

**WOMEN'S SELF-HELP GROUPS IN INDIA: A CRITICAL INQUIRY**



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## Abstract

Organizing women from households facing poverty into local "self-help groups" represents a prominent development-initiative across numerous countries in the Global South (Nichols, 2021). In India, it has a history spanning almost forty years, embedded within the government's development strategy now for over two decades (Jakimow and Kilby, 2006). Such a sustained effort has led to the formation of a multitude of women's self-help groups throughout the country (Shylendra, 2018). The self-help group approach has been systematically used to advance objectives related to women's empowerment, gender equality, livelihood development, income generation, financial inclusion, credit accessibility, entrepreneurship promotion, as well as the facilitation of participatory development and local governance. Self-help groups are often integrated vertically to form representative federations, resulting in a local organization of the self-help groups.

In the existing literature, several studies have focused on evaluating the effectiveness of the self-help groups with regard to various outcomes from a functional perspective (such as, Kumar et al., 2021; Venkataraman et al., 2016; Deininger and Liu, 2009). On the other hand, a limited body of literature has offered critiques or critical observations regarding the self-help groups (such as, Nichols, 2022; Batliwala, 2007; Jakimow and Kilby, 2006; Kabeer, 2005). Overall, the existing literature falls short in engaging in a discussion that could contribute to a critical understanding of self-help groups in India. This dissertation aims to contribute towards a critical understanding about the self-help groups in India and their role in the lives of women.

Chapter 1 presents an exploration of the history of self-help groups in India, tracing the political underpinnings of their origins and evolution. It delves into various interventions that led to the establishment of contemporary self-help groups, elucidating their nomenclature and Western connotations. It contextualizes the emergence and the evolution of the self-help groups amidst

women's movements and prominent paradigms of development. It also situates the self-help groups in relation to post-colonial feminist critiques of entrepreneurship (such as, Ozkazanc-Pan, 2014; Calás et al., 2009). We find that the existing literature attributes the inception of self-help groups solely to micro-credit initiatives, overlooking the contributions of feminist activists who mobilized women into small collectives. Feminist activists' idea of mobilizing women into small collectives for critical understanding and change planning was co-opted by a liberalist empowerment approach, focusing on credit and market involvement, neglecting structural aspects.

Chapter 2 introduces a critical theoretical framework for the contemporary self-help groups by employing concepts articulated by the philosopher Slavoj Žižek (Žižek, 2001, 2009, 2014, 2017). It suggests that self-help groups promote the *fantasy* of change, freedom, empowerment, and participation among women and the local people, even as they constrain the possibility for a more profound transformation. The self-help groups serve as *lichettes* ('little bits of *jouissance*') which allow for small incremental changes within the system. We mobilize Žižek's discussion around heresy, the Act, and the Event, to discuss ways in which the constraining of the potential of the self-help groups can be countervailed. Across the dissertation, we also make use of postcolonial feminist discussions about related phenomenon such as entrepreneurship and women's organizations (Doshi, 2023; Ozkazanc-Pan, 2014; Calás et al., 2009; Spivak, 2008).

Chapter 3 builds on the interconnections between existing narrative inquiry techniques and the concept of 'parallax' by Slavoj Žižek, to discuss the possibility of a Žižek-inspired narrative inquiry technique. We underscore the existence of a 'parallax gap' between dominant narratives and marginalized narratives concerning self-help groups, highlighting their inherent incommensurability. We emphasize the significance of identifying and addressing these parallaxes.

We present the findings emerging from the narrative inquiry in Chapter 4, followed by discussion and implications in Chapter 5. The stories emerging from in-depth qualitative interviews undertaken with 35 individuals associated with self-help groups give insight into constraining mechanisms, *fantasies*, and *parallaxes*.

Despite enhancing women's capacities for functioning within the system, these groups often lacked empowerment to resist oppression, revealing gaps due to limited support from NGOs and government agencies. The training, primarily for local women in leadership roles, greatly aided external agencies in grassroots management. Adopting a social constructivist approach, self-help groups cultivated women's agency by aligning them with men in competence and competition, while obscuring equality and justice. Women's mobility through these groups remained subservient to patriarchal norms, serving both the market and a waning welfare state. The groups facilitated women as tailored consumers, and consumers of liberalist ideas promoted by corporate-funded entities, making them targets for development projects and a labour force for executing development work on behalf of NGOs and the state. Yet, self-help groups offer women glimpses of oppositional agency through increased mobility, financial autonomy, and participation in decision-making. Despite facing opposition from men and subtle co-option, actively or passively, women do resist. These instances, not standard in SHG agendas influenced by external entities, shed light on the nuanced politics within neoliberalist projects, suggesting further exploration.

**Keywords:** self-help groups, women's organization, empowerment, co-option, social change

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## List of Acronyms

AIDWA: All India Democratic Women's Association

AIWC: All India Women's Conference

BLF: Block-level Federation

CLF: Cluster-level Federation

CMG: Credit Management Group

CPI: Communist Party of India

CYSD: Centre for Youth and Social Development

DWCRA: Development of Women and Children in Rural Areas

GAD: Gender and Development

ICDS: Integrated Child Development Services

IFAD: International Fund for Agricultural Development

IPTA: Indian People's Theatre Association

IRDP: Integrated Rural Development Programme

KMVS: Kutch Mahila Vikas Samiti

MARS: Mahila Atma Raksha Samiti

MS: Mahila Samakhya

MSSD: Mahila Samta Sainik Dal

NABARD: National Bank for Agriculture and Rural Development

NFIW: National Federation of Indian Women

NGO: Non-governmental Organization

NRLM: National Rural Livelihoods Mission

OBC: Other Backward Class

POW: Progressive Organization of Women

PRADAN: Professional Assistance for Development Action

PREM: People's Rural Education Movement

SC: Scheduled Caste

SEWA: Self Employed Women's Association

SGSY: Swarnajayanti Gram Swarozgar Yojana

SHG: Self-help Group

SILC: Savings and Internal Lending Committees

ST: Scheduled Tribe

TLA: Textile Labour Association

UNDP: United Nation's Development Programme

VO: Village Organization

WAD: Women and Development

WID: Women in Development

WDP: Women's Development Programme

WIA: Women's Indian Association

## Chapter 5

### Discussion

An exploration into the historical trajectory of self-help groups unveils a multifaceted origin marked by divergent philosophies and political ideologies. The subsequent ascendancy of the liberalist paradigm over its feminist counterpart becomes apparent, accompanied by an effacement of the feminist origins from the historical narrative. In the envisioning of feminist activists, contemporary self-help groups were conceived as vehicles for women to critically comprehend and rectify their circumstances and the underlying systemic forces. Conversely, the liberalist approach prioritizes survival and prosperity without challenging the overarching oppressive reality. This co-optation of feminist principles not only dilutes the transformative potential of self-help groups but also aligns them with quantifiability, neoliberalism, electoral politics, and managerialism—elements deeply rooted in Western colonialism (Batliwala, 2007, p. 563). The nomenclature "self-help groups" itself is a product of a neoliberalism-focused state agency (NABARD), which rebranded credit management groups initiated by the NGO MYRADA.

The prevailing historical narrative, coupled with certain assumptions, tends to attribute the origins of self-help groups solely to microfinance initiatives, thereby neglecting the pioneering efforts of feminist activists. This oversight extends to the erasure of the pre-existing knowledge and practice of 'microfinance' among Indian women. Consequently, the discourse surrounding self-help groups tends to propagate specific economic prescriptions from the vantage point of privileged groups as universalized knowledge, eclipsing locally embedded wisdom. Reflecting the "libidinal economy" of capitalist consumption (Žižek, 2001, p. 20), this discourse manufactures needs—micro-credit, entrepreneurship, market participation, involvement in

local governance—under the guise of fulfilling the purported requirements of women in poverty-affected households.

Scholars advocating for an alternative perspective propose viewing entrepreneurship not merely as an "economic activity" but as a "process of social change" (Calás, Smircich and Bourne, 2009, p. 553). Despite being associated with social change since their inception, the interpretation of the social change facilitated by self-help groups varies across actors, contingent upon their stance on systems such as neoliberalism, Western colonialism, gender, caste, and class. In the context of self-help groups, social change is relegated to a fantasy, devoid of a comprehensive critical understanding. This portrayal positions social change as the freedom and empowerment to participate in existing systems, framed within the trope of participatory development and governance. Concerns of intersectionality and subalternity are left unexplored, and the related capacities are left underdeveloped by external agencies such as NGOs and government organizations closely associated with self-help groups.

Empirical findings underscore the unpreparedness of self-help groups to resist oppressive relationships forged through their collaborations with the state and NGOs, despite the development of capabilities and expertise among their members. Bell et al. (2020) highlight the perceived threat that feminism poses to established knowledge paradigms in management and organizational studies, labelling it as "dangerous knowledge." This perceived threat might explain the concerted efforts by stakeholders, including NGOs and government agencies, to erase and silence feminist approaches associated with self-help groups, leaving these groups ill-equipped to challenge and resist oppressive partnerships.

While capabilities and expertise are cultivated ostensibly for the empowerment of women and their families, the trajectory is skewed towards enabling their participation within existing structures of the market and bureaucracy. The project of self-help groups, rather than fostering

genuine autonomy, constructs women as customized consumers and producers serving the market and the bureaucracy as voluntary labour. The social constructivist approach to understanding gender is weaponized to advance notions of competence and competition under the guise of equality and justice. It leverages women's agency by aligning gender norms and behaviours with the interests of the market and the state. Despite the apparent mobility and increased interpersonal interactions afforded to women, such advancements are carefully orchestrated to avoid displeasing or threatening patriarchal figures.

Critically, the capabilities of women within self-help groups to challenge oppressive structures, assert control over their organizations, identify subtle control mechanisms, and resist 'facipulation' remain grossly underdeveloped by the very NGOs and government agencies ostensibly working to empower them. This discrepancy fosters a false sense of agency, change, and empowerment among women within self-help groups, concealing the constrained potential of their organizations. Dissatisfaction exists, but the absence of an internal dialogue impedes a reflective examination of these concerns. Discontentment and frustration, particularly regarding the unequal relationship with partnering government agencies, are palpable among women in self-help groups, yet such discussions are relegated to a secondary priority by external agencies.

The role of self-help groups extends beyond representing the interests of local women; instead, they effectively serve as mechanisms for external agencies such as NGOs and the state to administer and manage local populations, often deemed challenging. This role embodies a 'green-washing' mechanism, portraying the marginalized as capable of engaging in dialogues with powerful actors and effecting positive changes through interactions with multinational corporations or elite NGOs. However, this portrayal contradicts the harsh reality of marginalization, brutality, and silencing experienced by these groups when dealing with powerful external actors (Chowdhury and Ahmad, 2023, p. 46).

Furthermore, the existence of self-help groups limits the potential for alternative organizing among local marginalized women, as the groups consume both space and time while projecting a false sense of being the organization for the marginalized. The narratives emerging from women within self-help groups challenge prevailing notions of empowerment, freedom, and participation propagated by dominant narratives. The 'parallax gap' emerges as a point of radical critique, representing the disjunction between the presented image of self-help groups and the nuanced stories of the women involved. This gap may also signify the disparity between the original efforts of feminist activists and the contemporary form of self-help groups as recounted by the women in their stories. This opposition, far from constituting a polar structure, is an inherent and intricate contradiction akin to the metaphor of a lenticular card presented in Chapter 3. As long as this gap persists, the present-day self-help groups and the original feminist activists' efforts to form women's collectives remain distinct entities, despite initial appearances suggesting similarity. The difference itself becomes an object—the *objet petit a*—serving as the catalyst for the parallax gap.

Self-help groups, in their present manifestation, emulate the early organizing efforts of feminist activists through the promotion of fantasies related to empowerment, change, freedom, and participation, while concurrently constraining them in reality. The liberalist-driven change encourages individuals to become "their own capitalists," preventing true transformative acts from materializing. It becomes imperative for scholars, practitioners, policymakers, activists, and the women within self-help groups to recognize the contemporary iteration not merely as a co-option but as an entirely distinct object born out of co-option.

Exploring the possibility of reclaiming the transformative potential of original women's collectives prompts a reevaluation of the foundational message: the collective reflection on the causes of poverty and marginalization and subsequent action to effect change. This necessitates a focused discussion on intersectionality—considering factors such as caste, class, religion,

and gender—as well as the imposition of Western and dominant paradigms on women's knowledge, worldviews, and practices. External facilitation, if required, should center on developing the critical capabilities of self-help groups, with accountability directed towards the women themselves rather than external donors. The envisaged model should position the subaltern at the core of aid projects, providing an authentic platform for them to express their views, needs, and desires. A non-Eurocentric perspective, coupled with an unwavering rejection of colonial norms, becomes crucial to challenge deeply entrenched inequality and injustice. The women within self-help groups must steer their agenda based on such an understanding, with leaders representing their issues and objectives instead of acting as managers for external agencies.

The present form of self-help groups, resembling a mimicry of events and acts, necessitates a reclaiming of the ideas of event and act for any genuine transformation to occur. The transformative act, altering the very parameters by which change is measured, requires a collective commitment to a new universal emancipatory project. In its current manifestation, self-help groups fall short of fostering such commitment, instead promoting participation within the oppressive systems. Hence, the perspective and capacity building regarding change within self-help groups become pivotal in determining the goals and approaches they adopt for social change.

### **5.1 Implications for research, policy, and practice**

Organizing women from households facing poverty into local self-help groups is one of the most prominent development and change intervention used in India, as well as in the Global South countries. In India it has been supported by the NGOs as well as the state, and has a history of at least thirty-five years. As a result, a great mobilization of women into self-help groups exists across the entire country. Development interventions across a variety of themes

such as livelihoods, entrepreneurship, health, education, local governance, and women empowerment are being designed by NGOs and the government keeping the role of self-help groups at the centre due to their women-led, cost effective, and participatory “bottom-up” potential. For an intervention that is being carried out at such a huge scale, by actors encompassing the domains of the state, NGOs, corporations, and international development organizations, and through which several themes of development and change are attempted to be addressed, it becomes crucial to recognize the possible ways in which the self-help groups can become a tool to reproduce oppressive systems and their consequences on the lives of the people they purport to serve.

It has been discussed in the existing literature how NGOs’ focus shifted from showing a genuine concern and intent for bringing about a change in the conditions of the marginalized people to adopting interventions that were in line with the microfinance and entrepreneurship focused emphasis of Western donor agencies, corporate foundations and philanthropies, and international development organizations, to ensure a steady flow of funds. We discussed how NGOs mobilize their strong rapport with the local women to instrumentalize the self-help groups to propagate thoughts and practices related to Western colonialism and neoliberalism and to achieve the “targets” of development allotted to the NGOs by the funding agencies. To this extent, it is important for NGOs to be more reflexive about their engagement with the people they intend to serve, and to critically assess the claims of change and the various consequences of the “solutions” put forth by funding agencies. NGOs interact closely with the self-help groups and look after a large part of their capacity building, including perspective building. Therefore, it is incumbent upon the NGOs to undertake it in ways that empower the self-help groups and their organizations instead of merely equipping them to fulfil the target deliverables of development projects funded by various donor agencies and creating dependence among the self-help groups. As actors that closely understand the realities of the



local women, it is important that NGOs represent the interests of the local people to other agencies rather than themselves serving as instruments to external funding agencies to implement their agendas. The NGOs must develop their own vision of change in the context of self-help groups, independent of external agencies. Wherever possible, the self-help groups and their leaders must also try to initiate and build a culture of sharing their own concerns and needs with other agencies, and engaging with them in a two-way dialogue with the scope of disagreement.

Since the embeddedness of the NGOs in the political economy possibly limits the various ways in which it can lead change in the society, it is important for independent actors including organisations and individuals to engage with the self-help groups. Such independent actors can work towards developing a perspective about change along with the local women of the self-help groups. The fact that such actors are not dependent on external agencies for their growth and sustenance may enable them to independently apply their critical faculties towards the empowerment of the self-help groups. Such actors can also consider building a network and a pressure/advocacy group that may monitor the autonomy and independence of the self-help groups and their federations.

Matters of policy have shaped the evolution of the self-help groups in India over the years. In the past, feminist activists and the government have been able to come together to design programmes such as the Mahila Samakhya. However, the emphasis on implementing such projects at a huge scale and in a short period of time without following proper process and the dominance of the neoliberalist approach has resulted in the waning of the transformative power of such organizations. The National Rural Livelihoods Mission (NRLM) of the Ministry of Rural Development of the Government of India has targeted the formation of self-help groups at a very large scale throughout the country in a short period of time. While the target of forming groups has been achieved, the capacities of such groups to reflect upon their situation

and plan ways to change it have been left undeveloped. Responding to the criticisms about the excessive focus on finance among the self-help groups, the NRLM has incorporated non-financial aspects in the development of such groups however as discussed previously, they seldom aim to change the coordinates of oppressive systems, and as we found, they instead create a *fantasy* of change. Therefore, it is important for the policy to be informed by a more holistic and nuanced understanding of change and development, in whose absence it is bound to advance neoliberalist and Western colonialist projects and interests. Policy entails the capacity to plan and direct the implementation of development programmes. To that extent, policy possesses the potential of equipping the self-help groups with perspectives and capacities which may enable them to set their own agenda of change and approach it in their own ways. It is essential for policy to recognize the exploitation that the self-help groups and their organizations face in their partnerships with government agencies and NGOs, and strict guidelines and norms must be set out to determine the nature and content of such partnerships. A number of development projects run by different ministries and department of the central and the state governments have involved self-help groups in the implementation of their projects, however it becomes a convenient arrangement for the state administration to get last mile implementation done without actually going to the last mile. Therefore, policy needs to ensure that the self-help groups are enabled to emerge as institutions of the local women and their households representing their needs and concerns and informing the actions of the local public administration in an appropriate manner instead of being made instruments to implement the work of the public administration.

Existing research has mostly discussed the self-help groups from a functional perspective, discussing ways in which the self-help groups can function more efficiently and effectively in terms of their activities related to financial and non-financial domains. The limited critical discussions around self-help groups have pointed to their neoliberalist co-option. At the same

time, there is a lack of theoretical insights about the self-help groups in the existing research. This study offers a unique theorization of the self-help groups and related phenomena using the theoretical concepts discussed by Slavoj Žižek and Jacques Lacan. Such a theorization enables to understand the role that the self-help groups have been made to play with regard to social change, and its underlying mechanisms. In particular, it focuses on the *fantasies* promoted by the self-help groups, the *parallax* that characterizes the understanding of self-help groups, and their own role as *lichettes* and *objets petit a*, through which the self-help groups constrain social change even as they appear to be promoting it. The concepts of *heresy*, *act* and *event* help us to discuss ways in which the co-option of the transformative potential of the self-help groups can be countervailed. Such a theorization of self-help groups can enable further research about self-help groups and related phenomena such as social change, women's empowerment, alternative organization, and entrepreneurship.

Despite the co-option, self-help groups provide women with glimpses of oppositional agency by enhancing mobility, fostering financial autonomy, and encouraging participation in decision-making processes. Even in the face of opposition from men and subtle co-option, whether active or passive, women exhibit resistance. These instances, which diverge from the conventional agendas imposed by external entities on self-help groups, reveal the intricate dynamics within neoliberalist projects, urging a more in-depth investigation.

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