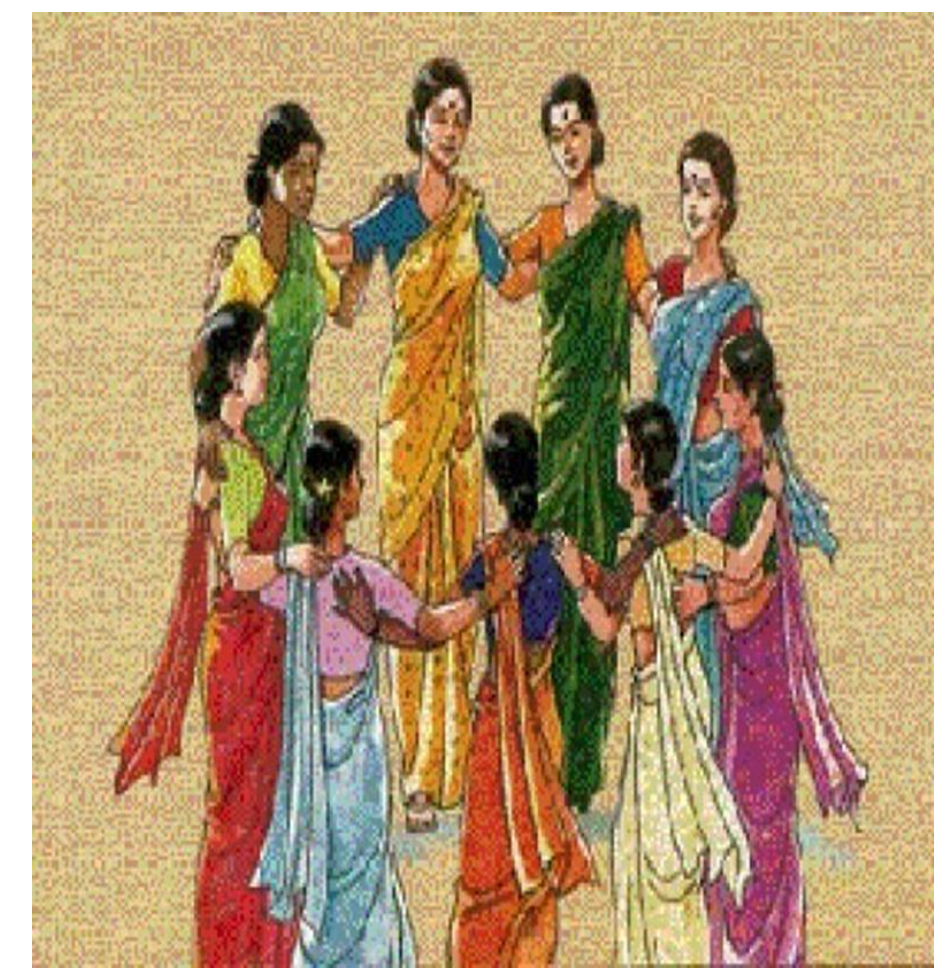


INTRODUCTION

- Women's economic empowerment is critical for achieving gender equality, poverty eradication, and sustainable development.
- The social movements literature suggests that women's agency and sense of self-worth is enhanced by participation in collective action.
- Emphasis on forming Self-Help Groups for enhancing women's empowerment by inducing behavioral changes in savings habit and supporting livelihood generation activities.



MULTI-DIMENSIONAL BARGAINING POWER

- Decision making (participatory)
 - What to cook on a daily basis
 - Expensive purchases
 - Decisions concerning children
 - How many children to have, what to do when a child falls sick, to whom your children should marry
- Eating order
- Veiling practices
- Name on bank account
- Political engagement
- Work participation



≠ Women may be empowered in one area but not in others..

DATA

- India Human Development Survey (2004-5 and 2011-12)
- Sample: panel of 16,878 married women residing in rural India, aged 20 to 65.

METHODOLOGY

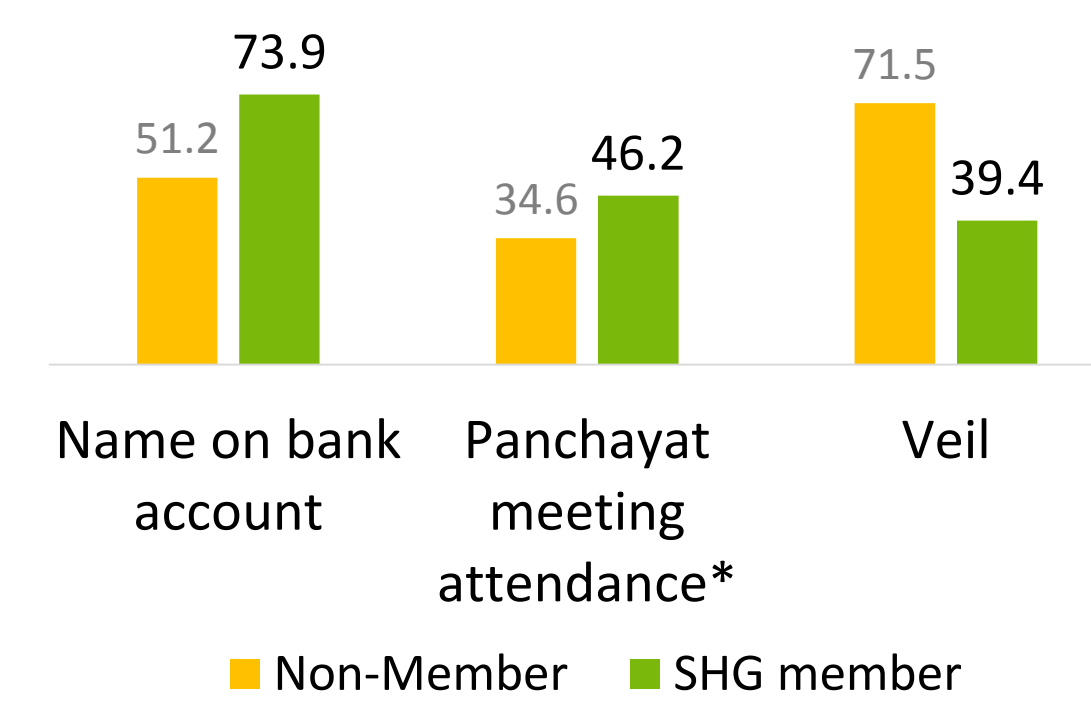
- Estimation Method:** An endogenous (probit-probit / probit-linear) treatment model, standard errors robust to heteroscedasticity. Observations weighted to indicate population estimates
- Dependent variable:** various measures of women's bargaining power.
- Explanatory variables:** lagged dependent variable (2004-05), SHG membership, individual characteristics (age, years of education completed by self, years of education completed by spouse), and household characteristics (type of house (brick or mud walls), index of household asset (0-30), income earned by other household members, caste and religion group, village type (less or more developed), and state dummies).
- Treatment equation** captures the (binary) decision of joining an SHG.
- Excluded instrument accounting for self-selection:** total number of SHG members in the village (PSU) other than the respondent.

RESEARCH QUESTION

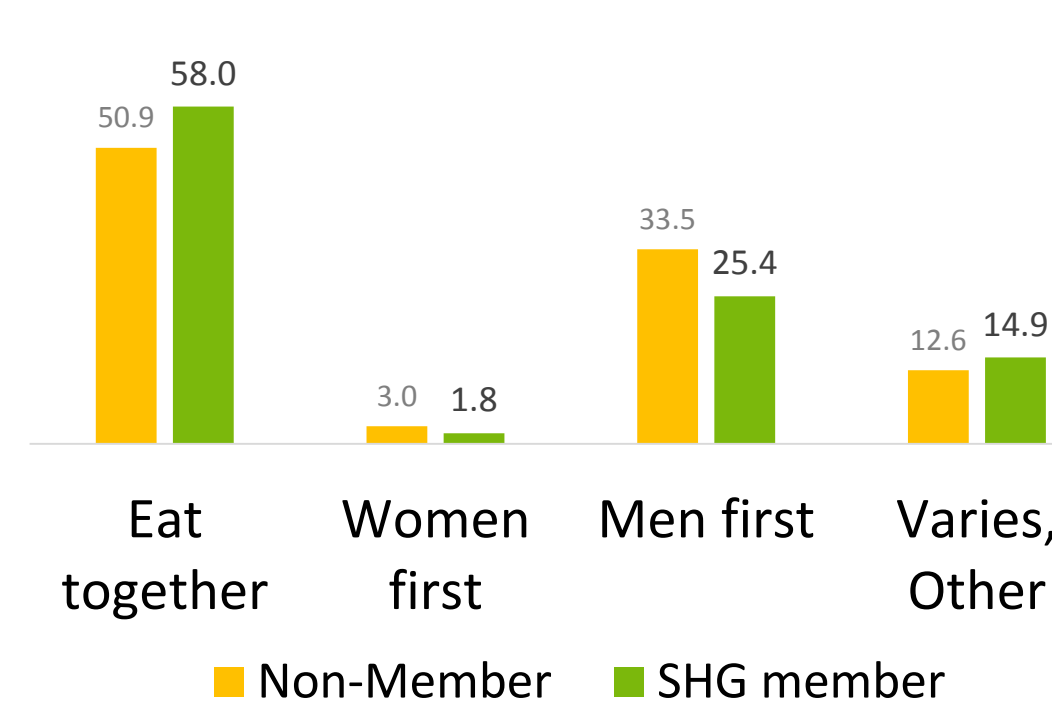
- What role do gender based social networks play in deconstructing gender asymmetries and enhancing bargaining power of women?
- What is the role of Self-Help Groups (SHGs) in enhancing bargaining power of married women?

WHY SHGs?

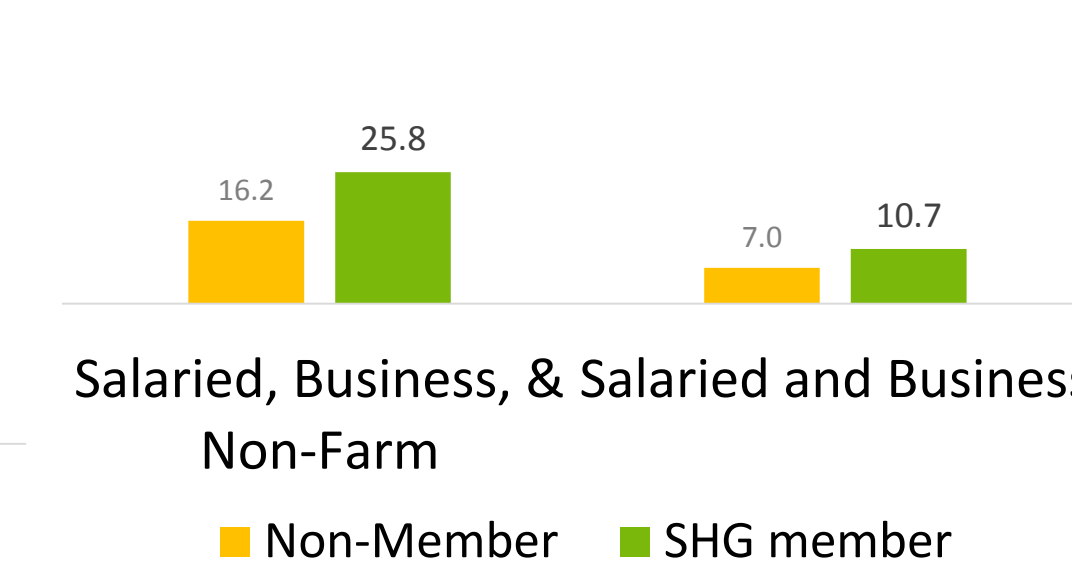
Name on bank account / Panchayat meeting attendance / Veil (%)



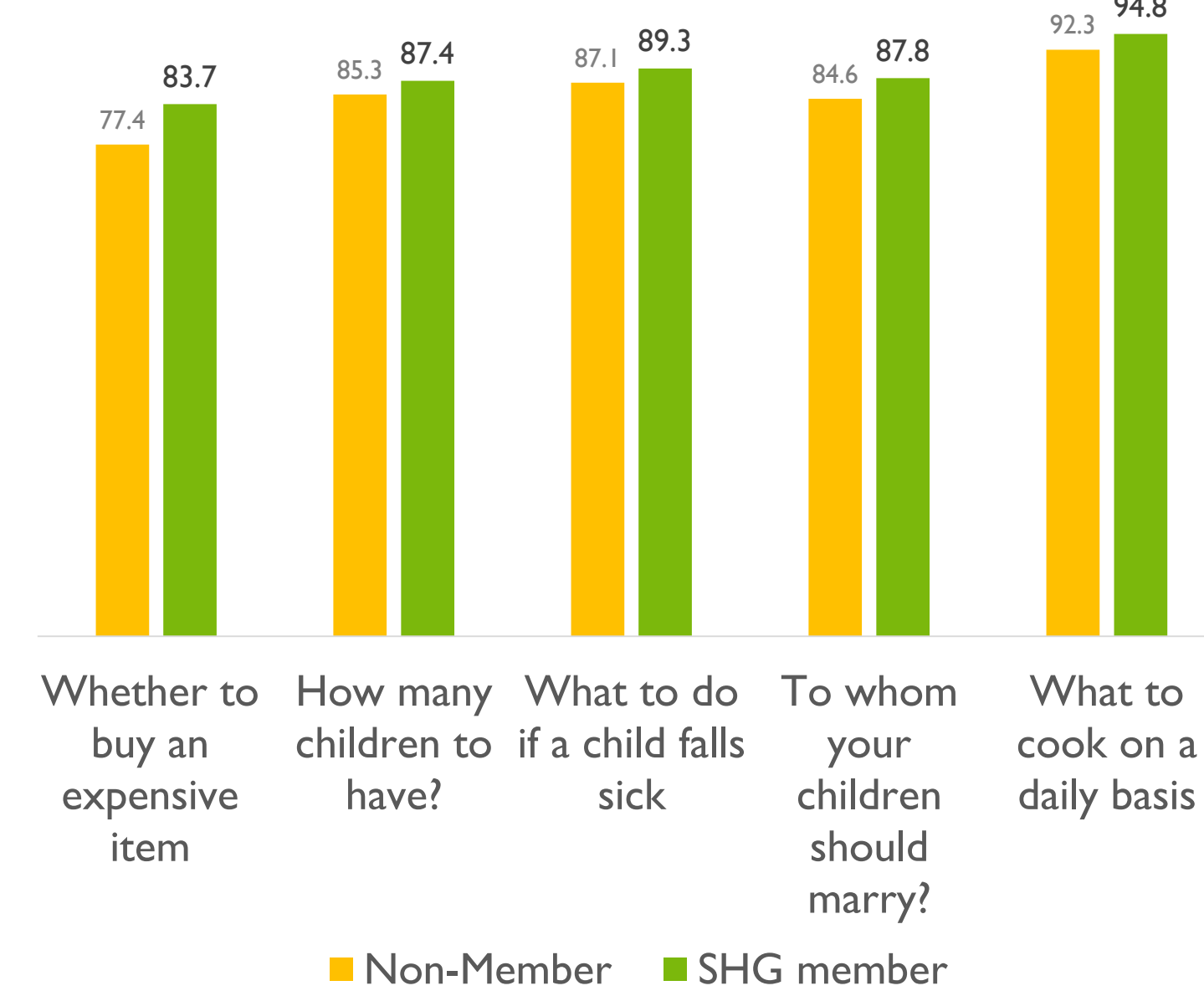
Family Meal Taking Practice (%)



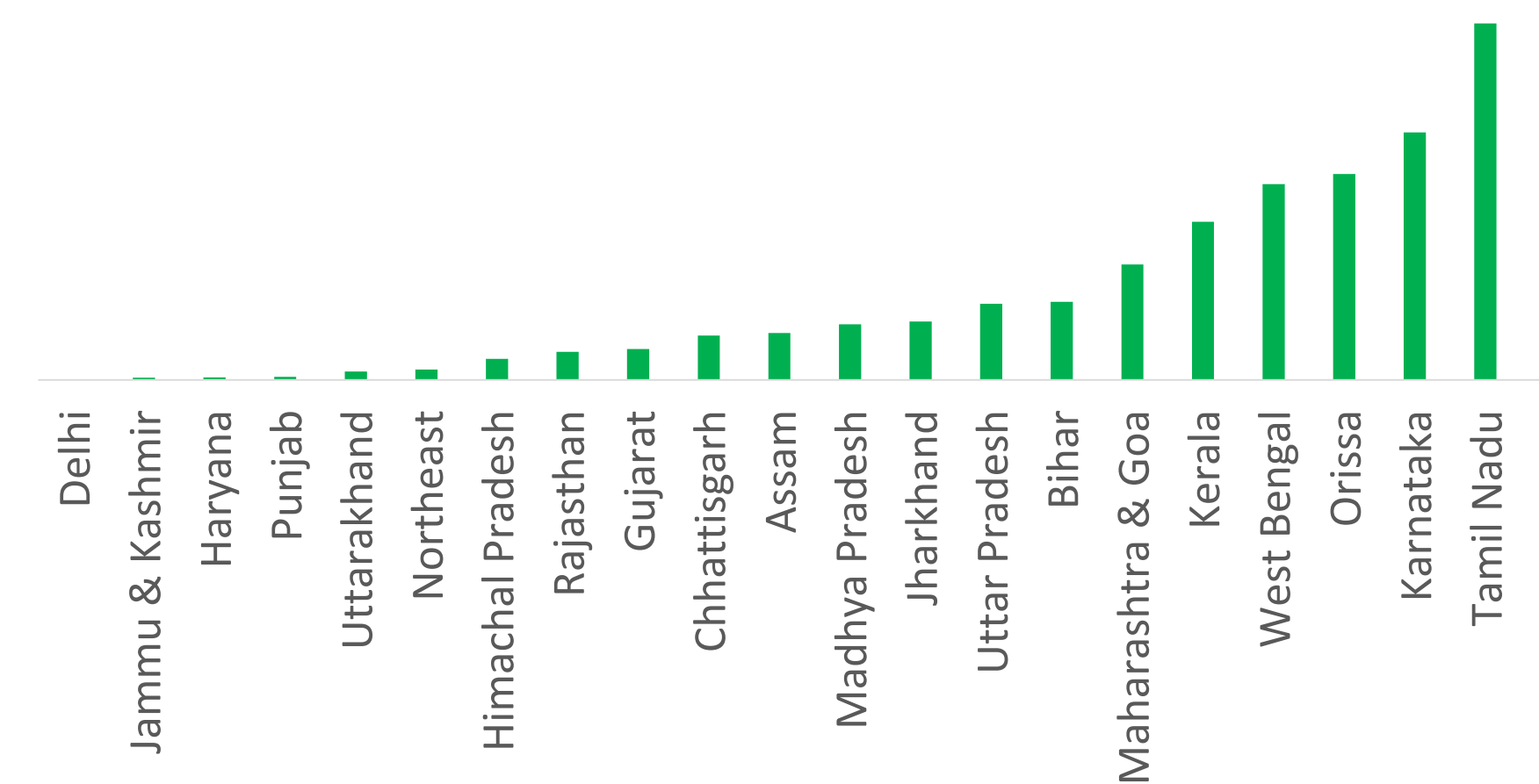
Work Participation (%)



Decision Making (Participatory) (%)



SHG membership across states (% of married women)



WHY SHGs?

- Village based community group, comprising 15-20 local women.
- Number of SHGs promoted under National Rural Livelihoods Mission (NRLM) was 2,820,967 (October 2016).
- Key to women empowerment and rural development
 - Access to larger pool of resources
 - Improve socio-economic status
 - Enhance self confidence, self esteem
 - Generate a sense of collective action



Training on banana fiber craft for Women Self Help Groups in Madurai District, TamilNadu.

WHO DECIDES? (INTER-HOUSEHOLD BARGAINING)

	Participatory Decision making (Some Say)				
	Whether to buy an expensive item	How many children to have?	What to do if a child falls sick	To whom your children should marry?	What to cook on a daily basis?
	I	I	III	IV	V
ATET (Avg. Treatment Effect on treated)	0.18**	0.02	0.05	0.09***	0.5*
ATE (Avg. Treatment Effect)	0.11***	0.04	0.07***	0.08***	0.05**
Instrument	0.10***	0.11***	0.11***	0.11***	0.11***
Test of Endogeneity Chi2 (2)	15.28	2.98	4.17	7.43	3.52
Prob. > chi2	0.00	0.22	0.12	0.02	0.17
N	15,146	14,697	14,354	14,065	15,242

Instrument: Number of SHG members in village excluding respondent
 ***, ** and * denotes the estimates are significant at 0.01, 0.05 and 0.1 respectively.

DECONSTRUCTING SOCIO-ECONOMIC BARRIERS

	Eating Order	Veil practice	Name on bank account ##	Attend public meetings called by panchayat	Work participation
	V	VI	VII	VIII	IX
ATET	0.11***	-0.47***	0.16***	0.2***	0.15***
ATE	0.07**	-0.47***	0.24***	0.32***	0.07**
Instrument	0.11***	0.11***	0.11***	0.11***	0.11***
Test of Endogeneity Chi2 (2)	7.24	241.18	5.09	30.96	27.82
Prob. > chi2	0.03	0.00	0.08	0.00	0.00
N	15,261	15,209	14,590	15,192	15,261

Corrected for selection bias

KEY FINDINGS

- SHG members are more likely to be bank account holder and participate in paid work (salaried and non-agricultural) and non-farm business activity.
- SHG members are also less likely to use veil or be the last one in the family to eat.
- They also have **some say** in (a) what to cook - bargaining within traditional gendered division of labor; (b) large expenditures; (c) to whom children should marry
- But**
- Not** in (a) how many children to have (b) what to do when a child is sick, **despite** shouldering greater caregiving responsibility within the family.