors have shown that policymakers and relevant development actors urgently and properly resolved the situation.

Unfortunately, such challenges faced by household entrepreneurs are remaining at present. According to the participants, they have stuck in the middle of the way of the business development process. As they mentioned, the beneficiaries are facing a broad range of barriers by hindering

their success. In most cases, the organisation's service facility is not adequate to solve such barriers and has experienced a lack of capacity and insufficient knowledge to handle such cases effectively. Therefore, the concept of self-employment as an economic empowerment strategy for uplifting rural women can be considered to have been affected by the glass ceiling effect.

(b) Difficulties on Initial capital and Financing

Thinking on a bulk of the money was common with the participants. More than 50% has expressed their dreams cannot be realised due to a lack of money and thinking for a loan. For example, when a participant wanted to expand the business, repair the house, or purchase fixed assets, they apply for a loan since they have not enough capital. According to the participants at the beneficiary level, the income is not sufficient for enough savings and thinking about a loan.

Some of the staff who participated in the interviews said that most people just spend the days. Staff level participants also mentioned that members are waiting for aid. When they mention training and self-employment, some of the beneficiaries lose interest and do not keep self-motivation over time. Therefore, changing attitudes and mindset are set as important outputs when planning a development project.

As the researcher understood, this organisation has worked so far successfully as a microfinance institution. Further, some participants from the higher-level management said that the World Bank and some other key institutions have made financial and physical donations, and also made their investment portfolios at this organisation. The organisation has been running without taking any loan or any supportive funding. But, after facing the Covid-19 epidemic, they are facing financial shock due to the income of the members being almost dropped.

(c) Poor access to a Strong Leadership

The organisation can address development issues which are faced by rural women. The organisation has supported to empower women and has made significant changes in many ways. The participants strongly believe that the movement of rural women is essential for a better future. The researcher would like to pay attention to the organizational structure because the participants

have highlighted the organisation structure and membership network have been provided solutions to overcome difficulties. Pigg (2002) has stressed that effective leadership is a key in community development where to apply the empowering methods. Moreover, a community-based leadership program helps overcome such challenges (Pigg, 2002, p.117).

The organisation had excellent leadership to the administrative board from the beginning to the past recent years by the founder of the organisation. Unfortunately, he left the world unexpectedly a few years ago. Based on the ideas of management level and resource persons, sometimes they are facing challenges in certain areas. Among other reasons, strategic knowledge on financial management, the limited capacity of the staff to handle the external environmental shocks, a poor capability of access to the technology, little understanding of the English language, lack of capital for the investments were highlighted through the transcripts data.

Some participants (including beneficiaries, resources persons, resigned members, and management level staff) expressed the sadness of the country's situation on behalf of tax and the living status of poor families. Some resource persons have expressed the strategies behind to minimize tax; however, the strategic knowledge of financial management is far away to make necessary changes to the system. As Pigg (2002) stated, there has to be proper leadership to make proper guidance.

The researcher was lucky enough to interview key two resource persons who significantly contributed to establishing this organisation by financial establishment and social mobilisation side in addition to contemporary employees. Their thoughts of establishment and how they try to identify major challenges for remote villages have been consistent in the analysis. But, according to some participants' opinions, filling the gap instead of the main leader is still challenging. Even though the organisation has an adversary board there is some shortcoming among the committee.

(d) Poor Literacy in communicating English

Most of the participant had low English literacy. Most of the beneficiaries were unable to communicate in English at all, and few staff-level participants could manage the language some extended. However, all participant express their willingness to learn English. The participants who

belong to top-level stated that low-level English literacy is a barrier to their success. For example, when they have to communicate with international parties, it is essential to have better English level. The researcher noticed that studied women did not use any social media or website or own app for the business.

(e) Poor Literacy for Information Technology

Among the other barriers, limited access and low literacy to IT is a significant barrier for rural women uplifting. The participants directly expressed that they do not have good IT literacy. Some of them said that they did not touch a computer at all, or they do not have any access. Almost all of the beneficiaries did not have any email account, no social media, or do not know how to login to a computer. However, in some cases, the beneficiary's husband or children have used a smartphone and application of technological devices to a certain extent. Rural women and women entrepreneurs are not more likely to improve their skills. They have expressed the main reasons as they have no time due to involving housekeeping and no money to learn about IT or buy a computer or a smartphone.

Not only the beneficiary level but, IT knowledge of the staff is also considerably low. Also, the staff members have faced challenges in the organisational context due to insufficient IT knowledge. As a result, when facilitating the services by the organisation, the applicability of technology is minimal in most contexts.

The existing situation, every participant is eager to have practical knowledge of IT, and the Internet. On the other hand, facilitating access to technology will lead to tremendous opportunities. Also, accessing IT enables access to relevant updates and news easily and quickly. Some of the staff members said that they should improve their technological knowledge. Therefore, transforming into technology usage will be a considerable advantage for rural women in collaboration with the competitive business world. The empirical findings of Hatakka, Thapa, and Saebo (2020, p.667) have highlighted that enhancement of business opportunities and achieving new income methods will expand utilising ICT among “the study-circle members”.

(f) Fewer improvements on Economic Security by Technology Management

The organisation is facing challenges in networking its banking system. Until recent days, the financial transactions have been done manually. With the increase of the limited capacity of manual transactions and the misconduct of financial services, the management could not be postponed further by installing a computer system to their banking section. By the way, the organisation has faced financial challenges, as well as external shocks like government tax, and the Covid-19 epidemic.

The application of technology can apply to the success of the business. Particularly, establishing an online money transfer method and an app for the organisation is important. Then, the financial service can improve as an online payment service. Then the rural women will get the chance to recognize participating in a competitive economy. When women make sense in the economy, the whole economic system gets benefits because of the income-generating process. Further, technology can come together with a mobile phone which can be a wallet, for example, a mobile phone. Even though older rural women do not have enough skills using smartphones, their husbands or children can be familiar with these modern technologies. Therefore, some extent of the technology is available already in surrounding them. Then the empowerment process is more strongly extending over in many aspects such as the personal empowerment, relational empowerment, and social empowerment of women's empowerment (three-dimensional model) pointed out by Huia et al. (2017). The concept of "the study-circle members" by (Hatakka, Thapa, and Saebo, 2020, p.667) can apply to Self-Help Groups (SHG) of the organisation for expanding the economic opportunities, establishing socio-cultural- technological expectations, capacity building through self-engagement at an affordable commitment to utilising ICT. Also, Zucchella et al. (2018) has explained that evolution of entrepreneurs' organisation at the international level using case stories and Rogers (2016, p.52) had illustrated the ideas on how to overcome struggles in the "pre-digital" phase of the business by describing designing thinking on platforms and product delivered.

Chapter Five: Summary and Conclusions

Empowering rural women means a challenging responsibility; still, it can safeguard the basic rights of a disadvantaged group of society. Some pioneering research work on women empowering has highlighted different theories discussing different empowering ways of women (Pigg, 2002; Huis et al., 2017; Pereznieta & Taylor, 2014). The finding of this study is based on a collection of empirical and theoretical findings. The researcher, as far as women empowerment is concerned, is much interested in discussing rural women's economic empowerment while considering different levels and different types of empowerment of rural women. Further, this study focused on looking at a big picture of women empowerment instead of focusing on just economic aspects. Making use of a chance to disseminate the original finding in a comprehensive condition is the main reason for that. Therefore, the researcher has opted to discuss women empowerment and present policy recommendations. The following section has been extended to present the summary of the research findings.

5.1 Summary of the research

A non-governmental woman supportive organisation has been selected to conduct this research project. Exploring how to empower grass-roots level women through economic empowerment is the key aspect of this research whereby it has examined the role of women supportive organisations particularly rural women's empowerment through economic empowerment and its effect on the grass-root level women in selected rural areas in Sri Lanka. For that purpose, this research project has explored the major role played by the selected organisation regarding women empowerment and the strategies applied to achieve the goal in the aspect of sustainable development of the society.

The research has been designed as a qualitative case study. At the beginning of the research, the researcher had made a collection of field contacts of certain individuals during the visits of the researcher made for participating in various activities arranged by the said organisation. In connection with the data collection process, Nonprobability sampling techniques such as purposive sampling and snowball sampling techniques were applied for selecting participants. 41 participants

from Hambantota and Monaragala districts attached to the organization were selected for being interviewed. Such interviews were carried out over the phone, and it took approximately 45 minutes per participant.

In the exercise of holding such interviews, the interview guide was created as a semi-structured open-ended questionnaire. The Interviews were conducted individually, whereby required information was recorded using an external recording device, and the collected data was stored in the server of UiA OneDrive cloud storage and protected by a password key. Such data was processed confidentially in terms of data protection legislation (the General Data Protection Regulation and Personal Data Act), and Informed Consent from each participant was obtained. For the purpose of data being analysed, five research questions were designed, and a summary of answers to these research questions are given in forthcoming sections.

5.1.1 Major challenges of the lifestyle of a rural woman

Identifying the major challenges of a rural woman's life is the purpose of the first research question. 80% of the participants say that they are facing challenges because their families do not have a proper income source. The other participants are much interested in social and educational improvement (eg: business being advertised on social media) to strengthen their existing income source. However, the overall view of the participants is that a huge portion of the obstacles will disappear if they have enough money and ample resources. The organisation has found the rural woman to be victims of society and realised the necessity of poverty reduction methods for improving living conditions. The main goal of the organisation is to pave the way for the rural woman to overcome poverty and empower them.

However, after analysing the interview scripts, some other common themes related to development issues such as gender inequality, insufficient education, and lack of dignity at the family and societal level have been identified. Unfortunately, some participants had not understood that such issues can be the other causes of poor life situations and the rest said that they were not in a position to change the prevailing situation. Also, the participants have mentioned that if an advocacy programme is conducted, the participation of both husband and wife is more effective because it

provides a better understanding at home. Moreover, if the advocacy programme is conducted for both husband and wife, the family situation will be smoother.

5.1.2 Approaches of the non-governmental organisation to strengthen rural lives

The second research question observes the way of organisational strategies applied to overcome difficulties of grass-roots level women as a women supportive non-governmental organisation. As an organisation, economic empowerment has been identified as a key empowerment method. With a view to uplift rural women empowerment, the organisation has focused on socio-economic development through a holistic approach. Therefore, the service is provided as a comprehensive package of empowering methods which are primarily based on the socio-economic development of rural women. But the staff members of the organisation, who put effort on lobbying and advocacy programmes at rural villages by making door to door visits to transmit the information, have pointed out that, for a sustainable establishment of the rural women, long term close guidance is necessary.

When considered the strategies for economic empowerment, the organisation has two key strategies. In brief, the first is the income of beneficiaries being ensured and the second is facilitating microfinance services such as micro-loans, micro-savings, and micro-insurance in order to strengthen their income. The organisation has focused on socio-economic development providing financial and non-financial services for women. Facilitating micro-financing services is the leading reason among methods for attracting members to the organisation. The organisation suggests that becoming an entrepreneur is the easiest solution for eliminating rural tragic life. Thereby, the staff always works establishing income generation activities for the beneficiaries like self-employments with their existing resources. Scholar articles also witness that microfinance and self-employment are popular methods for empowering women (Huis et al., 2017; Kapila et al., 2016; Pereznieta & Taylor, 2014). The microfinance sector, due to increasing demand, is caused to expand rapidly since it touches development activities and monetary policies (Kapila et al., 2016). Meanwhile, the staff encourages rural women to save at least a small amount of money regularly and keeps a close supervision on their savings and income progress. The officers of the staff take care of their members individually since challenges and opportunities in connection with

resources and capabilities may be different from women to women. Also, the organisation facilitates loans through women to strengthen their husband's income. The beneficiaries have been added to the organisational network in order to facilitate such a service. Moreover, the organizational structure is designed for applying the organization's strategies and activities to reach the bottom level. It helps to effectively communicate the required information from the bottom to the top in addition to influencing the work plan of the organization based on lower-level requirements. This process can protect the human rights of the people living in remote areas while minimising damage to cultural and family values caused by lifestyle changes.

5.1.3 The impacts on rural lives by the Organisation

The third research question explores how the approaches of the organisation affect grassroots level women. It is learnt that after being members of the organisation, the beneficiaries are encouraged to be self-employed as a solution for the income generation, and many rural women become business entrepreneurs as a result. In that context, rural women have the responsibility to find business ideas and begin a business with existing resources. Then beneficiaries are being self-employed since the organisation does not attach to other institutions as job providers. Therefore, beneficiaries and the organisation are not supposed to rely on job providers to find a job for the beneficiaries.

After this initial stage where the beneficiaries enjoy initiative income generation; meanwhile, they may engage with social, societal or other empowerment activities. Therefore, being a member of the organisational network is a great opportunity to be socialised with an experience of social engagement like participating in group meeting activities and getting opportunities for income generation activities. The applied strategies have been able to uplift rural lives from eradicating extreme poverty through such an empowering process. Colombage (2004, p.2) has pointed out that the organisational women empowering approach can be considered to be a “credit plus approach”. It is observed that the empowering process is a collective dimension of empowerment, and the guidance of the organisation leads to an uplift of the life states of the beneficiaries. However, capacity and the speed of empowering may vary from person to person.

5.1.4 The most vital method to rural women empowerment

The fourth research question inquires about the most significant empowering method among the ways of economic, social, political, educational and environmental empowerment for rural women. It is observed that some rural lives have become more difficult due to lack of money and poor living conditions such as lack of proper home and transport facilities, poor health care and education service. These stories are evidence of the harsh reality of life. An in-depth understanding of such lives is necessary before finding a solution for them whereby necessary measures have to be taken in order to establish sustainable income. In that context, the major empowerment method applied by the organisation is economic empowerment. In the circumstances, the organisation facilitates microfinance service and improves money-generating ways to fulfil the basic requirements of the everyday life of rural women. The organisation provides loan facilities while trying to establish a certain level of savings as a security for such facilities. It appears that almost all members have joined this organisation because of loan facilities granted for the purpose of starting their own business, focusing on the income generation process. They are also interested in obtaining loans to expand the business and identifying more business opportunities. It is learnt that economic empowerment has become the most effective method among the other empowering ways to empower women.

However, it is revealed that the economic empowerment method itself cannot stay long among rural women in the absence of other empowerment methods, especially social empowerment and educational empowerment due to the fact that the success of economic empowerment has bonded with many other external criteria related to rural women life challenges.

5.1.5 The link between economic empowerment and the other empowerment methods of rural women empowerment

The final research question examines the relationship between the economic empowerment method and the other empowerment methods. The rural woman is a segment of the poorest of the poor. The housewife or beneficiary has frustrated and lost freedom in many aspects due to home-oriented activities. As a result, such women have become vulnerable due to lack of key competencies such as being familiar with social activities, holding leaderships, proper communication skills and literacy skills. Therefore, there seems to be a massive task regarding

psychological, spiritual, and social development. It is a long-term procedure involving financial aspects, good food, education, health habits, and clothes. Microfinance services seem to be fruitful to overcome such issues. Microfinance services promote women empowerment while uplifting human rights and promoting sustainable development (Huis, et al. 2017).

When considered the aforesaid challenges of rural women, the strategies for economic empowerment would not exist for a long time. To overcome this situation, the organisation, firstly, makes arrangements to connect the beneficiaries to its network of small groups. Thereafter, newly joined beneficiaries are given opportunities to be socialised, and they are motivated to find out income-generating methods. Meanwhile, the organisation takes necessary actions for the beneficiaries to be socialised through the monthly meeting activities of small groups and women societies. The beneficiaries are also given opportunities to bear the portfolios of such societies with a view to give them leadership training. In consequence of such efforts of the organisation, the level achieved by some beneficiaries is so high that they have been fortunate enough to be nominated for elections. In addition, the programmes and procedures carried out by such societies pave the way for the beneficiaries to find chances for meeting government officers, discussing current challenges, disseminating necessary information, participating in entertainment programmes and keeping up motivation in achieving their targets. Therefore, the beneficiaries are socialised and improve their own skills and capacity development. Thereby, social empowerment of the beneficiaries takes place successfully. It is an additional advantage for the beneficiaries as various types of training programmes relevant to self-employment purposes are made available through the organisational network. While social empowerment and economic empowerment is taking place, the other types of empowerment such as educational, environmental and political empowerment are effective as a result of the manner in which the organisation follows their procedures with regards to grass-roots level women empowerment. As such, beneficiaries will gain the adequate experience needed for self-empowerment and the betterment of their families. Further, such beneficiaries, using their abilities gained through such programmes launched by the organisation, are extending their contribution towards societal works such as providing a necessary service when and where it is needed. Likewise, the beneficiaries also try to find solutions for the issues of their own business.

However, the limitations on the organisational capacity and knowledge, such as poor literacy related to IT, Finance, and English language are not strong enough for the beneficiaries, who are empowered to a certain extent, to proceed with higher levels of empowerment by the organisation. Beneficiaries are also poor in business strategies. In the circumstances, they are not strong enough to absorb- the shock created by the external environment. Therefore, the beneficiaries as well as the organisation, are supposed to make necessary arrangements for suitable capacity building programmes and training sessions.

Likewise, economic empowerment is closely linked to social, educational, environmental and political empowerment methods throughout the entire process of women's empowerment to build a strong civil society by strengthening women societies in the village through empowering women and providing a substantial contribution to socio-economic development through organisational activities.

5.2 Conclusion

This research study is to explore “The Role of Women-Supportive Organizations for Women’s Economic Empowerment in Sri Lanka”. It was conducted by a qualitative case study method to rural women living in Monaragala and Hambantota Districts in Sri Lanka. By analyzing the data, answers for five research questions were found. Also, research findings and policy recommendations are presented based on emphatical and theoretical analysis.

The organisation facilitates both the financial and non-financial services with a view to empower rural women. The organisation mainly operates its financial strategy by providing microfinance services (micro-savings, microcredits, and micro-insurance) as the main attraction method for beneficiaries and promotes self-employment for its beneficiaries to uplift their lives by creating livelihoods and job opportunities. The rural women who used to spend time purposelessly have now been much interested in earning income through self-employment. Also, the consultation of business development and other relevant services are provided in collaboration with another organisation which can give solutions for issues of the beneficiaries. Accordingly, economic empowerment has become the key method for rural women empowerment. In addition, rural women prefer to come out from homework and be socialised, to learn new things, and save money

for children, for the family and future benefits of themselves. However, for the long term existence of economic empowerment, social empowerment of women is crucial. Therefore, the organisation has created a network, the smallest unit of which is called as a small group or self-help group, for facilitating financial and non-financial services. Further, educational empowerment is necessary to minimise limitations to economic empowerment. As far as total women empowerment is concerned, educational empowerment extends a considerable contribution in that regard.

The organisational structure of administration and finance services is impressive enough to uplift the lives of grass-roots level women. The top-level management put every effort into achieving ground-level women empowerment. The information transformation from top to bottom and bottom to top happens smoothly as a result. The field officers are always putting in a team effort to make their commitment a success. The staff members and beneficiaries are so loyal to the organisation that they continue to be attached for a long period. The organisation, targeting rural women, primarily applies the holistic approach, which is effective for uplifting poor families. Thereby, the organisation has been able to make a substantial influence on eradicating poverty and empowering such women. The organisation believes that the (rural) woman can contribute to the substantial part of the economy. The organisation's process of empowering rural women has added power to their lives to overcome challenges to a certain extent. When considered the power dimensions of Pereznieta and Taylor (2014), the empowerment of rural women has been extended in power dimensions by the empowering process of the organisation. The organisation has focused on socio-economic empowerment to uplift the lives of rural women, due to which gender inequality has been minimised to a certain extent.

However, it is commonly noticed that, due to new responsibilities, many incidences of expansion of regular working hours of a woman have taken place. Some beneficiaries have faced significant health issues which, they believe, occur due to long working hours. The situation of the beneficiaries in the application of basic information technology and the literacy level of English is not on a satisfactory level. As a result, they are not strong enough to face the challenges successfully. Therefore, the beneficiaries are willing to continue further education, relevant technical training and business development training. However, they have realised that improving technical and other relevant knowledge is expensive and time-consuming.

The researcher observes this empowering process as the horizontal and vertical expansion of empowerment. The concept "3D spiral of empowerment" illustrates the empowering process in a hypothetical situation. Thereby, "empowerment eye" explains how empowerment types such as empowerment of economic, social, education, political and environmental, enhance the power of rural women at a horizontal level. After gaining an empowerment eye, the rural woman can visualise the path where she wants to endeavour. "Empowerment at vertical level" consists of reflections after rural women being empowered at the individual level, social level and societal level. Accordingly, empowerment at the vertical level" reflects the impact of empowerment at the horizontal level. The upliftment of rural women's lives by the empowerment process can enhance infinitely in a hypothetical situation.

However, the glass ceiling concept can affect the empowerment process in a real-world scenario due to several reasons such as poor IT literacy, lack of strategic business management, poor financial management, and unavailability of ideal leadership. Under the circumstances, the economic empowerment of rural women gradually becomes weakened. As a result, the whole empowerment process is limited to a certain level. The researcher suggests that Information Technology be used as a solution to overcome such situations.

The competency in Information Technology of the selected organisation is not strong enough to overcome such situations. Also, the organisation is suffering from a lack of knowledge in strategic business management, financial management, English literacy, and tax law. In consequence of the above facts was that the organisation and its members were unable to face the shocks such as the outbreak of COVID-19 epidemic.

Further, the top-level management of the selected organisation keeps up the motivation to look for international development actors as well as the national and governmental development and authorities, whereby the organisation has gained an experience of working in collaboration with international development actors. Further, the organisation, with a better understanding of the sustainable development context, can provide direct service of international agencies for the beneficiaries. According to the lessons learned, the products such as Family Development Plan (FDP), Business Development Plan (BDP), and Participatory Quality Assurance Core Team (PQACT) meetings provide a considerable contribution for productive women empowerment. As

far as the women empowerment process is concerned, FDP and BDP address the beneficiary level of the organisation. Thereby, the FDP and BDP pave the way for the beneficiaries through the necessary directions towards the beneficiaries' dreams and facilitates to recognise the gap between the set goals and the existing situation. The concept PQACT is for the organisation to be strengthened to work in collaboration with core partners of the organisation. Such meetings facilitate the recognition of the gap between the organisation's targets and the existing situation.

5.3 Limitation of the Study

This study is a qualitative study where 41 participants attached to the selected organisation have been interviewed. Therefore, the size of the sample can be comparatively smaller in this qualitative research than that of quantitative research. Due to the situation of COVID-19 epidemic, the researcher was compelled to carry out the data gathering over the telephone spending approximately 45 minutes per participant. Therefore, the participants who were using a telephone were selected to conduct interviews. Also, some participants faced difficulties with spending 45 minutes continuously because of reasons like working hours, homework, bad weather conditions, poor signals or lack of a comfortable environment. Then the researcher had to reschedule and make arrangements to make it convenient for the beneficiaries to participate in the interviews in order to collect quality data. However, it was a costly and time-consuming exercise.

Further, some of the participants had a lack of knowledge on Information Technology, no internet facility, and proper knowledge regarding the importance of the research. Therefore, the researcher had spent more time until the participant was prepared to be interviewed. In addition, the interviews were conducted during the period of the COVID-19 epidemic, during which physical meetings were not possible for the data collection. Some of the participants explained the consequences of losing their business and how to affect labour work. Some said crying about the difficulties of hunger and influences and challenges on their children's lives and education. Almost all participants were facing challenges of having poor computer literacy, and English or any other language literacy. Especially after the substantial technological changes over the past decades, people have not been able to compete in society. Some participants were willing to obtain research

findings, and some asked to promote their services to an international level. However, such expectations of the participants were not possible. During the interviews, some of the participants requested an opportunity to improve English language or IT literacy, which was not possible.

5.4 Recommendations and Future Directions

By considering all the above factors, the researcher would like to make policy recommendations and suggest directions for research in the future in the following sections.

5.4.1 Policy recommendation

Society is made up of different communities who are marginalised. Without such marginalised communities being denied, the basic rights of everyone must be secured for a prosperous future of the world. Grass-roots level women, among others, are also found to be a vulnerable group of society. Women empowerment strategies can be applied to uplift such lives. However, empowering rural women is not an easy task. Before empowering them, such a development actor has to obtain a deeper understanding of community culture, norms, values, necessary resources, and their requirements are vital.

Economic empowerment is the key for women empowerment. Economic empowerment can be processed by facilitating financial services and strengthening income generation methods. It is recommended that the "Family Development Plan" (FDP) concept and the "Business Development Plan" (BDP) concept be applied in the process of strengthening income generation methods. Further, it is pointed out the necessity of FDP and BDP being applied at the initial stage of the empowering process in order to identify the required tools and criteria for boosting self-employment. Creating FDP and BDP by a beneficiary would help to recognise the transparency of the performance of such a beneficiary of the empowerment process and the impact of the empowering directions. Providing financial services is the other important aspect of economic empowerment regarding which special attention has to be paid by the development actor, who is supposed to provide the leadership to set up a cooperative financial establishment for extending

financial services to the beneficiaries. The selected organisation for this research has established its own banking institution whereby microfinance services are made available for the beneficiaries.

There may be a number of barriers to sustainable economic empowerment. Strategies that can strengthen social empowerment is necessary to be applied to minimise such barriers. Therefore, it is recommended that necessary measures be taken to improve skills and knowledge for success, education, training, and to obtain necessary experience in order to strengthen social empowerment. The development actor is supposed to establish a network which consists of small groups of beneficiaries. Such a method has to be used for identifying participants' challenges to enhance their communication skills, and to disseminate relevant information through regular meeting sessions. Thereby, the development actor facilitates the services required for social empowerment and, having understood the members' competencies, directs beneficiaries to other necessary training programmes. As a result, such members can improve their skills by holding leadership and bearing responsibilities.

Furthermore, the economic empowering process can be accelerated by educational empowerment. With the progress of the status of self-employed businesses, it is necessary to provide relevant training programs such as entrepreneurial skills, technical expertise training programs, and income management programs for the relevant beneficiaries. Therefore, a sustainable empowerment process is led by corporate competencies established for such specific training. IT and Technical awareness, Social Media (SoMe) applications for business promotion, enhancing language skills, and improving financial skills are strongly recommended for the purpose of strengthening economic empowerment. In that context, small groups can be identified as a peer learning and peer teaching platform for the leaders of small groups to improve such skills. Although the empowerment process is time-consuming, a productive outcome is generated by collaborative work with members of a group with similar interests. Such skilled participants can address the challenges of certain members of small groups whereby unskilled members can be educated to improve the competency in information technology facilities to succeed in their lives.

Finally, the researcher recommends that the concept of PQACT meetings be promoted as a strategy to overcome the challenges faced by an organisation. Such recommendation is made considering the fact that PQACT meetings are meant for an organisation to discuss their challenges in order to

find feasible solutions together with core partners of the organisation. As far as the strategies of the organisation is concerned, it is observed that the organisation has been applying the same strategies that had been designed for social requirements realised approximately 30 years ago. Therefore, it is an urgent matter to identify requirements of current society and to update such requirements, including necessary enhancement of IT applications. Discussions of updating society requirements shall be included in the agenda of the PQACT meeting held at regular intervals in order to examine whether the current strategies are suitable to face the upcoming challenges and opportunities.

5.4.2 Recommendation for future research

Both qualitative and quantitative researchers are further needed in the aspect of women empowerment to identify the challenges of self-employment. Thereby, qualitative research will help to identify the root causes of challenges, and the quantitative research methods will ensure statistical proof of the features of captured themes. Also, research on women empowerment between countries will be interesting. Research can be conducted as a comparison between countries while discussing the strategies used not only among supportive organisations, but also the whole world community. For instance, Huis et al. (2017) have suggested that longitudinal and cross-cultural researches will be stimulated to achieve sustainable development goals. Such researches will provide an opportunity to emphasise the success stories and lessons learned for others to share experience for a better world. For example, It is suggested that a researcher can examine the expansion of women empowerment by applying either “3D spiral of empowerment”, or “ relation to glass-sealing effect while the empowering process” in community development with a special focus on the North to the South making a comparison to a different place of the world. Finally, research can conduct with a special reference to possibilities of IT enhancement to continue further empowerment processes in order to minimise challenges for empowerment. The lack of knowledge on Information Technology (IT) leads to reduced productivity of the services, and lack of proficiency knowledge such as financial literacy, education on IT will lead to unpacking solutions. Also, such contributions may benefit when the beneficiaries and the organisation are necessary to speed up their services in extremely difficult physical existence during a period like Covid-19 pandemic.

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