

Women Empowerment through Self-Help Groups (SHGs): A Review of the literature

Anna Lungbila. P - Research Scholar, Department-Social work,
College- Rajagiri College of Social Sciences, Kerala, India.
Email - analungbila@gmail.com

Abstract: Empowerment is a process that helps people gain control over their own lives, communities and society. It is also a process, which enables one to realise his or her identity and power in all aspects of life. Empowerment occurs within, the factors- social, economic, political, personal, familial, and cultural at various spheres. Empowering women puts the spotlight on equality in education, employment which is an essential element to sustainable development. This paper looks at the literature around the various studies done on women empowerment through self help groups (SHGs) .It will be useful to follow researchers who are undertaking studies in this area. This paper reviews literatures on empowerment process through SHG as well as other related literature such as on the ongoing approaches, existing demission, and various levels of empowerment. The study has been done on the basis of the following issues.1) women empowerment in general 2) Women empowerment concepts and meaning. 3) Importance of Women Empowerment. 4) Dimensions of women empowerment: Economic, Social, Political and psychological aspects 5) Women empowerment through SHG. 6) Women empowerment through education. 7) The role of NGO on SHGs

Keywords: Communities, Development, Empowerment, Education, Self-Help Groups, Tribal Women.

Introduction:

Women empowerment through self-help groups has evolved as an International movement. Empowerment is a complex concept and it is interpreted in many ways. It comes from the term 'empower' which mean 'to give power or authority and to enable or permit'. This power or authority can be achieved among these women through reducing poverty, increasing sense_of universal education, improving health awareness and availability of quality nutrition. Along with these there is a necessity in conserving their natural habitat by checking on ecological destruction regularly taking place in their natural home.

Empowering may be understood as enabling weaker sections like poor women, especially tribal women to acquire and to possess power and resources, in order to make decisions of their own. Their primitive way of life, economic and social backwardness, and low level of literacy, superstitious believes, out dated system of production and marketing, absence of value systems, scanty physical infrastructure in backward tribal areas and demographic quality of tribal areas show urgency for empowering women. Empowerment is envisaged as an aid to reduce gender gap considerably. Empowerment would enable women to perform social roles, which they cannot perform without it. In the Indian situation, this would mean helping women to enjoy their constitutional and legal right to equality in real life. Moreover, the term empowerment of women is gaining popularity and wide usage more often than terms like women's welfare, upliftment, development or awareness raising. Though in the context of women development the word "empowerment" is used frequently, no clear process has been understood on how the women are empowered. Therefore, this chapter will be worthwhile, as it not only clarifies

the concept of empowerment of women but also its various process and components, its aspects such as political, social, economic, legal, cultural and psychological. It also throws light on the ongoing approaches, existing demissions, and various levels of empowerment.

Concept of women empowerment:

The concept of empowerment of women is a rather new, and seen with a red eye especially in the dominion of development. It is a process of varying the existing power relationships in favour of the poor and the suppressed women especially in a patriarchal society. It is an enduring process that requires changes in knowledge, attitude and behaviour. Empowerment of women in general and in particular, poor women in the posh areas of development calls for dynamic enterprises in India today. Empowerment is a process of awareness and capacity building leading to better participation in greater decision-making, power and control.

Meaning of Empowerment:

Empowerment is not essentially political alone; it is a process having personal, economic, social and political dimensions with personal empowerment being the core of the empowerment process. Roshni Rawat, 2014 [1] In fact political empowerment will not succeed in the absence of economic empowerment. The Scheme of Micro financing through SHGs create empowerment promoting conditions for women to move from positions of marginalisation within household decision making process and exclusion within community, to one of greater centrality, inclusion of voice. According to Khobung, 2012 [2] empowerment is defined as a process of enhancing the capacity of women to make purposive choices and to effectively transform those choices into desired actions and outcomes. Empowerment process, he says, passes through two stages: firstly, access to or control over various material and non-material resources, secondly, the power or capacity to convert them into desired outcomes in three aspects. These are: economic, social and political empowerment. Economic empowerment includes facilitating women's control over household resources or access to financial markets. Social empowerment relates to enhancing women's roles as social actors in community's and family's decision making. Political empowerment refers to facilitating women's participation in political institutions at the local, state and national levels and their ability to publicly voice their opinions to affect the composition, functioning and processes of political institutions.

According to Rajendran, William, & Raja, 2013 [3] Women empowerment is possible when people are motivated, mobilized and organized to be independent towards achieving their fundamental rights. It helps women to attain equal status in the society. The Central Government has come up with a lot of innovative schemes every year and sufficient fiscal allocation has been made in union budget for empowerment of women. But the statistics show that the utilization of schemes and central fund for empowering women is very limited since the funds are not passed on by the states. It is evident that women are empowered through Self Help Groups by various financial activities such as savings, borrowings, budgeting and rotating funds. Women are truly becoming self reliant and self dependent because of various motivational programs and schemes organized by SHGs.

Dimensions of empowerment

Economic Empowerment: Economic empowerment means access to income, assets, food, market and decision making power in the economic sphere.

Social Empowerment: Social empower means access to certain bases of individual production such as financial resources, information, knowledge, skills and participation in social organization.

Political Empowerment: Political empower means the access of individual household members to the process by which decisions, particularly those that affect their own future are made.

Psychological Empowerment: Psychological power means the individual's sense of potency which is demonstrated in self-confident behaviour and self-esteem.

Education is milestone of women empowerment because it enables them to responds to the challenges, to confront their traditional role and change their life.

Conceptual framework of the study:

Women’s empowerment through Self- Help Groups (SHGs) plays a pivotal role in the advancement of women in order to help the rural poor, particularly women in securing inspirational and supportive services from within and outside such groups.

Women Empowerment refers to an increase in the strength of women in such areas as spiritual, political, social or economic. Narang 2012, [4] the most common explanation for “Women’s Empowerment” is the ability to excise full control over one’s actions. Thus, women empowerment occurs in real sense when women achieve increased control and participation in decision making that leads to their better access to resources. It often involves the empowered developing confidence in their owned capacities. Therefore given below diagram figure:1 clearly states that self-help groups had given a space for women to empowered themselves.

Diagram of conceptual framework

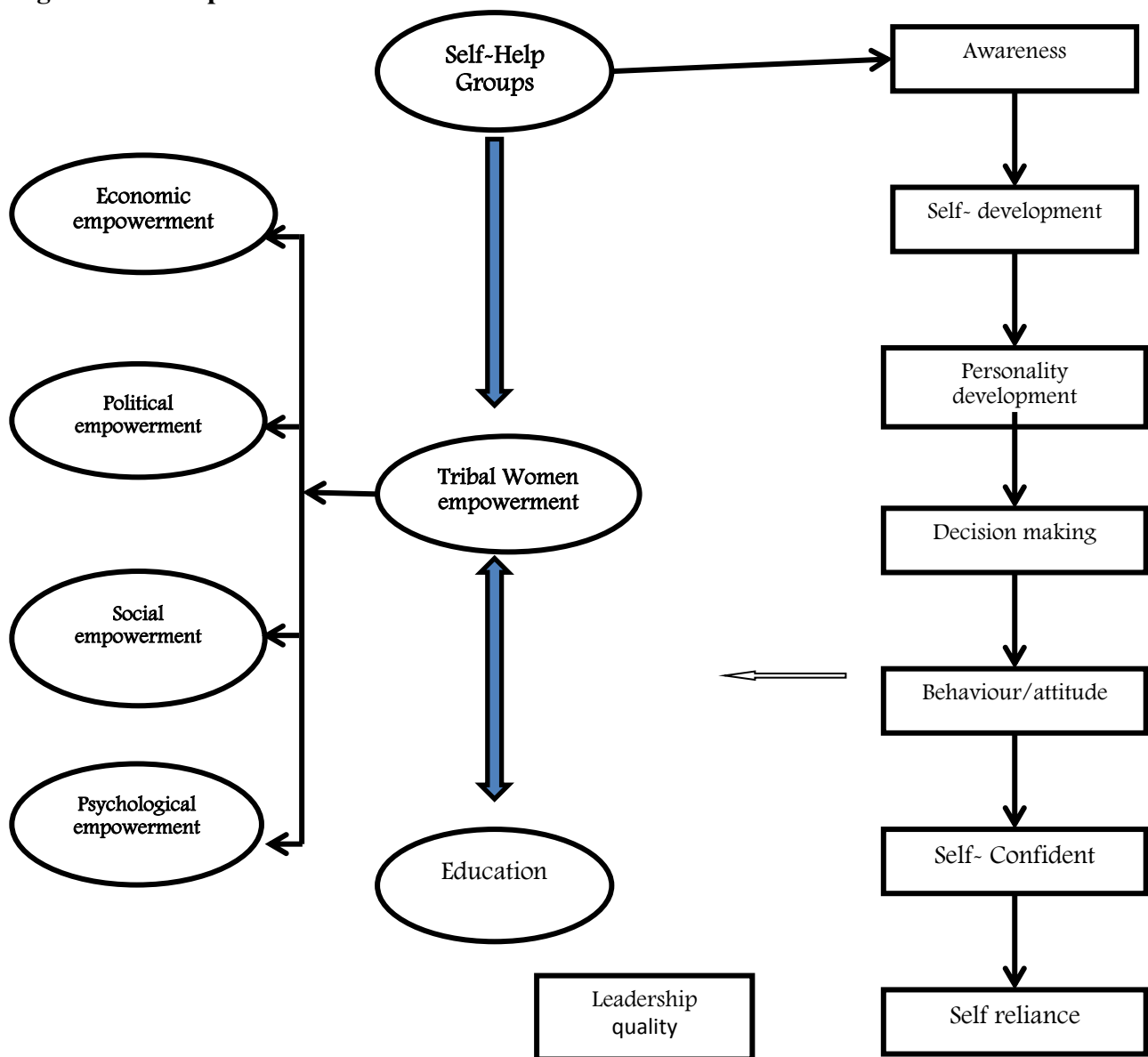


Figure: 1.The diagram revealed the study. [Original work of an author]

Women Empowerment and SHGs :

Women's empowerment through Self- Help Groups (SHGs) plays a pivotal role in the advancement of women in order to help the rural poor tribal, particularly women in securing inspirational and supportive services from within and outside such groups.

Devi, 2008 [5] conducted a study on SHGs and Socio Economic Emancipation of Women in Manipur. Her study concludes that the emerging trend of the growth of Self-Help Groups in Manipur and their success show the surest ways for economic independence of women. The SHGs started to join in the decision- making proves at the grass root level. The members of the "United Self-Help Groups Co-Ordination Committee in Manipur became not only a platform for economic empowerment of women but also a platform for political empowerment of women. Many members started participation in the election of gram panchayat. Though the primary objectives of SHGs are economic empowerment, SHGs matured into a powerful social movement for evincing social change and emancipation of women.

Manonmani I. K, and Prabhakaran V. P., 2011[6] made a study on women empowerment through SHGs in the Kovilangulam Panchayat in Usilampatti Taluka. The analysis of the study area has brought to light the following conclusions. Women after joining the SHGs earned more money and increased their income level from Rs.2000- 3000. Therefore they are now economically independent and contribute to increase their household income. The increased income not only enhances the expenditure of the family but also promote the savings of the family. This is seen as a great achievement of the women SHGs in the study area. Now SHGs can easily approach the banks and other institutions to get loan. Since all the members were responsible they repaid the loan in time. The various purposes for which loans obtained by the respondents were: to start business, educate their children; meet medical expenses, to meet marriage expenses, to maintain house expenses, to redeem other loans and to meet festival expenses. The study shows these women had greater awareness after joining the SHGs. Hence SHGs are very powerful tool to the backward rural areas to develop the women empowerment.

Janagan 2011, [7] conducted a study to identify the empowerment of women through self help groups in India. His main studies focused on effective strategy characteristics of self-help groups, socio-economic conditions of rural women, level of participation of rural women in self help groups and its level of empowerment of rural women. The major focus and thrust of the study was to know the self-help groups impact on empowerment in India. This study then develops culturally sensitive programming recommendations to improve collaborative efforts between Government, social workers, and care and welfare workers to serve these groups more effectively. It is inferred that the respondents who have high participation in self help groups have relatively high social empowerment, legal empowerment, political empowerment and knowledge empowerment These resulted in an increase in their income, savings and consumption expenditure and also gained self-confidence in decision-making process.

According to Kondal 2014, [8] SHGs Comprises very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment. The study highlighted that there was a positive impact of Self Help Groups on Women empowerment in Andhra Pradesh. SHGs created greater confidence in social and economic self-reliance as a whole. study justifies the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as how it helped them to save money and invest it for further development. It is a tool to remove poverty and improve the women entrepreneurship and financial support for their activities in India.

The Study undertaken by Yadav 2013, [9] title women empowerment through SHGs, in the village Nagthane. Dist-Sangli, found that income of the women increased after joining the SHGs. At the same time, monthly household expenditure too also went up higher. The good practice of the women SHGs in the study area was the repayment of loan in time. It is true that, a few members did not pay back in time;

but this did not impact the further credit of SHGs. Thus, the economic activities of SHGs were quite successful to develop women empowerment in the rural village of Nagthane, Dist-Sangli. For him Women empowerment, in short, indicate a change from powerlessness to powerfulness, underprivileged to privileged, and enabling women to have control over the resources of social, economical, political, intellectual, and cultural resources that empower women. Rajamani & Prasad 2012, [10] confirms in their studies that women empowerment through self help groups would lead to benefits not only to the individual women but also the family and community as a whole through collective action for development. Empowering women is not just for meeting their economic needs but also for more holistic social development. The SHGs provide credit and empower women socially and economically. They encourage women to participate in decision making in the household, community, local democratic sector and prepare women to take up leadership position. The study concludes that Self Help Groups really help women-folk to participate in mobilizing funds. Empowerment of women really starts with such kind of activities that are taken up by Self Help Groups. Overall SHGs significantly increased women's participation in all the components of the programme.

The study of Hossain 2012, [11] reveals that average income of women in the study area was 4119.26 taka per month. Only 2% of the women were illiterate. 40% of women were housewives. They were dependent on their husbands for economical purposes. Very few of the respondents (2% of women only) were taking decision on their own. 34% respondents reported that attitude of male members were negative towards their participation in politics. The author has strongly emphasized that women education would necessarily lead to women empowerment and therefore must strive to ensure women education. Empowerment of women could only be achieved through improved education and greater employment opportunities. Moreover, true empowerment will only be reached when women take part actively in the decision making process of a nation.

Women empowerment and education:

Women Empowerment is a global issue and discussion on women political right are at the fore front of many formal and informal campaigns worldwide. The concept of women empowerment was introduced at the international women conference at NAROIBI in 1985. Education is milestone of women empowerment because it enables them to responds to the challenges, to confront their traditional role and change their life. So that we can't neglect the importance of education in reference to women empowerment India is poised to becoming superpower, a developed country by 2020. The year 2020 is fast approaching; it is just 7 year away. This can became reality only when the women of this nation became empowerment. India presently account for the largest number no of illiterates in the world. Literacy rate in India have risen sharply from 18.3% in 1951 to 74.04% in 2011 in which enrolment of women in education have also risen sharply 7% to 65.46%. Within the framework of a democratic polity, our laws, development policies, plan and programmes have aimed at women's advancement in difference spheres. From the fifth five year plan (1974–78) onwards has been a marked shift in the approach to women's issues from welfare to development. In recent years, the empowerment of women has been recognized as the central issue in determining the status of women. The National Commission of Women was set up by an Act of Parliament in 1990 to safeguard the right and legal entitlements of women. The 73rd and 74th Amendments (1993) to the constitution of India have provided for reservation of seats in the local bodies of panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local level.

Literacy for women empowerment is of immense benefit to all societies because women bring up future leaders of any country being the first known teachers of children at home and the best for that matter. This is why Okpoko, 2010 [12] believes that women education is a key to development and that empowering women through literacy is an asset to her family, her immediate communities, her nation

and the world at large. This implies that the acquisition of literacy education empowers an individual to think positively, take proper decision about her living and the society and acquire other skills that can assist her economically, politically and socially.

The article of Muniyandi & Singh 2012, [13] made an attempt to evaluate the roles of educational attainment, economic participation, social capital, knowledge and wealth in women empowerment, and their links to health outcomes with special reference to tribal population in India. It was found that the health status was poor among the primitive tribal women due to their low proxy empowerment indices, i.e., illiteracy, low exposure to media, education, economic participation in non-agricultural sectors, and wealth are inadequate among tribals. Thus, they remain largely marginalized, poor and socially excluded, and their health outcomes are not optimal and impoverished living. Consequently, female empowerment bears a positive influence on the health outcomes.

In research of Rathore 2014, [14] found there is nexus between tribal women empowerment, education and their status in society, as per their perception they always belong to forest and reciprocally the forest to belong to them. From the analysis, it is found that modern education and facilities have influenced much in women empowerment. There is continued inequality and vulnerability of women in all sectors-economic, social, political, educational, health-care, nutrition, right and legal etc. The author concludes that women in every society should be given equal importance and should be respected in every aspect. Education is the most powerful instrument for empowering women.

The paper of Sindhi 2012, [15] discusses the empowerment of tribal women in Gujarat through education and skill development as education, skills development and training are central to agricultural and rural employment especially the tribal's'. The paper brings out the cases of under-represented women who are successful in empowering themselves by making use of education and training. By empowering rural women through education can thus enable them to live with dignity and self reliance cutting across the barriers of customary biases and prejudices, social barrier of caste, class, gender, occupation and institutional barriers that prevent them from taking actions to improve their state both at the individual and collective level.

Role of Non-Governmental Organisation:

A voluntary organization is a form of social organization and it exists across time and space. The emergence of the NGOs and changes with time and space are very much shaped and determined by given political conditions, economic contexts and socio-cultural milieu of a particular society. NGOs are definitely connected with economy, polity, and society and the ensuing connectivity shapes structure and functions of the NGOs and their impact on these societal components.

The study of Rajendran & Raya 2011, [16] reported that NGOs had played a very important role in the formation of SHGs and motivating women to join the groups and linking the groups with the banks for microfinance. Nearly 55% of the respondents informed that Non-governmental Organisations helped them to form Self-Help Groups. But Government departments and neighbouring Self-Help Groups had very negligible role in the formation of Self-Help Groups. It is concluded that NGOs and greater interest of women themselves are the main motivational factors to join SHGs, and Self-Help Group members also influence other women to join the groups.

The research paper of Rasheed & Matin 2014, [17] mainly focuses over the efforts taken by the NGOs (Non-Governmental Organizations) through SHGs (Self-help Groups) to inculcate necessary attributes among the tribal women. The paper, in order to exemplify the scenario in which the women SHGs are functioning, tries to extract the essence of SHGs and its impact over the personality of women to raise their understanding and claim their rights both in the household scenario and the government promoted schemes and programmes. The paper emphasizes over the power structure of upper caste and the

segregation of tribal community as well as the preparation for the reclaiming of their human rights through awareness and economic empowerment. It not only provides an opportunity of saving and credit to the rural poor women but also endeavour to make them empowered. Now, after a lot of efforts and trust-building amongst the tribal's, they were slowly and gradually developing the capacity of decision-making, discipline, responsibility, boldness for the claim of their rights, employment opportunity, enabling them at least to make signature, counting money, identifying coins and rupees speaking in the gathering, developing songs on *Mahila Mandal* which clearly showsn the creativity among the members.

The study of Dash & Joseph Mendonsa 2011, [18] found that local institutions play a significant role in formation of SHGs and NGOs play a greater role in mobilization of SHGs and facilitation of formation of groups and they also work as intermediary between SHGs and banks, and without this facilitation, the SHG is merely reduced to a savings group and the core objectives of SHG, namely empowerment and self-reliance are not realised. Further, wherever NGOs are involved, the SHGs have performed better in terms of saving mobilization and credit utilization. The surprising result was to find large number of groups formed by self initiatives of individuals, which indicated that SHGs formation is taking the shape of a movement, and this movement is not driven by only monetary considerations but also for solidarity purpose, which needs further investigation.

The analytical study conducted by Om Raj Singh 2003, [19] on “Role of NGO’s in Fostering Self Help Groups: A case study of Mysore Resettlement Development Agency (MYRADA)” high lightened that most of the SHG’s have come up due to the dynamic leadership of certain individuals within a group or through the catalytic role played by the NGO’s in developing such groups.

The study of Sheela Margaret and N. Kala 2013, [20] study on impact of NGO interventions on empowerment of women, highlight that a moderate level of empowerment was found among the respondents and there was significant difference in the level of empowerment of respondents before and after joining NGO. The NGO were able to create a significant impact on the empowerment and development of women beneficiaries. The study concludes that the demographic variables like age, education, monthly income and years of affiliation influences the level of empowerment of the respondents.

Conclusion:

SHGs have been identified as a way to alleviate poverty and women empowerment. And women Empowerment aims at realizing their identities, power and potentiality in all spheres of lives. But the real empowerment is possible only when a woman has increased access to economic resources, with more confidence and self motivation, more strength, more recognition, more involvement in the family matters through participation. Most of the studies show that Self-help group women have gained self confidence. They got an opportunity to improve their hidden talents after joining the self help groups. They can speak freely in front of large groups of people. In fact they have become modern leaders in the village, Panchayat and local bodies more than before. Women’s empowerment through Self- Help Groups (SHGs) plays a pivotal role in the advancement of women in order to help the rural poor tribal, particularly women in securing inspirational and supportive services from within and outside such groups.

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