

Role of Self-Help Groups in Economic Empowerment of Women in India: An Overview

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Abstract: The onset of globalization has unfurled newer avenues for women's economic development and participation, yet it has also presented certain challenges to the fruition of the opportunities. It is often perceived that in countries like India traditional societal norms and structural inequalities have to a large extent limited the realization of economic opportunities by women. However the pace of interconnectedness and interdependence induced by globalization has initiated shifts towards greater inclusion and empowerment. Empowerment endows women to gain the credibility towards bright and prosperous future, therefore, it is the progress that entails the induction of the facets of power and authority to women. Women's economic empowerment, more particularly, involves the ability to participate substantially in economic life, to have considerable control over economic resources and reap benefits from economic activities. It is crucial for achieving gender equality, reducing poverty, and fostering economic growth. Moreover, economic empowerment of women leads to better outcomes in health, education, and overall well-being for families and communities. Globally, the economic empowerment of women is being considered as a vital component of sustainable development and acts as a relevant catalyst inducing considerable transformations and changes in the social and economic fronts. International organizations like the United Nations and the World Bank advocate for gender equality and women's economic empowerment through various programmes and policies. It is observed globally that countries with high gender equality in the workplace tend to have stronger economies and higher standards of living.

India has made significant strides in the field of women's economic empowerment. The government has adopted multifarious initiatives like the Pradhan Mantri Mudra Yojana with the aim to provide financial support to women entrepreneurs. Additionally, policies promoting education and skill development have intensified the extent of women's participation in the workforce. The rise of the digital economy and e-commerce has also opened up new vistas for women to get engaged in entrepreneurial activities from home. It is pertinent to underscore that despite progress, numerous challenges jeopardise the prospect of accomplishment by the women. In India women often have to confront cultural and societal barriers that do hinder their economic participation. The prevailing disparities in the areas of education, healthcare, and access to financial resources act as impediments to the optimum utilization of the opportunities. The private sectors, which employ a significant number of women, is often characterized pursuing a policy of gender inequalities or discrimination wherein the women workforce are meted out with certain predicaments like low wages, poor working conditions, and a lack of social security. Women do encounter similar issues, including wage gaps, underrepresentation in leadership positions, and limited access to credit and markets in other countries as well. Gender-based violence and discrimination further exacerbate these challenges thereby restricting women's ability to work and thrive economically.

To overcome these challenges there is an imperative of a multi-pronged approach that underlines the efficacy of education and skill development programmes as the foundational elements for empowering women economically. The availability of quality education and training facilities shall equip the women with the knowledge and competence required for gainful employment and entrepreneurship. In this backdrop it may be asserted that access to finance may attribute as crucial factor to the empowerment of women. It is observed that the microfinance institutions and self-help groups have played a pivotal role in providing women with the capital needed to start and grow businesses. The application of digital technologies apart from innovative stances by the government may widen the spectre of women's accessibility to financial services and markets, particularly in developing countries like India. The thrust of this study is to appraise the role of the Self-Help Groups (SHGs) in inculcating a sense of autonomy, financial security in addition to collective cohesion and strength among women accruing a positive shift to the existing gender dynamics and socio-economic structures in a country like India.

Key Words: Women's economic empowerment, globalization, self-help groups, gender inequalities, financial security.

1. INTRODUCTION :

The concept of economic empowerment for women, particularly within the context of India and the broader globalized world, is a multifaceted issue that has gained increasing attention in recent decades. Economic empowerment of women is considered to be immensely crucial for sustainable development and equitable growth. Within the larger purview of a rapidly globalizing world it becomes imperative to explore the varied dimensions as well as the implications of globalization on women's economic empowerment, particularly in developing countries like India. For the purpose of reaping the fruits of globalization the challenges implicit in the process mandate to be efficiently dealt with by the people of India. Through the analysis of the dynamics of the intersection of gender, economy and the outcomes of globalization, we aim to decipher the transformative potential of empowering women economically and the persisting obstacles as well. The multifaceted attributes of economic empowerment of women in India do not really remain confined within a restricted arena but do enable women to have a wider understanding of their identity and power in all spheres of life thereby assessing both the opportunities and the challenges the globalization unfolds. It may be asserted that economic empowerment provides greater access to knowledge and resources to women, endows increased ability and autonomy in decision-making process, greater potential to plan their lives, more management capacity over the circumstances influencing their lives, and relative discretion to practise the prevalent customs and beliefs. It encompasses a wide array factors, including financial independence, access to education, property rights, and participation in the labour market. In the context of India economic empowerment is intricately associated with the broader socio-economic challenges encountered by women, including those of poverty, discrimination, and cultural constraints.

Women empowerment therefore is considered to be a process in which women manage to gain a greater stake over human and intellectual resources like knowledge, information, ideas, and material or financial resources like money and autonomy over decision-making as well as they adopt the aptitude to play a vital role in the development of community, society and the nation. Self Help Groups (SHGs) act as a pertinent mechanism towards empowering women thereby imparting them with the potential to act prominently in economic and social sphere as it is presumed that the socioeconomic empowerment of women will foster the overall development of the society and the country. It is pertinent to underscore that the evolution of SHGs in India is closely intertwined with the country's broader economic developmental goals focusing on poverty alleviation, financial inclusion and social empowerment.

2. LITERATURE REVIEW :

The role and relevance of SHGs in empowering India's women are considerably well-explored and literature on the significance of SHGs in inculcating a sense of autonomy, financial security as well as developing the socio-economic structures in democratic countries happens to be quantitatively substantial. An attempt has been made to review the literature from the developmental and interdependence aspects:

Jahan, Raihana Akter and Reza Hasan Mahmud (2002). Source of Women's Empowerment in Bangladesh: An Analysis. Quarterly Journal of Bangladesh Public Administration Training Centre, Vol. 23, pp. 45-54 argue that women's empowerment is the most important and pronounced issue of the present world. It is important for women's development and a prime step to face the broader problems of the world. The empowerment of 2 women is to develop women's potential to control to a greater extent their own lives, positions, and environment.

Jahan and Mahmud (2002) attempt to reveal the sources of women's empowerment. They collected data from purposively selected personnel of the society through specific questionnaires and observed that all the respondents have accepted women's education as the prime source of women empowerment. Other important sources are intelligence, personality, ability to participate in the decision-making process.

Hossain, M. K. (2000). The Impact of Participation of Rural Poor Women in Credit Programs and Contraceptive Use Status. SUST (Shahjalal University of Science & Technology) Studies, Vol. 3, No. 1, pp. 37-50 examined the impact the participation of rural poor women in credit programs had on contraceptive use and women's empowerment. He concludes that the decision-making in family matters, mobility status, and access to credit

activities by poor women are important determinants for contraceptive use. The NGO members involved with credit activities are generally more exposed to modern ideas and views; hence, they are more likely to use contraceptives. Independent earnings by women give them a higher status in the family and as a result of that, the husband-wife interaction in decision-making increases.

Pitt, Mark M.; Shahidur R. Khandker; and Jennifer Cartwright (2006). Empowering Women with Micro Finance: Evidence from Bangladesh. *Economic Development and Cultural Change*, Vol. 54, No. 4, pp. 791-831 analyze the impact of microcredit on women's empowerment based on a large household survey conducted in 1998–99, which included a special module on women's empowerment. They find (p. 817) that their “results are consistent with the view that women's participation in micro-credit programs helps to increase women's empowerment.”

Chattopadhyay, R. and E. Duflo (2001): “Women's Leadership and Policy Decisions: Evidence from a Nationwide Randomized Experiment in India”, Indian Institute of Management, Calcutta and Department of Economics, MIT, and NBER, is an important contribution to women's empowerment in the context of India. The authors used a policy of political reservation for women in India to study the impact of women's leadership on policy decisions. They found that women were more likely to participate in policy making process if the leader of the village community happened to be a woman.

Mishra, S.K. and P. Nayak (2010): “Facets and Factors of Human Development in Tripura” in P. Nayak (ed.) *Growth and Human Development in North-East India*, Oxford University Press, New Delhi, pp.281-296. emphasized how education plays a central role in human development; the other two components– health and income - are dependent on educational development. Education permits a person to inherit the wealth of knowledge amassed over generations. It also makes a person more acceptable and productive.

The afore-mentioned plethora of literature do not take an analytical understanding of the role of SHGs in signifying the role of women in development of the society. Therefore, the thrust of this study is to apprise the potentialities and the limitations of the SHGs and unfolds certain findings advocating its pertinence in empowering women, which is the basic objective of this research.

3. Objectives :

- This study is oriented to assess the role of the Self-Help Groups (SHGs) in inculcating a sense of autonomy, financial security in addition to collective cohesion and strength among women in a democratic country like India.
- This article seeks to explore to what extent these SHGs accrue a substantive dimension or shift to the existing gender dynamics.
- The focus is also to appraise the relevance of these SHGs in developing the socio-economic structures in a country like India.

4. METHODOLOGY :

In order to have a detailed understanding on the afore mentioned dynamics, both qualitative and quantitative data have been adopted. Analytical studies of literatures, official documents, relevant books, magazines, journals, publications, articles published in journals, newspapers have been pursued. To substantiate proper understanding and analysis efforts were given on interviews with academicians, students, experts in this arena. for this article, i used secondary sources.

5. Findings :

- The imparting of substantial significance on education, legal reforms, financial inclusion and changing societal norms enables India to accrue more inclusive and equitable economic landscape for women.

- Development and the empowerment of women economically are both moral and strategic imperatives for a democratic country like India's overall development in this globalized world.
- The integration of the Indian economy into the global market along with providing new opportunities for women to participate in economic activities has unfurled wider adversities inherent in structural inequalities and socio-cultural norms. Therefore, economic empowerment for women in this context mandates efficient approach that addresses to these complexities.
- In a country like India, women participation is essential for the country to realize its economic potential in this globalized world. An analysis of the pertinence of the SHGs is imperative in the midst of accelerating socio-economic diversities as the SHGs underscore a symbiosis between the empowering of women and a country's destiny or future prospect.

6. Role of SHGs in India: An Analysis

Post-independent India has experienced significant policy shifts aimed at women's empowerment. Initiatives like the establishment of the National Commission for Women and various legislative measures sought to enhance women's rights and participation in the workforce. However, the real transformative impact became palpable with the advent of globalization in the late 20th century. It is to be ascertained that the process of globalization has expanded the spectre of progress and advancement for women in Indian society. The IT sector in India exemplifies the degree of development engendered by the globalization in order to empower women. With a number of amenities like flexible work environments and progressive policies, companies like TCS, Infosys and Wipro have to a large extent provided their women employees with the credibility and competence to develop themselves. These opportunities have not only provided financial independence but also contributed to confronting the existing traditional gender norms and practices. Globalization has inevitably harboured the access to quality education and skill development programmes. Access to global markets, coupled with microfinance institutions (MFIs) like the Self Employed Women's Association (SEWA), has empowered women to start and scale their own businesses. These enterprises range from traditional crafts to tech start-ups rendering significant contribution to household incomes and community development.

The inception of the concept of SHGs in India may be traced back to the 1970s, influenced by global models of microfinance and community-based development. The early experiments were largely driven by the NGOs and community organizations primarily emphasizing on promoting savings among rural women and providing small loans for income-generating activities. Realizing the merits and competence of the SHGs the Indian government with considerable support from international organizations like the World Bank and IFAD, started adopting the measures of furthering the SHGs as part of rural development programs. The Integrated Rural Development Program (IRDP) and the National Bank for Agriculture and Rural Development (NABARD) have played pertinent roles in mainstreaming SHGs by providing financial assistance and training. The expansion and consolidation of the SHGs can be discerned from a number of governmental initiatives and a milestone in the history of SHGs was the launching of the SHG-Bank Linkage Programme by NABARD in the year 1992. This significant endeavour steered to link SHGs with formal financial institutions enabling them to access the credit and the financial services. This enterprising overture started gaining momentum leading to the rapid expansion of the SHGs across the country, especially in southern states like Andhra Pradesh, Tamil Nadu and Karnataka.

The role of SHGs is relevant in India as they pertain to all-inclusive development surpassing geographical, cultural and socio-economic disparities. These groups manoeuvre considerable changes thereby empowering women worldwide to confront hazards to realize their potential, and to establish their own identities which contribute positively to shape their destinies. The SHGs have boosted up the spree of thousands of the poor and marginalized populations in India to expand or flourish their lives, their families, and their societies. Self-help Groups have been playing a considerable role in the development of infrastructure, marketing and technological assistance, communication and connection level among the members as well as cultivating the self-confidence of the members. The SHGs steer the society towards development. Involvement with the SHGs enables women to address to the issues of family violence, interaction with outsiders, saving style of the SHG members induce changes in the cumulative saving pattern of SHG members per month, increased interest in political reforms and social activities etc, which do imbibe them with the all required strength for furtherance

and development. On a number of occasions it is perceived that the confidence level of illiterate women has gone up to a large extent, particularly when women have stretched their helping hands to their counterparts in agricultural matters, family businesses, children's education, marriages, and on various household requirements and needs.

7. Empowerment of Women through the SHGs: An Understanding

Historically, women in India have faced significant barriers to economic participation. Traditional gender roles, limited access to education and societal expectations have contributed to their marginalization in the workforce. Despite India's economic growth, women's participation in the labour market remains low, and they are often concentrated in informal, low-paying jobs. Indian women have been integral to the nation's economic fabric, participating in agriculture, handicrafts, and domestic industries. However, their contributions were often undervalued and underrepresented in formal economic metrics. Social norms and patriarchal structures limited their access to education, financial resources, and decision-making opportunities. The word 'Empowerment' implies giving power. According to the International Encyclopaedia (1999), power denotes the capacity and the required means to steer one's life towards pertinent social, political, and economic betterment or development. Empowerment of women is a key parameter to global progress as it supports the ability of a country to confront risks and boost well-being. The SHGs have become identical to poverty alleviation mechanisms in rural areas. It is primarily a self-employment generation scheme, especially for rural women, who do not possess their assets or adequate resources. They provide a platform for rural women to come together, save money and access credit without collateral, which has undoubtedly led to increased financial independence, improved decision-making power within households, and enhanced social status for women. The impact of the SHGs may be comprehended through the understanding of the following dimensions:

- a) **Poverty Alleviation and Income Generation:** SHGs have been instrumental in reducing poverty by promoting income-generating activities such as agriculture, animal husbandry, handicrafts and small-scale industries. By pooling resources and accessing credit the SHG members could invest in these activities paving the way towards increased household incomes and improved livelihoods.
- b) **Financial Inclusion:** The SHG movement has contributed significantly to financial inclusion in India. By linking rural populations with banks and formal financial institutions the SHGs have enabled millions of previously unbanked individuals to get access to credit, savings and insurance facilities. This has been a decisive factor in integrating marginalized communities into the mainstream economy.
- c) **Social Capital and Collective Bargaining:** Beyond economic benefits, the SHGs have fostered social capital by building networks of trust and mutual support among the members. These groups have also enhanced the collective bargaining power of marginalized communities, enabling them to negotiate better prices for their products, greater possibilities to access governmental schemes as well as to advocate for their rights.

8. The Impending Challenges and the Future Prospects

The history of Self-Help Groups in India is a testament to the transformative power of collective action in driving economic development. From humble beginnings in rural villages to becoming a nationwide movement, the SHGs have empowered millions of individuals, particularly women, by providing them with the tools to improve their economic and social well-being. Although the SHGs accrue a plethora of opportunities and benefits leading to the empowerment of women but it is not devoid of constraints and challenges. The following criteria give an impression of the aforementioned dynamics:

- a) **Sustainability and Scalability:** While the SHGs have achieved remarkable success, challenges remain in terms of sustainability and scalability. Issues such as over-dependence on external funding, lack of managerial skills, and limited access to markets need to be addressed to ensure the long-term viability of the SHGs.
- b) **Technological Integration:** The accomplishment of the SHGs in India lies in leveraging technology for greater efficiency and outreach. Digital platforms can facilitate better financial management, market access

and training for the SHG members, endowing them with the capacity to compete in a rapidly changing economy.

- c) **Policy Support and Innovation:** Continued government support and innovative policy interventions will be critical for the advancement of the SHGs. Initiatives focussing on capacity building, skill development and entrepreneurship can stimulate the economic implications of the SHGs thereby contributing to India's broader developmental goals.
- d) **Gender Wage Gap and Employment Disparities:** Despite progress disparities are evident in multiple arenas. Women often face a gender wage gap, earning less than their male counterparts for similar work. Employment opportunities are frequently concentrated in lower-paying sectors and women are underrepresented in leadership positions.
- e) **Socio-Cultural Constraints:** Deep-rooted socio-cultural norms continue to impede women's economic empowerment. Issues such as early marriage, domestic responsibilities and limited mobility restrict their participation in the workforce. Moreover societal attitudes towards working women may be discriminatory thereby crucially degrading their career progression and mental well-being.
- f) **Informal Sector Vulnerabilities:** A large proportion of Indian women working in the informal sector lack job security, social benefits and regulatory protection measures. These women are vulnerable to economic exploitation with limited recourse to legal and financial support.
- g) **Digital Divide:** While digitalization presents opportunities a digital divide does persist. Many women, especially in rural areas, lack access to digital technologies and the internet facilities. This gap hinders their ability to benefit fully from global economic trends and online educational resources.

To address to multitude of challenges the government has embarked upon a number of proactive measures with the motto to facilitate the process of empowerment and development of women in India:

- a) **Legislative Measures:** The Indian government has implemented several legislative measures to promote the pace of women's economic development. Laws such as the Equal Remuneration Act, the Maternity Benefit Act and the Sexual Harassment of Women at Workplace Act have been undertaken with the intent to create a safer and more equitable working environment for women.
- b) **Skill Development Initiatives:** Certain programmes like the Skill India Mission and the National Skill Development Corporation (NSDC) focus on enhancing women's capabilities and skills in order to make them more competitive in the global job market. These initiatives provide vocational training and upskilling opportunities in various sectors.
- c) **Financial Inclusion:** Initiatives like the Pradhan Mantri Jan Dhan Yojana (PMJDY) intend to increase financial inclusion by providing bank accounts to unbanked population with a special focus on women. Access to financial services is crucial for women to manage their finances, to save and to invest in their businesses.
- d) **Support for Entrepreneurs:** The government has launched several schemes to support women entrepreneurs, such as the Stand-Up India Scheme, which facilitates bank loans for women and marginalized communities to start businesses. Additionally, the Women Entrepreneurship Platform (WEP) provides an ecosystem for women-led start-ups to thrive and prosper.

Alongside the governmental initiatives the NGOs have been playing a predominant role in stimulating the developmental activities more particularly for women in India: NGOs play a pivotal role in bridging the gaps left by the governmental efforts. Organizations like SEWA, CARE India and the Azad Foundation work on the ground to render education, vocational training, and financial services to women. They also advocate for women's rights and work towards changing societal attitudes. The NGOs implement community-based programmes that are to a great extent culturally sensitive and address specific local needs. These overtures emphasize on the programmes nurturing altruistic values and often include literacy classes, health awareness and income-generating activities thereby empowering women at the grass root level. Many NGOs provide legal aid and support to women facing discrimination, exploitation and violence ensuring that they have access to justice. They also get engaged to advocacy efforts in order to influence policy changes and create a more favourable environment for women's economic participation.

9. Conclusion :

The economic empowerment of women in India is a multifaceted challenge that requires a comprehensive and collaborative approach. Globalization presents both opportunities and challenges and it is crucial to harness its potential while mitigating its adverse effects. By focusing on education, legal reforms, financial inclusion and changing societal norms, India can pave the way for a more inclusive and equitable economic landscape for women. Empowering women economically is not just a moral imperative but also a strategic necessity for the nation's overall development and prosperity in the globalized world. In the context of a globalized world, economic empowerment for women in India represents both a challenge and an unprecedented opportunity. The integration of the Indian economy into the global market has opened new avenues for women's participation in economic activities, yet it has also exposed them to adversities inherent in structural inequalities and socio-cultural norms. Achieving wider economic empowerment for women in this landscape requires efficient and competent approach that addresses these complexities.

First and foremost, the economic empowerment of women is not merely a question of justice or fairness rather it is a fundamental driver of economic growth and societal development. Studies have consistently shown that increasing women's participation in the workforce, enhancing their access to resources and supporting their entrepreneurial ventures lead to broader economic benefits including higher productivity, improved family welfare and more resilient economies. In India, where women constitute significant proportion of the population, their full participation is essential for the country to realize its economic potential in a globalized world. Women in rural areas, those with lower levels of education, and those from marginalized communities often find themselves excluded from the benefits of globalization. Furthermore, the informal nature of much of the work available to women, whether in domestic labour, agriculture, or low-wage factory jobs, means that they remain vulnerable to exploitation, low pay, and poor working conditions. The COVID-19 pandemic has further exacerbated these vulnerabilities, disproportionately affecting women's employment and economic security.

To address these challenges, it is crucial to adopt policies and initiatives that promote inclusive economic growth and ensure that women can benefit equally from globalization. Traditional gender roles, discrimination, and violence against women continue to limit their economic participation. Legal reforms that protect women's rights in the workplace, ensure equal pay and provide support for victims of domestic violence are critical. Equally important is changing societal attitudes through awareness campaigns and community-based initiatives that promote gender equality. At the same time, empowering women economically requires a concerted effort to support women's entrepreneurship. Women-owned businesses, particularly small and medium enterprises (SMEs), are vital engines of economic growth. Digital platforms can provide women with access to markets, training, and financial services, enabling them to overcome traditional barriers to economic participation. E-commerce, online learning, and digital finance are just a few examples of how technology can empower women in a globalized economy.

Lastly, it is essential to gauge the role of women's leadership in driving economic empowerment. Women's representation in decision-making positions whether in government, business, or civil society is crucial for ensuring that policies and programmes reflect their needs and priorities. Encouraging women to take on leadership roles and supporting their advancement in all sectors will not only benefit women themselves but also contribute to more equitable and effective governance and economic development. Empowerment of women is intensely relevant for progress of a society as a state or a society will never be able to reap benefits or taste success if its women are in underdeveloped status projecting the impoverished, uneducated and backward angle of the society. Therefore, a critical examination of the enduring pertinence of the SHGs is imperative in the midst of rising socio-economic diversities and complexities as the SHGs highlight an intense symbiosis between the empowering of women and a country's destiny or fate. They do project the intricacies of interconnectedness of their personal losses and struggles with the much broader developmental objectives and issues. The stark realities of the prevalent inequalities and discrimination underline the practising disparities between the men, who actually dominate and the women, who are indeed marginalized. Therefore, it may be asserted that the SHGs, apart from elevating the position of women has also served as a platform of expression of sufferings of those continuous and relentless struggles that often go unheard and unnoticed.

10. Recommendations :

Efforts should be undertaken to change socio-cultural attitudes and approaches that restrain women's roles in the society and the community leaders, media campaigns as well as the educational reforms are expected to pioneer the developmental process, which includes promoting gender equality and community engagement. In this backdrop highlighting the image of the role models and the stories of accomplishments of economically empowered women can inspire change in the society.

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