Empowering women through an NGO chain
- Assessing development from a knowledge transfer perspective

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THANK YOU

To Swedish Organization for Individual Relief (IM)

    for your hospitality,
    for your openness and willingness to share your experiences,
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ABSTRACT

Over the last decades the topic of microfinance as a method to alleviate poverty has been debated to a large extent in the academic literature. In India, the method of Self-Help Groups (SHGs) is today widespread among Non-Governmental Organizations (NGOs) and has been proven to empower women economically and socially. Alongside, NGOs have increasingly directed their efforts towards more long-term development strategies, in which knowledge has gained a larger attention as a component to sustainable development. Even though literature from different research streams has confirmed that there is a need for effective knowledge transfer between NGOs to reach and empower the female end beneficiaries in the NGO-sector, few theoretical attempts have been made to understand the organizational dynamics behind knowledge transfer in an NGO-context. That is why we wished to further understand knowledge transfer in an NGO-context. Our purpose is to explore what it is that makes knowledge become transferred throughout an NGO-chain in order to reach the end beneficiaries. To answer the research question of what variables affect knowledge transfer throughout the actors in an NGO-chain and what factors determine these variables, a case study was conducted on an NGO-chain working towards SHGs in Uttarakhand, Northern India. Interviews have been conducted with leaders and staff of one foreign and one local NGO and two focus groups have been held with participants of SHGs. The findings show that several of the variables that research within knowledge management previously have found, including trust, communication, organizational culture and absorptive capacity, do have an influence on the transfer of knowledge throughout the NGO-chain. Furthermore, the variables networks, relationships, and organizational strategy were also shown to impact the outcome of the knowledge transfer. Moreover there are several factors in the intra-organizational and inter-organizational dynamics of the NGO-chain that determine whether each variable has an inhibiting or enabling effect on knowledge transfer.

Keywords: Non-Governmental Organization, NGO, Knowledge Transfer, Microfinance, Women, SHG, Empowerment, Sustainability, India, Poverty Alleviation.
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ABBREVIATIONS

ATI = Appropriate Technology India
BDS = Business Development Service
BPL = Below the Poverty Line
IM = Individuell Människohjälp (Swedish Organization for Individual Relief)
KT = Knowledge Transfer
MNC = Multi National Corporation
MFS = Minor Field Study (MFS)
NGO = Non-Governmental Organization
OCD = Organizational and Capacity Development Support
RBM = Result Based Management
SHG = Self Help Groups
SIDA = Swedish International Development Cooperation Agency
SOIR-IM = Swedish Organization for Individual Relief, that is Individuell Människohjälp’s international name

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1. INTRODUCTION

1.1. India and the Forgotten Poverty of Rural Communities

India, often referred to as the “land of contrasts”, is a country in South Asia with more than 1,25 billion inhabitants (see Appendix 1: Map of India). As 32,7 percent of India’s population is living on less than 1,25 US dollar per day, which is below the poverty line (BPL)\(^1\), the country is defined as a low-income developing country (Worldbank Country Data, 2013). About 70 percent of the population lives in rural societies isolated from resources such as clean water, infrastructure and jobs (Trading Economics, 2014). This makes it difficult for the people living there to build up their lives under fair conditions (Sircar, 2014).

Although cities of India are developing fast, most rural Indian societies still have traditional gender roles with patriarchal and male dominated structures (Joshi, 2004). A typical example is the state Uttarakhand in Northern India, where females are constrained to household duties while males get chances to education and jobs (Bhardwaj and Gebrehiwot, 2012). As few women make their own money, they are a powerless group of society (IM Strategic Plan, 2014). This lack of financial capital and limited access to knowledge creates barriers for women to overcome (Chimthanawala, Naidu and Shah, 2015). An action taken against rural poverty and poor lacking access to credit has been seen in that many Non-Governmental Organizations (NGOs) today work with microfinance services (Malhotra and Schuler, 2005), which means that they provide microloans for rural individuals, often women, to offer them a chance to improve their lives (Bali and Swain, 2006).

In parallel with the rise of microfinance, the Worldbank (1999) emphasized knowledge as an effective way to alleviate poverty, as closing gaps in people’s knowledge as a complement to only providing financial means is thought to lead to more sustainable results. A proven strategy to do this is providing microfinance services in combination with education (Feaux de La Croix, 2013). Microfinance through Self-Help Groups (SHGs) is one effective method that offers this combination. In SHGs a number of women gather, save a monthly amount and build up a group fund from which they can take loans to start up or expand their own businesses (Sinha, 2009). They also receive relevant business education and learn practical skills. NGOs working with the SHG method have been considered to increase not only women’s income, but also their knowledge, awareness, network, social empowerment, and independence (Joshi, 2004). Among scholars the idea of NGOs

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\(^1\) Internationally, an income of less than $1.25 per day per person is defined as extreme poverty. Source: Poverty and Equity – India. The World Bank (2012).

\(^2\) Knowledge transfer can also be studied on an individual level, however, we have in this thesis chosen to focus on knowledge transferred.
developing the beneficiaries through knowledge rather than only financial means has been discussed under the concept of knowledge transfer (e.g. Kogut and Zander, 1995; Unerman and O’Dwyer, 2006). Successful knowledge transfer occurs when knowledge is transferred from the sender and understood and incorporated by the receiver (Ballal, Elhag, Liyanage, and Li, 2009), hence this has become an attractive goal to attain within the NGO-sector.

1.2. Problem Formulation
Changing poor societies is difficult for a single NGO to accomplish alone (Koch, 2011). It is thus common today for NGOs to be part of a collaborative NGO-chain, often including a donor, foreign and local NGOs, and end beneficiaries (Najam, 1996). Working collaboratively creates opportunities for NGOs to learn from each other and complement each other’s strengths and weaknesses to reach their goals more efficiently. Local NGOs often have local and microbusiness knowledge, but do not always know how to make knowledge stuck and used independently by the end beneficiaries (Eade, 1997; Hasnain and Jasimuddin, 2012). Meanwhile, foreign NGOs often have resources, theoretical and technical know-how, but less local knowledge and experience (Koch, 2011; Carlsson and Wohlgemuth, 2000; Meyer, 1997). One of the major challenges for NGOs hence becomes how to utilize this knowledge and transfer it effectively throughout the NGO-chain in order for it to reach and become of value for the end beneficiaries (Carlsson and Wohlgemuth, 2000). This is however not easy as an NGO-chain is complex and many steps have to synchronize (Eade, 1997).

Academic literature within the development area has to a large extent debated and examined SHGs effect on women’s empowerment, and agreed on that knowledge provided by NGOs to the SHGs is a key component to women’s empowerment results (e.g. Campbell, Teghtsoonian and Signs, 2014; Doepke and Tertilt, 2014; Malhotra and Schuler, 2005). The discussion has lately evolved around how knowledge in the possession of NGOs best can reach end beneficiaries (Hasnain and Jasimuddin, 2012). Alongside, knowledge transfer has gained substantial attention by researchers, discussed extensively within the knowledge management research stream (Argote and Ingram, 2000). Common is a will to understand what it is that determine the knowledge transfer’s outcome. Previous literature has for instance examined knowledge characteristics’ effect on the transfer (e.g. Nonaka and Takeuchi, 1995; Van Wijk, Jansen, and Lyles, 2008), barriers to knowledge transfer (e.g. Hasnain and Jasimuddin, 2012; Von Hippel, 1994; Devenport and Prusak, 2000), and variables affecting knowledge transfer within profit driven businesses and Multi National Corporations (MNCs) (e.g. Easterby-Smith, Lyles, and Tsang, 2008). There is however few,
if any, studies done on variables affecting knowledge transfer in an NGO context. A clear overview seems to lack, and limited theoretical evidence exists on under which circumstances knowledge is transferred between actors within an NGO-chain. Hence, little theoretical guidance to what variables that affect knowledge transfer between NGOs can be found. There is in addition a reported gap between theory and practice, since the NGO-context often is characterized by vulnerability and changeability (Hasnain and Jasimuddin, 2012).

1.3. Research Purpose
Due to thin research on knowledge transfer within an NGO context and the complexity of utilizing knowledge in an NGO-chain, it is of interest to further investigate this area to understand what organizational variables and factors affect knowledge transfer between the NGOs and their end beneficiaries (Ekore, 2014; Hasnain and Jasimuddin, 2012). From knowledge management research it has been evident that organizational culture, communication, trust and absorptive capacity affect the knowledge transfer process within profit driven businesses (e.g. Goh, 2002; Cohen and Levinthal, 1990; Lewis and Sobhan, 1999; Ballal et al. 2009). These variables can act as barriers or enablers of knowledge transfer, depending on how they are conducted within and between the organizations. Though from what we have found, few studies go into detail to look at the underlying factors that affect the variables in the intra-organizational and inter-organizational dynamics. We therefore want to understand if previously researched variables are applicable in an NGO context, and which underlying factors determine these variables’ positive or negative impact on the knowledge transfer process. Empirical data will be gathered through a case study done on one NGO-chain working with empowering female beneficiaries through SHGs in the rural communities of Uttarakhand, India. Our purpose with this study is to explore what makes knowledge become transferred throughout an NGO-chain with the goal to empower the end beneficiaries. In order to achieve our purpose, we need to answer the following research questions:

- What variables affect knowledge transfer between and within actors in an NGO-chain?
- What underlying factors determine these variables?

With our findings, we hope to contribute to the knowledge management literature specifically within the NGO area. Our aim is to bridge the literature gap on knowledge transfer in an
NGO context so that necessary analysis and action can be taken to promote knowledge transfer enablers, between the NGOs and their beneficiaries. For practitioners within the NGO setting, we hope to provide insights that can guide decision-makers to which areas to focus on to successfully manage knowledge transfer as well as easier spot reasons behind knowledge transfer failures.
2. EMPIRICAL BACKGROUND

2.1. Defining an NGO-chain
Due to the shift of NGOs working more with development than charity (SIDA, 2014), NGOs more often establish closer linkages with local partner organizations to increase the impact for end beneficiaries (Korten, 1987). These NGO “chains” have two ends, on one end the donor which could be a governmentally, business or individually funded organization and on the other side the end beneficiary (Najam, 1996), an individual or community that the project aims at reaching out to (Sridhar and Nagabhushanam, 2008). In between first donor and end recipient, several actors exist - each taking care of one step in the chain, for example one foreign and one local NGO (Kilby, 2011), see figure 1 illustrating a foreign donor that provides resources to a foreign or local capacity development organization, which in turn provide resources to a local NGO that works directly with projects for the end beneficiaries.

Figure 1. A self-constructed setup typical for an NGO-chain, based on the literature examined in previous chapter.

2.2. Microfinance Through Self-Help Groups (SHGs)
Since 1970’s the model of microfinance has received worldwide acknowledgement as a means to assist people out of poverty. In 2014, the microfinance sector in India served around 90 million Indians (IFC report, 2014), with above 90 % of clients being women; hence India’s microfinance sector is the largest one in the world (Campbell, Teghtsoonian, and Signes (2014). It is proven that increased income for women improve lives for children and husbands as well (Joshi, 2004; Kabeer, 1996), so a focus on women’s empowerment is believed to improve the life standard of entire families, communities, and whole societies (Grootaert, 2003).

Microfinance programs for NGOs usually work by lending out money through SHGs (Sinha, 2009), enabling individuals to start their own businesses and reach self-sustainment (Alldén, 2009). Research shows that SHGs have had outstanding effects in empowering women and that SHGs activities create awareness among women in both social and economic aspects (Grootaert, 2003; Kar, 2011). It works through that NGOs help rural women to form
SHGs so that they can come together as small groups, teach them for example about women’s rights, micro-entrepreneurship, and savings (Gaankar 2010). Their own members then manage the SHGs. The members decide how much each member will save per month, and keep own records and decide who will borrow, how much, at what rates of interest, and how often to meet. They build up a group fund from which they can take loans with the purpose of starting up or expanding businesses, for consumption, family needs, and etcetera. (Sinha, 2009) Yet, these females rarely have any formal training in for example business skills (Kabeer, 1996), that is why the NGOs also provide education to women in specific skills needed to start micro-businesses, market their own products, manage bookkeeping, or similar (SIDA, 2014). Through this, NGOs hope to be able to phase out when they notice that the women and the community can develop independently (Salamon, 1994).

Positive effects have been seen on women participating in SHGs, such as increased household income and decision-making, as well as social and political empowerment (Bali and Swain 2006; Holvoet, 2005). Empowerment is often mentioned as a result of microfinance programs, and can entail several aspects. Swain and Wallentin (2009) proposed that women’s empowerment occurs when they get the confidence to challenge existing norms and change deeply rooted behaviors.
3. THEORETICAL FRAMEWORK

In the theoretical framework, the concept of knowledge transfer will be closely examined as a theoretical guide to what variables have previously been found to affect knowledge transfer.

3.1. Knowledge

In literature, numerous different definitions of knowledge exist, and in this thesis we follow a combination. Firstly, by distinguishing it from information and data (Ballal et al., 2009) where knowledge is authenticated information or data, interpreted by an individual and applied to the purpose for which it is needed (Alavi, Kayworth and Leidner, 2001; Nonaka and Takeuchi, 1995). Knowledge is hence a mix of experience, values, contextual information, and insight that provides a framework for evaluating and incorporating new experiences and information (Devenport and Prusak, 1998). Secondly, by explaining knowledge according to Drucker (1989) who defined it as information that transforms something or someone, by laying the core to action or through enabling a bigger capability for an individual or an institution that lead to more effective action and/or change.

The most common types of knowledge are by theorists distinguished to be tacit and explicit knowledge (Polanyi, 1966; Saint-Onge, 1996). Explicit knowledge involves information that can be easily transferred between individuals and groups and is summarized in different formats, for instance texts, languages, manuals, guidelines, methods, models, and more. Tacit knowledge is more difficult to transfer to another individual verbally or symbolically, as it takes the form of for example skills, competences, insights, intuitions, attitudes, and talents (Teigland and Wasko, 2003) that is embedded in the organization’s employees’ know-how and has developed over time (Nonaka and Takeuchi, 1995).

3.2. Sharing versus Transferring Knowledge

Knowledge transfer is often confused with knowledge sharing, which is practiced when individuals reciprocally exchange their knowledge (Ardichvili, Page, and Wentling, 2003). Knowledge transfer guarantees that knowledge is absorbed, interpreted, and integrated by the recipient, in opposite to knowledge sharing. A knowledge transfer is demonstrated through a change in the knowledge or performance of the receiver, meaning that the knowledge is understood and incorporated (Argote and Ingram, 2000). Though, knowledge sharing can be the first step in the knowledge transfer process (Nonaka, 1994). The knowledge transfer process’ two main “components” are the source that shares the knowledge and the receiver who acquires the knowledge, and there are modes and means in between through which the
knowledge is transported (Ballal, et al., 2009). In an organizational context, knowledge transfer can occur on an intra-organizational level, which is within an organization (Szulanski, 1996; Reiter, 2006) or on an inter-organizational level\(^2\), which is between two or more organizations (Fischer, Wilkesmann and Wilkesmann, 2009).

### 3.3. Variables Impacting Knowledge Transfer

Researchers agree on that there are certain variables that impact knowledge transfer between individuals and organizations. Knowledge transfer sometimes fails due to certain barriers rooted within, between, or in the surrounding of the organization (Anand and Khanna, 2000; Lam, 1997). Different variables can both inhibit knowledge transfer through constituting barriers, or facilitate knowledge transfer through reducing the barriers or simply enabling knowledge transfer (Hasnain and Jasmuddin, 2012). This thesis therefore examines a number of variables that by researchers are said to impact knowledge transfer.

After summarizing the existing literature on knowledge transfer on both an intra-organizational and inter-organizational level, four variables have been identified as impacting knowledge transfer in an NGO setting. The chosen variables are; trust, communication, organizational culture, and absorptive capacity. Trust and communication are variables most examined on an inter-organizational level whereas organizational culture and absorptive capacity are looked at from an intra-organizational level. These four variables of knowledge transfer theory have been selected based on below description.

**Trust** is the most commonly found variable in knowledge transfer research across context and it is thought and proven to be a key determinant to knowledge transfer success (Lewis and Sobhan, 1999). Trust is viewed as especially important in partnerships where actors are dependent upon delivering on an agreement (Pfeffer-Salancik, 1978) and in environments that are highly complex (Levin-Cross 2004; Blomqvist 2002). As we consider this case to be so, the trust factor was expected to be fundamental to the process of knowledge transfer in this NGO-chain.

The process of knowledge transfer is an act of communication (Ballal et al. 2009) and communication is a prerequisite for knowledge transfer to occur. Since we are looking at an NGO-chain with several actors involved communication is key for the knowledge to be able to be transferred between the different steps. We also knew beforehand that the circumstances

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\(^2\) Knowledge transfer can also be studied on an individual level, however, we have in this thesis chosen to focus on knowledge transferred on the inter- and intra-organizational level to capture the organizational aspects of knowledge transfer.
in this case under which the knowledge was attempted to be transferred had certain barriers, for instance different languages and physical distance, hence we figured that communication could be of high importance to the knowledge transfer process.

As organizational culture previously has been proven to influence the process of knowledge transfer within and between organizations by several researchers (e.g. Goh, 2002; Choi and Lee, 2000; Ekore, 2014) this factor was interesting to study in an NGO context. As this NGO-chain was constituted by different types of organizations, rooted in different countries and had engaged in a partnership after several years of operation, we in advance sensed that their cultures could be vastly different. Thus, this factor was necessary to take into consideration.

Absorptive Capacity has been shown to play an indispensable role to intra- and inter-organizational knowledge transfer (e.g. Cohen and Levinthal, 1990; van Wijk et al., 2008; Devenport and Prusak, 2000; Hasnain and Jasimuddin, 2012). In this NGO-chain’s context, we in advance knew that the beneficiaries due to belonging to India’s poor would most likely lack education, hence possess little knowledge and low literacy levels. Therefore, absorptive capacity would to some extent affect the knowledge transfer process from the NGOs.

3.3.1. Trust
Trust encourages sharing knowledge on an inter-organizational level (Goh, 2002; Ko, 2010; Hasnain, 2012) and trust is one of the key success factors for effective knowledge transfer (Nahapiet and Ghoshal, 1998). Ring and van de Ven (1994) described trust as an assurance held by one party in its expectancies of a behavior and support of another party in a cooperative action.

Often a relationship between two actors relies on a contract rather than a natural foundation of trust (Powell and Smith-Doerr, 1994). Mutual trust can increase along with frequent interaction (Noteboom, 2000) and make actors feel more confident and secure to open up to each other (Wang, Ashleigh and Meyer, 2006). Trust is thought to affect knowledge flows between organizational partners in a positive way (e.g. Andersson, Forsgren, and Holm, 2002). A lack of trust on the other hand inhibits and creates barriers to knowledge transfer since it creates uncertainty and risk among the actors (Hislop, 2005; Devenport and Prusak, 2000). A lack of trust also reduces organizational performance (Debowski, 2006). It does take time and effort to engender trust (e.g., Axelrod 1984), as fears of opportunistic behavior and insecurities must be overcome before an open climate and
knowledge sharing can occur (Berggren, Brulin and Gustafsson, 1998). Trust is a subject of interaction over time (Dawson, 2000) and for trust to develop, transparency and accountability is key (Edwards and Hulme, 1996; Atac, 1999). With every additional agreement between two partners that is held, the level of trust and mutual support with knowledge rises (Baker, 1990; Gulati, 1995).

3.3.2. Communication
Communication has been shown to be a critical variable in inter-organizational knowledge transfer. Individuals who communicate frequently are more likely to share and take in knowledge than those who communicate infrequently (Szulanski, 1996; Uzzi, 1997; Hansen, 1999). Knowledge transfer can either involve actively communicating to other what one knows or consulting other in order to learn what they know (Ballal et al., 2009). Among important advantages, communication can simplify the interaction between organizations through developing a common terminology or “language” (Uzzi, 1997). Difficulties in knowledge transfer and synchronization issues might occur due to asymmetrical information (Foss and Lorenzen, 2009) or differences in interpretations, and therefore increased communication is one strategy to overcome it (Grandori, 2001; Brown and Duguid, 2001; Kogut and Zander, 1996). Communication can be enabled or disabled by organizational structure. Formal structures inhibit communication among personnel, while structures with few boundaries enable information to flow, which facilitates knowledge transfer (Gold et al., 2001; Syed-Ikhsan and Rowland, 2004).

Geographical proximity promotes face-to-face communication, which enables exchanges of knowledge (Knoben and Oerlemans, 2006). Knowledge transfer possibilities in regions where few organizations are present are hence limited (Barr and Fafchamps, 2006).

3.3.3. Organizational Culture
Organizational culture refers to attitudes, experiences, and beliefs shared by the employees and units within an organization and it sets the rules of conduct and behavior for its people (Ekore, 2014). The organizational culture has been shown to affect knowledge transfer on an intra-organizational level, as it impacts the work and philosophy of its managers and employees. As managers to a large extent set the organizational tone, the leadership plays a large role in the implementation of knowledge transfer. (Kyriakidou, 2004) Management support for knowledge sharing has been shown to be positively associated with employees’
perceptions of a knowledge sharing culture and willingness to transfer knowledge externally (Lin, 2007). This, as it affects both the level and quality of knowledge sharing through influencing employees’ commitment to share, transfer and integrate knowledge. (Connelly and Kelloway, 2003; Lin, 2007)

Shared values and norms are an important component to the organizational culture and vital to the transfer of knowledge (Li, 2005). A similar norm and value ground can enhance a mutual understanding between organizations (Brown and Duguid, 2001; Hide and John, 1992; Kogut and Zander, 1996) hence to facilitate members between organizations to act in a coordinated manner to achieve knowledge transfer. Different norms and values can inhibit knowledge transfer within organizations as understandings of the reality and the view on the knowledge is different due to sender and receiver’s differing views. (Braf, 2003)

A key variable in the possibility of knowledge transfer between organizations is also the employees, whose behavior adapts to the organizational culture (Chaudhry, 2005). The outcome of knowledge transfer is strongly related to their motivation to share and absorb knowledge (Sclater and Bolander, 2002; Syed-Ikhsan and Rowland, 2004).

Additionally, hierarchical organizations can inhibit an open and sharing culture and constitute a barrier to knowledge transfer. In opposite, a less hierarchical organization can promotes sharing and gives more responsibility to the employees (Kim and Lee, 2006).

3.3.4. Absorptive Capacity
How to succeed with knowledge transfer has also been shown to rely on how well an actor is capable of integrating external and internal knowledge on an intra-organizational level (Wadhwa and Kotha, 2006). If an individual or a group lacks the ability to absorb new knowledge, then a knowledge transfer is not going to work out (Reiter, 2006). Individuals’ prior knowledge within an area affects their capacity to comprehend the value of new knowledge, and to what extent they manage to digest and apply transferred knowledge towards the organizational goals, called absorptive capacity (Cohen and Levinthal, 1990). Absorptive capacity can for example be measured through determining organizational members’ educational level and experience (Cohen and Levinthal, 1990). Hence for an organization to have a high level of absorptive capacity, the qualification and experience of the staff is determining (Townsend, 2007). Szulanski (2003) describes several features

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3 A norm is an understanding that concerns value standards and directs human action as it guides individuals to thinking, judgments, perceptions and behaviors (Braf, 2003). Values are individuals’ and organizations’ belief systems and can include different types of beliefs, such as ethical, moral, and social (Fang, Yang, and Hsu, 2013).
important to absorptive capacity: a common language to talk about the practice, a clear vision of the goals of the transfer, the necessary skills to engage in the practice, and managerial competence (Reiter, 2006). Also, it has proven to be easier for people to absorb new knowledge in areas in which they possess some previous expertise. Knowledge is more likely to be transferred between people with similar training and background. (McEvily and Reagans, 2003) Absorption of new knowledge is enabled through methods that make the receivers memorize and integrate new knowledge easier (Argot, McEvily, and Reagans, 2003). Lewin and Massini (2003) proposed that an organization’s ability to select, absorb and incorporate new methods, determine their level of internal absorptive capacity. When the absorptive capacity is low, time and resources need to be dedicated (Wadhwa and Kotha, 2006). The sender needs to make the knowledge easier to comprehend for the receiver, and the receiver needs to put efforts into comprehension (Foss and Lorentzen 1999).

3.3.5. Theoretical Summary: Variables Affecting Knowledge Transfer

Based on the research examined, figure 2 has been constructed to constitute a theoretical framework for analysis of the empirical results. As figure 2 illustrates, four variables are thought to affect knowledge transfer in an enabling or inhibiting way depending on how the NGO is conducted. Between organizations, on an inter-organizational level, communication and trust are the variables thought to affect the knowledge transfer process and outcome. Variables within the organization, on an intra-organizational level, thought to affect the inter-organizational knowledge transfer process and outcome, are organizational culture and absorptive capacity.

Figure 2. A self-constructed framework for analyzing variables affecting organizational knowledge transfer, based on the theory presented in chapter 3.
4. METHODOLOGY

4.1. Choice of Research - Background

As a qualitative research method is preferred when looking after an in-depth understanding of a topic (Yin, 2003), and this study aims to get a deeper understanding of what it is that makes knowledge become transferred between actors in an NGO-chain with the goal of empowering marginalized women in rural communities, this study takes on a qualitative approach to get an exhaustive comprehension. (Aspers, 2007; Punch, 1998) Earlier research within the area has used case studies with quantitative surveys, and gotten descriptive rather than explanatory results (Yin, 2003).

The choice of topic was based on both authors’ interest in women’s right issues, development in emerging markets, and entrepreneurship. After choosing the area of topic, we researched different women development projects in emerging markets. After collecting a list of about 20 organizations, we contacted twelve of them by email (see appendix 2 for example email of initial contact). These were the ones we were most interested in investigating further. As we got positive response from a couple of them we chose to discuss further on with two, which we saw had a big potential for a joint project. In the end we chose to study the organization Swedish Organization for Individual Relief (IM) and their partners in India. Our judgment was based on relevance, seriousness, timing, and how transparent and welcoming they felt in our initial contact.

This research takes an abductive approach where the data collection has guided parts of the theory development, as even though we where well prepared we would not be able to know exactly what we expected up on arrival in India.

4.2. Case Study Research

We chose to conduct a case study, as we wanted to understand the full dynamics around knowledge transfer including its actors and complexity. Dubois and Gadde (2002) propose that if you want to understand several interdependent variables in a complex structure it is better to go deep into one case, just like in this thesis. As case studies are used to add to our knowledge about social phenomena such as groups, organizations, and social climates (Yin, 2003), this method was thought to bring the most out of our study purpose. Yin (2003) suggested using a case study to test existing theoretical propositions and determine possible alternative explanations. As this thesis seek to confirm or extend existing theory within knowledge management, a case study was therefore suitable. A case study method is
moreover beneficial when exploring a phenomenon in a new and rare context (Eisenhardt and Graebner, 2007), which we consider rural communities of Northern India to be.

According to Yin (2003) there are several different sources of finding data in case studies such as documents, personal interviews, observations and photographs, where interviews is the most vital source of information. Documents can be complementary and work well for giving ideas to more questions about for example the knowledge transfer process. Photographs can be used to show case characteristics (Yin, 2003). Even though case studies have been criticized for being too narrow and specific (Johansson, 2003), this is what we wanted to achieve - studying a phenomenon narrowed in time and space.

4.3. Sample Selection

4.3.1. Choice of Country, Region, and NGO-chain

India has one of the highest percentages of microfinance borrowers and female SHGs in the world along with a substantial number of NGOs working towards eliminating poverty. Therefore it was a relevant country to study. As this is prominent especially in rural communities of poor regions, our study was undertaken in the state Uttarakhand, Northern India. This is an inaccessible area where many people live in isolated villages, and we realized that the problematic issues common under these conditions would be visible in this area. We have chosen to study the case of one NGO-chain in India consisting of the two non-profit organizations Swedish Organization for Individual Relief (IM) and their local partner organization Appropriate Technology India (ATI), as well as female SHGs located in the district of Rudrapryag. The fact that both IM and ATI have many years of experience in the region and that their work with SHGs have a good history of records on social and economic empowerment made this NGO-chain relevant to study.

4.3.2. Swedish Organization for Individual Relief (IM)

Swedish Organization for Individual Relief (IM) is a Swedish NGO that works to fight poverty and create a sustainable development (Individuell Människohjälp, 2015). IM in India work towards empowering marginalized women in rural areas through SHGs (IM Strategic Plan India, 2014). To reach women and get local knowledge IM collaborates with local partner organizations, which they educate to organize and run SHGs properly (IM Strategic Plan India, 2014).
Plan 2014). 80 % of IM’s financial aid comes from SIDA\(^4\) (Olsson, 2015), and additional 20 % comes from private members. Figure 3 clarifies IM’s position in the NGO-chain.

4.3.3. Appropriate Technology India (ATI)

Appropriate Technology India (ATI) is a partner organization of IM and work with increasing income opportunities for rural women through organizing SHGs, including education and microfinance services. Resources from IM are dedicated to ATI, and then distributed to the SHG projects that IM wants to support, see figure 3 for ATI’s position in this NGO-chain.

4.3.4. Self Help Groups in the District of Rudrapryag

SHGs in the district of Rudrapryag (in Uttarakhand), is the final step of this NGO-chain that will be studied. They are organized and supported by ATI. See figure 3 for SHG’s position in the NGO-chain\(^5\).

\[\text{Figure 3. A self-constructed figure to illustrate the NGO-chain studied in Uttarakhand, India.}\]

4.4. Preparations

Before travelling to India, we conducted a Skype interview with Sofia Olsson, Regional Manager for IM in India and Nepal. We then got the possibility to ask questions and understand IM and ATIs relationship and collaboration. Through this we established a first relationship with Olsson and got information to develop a plan of study and question forms. After the interview we received documents and reports about IMs work and structure, which made us well prepared before travelling to India. To financially be able to travel we went through comprehensive application processes for scholarships, which made the study possible. As we had limited experience of the Indian culture we read country guides in

\(^4\) SIDA is a Swedish government agency with the mission to reduce poverty in the world. Even though being a financial donor to IM, this organization will not be examined in this thesis as it is based in Sweden and had so far not directly been involved in the knowledge transfer to the end beneficiaries in this NGO-chain.

\(^5\) As the end beneficiaries of the NGO-chain in this thesis, the SHG women, are operated in groups collaborating towards the same goals, we will in the theoretical perspective view the SHGs as small organizations.
advance to make sure that we brought the right mindset and expectations. Also, to make sure that we knew the social code of conduct and politeness gestures. The case study was undertaken between February 10\textsuperscript{th} - 25\textsuperscript{th} 2015.

4.5. Primary Data - Overview

The main advantage of using primary data is that the data is collected specifically for the purpose of our study (Yin, 2003). In this study, the main part of the primary data collection consists of qualitative interviews, but also observations. It is considered an advantage to collect primary data from multiple sources as it gives a greater understanding of the phenomenon (Yin, 2003; Saunders, 2007). We first travelled to Dehradun and IM’s main office, to conduct in-depth interviews with staff members of IM in order to get a full overview of the organization and how they work. Then, we travelled to Guptkashi and ATI’s main office, to interview staff of ATI as well as meet with women participating in the ATI field programs and SHGs. Through this three-step process, we got a more holistic understanding of the whole NGO-chain in this specific context.

By using a combination of observations and interviews we hoped to get an understanding of the organizations, the work conduct and people dynamics. We had a large number of questions that needed to be answered, both in order to understand the complexity of the context and cases, and to reach an answer to our formulated problem. In these cases interviews are advantageous to obtain accurate data (Yin, 2003). We were also interested in crosschecking for different perceptions and experiences on the same issues. Aspers (2007) put emphasis on that researchers need to keep in mind that people often say one thing but do something else. A combination of observation and interviews makes it easier to understand the context, meaning, and dynamics between people in the area and from different angles (Aspers, 2007). This approach enabled an understanding of situations that were not possible to put in words. Aspers (2007) points out that this “quiet” knowledge is just as important for a full understanding of the phenomenon studied as the information taken in through data, which is in line with what we experienced while visiting the organizations and the field.
4.6. Visiting and Investigating IM

4.6.1. Observations IM

Observations can add value to one’s research and be used in combination with other methods (Yin, 2003). As we got the opportunity to spend a lot of time in the city of Dehradun together with local inhabitants, it gave us a good occasion to observe our surroundings. While visiting IM we stayed in a guesthouse at the area where the main office was located and the staff was living. Hence, we daily got several opportunities to informally talk with staff members, which was beneficial for our overall understanding. Observation was done according to Saunders’ (2007) definition of that the researchers try to participate in the lives and activities of the study objects, and as a result become a member of their group, organization or community. We became part of their meals, meetings, and breaks. Observations were documented in notes and contributed towards an increased comprehension of the organization’s context. The purpose was, in line with Merriam (2014) and Saunders (2007) to discover detailed nuances of meaning and the context from which the respondents derived their answers. Also, observation is about trying to understand the more symbolic values of the respondents’ world (Saunders, 2007). Hence, observations provided information about the environment, participants, interactions and other more abstract variables (Merriam, 2014).

4.6.2. Preparing and Conducting Interviews with IM

Based on reports and documents received from IM in advance to our trip, we prepared our interview questions in Sweden. When designing the questions for our respondents we kept in mind a possible language barrier and to avoid miscommunication we formulated the questions in line with Saunders’ (2007) suggestion: easy and understandable.

The interviews in Dehradun were carried out once we were more familiar with the environment, as suggested by Aspers (2007). After we had gotten to know the staff of IM a little bit better we wanted to gain a deeper understanding of how IM works in India and grasp what challenges they face in their daily and long-term work. To learn that together with what outcomes their programs and development interventions have had, we conducted several personal in-depth interviews with Regional Director of India and Nepal, Sofia Olsson, and the Program Coordinator of India, Youdun Tsering. This, to not only be able to answer our research questions but also to be prepared for our meetings with ATI in Guptkashi and the SHGs out in the field. Also, we conducted shorter interviews with staff of IM with 1-6 years
of employment, as well as with consultants specialized in NGOs who were also staying there during our visit. Interviews with Sofia Olsson were held in Swedish, the rest in English.

All interviews were conducted face-to-face by both authors at IM’s activity center using a semi-structured approach. Semi-structured interviews were preferred due to the exploratory nature of the research questions (Saunders, 2007), and due to that we wanted to be flexible with the questions and be able to adjust them from interview to interview. The interviews were conducted at different points of the day during a four-day period, and even if we used an interview guide (see Appendix 3), we tried to stay open for new directions as it could lead into areas that we had not considered prior to our investigation but could be of significance for the results. We wanted to make sure to cover all important angles to our topic, hence we took a broad approach when developing our interview templates. We used a funnel approach assessing the organizations, their surroundings, as well as its key individuals. The flexibility of semi-structured interviews might lead to concerns around reliability: whether another researcher would reveal similar information (Saunders, Lewis and Thornhill, 2009). Questions’ order from our template needed to vary from time to time, which lead to that the structure of the interviews, did not exactly follow the same route. However the flexibility needed to explore the complexity and dynamics of the topic outweighs the issues of replication in this case. Aspers (2007) argue that it is important that the researcher asks follow-up questions to the informant to get deeper into the interviews. As we examined an area that we have little previous experience from, we asked any questions that came up.
Table 1. List of interview participants from the visit at IM in Dehradun.

With the regional manager we did six interview sessions that took between 30-90 minutes, at IM’s office or the guesthouse. The rest of the interviews were conducted during 30-60 minutes in the natural habitat of the staff member, to keep a relaxed atmosphere, see table 1. We tried to appear naive during the interviews even though having information from previous interviews (Yin, 2003). One of us was main responsible for asking the questions, and the other one for making sure that the questions from our template were covered. Both asked follow-up questions that came up during the discussions. We had planned to audio-record our interviews to keep full concentration on participating in the interviews and be able to go back. However, while being there we judged in line with Aspers (2007) that our informants would be more comfortable without a recorder and reveal more “sensitive” areas of their work, not
thinking about that someone else in the organization could access their answers. Thus we decided not to use it. To overcome the fact that we due to this might have missed minor details, notes were taken during the interviews to help us remember thoughts, aspects and moments. After each completed interview, we had a debriefing during which we transcribed the data for analysis to not forget things we kept fresh in mind. We began by transcribing our personal notes, and then we discussed our findings and compared the results in order to fill in possible gaps and to minimize the impact of differences in transcription techniques. This left us with a total of 60 word pages of empirical data (including ATI’s and SHG’s interviews and observations).

4.7. Visiting and Investigating ATI

4.7.1. Observations ATI

Arriving at ATI in Guptkashi, we had settled down in India and understood more of the cultural differences. We lived in a guesthouse at the area where the head office was located and the main staff was living. Thus, we also here got the chance to get informal talks with the staff, which we benefited from in our overall understanding. Starting off the second day we got to participate during the office’s weekly team meetings, and got introduced to all main staff members, as well as area and field responsible. We enjoyed all meals together with the staff and the executing manager, and participated actively in field visits. Our chance to informally ask questions provided us with a deeper understanding of our surrounding and ATI’s operations. Important observations were documented in notes and contributed towards an increased understanding of the organizations’ function and context.

Even though we constantly tried to write down our experiences, observations, and the information we got, we cannot fully secure its completeness. Aspers (2007) argue that this is because field notes can be ambiguous, but also that through the reading of them we will interpret the material. So there is no possibility to reach a full inter-subjective understanding. Though, Aspers (2007) implies that this problem is universal.

4.7.2. Preparing and Conducting Interviews with ATI

To gain a deeper understanding of how the organization ATI works in the villages around Guptkashi we conducted personal in-depth interviews with ATI’s Executive Director Kamal Badoni, Livelihood Manager Suresh Kapruwan, Project Manager Bhagat Singh Negi, and
Project Manager Rakesh Dhirwan. They were chosen as informants as they were all involved in planning and execution, and had extensive experience with NGO development work. See *table 2* for the full list of interview participants from ATI.

Table 2. *List of interview participants from ATI’s organization from the visit in Guptkashi.*

<table>
<thead>
<tr>
<th>Interview</th>
<th>Time</th>
<th>Who</th>
<th>Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>60 min</td>
<td>Kamal Nayan Badoni</td>
<td>Executive Director</td>
</tr>
<tr>
<td>2</td>
<td>45 min</td>
<td>Kamal Nayan Badoni</td>
<td>Executive Director</td>
</tr>
<tr>
<td>3</td>
<td>30 min</td>
<td>Kamal Nayan Badoni</td>
<td>Executive Director</td>
</tr>
<tr>
<td>4</td>
<td>45 min</td>
<td>Suresh Kapruwan</td>
<td>Livelihood Manager</td>
</tr>
<tr>
<td>5</td>
<td>45 min</td>
<td>Suresh Kapruwan</td>
<td>Livelihood Manager</td>
</tr>
<tr>
<td>6</td>
<td>40 min</td>
<td>Rakesh Dhirwan</td>
<td>Project Manager</td>
</tr>
<tr>
<td>7</td>
<td>20 min</td>
<td>Bhagat Singh Negi</td>
<td>Project Manager</td>
</tr>
</tbody>
</table>

As we got a lot of information from Dehradun, we updated and extended our pre-developed interview template. This, to make sure that we did not ask the general and brief questions we already had gotten answered by IM, applicable to both contexts. The interviews in Guptkashi were carried out in a similar manner as with IM. As Aspers (2007) indicates that respondents may facilitate the researchers’ work if they feel comfortable, we spent time to establish leisure contacts. We also found it important that the different informants became familiar and comfortable with us; hence we took the chance to initiate informal conversations as often as we could. In addition, we conducted more informal interviews with ATI’s representatives while travelling, as we spent several hours in the car each day to get to different field areas. During these informal talks we stuck to a list of topics and follow up questions that we had from previous interviews, and background questions that could enhance our understanding. In all discussions we stayed neutral in our opinions regarding politics, gender, and other sensitive topics that naturally come up when discussion these issues. At the beginning of each interview we explained our research topic, however not in detail.

4.8 Visiting and Observing Self-Help Groups in the Field

Aspers (2007) heavily recommend field interaction if you want to reach the authenticity that the theory sets. All SHGs connected to our organizations were located in the district of Rudrapryag, therefore we interacted on the field through observations and focus group interviews, which were facilitated via ATI. In the field, we got to see the different activities
and projects that SHG members managed and worked operationally with. See table 3 for a list of visits done during the stay in Guptkashi.

<table>
<thead>
<tr>
<th>OTHER VISITS / TALKS - INFORMAL</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dehradun IM office</td>
<td>12-17 Feb-15</td>
</tr>
<tr>
<td>Dehradun city, Markets and Villages</td>
<td>12-17 Feb-15</td>
</tr>
<tr>
<td>Fairtrade office / Activity center</td>
<td>15-feb-15</td>
</tr>
<tr>
<td>Guptkashi Market</td>
<td>15-feb-15</td>
</tr>
<tr>
<td>SHG meeting in Tilwara Valley</td>
<td>16-feb-15</td>
</tr>
<tr>
<td>Tree Plantation Visit</td>
<td>16-feb-15</td>
</tr>
<tr>
<td>Silk Visit Village</td>
<td>16-feb-15</td>
</tr>
<tr>
<td>Silk Visit Production House</td>
<td>16-feb-15</td>
</tr>
<tr>
<td>Spice Cultivation House</td>
<td>17-feb-15</td>
</tr>
<tr>
<td>Animal Keeping and Dairy Production</td>
<td>17-feb-15</td>
</tr>
<tr>
<td>Weaving centre 1</td>
<td>17-feb-15</td>
</tr>
<tr>
<td>Weaving centre 2</td>
<td>18-feb-15</td>
</tr>
<tr>
<td>Beekeeping related Activities in Bhatwari village</td>
<td>18-feb-15</td>
</tr>
<tr>
<td>SHG Meeting in Bhatwari Village</td>
<td>18-feb-15</td>
</tr>
</tbody>
</table>

Table 3. A list of formal and informal visits done during the visit in Guptkashi.

Arriving at the field we got the chance to observe SHG meetings and different livelihood activities. Hence, we got to share the women’s experiences, not only by observing what is happening but also feeling it (Saunders, 2007). Meeting local inhabitants involved in SHGs was a good occasion for us to do this. Apart from our more formal investigations we got to share meals and have small talks together. By attend these meetings and watch the activities we understood the village environment and how the women participate, influence and cooperate in the meetings and thereafter contribute to the community work. This facilitated the investigation under the time constraints we had. In the SHG meetings we got to discern group dynamics and processes. Though, we are aware of Punch’s (1998) point that when observing field participants, their behavior might have derived from a natural way to a more organized one.

The process of finding the villages where we could do our observations and SHG interviews were partly determined by ATI. Because of this, we kept in mind that they might have chosen SHGs and villages that have shown best results and that the places we visited might not have been representable for all field activities and SHGs. To get around this issue we asked about possible differences between the areas and work fields, as well as result reports.
4.8.1. Focus Groups with SHG Members

Through being a part of SHG meetings we enabled an understanding of how these meetings work, what the women do, and how they feel about SHGs and group loans. Focus group interviews are commonly used as a qualitative method as it enables an interactive discussion between participants (Saunders et. al., 2009). Furthermore, it allows the use of semi-structured questions including questions of free association and deeper exploration into the topic among the participants (Saunders et. al., 2009). We chose to conduct focus group interviews in two different SHGs from two villages, Tilwara and Bhatwari (see appendix 3, C1-2). The goal with the focus groups was to get another viewpoint on the data we already had gathered, thus they provided information from yet an alternative perspective. This was the last step in our research and thus we kept ourselves aware of possible pre-understandings that we had gotten through the data taken in up until this point. According to Aspers (2007) this is a necessary part of an effort to understand.

Focus group number one in Tilwara Valley had 20 participants, see table 4, and number two in Bhatwari Village had 16 participants, see table 5. We started every focus group by introducing ourselves, what we did in India, and the purpose of conducting the study. The female participants got to present themselves through giving a background brief about their SHG experience. During the two focus groups, which took between 60-120 minutes, we tried to create a discussion by setting a light and informal tone. This, as recommended to make the participants comfortable and open (Payne and Payne, 2004).

After observing the SHG meetings and gotten showed the procedure of paying back group loans, we got the chance to ask all questions we had. As the women participants did not speak English, we used an interpreter from Uttarakhand. To try to get around the issue of not understanding or misunderstanding, we asked similar questions from different angles, in a hope to make sure we got the answers to the questions we asked.

<table>
<thead>
<tr>
<th>FOCUS GROUP 1: Tilwara Valley</th>
<th>FOCUS GROUP 2: Bhatwari Village</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td><strong>Number of women</strong></td>
</tr>
<tr>
<td>18-25</td>
<td>5</td>
</tr>
<tr>
<td>26-35</td>
<td>6</td>
</tr>
<tr>
<td>35-45</td>
<td>4</td>
</tr>
<tr>
<td>46-55</td>
<td>3</td>
</tr>
<tr>
<td>56+</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total no. of participants</strong></td>
<td><strong>20</strong></td>
</tr>
</tbody>
</table>

Table 4 and 5. List and age of focus group participants from Tilwara Valley and Bhatwari Village SHG meeting.
4.9. Analyzing the Data

We have sorted the empirical data for the thesis. Jönson (2010) writes that this “coding” is important to be able to organize the material and highlight patterns and relationships or categories and concepts. Aspers (2007) argues that the quality of the field notes and the interview transcripts are essential for a qualified and relevant coding and analysis to take place. In a qualitative study you can code your data manually or with help from a computer (Jönson, 2010). We used Microsoft Word when coding the empirical data, through highlighting interesting points and themes in different colors that we judged could be of use in the analysis. While coding, we tried to extract interesting parts, exclude irrelevant, and tried to derive certain patterns or dissimilarities among the informants’ answers, as recommended by Aspers (2007).

When analyzing the data, we kept in mind that the SHG women might have a non-criticizing perspective towards ATI as they provide opportunities for them. When it comes to the observations we kept in mind that becoming a part of the environment in which you conduct your study in might affect the researchers when interpreting the data (Punch, 1998). We kept this in mind throughout the analysis, as we did not want it to bias our critique in one way or another.

4.10. Secondary Data

We got shared several reports and articles from both IM and ATI, that we studied both in advance, during, and after our trip, see table 6 for a full table of reports studied before, during and after our research trip. Some reports were directly essential for our basic understanding of the organizations and the region, whereas others were directly linked to strategies, projects and evaluations, and valuably used in our empirical findings. Though, we kept in mind that there is a possibility that we did not get shared reports showing any negative aspects.

Also, we browsed through several reports and earlier studies on development interventions, field studies in India and humanitarian help. As neither of us had previous experience with working in or studying an NGO, we put heavy importance to get a full overview on the humanitarian help landscape, through mapping out the actors and what it entails. For instance we read several minor field study (MFS) reports, SIDA financed, to find methodological inspiration and preparations on what challenges there could be. After doing this we knew we would feel more secure and comfortable in conducting our own research and ask the right questions.
Table 6. List of internal reports studied before, during and after the research trip.

<table>
<thead>
<tr>
<th>Type of Report</th>
<th>Organization</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Final Progress Report</td>
<td>ATI</td>
<td>10</td>
</tr>
<tr>
<td>Women Evaluation</td>
<td>ATI</td>
<td>6</td>
</tr>
<tr>
<td>Articles</td>
<td>ATI</td>
<td>10</td>
</tr>
<tr>
<td>Success Stories</td>
<td>ATI</td>
<td>20</td>
</tr>
<tr>
<td>Annual Report 2010-2011</td>
<td>ATI</td>
<td>5</td>
</tr>
<tr>
<td>Organizational Structures</td>
<td>ATI</td>
<td>27</td>
</tr>
<tr>
<td>Impact Assessment Report 2000-10</td>
<td>SOIR-IM</td>
<td>11</td>
</tr>
<tr>
<td>Concept proposal</td>
<td>SOIR-IM</td>
<td>13</td>
</tr>
<tr>
<td>Strategic Platform 2011-20</td>
<td>SOIR-IM</td>
<td>11</td>
</tr>
<tr>
<td>Areas of work - clarification</td>
<td>SOIR-IM</td>
<td>11</td>
</tr>
<tr>
<td>Annual progress report</td>
<td>SOIR-IM</td>
<td>11</td>
</tr>
<tr>
<td>Field visit evaluations</td>
<td>SOIR-IM</td>
<td>20</td>
</tr>
<tr>
<td>Holistic models of working</td>
<td>SOIR-IM</td>
<td>2</td>
</tr>
<tr>
<td>IM strategic plan</td>
<td>SOIR-IM</td>
<td>20</td>
</tr>
<tr>
<td>IM Theory of Change</td>
<td>SOIR-IM</td>
<td>4</td>
</tr>
<tr>
<td>IRDP annual progress report</td>
<td>SOIR-IM</td>
<td>10</td>
</tr>
<tr>
<td>NLC project application 1</td>
<td>SOIR-IM</td>
<td>18</td>
</tr>
<tr>
<td>Phase out plan</td>
<td>SOIR-IM</td>
<td>12</td>
</tr>
<tr>
<td>Project application example</td>
<td>SOIR-IM</td>
<td>16</td>
</tr>
<tr>
<td>Result based management models</td>
<td>SOIR-IM</td>
<td>47</td>
</tr>
<tr>
<td>Result Framework India 15-17, matrixes</td>
<td>SOIR-IM</td>
<td>5</td>
</tr>
<tr>
<td>Annual progress report RTU partner</td>
<td>SOIR-IM</td>
<td>8</td>
</tr>
<tr>
<td>Annual progress report TEED partner</td>
<td>SOIR-IM</td>
<td>15</td>
</tr>
<tr>
<td>Ted field visits evaluation</td>
<td>SOIR-IM</td>
<td>5</td>
</tr>
<tr>
<td>The Unwanted Girl Article</td>
<td>Background</td>
<td>6</td>
</tr>
<tr>
<td>More Field visit evaluations</td>
<td>SOIR-IM</td>
<td>10</td>
</tr>
</tbody>
</table>

4.11. Ethical Considerations

Aspers (2007) meant that a premise for researchers to interact with people in the field is that they get acceptance from the locals. It is therefore of heavy importance for the researcher to consider the ethical and cultural rules of the area visiting (Aspers, 2007). As the area of our study was in traditional parts of India, we made sure to know dress and social codes.

Aspers (2007) also pointed out that the researcher tells the informants why the study is conducted; otherwise the informants will be hesitant to answer. Something that we found of high importance was that it could be the case that some sort of obligation could appear connected to the people who helped us in our study. That means that before travelling to India, we could not make sure that the people taking part in our study did not have any expectations on us helping them in any ways, or the other way around – that they did not think that we came to dissect everything they did. For example, as ATI was dependent upon IM’s funding, we did not want to make them feel like we were trying to scrutinize their work even though IM were the ones arranging the contact between ATI and us. Reading between
the lines – we did not want them to think we were “spies” sent undercover from IM or similar. To avoid any incongruences we were thus consistent in being really clear about our role in our interviews and visits, to present ourselves as students and thesis writers with the purpose of learning rather than scrutinizing, so that the people we met would feel comfortable and see themselves as collaborators rather than study objects.

4.12. Reliability and Validity
Reliability concerns whether alternative researchers would reveal similar information if they were to conduct a similar study as ours, with similar methodology (Golafshani, 2003). As we are using a non-standardized research method, the findings from our study are not necessarily intended to be repeatable since they reflect reality at the time they were collected, a situation that may be subject to change. Despite this, we tried to strengthen the reliability of our questions by basing them on questions from prior research, similar to ours (Saunders et al., 2009). As the study builds on human behavior and people constantly change their behavior (Merriam, 2014), another similar study will not show exactly the same results. However as our purpose is not to generalize but rather explain one case in depth, we do not consider this a limitation to our study since other SHGs consist of unique compositions of own participants in a unique context.

We were first supposed to conduct the interviews with an external interpreter as we suspected that loyalty between the field coordinator and the target group could affect the answers. However we were not able to find one and in fact it turned out that using an internal interpreter eased the interview climate as the interpreter and participants were familiar with one another. We are aware of that some answers might have been revised or misunderstood and that the women did not dare to be entirely honest when discussing about negative aspects. In order to avoid misunderstandings we had an ongoing discussion and questioning of the answers, which makes it more reliable. Sometimes we did have some difficulties in understanding the longer answers and sometimes we got the feeling that answers were simplified. This was pointed down to consider when analyzing the results.

There might be a risk that the interviewees wanted to portray themselves and the organizations in a better light for us, which would have reduced the reliability in their answers. Hence, we tried to look at some of the answers critically, in which observations were helpful to understand emotions and expressions that came along their answers.
Validity refers to the extent to which the researcher measures what is intended to be measured or how truthful the results are (Golafshani, 2003). To have high validity in the interviews the questions should be able to be clarified, meanings of responses probed and topic discussed from a variety of angles (Saunders, 2007; Yin, 2003). We assured validity through asking questions that made sure the interviewees got our questions right and that we understood their answers right.

In order to improve the validity we used triangulation techniques; e.g. used several data sources through interviews, observations, and documents (Merriam, 2014). In this case it can be argued that the participating SHG groups are representative for a majority of the rural female population in India, and therefore the validity can be regarded as high. However, it is of high importance to remember that the sample sizes are relatively small, not to overstress the results. As the study only has been conducted on NGOs working towards enhancing conditions for women working with rural livelihoods and agriculture, it cannot be applicable to the other gender or other sectors. Though, this was not the aim of this study.

Furthermore, to make the questions in the interview templates appropriate to the context we had two neutral external people looking at our questions in advance, to confirm that questions were easily understandable and not theoretically formulated.
5. EMPIRICAL RESULTS

“Change can happen when individuals are empowered with increased knowledge and capacities leading to changes in attitudes and behaviors” (IM Strategic Plan, 2014).

5.1. Swedish Organization for Individual Relief (IM)

Our journey started in the city of Dehradun in the district Uttarakhand, in Northern India. Crossing a city of about 714 000 inhabitants we arrived at IM’s office campus area, located in a quiet area outside the noisy city center. After getting welcomed by members of the staff, we got a room in their guesthouse and met the rest of IM’s employees to start the interviews.

5.1.1. IM’s Partnerships and Extended Network

Today IM has seven local partner organizations in the Northern region of India. Back in time IM had partner organizations in different regions, but these have slowly been phased out since IM wants to achieve effects on a larger scale. Regional Director Sofia Olsson (2015) explains: “Through experience we figured that it is strategically better to concentrate our efforts on organizations that are close to each other – so we can visit, control and have exchanges with our partners on a regular basis”. Program Coordinator Youdon Tsering (2015) emphasizes that IM’s role is to be a present partner, not only being a financial donor but also to monitor their partners’ development. IM supports the same partners for six to eight years (two project cycles) to have time to educate them, learn from the first joint project, and improve to the next project cycle (Olsson, 2015). In sum, IM’s efforts aim at enhancing the organizational, technical and financial capacity of their partners (Tsering, 2015; Olsson, 2015; IM Theory of Change, 2014).

Before entering a new partnership with a local organization IM does thorough analyses, Olsson (2015) explains: “We do not enter any partnership without being sure that they have the capability and the will to take in our methods and knowledge. We need to trust them”. When choosing which organizations to create partnerships with, IM looks at their strengths and weaknesses, to make sure that they differ between the organizations. This since it is important that partners can benefit from each other so that synergy effects can be created and lead to increased development impact. (Tsering, 2015) As a result of that IM back in time have had partners who turned out to be corrupt, they are now assessing their partners in a seven month trial period before entering into full collaboration and partnership with them: “Through this we can feel if the partner is capable and willing to collaborate, learn and listen to us, at the same time as we can feel their willingness to share their knowledge and
expertise with us” (Olsson 2015). All actors in their partner portfolio and their strategies have to relate and contribute to IM’s vision, values, and norms for India: “We have found that corresponding values is key in a partnership” (Olsson, 2015). Further, Olsson (2015) explains that it is written in the contract between IM and ATI that ATI should incorporate IM’s value into their practice. Tsering (2015) also lifts the importance of that their partner organization has good reputations and a high level of trust, she explains: “Trust between SHG women is built faster if the women are confident in the providing organizations’ capacity and competence”. When partners are contracted, IM visits the partners and their field activities, document, go back, discuss, and come up with action plans, which they break down into easily understood models and methods. Later they go back to partners and suggest, teach, educate, and show examples and best practices (Olsson, 2015).

IM in India meets with representatives from all global IM offices on an annual basis, to discuss, network and have training sessions. Here they share methods, knowledge, and best practices, which Olsson (2015) thought was good, at the same time as she stressed that every country is very different so everything is not applicable to India. Olsson (2015) mentions that one way for IM to develop could be to benchmark and build relationships with other similar organizations, but she also admits that IM does not network so much as she would like to due to geographical distance. Though, sometimes IM looks at other framework organizations of SIDA or take inspiration and help from example Hand in Hand (another Swedish NGO working with female SHGs in India) (Olsson, 2015).

5.1.2. IM’s Strategies
As IM’s long-term goal is to push their partner organizations to become independent and self-supportive, the partners need the right tools and methods to work with and develop: “We try to give them a new way of thinking and acting, and we do have tools and methods for that” (Olsson 2015). IM is a well-structured organization with few levels and decentralized decision-making, where Olsson (2015) is the leader who guides the work and break down the plans to execution. IM builds different models that partner organizations can use, and educate them in the importance of working more strategically and how to build a good baseline before starting projects in the field (Olsson, 2015). As an example, IM teaches partners based on a Results-based Management (RBM) framework, leading the work by answering the question ”What change have these activities led to?” (IM, RBM Presentation, 2013). IM also tries to initiate a common terminology together with the partners, to avoid miscommunication and facilitate the collaboration (Olsson, 2015; Tsering, 2015). To keep track of the work, IM has
routines such as standardized templates for documenting field visits, regular meetings, and etcetera (Tsering, 2015).

A challenge for IM in teaching partner organizations new strategies and methods is that they do not always understand how to do it, e.g. they start from a level that is too low (Olsson, 2015). Sometimes partners also say that it is not applicable to them, and therefore are reluctant to implementing the models (Consultant 1, 2015; Tsering, 2015). “We try to educate our partners in incorporating a mindset, but local organizations do not always understand why and how they should work with it” (Olsson, 2015). According to Olsson and Tsering (2015) it is really important that the local partners fully grasp these models and methods so that they reach for the same goals. But, even though facing several challenges we observed that IM’s employees had a positive attitude towards problem solving: “No cases are hopeless” (Tsering, 2015).

IM is unique in that they meet local organizations regularly: “Since we are smaller than many other organizations we have the time to visit our partners out in the field and listen to them. If we get to know their problems we can be more spot on in educating them” (Olsson, 2015). When IM visits the field, they also meet and talk to the SHG women. For those occasions, staff from the partner organizations are almost always present, Olsson (2015) explains: “We cannot ask to meet the women alone, as it would indicate that we do not trust our partner”. Once a year IM invites all their partner organizations to come and visit them in Dehradun to educate and train them. As the partners have different expertise, IM sees this as a great opportunity for them to learn from each other and network (Olsson, 2015).

Internally, Tsering (2015), Olsson (2015) and IM’s Campus Manager (2015) agree on that IM’s culture is open, which makes the employees motivated to learn, share and develop. We observed that the staff members were very devoted to their work and also engaged in informal interactions outside their meetings and work. In addition to being motivated all of IM’s employees have education and previous experience from working in the NGO sector (IM Strategic Plan, 2014). Internally, IM also sets clear organizational values and norms to make sure that all employees work from the same standards (Olsson, 2015; IM Strategic Plan, 2014).

5.1.3. IM’s Partnership with ATI
ATI’s strengths are working with sustainable economic empowerment, for instance through production, marketing and distribution of the SHG’s products. These strengths are the main
reasons to why IM chose ATI as a partner organization as they hope to absorb this knowledge and also pass it on to their other partners (Olsson, 2015). To illustrate, Tsering (2015) told us an example of that IM’s partner organizations Teed and RTU in opposite to ATI do not have any expertise in products, marketing and distribution: “We hope to learn these methods from ATI and then forward it to RTU and Teed”. ATI was also chosen due to that they had a good basic knowledge and were able to absorb IM’s way of thinking and working, in contrast to some of IM’s other partners (Olsson, 2015). Olsson (2015) stressed that along with that IM notice that ATI incorporate their methods and ways of working, the more knowledge can flow between them. An additional reason for why ATI became a partner is also that Olsson (2015) and the head of ATI, Kamal Badoni, got along well during their first meeting and had similar goals and view upon how to reach the goals. Though, Olsson (2015) mentions that despite the fact that they have a good relationship, since IM are donators to ATI there is a risk that their relationship might be unbalanced, but this is something they actively work on to avoid.

5.1.4. Challenges for IM
With partner organizations, there is sometimes a risk of a “one-man-show”, that is a strong leader that does not want to apply IM’s way of thinking (Tsering 2015; Olsson 2015). IM can sometimes hear one version from a leader, but when they talk to staff and members they get another version. Olsson (2015) tells an example of a partner that had a very strong leader who shared little of the organization’s methods, work and budget with the people around him. When he suddenly died from a heart attack it caused chaos as no one was prepared or had the knowledge to take over. Olsson (2015) thus stresses that it is dangerous for an organization to be dependent on a single individual.

Another challenge for IM is the language barrier. Sometimes when they visit the field, four different steps of interpretations are needed which can result in that the message get lost or twisted on the way (Olsson, 2015). The lack of Information Technology (IT) is also a challenge since it makes the work more difficult for IM, as they cannot trust that it will work when they need it and is thus negatively affecting their communication (Tsering, 2015).

5.2. Partner Organization: Appropriate Technology India - ATI
After a nine-hour trip by car on tumbled mountain roads, we reached a valley with snow dressed Himalayan mountaintops - we were in Guptkashi. We stopped at ATI’s office campus
where we got welcomed with chai. After sharing a meal with the staff we slept well in a guesthouse room, despite cold temperatures outside as well as inside.

5.2.1. ATI’s Work – SHG Program and Activities
ATI organizes SHG groups and arranges programs with livelihood and economic activities, and is lead by Kamal Badoni (2015) who has worked his entire life within the NGO sector. The goal is to educate and train the participating women so that they can start their own income generating businesses (Badoni, 2015). In the programs, ATI teaches the SHG participants different agricultural professions, by providing the technical know-how along with logistical support and training in business related topics, so that the women eventually can manage their sub-sector activity on their own. All work in the “field” is thus done by the SHGs but with support from ATI (ATI Annual Report, 2010). According to Badoni (2015) the women are generally aware of that they could use the natural resources, but do not know how to utilize it: “ATI tries to capture resources, provide knowledge, and convert it into financial dividends”. To exemplify, a project activity initiated by ATI starts with that SHGs are divided into producers groups, such as a spice group. Then ATI teaches the spice groups about which spices can be cultivated in which areas, goal setting, techniques, what can go wrong, and how to increase volumes etcetera. (Badoni, 2015) Along with this ATI supports SHG meetings and links them to microfinance services and in parallel they create a market linkage (ATI Annual Report 2010).

ATI has a defined organization structure with one team for each livelihood program and strong linkages between the organizational units, which has proven good as the units complement the work of each other (Badoni, 2015). When ATI decides on strategies, workshops with team members and all stakeholders are held: “The participants get to brainstorm about ATI’s past and future, which generate several different ideas that we can work after” (Badoni, 2015). In those sessions they also merge IM’s and ATI’s values and discuss it to incorporate it throughout the organization (Kapruwan, 2015). ATI has a well-defined capacity building plan in place for staff development, and view it as important. Almost half of ATI’s staff has a graduate degree from a university. Most field workers on the other hand are local community members whose highest educational level is high school; because of this they have good local knowledge. The average years of experience for ATI’s staff is a bit over six years (Dirwan, 2015). While visiting the fields together with ATI staff, we observed that ATI’s staff enjoyed a good relationship with the communities.
5.2.2. ATI’s Network

To be able to initiate programs and activities described above, ATI has developed and work through two different units; Devbhumi, a market function, and Ushamath Mahila Mahasangh (UMM), a financial service. Devbhumi creates market linkages for the female producers: “Devbhumi managed to establish a relationship with one of India’s most upcoming retailers, so now SHG-produced scarves are sold over whole of India”. (Kapruwan, 2015) UMM is a microfinance institution (MFI) providing microfinance services that include both micro-credit and micro-insurances to the SHG women (ATI Annual Report, 2010). The SHGs can put their monthly savings into the bank of UMM (Badoni, 2015). By working with this two units ATI expands their knowledge within marketing and finance that they in turn can pass on to the women: “Many projects start small scale but as knowledge increases the focus increases on developing economies of scale” (Kapruwan, 2015).

Badoni (2015) expresses that ATI would not be the same without their partner organizations, who are both foreign and local. Kapruwan (2015) agrees: “It feels like the better relationship, the better we utilize each other’s competence. Good communication is key”. Dirwan (2015) explained that the upside of having both local and foreign donors is that they get different input and expertise knowledge from different areas. Though, Badoni (2015) explains that he by no means views ATI as a fully trained organization: “We still have the will to develop. We can never learn too much”.

ATI has also developed good reputation among other NGOs due to their methods, their ability to network and results (Dirwan, 2015; Badoni, 2015).

5.2.3. Changing Lives For SHG Participants

According to ATI a high percentage of their SHGs are doing well, as they after a few years of “hand holding support” are able to sustain on their own (Badoni, 2015). In a ten-year impact assessment that was done of Economic Empowerment of the participating women by external consultants, several positive effects were revealed, both from a social and economic aspect (Badoni, 2015; ten year impact assessment report). Badoni (2015) expresses: “In the mountains, the women now rule the provision”. The main reasons to success were thought to be women’s increased awareness, technical skills, and financial linkages (Badoni, Kapruwan, Dirwan, 2015). As a synergy, women participants have inspired other women to start their own businesses and that project’s impact has reached non-project villages, where new SHG formation is now taking place (Kapruwan, 2015).
When discussing what factors ATI thinks have contributed to these good outcomes, ATI points to the knowledge of women through education, their presence, and their techniques (Badoni, 2015). Badoni (2015) explains that trust is extremely important between ATI and the women: “We need them to trust us, otherwise they will not take in what we teach them”. Additionally, Kapruwan (2015) and Dirwan (2015) comments that their close connection to the SHG women through visiting and keeping track of them on a regular basis have been helpful in planning and choosing actions for ATI. Badoni (2015) also emphasizes that IM has contributed greatly through passing on knowledge and methods that ATI has not been using before: “IM brought a whole new perspective to us and we learn a lot from them”.

5.2.4. Challenges For ATI

ATI faces several challenges in their daily work. According to Badoni (2015), geographical reasons such as distance and climate make their work more difficult as the women cannot always come to the meetings. Also, it is hard to keep contact through phones and Internet due to lack of functioning IT, which makes ATI having to travel to meet the SHG participants physically each time (Kapruwan, 2015). This is extremely time consuming due to that the villages are scattered out in the valley area and that the bad infrastructure turn a short distance into hours of car driving. Kapruwan (2015) points out that working with the women demands a lot of time due to that the majority of the women have little experience from micro-businesses and finance, little or no technical know-how, and generally have low literacy levels. “That is why the startup phase of SHGs and making them become self-sustained usually is quite long. Sometimes you think they have understood, but then they go do something else” (Kapruwan, 2015).

Since women have low status in the society, Badoni (2015) tells us that SHGs also function as forums for discussion around other topics: “We cannot only teach the women about business. Social and economic questions go hand in hand, and the women need to be educated about their rights to get fully empowered”.

Badoni (2015) expresses an additional challenge: that husbands and men are often not involved in the SHG programs that are targeted towards women, which means that the change of attitude and behavior only occur with the women and does not lead to any long term changes in their community. Consultant 1 (2015) illustrates: “Imagine that you drive a car, and only wheels on one side are filled with air – it will work for a while, but eventually stop” (Consultant 1, 2015).
5.3. Self Help Groups in the district of Rudrapryag

After driving off-road through villages surrounded by magnificent nature, we participated in SHG meetings in the villages of Tilwara and Bhatwari. We got warmly greeted by female SHG members who showed us the program activities. With the help of an interpreter we got to know what they learnt from ATI and the SHGs, and how their lives have changed.

5.3.1. SHG Program and Activities

Members in the SHG’s we visited have been participating in the SHGs from 2-7 years and have different experience from agricultural activities. The level of pre-knowledge, skills and literacy before entering the programs are very mixed, but the majority of the women don’t have any education. (Badoni, 2015) One of the building stones in the SHG programs are the meetings. One woman expressed with enthusiasm: “We always try to come to the SHG meetings, it is the highlight of the month!” (Woman 11, Tilwara Valley, 2015). The meetings’ procedures can take different routes; sometimes they start with collection and repayment of the loans or decide on how much that should be produced. Sometimes they start with a discussion on something that has occurred during the month that someone needs help with, and try to solve it jointly. (Woman 14, Tilwara Valley, 2015). The SHG participants all agree on that the reason for why they come to the meetings is that they want to learn more and increase their knowledge (All women, Tilwara Valley 2015; All women Bhatwari Village, 2015). Monthly, the leaders from different SHG’s from different valleys meet with UMM to pay back each SHG’s loan. These meetings are usually governed fully by the women, but sometimes ATI visits to control that everything is working, educate, and introduce new policies, and etcetera (Kapruwan, 2015). As an example, Kapruwan (2015) taught the women about new government schemes and insurance issues through illustrating a woman who got into a car accident without a life insurance. The women leaders are after the meetings going back home to their SHGs and villages and spreading the knowledge further.

All meeting routines such as bookkeeping and meeting notes are maintained by the SHG members on their own (Woman 12, Tilwara Valley, 2015). The SHG women have thanks to ATI learnt the whole scope of market demand and supply and today understand the full business process. One woman explains that they not only have learnt about capital and production techniques, but also about personal development: “We are more confident and self going. Before we did not know that we had any rights” (Woman 4, Bhatwari village, 2015). The women also explained that they listen to ATI because they know that it works, one woman exemplifies: “I met other women who where successful after learning skills and
methods from ATI, so I wanted to try it too” (Woman 5, Bhatwari Village, 2015). In addition the women expressed that they felt like close colleagues to ATI as they could discuss anything with them (Women 1, 2, 3, Bhatwari Village, 2015). The SHG members also explained that they try to manage everything themselves, but knowing that ATI can help them with support if a crisis situation would occur made them secure (Woman 4, 6, Bhatwari Village, 2015).

5.3.2. Outcomes and Obstacles
All of the women we met agreed on that ATI’s interventions had led to that their skill for enterprise development had increased and that they are contributing to the family income. “Since I started with beekeeping, I have not earned less than 3000 rupees per month. That is enough to take care of my family plus savings” (Woman 10, Tilwara Valley, 2015). All of the women believe that their general awareness has increased since ATI started to intervene, thanks to the width of what they learnt. (All women, Bhatwari Village 2015; Tilwara Valley, 2015) Among results, the women’s income levels have gone up, they can afford healthcare, and some women have been able to put their children in school (Badoni, 2015). They can also save money each month, and buy things for themselves. Many women also revealed that they have become more of a leader at home and stronger decision-makers in the household: “We have increased our confidence in that we actually know something”. (Woman 1, 3, Bhatwari Village, 2015)

In the meetings, it was common that a few strong women talked a lot and lead the discussions, and these where the women who had the highest number of years of experience in the SHGs (Meetings Tilwara Valley, 2015; Bhatwari Village, 2015). They also helped the new beginners, which was something ATI had encouraged them to. “If someone in the group does not understand, we help out. In the group, we share everything” (Woman 12, Tilwara Valley, 2015).

Skills could also be spread further outside the SHGs, for example a woman who had gotten education and learnt the skills of keeping bees and producing honey could teach other women in her village the techniques and by so pass on the knowledge (Woman 10, Tilwara Valley, 2015). In addition to spreading skills, the women explained that they had influenced other women in close by villages to start their own SHGs (Tilwara Valley, 2015; Bhatwari Village, 2015).
Some of the women mentioned that their husbands still were hesitant to their participation in SHGs and that they did not wanted to carry out household duties, (Woman 7, Tilwara Valley, 2015) whereas some men had been hesitant from the start, but as soon as they saw results in income they changed their minds and became supportive (Woman 8,9, Tilwara Valley, 2015). Some women told us in a proud manner how they together have changed the community, become more respected by men and today have a better social say (Woman 5, 6, Bhatwari Village, 2015): “Alcohol used to be a problem in the village due to that a wine shop opened. We got tired of it, so we got together and closed it down with the force of ourselves. This idea started in an SHG meeting” (All women, Bhatwari village, 2015).

None of the women thought that there were any downsides of being a part of an SHG (Women Tilwara Valley; Women Bhatwari Village). One woman smiled and said: “It does not mean that we do not have any challenges ahead of us, but SHGs have changed our lives, and together we grow stronger than we would ever have been alone” (Woman 5, Bhatwari Village, 2015).
6. ANALYSIS

6.1. Knowledge
Knowledge in this case’s context seems to be an essential asset for all actors involved, just in the sense that Drucker (1989) pointed out: it transforms people, lays the core to action, and enable change, as the knowledge transferred from IM and ATI has helped to develop the SHG women. The NGO-chain we have studied, daily deals both with tacit and explicit knowledge confirming many authors’ idea of organizations in development (e.g. Polanyi, 1966; Teigland and Wasko, 2003; Saint-Onge, 1996).

Olsson (2015) and Badoni (2015) put strong emphasis on making everyone within IM and ATI to incorporate their methods before going to the field, which we found reflected a focus on intra-organizational knowledge transfer before inter-organizational knowledge transfer takes place. This indicates that knowledge transfer within an organization is a basic condition for inter-organizational knowledge transfer to function.⁶

6.2. Variables Impacting Knowledge Transfer

6.2.1. Trust
Trust seems to be an essential factor to knowledge transfer success in every step of this NGO-chain. As IM thoroughly evaluated ATI before agreeing on a partnership indicates in line with Goh (2002); Ko (2010); and Hasnain (2012) that trust is a basic criteria for them to share their knowledge. IM does not enter partnership with any actor that they do not trust fundamentally and that they, in line with Atac (1999), can account on, seen for example in that they were given seven months trial time. In line with Ring and Van de Ven (1994) IM want to be sure that ATI will utilize their knowledge in the way IM wants and overcome fears of opportunistic behavior (Berggren et al., 1998) such as corruption. That IM trusts ATI could be seen in the enhanced flow of knowledge from IM to ATI (Andersson et al., 2002). In addition, the good reputation of IM seemed to affect ATI in the sense that they on an initial stage trusted IM’s knowledge and realized it would be valuable to their goals, and in accordance to Andersson et al., (2002) accepted to incorporate their methods in their daily work. Also ATI’s good reputation seemed to affect IM in the sense that they trusted ATI’s capability to utilize the knowledge for intended purpose. In addition, reputation of the organizations among the

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⁶ From the empirical findings it was furthermore clear that all actors in this NGO-chain both were senders and receivers of knowledge as all actors in the chain explained and illustrated how they both received and incorporated, and provided knowledge in some way.
SHG women were also noticeably important for trust to be build, as the women needed confidence in that the knowledge and competence they would get from the organization would be relevant and usable. Hence, a built reputation seems to affect trust and be crucial on an initial stage throughout this NGO-chain, for the knowledge senders to know that their assets can be well taken care of, and for the receivers to get assurance that the knowledge they receive is valuable to them.

That time is needed to engender trust (Axelrod, 1984) was seen in that IM wanted to test ATI’s abilities and trustworthiness during seven months (Olsson, 2015). As ATI and IM had a trial period, a basic trust laid the ground for the contract rather than the usual opposite (Powell and Smith-Doerr, 1994). Though, the contract between IM and ATI seemed to strengthen the trust in delivering valuable input to one another. Also, in accordance to Baker (1990) and Gulati (1995) IM and ATI got their initial trust enhanced along when ATI provided good results for IM and vice versa, for instance when ATI got prolonged project cycles with IM after showing that they managed to turn what they learnt from IM into action (Olsson, 2015). Trust between ATI and the women seemed to develop over time in the field along with that women saw that what they learnt from ATI actually paid off, i.e. proven results.

In accordance to Edwards and Hulme (1996) transparency seemed important for trust to be built. Olsson (2015) mentioned as an example that trying to hide something, for instance if ATI would not have let their staff participate when IM visited them, would have harmed the trust. Frequent interaction (Noteboom, 2000; Dawson, 2000) seemed to be key to build trust between all actors in the chain, but mostly for ATI to show the women that they could trust them through visiting and interacting with them in the field on a regularly basis. These visits gave ATI the ability to support the women with knowledge and also to control them. This ability to control seemed to lower ATIs uncertainty (Hislop, 2005) and strengthens their trust in and account on the beneficiaries’ capability to take in and use the knowledge they have received.

In sum, among this NGO-chain’s actors, trust seemed in line with Ring and van de Ven (1994) to fill the function of an assurance of mutual support and delivery of the knowledge on an inter-organizational level as well as increase its efficiency (Nahapiet and Ghoshal, 1998). When it comes to trust, knowledge transfer on an inter-organizational level seems determined by the following factors: reputation, proven results, accountability, transparency, time, control and contracts.
6.2.2. Communication

Throughout this NGO-chain, there is little doubt that communication has played a role for the transfer of knowledge into SHG women’s projects. Confirming Szulanski (1996) and Uzzi (1997) both within and outside the organizations, knowledge sharing occurs to a larger extent among the people who engaged in frequent interaction (Noteboom, 2000), which was seen throughout the NGO-chain (Olsson 2015; Badoni 2015; Women Tilwara and Bhatwari Villages, 2015). That good communication is key for ATI to utilize on IM’s competence and knowledge was expressed by Kapruwan (2015).

Tsering (2015) and Olsson (2015) stressed that geographical concentration and presence got increasingly important to IM’s organization, which indicates in accordance to Knoben and Oerlemans (2006) that to achieve effects in transferring knowledge and build capacity they need to be able to physically meet and have close contact. The fact that ATI interacts with the women directly in the field shows that communication is a tool to transfer knowledge both from ATI to the women and from the women to ATI. In this case it provided new and more local-specific knowledge back to ATI and IM (Badoni, 2015; Olsson, 2015). However, several factors sometimes inhibited the possibilities to communicate, such as poor weather and infrastructure, which hindered women to come to the meetings, leading to less face-to-face communication and less exchanges of knowledge (Knoben and Oerlemans, 2006). We observed that Internet Technology (IT) was a scarcity for keeping the contact between IM and ATI, but mostly in the link between ATI to the SHG women. Thus, face-to-face communication seemed vital in line with Knoben and Oerlemans (2006) but it was stressed that it requires time and resources, which in this case ATI devoted.

Despite that both IM and ATI had a centralized organizational structure they tried to hold routines of meetings to keep everyone posted on what was going on. Therefore, the organizational structures did not; in opposite to Gold et al., (2001) and Syed-Ikhsan and Rowland (2004), seem to inhibit the communication and flow of knowledge in this NGO-chain.

Communication seemed sometimes to be complicated for IM because of the language barrier and acted as a barrier to knowledge transfer due to that four translation steps sometimes was required when visiting the field (Olsson, 2015). But, in line with for instance Foss and Lorenzen (2009); Grandori, (2001) and Hide and John, (1992), increased communication lead to avoidance of diverse interpretations, and through assuring that the partners had the same definition of important terminology (Olsson, 2015) the communication was facilitated.
In sum, communication in the NGO-chain seemed to affect knowledge transfer on an inter-organizational level and we found that it was determined by following factors: geographical circumstances, IT, common “language”, frequency of interaction and organizational structure.

6.2.3. Organizational Culture

Organizational culture seems to affect the outcome of knowledge transfer within this NGO-chain. That both IM’s and ATI’s managers had decided that the staff from the lower levels of the hierarchy should be involved in important external meetings as well as workshop for strategic plan setting, indicates in line with Kyriakidou (2004) that the leaders affect an inclusive culture with knowledge as a tool for all staff members to learn and contribute to a better organization. For instance, Olsson (2015) and Badoni (2015) created a transparent environment where knowledge and sharing was in focus, just as stressed by Kyriakidou (2004); Connelly and Kelloway, (2003); Lin, (2007). This seems to have transmitted on the employees in general as suggested by Lee et al., (2006), exemplified by Tsering (2015) who was motivated to not only absorb new knowledge but also transform new learnings into actionable knowledge that IM can transfer to their partners (Chaudhry, 2005; Sclater and Bolander, 2002; Syed-Ikshan and Rowland, 2004). In addition, through our observation that IM’s and ATI’s employees had such a positive attitude towards problem solving and that no cases are hopeless, this implies that leaders and employees attitude is an important determinant to the culture’s affect on knowledge transfer.

As we got to know by Olsson (2015) and Tsering (2015), a leader who would keep the knowledge to himself creates a barrier to knowledge transfer, luckily this was not the case neither for IM, nor ATI. Their leaders had instead set a culture that was open and sharing, in which the employees followed by example. Also the less hierarchical culture at IM seemed in line with Kim and Lee (2006) to enable knowledge transfer as the staff members engaged not only in formal interactions but also informal ones.

Again, IM’s choice of entering a partnership with ATI based on that ATI among other things includes their staff in important meetings and action, indicates in line with Connelly and Kelloway (2003) that a similar organizational culture is a determinant for transferring knowledge not only internally, but also externally. Also, in line with Li (2005) it was notable that shared values and norms were essential for knowledge transfer to occur between IM and ATI, as told by both Olsson (2015) and Badoni (2015) but also that it was spelled in ATI’s
contract from IM that they should incorporate IM’s values into their work. To facilitate this it seems like a common norm and value building, as Olsson (2015) initiated with ATI in their contract, is a critical first step in line with what the literature proposes: inter-organizational norm and value building can enhance a mutual understanding between organizations (Brown and Duguid, 2001; Hide and John, 1992; Kogut and Zander, 1996). It can also facilitate inter-organizational members to act in a coordinated manner to achieve knowledge transfer (Braf, 2003) as all employees were working from the same standards (Olsson, 2015). In addition, the SHG women explained that they have a helpful atmosphere in the group and that they learn through each other and do not give up until everybody understands indicates that ATI has managed to encourage a sharing culture to the women. Also the fact that they managed the meetings’ procedures and contact with UMM themselves, encouraged and supported by ATI, indicates that ATI’s promoted culture of own responsibility has challenged, but also developed, the women’s ability to incorporate learnings into action. Though, due to that the SHG women have been raised with different values and norms than IM and ATI prescript would according to Braf (2003) inhibit knowledge transfer. But as we noticed and got confirmed by ATI, the women’s understanding of new values and norms increased and turned into action along with increased knowledge. For instance when they learnt about women’s rights and close down a wine shop. But, we understood that as their husbands and men were not reached by the new knowledge, it resulted in that the change only occurred with the women. So within the NGO-chain, values and norms seemed to affect the transfer of knowledge as well as increased knowledge started a change in values and norms for the end beneficiaries.

In sum, organizational culture in the NGO-chain seemed to affect knowledge transfer on an intra-organizational level and we found that it was determined by following factors: leadership, inclusiveness, employees’ attitudes and motivation, transparency, shared values and norms.

6.2.4. Absorptive Capacity
Throughout this NGO-chain absorptive capacity on an intra-organizational level seems to have affected knowledge transfer on both an intra-organizational level and an inter-organizational level. As the people employed at IM had education, experience and knowledge within the area, their absorptive capacity appeared high, especially in the sense that they could integrate new knowledge, boil it down, and make it understandable to others who did
not have the same background. In line with Lewin and Massini (2003) their ability to select and absorb what was relevant to them indicates high external absorptive capacity facilitating knowledge transfer. That both leaders of IM and ATI had experience from working in the NGO sector enabled the absorption, in line with Reagans and McEvily (2003) who meant that people with similar background are more likely to engage in knowledge transfer. Though, that the leaders absorptive capacity were on a similar level seemed to be more crucial than expected, as these two leaders had a mutual common understanding of problems and strategies to solve them.

Though, as ATI’s expertise lies within organizational, technical and practical areas, the capacity to absorb new knowledge within those areas seemed easier than within for instance strategic areas, confirming Reagans and McEvily (2003) that absorptive capacity is higher within areas where you have previous knowledge. So even though previous knowledge seems to enhance absorptive capacity within an area, ATI seems to have a sufficient level of basic knowledge to be able to absorb new knowledge also within areas that they are not experts in. Also, through that ATI teach SHGs theoretical, strategic, and practical know-how in the field, it seems like this “width” and type of knowledge is essential to the absorptive capacity for the women. Also it seems like the width of the knowledge that ATI teaches lead to complementary effects, which facilitated the absorption for the women. Instead of learning only about microfinance, the width and types of knowledge seem to widen the women’s perspective and ease the intake of new knowledge and speed up the incorporation of theory into practice.

In line with Wadhwa and Kotha (2006) a time consumer for both ATI and IM seem to be to transform complex knowledge into understandable practice for the other part.

For ATI, absorptive capacity seems to have affected knowledge transfer from IM in the sense that they internally adopted methods and skills from IM, exemplified with that they incorporated the RBM-model, which according to Lewin and Massini (2003) would indicate a high level of internal absorptive capacity.

The fact that a big part of ATI’s project staff did not have a university degree did not seem to matter to the transfer of the practical knowledge as opposed to Townsend (2007), due to their local experience. Though, confirming Szulanski (2003) and Reiter (2006) education and background seemed to play a role in the capacity to absorb strategic and theoretical learning more than for the practical.

Confirming Cohen and Levinthal (1990), previous experience seemed to affect absorptive capacity to a large extent, for example as seen in the SHG meetings where the
women who fastest grasped the new knowledge were the ones with most years of experience from SHGs. From visiting ATI we could distinguish the issue of knowledge being shared but not transferred (Argote and Ingram, 2000), for instance when Kapruwan (2015) explained how he thought that the women understood but their actions did something different, a typical example of receiving but not incorporating knowledge into ones actions (Ballal et al., 2009). In line with Cohen and Levinthal (1990) we saw in the SHG meetings that a lack of previous basic knowledge among the SHG women lead to that they needed assistance in putting theory into practice. Thus it seems like previous experience for the women plays a large role in how much time and effort ATI needs to put in, which indicates that the women’s low background knowledge hindered and delayed the knowledge transfer.

Also mindset and attitude appeared to affect absorptive capacity in the knowledge transfer process, for ATI and the women in the sense that they expressed that they wanted to learn and had no resistance to the new knowledge. This seemed to make them more receptive. As it in general is time consuming for IM to educate partners, but that ATI was receptive and skillful in incorporating the knowledge they received (Olsson, 2015), the capacity of ATI to absorb the knowledge seem to have been crucial to the knowledge transfer in this NGO-chain. It seemed like the methodology of teaching from IM to ATI and ATI to the SHGs inevitably appeared in line with Argot et al., (2003) to affect the absorption through turning fairly complex knowledge into something understandable and relatable.

In sum, absorptive capacity in the NGO-chain seemed to affect knowledge transfer on an intra-organizational level and we found that it was determined by following factors to different extents: competence, experience, education, attitude and mindset, and type of knowledge.
7. DISCUSSION: Additional Variables Impacting Knowledge Transfer

From our empirical findings we determined that a few other variables outside our theoretical framework were inevitably shown to affect knowledge transfer in different ways throughout this NGO-chain: networks, relationships and organizational strategy. These will be examined theoretically and analytically below.

7.1. Networks

For organizations and individuals, networks outside of their usual sphere are important as they enable communication and feedback (Basargekar 2010; Portes 1998). A network can function as a gate to new contacts, ideas, and knowledge (Coleman, 1988; Putnam, 1995) which goes for both IM, ATI and the SHGs, which all mentioned that networking within and outside their NGO-chain opened up to new information and learnings. External networks can function as new sources for knowledge, complementing the knowledge that the organization does not posses internally (Huggins, 2008; Huggins and Izushi, 2007; Lechner and Dowling, 2003). That ATI and IM had both local and foreign partner organizations that could bring in new competence reflects in line with Huggins (2008) that it is essential in their possibility to gain new knowledge. For both IM and ATI it seemed like the motivation to engage with actors in a wider network was big as they both felt like they could contribute to others and receive something back, for example through that Tsering (2015) mentioned that important actors can benefit from each other’s knowledge even though not having official collaborations. This furthermore indicates that reciprocity of knowledge is a motivator in network engagement and that motivation to network is essential.

It furthermore appeared that the relevance of network actors’ knowledge determined the engagement in network practices, for instance as Olsson (2015) mentioned that it would be beneficial to benchmark other SIDA framework organizations having similar operations. Also, that IM sometimes takes inspiration from Hand in Hand (Olsson, 2015) indicates that an external network might not always lead to knowledge transfer, but is still beneficial for knowledge sharing as it has the potential to lead to new inspiration and ideas.

However, despite the upsides of networks, Olsson (2015) acknowledges that IM does not network as much with actors outside of their partner chain due to time and geographical distance, this implies (Barr and Fafchamps, 2006) that limited time and resources can inhibit networking and hence knowledge being transferred from an external network. As with Olsson’s (2015) example, IM’s annual network meetings with partner organizations appear to be a gateway to new ideas and knowledge, but would most likely occur more often if time
and resources existed. Further, we reflected about that the scarcity of IT affected the abilities to network, as online conferences or best practice sharing would not have been possible.

When women from SHGs network with women in closely located villages they are able to spread the existence of SHGs, which implies that network also on the individual level enhances knowledge transfer possibilities (Basargekar 2010; Portes 1998), and also increases the chance of knowledge transfer spillover effects. Thanks to ATI’s own network chain with Devbhumi and UMM, they have gained knowledge about new areas that they did not possess before, which indicates that a network outside the NGO-chain is essential for each actor to improve their knowledge. With the SHG women, it seemed like having an external network outside their own SHG group was crucial to the transfer of new knowledge, for example: the SHG leaders from each SHG who met once a month in Tilwara Valley and learnt things that they brought home to teach the members in each and every group.

In sum, networks in the NGO-chain seemed to affect knowledge transfer on a network level and we found that it was determined by following factors to different extents: *reciprocity, time and resources, regularity, relevance, geographical circumstances, IT and motivation.*

### 7.2. Relationships

Inter-personal relationships seemed to be important on a professional level between ATI, IM and the SHGs. Research shows that inter-personal relationships are of great importance to inter-organizational knowledge exchanges (Hansen, 1999; Reagans and McEvily, 2003; Uzzi and Lancaster, 2003). Morone and Taylor (2004) and Nonaka (1994) suggested that inter-personal relationships were essential to smoothen the transfer of knowledge. In this NGO-chain it was especially apparent that the relationship between the decision-makers Badoni (2015) and Olsson (2015) was important, as all new knowledge went through these key individuals and then further spread through the organizations. If their relationship would not have been as good, they would most likely themselves have constituted barriers to knowledge transfer.

Relationships are built on emotional attachment and trust (Hansen, 1999), which we by now understand increases the chance of knowledge being transferred. In line with Hansen (1999) it seemed like the field staff of ATI’s effort to develop personal relationships with the women participants seemed to lead participants to believe that the knowledge would be valuable to them, and as a result got more receptive to their knowledge. Furthermore, the level of commitment to a social relationship is important as it affects the motivation to
provide support (Granovetter, 1973; Hansen, 1999; Szulanski, 1996; Uzzi, 1997), something that appeared clear in this NGO-chain where every actor worked collaboratively to make everyone learn and achieve common goals. Also, relationships seemed to matter among the SHG women who had become a tight group of friends and colleagues who shared everything and helped each other.

The motivation to share or absorb knowledge may also stem from social considerations such as the desire to maintain balanced relationships (Heider, 1958). Even though IM was the financial donor and was “supposed” to pass knowledge and resources along the NGO-chain, we could sense that ATI was eager to reciprocate and give back knowledge from their areas of expertise. We believe in line with Heider (1958) that this was because they wanted to maintain the balance in the relationship through even out the “power dependency”. Even so, Olsson (2015) acknowledged a power gap between IM and ATI as ATI are financial receivers, which might lead to an unbalanced relationship that can constitute a barrier to knowledge transfer, for instance if ATI would not dare to question the knowledge IM provides, or ask for help if they run into problems, as they want to look good in front of IM.

In sum, relationships between the actors in the NGO-chain seemed to affect knowledge transfer on an inter-organizational level and we found that it was determined by following factors to different extents: power balance, commitment, leaders relationship, interaction and emotional attachment.

7.3. Organizational Strategy

An organizational strategy concerns different initiated programs with the goal of enhancing the organization’s strategic functions, and it reflects an effort by organizations to improve their results and impact (Ekore, 2014). As both IM and ATI worked in a strategic way with different methods to achieve their goals, we understood that this played an important role to the result of the knowledge transfer. That the organizations have the same long-term goals appears to have made it easier to set strategies and methods that they agree on and what knowledge to focus on. Hamel, Doz, and Prahalad (1989) claim that the smoothness of knowledge transfer is contingent upon how easily knowledge can be transported, interpreted, and absorbed by another party, and this can be facilitated in different ways, for example through training practices, education, learning occasions, and other mechanisms, within and between organizations (Argote and Ingram, 2000). We found that both IM’s and ATI’s strategies involved programs, activities, trainings, and other educational occasions in which...
knowledge of different types were shared and transferred, this indicates in line with Ekore (2014) that any activity that offers new learning experiences, are important components to knowledge transfer in this context.

In this NGO-chain it was apparent that the importance for IM to utilize more explicit knowledge in the form of methods, models, and guidelines to transfer knowledge was higher than for ATI, who illustrated more of a dynamic learn-by-doing approach to the SHGs, as ATI’s field staff needed to adjust their methods of teaching depending on situation, needs and intuition. This further implies that flexibility is an important determinant to strategizing and executing knowledge transfer. Also, from what we found it appears that the type of method for teaching was adjusted due to the type of knowledge, as IM’s expertise lied in more strategically and theoretical areas whereas ATI’s lied in practical and organizational.

For IM it seemed like their proficiency circulates around tacit knowledge, as they had wide competence, experience, and methodology from many different areas (Teigland and Wasko, 2003). IM’s skill seemed to lie in converting tacit knowledge into explicit to make other organizations learn their suggested way of working in an easily understood way, as most of their time went to building methods, models, and tools that could facilitate learnings for their partners that organize SHGs, for instance the RBM model from IM to ATI. Initiating activities was efficient enough for knowledge sharing, but for transfer to occur the pedagogic methods and models were crucial. Furthermore, that organizational routines such as documentation and meetings are well established at IM and ATI seemed according to Lee (2006) to strengthen the employees commitment to share, transfer, and integrate knowledge, for instance the field visit reports that Tsering (2015) expressed she wanted to improve for each visit.

Interestingly, it became clear that IM’s and ATI’s methods and tools (when they had turned their tacit knowledge into explicit) seemed to overcome a low absorptive capacity among the women, indicating in line with Ballal et al., (2009) that the modes of transferring and receiving knowledge are crucial elements of the organizational strategy to knowledge transfer. It also indicates that organizational strategy is inter-linked with absorptive capacity.

At the end of the day, it appears that the people who plan and execute the knowledge transfer strategy will determine whether it is successful or not. As an example Olsson (2015) explained that she initiated a more strategic approach when she started working for IM, as earlier efforts had been more scattered and less well planned. In line with this, Badoni (2015) told us that they always worked with long-term goals, for instance with the connection to
UMM and Devbhumi. This indicates that leaders to a large extent affect the organization’s strategy and especially their strategic mindset.

In sum, all of this indicate in line with Ekore (2014) that having a well thought out organizational strategy and execution plan is a key variable affecting knowledge transfer on an intra-organizational level and we found that it was determined by following factors to different extents: strategic competence, flexibility, methodology, shared goals and leadership.

7.4. Theoretical Summary

The analysis has shown that the previously found variables in theory; trust and communication on an inter-organizational level, and organizational culture and absorptive capacity on an intra-organizational level, do affect the knowledge transfer throughout this NGO-chain. Furthermore, three new variables have been added to the previous model in figure 2 as these were also shown to impact the knowledge transfer process and outcome in the NGO-chain studied; networks, on a network level as the knowledge transferred is on a level above, relationships, on an inter-organizational level, and organizational strategy, on an intra-organizational level as it starts within the organization. All the variables found to affect knowledge transfer in this NGO-chain are summarized in figure 4. The analysis showed that the variables can affect each other and can be difficult to distinguish, hence figure 4 illustrates that the factors are interlinked through the lines. Importantly the analysis showed that the variables are determined by several different factors that define whether the variable will have an enabling or inhibiting effect on knowledge transfer, for a summary of the factors determining the variables in this NGO-chain, see table 7.

![Variables affecting knowledge transfer](image)

**Figure 4.** Summary of analysis. A theoretical model illustrating which variables affect the knowledge transfer throughout this NGO-chain.
Factors determining the variables affecting knowledge transfer

<table>
<thead>
<tr>
<th>NETWORKS</th>
<th>TIME &amp; RESOURCES</th>
<th>MOTIVATION</th>
<th>RECIPIROCITY</th>
<th>GEOGRAPHICAL CIRCUMSTANCES</th>
<th>IT RELIABILITY</th>
<th>REGULARITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>RELATIONSHIPS</td>
<td>INTERACTION</td>
<td>LEADERSHIP</td>
<td>RELATIONSHIPS</td>
<td>EMOTIONAL ATTACHMENT</td>
<td>COMMITMENT</td>
<td>MOTE BALANCE</td>
</tr>
<tr>
<td>COMMUNICATION</td>
<td>FREQUENT INTERACTION</td>
<td>COMMON &quot;LANGUAGE&quot;, TERMINOLOGY</td>
<td>ORGANIZATIONAL STRUCTURE</td>
<td>GEOGRAPHICAL CIRCUMSTANCES</td>
<td>INTERNET TECHNOLOGY(T)</td>
<td></td>
</tr>
<tr>
<td>TRUST</td>
<td>REPUTATION</td>
<td>CONTROL</td>
<td>CONTRACT</td>
<td>TIME</td>
<td>TRANSPARENCY</td>
<td>ACCOUNTABILITY</td>
</tr>
<tr>
<td>ORGANIZATIONAL STRATEGY</td>
<td>METHODOLOGY</td>
<td>FLEXIBILITY</td>
<td>STRATEGIC COMPETENCE</td>
<td>LEADERSHIP</td>
<td>SHARED GOALS</td>
<td></td>
</tr>
<tr>
<td>ORGANIZATIONAL CULTURE</td>
<td>EMPLOYEES MOTIVATION/ ATTITUDE</td>
<td>INCLUSIVENESS</td>
<td>TRANSPARENCY</td>
<td>SHARED VALUES &amp; NORMS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ABSORPTIVE CAPACITY</td>
<td>EDUCATION</td>
<td>EXPERIENCE</td>
<td>COMPETENCE</td>
<td>TYPE OF KNOWLEDGE</td>
<td>ATTITUDE &amp; MINDSET</td>
<td></td>
</tr>
</tbody>
</table>

Table 7. Summary of key factors determining the variables affecting knowledge transfer in this NGO-chain.
8. CONCLUSIONS

Primarily, this study confirmed that knowledge is an essential asset for all actors in this NGO-chain as the successful knowledge transfer from IM to ATI, and ATI to SHGs has helped to empower the SHG women in Uttarakhand economically and socially. If knowledge gets transferred throughout a whole NGO-chain, this thus helps to empower end beneficiaries. Even though monetary resources are transferred in one direction throughout this NGO-chain, knowledge goes in both directions. In fact this is crucial for all actors to be able to develop and understand all dimensions of the SHG women’s situation.

Our purpose with this study was to explore what it is that makes knowledge become transferred throughout an NGO-chain with the goal to empower the end beneficiaries. The results show that several variables affect the knowledge transfer throughout this NGO-chain, summarized in figure 4. One important variable is Trust, which in this NGO-chain is an assurance, for the receiver to get relevant and valuable knowledge delivered, and for the provider that the knowledge transferred is used appropriately. As opportunistic behavior such as corruption is common in this NGO-context, a contract is not an assurance of a held promise, and trust is therefore extra important. Communication is also a vital variable for knowledge transfer to occur in this NGO-context. This is the only mechanism to send, receive, and incorporate new knowledge. Further, face-to-face communication is specially needed to make sure that knowledge becomes transferred and in order to avoid miscommunication. This, due to unfortunate geographical, technological and infrastructural circumstances as well as due to the actors speaking different languages. Knowledge transfer in this NGO-chain is also affected by organizational culture. Apart from organizational values, the people who execute the work are essential. Noticeably, a single leader affects the culture and the view on knowledge transfer’s importance and conduct; hence leadership can thus both constitute an enabler or inhibiter of knowledge transfer. Absorptive capacity is to a large extent affecting the knowledge transfer process. Specific for this NGO-chain is that the women’s low previous education and experience required more time for them to learn and incorporate knowledge, in contrast to IM and ATI who has a rather high absorptive capacity and has an easier time to transfer knowledge in between them.

In addition to the knowledge transfer within the NGO-chain, the results showed that external networks in this case are vital in the sense of transferring and bringing in new knowledge that none of the actors within the NGO-chain possess. Noticeably, a wish to network is large among the NGOs but resource constraints inhibit it and thus the transfer of
new knowledge into the NGO-chain is lower than wished for. In connection to networks, *relationships* eases knowledge transfer between individuals due to emotional attachments and an increased willingness to help. Though, unbalanced relationships can occur in this NGO-chain due to a power dependency between donor and receiver, which can inhibit the knowledge transfer. *Organizational strategy* also affects the knowledge transfer. For IM and ATI to successfully transfer knowledge, the strategies and choice of appropriate teaching methods and models was key. To further have the capability to turn the strategic knowledge into understandable content is thus a strong determinant to the organizational strategy and its affect on the knowledge transfer in this NGO-chain. Moreover, this NGO-chain requires more flexibility in the execution of the strategies due to the dynamic environment.

Importantly, our findings suggest that all variables are important and interrelated; hence no single variable will create successful knowledge transfer on its own. In addition we also found that the variables’ importance to knowledge transfer differ on every step of the NGO-chain. From IM to ATI, certain knowledge transfer variables are more vital than others, and between ATI to the SHGs, other knowledge transfer variables are more crucial.

Our results also map out some of the many underlying factors in the intra-organizational and inter-organizational sphere of this NGO-chain, illustrated in *table 6*. We can assume that it is the combination of these factors, the sum of all parts, that determines each variable and dictates whether the knowledge transfer will be successful or not.

Even though we looked at knowledge transfer within an NGO-chain, we also saw spillover effects through knowledge being spread even further outside the NGO-chain to non-participating women. Hopefully this could continue spread like ripples.

In conclusion, it is when all puzzle pieces fit together that the knowledge is successfully transferred and incorporated by the SHG women. When the knowledge turns into visible results such as increased income or social respect, the women become empowered socially and economically. Thanks to this they are given a chance to become independent and self-supported, affecting not only themselves but also their families and hopefully long-term, their communities.

8.1. Contributions
To theory, this thesis strengthens the importance of acknowledging intra-organizational and inter-organizational variables and factors impacting knowledge transfer. It has expanded the
knowledge management literature which previously lacked attention to NGOs, and can hopefully stimulate interest among scholars to continue develop the research on knowledge transfer within the NGO-sector.

To practice, the findings illustrate that there are several variables that are in control of the organizations themselves that can determine knowledge transfer outcome on an inter-organizational level. Apart from increasing awareness, the findings in this thesis can be used by NGOs to guide the strategy setting and help to promote policies to enhance organizational and beneficiary development through knowledge transfer. Other NGOs can furthermore look at these results to seek explanation to problems that occur within the knowledge transfer process.

8.2. Limitations and Future Research

Our research was limited to one NGO-chain, and to the knowledge transfer throughout it. Though, as our results indicated that knowledge transfer could lead to spillover effects to larger geographical areas, this further raises the question around what specific variables should be in focus to enable knowledge transfer spillover effects. This is something that could be investigated in future research.

Furthermore, this study was conducted in an Indian context, specifically in the Northern part of the country. From our background research we know that India is a diverse country and that this region has several characteristics that are not applicable to all states in the country. Future researchers could thus conduct the study in a different state of India or another country.

We are aware of that there are unlimited variables and factors affecting the work of an NGO-chain. Though, our attempt was not to examine them all but rather to deeper investigate few variables that were said to affect the knowledge transfer process and that also were in control of the NGOs. Future research could take one step back and look into variables that are not as easily influenced by NGOs, such as policies and institutional ones.

Even if we have touched on how the variables and factors have enabled or inhibited knowledge transfer, our results have not captured the full scope of the outcome of each variable. Future research could, in a more quantitative manner, test what specific outcome each variable has had on knowledge transfer.

Furthermore the model in this thesis does not distinguish what variables are more essential in the NGO-NGO relationship respective to the NGO-beneficiary relationship, which could be of interest to investigate.
Not to forget, IM is a part of a larger body outside of India with head office in Sweden, but this study has been narrowed to only include the actors of the chain with presence in India. The picture of knowledge transfer on this NGO-chain could get even more clear, but also complicated, if looking across boundaries. This, due to performance requirements from donors and global strategies from IM’s head office. Further research could hence attempt to include the implications of the first donor organization as well as IM’s head office on the knowledge transfer.
REFERENCES


INTERVIEWS ATI

Interview 1-3: Kamal Nayan Badoni, Executive Director ATI
Interview 4-5: Suresh Kapruwan, Livelihood Manager
Interview 6: Rakesh Dirwan, Project Manager
Interview 7: Bhagat Singh Negi, Project Manager

INTERVIEWS IM

Interview 1-6: Sofia Olsson, Regional Manager for IM in India and Nepal
Interview 7-8: Tsering Youdun, Process Manager of India and Program Coordinator
Interview 9: Staff Member 1 (Anonymous), Project Manager, IM
Interview 10-11: Consultant 1-2 (Anonymous), External Consultants from Delhi
Interview 12-13: Fairtrade workers 1-2 (Anonymous), Project and Market Coordinator, Fair Trade Section
Interview 14-15: IM’s Campus Manager (Anonymous), Manager at IM’s office campus

INTERNAL REPORTS

IM India, 2013. IM Field Visit Report, First viewed on 17th of February, 2015
APPENDIX

1. Map of India and Uttarakhand

2. EXAMPLE EMAIL

Email for initial contact with the organizations. Date: 20\textsuperscript{th} of January 2015

Dear Sofia,

Our names are Sarah Bergh Isabel Wahlgren and we are currently studying our final semester at the Masterprogram in Business and Management with a focus on Strategic Marketing Management, at Uppsala University. At the moment, we are writing our Master Thesis (see below for a description of our project). We are contacting you at IM as we are very interested to come and visit you in India to see on site how you work with empowering and educating women in the rural communities, with the aim of starting their own businesses, increasing their incomes, and their lives. We were recommended to contact you so that we could combine a couple of days visit at their office with a visit at the field with you at ATI to see how you work with these questions. Would it be possible to come visit you in February? We have received a scholarship, so all costs will be covered.

If it sounds interesting, we would gladly like to provide you with more information. Thank you for taking time to read this, we are looking forward to hear your feedback.

Have a great day!
Best regards,
Sarah Bergh and Isabel Wahlgren

Project description
With our thesis project running throughout the spring, we will take a close look at organizations working towards poverty alleviation, specifically with empowering women in developing countries through microfinance methods. We want to explore an organization’s models and strategies of working with this through the provision of education, tools, methods and capital to empower the women. This, to determine which factors are essential for the women to continue their practices after the programs are finished. Hence, we want to find out if certain factors are extra important in achieving long-term effects on individual self-reliance, and if so - which.

Apart from analyzing reports and outcome evaluations, we would like to gather closer data from women who have participated in microfinance projects in India. Based on a literature review and a pre-study of different organizations’ operations, we would like to determine certain factors’ importance for the long-term outcome of the programs, perceived from the organizations as well as the women. For example, content and frequency of follow-ups, husband’s participation in the programs, business skills training, mentor programs, insurance, further capital, or similar.

Feedback to the organization of visit
If we get the chance to take a closer look at your organization, we would at the end of this semester provide you with our findings. This will be a thesis that maps out which factors contribute strongest to the achievement of sustainable results of a micro-finance program (or similar) aiming at empowering women, not only short-term. Our thesis will report how different organizations work with these types of programs, compare and contrast the findings, and evaluate their models. We hope that the results will turn into an optimal model for an organization like yours to follow or at least provide you with new insights that can be implemented in your programs.
3. INTERVIEW GUIDES

The interview guides have taken on a funnel approach assessing following areas:

- Country
- Region
- Network
- Relationships
- Internal Organizations
- Projects
- People
- Individuals

Interview guide outline:

A. IM - Individuell Människohjälp
   A1) Sofia Olsson (5 interviews)
   A2) Youdon Tsering (2 interviews)
   A3) Consultants 1-2 (1 short interview each)
   A4) The chef (2 interviews)
   A5) Fairtrade worker 1-2 (1 short interview each)
   A6) Staff Member 1 (1 short interview)

B. ATI - Appropriate Technology India
   B1) Kamal Nayan Badoni (3 interviews and informal talks)
   B2) Suresh Kapwuran (2 interviews and informal talks)
   B3) Rakesh Dirwan (1 interview)
   B4) Bhagat Singh Negi (1 interview)

C. FOCUS GROUPS
   C1) Tilwara Valley
   C2) Bhatwari Village
A1) Sofia Olsson (6 interviews)
A2) Youdon Tsering

Sofia Olsson and Youdon Tsering got similar questions due to having a similar overview of the organization.

Background questions
1. Tell us a bit about you and your background (education, jobs)
2. Tell us a bit about the organization’s background.
3. What role do you have in the organization?
4. How many years have you worked in the organization?

India
5. What is the situation like in India for people in general?
6. What is it like for women?
7. Is the situation different around in India?
8. What is your view on India’s poverty?
9. What does the NGO landscape look like?
10. What is most challenging with working in India?

Uttarakhand
11. What is the view on women in Uttarakhand?
12. What is the situation for women here?
13. How is Uttarakhand unique/different from other states?
14. How do you experience that the general view on NGOs is out in the communities?

Why?
15. What are the biggest challenge the state faces?
16. Are there a lot of things in the control of the

Organization
17. Could you tell us a bit about IM’s background?
18. How are your efforts located geographically?
19. What is special with IM’s way of working?
20. How did you start working with development projects in IM?
21. How did it work? How was it perceived? How has it developed throughout the years?
22. How does the internal organization work?
23. What is IM’s expertise?
24. What makes you good at this?
25. How are you different from other similar organizations?
26. What would you say is your biggest asset? Why?

Values and culture (organizational culture)
27. What values does your organization have?
28. How do you incorporate them in your work?
29. What signifies your organizational culture?
30. How does your staff see upon this? How do they act according to the values/culture?
31. How does your values come along when collaborating with partners?
32. Have there ever been any conflicts?

Partnerships (trust, dependency)
33. How do your partnerships work?
34. What are the challenges with your partnerships?
35. Where do you have partner organizations?
36. How do you select your partner organizations?
37. How does this affect the partner organizations you support?
38. How do you choose your projects?
39. Anything that is difficult to manage or any problems that have occurred?
40. If so, how have you solved it?
41. Do you have any controlling/assessment systems for corruption with your partners?
42. How do the payments work to the partners from IM?
43. Are they dependent upon your money?
44. Do you think they feel forced to work in a certain way as they get donations?
45. Do you have the same type of connection to all partners?
46. How do you communicate? How often?
47. How do you see this, would you want to see each other more or less?

Benefits/downsides?
48. What do partner organizations like about you?
49. How do you value / measure the partners internal organization? Work Environment?
50. What do you find important?
51. What do you avoid? How do you prefer that they manage their organization?
52. Do you have any good examples of well-managed partner organizations? Any bad examples?
53. How do you consider the staff’s importance in your projects with partners?
54. Anything specific you think of?
55. How does relationship with donors look like for you? How did it start?
56. Benefits? Downsides?
57. If IM notices that partners do not manage one area or another, what do you do?
58. Have you met any resistance by partners?
59. How did you handle that?
60. Have you got any good examples of organizations who have taken it in with open arms?
61. Do all partners get your methods/strategies? What is the feedback?
62. When it comes to donors, how does the interest look like for IM?
63. Do you market yourself towards donors or do they come to you?
64. Do you have any controlling/assessment systems for corruption with your partners?
65. Can you trust the results from self-reporting?
66. Are they dependent upon your money?
67. Do you think they feel forced to work in a certain way as they get donations?

Network (Network, relationships)
68. Tell us a bit about your network.
69. Does IM have any “pressures” or “musts” from donors?
70. How does SIDA affect you?
71. Do you network / have exchanges with your partner organizations?
72. Do you ever network/have exchanges with other organizations that you are not partners with?
73. Do you ever benchmark other similar organizations and see how they work?
74. In general when it comes to NGOs like you, what do you think is important when it comes to networking with other similar NGOs?
75. How much inter-connection do you have with other IM regions? What exchanges do you have?

**IM about ATI**
76. What is good about ATI?
77. Why did you choose them?
78. What makes them different from other organizations?
79. How was the contact established with ATI?
80. What are ATI’s strongest sides?
81. What expectations do you have on ATI?
82. Are they easy to work with?
83. How often do you meet?
84. What do you do? How do you do it?
85. How do they look upon the knowledge you provide them with? The tools? The methods?
86. Have you seen evidence of that they have incorporated their
87. Which area of development do you see they are in need of?
88. Do you give to/get from other partner organizations as well?
89. How does ATI work?
90. Do they have other donators?
91. What benefits do you see from collaborating with ATI?
92. What could you see them contribute with to your network of partners, if so?
93. Any good results you have seen from collaborating with them?

**Work and projects**
94. What is the background to why you initiate projects for women?
95. What do’s and don’ts you have when working in capacity building projects?
96. What feedback do you get from organizations on your methods?
97. What do your interventions look like?
98. To have or not to have partner present when you do the field visits?
99. How do you build capacity in field among SHGs?
100. What questions do you ask to evaluate partners?
101. How do you phase out from a project? When do you do it?

**Methodology**
102. How do you work to develop your partner organizations?
103. What methods do you use to affect your partners?
104. How often do you meet? What do you do?
105. What methods do you use to make your partners learn?
106. Do you have any models?
107. What do you base your ways of working on?
108. Where have you learnt this?
109. Has this always been the way of working at IM?
110. How come you promote SHGs?
111. What do you find beneficial with the SHG method?
112. What do the women learn?
113. How do they learn it?
114. How does IM affect the SHGs in terms of goal achievement?
115. Any men in the SHG meetings?
116. What methods do you have for developing your partners?
117. What is the reason behind these methods?
118. Can you give examples of how to interpret output/outcome/impact from your work?
(We read about this result-based model in advance)
119. Are you always in the meetings with partners?
120. How many from the staff is usually there?
121. Do you have any “models” that you work with in your organization? How do you use this? Do you structure your work along with this? How?
122. How does the models you use work?
123. What are they based on? (Theory of change and the Holistic model). Theory?
Practical experience?
124. What do you think is good with the model?
125. How does your partner organizations stand in relation to this model?
126. How do you communicate with partners?
127. What is the use of IT up here?
128. How does staff communicate with one another?

Evaluating / Developing
129. How do you work with evaluations of the projects?
130. How long after phasing out or a project is finished to you look at impact?
131. What has the development over the years in the view of SHGs looked like?
132. How do you evaluate partner organizations’ problems or areas?
133. Tell us more about Result Based Management that we read about in your reports.
134. What is the reason to RBM focus today?
135. How do your partner organizations usually work with evaluating their projects?
136. How does IM make sure that the problem of lack of analysis among partners is avoided?
137. What does it look like when you evaluate your partner organizations? Do you like this method? Why/Why not?
138. How do you evaluate partner organizations’ problems or areas where they need to develop?
139. What do your interventions look like? How do you work to develop your partners?
140. Do you have a system for follow-ups?
141. How to IM follow up?
142. How do you handle feedback you get? What systems for feedback do you have?
143. How does IM follow up through self reporting?

Problems/Obstacles for IM?
146. Have you had any problems with corruption?
145. What feedback do you usually get from the women when asking if they have experienced any resistance from the men?
146. What more Problems/obstacles are common in partnerships or evaluating partnerships?
147. What are the most common challenges you have experienced? Can you give examples?
148. Challenge with the SHG participants?
149. Has there ever been any cultural clashes between you and your partners?
150. Any acceptance/barriers of acceptance for the women groups in the society? (from men or similar)

Leadership and people IMs perspective
151. Since you strengthened your control due to previous problems with the partner organizations, do you look at anything specifically at the leader and its staff?
152. Do they usually have sufficient knowledge? If not, how do you manage?
153. What role does the staff have in your organization?
154. What background do they have? Previous experience?

**Results**
155. What results have you seen on the organizations you have worked with?
156. What results have you seen at ATI?
157. What group results have you seen from SHG participation?
158. What individual results have you seen from SHG participation?
159. Other Positive effects with SHGs? Can you give examples?
160. What results have you seen of SHGs?
161. What empowerment effects have you seen on women SHG members?
162. What factors do you think these positive effects have relied on?

**Key success factors**
163. For IM as an organization, what have been your keys to success?
164. What methods have you seen working?
165. What approaches have you seen working?
166. What do you think other similar organizations like you fail in?
167. Do you have any future plans of IM?
168. What effects have you seen at the partner organizations you have visited?
169. On individual women? What do you think has contributed to this?
170. On their SHGs? What do you think has contributed to this?
171. On their families? What do you think has contributed to this?
172. On their communities? What do you think has contributed to this?

**A3) Consultants 1-3**
*From a consultancy firm in New Delhi, specialized in NGO accountability. Same questions for all interviewees.*

**A4) The Office Campus Manager IM**
**A5) Staff member IM, project manager.**
**A6) Fairtrade worker 1-2.**
1. What are you doing here at IM during your visit?
2. How many years have you worked in your organization?
3. What do you do in your organization?
4. What background do you have? (Education, jobs)
5. How is your work related to microfinance? SHGs?
6. How is the situation in India for women?
7. How are NGOs conducted in general?
8. What different types of projects do they have?
9. What methods are most successful?
10. Are there any problems/obstacles?
11. What do you think are the keys to success for IM?
12. How did Fairtrade projects start? What is the goal?
B1) Kamal Nayan Badoni (3 interviews)
B2) Suresh Kapwuran (2 interviews)
B3) Rakesh Dirwan (1 interview)

Got similar questions due to having approximately the same overview over the organization.

Background questions
1. Tell us a bit about the organization’s background.
2. What role do you have in the organization?
3. How many years have you worked in the organization?
4. What background do you have? (Education, jobs)

India
6. What about India’s poverty?
7. What is the situation like in India for people in general?
8. Is the situation different around in India?
9. What is the situation like for women?
10. What does the NGO landscape look like?
11. What is most challenging with working in India?

Uttarakhand
12. How is Uttarakhand distinguished from other states?
13. What is the situation in the district of Rudaprayag?
14. What is the view on women in Uttarakhand in general?
15. How do you experience that the general view on NGOs is out in the communities?
16. Are there a lot of things in the control of the

Organization
17. Could you tell us a bit about ATI’s background?
18. How are you placed geographically?
19. What is special with ATI’s way of working?
20. How did you start working with development projects in ATI?
21. How did it work? How was it perceived? How has it developed throughout the years?
22. What is your expertise?
23. What makes you good at this?
24. How are you different from other similar organizations?
25. What would you say is your biggest asset? Why?
26. How does ATI’s organization look?
27. How is your organization structured?
28. Who does what?
29. What organizational areas do you have
30. How do you get the competence needed?
31. What actors are involved in your network?
32. Who decides on the action plans and strategies?

Values and culture (organizational culture)
33. What values does your organization have?
34. How do you incorporate them in your work?
35. What signifies your organizational culture?
36. How does your staff see upon this? How are they acting according to the values and culture?
37. How does your values come along when collaborating with partners?
38. Have there ever been any conflicts?

**Partnerships (trust, dependency)**
39. How do your partnerships work?
40. What are the challenges with your partnerships?
41. Where do you have partner organizations?
42. How do you select your partner organizations?
43. Anything that is difficult to manage or any problems that have occurred?
44. If so, how have you solved it?
45. How do you communicate with your partners? How often?
46. What do partner organizations like about you?
47. How does the relationships look like with IM?
48. Do you think is important in this context with relationships between the organizations?
49. Why/why not? Have you had any specific good / bad experiences with this?

**ATI about IM**
50. How was the contact established with IM?
51. What is good about IM?
52. What are IM’s strongest sides?
53. What expectations do you have on IM?
54. Are they easy to work with?
55. How often do you meet?
56. What do you do?
57. How do they look upon the knowledge you provide them with? The tools? The methods?
58. Do you give to/get from other partner organizations as well?
59. How does you and IM work together?
60. What benefits do you see from collaborating with IM?
61. What could you see them contribute with to your network of partners, if so?

**Network (Network, relationships)**
62. Tell us a bit about your network.
63. Who is closest in your network?
64. Does ATI have any “pressures” or “musts” from donors?
65. Do you network / have exchanges with your partner organizations?
66. Do you ever benchmark other similar organizations and see how they work?
67. In general when it comes to NGOs like you, what do you think is important when it comes to networking with other similar NGOs?
68. How much inter-connection do you have with other ATI regions? What exchanges do you have?

**SHGs**
69. Description of SHGs
70. How do the SHGs work?
71. Could you describe a bit about the SHGs you indirectly/directly support?
72. How are the leaders chosen?
73. How do the leaders develop their capacity?
74. How big loans can they take?
75. Who is the decision maker in who will get the money?
76. What type of micro-businesses do they have?
77. Have you seen or heard any conflicts in this?
78. What do you consider are the success factors of the SHGs that have functioned well?
79. How do women join the SHGs?
80. Do any SHGs dissolve / not function? Why?
81. How does your organization handle cases like that?
82. Perception of SHGs in general in India?
83. What do you think is the key to get people to participate in SHG projects?

Work and projects
84. What is the background to why you initiate projects for women?
85. What do your interventions look like?
86. How often do you visit the field?
87. How do you build capacity in field among SHGs?
88. What questions do you ask to evaluate partners?
89. Are there ever any men in the SHG meetings?
90. What do the women say about the results?
91. What have they learnt?
92. How has it improved their social status?

Methodology
93. What methods do you use in field?
94. How often do you meet? What do you do?
95. What methods do you use?
96. Do you have any models? How do you use these? Do you structure your work along with this? How? What are they based on? (Theory of change and the Holistic model).
97. What do you think is good with the model?
98. How does your partner organizations stand in relation to this model?
99. What do you base your ways of working on?
100. Has this always been the way of working at ATI?
101. How does ATI affect the SHGs in terms of goal achievement?
102. Can you give examples of how to interpret output/outcome/impact from your work?
(We read about this result-based model in advance)
103. Are you always in the meetings with SHGs?
104. How many from the staff is usually there?
105. How do you communicate with partners?
106. What is the use of IT up here?
107. How does staff communicate with one another?

Evaluating / Developing
108. How do you work with evaluations of the projects?
109. What has the development over the years of SHGs looked like?
110. Do you have a system for follow-ups?
111. How do you handle feedback you get? What systems for feedback do you have?

Problems/Obstacles for ATI?
112. What are the most common challenges you have experienced? Can you give examples?
113. What feedback do you usually get from the women when asking if they experience any resistance from the men?
114. What more Problems/obstacles are common in partnerships or evaluating partnerships?
   115. Challenge with the SHG participants?
   116. Has there ever been any cultural clashes between you and your partners?
   117. Any acceptance/barriers of acceptance for the women groups in the society? (from men or similar)

**Leadership and people - ATI's perspective**
118. What role does the staff have in your organization?
119. Does your staff usually have sufficient knowledge for their work? If/If not – how do you manage?
   120. What background do they have?
   121. What do you find most important for your organization?

**Results**
134. What results have you seen on the SHGs, projects, and programs you have worked with?
136. What group results have you seen from SHG participation?
137. What individual results have you seen from SHG participation?
138. Other Positive effects with SHGs? Can you give examples? Any negative effects?
139. What Results have you seen of SHGs?
140. What empowerment effects have you seen on women SHG members?
141. What factors do you think these positive effects have relied on?

**Key success factors**
142. For ATI as an organization, what have been your keys to success?
143. What methods have you seen working?
145. What do you think other similar organizations like you fail in?
146. Do you have any future plans of ATI?
147. What effects have you seen at the partner organizations you have visited?
148. On individual women? What do you think has contributed to this?
149. On their SHGs? What do you think has contributed to this?
150. On their families? What do you think has contributed to this?
151. On their communities? What do you think has contributed to this?
C. FOCUS GROUPS

C1) Tilwara Valley
C2) Bhatwari Village

Background
1. How old are you?
2. Where are you from?
3. What does your family look like?
4. What do you do for a living?
5. How did you here about SHGs?
6. How did you here about ATI?
7. Why did you join?
8. How long have you been a member?
9. What did you do before becoming members in SHGs?

SHGs
10. What is positive with SHGs?
11. What do you do during the meetings?
12. Who is taking the lead?
13. Did you know anything about finance and business before?
14. What are the biggest problems in your area?
15. Do you think that you have learnt anything since becoming a member of the SHG?
16. Do you think that you have changed anything since becoming a member of the SHG?
17. Any negative things of being in an SHG?
18. What consequence has the SHG membership had to your life? Your family? Your husbands? Your economy?
19. Is there anything you would want to have differently with the SHGs?
20. Is there anything you would want to change in your lives?
21. Do you think that you have changed anyone in your close surrounding through the things you have learnt in the SHGs?
22. Have there ever been any problems?
4. Picture Material

Picture 1. *SHG meeting of Tilwara Valley.*

![Picture 1](image1)

Picture 2. *Morning view over Guptkashi and snow dressed Himalayan mountaintops.*

![Picture 2](image2)
Picture 3. Visiting beekeeping activities of the SHG women in Chandanganga Valley.

Picture 4. Mountainous drive to Guptkashi from Dehradun.

Picture 5. Some of the SHG participants with the thesis authors in Bhatwari Village.

Picture 7. IM’s office campus outside Dehradun.