

SOCIO-ECONOMIC EMPOWERMENT OF SELF HELP GROUP WOMEN IN INDIA WITH SPECIAL REFERENCE TO GUJARAT: AN OVERVIEW

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ABSTRACT

The present research is a review based study with the objective to understand socio-economic empowerment of self help group (SHG) women in India with special reference to Gujarat. One state each from five geographical areas of India has been selected randomly and Gujarat has been selected purposively for review of literature. Recent review of various literatures since 2014 available in the research websites and in the institutional libraries has been reviewed following a systematic methodological approach. The studies have reflected the effective role of SHGs in empowering women both socially and economically specially the poor section of the society in all the studied states including Gujarat. Notable economic upgradation after joining SHGs was noticed over the social upgradation in all the study states. The SHGs of Kerala has been found perform better in making women both socially and economically empowered as compared to the other states. The planners and policymakers need strategic planning in social upliftment along with economic empowerment of women of rural areas of all the states of India.

Keywords: Empowerment, Social, Economic, Self Help Group, Strategic Planning.

Introduction

In India, Self-Help Groups (SHG) is the most powerful conduits for incubating and empowering women towards sustainability from subsistence. Women in rural India are now creating independent sources of income (Qazi Moin, 2021). The SHGs are mainly responsible for poverty eradication (Lavoori and Paramanik, 2014) and is one of the largest microfinance programs in the world to reduce poverty in rural areas (Panda, 2009). The highlight of the third Millennium Development Goal was women empowerment through economic upgradation. In India, self-help groups (SHGs) play a major role in the overall development of rural Indian people of which mostly women are members (Aggarwal et. al. 2020).

Women empowerment means enabling women to participate actively in social, economic and political endeavours at family and society level with clear awareness about their rights and legal claims (Ramakrishna and Rao, 2017). The meta-evaluation of Brody et al. (2017) regarding SHG impacts on women empowerment distinguished between six outcome domains such as, economic empowerment, political empowerment, women's mobility, women's control over family planning, psychological empowerment, and domestic violence. His analysis showed strong positive effects in the first four domains. However, no clear effects were found on psychological empowerment and domestic violence. The research on Microfinance and women empowerment depicts that SHG based micro finance has contributed as a catalyst of the social change and empowerment of poor is proved to be a boon for the rural women in some states of India (Maheswari and Shobhna, 2016).

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Study Objective

The present research is a review based study. The objective of the present study is to review the literature on socio-economic empowerment, such as upgradation of economic and social status of women in the family and society, leadership, decision making and political empowerments of self help group (SHG) women in India with special reference to Gujarat.

Methodology

To understand the socio-economic empowerment of SHG women in India, one state each from five geographical areas of India has been selected randomly and Gujarat has been selected purposively. Besides Gujarat, the five states selected are Haryana from North, Uttar Pradesh from Central, Assam from East, Kerala from South and Maharashtra from West. Review of various literatures available in the research websites and in the institutional libraries such as published thesis, articles in journals, academic and government reports of the selected states have been reviewed.

Review of Literature on Socio-Economic Empowerment of SHG Women

Recent review of various literatures since 2014 available in the research websites and in the institutional libraries such as published thesis, articles in journals, academic and government reports of the selected states have been reviewed following a systematic methodological approach.

Prior to the objective based review of literature, total number of SHGs and members existing in the selected states has been obtained from Ministry of Rural Development, Government of India website. Table 1 shows the number and percentages of total SHGs and members as on 25 December 2021. Among the five randomly selected states and Gujarat, highest percentage of SHGs and members are found in Uttar Pradesh (7.6 percentage and 7.3 percent respectively) and the lowest percentages are found in Haryana (0.7 percentage and 0.6 percentage respectively).

Table 1: Rural SHGs and members as on 25th December 2021

Country/State	Total SHGs as on 25 December 2021		Total members as on 25 December 2021	
	Number	Percentage	Number	Percentage
Gujarat (Special Reference)	2,61,970	3.6	26,73,769	3.3
Haryana (North)	48,546	0.7	5,14,698	0.6
Uttar Pradesh (Central)	5,58,574	7.6	59,16,129	7.3
Assam (East)	3,02,997	4.1	32,82,545	4.1
Kerala (South)	2,45,920	3.3	35,73,957	4.4
Rajasthan (West)	2,00,790	2.7	22,77,949	2.8
India	73,68,248	100.0	8,06,28,144	100.0

Source: Ministry of Rural Development, Government of India, 2021; <https://nrlm.gov.in/shgReport.do?methodName=showPage>

The topics, study areas, sample units and sample size of literature reviewed of the selected five states including Gujarat states are shown in Table 2. This is followed by the detail findings and suggestions of the authors of each reviewed literature.

Table 2: Topics, Study Areas, Sample Units and Sample Size of Literature Reviewed

Author and Year of publication	Topic	Study area	Sample Unit	Sample size
Gujarat (Special Reference)				
Bariya et. al. (2020)	Empowerment of Women through Self Help Groups	Amreli District, Gujarat	Non-SHG and SHG women members	180
Manvar et. al. (2019)	Role of Self Help Groups in Women Empowerment and Health	Rajkot District, Gujarat Cross sectional study	SHG women members	110
Modi Arbind Kumar (2019)	Impact of Training of Self-Help-Group Members on Women Empowerment	Rural areas of Gandhinagar, Gujarat	SHG members	400
Rathodand Devi (2019)	SHG: A Reliable Expedient for Socio-Economic Empowerment of Tribal Women Farmers	Dahod District, Gujarat	Non-SHG and SHG tribal women farmers	120
Patel Ritesh, et. al., (2018)	Impact of Microfinance on Poor Women	North Gujarat	Below Poverty Line (BPL) women	384

Subrahmaniyam (2016)	Impact of Microfinance on Women Empowerment	4 districts of Gujarat	Women members from SHGs and Joint Liability Groups (JLG)	500
GoelVishal (nd)	Financial Effectiveness and Impact of Micro Finance	4 districts of Gujarat	SEWA bank members	260
Ashwin et. al. (2014)	Impact of Microfinance Services on Rural Women Empowerment: An Empirical Study	North Gujarat	Rural women	205
Haryana (North)				
Mehra Archana (2017)	Impact of Microfinance and Women Self Help Groups in the Development Process	Mewat district, Haryana	Women SHG members	3750
Shobhna Goyal (2017)	A Study of Socio-Economic Impact of Self Help Groups	Mewat district, Haryana	Rural Women SHG members	900
Uttar Pradesh (Central)				
Aggarwal et. al. (2020)	Empowering SHGs Women through Micro-finance	4 districts of Uttar Pradesh	Women of SHGs	988
Singh Veenita (2019)	Role of Self Help Groups in Women Empowerment	7 districts of Uttar Pradesh	SHG women of urban, semi-urban and rural areas	1000
Yadav and Prakash (2018)	Role of Training Programmes under Self Help Group for Securing Social Challenges of Rural Women	Sultanpur district of Uttar Pradesh	Rural SHGs women	151
Tauffiqu et. al., (2015)	Role of NGOs in Women Empowerment	Uttar Pradesh	Women	
Assam (East)				
Saikia Pallabi (2017)	A Study on the Self-Help Group of Women and Its contribution to Their Socio-Economic development	Chaygaon of Assam	Women members of SHGs	130
Roy Jayashree (2015)	Role of Self-Help Groups in the Empowerment of Women	Barak Valley area of Assam	Members of both female and mixed SHGs	282
Sarania (2015)	Impact of Self-Help Groups on Economic Empowerment of Women	Assam	Women members of SHGs	100
Bhattacharjya Archana (2016)	Socio Economic Empowerment of Women - A Study Based on Self Help Groups	Barpeta district of Assam	Women members of SHGs	458
Kerala (South)				
Jacob and Soni(2019)	A work on Women empowerment	Kollam district in Kerala	Rural women members of SHGs	100
Mani Miriam (2019)	Impact of Women Empowerment through Microfinancing	Thiruvananthapuram, Kerala	Women members of SHGs	50
Nimisha and Arumugam (2019)	Impact of Self-help Groups on Self, Social Awareness and Economic Empowerment of Women Entrepreneurs	Coimbatore district in Kerala	Women members of SHG	

Rajasthan (West)				
Agrawal Harigopal G. (2018)	Empowerment of Women through Self Help Group - A Case Study	Baswara district of Rajasthan	Women members of SHG	150
ChauhanAnjoo (2018)	An Analysis of Socio Economic Impact of Women Empowerment Through Microfinance Schemes	Udaipurcluster, Rajasthan	Members of SHG	200
Kumawat and Bansal (2018)	Impact of Self-Help Groups on Empowerment Status of Rural Women	Udaipur district of Rajasthan	SHG and non SHG women members	130

Gujarat (Special Reference)

The statistical analysis conducted by Bariya et. al. (2020) showed that there was highly significant difference in the mean values of SHG members and Non SHG members in case of components of economic empowerment of women like saving and investment, self sufficiency, knowledge about banking system and skill development. Based on the results the authors recommended that since the SHGs are contributing significantly in increasing the economic status and livelihood options of women in the study area, therefore such local organizations should be promoted. The study of Manvaret. al. (2019) revealed that SHG was a useful platform to enhance women's health through increased knowledge and awareness on health issues, and financial security during health emergencies etc. The authors suggested involving the entire community and sensitising men on issues of gender equity through capacity-building trainings with the women. Quantitative data collected by Modi (2019) for the research were analysed using statistical tools, involving t test and multivariate analysis of variance (MANOVA). The findings revealed that the training and various demographics and group related factors had a significant impact on various types of empowerment such as social, personal, economic and political empowerment.

The results of the study conducted by Rathod and Devi (2019) inferred that the average economic empowerment index of SHG members was significantly higher than the non-SHG members. The study revealed positive impact of the SHGs in economic and social status of the members. The average combined socio-economic empowerment index was high for SHG members as compared to non-members, which indicated that the group approach through SHGs had been shown to be a cost-effective way to help and meet the social and economic need of tribal women farmers dealing with the problems in their living. The study of Patel Ritesh, et. al., (2018) interpreted the findings on the basis of the statistical analysis such as correlation, regression and factor analysis. The analysis revealed the increase in the monthly income and also increase in spending had contributed most. However, development in personality contributed least in the up-gradation of the social and economic status of women. Patel Ritesh, et. al. proposed that the government along with NGO could work together on microfinance services to reduce poverty and enhance the living standard of poor women and their families.

Subrahmaniyam (2016) analysed the primary data collected using percentage, mean scores, standard deviation and statistical analysis, Chi-square test and factor analysis. The study reflected that participation in microfinance helped in empowerment of the beneficiary in economic, social and personal empowerment. Participation in microfinance has enabled majority of the respondents in generating income opportunities for self and contributing to the increased income of the households. The financial improvement showed direct relation on increasing expenditure on education of children. Also, there was increase in nature of social and personal empowerment with increase in number of loan cycles.

Goel Vishal (nd) used the statistical techniques such as t-test, correlation analysis, poverty measurement indices and Lorenz curve and Gini Coefficient during analysis. An overall Women empowerment index (OWEI) was calculated by considering 22 indicators. The study revealed that the poor people are the actual beneficiaries of the loan under microfinance programme. The findings revealed that availability of microfinance loan from microfinance institutions helped empowering women economically, socio-culturally and politically. The multiple regression analysis showed that the variables like education of the beneficiaries, freedom of movement; respondent income and participation in household decision making were significant which influenced the empowerment of programme participants.

The findings of the study of Ashwin et. al. (2014) revealed that four factors, namely, socio-economic status upgradation, autonomy for life choices, women position in the family and society and positive approach towards child development had significant impact on rural women empowerment. The study contributed in providing a base to the microfinance institutions for strengthening and expanding their support to rural poor women.

Haryana (North)

The study of Mehra Archana (2017) revealed that there were a number of shortcomings in the schemes in operation and that the pace of economic development in Mewat was very slow especially in terms of female literacy and sanitation. Also, there had been an increase in the income, expenditure and savings of the beneficiaries after joining the scheme. This has led to economic independence and raised the standard of living of the members.

The study of Shobhna Goyal (2017) showed an excellent level of participation of members in decision making was observed. Main problem faced by SHGs was lack of administrative experience in the group. The study showed improvement in the level of communication skills after joining of SHGs. The impact of formation of self helps Groups and microfinance has enhanced their socio- economic position in the society.

Uttar Pradesh (Central)

Aggarwal et. al. (2020) extracted four factors from factor analysis which were economic development, improvement in family matters, decision to use public amenities and political empowerment. Also, analysis of variance and t test was used. Microcredit program of SHG helped women in raising the standard of living of their family. Women were empowered to take care of their health, education of their children and other household issues. Women were independent to take financial decision and were looked upon as dignified person in the house and society. There was enhanced awareness, improved standard of living and making use of the various public amenities such as using hospitals, access to market, banking facility was a sign of betterment of rural women. Domestic violence was reported to be reduced. Women taking independent decision to some extent were depicting the empowerment of SHG women socially and economically.

Singh Veenita (2019) used the statistical tools, factor analysis and ANOVA including KMO for data analysis. The findings of the study highlighted that SHGs helped in empowerment of through improvement in financial access and credit to women, social independence, participation in decision-making vis-a-vis political activities, improvement in the lifestyle, improvement in education, improvement in health/sanitation awareness, improvement in assets and properties and building self-confidence level. Also, improvement in the behavior of women after joining SHGs as well as in the standard of living was also marked. The main findings of the study of Tauffiqu et. al., (2015) indicated that there was notable influence of NGOs for empowering the women in diverse regions. The study reflected remarkable change in the life style and standard of living in women by earning money and becoming self-independent. However, the percentage of women empowerment was found low in backward areas of Uttar Pradesh and they were found to be incapable of taking judgment in the family.

Yadav and Prakash (2018) revealed that the SHG members studied had availed a variety of benefits through information generation and social awareness training programme. The benefits had improved the social status of SHG members and created their own identity in the society. It has improved decision making powers regarding their family matters like education of children, marriage of girls, financial investment, purchase of family goods, health care and decision-related to agriculture. Majority of women had shown their positive responses on problem facing from society; problem sharing with others; reduction in the domestic violence and maximum women response to standing against social injustice and inequality. However, study found discrimination related to caste and creed among women even after attending the training programmes.

Assam (East)

The analysis of the study of Saikia Pallabi (2017) revealed that there was less financial assistance in which the members of the Self Help Group could not take much loan from the group for their needs as most of the members of the group were earning less. The study also revealed that the women in the SHGs have gained self confidence for social and economic self reliance and self sufficient among the members. The women in the SHGs were less dependent on personal saving sources rather they preferred the banks to save their saving. Being a member of SHG the women were getting the exposure to have a social interaction with other people.

The study of Roy Jayashree (2015) reflected that the role of SHGs varied in case of female and mixed SHGs. It was found that in female SHGs, members have not only achieved economic self-sufficiency (90.0 percent) but also socio-political participation and consciousness (89.5 percent), while in case of mixed SHGs; members neither gained economic self-sufficiency (17.7 percent) nor registered any significant difference in the sphere of socio-political participation and consciousness (4.8 percent). Members of female SHGs were found to have gained decision-making capacity after joining the SHG programme (84.1 percent). The result also reflected that due to participation in various training programmes, members of female SHGs (92.3 percent) have gained entrepreneurial skill and leadership capacity. The study concluded that SHGs had impact on the lives of the poor sections of the society in general and women in particular.

The study of Bhattacharjya Archana (2016) revealed significant increase in income in the post SHG period compared to the pre SHG period. Most of the respondents were found to be medium empowered in social and economic status. While determining correlation between economic empowerment and social empowerment in Barpeta district no significant correlation is found. Chi-square test for association between demographic factors and level of economic and social empowerment showed that only education was found to have significant association with economic empowerment of women.

Saranaia (2015) studied the effect of SHGs on the empowerment of women in terms of economic condition in rural areas of Assam. The results showed that SHGs helped the women members of Assam to generate their income. It was found that after joining SHGs there was a significant improvement in employment, income and savings leading to their economic empowerment. The study concluded that SHGs found to play a significant role in the empowerment of women in rural areas of Assam.

Kerala (South)

The performance of SHGs and Microfinance Institutions in south India has been much better compared to the east, northeast, central part of India and even some parts of western India (Aggarwal et al., 2019). The south Indian state, Kerala has attained a remarkable status, fulfilling all the criterion of various social well-beings compared with some of the developed countries in the world (Kumar and Jasheena 2016).

The findings of the study conducted by Mani Miriam (2019) showed that socio economic effectiveness was high in semi-urban areas as compared to urban areas. Karl Pearson Coefficient of Correlation showed socio economic effectiveness and women empowerment showed a high positive correlation.

The result of the study of Jacob and Soni(2019) showed substantial impact on women empowerment through increase in income level, increase in saving, improvement in decision making skills, etc. in the study village through SHGs. The results also focused that the intervention of small scale account through SHG-Bank Linkage Program had positive effect on strengthening women. The study showed improvement in basic leadership aptitudes. Smaller scale account through SHG-Bank Linkage Program had empowered poor ladies to get access of different money related items and administrations.

The study of Nimisha and Arumugam (2019) found raise in annual income of SHGs members along with the improvement of the economic status of the family. SHGs helped the members to start up business enterprises for their economic empowerment.

Rajasthan (West)

The study of Chauhan Anjoo (2018) revealed that access to microfinance has contributed immensely to the economic empowerment of women through improvement in their businesses. The study shows that access to microfinance has improved the status of women both at the family level and in society as a whole. At the family level, the study reported an improvement in household income and standard of living of the family. The social level, there was a rise in the confidence level of clients, increased degree of socialization and positive outlook in terms of aspiring to future leadership positions. The study shows that access to microfinance has improved the status of women both at the family level and in society as a whole.

The findings of the study of Kumawat and Bansal (2018) revealed that medium empowerment status was found in all four components i.e. socio-psychological, economic, legal and political with mean scores 2.7, 2.6, 2.5 and 2.6. Similarly, the non-members had poor empowerment in economic and political component with mean scores 2.3 and 2.2, respectively.

The study of Agrawal (2018) revealed that after joining the self-help groups, most of the respondents were socially and economically uplifted. Most respondents said that joining self-help groups had increased the income generation significantly.

Conclusion

The review of various related literatures were done on socio-economic empowerment of SHG women of five randomly selected states of India and special reference to Gujarat. The studies have reflected the effective role of SHGs in empowering women both socially and economically specially the poor section of the society in all the studied states including Gujarat. Notable economic upgradation after joining SHGs was noticed over the social upgradation in all the study states. The SHGs of Kerala has been found perform better in making women both socially and economically empowered as compared to the other states. The planners and policymakers need strategic planning in social upliftment along with economic empowerment of women of rural areas of all the states of India.

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