



Social networks, mobility, and political participation: The potential for women's self-help groups to improve access and use of public entitlement schemes in India



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ARTICLE INFO

Keywords:

Self-help groups
India
Entitlements
Women
Social networks
Political participation

ABSTRACT

Women's self-help groups (SHGs) have increasingly been used as a vehicle for social, political, and economic empowerment as well as a platform for service delivery. Although a growing body of literature shows evidence of positive impacts of SHGs on various measures of empowerment, our understanding of ways in which SHGs improve awareness and use of public services is limited. To fill this knowledge gap, this paper first examines how SHG membership is associated with political participation, awareness, and use of government entitlement schemes. It further examines the effect of SHG membership on various measures of social networks and mobility. Using data collected in 2015 across five Indian states and matching methods to correct for endogeneity of SHG membership, we find that SHG members are more politically engaged. We also find that SHG members are not only more likely to know of certain public entitlements than non-members, they are significantly more likely to avail of a greater number of public entitlement schemes. Additionally, SHG members have wider social networks and greater mobility as compared to non-members. Our results suggest that SHGs have the potential to increase their members' ability to hold public entities accountable and demand what is rightfully theirs. An important insight, however, is that the SHGs themselves cannot be expected to increase knowledge of public entitlement schemes in absence of a deliberate effort to do so by an external agency.

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1. Introduction

Women's groups have increasingly been used as a vehicle for social, political, and economic empowerment. Although they can be found in various forms all over the world (Meinzen-Dick, Behrman, Pandolfelli, Peterman, & Quisumbing, 2014), self-help groups (SHGs) are most visible in India, where they have been facilitated by NGOs, the government, and even the private sector (Desai & Joshi, 2014). SHGs are "membership-based organizations" whose members provide each other with mutual support while attempting to achieve individual objectives through access to savings and loans and linkages to banks (Bouman, 1995; Shah, Rao, &

Shankar, 2007; Tankha, 2002), as well as collective objectives through community action (Chen, Jhabvala, Kanbur, & Richards, 2006 cited in Desai & Joshi 2014). Each SHG typically consists of 10–20 poor women from similar socio-economic backgrounds who live near each other, meet regularly, and save small amounts of money in a common account. SHGs were originally founded to provide access to savings and credit to women who were outside the reach of the formal banking sector (Tankha, 2002; Swain, 2006; Swain & Wallentin, 2012). However, these groups are increasingly being leveraged by government and non-governmental organizations as a platform for reaching communities to strengthen rural livelihoods, improve women's empowerment and agency, increase demand for – and accountability of – public entitlements, and deliver information on health and nutrition.

In this paper, we examine the potential for women's SHGs to improve access to and use of public entitlement schemes. Access to and use of such schemes involves both supply- and demand-side constraints. In this paper, we consider demand side

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constraints and how SHGs can alleviate them.¹ These constraints include *information* about the schemes among potential beneficiaries to take advantage of the schemes and the *ability of potential beneficiaries to hold the public entities accountable*. Insights from related work (Kumar et al., 2017) may shed light on the pathways through which SHGs may influence women's access to and use of public entitlement schemes. Kumar et al. (2017) propose a conceptual framework that outlines the pathways through which women's groups may facilitate improvements in nutrition. The four main pathways involve: (1) the generation of income through savings and credit, (2) improvement of agriculture and livelihoods through engagement of women, (3) nutrition-related behavior change communication, (4) the rights pathway, which involves training SHG members in accountability. In addition, three cross cutting themes – building social capital, acting collectively and promoting women's empowerment – are identified as core components of each pathway.

Of these, the rights and social accountability pathway along with the cross-cutting themes may be relevant for increased awareness and use of publicly provided entitlement schemes.² The rights pathway is relevant to increased use and awareness of public entitlements if the women's group promotes awareness and use of specific health and nutrition related programs, through a combination of increased demand and coordination with service providers. There may be a direct link from SHGs to increased awareness and use of public entitlement schemes if the organizing institution has a mandate to increase awareness and utilization of certain public entitlement schemes within their SHGs.

Even without this mandate, government organizations and NGOs that support the formation of women's SHGs indirectly help create larger networks and greater communication within those networks, owing to the intrinsic modality of the groups. Greater communication can lead to greater flow of information. Women could learn about public entitlement schemes from their group members even if the group is not organized with an explicit objective to increase awareness about public entitlements.

A second channel to increased information may be via increased mobility among women in SHGs. To attend the group meetings, the women need to leave their homestead, increasing their mobility (albeit within their own village). Women that are part of SHGs, because of regular interactions not only with group members but also with external agents that facilitate these groups, may become more adept at communicating. Often, this experience of being in a group and interacting with other women can in itself boost women's self-confidence. Family members (mostly husbands) of women in SHGs may also feel more confident about the ability of these women to leave the homestead and engage with the outside world, perhaps even going outside the village (with their group).

The ability to hold public entities accountable, the second demand side constraint identified above, is more complex. One can view this as a culmination of factors – improved social networks, greater mobility and greater self-confidence – that may lead

to greater political participation, which in turn may lead to greater accountability. Women in SHGs meet regularly for their group meetings, which exposes them to the practice of meeting in groups and may make them more likely to attend village council meetings (the *gram sabha* and the *mahila gram sabha*, described in Section 5). The collective voice of the group, along with increased self-confidence, gives them further encouragement to raise issues at these meetings and demand their rights. Drawing on these conceptual underpinnings, we examine whether SHG membership increases political participation, awareness, and utilization of public entitlements among its members. We enrich this analysis by examining whether SHG membership leads to increased social networks, self-confidence and mobility.

To assess the impact of SHG membership on political participation and awareness and use of government entitlements, this paper draws on cross-sectional data collected in 2015. The data used here is from the baseline survey of an evaluation of the impacts of layering nutrition-sensitive interventions, including those that foster greater awareness and use of government health, nutrition and food security programs, on an NGO's existing agricultural-livelihoods program platform. We are constrained by the cross-sectional nature of our data and the fact that SHGs were already functional in the study areas before the baseline was conducted, but we attempt to correct for the endogeneity of SHG membership using nearest-neighbor matching estimators. We find that, compared to non-SHG members, SHG members are more likely to know and interact with other women, even those outside their locality, are more likely to vote, and to vote according to their own choice, and are more likely to attend village meetings. SHG members are not only significantly more likely to know about certain public entitlements, particularly those that are targeted to the household, but are also more likely to avail of a greater number of public entitlement programs. We argue that, while knowledge about these public entitlements may be widespread, even among non-SHG members, SHG members may feel more empowered to assert their rights and avail of these entitlements.

The paper is organized as follows. Section 2 provides a brief review of related literature and background on SHGs and government programs in our study area. Section 3 describes the data and presents descriptive statistics about the sample. Section 4 discusses the methods used in the paper, while Section 5 presents the results on the impact of SHG membership on outcomes related to social capital, political participation, and awareness and use of government entitlement programs. Section 6 concludes.

2. Related literature and context

2.1. Related literature

Brody et al. (2017) review the literature on the impact of economic SHGs on women's empowerment, and hypothesize pathways through which SHGs may empower women. They discuss how access to resources (such as credit and training), exposure to group support and accumulation of social capital can, in the long term, lead to positive economic, political, social or psychological empowerment of women. Overall, their review of the literature suggests that SHGs can have positive effects on women's economic, political and social empowerment, but they emphasize the need for more rigorous quantitative analyses. Our paper adds to the body of evidence on the effectiveness of SHGs in improving these outcomes (Deininger & Liu, 2009; Deininger & Liu, 2013a; Deininger & Liu, 2013b; Swain & Kumaran, 2012; Desai & Joshi, 2014; and papers cited in Brody et al., 2017) by studying the association of SHG membership with improved political participation, social capital, and the awareness and utilization of government schemes.

¹ There are other constraining factors, such as the supply side and the coordination between supply and demand. We will touch upon the coordination of supply and demand but mostly focus on the demand side factors in this paper. The supply side constraints include the inability of the responsible public entities to identify the potential beneficiaries and reach them in a cost-effective way, divergence between financial allocations and ground realities of total eligible beneficiaries.

² One element of accountability that we do not address in this paper is the accountability of the organizing NGO to its members. Kilby (2011), based on case studies of 15 NGOs as well as in-depth interviews with 80 women's self-help groups in southern India, finds a strong correlation between empowerment and those NGOs with strong 'downward' accountability mechanisms. These findings support the notion that empowerment within women's lives, particularly in terms of 'agency', was stronger if the women in the self-help groups had a direct role in some of the institutional processes of the organization that facilitated that change (in this case the NGOs). The data that are available to us at this point preclude the analysis of this issue, which can be addressed in the ongoing process evaluation of the SHG platform.

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