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#### Women's self-help groups, decision-making, and improved agricultural practices in India: From extension to practice

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# Women's self-help groups, decision-making, and improved agricultural practices in India: From extension to practice

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#### **MOTIVATION**

- Effective agricultural extension is key to improving productivity, increasing farmers' access to information, and promoting more diverse sets of crops and improved methods of cultivation
- However, in India, the coverage of agricultural extension workers and the relevance of advice provided is poor
- ❖ Traditional agricultural extension also tends to exclude small, marginal and women farmers
- ❖ While women often play an integral part in farm activities, they tend to have a smaller role in agricultural decision-making

#### **OUR QUESTION**

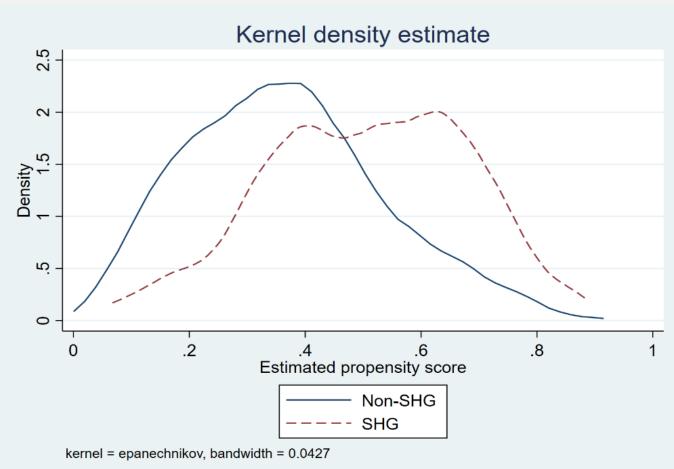
Could another information delivery platform—that of women's self-help groups (SHGs)—provide information services and improve women's status, especially for women from marginalized communities?

#### **METHODS**

- ❖ SHG groups were not randomly introduced across our sample
- ❖ In the absence of hard targeting criteria, we use nearest-neighbour matching methods (NNM)
- The comparison group sample of non-members is selected based on similarity to the SHG member sample in observable characteristics
- The characteristics we use to match are

\*p<0.1, \*\* p<0.05, \*p<0.01

- respondent woman characteristics (e.g. age, education, marital status, indicators of her status and time use)
- household characteristics (e.g. household size, caste, size of land owned, access to credit from non-SHG sources)
- village level characteristics (e.g. population, presence of a government primary school, electricity, distance to bank, distance to nearest agricultural wholesale market, shocks)



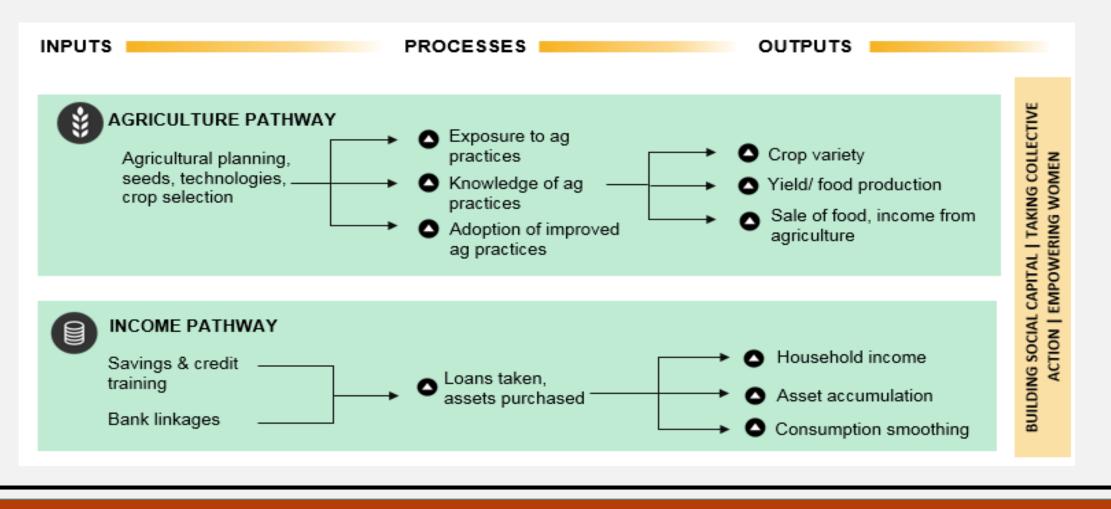
Kernel density of probability of SHG membership

## CONTEXT

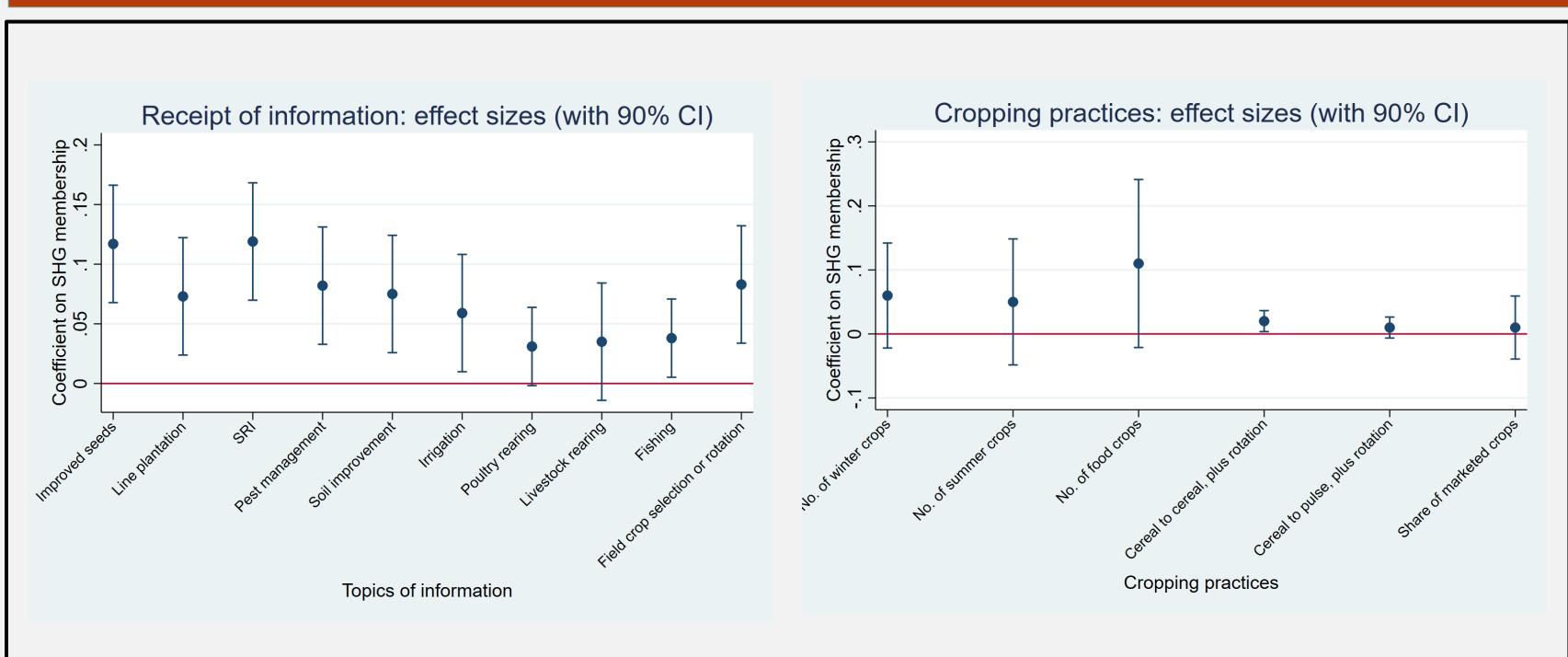
- ❖ SHGs are groups of 10-20 women from the same community, who meet once a week to deposit money into a common pot
- Members can take loans from this common pot in times of need
- SHGs provide a unique opportunity to reach women farmers from marginalized communities. Why?
  - Reach: Under the central government program, NRLM, SHGs have proliferated, and now cover close to 5 million households
  - Modality: Local knowledge, social networks, and participatory training are increasingly being recognized as important determinants of technology adoption. SHGs leverage these
  - Multiple pathways to impact: SHGs empower women socially, politically and economically, as well as directly provide them with agriculture-related advice.
- ❖ We study the impact of one non-governmental organization, PRADAN
- ❖ PRADAN's multi-sectoral approach includes
  - group formation and capacity building
  - savings and credit linkages
  - agriculture-livelihoods initiatives,
- all of which aim to improve women's role as farmers and decision-makers.
- PRADAN also works primarily with marginalized and tribal communities.

### **CONCEPTUAL FRAMEWORK**

- We identify three different pathways through which SHG membership could affect outcomes
  - Agriculture pathway improving access to inputs, markets and technical knowledge
  - Financial pathway increasing access to finance
  - Empowerment pathway improving women's role in decision-making on agriculture
- We measure outcomes along all three
  - agricultural pathway no. and types of crops grown, access to information etc
  - financial pathway bank account ownership, consumption expenditure etc
  - empowerment pathway- women's empowerment in agriculture (WEAI) index, decision making) etc



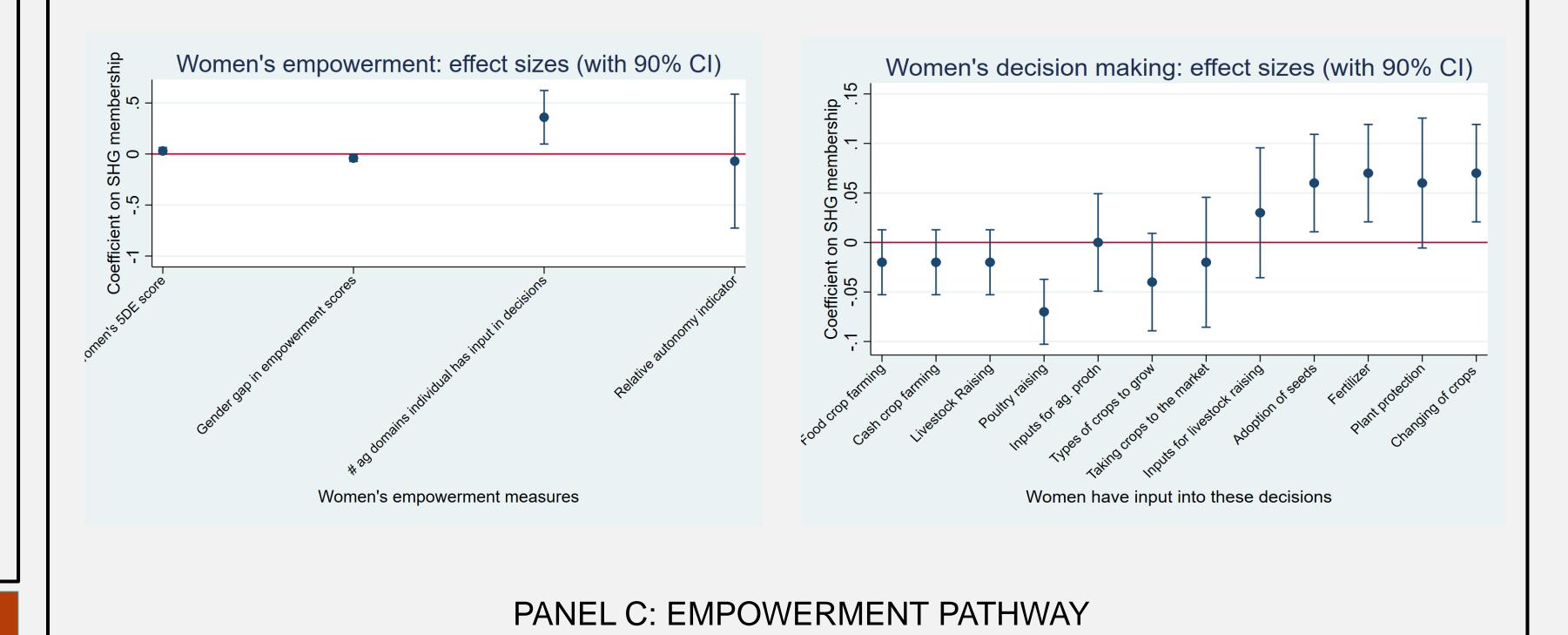
# RESULTS



#### PANEL A: AGRICULTURE PATHWAY

Dependent variable:	Respondent woman has a bank account	HH took loan in last 12 months	Total household expenditure on food in last 7 days (INR)	Total household expenditure on durables in last one year (INR)
	(1)	(2)	(3)	(4)
Woman belongs to SHG	0.15***	0.16***	-8.75	5157.29
	(0.03)	(0.03)	(20.58)	(3583.52)
N	950	950	950	950
Mean	0.45	0.23	432.48	18049.26

PANEL B: FINANCIAL PATHWAY



### **DATA**

- Cross-sectional primary data from 8 districts in 5 states of eastern and central India
- ❖ Two blocks purposively selected in each district both receiving PRADAN's livelihood interventions
- were selected from each village

  The achieved sample size was 1617 women from 80 villages in 16 blocks

❖ 5 villages from each block, and 20 ever-married women between 15 and 49

- The achieved sample size was 1617 women from 80 villages in 16 blocks across 8 districts.
- Our survey collected data on
  - demographic and socioeconomic characteristics
  - participation in women's collectives
  - receipt of agricultural information
  - cropping practices in the two seasons prior to the survey
  - women's empowerment in agriculture, as measured by the WEAI.

# CONCLUSION

- ❖ We find evidence that SHG membership increases women's access to information, their ability to make decisions related to agriculture, their bank account ownership and their ability to take a loan
- ❖ However, we do not find any evidence of impact on agricultural practices such as the number of crops grown, diversity across seasons, or the share of crops marketed
- While SHGs may improve information provision and women's role in agricultural decision-making, other constraints might be hindering progress
- These could include income constraints, limited market access, social norms and traditions and women's domestic responsibilities
- ❖ By identifying the gap between knowledge and practice along the SHG impact pathways, our work suggests new areas for future SHG programming and policy research.