

Understanding The Effectiveness Of Self Help Group Activity On Women's Socio-Economic Empowerment: An Analysis Based On Existing Literature

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Abstract:

The socio-economic empowerment of women has become a critical focus in development discussions, with global recognition of women's marginalized status and vulnerability. Accordingly, policy-programmes have been initiated at national and international levels aimed at women's empowerment. Microfinance through Self-Help Groups (SHGs) has emerged as a key strategy to address these challenges, particularly in developing countries like India. Research indicates that SHGs can directly and indirectly empower women, enhancing their economic status, financial literacy, and social capital. However, concerns have been raised about their effectiveness in ensuring women's wellbeing, autonomy, and decision-making power within households.

Impact studies have shown that participation in SHGs positively affects women's decision-making abilities, workload distribution, mobility and access to resources. It also raises household income and saving, creates employment opportunity, reduce income disparity and dependence on moneylenders. However, while SHGs have demonstrated positive outcomes in terms of economic and social empowerment, there are also concerns raised about their effectiveness in ensuring women's own wellbeing, autonomy and degree of decision-making power within households.

Further, the literature draws attention to the importance of considering various contextual factors such as regional location, delivery mechanism, vulnerability of group members, access to markets, duration of association, socio-religious and cultural norms, while evaluating the impact of SHGs on women's empowerment. It is imperative that while SHGs have shown potential in promoting women's empowerment, there is a need for continued research and evaluation to ensure their effectiveness in addressing the diverse needs of women across different contexts.

Keywords: Socio-economic empowerment, Self-help Group, SHGs, Women's empowerment, Literature review, Effectiveness, Microfinance.

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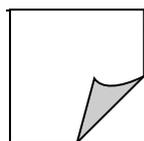
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I. Introduction:

Women's socio-economic empowerment has become a vital agenda in development discourse since the last phase of twentieth century. In particular, it received widespread attention when in Rio (1992), women were considered a "major group" whose involvement deemed necessary to achieve sustainable development. In consequence, gender equality and women's empowerment have been incorporated into the policies and programmes formulated by international organisations, Government and the Non-Government Organizations of different countries. Globally, women are recognized as most marginalized and vulnerable group, who are disproportionately poorer, suffer from multilateral deprivation and discrimination, lack much behind their male partners in terms of education, income earning, access to property and social security, and often the victims of domestic violence, oppression and male domination, and vulnerable to high risk diseases. The degree of discrimination also differs depending on caste, class, and ethnicity.

Women's dismal condition have been linked to a lack of economic independence and credit availability, which prevents them from becoming independent and participating in decision-making within the home and in society (Kabeer, 2003). As a result, providing access to financing has drawn significant attention in discussions concerning the empowerment of women and poverty reduction, particularly in developing nations.

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Considering this, microfinance through self-help groups (SHGs) has emerged as a primary mechanism for credit disbursement that, through its esteemed objectives, can effectively address the socio-economic empowerment issues of women. Ample studies have been carried out by the scholars, researchers, apex bodies, government and non-government agencies, international funding agencies etc. to assess and evaluate the impact of Self-Help Groups (SHGs) on women's empowerment. Based on these published literature, the present study aims to explore the effectiveness of Self-Help Group on the socio-economic empowerment of women in India. The current analysis draws upon pertinent studies conducted during the twenty-first century.

Women's Socio-economic Empowerment through Self-Help Groups (SHGs)

In India, the introduction of *Swarnajayanti Gramme SwarozgarYojana* (SGSY) in 1999 marked a milestone, leading to widespread adoption of the SHG concept as a means for providing financial assistance to rural women. According to the SGSY guidelines, a self-help group is a small, affinity group of rural poor people, primarily women, who are willing to contribute voluntarily to a common fund that will be lent to members based on group decision. The group's goals include promoting self-group, awareness, solidarity, and social and economic empowerment in line with democratic principles. In this participatory approach, small loans are extended to group members for income generation through self-employment, enabling them to support themselves and their families. Self-Help Groups (SHGs) not only provide access to finance but also emphasize building social capital. By facilitating access to social opportunities, SHGs contribute to improving the quality of life, enhancing self-esteem, and boosting confidence among their members.

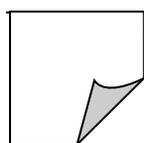
Microfinance facilitated through Self-Help Groups (SHGs) holds the potential to influence women's empowerment through both direct and indirect means. According to Swain (2007), women experience direct empowerment through microfinance when they join a group and/or participate in training or workshops that increase their level of awareness. In addition, the group idea fosters the development of additional social capital and a network of support that enables women to enhance their overall well-being in addition to their economic well-being. Additionally, engaging in activities such as attending group meetings, actively participating in training programmes and workshops, interacting with stakeholders, and maintaining financial records contribute to enhancing financial literacy, mobility, awareness, and confidence among women. Moreover, engaging in activities such as attending group meetings, actively participating in training programmes and workshops, interacting with stakeholders, and maintaining financial records contribute to enhancing literacy, mobility, awareness, confidence among women, and also stimulate discussions not only on economic matters but also on various household, social, and political issues within the community.

Impact of SHGs on Women's Empowerment Indicators

Numerous impact studies have been conducted by organizations such as CASHE-CARE, IFAD, and APMAS to delve into women's perceptions regarding the most significant changes in their lives following their involvement in SHGs. These studies mainly investigate the impact on women's decision-making abilities and influence within the family, alterations in the workload distribution between household and other activities, gender equality in the division of labour within the household, and the types of collective actions women undertake to influence broader social and political issues within the community. The findings of these studies consistently indicate that the participation of underprivileged and poor women in SHGs has had a positive impact on the lives of rural women (CARE-CASHE, 2006; APMAS, 2006).

Scholars and independent researchers have also looked at self-help group's impact on women's empowerment from a variety of perspectives. A careful examination of these literatures reveals that, in a broader sense, self-help groups contribute significantly to the socioeconomic advancement of rural and impoverished women. From the literature surveyed for the purpose, moderate improvement is observed in economic empowerment indicators among rural women. There is much less evidence of the emergence of entrepreneurship. Nonetheless, the majority of these studies highlighted that participation in SHGs positively affects the women's family or household income, which subsequently improves their wellbeing. **Puhanzhendi and Satyasai (2001)** observed a moderate increase in average net income per household in the post SHG period and about two-fifth of the increased amount generated from non-farm activity. During the post-SHG era, income disparity decreased and group members' inclination to save increased. Additionally, the number of employment days for SHG members increased, and the majority of the borrowed funds were utilized for productive purposes. The participation in the group activities greatly enhanced their communication abilities and boosted their self-confidence. Similar observations also found by **Singh(2001), Manimekalai and Rajeshwari (2001), Das (2012), Ghosh (2012), Das (2015)**. However, **Puhanzhendi and Badatya (2002)** found that social empowerment of women are more prominent than economic empowerment.

Participation in SHGs has also instilled a habit of saving among rural women. A strong desire of saving is observed among poor women resulting in increased average saving of the family (**Sen, 2005**). Moreover, quick and easy credit availability has diminished reliance on moneylenders and motivated women to



initiate productive ventures. Women also show eagerness to enhance their traditional skills and acquire new ones, thereby enriching their opportunities for livelihood (*ibid*). Similar findings were reported by *Ghosh (2012)*. He observed a significant increase in the average annual net income, assets, and savings of SHG member- households. There was an increase in the average loan size and a more consistent repayment schedule, resulting in a notable reduction in dependence on moneylenders. Moreover, the proportion of loans utilized for productive purposes and employment per household increased, leading to a decline in incidence of poverty among SHG members and a considerable improvement in the social empowerment of women.

Sharma and Varma (2008) found that involvement in Self-Help Groups (SHGs) is associated with higher levels of social recognition, family position in society, size of social circle, and involvement in both intra-family and entrepreneurial decision-making. Participating in business endeavours and other SHG-related activities boosts rural women's self-reliance, confidence and independence. Women's active participation in SHG led microcredit programmes has also given women some access to and control over their own income. Women's attitudes and behaviours also changed as a result, and this enhanced their capacity to handle issues related to managing household assets, their own mobility, the health of their children, and other household members (*Sarkar and Dey, 2010*). Increased family income has a civilizing effect as most of the additional income is spent for education and health purposes (*Das, 2015*).

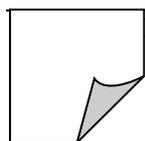
The societal benefits of SHG activities are also significant. According to *Karmakar (2009)*, in few locations, joining a Self-Help Group (SHG) has led to reductions in child mortality, betterment of maternal health, and increased capacity among impoverished people to combat diseases through better nutrition, housing, and healthcare, especially benefitting women and children. Additionally, the empowerment of indigenous women through SHGs has resulted in decreased exploitation by stakeholders in various locations (*Rao & Farrington, 2006*). SHG members have also taken proactive measures in many areas to educate the underprivileged and marginalized about their entitlements to essential services and programme benefits. Furthermore, SHGs have played a pivotal role in successfully combating social injustices such as child marriage, human trafficking, domestic abuse, male alcoholism, and more.

According to *Vinodhini and Vijayanthi (2016)*, the primary reasons for success of SHG activities include their link with the poor, creative methods, capacity to enable people's engagement in development, and trust among stakeholders at various levels. SHGs also contribute to improving the financial status of households and have fostered self-confidence and independence among rural women, consequently enhancing livelihood opportunities for rural communities. However, *Garai et al. (2012)* caution that while the Self Help Group strategy may prove to be a potent social weapon for the socioeconomic change of millions of rural people, it is not a magic bullet for ending poverty in rural areas.

However, a considerable body of research raises doubts about the effectiveness of SHG programmes in promoting women's empowerment. For instance, *Garikipati (2008)* concluded that while lending to women benefits their households, its direct impact on the women themselves remains unclear. She argued that because women often lack co-ownership of their family's productive assets, their access to credit may not necessarily lead to their empowerment, especially if the household has a high demand for credit and can redirect the loans granted to the woman as needed. Consequently, despite potential household gains, the woman may experience a widening of the "gender resource divide" between herself and her husband. Additionally, *Kumar (2013)* directly challenges the link between increased income and women's decision-making power. In his research conducted in Tamil Nadu to examine the impact of microfinance on women's empowerment, Kumar found that although women may experience higher incomes and consumption levels, they often have limited control over resources and assets, and do not have equal participation in major household decisions. However, they do exert significant influence over the decisions made by their children.

Factors Influencing Empowerment Outcome

The literature on women's empowerment highlights the fact that the self-help group model has not shown to be equally successful in insuring every woman's financial well-being. The beneficial impacts of such group activities on women's empowerment differ considerably depending on the location, ethnicity, caste, religion, class and social norms. It is generally observed that SHG activities are more prominent in Southern States compared to other regions. Many SHGs in South India engage in various economic activities such as the production and marketing of incense stick, candles, soaps, ready-made garments, pickles, fur-toys, bags, palm leaf products, herbal items, fancy seashell products, ornaments, food items, coir mats, mattresses, leather goods, and more. Additionally, women SHG members in these regions often take on responsibilities such as monitoring the functioning of ration shops, preventing illicit brewing, and assisting the elderly, deserted and widows in obtaining loans. Moreover, it is observed that women who actively participate in SHG activities tend to have greater involvement and play significant roles in grassroots-level socio-political institutions such as family, village councils, and local self-government bodies (*Nayak, 2009*). *Swain and Wallentin (2014)* emphasized that in addition to regional location, the effectiveness of SHGs also relies on delivery mechanisms.



The economic empowerment of women is also contingent upon their level of impoverishment. It has been observed that SHGs have a considerable positive impact on women when the groups consist of members who are not extremely impoverished. As highlighted by *Sen (2005)*, the poorest individuals, due to their limited capacity to absorb resources, may initially prefer seclusion and perceive credit risks as too high. Nonetheless, they often remain part of self-help groups due to their eagerness to save, with their confidence growing as their savings accumulate. Consequently, it takes time for credit demand for micro-enterprises suitable to this group to develop.

Similarly, the study conducted by *Kapila et al. (2016)* emphasizes the importance of the loan-taking capacity of SHG members in determining the impact of microcredit programmes. Their research revealed that in rural Punjab, microcredit programmes have generally succeeded in enhancing the incomes of women SHG participants, subsequently increasing their involvement in household decision-making. However, the degree of impact is more pronounced among larger borrowers (with loan sizes exceeding Rs. 5000) compared to smaller borrowers (with loan sizes below Rs. 5000). Furthermore, the extent of empowerment may also vary among group members (*Swain and Wallentin, 2009*).

The effectiveness of group activities in empowering women may be influenced by socio-religious and cultural norms among participants. *Kundu and Mukherjee (2011)* observed that the impact of SGSY membership varied among socio-religious communities in rural Bengal due to differences in socio-religious status and customary limitations on social connections and mobility. However, *Sultana et al. (2012)* noted that while religion may not significantly affect economic empowerment, it plays a significant role in social development, such as promoting independent living and community engagement.

Positive impacts of SHGs have been observed among Scheduled Caste women in Uttar Pradesh. As mentioned in the report of *Planning Commission (2003)*, SHGs have provided essential social opportunities for women to become aware of their rights, entitlements, and development programmes, thereby enabling them to engage in income-generating activities for substantial earnings and self-employment. Furthermore, participation in group activities has facilitated active involvement in development programmes and decision-making processes, both within households and in the broader market sphere.

The beneficial impact of SHGs is also influenced by factors such as access to market, duration of association, and, in some cases, the political affiliations of the members. *Mansuri (2010)* contended that microfinance has the potential to significantly improve the economic condition of rural poor, even in remote villages, provided there is a conducive market environment for non-farm activities. When products made by rural poor are sold at the right time and at profitable prices, it can enhance women-SHG member's savings capacity, ability to manage credit, access to financial institutions, entrepreneurial skills, and willingness to invest and risk taking capacity.

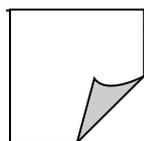
On the other hand, a study conducted by *MYRADA (2002)* revealed that the impact of SHGs on the level of comfort and confidence among members was more pronounced in older groups compared to newer ones. Additionally, the contribution of SHG members to their household income was found to be higher in older groups than in younger ones. Similarly, *Sarkar and Dey (2010)* suggested that sustained participation in microcredit programmes through SHGs, for an extended period (eight years or more), could lead to a higher level of women's empowerment. *Jain & Nai (2013)* also contended that the benefits derived from SHGs are significantly associated with the duration of association. Moreover, as noted by Hussain et al. (2013), the political affiliation of SHG members can also influence the empowerment outcomes.

II. Summary And Conclusion

The socio-economic empowerment of women has become a critical focus in development discussions, with global recognition of women's marginalized status and vulnerability. Various policies and programmes, both international and domestic, have been formulated to address gender equality and women's empowerment. Microfinance through Self-Help Groups (SHGs) has emerged as a key strategy to tackle the socio-economic challenges faced by women, particularly in developing countries like India.

The introduction of Swarnajayanti Gramme SwarozgarYojana (SGSY) in 1999 marked a significant milestone in India, leading to widespread adoption of the SHG model for providing financial assistance to rural women. SHGs operate on principles of voluntary contribution and democratic decision-making, providing small loans for income-generating activities and fostering social capital among members. Research indicates that SHGs have the potential to directly and indirectly empower women, enhancing their economic status, financial literacy, and social capital.

Impact studies have shown that participation in SHGs positively affects women's decision-making abilities, workload distribution, and access to resources. SHG participation leads to higher family income and saving, increased employment opportunity, reduction in income disparity and dependence on moneylenders. However, while SHGs have demonstrated positive outcomes in terms of economic and social empowerment,

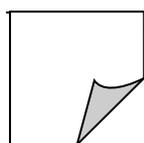


there are also concerns raised about their effectiveness in ensuring women's own wellbeing, autonomy and decision-making power within households.

Further, the literature draws attention to the importance of considering various contextual factors, including socio-religious and cultural norms, while evaluating the impact of SHGs on women's empowerment. It seems that the success of SHGs depends on factors such as regional location, delivery mechanism, vulnerability of group members, access to markets, duration of association, and political affiliations. These observations underscore the need for further research to comprehensively understand the potential impact of SHGs on rural women's empowerment, considering these multifaceted and intersecting factors. Such research can provide valuable insights for policymakers and practitioners aiming to enhance the effectiveness of SHGs in promoting women's empowerment in diverse settings.

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