

Exploring Links between Women’s Business Ownership and Empowerment among Maasai Women in Tanzania

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Despite increasing interest and effort to support women’s empowerment globally, women remain a severely disadvantaged group in nearly every country throughout the globe. In the current study, we examine the relationship between women’s participation in financial markets and different indices of empowerment. Questionnaires were administered to three groups of Maasai women (N = 224) living in rural, northern Tanzania: women who were members of cooperatively owned business groups, women who owned businesses independently via microcredit loans, and women who did not own businesses. Group difference tests revealed that cooperative business owners reported higher levels of agency than independent owners, and lower levels of partner control and greater involvement in financial decision making than nonbusiness owners. Independent owners reported greater involvement in financial decision making, and lower levels of agency than nonowners. Additionally, results from structural equation models demonstrated that participation in cooperatives, versus independent or nonbusiness ownership, was associated with fewer experiences of domestic violence and enhanced psychological well-being via the effects of partner control, agency, and financial decision making. Policy implications regarding the importance of considering

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cultural norms and what may be required to facilitate a transformative context for women are discussed.

Interest in enhancing the status and well-being of women globally has grown substantially in recent decades. In alignment with the third United Nations (UN) Millennium Development Goal, actors ranging from activists, humanitarian and development organizations, and local and national governments have increasingly sought to employ practices that enhance gender equity and empower women (UN, 2000). Yet, despite a target date of 2015 for achieving the Millennium Goals, rhetoric about the need to support and empower women seems to have greatly surpassed actual progress in achieving these aims. For example, women account for two thirds of the world's illiterate adults and remain underrepresented in formal education, especially at secondary and higher levels (UN, 2014). In addition, reports suggest that between 35% and 70% of women worldwide experience physical and/or sexual violence from their intimate partners in their lifetimes (World Health Organization; WHO, 2013). Furthermore, although women make up nearly 40% of the world's formal paid workers, they disproportionately represent the world's working poor who earn less than two dollars a day (Overseas Development Institute, 2010; UN, 2014). Identifying pathways that facilitate change in women's opportunities and experiences thus remains an area in need of deeper investigation.

The challenges to identifying and employing successful methods to actualize equitable change for women are plentiful. To begin with, researchers have highlighted the need to address the structural basis of gender inequities and to take into account cultural norms (Grabe, 2010; Grabe, Grose, & Dutt, 2015). Failure to consider structure and culture may result in reinforcing power imbalances and further compromising women's well-being. Additionally, many interventions that are identified as holding the potential to transform women's well-being can be tinged with culturally inappropriate assumptions (Mohanty, 2003). This may be particularly true when the interventions are developed based upon Western norms, but are employed in different regions of the globe (Cornwall, 2003; Mohanty, 2003). In order to transform the conditions that render women subordinate and vulnerable relative to men, attention must be given to the root sources of gendered power imbalances and manifestations of gender roles and relationships in local contexts.

In the current study, we investigate the experiences of Maasai women in northern Tanzania who were or were not participating in opportunities developed to transform conditions of structural inequity via women's participation in the formal economy. One group of women were members of business cooperatives and received small loans to work collectively and produce and sell beaded goods. A second group of women were individual recipients of small loans to start small businesses. The third group of women were not business owners (neither

cooperatively nor individually). Although the stated goals of both business cooperatives and individual loan opportunities are quite similar—to support women’s empowerment through participation in financial markets—the dynamics of the programs vary considerably and may facilitate different outcomes for women. Within the cooperatives, women engage in the market through collaboration with other women in their community who share resources and decision making surrounding the design and sale of their products. This dynamic closely approximates cultural norms by focusing on the collective rather than an individual, and supports women’s abilities to work with other women on financial matters. In contrast, independent business ownership is largely in accordance with the values of an individualistic, free-market economy. Both forms of business, however, provide opportunities for women to engage in financial markets thereby facilitating women’s participation in a domain from which they are frequently barred. Therefore, it is possible that business ownership—either cooperative or independent—may be associated with positive outcomes in comparison with women who do not identify as owners. The goal of the current study is to assess how participating in the business cooperatives, owning a business independently, or having no involvement in business ownership relates to the social and structural barriers that impact women’s lives.

Women and the Formal Economy

Increasing women’s ability to participate in the formal economy has long been considered a valuable means to enhancing women’s social status by both development theorists and women in local communities (Moghadam, 2003). The fact that women’s work is often relegated to unpaid work in the home increases women’s vulnerability to various forms of domestic and structural violence (e.g., poverty, poor mental health) because it forces their dependency upon men to meet their most basic needs (Yllo & Staus, 1984). Perhaps not surprisingly, it has been demonstrated that when women earn an income they can gain both financial independence and a greater sense of agency over their lives (Chant, 2013; Das & Pulla, 2014; Moghadam, 2003). Despite the potential benefits of further integrating women into the formal economy, there exist substantial barriers toward ensuring that opportunities for women’s participation are both actualized and equitable.

Over the past few decades, one of the most popular methods espoused for including women in the formal economy is through the provision of microcredit loans to women living in poverty (Das & Pulla, 2014; Haase, 2011). Microcredit loans are very small loans, often ranging from \$50 to \$1,000, given to individuals to improve their prospects for self-employment. Many assert that these programs enable women (and others living in poverty) to overcome barriers to participation in financial markets by providing capital necessary for establishing small businesses. Some researchers have documented positive changes associated with women’s

receipt of loans, including greater household income and less tension within the household due to the alleviation of financial burdens (Copestake, Bhalotra, & Johnson, 2001; Vyasa, Mbwambob, & Heise, 2015). Although there is reason to suspect that being an individual recipient of a microcredit loan may provide women with benefits, when compared with nonbusiness owners, there is also sufficient cause to be skeptical that microcredit programs will universally unfold in better circumstances for women living in impoverished conditions.

Inherent within much of the support for microcredit loans is a belief that women's increased involvement in a capitalist economy will enhance their well-being. Such assumptions are frequently driven by Western, individualistic values, which equate market participation with prosperity and, in turn, well-being (Haase, 2011; Kabeer, 2001; Karim, 2008; Mayoux, 2001). Meanwhile, researchers across the social sciences have demonstrated that capitalist policies provide the most benefit to those who at the onset possess greater financial power, and in many cases are detrimental to those with less financial security (Mayoux, 1999; Wieringa, 1994). Empirical findings also unveil important gender-based complications associated with microcredit loan programs in practice (Buckley, 1997; Haase, 2011; Karim, 2008; Mayoux, 1999, 2001). To begin with, findings suggest that microcredit programs frequently benefit women less than men because women tend to receive smaller loans, are less able to invest their loan money in lucrative businesses, have less control over earned income, and are frequently constrained by greater household responsibilities (Ashburn, Kerrigan, & Sweat, 2008; Buckley, 1997; Haase, 2011; Mayoux, 1999, 2001). Similarly, being a recipient of a loan does not guarantee that women will be able to disrupt existing gender norms and gain the ability to make decisions about the income earned (Ashburn, Kerrigan, & Sweat, 2008; Karim, 2008). Furthermore, receiving a loan typically comes with the assumption that one will be able to pay it back, which can create new dimensions of burden and oppression for women living in already marginalized conditions (Kabeer, 2001; Karim, 2008). Consequently, microcredit loans may not provide women with the necessary tools and resources to address the root sources of gender inequity that are often intricately woven into the norms of behavior between women and men in local communities (Haase, 2011). Still, it remains a harsh reality that capitalist policies have come to dominate the global economy, and however inequitable the system may be, the ability to participate even modestly may be preferable to having no ability at all.

In addition to traditional microcredit loans offered to individual women, alternative methods of integrating women into the formal economy have emerged that may better address the needs of women in some communities, and therefore facilitate broader social change. One example is the development of small-scale cooperatives where women work together outside the home to create and sell specific goods. Within the cooperatives, business-related decisions are determined by the members and the incurred financial burdens are shared among the group

(Malo, Buendía-Martínez, & Vézina, 2012). Small-scale cooperatives may challenge traditional gender roles and support women's agency because they provide a space for women to cooperatively engage in business ownership and establish roles as financial agents in a context where there is less opportunity for husbands to control the business and income decisions (Mayoux, 1995). Any hardships associated with loan repayment are less likely to become excessive burdens for individual women. Furthermore, in some communities, collective ownership of a business may better approximate cultural norms for social relations by placing the emphasis on community, rather than individual, growth and well-being. Because there currently exists far less research on the impact of cooperative rather than individual microcredit programs, deeper insight into the processes and outcomes of membership in business cooperatives may play a valuable role in supporting social change for women.

When examining processes and outcomes related to social change for women, researchers have noted the importance of considering changes that may occur at community, relational, and individual levels (Cattaneo & Chapman 2010; Grabe, 2012; Kabeer, 1999; Zimmerman, 1995). In prior research Grabe (2012) demonstrated how women's involvement in land-titling programs facilitated and integrated multiple components of an empowering process by documenting the links between structural changes in the community, shifts in women's agency, and enhanced psychological well-being. The current study builds upon this research by exploring whether participation in the formal economy at various levels is related to women's physical and psychological well-being. In what follows we review existing literature for several proposed process variables—control within relationships, agency, and financial decision making—that might help explain how participation in financial markets could be associated with positive outcomes for women. Finally, we provide additional information regarding these factors in the context of the Maasai women in the current study.

Psychosocial Processes and Transformative Change for Women

One of the most significant barriers to actualizing social change for women through women's engagement in financial markets stems from men's controlling behavior over their wives (Kabeer, 2001; Vyasa, Mbwambob, & Heise, 2015). For example, researchers investigating the outcomes of women's receipt of microcredit loans in Bangladesh and the Dominican Republic demonstrated that in many cases women who participate are not able to control the income they receive and instead their husbands retain control over the incoming money (Ashburn, Karrigan, & Sweat, 2008; Karim, 2008). Additionally, although these programs are typically implemented with the intention of supporting women's well-being, some researchers have found increases in rates of domestic violence among women

who participate in microcredit programs (Goetz & Gupta, 1996). The increase in violence is attributed to men's violent attempts to regain greater control that stems from stress surrounding loan repayment and the breaking of traditional gender roles when women engage in work outside the home (Sengupta & Ganguly, 2014). In contrast, other researchers have found that women involved in microcredit programs report experiencing less controlling behavior from their husbands after they become involved (Kim et al., 2007). Similarly, Vyasa, Mbwambob, and Heise (2015) found that, in some cases, women in Tanzania who earned an income through various means experienced less controlling behavior from their husbands. The decrease in control was attributed to a reduction in tension stemming from added household income. Inconsistencies in the literature highlight that additional investigation into the role of partner control in the link between women's business engagement and well-being is necessary.

In addition to issues of partner control, women's sense of individual agency may also vary based on their participation in the formal economy. Once again, however, previous research has unveiled conflicting results. In some instances the income gained from working outside the home provides women with greater autonomy and a sense of mastery to accomplish what they need and desire in their lives (Kim et al., 2007; Torri & Martinez, 2013). However, loans and business ownership typically come with repayment requirements and greater responsibility. As such, involvement in microcredit programs can lead to burdens that substantially decrease women's agency, particularly when implemented in extremely impoverished communities (Kabeer, 2001; Karim, 2008). In what is likely some of the darkest findings associated with involvement in microcredit loans, the inability to repay loans and harassment from loan officers has been connected to the suicides of women and men in India (Taylor, 2011). The belief that participation in financial markets will increase women's agency and subsequently support well-being cannot be assumed. However, within cooperative business models whereby women collectively share the incurred debt, it is possible that the group dynamic may buffer against threats to women's agency and may even enhance it. Investigation into how cooperative and individual business ownership is related to women's agency is the next step in seeking to understand the links between involvement in the formal economy and women's well-being.

Another factor related to women's earned income from involvement in business ownership is their ability to participate in their family's financial decision making. Within the international development literature, women's empowerment is most often measured by their involvement in household decision making (Upadhyay et al., 2014). However, researchers have critiqued this method because household decisions typically focus on issues related to children's schooling or purchasing food and clothing for the family, but fail to capture disruptions in domains that are traditionally male dominated (Grabe, 2012; Kabeer, 2001).

Assessing women's roles in financial decision making, however, opens up the opportunity to assess whether women gain the ability to engage in activities from which they are frequently excluded. Analysis of the impact of women's role in financial decision making based upon cooperative, individual, or no business involvement enables additional insight into possible transformations of power within marital relationships.

Physical and Psychological Well-Being

Although psychology is not traditionally considered in research associated with business opportunities for women, theorists assert that "there is rarely political without psychological oppression" (Prilleltensky, 2008, p. 128). If the ultimate aim behind programs to engage women in the formal economy is to empower women and enhance their well-being, it is imperative that the outcomes of these processes are measured. In the current study, we measure two often overlapping but disparate outcomes of women's inequality that may result from these processes: violence and psychological well-being. The factors previously discussed as process variables (i.e., control within marital relationships, agency, and financial decision making) all point to ways in which being integrated in financial markets may impact relational and individual negotiations of power. Consequently, women's business ownership may facilitate processes that are linked to reduced receipt of physical violence and enhanced psychological well-being.

As previously discussed, comprehensive empowering changes for women must involve processes that take into account community, relational, and individual levels shifts (Cattaneo & Chapman 2010; Grabe, 2012; Kabeer, 1999). Assessing the relationships between financial opportunities that emerge within the community, women's ability to negotiate within a relational context, and their individual physical and psychological health may unveil an empowering process that facilitates positive change for women. Previous research suggests that when women have more control and agency in their relationships they are less susceptible to domestic violence (Gage & Hutchinson, 2006; Grabe, 2010; Grabe, Grose, & Dutt, 2015; Yllo & Straus, 1984). Additionally, having a greater sense of agency and control over one's life through participation in financial markets may facilitate better psychological health such as lower levels of depression and higher self-esteem. Including measures of physical and psychological health in these analyses therefore enables an expanded investigation into how business ownership may support women's well-being beyond the traditional assumptions regarding market participation. Furthermore, assessing relationships between ownership status and physical and psychological health allows for a deeper analysis of how such opportunities may relate to desired changes in women's lives.

The Current Study

The current study examines the experiences of three groups of Maasai women living in northern Tanzania. Maasai are a historically pastoralist indigenous group living predominantly in southern Kenya and northern Tanzania. Over the past several decades, colonial legacies, the spread of capitalist enterprises, and increasing environmental degradation have left Maasai communities in increasingly marginalized and impoverished conditions (Hodgson, 2011a). The push for post-colonial land privatization forced Maasai onto reservations, disrupting traditional pastoralist practices, and significantly compromising a livelihood that had revolved around the ability to herd and derive sustenance from cattle. In recent decades, men have increasingly left for towns to look for other forms of labor while women have seen their workloads and responsibilities increase (Hodgson, 2011b). As with most societies worldwide, Maasai women are subordinate to men and are expected to listen to and obey their husbands (Hodgson, 1999). Thus, the increase in workload for women, without shifts in rights and decision-making control, has left Maasai women in increasingly marginalized positions.

Seeking to improve well-being in the communities, Maasai have been targeted for different interventions led by both foreign and local grassroots initiatives. In 2000, the Maasai Women Development Organization (MWEDO) emerged as a local NGO with goals to prioritize women's issues at the local level and to negotiate competing interests from outside investors (Hodgson, 2011a,b). In particular, MWEDO "aims to empower Maasai women economically and socially through improved access to education, health services, enterprise development, and through promotion of human and cultural rights" (MWEDO, 2014). Of particular interest in the present study are business cooperatives, facilitated by MWEDO, that support groups of at least 10 Maasai women in creating and selling beaded goods in local and international markets. The model used by MWEDO to facilitate the cooperatives privileges collective ownership and decision making, rather than the individual free-market approach. This model of organizing parallels other cultural practices in Maasai communities such as political decision-making bodies (though such groups are typically male dominated). However, women can also receive small loans as individuals to begin their own independent businesses without being a member of a beading group. Additionally, there are several members of MWEDO who are neither cooperative nor independent business owners.

In this study we investigate the relationships between market participation and levels of partner control, individual agency, financial decision making, receipt of physical violence, self-esteem, and depression by comparing three groups of women: cooperative business owners, independent business owners, and nonowners on the study variables. We hypothesized that women who were business owners—either cooperative or independent—would report lower levels of partner control, and greater levels of agency and financial decision making than

nonowners. However, because the cooperative model provides space and opportunity for women to consider business decisions in partnership with other women, thereby allowing less opportunity for husbands to assert control over earned income, we predicted that the overall process by which ownership relates to enhanced well-being will be more comprehensive for cooperative owners versus independent owners and nonowners.

Method

Research Relationships

Data for the present study were collected in 2009 in four villages throughout Maasailand in northern Tanzania as part of a larger study examining the effects of landownership on women's empowerment (see Grabe, Grose, & Dutt, 2015 for more detail). The study design grew out of a partnership between the second author and the collaborating organization, MWEDO. This partnership was based on a critical communicative methodology where egalitarian dialogue between the researchers and community partners was seen as essential to conducting meaningful research (Gómez, Racionero, & Sordé, 2010). Both the researchers and community partners were considered valuable contributors to the research process. In particular, the researcher was responsible for ensuring theoretically appropriate and scientifically sound methodology and the community partners were crucial in accurately identifying the needs of their community and advising culturally appropriate assessments. Meetings were held with the organization prior to beginning and after completing data collection. Regular communication has been maintained to share analyses, plan manuscripts, and conduct a follow-up study that adheres to the agreements made in the initial scholar-activist partnership.

Participants

All of the women in the current study were randomly selected from a list of women who were participating members of the collaborating organization, MWEDO. Seventy-nine of the women in the sample were members of business cooperatives, while 79 others owned a business independently, and the remaining 66 women did not identify as owners. One participant was excluded from analysis due to missing data. Demographic information of the women broken down by ownership status is presented in Table 1. All but one of the women interviewed in the sample were married, which is to be expected because marriages are traditionally arranged by families in Maasai culture with a future husband often chosen when girls are very young. The average age of the respondents in each group was early 40s, with the majority of the women between the ages of 30 and 52. On average, women across the groups had five children, with members of the

Table 1. Demographics

	Members of a business cooperative (<i>n</i> = 79)	Independent business owners (<i>n</i> = 79)	Nonbusiness owners (<i>n</i> = 66)	<i>p</i>
Age (Mean, <i>SD</i>)	43.85 (16.80)	40.31 (14.80)	38.23 (15.09)	.55
Relationship status (% partnered)	100	99	100	.24
Number of children (Mean, <i>SD</i>)	5.66 (2.17)	5.19 (2.51)	4.79 (2.26)	.38
Education (% at levels)				.63
No primary	87.3	78.5	80.3	
Some primary	5.1	6.3	10.6	
Completed primary +	7.6	15.3	9.1	
Literacy (% literate)	11.4	19	15.2	.49
Landowner (% who reported owning land)	51.9	13.9	33.3	.00

Note. Because Maasai recognize age based on age-sets, we report only approximate ages.

cooperatives having slightly more. Few of the respondents were literate (15%), and approximately 80% of the full sample never received formal schooling. Additionally, because landownership, in addition to business ownership, was a factor that influenced the process and outcome variables in this study, landownership status was assessed. Roughly one third of the women owned land, with members of the cooperatives significantly more likely to be landowners.

Design and Procedure

For the current study, a local research team consisting of a male driver and 10 female interviewers was hired and trained in accordance with the field procedures and guidelines on ethics and safety developed by the WHO for conducting violence research in “developing”¹ countries (Ellsberg & Heise, 2005). The survey was developed through collaboration with a local research team, members of the collaborating organization, and the second author. Surveys were written in English, translated to Swahili, and then orally translated to Maa by members of the interview team. The survey was then back translated to ensure accuracy in translation and piloted to check for cultural appropriateness. Because Maa is not a written language and literacy rates among women are quite low in the region, the survey was written in Swahili and orally administered in Maa by the research team. Additionally, consistent with previous research conducted in remote areas where

¹ According to the UN, there is no singularly recognized definition of a developed country. Former Secretary General Kofi Annan (2000) defined a developed country as “one that allows all of its citizens to enjoy a free and healthy life in a safe environment.” However, many industrialized countries do not meet this criterion, and the terms developed, underdeveloped, and developing are often used by so-called First World nations to describe the relatively low economic well-being of another country in a manner that implies inferiority. Thus, when used in our article the term “developing” appears in quotations to reflect the problematic nature discussed here.

literacy rates are low, items involving Likert responses were asked dichotomously, as indicated in the Measures section (Ellsberg & Heise, 2005; Grabe, 2010).

All of the interviewers were Maasai women fluent in Maa and Swahili who were residents of different villages than the four where data were collected to ensure a level of anonymity. To administer the survey, the interviewers arrived at women's homes and explained that they were conducting a study with researchers from the United States on women's life experiences and health in Maasailand. Once women agreed to participate, the interviewers read the informed consent, which explained that all responses would be kept confidential, that names would not be attached to responses on the surveys, and that only an aggregate of women's responses would be disseminated. Surveys were conducted in private spaces in the interviewees' homes and the interviewer administered the survey using the structured questionnaire. As part of the interview protocol, women were assured that they could skip any question they did not wish to answer. Participants were compensated with gifts of tea and sugar for their participation.

Measures

Demographic and Background Information

Sociodemographic data included participants' age, educational background, literacy, whether they were married, number of children, and whether they owned land.

Business Ownership

Respondents were asked whether they owned a business and if they owned their business alone or as a member of a small working group. Two additional items related to business ownership were asked: "Have you ever given up/refused a job for money because your husband did not want you to work?" and, "Are you able to spend the money you earn how you want yourself, or do you have to give all or part of the money to your husband?"

Partner Control

Participants were asked whether they *agreed* (1) or *disagreed* (0) with seven items from the WHO (Ellsberg & Heise, 2005) that assessed the extent to which women's partners generally prohibit or control their abilities to carry out everyday activities (e.g., "Allows you to visit family or friends") and whether they exhibit controlling behavior or jealousy (e.g., "Insists on knowing where you are at all times; Is often suspicious that you are unfaithful; Ignores you/gets angry if you speak with another man; Requires permission before you seek health care").

Four additional items were added to assess whether partners prevented women from studying, going to the market, engaging in economic work, and attending celebrations. Affirmative responses were summed for a total score intending to reflect relational power, with higher scores reflecting greater levels of partner power and control. Because this scale was a count score, internal consistency was not computed.

Agency

Two subscales from Ryff's (1989) Scales of Psychological Well-being: Autonomy and Mastery were combined into an 18-item scale of agency. A combination of mastery, which reflected a sense of competence and control over one's environment, and autonomy, which assessed self-determination and independence of thoughts, reflect an individual's sense of agency (Richardson, 1994). In this scale respondents were asked whether they agreed or disagreed through yes/no responses to items such as, "I have confidence in my own opinions, even if they are contrary to the general consensus," and, "In general, I feel I am in charge of the situation in which I live." Responses were dichotomized for *yes* (1) or *no* (0) and higher scores reflected greater levels of agency. Internal consistency for this scale was .68.

Financial Decision Making

Six items from the International Center of Research for Women (2006) were included to measure financial decision making within the marital relationship. Women reported whether her partner (1), both she and her partner equally (2), or she (3) made the final decision on financial concerns (e.g., "Buying food items," "Taking out a loan"). Responses to these questions were summed with a possible range between 6 and 18. Higher scores reflect greater involvement in decision making. Internal consistency for this scale was .74.

Physical Violence

The physical violence subscale of the Conflict Tactics Scale (CTS) was used to measure participants' receipt of physical violence from their husbands (CTS; Straus, Hamby, Boney-McCoy, & Sugarman 1996). The CTS is widely used internationally to assess levels of domestic violence and has demonstrated success in numerous global contexts (Ellsberg, Heise, Peña, Agurto, & Winkvist, 2001; WHO, 2005). Physical violence was assessed with six questions including being hit, kicked, or threatened with a weapon in the previous 12 months. Responses to each item were dichotomized for *yes* (1) or *no* (0) and affirmative responses were summed to create a total count of violent behaviors experienced.

Self-Esteem

When translating, and taking into account cultural relevance, we learned that only two items from the Rosenberg Self-Esteem Scale were appropriate (Rosenberg, 1965). One of them we retained (i.e., “All in all, are you inclined to feel you are a failure?”) and one of them we modified to read “Do you self-scorn?,” to most closely reflect the original item “I certainly feel useless at times.” Responses were dichotomized for *yes* (1) or *no* (0). Higher scores reflect higher levels of self-esteem. Internal consistency for this scale was .44.

Depression

Depression was assessed using 18 items from the Center for Epidemiologic Studies-Depression Scale (Radloff, 1977). Sample items include: “Do you enjoy life?” and “Have you lost interest in things you used to enjoy?.” Responses were dichotomized for *yes* (1) or *no* (0). Higher scores reflected higher levels of depression. Internal consistency for this scale was .77.

Analytic Strategy

Preliminary analyses included assessing the normality of each variable and determining the need to control for possible covariates in subsequent tests. Next, we conducted a multivariate analyses of variance (MANOVA) and Tukey post hoc comparisons to determine mean differences in the proposed process and outcome variables based upon ownership status. We then compared women’s responses on two descriptive questions regarding their husbands’ interference with work and earned income to discern possible differences between the two groups of business owners. Finally, we examined the proposed process by which ownership status is linked to physical and psychological well-being through path analysis using the SPSS Amos.

Results

Preliminary Analyses

Tests of normality suggest that the physical violence variable was positively skewed (skewness: 5.94) indicating that, in general, participants reported statistically low baseline rates of these experiences (Tabachnick & Fidell, 2007). This distribution was expected given that base rates of lifetime violence are approximately 33% globally (WHO, 2005), and the number of women reporting experience with violence in our sample was 32%. Because these data are not expected to meet assumptions of normality, physical violence was not transformed.

Table 2. Mean Differences between Members of Business Cooperative, Independent Business Owners, and Nonbusiness Members on Study Variables

	Members of a business cooperative (<i>n</i> = 79)	Independent business owners (<i>n</i> = 79)	Nonbusiness owners (<i>n</i> = 66)	<i>F</i> (2,223)	<i>p</i>	η^2
Partner control	3.04 _a (1.57)	3.39 (2.11)	3.80 _b (1.97)	2.88	.05	.03
Agency	0.88 _a (0.13)	0.78 _c (0.17)	0.85 _b (0.16)	7.35	.00	.06
Financial decision making	10.37 _a (2.43)	9.97 _a (2.26)	8.95 _b (2.07)	7.20	.00	.06
Physical violence	0.44 (0.79)	0.54 (1.09)	0.55 (0.86)	0.33	.72	.01
Depression	0.36 (0.20)	0.42 (0.21)	0.38 (0.21)	1.38	.25	.01
Self-esteem	0.70 (0.34)	0.71 (0.37)	0.78 (0.31)	1.08	.34	.01

Note. Mean differences are indicated along with η^2 = effect size. Group means that differ significantly, using Tukey post hoc tests ($p < .05$), are indicated with different subscripts.

Tests of normality for all other variables did not indicate need for transformation. We used sample size recommendations from Bentler and Chou (1987) to inform our considerations of the sample. Bentler and Chou recommend between a 5:1 and 10:1 ratio of participants to parameters for path analysis. Our sample of 224 participants to assess 18 hypothesized parameters thus modestly exceeded this ratio (12.5:1). Additionally, because differences in whether one owned land were significant among the three groups of women (Table 1), landowner status was controlled for in subsequent analyses.

Comparing Cooperative, Independent, and Nonbusiness Owners

A MANOVA test was run to compare group differences among the proposed process and outcome variables: partner control, agency, financial decision making, violence, depression, and self-esteem. The omnibus test was significant, $F(12, 430) = 3.14$, $p < .00$. Results of univariate tests can be found in Table 2. As can be seen from the table, significant differences among the three groups were found for levels of partner control, agency, and financial decision making with mean differences largely in the expected directions.

Post hoc comparisons using the Tukey honest significant difference (HSD) test revealed additional insight into differences in women's experiences based upon ownership status. First, it was found that cooperative owners reported significantly lower levels of partner control ($p = .05$) than nonowners, though the observed trend between cooperative owners and independent owners was nonsignificant. Independent owners also did not differ from nonowners in levels of partner control. Independent business owners significantly differed from both cooperative members ($p = .03$) and nonowners ($p = .04$) on levels of reported agency with independent owners reporting less agency over their lives than either cooperative owners or nonowners. Both cooperative and independent business

owners reported significantly greater involvement in financial decision making than nonowners, ($p < .00$ and $p = .02$, respectively); cooperative and independent business owners did not differ in this regard. To summarize, cooperative owners reported higher levels of agency than independent owners and lower levels of partner control and higher levels of financial decision making than nonowners.

Comparisons between Cooperative and Independent Business Owners

We next sought to investigate further why women who owned their businesses independently would report the lowest levels of agency. To do so we compared cooperative and independent business owners' responses to the two descriptive questions regarding control women have over the income they made. Women who were members of the cooperatives reported that they were significantly more likely to be able to spend the money they earned according to their own wishes, rather than having to give some or all of their income to their husbands [$F(1, 153) = 6.37, p = .013$]. Cooperative owners were also significantly less likely to report experiences where they had to give up or refuse work because their husbands did not want them to be working [$F(1, 153) = 5.14, p = .025$]. Although these findings suggest that cooperative ownership provides women with greater autonomy over their income than independent ownership (or no ownership), they do not fully demonstrate the processes by which involvement in cooperatives may enhance women's well-being. It is possible that providing a space for women to share financial decision making and responsibility with other women decreases the likelihood that husbands will assert control, thereby allowing for empowerment processes that enhance women's well-being.

Testing Proposed Process Linking Cooperative Membership to Empowering Outcomes

For our final set of analyses we sought to test the hypothesis that cooperative ownership would be linked indirectly to the proposed outcome variables of physical violence, depression, and self-esteem via the partner control, agency, and financial decision making. Given the paucity of available research on business cooperatives and our goal of better understanding the experiences of women when they work collectively, our first hypothesized process focused on the experiences of participants who are cooperative owners compared to those who were not. We therefore compared the women who were members of the business cooperatives ($n = 79$) to the group of women who were not (by combining independent business owners and nonowners; $n = 145$).

The hypothesized model was estimated using the AMOS 4.0 structural equation modeling software (Arbuckle & Wothke, 1999). Multiple fit indices were used as guides to evaluate goodness-of-model fit: Chi-square goodness-of-fit statistics,

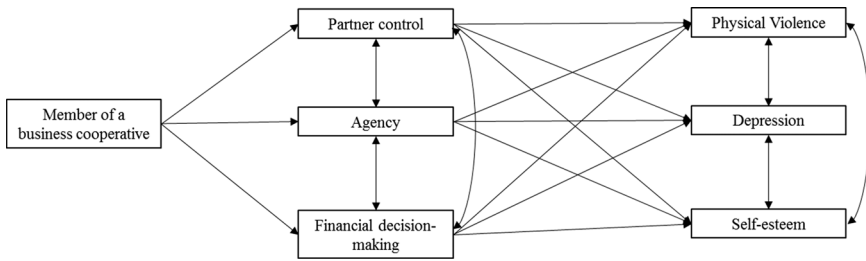


Fig. 1. Hypothesized model.

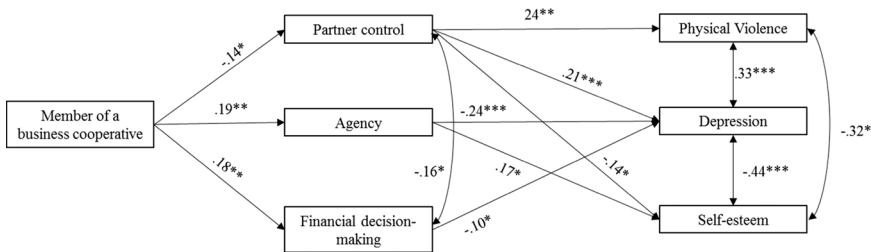


Fig. 2. Model demonstrating significant pathways. Values are standardized beta weights. * $p < .05$, ** $p < .01$, *** $p < .001$.

the normed fit index (NFI; Bentler & Bonnett, 1980), the comparative fit index (CFI), and the root mean squared error of approximation (RMSEA). A satisfactory fit is indicated by a nonsignificant chi-square or a chi-square lower than double the degrees of freedom, NFI and CFI values greater than .95 (Hu & Bentler, 1999), and an RMSEA value lower than .08 (Steiger, 1990).

To test the hypothesized model, a path diagram was constructed that details the pathways between cooperative ownership, levels of partner control, agency, financial decision making, women’s receipt of physical violence, self-esteem, and depression (see Figure 1). Based on the pattern of relationships landownership was controlled for when predicting cooperative ownership and partner control. Although the hypothesized model provided a good fit to the data (i.e., $\chi^2 = 10.04$, $df = 9$, $p = .35$, NFI = .94, CFI = .99, RMSEA = .02), a number of nonsignificant pathways were identified. In particular, neither agency nor financial decision making predicted receipt of physical violence, and financial decision making did not predict self-esteem. Additionally, agency was not correlated with control or financial decision making, nor was physical violence with self-esteem or depression. Consequently, a new model was constructed that accounted for these nonsignificant pathways (see Figure 2).

As shown in Figure 2, cooperative business ownership was related to experiencing less partner control, higher levels of agency, and having a greater role in financial decision making. All three of these variables, in turn, predicted lower levels of depression. Additionally, both partner control and agency predicted higher levels of self-esteem, and lower partner control predicted fewer experiences with physical violence. Results of the path model demonstrated that this model provided an excellent fit to the data (i.e., $\chi^2 = 15.91$, $df = 16$, $p = .46$, NFI = .90, CFI = 1.00, RMSEA = .00).

To test explicitly whether being a member of the cooperative was indirectly related to reduced receipt of violence and enhanced psychological well-being, tests of indirect effects were analyzed using bootstrapping procedures with 5,000 resamples as recommended by Preacher and Hayes (2008). Results from these tests provided significant support for the indirect effect of cooperative ownership on lower levels of physical violence [$\beta = -.13$, 95% confidence interval (CI) (-.30, -.02)], lower levels of depression [$\beta = -.014$, 95% CI (-.033, -.002)], and higher levels of self-esteem [$\beta = .014$, 95% CI (.001, .014)] via partner control. Additionally, bootstrapping analyses demonstrated that increased levels of agency also helped to explain the indirect relationships between participation in the cooperative and depression [$\beta = -.02$, 95% CI (-.04, -.01)] and self-esteem [$\beta = .02$, 95% CI (.003, .06)]. Because the absence of zero in the CIs reflects that there is a significant indirect effect present, these results suggest that women's involvement in the business cooperatives were associated with a reduction in physical violence and an increase in psychological well-being, in part, because the opportunities afforded through membership in the business cooperatives were directly related to women's experiences with partner control and agency.

Given the similarity between the cooperative and independent owners on several variables, alternative path models were examined. First, the initially hypothesized model was retested to examine whether the processes may be the same when comparing independent ownership to cooperative or nonownership. In this model, independent business ownership was not significantly related to partner control, financial decision making, physical violence, depression, or self-esteem. Independent ownership did predict agency, however, in this case ownership was related to lower levels of agency ($\beta = -.24$, $p = .02$). Moreover, this model did not provide an adequate fit to the data (i.e., $\chi^2 = 37.16$, $df = 21$, $p = .02$, NFI = .83, CFI = .91, RMSEA = .06), suggesting that cooperative ownership is associated with the strongest positive outcomes for the women involved.

Given the limits of cross-sectional data, an additional alternate model was tested to examine the direction of effects in the cooperative model. In particular, it is possible that women who have less controlling husbands would be more able to become members of the business cooperatives in the first place. An alternative model was run with variables conceptualized in the following order: partner

control, cooperative ownership, agency and financial decision making, and depression and self-esteem. However, this model did not provide an adequate fit to the data (i.e., $\chi^2 = 97.06$, $df = 24$, $p < .000$, $NFI = .56$, $CFI = .58$, $RMSEA = .12$) and thus was not supported.

Discussion

Increasing opportunities for women and members of marginalized communities to participate in the formal economy carries with it complex questions about facilitating meaningful change while avoiding the perpetuation of injustice. Numerous scholars have demonstrated that the push for capitalist policies that has characterized much of international development over the past three decades, including the implementation of programs to support women's involvement in financial markets, has been associated with exacerbating inequality throughout the globe (Kabeer, 1999; Mayoux, 1999; Mohanty, 2003). However, women's exclusion from participation in formal markets has also long been a source of gendered oppression. Consequently, questions regarding how to support women's involvement in markets in a manner that facilitates actual positive changes for women, and whether this is even possible, remain areas of important inquiry. It was with these questions in mind that we sought to understand how a cooperative model of integrating women into the formal economy would relate to the experiences of Maasai women in rural Tanzania.

In this study we specifically compared the experiences of women who participated in cooperatively owned businesses with structures that paralleled cultural norms in Maasai communities, to women who independently owned businesses and women who were not business owners. Our findings demonstrated that women who were members of the cooperatives reported less controlling partners and a greater role in financial decision making than nonowners, and had higher levels of agency than independent owners. Independent owners also reported greater participation in financial decision making than nonowners, although also reported the lowest levels of agency. Furthermore, analysis of descriptive survey questions revealed that independent business owners had significantly less control over their earned income, and their husbands were more likely to inhibit their ability to work than members of the cooperatives.

These findings collectively suggest that women's business ownership—either cooperatively or independently—is linked to some positive outcomes, specifically that women are increasingly involved in their families' financial decision making. However, although independent owners may be increasingly consulted on financial matters over their nonowning counterparts, independent owners' husbands were more likely to assert control over women's actions associated with the businesses than women who were members of cooperatives. It seems that, in this sample, the independent model of ownership does not provide women with the

adequate tools and resources to disrupt the barriers that might enable women's agentic participation in financial markets, namely, the ability to make business decisions without the control of their husbands. Cooperative members, however, reported both higher levels of agency than independent owners, and lower levels of partner control than nonowners. Thus, there appears to be additional benefit when women in Maasailand collectively work together to run a business.

Furthermore, results from path analysis unveil a process through which participating in the business cooperatives appears to facilitate a transformative context for women, linked with several positive outcomes. When comparing women in the cooperatives to independent and nonowners, partner control, agency, and financial decision making, in turn, predicted lower rates of depression. Additionally, lower levels of partner control and higher levels of agency predicted greater self-esteem, and less partner control predicted lower rates of physical violence. Overall, the findings suggest that through the creation of a space for women to conduct a formal business collectively, in a manner that parallels cultural norms, new roles and perceptions of women as capable financial agents could emerge, providing participants with more control over their businesses and lives.

In addition to the number of significant relationships that were identified, several nonsignificant relationships were noted that may enhance our ability to understand how processes to promote social change might impact specific communities. For example, partner control was the only process variable that predicted rates of physical violence. Since partner control directly measures the actions of a partner, whereas agency and financial decision making do not, it follows that partner control would be most connected to experiences with partner violence. Moreover, financial decision making was unrelated to both agency and self-esteem. It is possible that when women have the opportunity to increase their participation, the added responsibility may not increase women's sense of control over their lives, or self-satisfaction. This is especially likely given the fact that Maasai remains a severely economically disadvantaged community. However, our findings also indicate that having limited or no ability to participate in financial decision making is related to higher levels of depression for women, suggesting that increasing women's ability to participate is associated with positive outcomes. Nevertheless, these findings further underscore that development researchers should look beyond indices of decision making when seeking to understand and measure levels of women's empowerment.

With the influence of globalization and multinational financial institutions, free-market values of individualism are often assumed to hold the keys to advancing marginalized populations. Development agencies, governmental, and non-governmental organizations may employ models that reflect these assumptions, possibly without the input of local communities or recognition of distinct sociopolitical norms. The findings from the current research thus have important implications for policy makers aiming to support women's empowerment globally.

To begin with, the importance of developing models to promote changes that are culturally relevant and informed by those who serve to be impacted by the potential changes cannot be understated. It has been noted that even when “participatory” models are used, they often do not engage participants in meaningful decision making, and instead reproduce inequitable role relationships, further exacerbating oppression (Cornwall & Coelho, 2007; Cornwall & Goetz, 2005). Furthermore, a growing concern with gender justice is the tendency to include women as a means to reach a quota and give the appearance of equality, rather than viewing the equitable participation of women and men as a necessary vehicle for enacting social justice (Cornwall & Goetz, 2005). Policy makers and individuals working to create social change should ensure that members of local communities have a prominent role in decision making and influencing the structures of community interventions to avoid the perpetuation of marginalizing women’s voices, and increase the likelihood that programs will function in manner that facilitates desired change.

Although the findings from this study contribute to illuminating what a transformative, justice-oriented process can look like, there are several limitations that must be addressed. First, the reliability for the self-esteem scale was quite low. Although the items in this scale had strong face validity in pretesting and the demonstrated relations were largely as predicted, future research should aim to construct measures that will more accurately capture the manifestation of self-esteem. Perhaps the most significant limitation is our inability to determine pre-existing differences among the women that may have influenced their ownership status. Overall the demographic variables were quite similar, and any significant differences were controlled for in analyses. Furthermore, we tested a model in which levels of partner control predicted women’s participation in cooperatives in order to test the assumption that more controlling husbands might inhibit their wives’ ability to participate. However this model did not provide an adequate fit and was not supported. In the absence of a randomly assigned or longitudinal design, causality in this model cannot be confirmed. It should be noted that there are substantial challenges to conducting matched sample, longitudinal research in communities such as this, where literacy rates are quite low, there is very minimal development infrastructure (i.e., roads, electricity), and individuals’ residencies and location are not formally recorded. Nevertheless, future research should continue to examine the impact of participation in different financial programs over time in order to more comprehensively understand how women and communities are impacted through long-term engagement. Similarly, future research could include qualitative inquiry to further assist in contextualizing women’s lived experiences and relationships identified in the current research.

In many places throughout the globe, women’s participation in financial and political institutions is growing, providing evidence that equitable change is on the horizon. However, in a world shaped by legacies of colonialism, perpetuated

through a push for global capitalism, methods intended to support equity and well-being cannot be implemented without interrogating the potentials for exploitation and the perpetuation of injustice. Although there have been significant contributions to understanding the consequences of colonialism and capitalism in a variety of fields, psychology, in particular, is equipped with the tools to assess the processes of social change, and examine how such changes impact individual lives. The present study therefore is not only an elucidation of the mechanisms involved in enhancing women's empowerment and well-being, but also an example of how psychological research can contribute to understanding processes of social change in an increasingly globalized world. Just as individuals residing in different regions of the globe are becoming more interconnected, so should the collaborations of organizations, policy makers, and researchers across disciplines in order to more completely and holistically promote equity and social justice.

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