

# SELF HELP GROUPS AND WOMEN EMPOWERMENT—A CRITICAL STUDY

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**Abstract :** Women empowerment is an important study on women which refers to the spiritual, political, social, educational, or economic strength of individuals and communities of women. The growth and development of a nation would be possible only when women could equally participate in the development process. Women Empowerment is the process of enhancing the status of women in the social, economic, and legal sectors. It has been found that women in rural areas faced various problems like illiteracy, lack of health care, etc. in comparison to men. To uplift the status of women in society the government of India has introduced various programmes. Self Help Group (SHG) is treated as a changer especially in the rural economy, the popular tool for empowerment of women in the rural areas. In this paper, an attempt has been made to study the impact of Self-Help Groups (SHGs) on the empowerment of women in society. The various challenges faced by women in society are also discussed in this paper.

**Keywords:** Women Empowerment, Gender equality, Self Help Groups (SHGs)

## I. INTRODUCTION

Gender equality is a major concern of the Indian constitution. The Preamble of the Constitution, Fundamental Rights, Fundamental Duties, and Directive Principle of State Policy always speak about Gender equality. Apart from advocating gender equality, the Constitution of India empowers the State to take various measures for the development of women in society. Women's Rights has elaborated in Part III of the constitution through the description of fundamental rights. Part IV describes the Directive Principles of State Policies which is ensuring equality before the law, the prohibition of discrimination on only the ground of religion, race, caste, sex or place of birth, and equality of opportunities for all citizens a matter related to employment or appointment in any office of the State. In this regard, Article 14, 15, 15(3), 16, 39(a), 39(d), 39(e), 39 A and 42, are the important Articles of the Constitution of India.

In a country like India, where nearly forty-nine percent of the total population is women, one cannot ignore the women's contribution to society. Women's empowerment is an effective tool for the development of a society. The object behind women's empowerment is to recognize women in society and to relieve them from economic, social, and political exploitation. Empowerment requires the full participation of people in the formulation, implementation, and evaluation of decisions making process for the well-being of our societies. The empowerment and autonomy of women and the improvement of their political, social, economic, and health status are highly important. It is also essential for the achievement of sustainable development of any country. The participation of women members in the Self Help Group has increased the status of women in society. Self Help Group, as a group approach has achieved success for bringing the poor women in one platform to solve their common problems through self-help and mutual help. By engaging in various income-generating activities, the women members gain self-confidence and respect in the society and it also increased the decision-making power of women.

## II. WOMEN EMPOWERMENT

Women Empowerment is a multi-dimensional process that includes economic, political, social, and cultural empowerment along with demographic and gender justice. This process improves the confidence level of women in household decisions with their self-esteem in society.

The word women empowerment means, to increase the ability of women to participate in social, political, and economic issues. The various indicators that help in determining women empowerment are the ability to take the decision, involvement in household and financial activities, knowledge, and awareness about legal rights, health, and nutrition, literacy, etc.

United Nations 2001 defined empowerment as the process where the women capable to obtain ownership and control of their own lives. Therefore, through empowerment women get the courage for enjoying her life with their own choice.

In general, the women empowerment process where women have the power to control over resources, take a decision in various households and social and political issues, skill development, income-earning capacity, etc. which led to gender equality i.e. get equal respect and opportunities in the society.

## III. SELF-HELP GROUPS – AN APPROACH

Self Help Group (SHG) is a group approach based on the Grameen Bank model of Bangladesh. Prof. Muhammad Yunus established the "Grameen Bank" in the year 1983. In India, the SHG system was initiated by the NGOs namely Mysore Resettlement and Development Agencies (MYRADA), Asia-Pacific Rural and Agricultural Credit Association (APRACA), etc. The SHG approach in India got its energy after the launching of the Self Help Group Bank Linkage Programme in February 1992 by the National Bank for Agricultural and Rural Development (NABADR). The addition of the Self Help Group Bank Linkage programme is a major achievement for the successful development of the concept of SHG in the Indian economy.

Self Helps Groups are shortly known as “SHGs” which organized the poor women and gives them a platform to overcome various socio and economic issues. SHGs have taken a major initiative for social and economic mobility by engaging the poor women in income-generating activities.

NABARD defines SHG as a homogeneous group of rural poor who voluntarily formed to save some amount regularly from their earnings and mutually decided to contribute to the members for meeting their productive and essential needs.

The membership of the groups ideally ranges from 10-20 but sometimes the maximum number can be increased to 25 members. It is formed and nurtured by the Self Help Promoting Institutions (SHPIs) which generally a government agency, a bank, or a Non-Government Organization.

#### IV. STATUS OF WOMEN

##### 4.1. International perspective

The first World Conference on Human Rights was held in the year 1993 in Vienna. The conference highlighted women's rights, indigenous people's rights, and minority rights, and more importantly for universal political and economic rights. Similarly, the World Summit for Social Development was held in 1995 at Copenhagen for the enhancement of social development through alleviating poverty and increasing employment. The summit was important to care more for the need of increasing the access of women and girls to all levels and forms of education. The other area of the summit focused on the need to increase the participation of women at equal opportunities like men in all sectors and occupations and narrowing down the gap in earnings, etc.

Likewise, in the year 2000, the United Nations Millennium Declaration was adopted which emphasize promoting gender equality and empowerment of women, alleviate poverty and hunger. Equal access to all levels of education irrespective of a male and female was another agenda of the declaration.

##### 4.2. National Perspective

In the early decades, the women in India were protected in society and provided equal rights in social and religious aspects. But women started to lose their rights in the social, economic, political, and legal fields in the medieval period. During those days, the women were only playing the role of a daughter, wife, or sister and they were considered mentally weak. Women were not allowed to take the decision independently. They were always dominated by males. But the scenario of India has been drastically changed in the last few decades. During the 19<sup>th</sup> and 20<sup>th</sup> centuries, to uplift women's status and reduce gender inequality some laws were enacted by the government. The first initiative was taken in this regard by the enactment of the law against the practice of Satidaha Pratha. On 4<sup>th</sup> December 1829, the practice of Satidaha Pratha was formally bending. Another inhuman practice in the 19<sup>th</sup> century against women in Indian society was Female Infanticide and some laws were enacted against this practice in 1795, 1802, and 1804 and 1870 respectively. There were some other issues for which specific legislative measures were taken such as Widow Remarriage, Child Marriage, etc. Women empowerment has been recognized as a national problem that is required to handle women's status. Since Independence, our country has taken various approaches for women empowerment through the upliftment of economic independence.

Women in modern India are enjoying more liberty, equality as compared to ancient times. Massive emphasis has been given to women empowerment in the regard to constitutional provisions. In 1992 the National Commission for women was set up as a statutory body by an Act of parliament to safeguard the right and legal entitlement of women and to review the existing legislation for suggested amendments whenever necessary. Simultaneously, the 73<sup>rd</sup> Amendments to the Constitution of India was passed in 1992 by the parliament for ensuring one-third of the total seats for women in all elected offices in local bodies in both urban and rural areas.

The year 2001 has been declared as a “Women's Empowerment Year” by the Government of India. The ‘National Policy for Women Empowerment’ (NPEW) was adopted by the Department of Women & Child Development in 2001 to achieve the objective of empowering women as a mediator for socio-economic changes. The objective of NPEW was to bring development and empowerment of women. Based on the prescription of the policy, specific importance was given to women's empowerment in the Tenth Five Years Plan.

The Ministry of Women and Child Development (MWCD), as a nodal agency has played an important role in women empowerment. There are in total four autonomous organizations under MWCD namely: National Institute of Public Cooperation and Child Development (NIPCCD), National Commission for Women (NCW), Central Social welfare Board (CSWB), and Rashtriya Mahila Kosh (RMK).

All these organizations under the Department of Women and Child Development have introduced various schemes for the benefit of women and children. In support of promoting the social and economic empowerment of women and children, the Government of India has introduced various schemes such as Integrated Rural Development Programme (1982), Swawlamban(1982-83), Support for Training and Employment Programme (STEP) (1987), Working Women Hostels and Creches (1972), National Social assistance Programme (1995), Swayamsiddha (2001), Swadhar (2001), Mahatma Gandhi National Rural Employment Guarantee Act(2005), Ujjwala (2007), One Stop Centre Scheme (2013), DAY-NRLM(2013), DDU-GKY(2014), Beti Bachao Beti Padhao Yojana (2015), Pradhan Mantri Awas Yojana (2016), Mahila E-Haat (2016), etc.

## V. REVIEW OF LITERATURE

Several studies have been conducted on various aspects of Self Help Groups. For this study the following literature has been reviewed:

Ramchandran T & Balakrisnan S. (2008) observed that the Self Help Group can empower the women members. The authors stressed the empowerment of the women and the need for enhancing communication skills among the SHG members. The study further observed that SHG creates awareness among its members about the education and health of their children.

Reddy C.S. (2005) made a study on 400 women SHGs in Andhra Pradesh. The study found that the members of the SHG faced a few inconveniences like high repayment rate, negative attitude of the bankers, and lack of co-ordination among the members, improper fund management, and poor governance of SHGs. Through the study, he suggested to motivate and support women SHG members to fight against various social, economic, and political issues. As per the author, it requires to go a long way for the empowerment of women.

Neeta Tapan (2010) studied that Self Help Groups contributed vastly to the employment of women. The author further added that the SHPIs could play a vibrant role of initiator, facilitator, promoter, advisor, and supporter in the SHG movement. The participation of SHPI in the SHG movement insisted on employment generation, poverty reduction, empowerment of women, and rural development.

## VI. OBJECTIVES OF THE STUDY

The objectives of the present study are:

- (1) To analysis the empowerment of women in the socio-economical and political aspects.
- (2) To study the nature of challenges faced by women in society.

## VII. METHODOLOGY

The study made in this paper is mainly based on secondary sources. For the study secondary data has been collected from the various research paper, books, newspapers, annual reports of NABARD, RBI, and from various Government publications. The secondary data has also been collected from various websites.

## VIII. RESULTS AND DISCUSSION

Self Help Group (SHG) a system in India has been established as one of the very relevant and effective tools for the empowerment of women. The Self Help Groups are originally formed with the objective of alleviation of poverty and generation of employment. But the plan and policymakers in India have realized the importance of SHGs as a strategy of empowerment of women in the society. The empowerment of women can be studied in the following three dimensions :(a) Economic Empowerment (b) Social and Cultural Empowerment (c) Legal and Political Empowerment. Figure 1 below has shown the various factors that help in determining the empowerment--

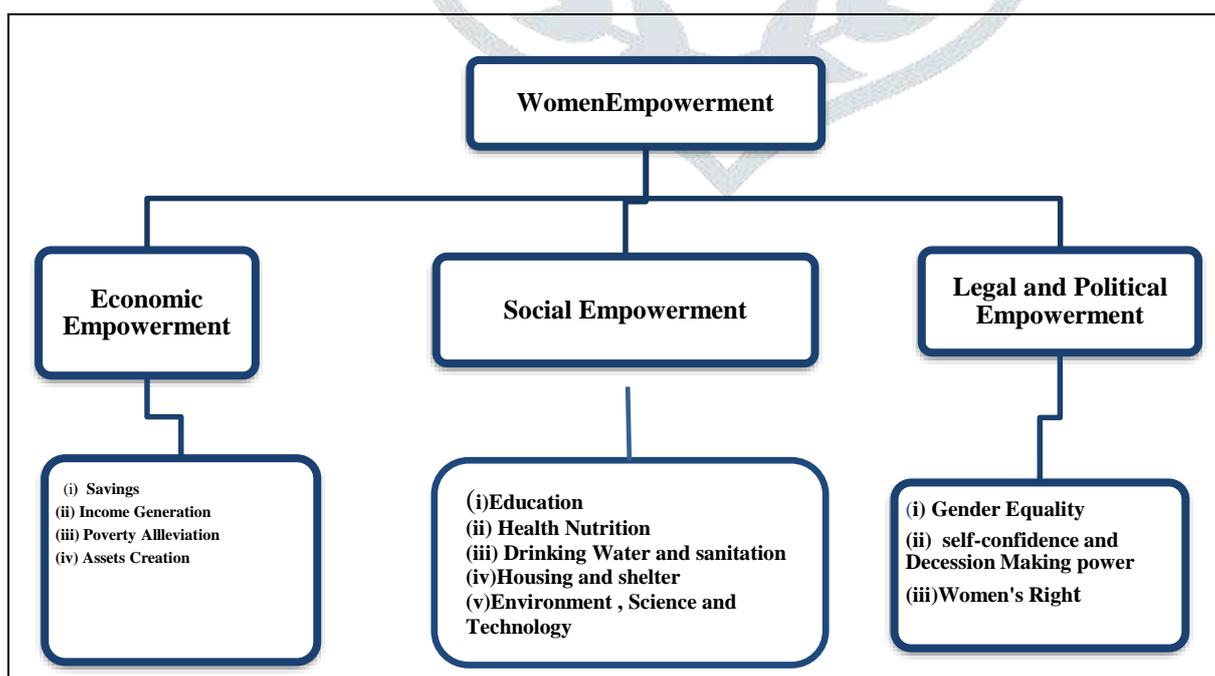


Fig.1. various determinants of woman empowerment

### 8.1. ECONOMIC EMPOWERMENT

The economic growth of a nation essentially depends upon the status of women in society. Self Help Group has emerged as a wide practice model for the economic empowerment of its women members. Economic empowerment can be achieved through saving, credit, and income-generating activities that help in the reduction of poverty. The SHG model creates the habit of saving and credit among its members. These Savings and credit are used for various income generating activities like horticulture, dairy, poultry, fisheries, soil conservation, agriculture, etc. The trend of women participation in SHG has been increasing during the last 5 years for the periods 2015- 2016 to 2019-2020 as shown in table 1.01. However, the loan outstanding percentage has to be eliminated. The trend of the Savings Linked SHG is also encouraging. There is a need to increase loan disbursed to SHGs exclusively run by Women to make more economic empowerment of women in the Society. The growth of women SHGs in the last five years is shown in the following Table 1:

Table 1: Growth and performance of Women SHG in India(Numbers in Lakh)

Years	Saving Linked SHG		Loan Disbursed to SHG		Loan Outstanding	
	Total No. of SHGs	Exclusively Women SHG	Total No. of SHGs	Exclusively Women SHG	Total No. of SHGs	Exclusively Women SHG
2015-16	79.03	67.63 (85.57)	18.32	16.29 (88.92)	46.73	40.36 (86.37)
2016-17	85.77	73.22 (85.37)	18.98	17.16 (90.42)	48.48	42.48 (88.36)
2017-18	87.44	73.90 (84.51)	22.61	20.75 (91.78)	50.20	45.49 (90.62)
2018-19	100.14	85.31 (85.19)	26.98	23.65 (87.65)	50.77	44.61 (87.87)
2019-20	102.43	88.32 (86.22)	31.46	28.84 (91.67)	56.77	51.12 (90.05)

Source: Status of Microfinance in India, NABARD, 2015-2016 to 2019-2020

Again the overall growth of Women SHGs can be studied in light of (i) No of Saving link SHGs (ii) No of Credit Link SHGs and (iii) No of SHGs having loan outstanding in various financial institutions namely Commercial Bank, RRBs, and Cooperative Banks. The overall performance of Women SHGs in various microfinance provider agencies has exhibited in Table 2

Table 2. Overall Performance of Women SHGs In India (As of March 31, 2020)

(Number in Lakh)

Agency Name	No. of Saving linked SHGs	No. of credit link SHGs	No. of SHGs having Loan Outstanding
Commercial Banks	46.01	15.96	28.71
RRBs	28.46	10.50	17.38
Co-operative Banks	13.85	2.38	5.03

Source: Status of Microfinance in India, NABARD, 2019-2020, pp 51

### 8.2 . SOCIAL EMPOWERMENT

Social empowerment refers to the empowerment in terms of Education, Health, Nutrition, Drinking water, Sanitation, Housing, and Shelter. Education is very essential for the empowerment of women. Jawaharlal Nehru has rightly said that “Educate a man, you educate an individual; however, if you educate a woman, you educate a whole family”. When women are educated and empowered the revenue for the family will be increase and more awareness regarding their health, nutrition, sanitation, etc. will be generated. The Self Help Group model of microfinance is directly or indirectly related to health. The SHG members can get the loan out of savings of the group for health-related issues. Various SHGs in India with the support from Self Help Promoting Institutions (SHPIs)organize various health check-up camps, vaccination programs, etc. For improvement of health, nutrition, and sanitation status of women and children the National Rural Livelihood Mission (NRLM) with the joint partnership of the Ministry of Women and Child Development started “POSHAN MAAH ABHIYAAN” in the year 2018. As on 31<sup>st</sup> March 2019, awareness generating activities on health, nutrition, and sanitation have been organized among 42.88 crore people. Along with health and nutrition, another most important impact of SHGs is the Micro insurance facilitates to its members.

### 8.3. LEGAL AND POLITICAL EMPOWERMENT

Along with economic and social empowerment, legal and political empowerment is also important for the empowerment of women. Political empowerment improved self-confidence among women and gives them decision-making power. One important development in this respect is the participation of women in the Panchayati Raj Institutions. The sex ratio is another important indicator of the development of a nation. The first and foremost component of gender statistics is revealed by sex ratio. As per the Census Report 2011, the sex ratio of our country was 943 females per 1000 males, which is very low in comparison to developed countries. The Government of India has undertaken some special initiatives for women. A few of such initiatives are discussed below:

(i)**National Commission for Women:** In January 1992, the Government set-up this statutory body with a specific mandate to study and monitor all matters related to the constitutional and legal safeguards provided for women, to suggest amendments for the existing legislation wherever necessary.

(ii) **Reservation for Women in Local Self –Governance:** The 73rd Constitutional Amendment Act passed in 1992 by Parliament ensures one-third of the total seats for women in all elected offices in local bodies whether in rural areas or urban areas.

(iii)**The National Plan of Action for the Girl Child (1991-2000):** Action plans to ensure survival, protection, and development of the girl child with the ultimate objective of building up a better future for the girl child has been implemented.

(iv)**National Policy for the Empowerment of Women, 2001:** The Department of Women & Child Development in the Ministry of Human Resource Development has prepared a “National Policy for the Empowerment of Women” in the year 2001. The goal of this policy is to bring about the advancement, development, and empowerment of women.

## IX. CHALLENGES FCAED BY WOMEN

Despite the effort of the Government of India in the last couple of years for empowerment, the women in India are facing multiple problems. Some of the key problems faced by women are presented below:

(i) **Poverty:** Poverty is a social problem in which a major portion of the population is unable to fulfill their necessities of life like food, clothing, shelter, and water. Even after 73 years of Indian independence women constitute a majority of the poor. Poverty alleviation is also one of the objectives of Sustainable Development Goals (SDGs). The government of India is introducing policies and programmes towards alleviation of poverty, gender equality as important. A careful and time-to-time evaluation by the Government is required for poverty eradication among women and girls.

(ii) **Poor Education:** Education is one of the important elements of development. The educational status of women is very poor in India, especially in rural areas. They discouraged for higher education, professional as well as vocational and technical education. As per census Report 2011, the female literacy rate was about 65 percent while the male literacy rate was 82.10 percent. Even though the low literacy rate, discrimination has often been observed in Right to Education. Education is the key to unlock the golden door of freedom. Table 3 exhibited the trends of male and female literacy rate in India –

Table 3 Trends of Male and Female Literacy Rate In India

Years	Average Literacy Rate	Male Literacy Rate	Female Literacy Rate
1981	36.2	46.9	24.8
1991	52.1	63.9	39.2
2001	65.38	76.0	54.0
2011	74.04	82.14	65.46

Source: Census Report, Government of India, 2011

The pattern of decade-wise male and female literacy rates were not the same during the period from 1981 to 2011. From Table 3 it has been observed that the decade-wise female literacy rate was always less than the average literacy rate although the female literacy rate was seen as increasing. Women's education in our country hits out by some of the factors like early marriage, high mortality rate, health, and hygiene, etc. As women are the main contributor to social transformation in our society so their education is very essential. Women empowerment through education reduces violence, gender inequality, family restrictions on women.

(iii) **Financial Exclusion:** Financial exclusion implies the inability to access necessary financial products and services. As per the Census Report, 2011 only 58.7% of households availed banking facilities in the country. Due to poor literacy, women are always neglected in society. Financial inclusion bringing financially excluded people into the formal financial sector and helps in the economic uplifting of women. To provide universal banking services for every unreached household, the Government introduced the Pradhan Mantri Jan Dhan Yojana (PMJDY) in 2014.

(iv) **Health and Hygiene:** Women in society have faced a different problem related to health and hygiene due to their biological structure. Women can participate in much creative work only when their health is good. Poor health and hygiene often cause various illnesses among women. A majority of women reported have a problem related to menstrual hygiene which is usually neglected. About 77 percent of women and girls all over India are suffering from inadequate sanitation facilities and personal hygiene. As an awareness campaign, the National Rural Livelihood Mission (NRLM) through Self Help Groups used to produce sanitary napkins for the women and girls at low cost.

(v) **Digital illiteracy:** Digital literacy is very important for women. It helps to involve in various activities like investments, sourcing of raw materials, and marketing of finished products, etc. But average women in our society are lacking digital literacy and therefore they are unable to make use of various digital services.

(vi) **Violence Against Women (VAW):** Violence against women is a global issue. It is also known as gender-based violence. The World Health Organization (WHO) categorizes the VAW into five-points (i) Pre-birth (ii) childhood (iii) girlhood (iv) teenager and adulthood and lastly (v)elderly<sup>1</sup>. The VAW is also a major concern for the Government of India. To address the issues related to Violation Against Women (VAW) the Govt. of India enacted various legislations like the Criminal Law (Amendment) Act, 2013, Sexual Harassment of Women at Workplace (Presentation, Prohibition and Redressal) Act,2013, and the Protection of

Women from Domestic Violence Act, 2005. In the year 2015, the Universalization of women's Helpline Scheme was introduced for emergency services to the affected women.

#### X. Suggestion and Conclusion

The contribution of women to society is very significant. Even so, the women have been lacking behind in upgrading themselves to avail of economic, social, and political opportunities. The contribution of the Self Help Group model in enhancing the empowerment of women cannot be ignored. The term Women empowerment and Self Help Groups are interrelated. The SHGs have to perform a certain kind of outreach programme by which women might be aware of their rights. However, the Government has to play a major role in empowering women.

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