

Is State-Sponsored Feminism an Oxymoron? Gender Transformation through Self-Help Groups in India

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Abstract:

While women's agency is associated with many demographic outcomes, our knowledge of what affects women's agency is limited. In some contexts, group-based mobilization has increased women's agency. However, whether this strategy requires a grass-roots movement or can be scaled up using state resources is unclear. In this paper, we examine the impact of Ajeevika, a nationwide program initiated in 2011 and built around mobilizing women in self-help groups of about ten women and coordinated by a government employee. Using data from the India Human Development Survey, conducted in 2011-12 and 2022-24, surveying over 35,000 women in each round, we show that participation in SHGs nearly doubled between 2011 and 2024 (14% to 26%). We examine changes in three dimensions of women's empowerment using a difference-in-difference approach and find that instead of diluting the benefits of SHG participation, increasing membership levels was associated with increased intra-household decision-making agency and autonomy in navigating public spaces. However, the program's primary objective, increasing women's entrepreneurship and livelihood access, did not materialize. This suggests a need to focus on labor market transformations as a complementary strategy to harvest the increase in autonomy through participation in self-help groups.

Levers for Enhancing Women's Agency:

A large number of studies have examined the associations between women's agency and a variety of demographic outcomes such as fertility (Haque, Alam et al. 2021) (Atake and Gnakou Ali 2019), contraceptive use (Upadhyay, Gipson et al. 2014) (Schierl, Tanaka et al. 2023), migration (Ferrant and Tuccio 2015), child marriage (Malhotra and Elnakib 2021) and child health (Carlson, Kordas and Murray-Kolb 2015) (Pratley 2016) (Abreha and Zereyesus 2021).

The policy challenge, however, lies in understanding what would increase women's autonomy and agency. While development discourse often highlights the role of education and employment in enhancing women's agency, empirical evidence is not always supportive of this hypothesis (Malhotra and Mather 1997), nor was educational expansion in Africa associated with an expansion in women's decision-making agency (Andriano and Monden 2019).

In recent years, the emphasis has moved towards changing social norms that limit women's agency through direct programs such as conditional cash transfers supporting women's autonomy in marital decision-making (Alam, Baez and Del Carpio 2011) (Austrian, Soler-Hampejsek et al. 2022) or group-based interventions (Quisumbing, Meinzen-Dick et al. 2024).

Group-based interventions are particularly intriguing because, with the emergence of the micro-credit movement in Bangladesh, several studies were initiated to examine the impact of participation in micro-credit programs on diverse aspects of life in different parts of South Asia. While results did not always support the expectation that the involvement in micro-credit programs improved incomes (Banerjee, Duflo et al. 2015), several studies that focused on group-based lending programs through institutions like the Grameen Bank and BRAC found that combining credit with regular meetings of women's groups led to greater agency and control over reproductive outcomes for women (Hashemi, Schuler and Riley 1996) and investments in children (Pitt, Khandker and Cartwright 2006).

These observations have led to advocacy for self-help groups that blend collective mobilization with credit, income generation or health education programs. It is assumed that collective mobilization leads to transformation in women's sense of personal efficacy and their support networks that allows them to negotiate familial and social barriers limiting their autonomy and agency. For example, a quasi-

experimental intervention in India that compared micro-credit access alone with a combination of micro-credit and community outreach through self-help groups found that collective interventions were far more effective in enhancing maternal care and newborn health (Saggurti, Atmavilas et al. 2018).

However, based on these experimental results, can one recommend self-help groups (SHGs) as the silver bullet for enhancing women's agency and, through it, a variety of demographic outcomes? In various diverse arenas, studies have shown that promising experiments often do not always scale (List, Suskind and Supplee 2021). The challenge in relying on participation in self-help groups to enhance agency lies in the lack of clarity regarding the underlying mechanisms through which we expect SHGs to enhance women's empowerment. The SHG movement in India (and many other parts of the world) began as a grass-roots movement in which committed activist leaders put in place a model of sensitization, learning and empowerment with a social movement orientation (Sanyal 2014). But in recent years, large national programs staffed by government functionaries have set up SHGs at scale, changing the essential character of SHGs from movement to development projects. In this paper we examine the transformation of the self-help movement in India and also explore its association with empowerment outcomes.

Changing Face of Self-Help Movement in India:

Ajeevika, or National Rural Livelihood Mission (NRLM) was initiated in 2011 the implementation gathered steam in subsequent years. The four pillars of NRLM are (a) social mobilization and promotion and strengthening of self-managed and financially sustainable community institutions of the rural poor women; (b) financial inclusion; (c) sustainable livelihoods; and (d) social inclusion, social development and access to entitlements through convergence. In each block, a government functionary is appointed to organize and coordinate groups of 10 women who are expected to meet regularly and, through coordination (called convergence in Indian parlance), are supposed to ensure that women get access to services, loans and livelihood.

While this program has sharply increased resources available to organize self-help groups, it has also moved the SHG membership and its activities from civil society to state sponsorship. Can state-led mobilization replace (or supplement) grass-roots mobilization? Is it effective in enhancing women's ability to deal with bureaucratic institutions and negotiate intra-household power dynamics? This is the key question the present paper seeks to address.

Theoretical Linkages:

We expect participation in SHG to influence three dimensions of women's lives:

- 1. Employment:** SHGs are organized around improving livelihood opportunities, particularly through entrepreneurship. Moreover, through co-ordination with other programmes such as National Rural Employment Guarantee Programme, SHG membership may also improve women's access to non-farm wage labour.
- 2. Participation in Public Spaces:** Regular participation in SHG meetings, both locally and in district towns, may enhance women's ability to negotiate public spaces that could spill-over into diverse domains of their lives (e.g. increased ability to go alone to local market or a short distance by bus).
- 3. Intra-household Negotiations:** The experience of participation in women's groups and social networks built through this participation may strengthen women's agency and improve their ability to exercise greater control in their domestic lives (e.g. increased likelihood of having a primary say in household expenditures or accessing health care).

Data:

Data for this analysis comes from two waves of India Human Development Survey (IHDS) conducted in 2011-12 and 2022-24. *Ajeevika* or National Rural Livelihood Mission (NRLM) was announced in 2011 with implementation gathering steam after 2012. Hence, a comparison of different aspects of women's empowerment for members and non-members of SHGs before and after the

expansion of NRLM allows us to estimate the impact of SHG membership using a difference-in-difference approach.

The IHDS conducted in-depth interviews with ever-married women ages 15-49 (and retained them in the sample in the subsequent wave, although they had technically aged out). This also allows us the leverage longitudinal data to estimate individuals-specific fixed effects models. Data from Waves 1 and 2 of the IHDS have been used extensively to study the dimensions of women’s autonomy mentioned above (Desai and Temsah 2014, Chatterjee and Vanneman 2019). However, this will be the first paper to examine the relationship between these domains and SHG membership.

Preliminary Results:

As expected, women’s membership in SHG (Table 1) grew sharply between 2011-12 and 2022-24, from 14% of the women participating in SHGs in 2011-12 to 26% of the women in 2022-24, an increase of 12 percentage points. Much of this growth occurred in Eastern and Central part of India. The membership levels in Southern states (particularly Andhra, Telangana and Kerala), which were already very high, remained stable.

Table 1: Participation on SHG for Respondents in IHDS Waves 2 and 3

	2011-12	2022-23		2011-124	2022-235
Total	14%	26%			
Age			Region		
15-29	9%	17%	Hills	6%	20%
30-39	16%	28%	North	1%	5%
40-49	16%	30%	North-Central	5%	25%
Marital Status			Central Plains	5%	19%
Married	14%	30%	East	18%	43%
Widowed	16%	27%	West	5%	12%
Divorced/Separated	14%	24%	South	36%	34%
Any Children in Last 5 Years			Residence		
No	17%	27%	Rural	15%	30%
Yes	10%	21%	Urban	11%	16%
Asset Quintile			Consumption Quintile		
Poorest	11%	30%	Poorest	14%	30%
2nd quintile	13%	29%	2nd quintile	16%	28%
Middle q	19%	27%	Middle q	16%	27%
4th quintile	17%	24%	4th quintile	14%	24%
Richest	8%	16%	Richest	11%	22%
Caste/religion					
Forward Caste	9%	19%			
Other Backward Classes	15%	25%			
Scheduled Caste	19%	30%			
Scheduled Tribe	15%	34%			
Muslim	10%	22%			
Christian, Sikh, Jain	17%	17%			
Sample Size	35,301	37,150			

Table 2: Difference-in-Difference Estimates for Autonomy Outcomes using Propensity Score Matching

	2011-12			2022-24			Diff-in-Diff		
	ATET	SE		ATET	SE		ATET	SE	
No. of Places Can Go Alone									
No SHG	2.505			2.569					
SHG Member	2.675			2.896					
Diff (T-C)	0.169	***	0.028	0.327	***	0.022	0.158	***	0.035
No. of Decisions for with Respondent has Primary Say									
No SHG	0.707			1.042					
SHG Member	0.73			1.208					
Diff (T-C)	0.023		0.032	0.166	***	0.025	0.143	***	0.039
Whether Respondent Any Economic Activity Last Year									
No SHG	0.267			0.262					
SHG Member	0.411			0.343					
Diff (T-C)	0.144	***	0.01	0.081	***	0.008	-.063	***	0.012
Whether Respondent worked/owned Family Business									
No SHG	0.022			0.029					
SHG Member	0.034			0.042					
Diff (T-C)	0.011	**	0.005	0.013	***	0.004	0.002		0.006
Whether Respondent did Any Casual Labor or Salaried Work									
No SHG	0.256			0.241					
SHG Member	0.399			0.309					
Diff (T-C)	0.143	***	0.01	0.067	***	0.007	-.075	***	0.012

Table 2 presents results from difference-in-difference estimates for various markers of women’s autonomy for SHG members and non members matched on all household and regional variables included in Table 1. Results show that instead of getting diluted, the difference between SHG members and non members on women’s autonomy within the household in ability to participate in public spaces grew. It has been argued that when individual women act in a manner that is norm-breaking, its effect may be limited (Kabeer 2001) but as more and more women engage in this behavior, they gain strength from each other. This appears to be the case with these two autonomy outcomes, as more women participated in SHGs, its impact increased. However, we do not see that with the labor market outcomes. For none of the three employment variables – any kind of work, including work on family farm; participation in business activities; or waged work – is the beneficial impact of SHG evident. This suggests a need for expansion of labor market opportunities, without which improvement in individual autonomy may be ineffective.

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