

Evidence on women's self-help groups under DAY-NRLM in India

Updated: October 2024

Note: A stocktake of empirical evidence on women's Self-Help Groups (SHGs) under NRLM in India, covering the period from 2019 to 2024. Any errors or omissions are the sole responsibility of the authors.

A similar compilation of World Bank resources on rural growth till 2020 is available [here](#).

1. Women improving nutrition through self-help groups in India: Does nutrition information help?

Year: 2024

Authors: Neha Kumar, Kalyani Raghunathan, Agnes Quisumbing, Samuel Scott, Purnima Menon, Giang Thai, Shivani Gupta, Carly Nichols, the WINGS study team

Abstract: Women's self-help groups (SHGs) are an important platform for reaching poor women in India. Despite SHGs' women-focused programming, evidence of the impact of SHG-based interventions on nutrition outcomes is limited, and most evaluations of nutrition interventions have not examined intermediate outcomes along the impact pathways or outcomes for women themselves. This paper evaluates the effectiveness of an integrated agriculture-nutrition intervention delivered through women's SHGs in five states in central and eastern India. The interventions involved the delivery of nutrition behavior change communication to groups through participatory approaches, community engagement around key issues, and the strengthening of collective organizations. Our analysis is based on three rounds of rich panel data on close to 2700 rural women and their households from eight districts in these five states and qualitative work from an accompanying process evaluation. Using difference-in-difference models with nearest neighbor matching methods, we present results on women's anthropometry and diet-related outcomes.

Link: <https://www.sciencedirect.com/science/article/pii/S0306919224001271>

2. Can women's self-help groups improve access to information, decision-making, and agricultural practices? The Indian case

Year: 2019

Authors: Kalyani Raghunathan, Samyuktha Kannan, Agnes R. Quisumbing

Abstract: 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. In India, however, the coverage of agricultural extension workers and the relevance of extension advice is poor. We investigate whether a women's self-help group (SHG) platform could be an effective way of improving access to information, women's empowerment in agriculture, agricultural practices, and production diversity. We use cross-sectional data on close to 1,000 women from five states in India and employ nearest-neighbor matching models to match SHG and non-SHG women along a range of observed characteristics. We find that participation in an SHG increases women's access to information and their participation in some agricultural decisions, but has limited impact on agricultural practices or outcomes, possibly due to financial constraints, social norms, and women's domestic responsibilities. SHGs need to go beyond provision of information to changing the dynamics around women's

participation in agriculture to effectively translate knowledge into practice.

Link: <https://onlinelibrary.wiley.com/doi/full/10.1111/agec.12510>

3. **A Quasi-Experimental Evaluation of a Nutrition Behavior Change Intervention Delivered Through Women's Self-Help Groups in Rural India: Impacts on Maternal and Young Child Diets, Anthropometry, and Intermediate Outcomes**

Year: 2022

Authors: *Samuel Scott, Shivani Gupta, Purnima Menon, Kalyani Raghunathan, Giang Thai, Agnes Quisumbing, Vandana Prasad, Aditi Hegde, Avijit Choudhury, Madhu Khetan, Carly Nichols, and Neha Kumar*

Abstract:

Background: Women's self-help groups (SHGs) have become one of the largest institutional platforms serving the poor. Nutrition behavior change communication (BCC) interventions delivered through SHGs can improve maternal and child nutrition outcomes.

Objectives: The objective was to understand the effects of a nutrition BCC intervention delivered through SHGs in rural India on intermediate outcomes and nutrition outcomes.

Methods: We compared 16 matched blocks where communities were supported to form SHGs and improve livelihoods; 8 blocks received a 3-y nutrition intensive (NI) intervention with nutrition BCC, and agriculture- and rights-based information, facilitated by a trained female volunteer; another 8 blocks received standard activities (STD) to support savings/livelihoods. Repeated cross-sectional surveys of mother-child pairs were conducted in 2017–2018 ($n = 1609$ pairs) and 2019–2020 ($n = 1841$ pairs). We matched treatment groups over time and applied difference-in-difference regression models to estimate impacts on intermediate outcomes (knowledge, income, agriculture/livelihoods, rights, empowerment) and nutrition outcomes (child feeding, woman's diet, woman and child anthropometry). Analyses were repeated on households with ≥ 1 SHG member.

Results: Forty percent of women were SHG members and 50% were from households with ≥ 1 SHG member. Only 10% of women in NI blocks had heard of intervention content at baseline. Knowledge improved in both NI and STD groups. There was a positive NI impact on knowledge of timely introduction of animal-sourced foods to children ($P < 0.05$) but not on other intermediate outcomes. No impacts were observed for anthropometry or diet indicators except child animal-source food consumption ($P < 0.01$). In households with ≥ 1 SHG member, there was a positive NI impact on child unhealthy food consumption ($P < 0.05$).

Conclusions: Limited impacts could be due to limited exposure or skills of volunteers, and a concurrent national nutrition campaign. Our findings add to a growing literature on SHG-based BCC interventions and the conditions necessary for their success.

Link: https://www.researchgate.net/publication/359892089_A_Quasi-Experimental_Evaluation_of_a_Nutrition_Behavior_Change_Intervention_Delivered_Through_Women's_Self-Help_Groups_in_Rural_India_Impacts_on_Maternal_and_Young_Child_Diets_Anthropometry_And_Interm

4. **Scale and Sustainability: The Impact of a Women's Self-Help Group Program on Household Economic Well-Being in India**

Year: 2023

Authors: *Kalyani Raghunathan, Neha Kumar, Shivani Gupta, Giang Thai, Samuel Scott, Avijit Choudhury, Madhu Khetan, Purnima Menon & Agnes Quisumbing*

Abstract: Microfinance groups are a prominent source of small-scale rural credit in many developing countries. In India, evidence of the impact of the now ubiquitous women-only savings and credit self-help groups (SHGs) on household consumption and asset accumulation is inconclusive and based on small-scale interventions. Further, little is known about the sustainability of impacts at scale. We use panel data on close to 2500 households from five states in India to estimate the impact of SHG membership on household expenditure and asset ownership. Over four years, we find small but significant impacts of SHG membership on household expenditure and livestock ownership. Membership duration has a modest effect, suggesting that initial impacts may taper off as the program scales up, though small sample sizes limit our ability to draw inferences. Accompanying evidence on pathways is compelling; related work shows that SHG participation improves information, empowerment, and access to entitlements. While the direct impacts of SHG membership may not suffice to fill gaps in access to credit faced by the rural poor, impacts along these additional pathways could intensify the benefits of these groups.

Link: <https://www.tandfonline.com/doi/pdf/10.1080/00220388.2022.2154151>

5. **An Indian Enigma? Labour Market Impacts of the World's Largest Livelihoods Program**

Year: 2023

Authors: *Ashwini Deshpande; Shantanu Khanna; Daksh Walia*

Abstract: We examine the labour market impacts of the largest livelihoods programs in the world, India's Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM). A key aspect of this program is to mobilize rural women into self-help groups (SHGs). We combine administrative data on SHG membership across districts in India with survey micro-data on labour force and employment outcomes of rural women between 2011 and 2019. Using a generalized difference-in-differences approach, we find that SHG membership is positively associated with labor force participation and employment of rural women. We also find evidence that SHG membership is associated with a shift towards self-employment and a crowd-out of casual work among the employed. Our supplementary analysis based on large primary survey data from Maharashtra allows us to examine the relationship between SHG membership and economic activity at the individual level. This confirms our main results of a positive association between SHG membership and economic activity. Further, we show that longer duration of SHG membership is associated with higher participation rates.

Link: <https://www.econstor.eu/bitstream/10419/273459/1/GLO-DP-1311.pdf>

6. **Effect of sharing health messages on antenatal care behavior among women involved in microfinance-based self-help groups in Bihar India**

Year: 2020

Authors: *Monika Walia, Laili Irani, Indrajit Chaudhuri, Yamini Atmavilas & Niranjana Saggurti*

Abstract:

Background: Bihar state in India has one of the highest rates of maternal and infant mortality in South Asia. Microfinance-based self-help groups (SHGs), involving rural women, are being utilized to improve maternal and child health practice and reduce mortality. SHG members receive information on key maternal and child health practices as well as encouragement for their practice. This study measures the association of health messaging to SHG members with their antenatal care (ANC) behaviors.

Methods: The study was conducted in eight districts of Bihar in 2016. A three-stage cluster sampling design (with a random selection of blocks, villages, and SHGs) selected the sample of 1204 SHG members who had an infant child; of these, 597 women were members of SHGs that received

dedicated sessions on health messages, while 607 women belonged to SHGs that did not. To examine the impact of the health intervention on ANC practice, radius caliper method of propensity score matching controlled for various socio-demographic characteristics between the two groups.

Results: Most of the interviewed women (91.5%) belonged to a scheduled caste or tribe. Nearly 44% of SHG members exposed to the health intervention were engaged in some occupation, compared to 35% of those not exposed to the intervention. After matching unexposed SHG women with exposed SHG women, no significant differences were found in their socio-demographic characteristics. Findings suggest that exposure to a health intervention is associated with increased likelihood of at least four ANC visits by SHG women (ATE = 7.2, 95% CI: 0.76–13.7, $p < 0.05$), consumption of iron-folic acid for at least 100 days (ATE = 8.7, 95% CI: 5.0–12.5, $p < 0.001$) and complete ANC (ATE = 3.6, 95% CI: 2.3–4.9, $p < 0.001$), when compared to women not exposed to the health intervention.

Conclusions: The study shows that sharing health messages in microfinance-based SHGs is associated with significant increase in ANC practice. While the results suggest the potential of microfinance-based SHGs for improved maternal health services, the approach's sustainability needs to be further examined.

Link: <https://ghrp.biomedcentral.com/articles/10.1186/s41256-020-0132-0>

7. Learning together: Experimental evidence on the impact of group-based nutrition interventions in rural Bihar

Year: 2023

Authors: *Kalyani Raghunathan, Neha Kumar, Shivani Gupta, Tarana Chauhan, Ashi Kohli Kathuria, Purnima Menon*

Abstract: India accounts for a large proportion of the global prevalence of maternal and child undernutrition, and recent trends have renewed the call for large-scale concerted efforts to improve outcomes. With their reach to millions of rural Indian women, self-help groups (SHGs) offer a possible solution. We provide evidence from a cluster-randomized controlled trial in the state of Bihar of the impact of a health and nutrition intervention that provided behavior change communication to SHG members and worked to strengthen utilization of services. Over the course of 2.5 years, the intervention resulted in a 7% increase in the number of food groups consumed by children and a 30% increase in the proportion of women achieving minimum dietary diversity but had no impact on women's body mass index or child underweight and wasting. Both knowledge and adoption of key behaviors along the impact pathway improved as a result of the treatment. SHGs certainly have the potential to effect social change and accelerate improvements in maternal and child health and nutrition outcomes, but in resource-constrained settings such as these, information-only interventions delivered through these platforms will likely have limited impact.

Link: <https://www.sciencedirect.com/science/article/pii/S0305750X23000852>

8. Labor and Welfare Impacts of a Large-Scale Livelihoods Program Quasi-Experimental Evidence from India

Year: 2019

Authors: *Vivek Pandey, Abhishek Gupta and Shivani Gupta*

Abstract: Improving the livelihoods of poor households and transitioning more women back to the labor force is a major challenge in South Asia. Self-employment promoted through women's groups has often been cited as a promising intervention towards this end. However, the evidence on the impact of such programs on household income and labor outcomes is limited, especially for government programs like

the National Rural Livelihoods Mission in India. This study aims to provide empirical evidence on the welfare impacts of an “intensive approach” adopted under this program. The data for the study come from 4,316 household surveys in 727 villages. The study uses matching methods with the population and socioeconomic census, as well as an instrumental variable approach to construct a retrospective control group. The analysis finds that the program has been able to achieve its primary objective of improving livelihoods by transitioning more women into work. The program has also expanded access to credit, increased the proportion of savings, and reduced interest rates on credit for rural households. This is the first study to estimate the annual income effects of a government-run rural livelihoods program in India, and it shows significant increases in median income across the sample. The results for 30th, 40th, and 75th percentiles are also large and significant. However, the study did not find significant average treatment effects for income. Contrary to previous studies, this study finds weaker impacts on assets, except for livestock.

Link: <https://openknowledge.worldbank.org/server/api/core/bitstreams/ca8f4e0a-86e3-558d-b9f6-b25bc8e11a18/content>

9. Can Multi-Sectoral Development Interventions Boost Livelihoods and Women's Labor Supply? Evidence from NRLM in India

Year: 2022

Authors: *Vivek Pandey and Abhishek Gupta*

Abstract: Diversifying household livelihoods and increasing women's labor force participation is a major developmental challenge in South Asia. Multi-sectoral development approaches can provide better economic opportunities and women's employment simultaneously. This study provides evidence on the livelihoods and women's labor supply impacts of the National Rural Livelihoods Mission (NRLM), a \$5.1 billion livelihoods initiative. The study matches primary data from 4,202 households and 726 villages using the 2011 Population Census and the 2012 Socio-Economic and Caste Census. The instrumental variable estimates suggest that participation in NRLM is associated with an improvement in the number of household livelihoods by 0.707, livelihood diversification by 0.13 σ , and women's working participation rate (WPR) by 15.4 percent. The study identifies two sets of channels, namely, formation of productive assets and access to formal credit, through which NRLM influenced livelihoods and women's WPR. Heterogeneous program effects suggest that women in socially and economically deprived households benefitted most.

Link: <https://www.tandfonline.com/doi/full/10.1080/13545701.2022.2037684>

10. Relief from usury: Impact of a self-help group lending program in rural India

Year: 2021

Authors: *Vivian Hoffmann, Vijayendra Rao, Vaishnavi Surendra, Upamanyu Datta*

Abstract: Provision of low-cost credit to the poor through self-help groups (SHGs) has been embraced as a key poverty-reduction strategy in developing countries, but evidence on the impact of this approach is thin. Using a randomized program rollout over 180 panchayats, we evaluate the impact of a government-led SHG initiative in the Indian state of Bihar. Two years after the start of the program, we find a dramatic increase in SHG membership, borrowing from SHGs, and a corresponding decline in the use of informal credit. Fewer informal lenders are operating in treatment villages, and those who do charge lower interest rates. While these credit market impacts could lead to substantial improvements in economic well-being over time, the short-run impact of the program on such outcomes is modest.

Link: <https://www.sciencedirect.com/science/article/pii/S0304387820301425>

11. The Power of the Collective Empowers Women: Evidence from Self-help Groups in India

Year: 2021

Authors: *Neha Kumar, Kalyani Raghunathan, Alejandra Arrieta, Amir Jilani, Shinjini Pandey*

Abstract: Women's groups are important rural social and financial institutions in South Asia. In India, a large majority of women's groups programs are implemented through self-help groups (SHGs). Originally designed as savings and credit groups, the role of SHGs has expanded to include creating health and nutrition awareness, improving governance, and addressing social issues related to gender- and caste-based discrimination. This paper uses panel data from 1470 rural Indian women from five states to study the impact of SHG membership on women's empowerment in agriculture, using the project-level Women's Empowerment in Agriculture Index (pro-WEAI) and the abbreviated Women's Empowerment in Agriculture Index (A-WEAI). Because SHG membership was not randomized and women who self-select to be SHG members may be systematically different from non-members, we employ nearest neighbor matching methods to attribute the impact of SHG membership on women's empowerment in agriculture and intrahousehold inequality.

Our findings suggest that SHG membership has a significant positive impact on aggregate measures of women's empowerment and reduces the gap between men's and women's empowerment scores. This improvement in aggregate empowerment is driven by improvements in women's scores, not a deterioration in men's. Greater control over income, greater decision-making over credit, and (somewhat mechanistically, given the treatment) greater and more active involvement in groups within the community lead to improvements in women's scores. However, impacts on other areas of empowerment are limited. The insignificant impacts on attitudes towards domestic violence and respect within the household suggest that women's groups alone may be insufficient to change deep-seated gender norms that disempower women. Our results have implications for the design and scale-up of women's group-based programs in South Asia, including the possibility that involving men is needed to change gender norms.

Link: <https://www.sciencedirect.com/science/article/pii/S0305750X21001947>

12. Can weak ties create social capital? Evidence from Self-Help Groups in rural India

Year: 2021

Authors: *Ashwini Deshpande and Shantanu Khanna*

Abstract: The "strength of weak ties" has been established in the context of labour market outcomes, with theoretical and empirical investigation showing how weak ties lead to an increase in mobility and job opportunities. The impact of weak ties on community organisation is less well understood. We contribute to this literature by investigating if weak ties, generated via membership of livelihood programmes, can lead to the creation or enhancement of social capital. Based on data from one of the largest independent primary surveys for India, we find that participation in self-help groups had little impact on livelihoods, but led to the creation of significant social capital, as measured by indicators related to personal efficacy and collective action. We use Entropy Balancing to estimate mean effects to tackle the problem of non-random selection into the programme. In contrast to the bulk of existing evidence on livelihood programmes that is based on small samples, our large sample size and innovative survey design allow us to detect a larger number of effects with greater certainty. We argue that the social capital generated by the programme is a significant positive impact (even though the main target of the programme is to strengthen livelihoods), as it strengthens the process of women's

empowerment.

Link: <https://www.sciencedirect.com/science/article/abs/pii/S0305750X21001467>

13. 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

Year: 2019

Authors: *Neha Kumar, Kalyani Raghunathan, Alejandra Arrieta, Amir Jilani, Suman Chakrabarti, Purnima Menon, Agnes R. Quisumbing*

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.

Link: <https://www.sciencedirect.com/science/article/pii/S0305750X18303553>

14. Unheard voices: The challenge of inducing women's civic speech

Year: 2019

Authors: *Nethra Palaniswamy, Ramya Parthasarathy, Vijayendra Rao*

Abstract: Deliberative institutions have gained popularity in the developing world as a means by which to make governance more inclusive and responsive to local needs. However, a growing body of evidence suggests that persistent gender inequality may limit women's ability to participate actively and influence outcomes in these forums. In response, policy makers have tried to induce women's participation by leveraging the group-based format of self-help groups, which can build women's social capital and develop their sense of political efficacy and identity. This paper evaluates the impact of one such intervention, known as the Pudhu Vaazhvu Project, on women's civic participation in rural Tamil Nadu. Using *text-as-data* methods on a matched sample of transcripts from village assembly meetings, the analysis finds that the Pudhu Vaazhvu Project significantly increases women's participation in the *gram sabha* along several dimensions—meeting attendance, propensity to speak, and the length of floor time they enjoy. Although women in the Pudhu Vaazhvu Project villages enjoy greater voice, the findings suggest that this intervention may shift discourse away from the organic topics raised by citizens and towards project-specific activities. Given the finite amount of time to conduct local assemblies, this may have the perverse effect of crowding out discussion of issues that are broadly relevant to the community.

Link: <https://www.sciencedirect.com/science/article/abs/pii/S0305750X18303930?via%3Dihub>