
Women Empowerment through Participation in Self Help Groups (SHGs): A Way towards Achieving Sustainable Development

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Abstract: *Goal 5 of the SDGs targets achieving gender equality and promotes women empowerment. Since women constitute 50% of the population, issues related to their social, economic and political empowerment are integral to each of the 17 goals. Government of India, in its Ninth Five Year Plan (1997–2002) introduced the Self-Help Group (SHG) model as a core strategy for the empowerment of women and since then it has emerged as one of the largest and fastest-growing microfinance programs in the developing world. The present study aims to study the functioning of the SHGs, and the perception of SHG participants about their empowerment in terms of education, economic, social and political. The study is based on Surulia village, in Purulia District of West Bengal and includes 100 SHG members. Results revealed that SHG participation has benefitted the members significantly with 82% respondents agreeing to improvement in their reading and writing skills, 90% women agreeing to increased family income after joining the SHGs and 46% women have gained awareness about women's rights over property. However, despite these achievements SHG participation has not led to any significant improvement in terms of political empowerment among these women.*

Keywords: *Self Help Groups, Women Empowerment, Self-Perception, West Bengal.*

1. INTRODUCTION

The Sustainable Development Goals (SDGs) adopted by majority of the countries in the world in 2015 charts a path towards development that is all inclusive, sustainable and covers every aspect related to human life. One of the important goals of SDGs is goal 5 that targets achieving gender equality and promotes women empowerment. Since women constitute 50% of the population, issues related to them are integral to each of the 17 goals. To achieve any



kind of development it is essential to ensure women do not suffer from any form of deprivation. According to reports, there is considerable amount of gender inequality in terms of distribution of income and women are poorer compared to their counterparts. There has been significant increase in the percentage of rural women living below the poverty line by about 50 %, as compared to 30 % for men since 1970. Women get paid less compared to their male counterparts for the same kind of work. Being poor also poses as a constraint to obtain loan or credit from financial institutions and thus limits the opportunities of women to attain economic empowerment. Globally, the share of women workers in the total labour force is about 40% and has remained unchanged over the last two decades.

Empowerment of women is a holistic concept involving many aspects such as economic opportunity, social equality, political equality and personal rights. According to the United Nations Population Information Network (POPIN) an empowered woman - has sense of self-worth; has access to opportunities and resources; has right to have choices and determine those choices; is capable of controlling all aspects of her life; is able to influence social changes to create a more equal social and economic order, both nationally and internationally. Thus for empowering women it is essential to educate, increase awareness, impart training, expand their choices such that they become more confident, are independent economically and socially, and are able to fight for their rights.

Government of India, in its Ninth Five Year Plan (1997–2002) had introduced the Self-Help Group (SHG) model as a principal mechanism for empowering women and since then it has grown exponentially and has emerged as the largest microfinance program in the developing countries (Planning Commission 2002). India holds a leading position in terms of its women engaged in SHG activities. The SHGs in Asian countries are based on the concept of group lending and credit, which overcomes the problems associated with individual lending. In Sub-Saharan African and Latin American countries, the South Asian model has been modified to adapt with the culture and social conditions of the region.

Self Help Groups' primary function is to support the poor, marginalised and the most vulnerable section of society by providing them with opportunities of employment and income- generating activities. The leader of the group maintains the ledger account, convenes meetings, resolves conflicts and takes decisions based on mutual consent among the members. SHG disburses small loans to the members against some collateral with terms and conditions fixed by group members. According to Ailaiah and Babu [1] SHGs is the most efficient mechanism for delivering microfinance services in recent times.

There has been an exponential growth in the numbers of SHGs and SHG related activities in the rural areas of India and are now being considered as crucial instrument of financial inclusion in rural areas. Most importantly SHGs are empowering women financially and uplifting their position in the society. SHG programmes provide training to members, and knowledge on women's rights to resources and property, political participation, social and economic justice, health, nutrition, hygiene and overall wellbeing. Against this background the objectives of the study are –

1. To study the socio-economic profile of the SHG group members.



2. To study the functioning of the SHGs members in the village.
3. To study the role of SHGs in women empowerment.

2. RELATED WORKS

Extant literature corroborates that highly positive economic and social influence of microfinance leads to women empowerment and it has been supported by the findings of authors Anderson and Eswaran [2], Armendáriz and Morduch [3], Bali Swain and Wallentin [4,5], Beteta [6], Pitt, Khandker, and Cartwright [7] Goetz and Gupta [8]. Focusing on studies on Indian SHGs, we find extensive research conducted on the various aspects of SHGs and its linkage with women's empowerment.

Uma and Rupa [9] examined the role of Self-Help Groups (SHGs) in enhancing financial inclusion. Based on primary data they found positive correlation between SHGs membership and financial inclusion. They revealed that SHGs participation led to opening of bank accounts by members and the percentage of account holders increased to 82.7% from 17.3%. The repayment rate of loan was also considerably good. Thus, they concluded that SHGs enabled the deprived section to enter into formal financial sector which thereby led to their social and economic empowerment. Saravanan [10] found that participation in SHGs improved social and economic aspects of a women's life and resulted in significant empowerment in the state of Tamil Nadu.

Sandhya and Sri Ranjini [11] to study the usage of loans collected data from the women workers belonging to production and manufacturing industries of Mysuru district in Karnataka. Based on data from 124 women SHG members they reported that maximum number of women have utilised the loans for starting their own part- time micro-enterprises which provides an additional source of income. Joshi [12] conducted his study in Nainital district of Uttarakhand. He gathered information on factors relating to the housing characteristics, ownership of asset and other demographic details and employed logistic regression model to determine the factors leading to SHG participation by women. He also constructed an empowerment index to measure the effect of SHGs on women empowerment. The results revealed that factors such as age, education, family type and distance from the market had a significant impact on SHGs participation. Based on the empowerment index they concluded that empowerment of women increased significantly after joining the SHGs. Praveena and Ravi [13] in their study provided an insight into the perception of beneficiaries regarding the functionings of SHGs, their responses to sudden challenges and their coping strategies. Results from study indicate that social and economic indicators have improved post joining the SHGs, which has led to their empowerment.

3. METHODOLOGY

The present study was conducted in the Surulia, located in Purulia District of West Bengal, India (Fig-1). Surulia village is 6.6 km away from Purulia main town and belongs to Purulia II subdivision, which is both district & sub-district headquarter. The gram panchayat of Surulia village is Raghampur. The total geographical area of village is 382.02 hectares and



there are about 473 households. The total population of Surulia is 2,451 with 1,255 males and 1,196 females. The number of actively working SHGs in the village was found to be ten and each SHG had ten members. Thus, altogether there were 100 SHG members. Data was collected from these 100 SHG members belonging to different groups.

The survey for the present study was conducted in several phases during the period from January, 2023 to June, 2023. Repeated visits were made to the study area and significant amount of time was devoted to gain the trust and build a bond with the people of the village and SHG members. A meeting was held with the members of the gram panchayat and other influential people of the village and they were given all the relevant information regarding the purpose of the survey.

To obtain various qualitative and quantitative data, we interviewed the SHG members and also carried out focus group discussions. As we also had the opportunity of participating (solely in the role of observers) in the group meetings at the time of survey, we noted our observations and used them for gaining insights about the functioning of the SHGs. The required information from the respondents was obtained with the help of a structured interview schedule that was essentially a self-response scale developed specifically for the purpose. The self-response scale contained three categories of response, namely, agree, neutral and disagree, related to various dimensions of empowerment.

Here “empowerment” is referred to - as the path through which individuals or communities gain control of their situations and attain their goals, thereby enabling themselves to work towards helping themselves and others to optimise the quality of their lives and wellbeing. Thus, empowerment has several dimensions and we have specifically analysed the changes/improvement in the educational, economic, social and political aspects of empowerment that has occurred for these women after joining the SHGs. The methodology for ascertaining women empowerment (in terms of educational, economic, social and political) has been adapted from Midya et al. [14]. Thus for educational empowerment responses were sought for questions such as - improvement in reading and writing skill, gained knowledge of banking operation, can do banking transactions independently, maintain proper ledger accounting etc. For economic empowerment responses were sought for questions such as – Increase in family income, can contribute to family expenditure, can pay for their children’s education, got a habit of regular savings etc. For social empowerment their increase in knowledge about - awareness about their rights regarding property related matters improved, gained capacity for counselling parents with regards to their children’s education specially in case of girl child, can educate others to maintain a clean environment etc. were enquired. Finally, for political empowerment responses were sought for questions such as – increase in the interest in day-to-day political affairs, became aware about the constitutional provisions and special laws for women, increased willingness towards participation in local self – governance institutions, gained idea about the laws regarding women’s protection and reservation policies etc.

It should be mentioned that although the majority of the respondents were illiterate or did not have any formal education they were able to understand our queries and concerns clearly and

had the capacity to choose from the given options. The interview was conducted in the mother tongue (Bengali) of the respondents for the easy of their understanding. The obtained data was tabulated using percentages and portrayed through simple analytical tables. To get a clear and visual understanding of some data we have presented them in the form of figures. MS excel was employed for tabulations and preparations of charts and figures.



Fig-1. Map of the study area

4. RESULTS AND DISCUSSION

4.1. Socio-Economic Conditions of the Study Group

The SHG members belong to different age group (Fig-2) that varies from 21 to 55 years. It has been observed that approximately, 23% of the participants fall in the category of 21-30 years, 30% in 31-40 group, 36% in 41-50 and 11% of the participants are above 51 years.

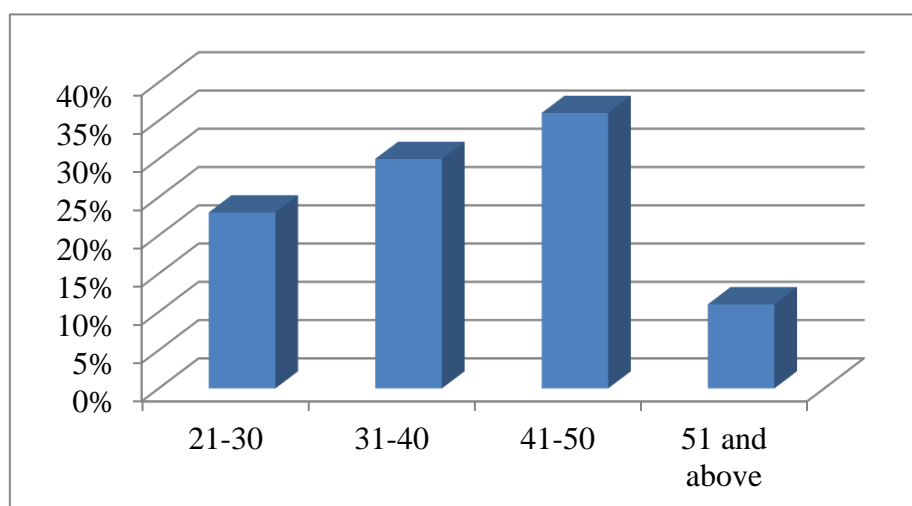


Fig-2. Age group of the SHG members

4.2. Social Category

Among all the members surveyed 59% belonged to the OBC category, 10% were from SC community, 30% were from general category and only 1% was from ST Category (Fig-3).

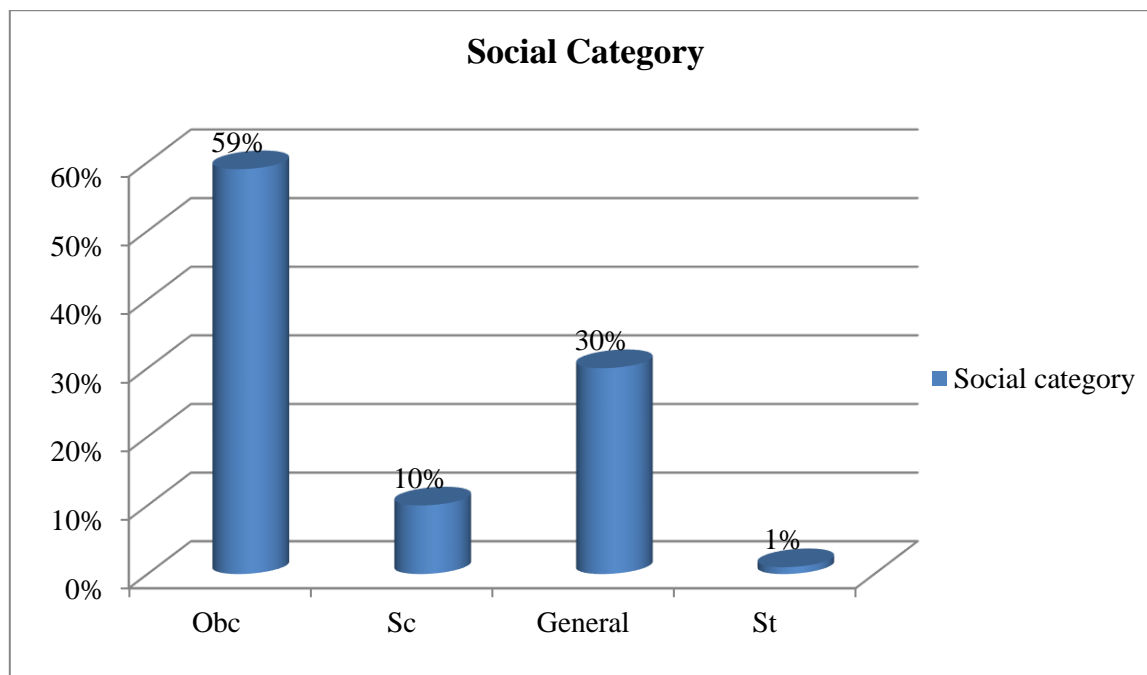


Fig-3. Social category

4.3. Education Level

The educational status of the respondents showed that 42% were illiterate, 24% had passed primary level. 8% had passed secondary level, while 10% were with higher secondary level education. Women with education level graduate and above were 16% (Fig-4).

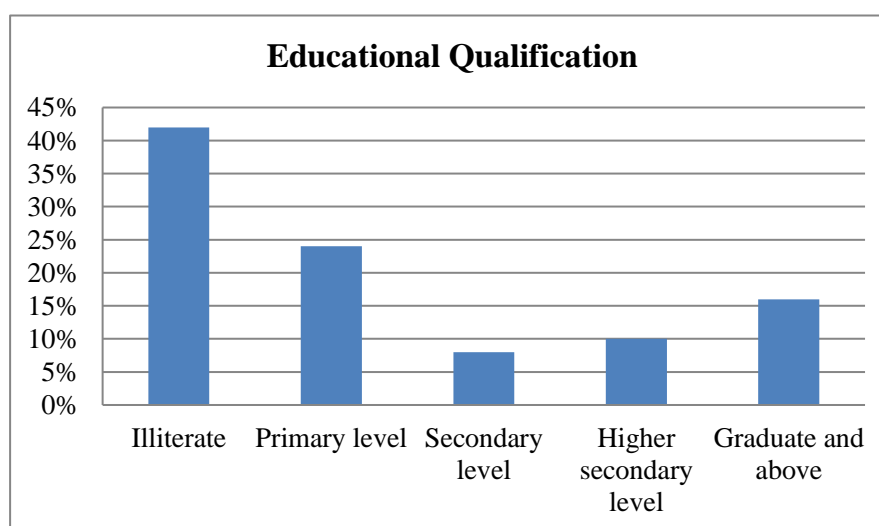


Fig-4. Education Level

4.4. Duration of Membership in the SHGs

The duration of being a member of any SHGs ranged from < 2years to > 7 years (table-1). Members being part of any group for more than 7 years constituted 6%. Thus, only 6% had

the longest experience of participation. The duration of membership from other groups were - less than 2 was 10%, 2-4 was 45%, greater than 4 but less than or equal to 7 was 33% and greater than 7 was 6%.

Table-1: Duration of membership in the SHGs

Experience in SHGs (in year)	(%)
<2	10
2-4	45
>4 -7	33
>7	6

4.4. Monthly Income before and after Joining SHG

Before joining the group 44 % earned between 1000-2000, 36 % earned between 2001-3000, 20% earned in the group 3001-4000 per month. After joining the group, their monthly income had increased. Post joining 26 % earned between 1000-2000, 44 % earned between 2001-3000, 27% earned in the group 3001-4000 and 3 % earned more than 4000 per month (Fig-5).

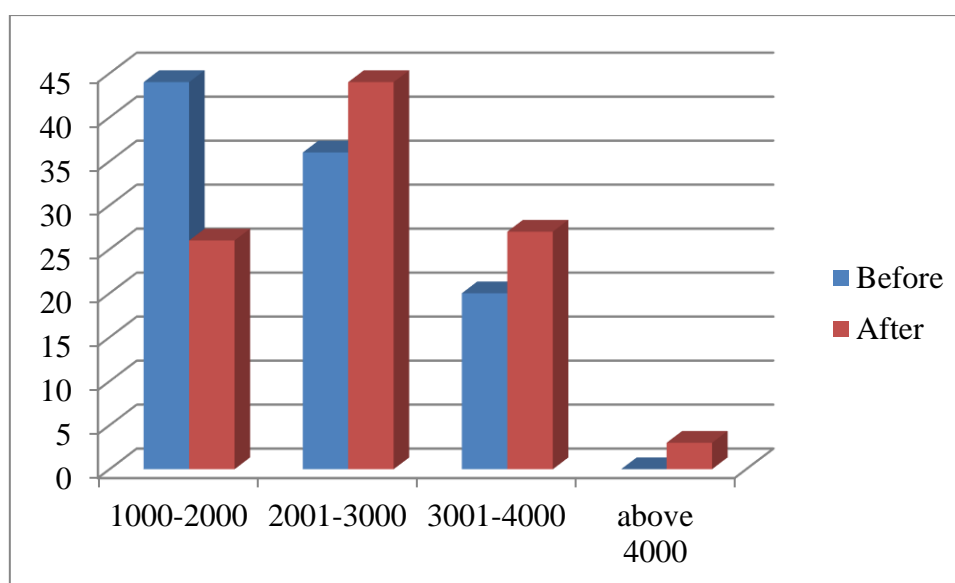


Fig- 5. Income Level before and after joining SHG

4.5. Types of Enterprises Started by SHG Members

The SHG members had started different types of enterprises after taking credit from bank (Fig-6). They were engaged in manufacturing Agarbati (15%), Jewellery (10%), Animal husbandry (20%), Poultry (30%), Basket and mat weaving (18%), Tailoring (6%), clay pottery (4%), Fruit and vegetables selling (3%).

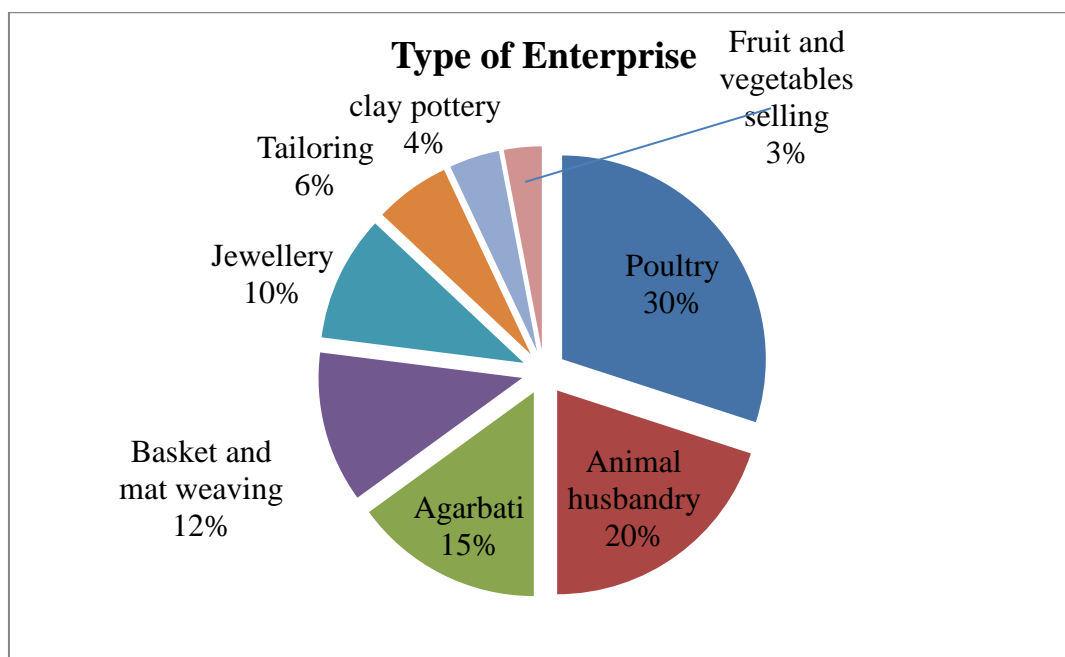


Fig- 6. Type of enterprises

4.6. Women Empowerment after Becoming SHG Members

4.6.1. Educational Empowerment

It has been observed that after joining the SHGs women have learned to read and write to gain understanding of different documents/government orders related to SHGs. Majority of them have learned to sign and are attending various training programmes for skill development.

Sl.	Particulars	Agree (%)	Neutral (%)	Disagree (%)
01	Improved Reading and writing skill	82	18	-
02	Gained knowledge of banking operation	100	-	-
03	Can operate their bank accounts independently	45	-	55
04	Can maintain proper ledger accounting	41	22	47
05	Understood SHG concept and approach	60	-	40

Table- 2: Educational empowerment after becoming SHG members.

The table 2 shows that 82% respondents have agreed that their reading and writing skills has improved after joining the SHGs and 100% of the respondents agree that they have acquired knowledge about banking operation through the SHGs. Of them, 45 % can do banking transactions independently. Moreover, 41% agree that they have learned proper maintenance of accounting ledger.



4.6.2. Economic Empowerment

Involvement with SHGS have led to economic empowerment and various dimensions of economic empowerment is presented in table 3

Table 3: Major factors influencing economic empowerment

Sl.	Particulars	Agree (%)	Neutral (%)	Disagree (%)
01	Increased Family income	90	4	6
02	Can contribute to family expenditure	100	-	-
03	Can spend on children’s educational requirements	26	-	74
04	Can purchase household items	30	7	63
05	Can meet their own personal needs independently	69	-	31
06	Have inculcated a habit of regular saving	80	10	10

Table 3 highlights that 90% of the respondents have accepted that there has been an increase in their family income post joining the SHGs. 26% of women have agreed that they can now take care of their children’s educational expenditure. 69% of them agree to the statement that they can now purchase items for their personal use from their income. Furthermore, SHGs has motivated 80 % of the respondents to develop a habit of savings from their income.

4.6.3. Social Empowerment

SHGs have played a crucial role in making women of the village socially more responsible. The various awareness programmes conducted regularly by SHGs has increased their knowledge and made them more conscious regarding their own nutrition, health, hygiene and overall wellbeing, as well as of their community members. Table 4 shows the predominant factors influencing in social empowerment.

We can see that 46% agreed that joining SHG increased their awareness level about matters related to their rights over property and resources. It has enabled 60% of the women to give advice and counsel other parents about their children’s education, especially matters related to education of girl child. SHGs have successfully increased awareness level among women regarding harmful yet preventable diseases and the importance of maintaining proper sanitary habits. 72 % of SHG women agree that post SHG participation they are now capable of giving advice to pregnant women about matters related to their hygiene, nutritious food and balanced diet. 84 % have understood the importance of small family and have gained proper knowledge about safe family planning methods. Despite these positive influences of SHGs, we witnessed inability of SHGs in increasing awareness level related to prevailing laws for women and children amongst majority of the respondents.

Table 4: Predominant factors influencing in social empowerment

Sl.	Particulars	Agree (%)	Neutral (%)	Disagree (%)
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01	Increase in awareness level about rights over property related matters	46	15	39
02	Gained capacity for counselling parents regarding their children’s education, especially in case of girl child.	60	18	22
03	Created awareness about harmful yet preventable diseases	30	60	10
04	Created awareness about proper sanitary habits	70	-	30
05	Can provide advice to pregnant women with regards to hygiene and healthy food	72	22	6
06	Can educate people about maintaining a clean environment	23	2	75
07	Gained awareness about small family	84	6	10
08	Gained knowledge about family planning	100	-	-
09	Created awareness about prevailing laws relating to women and children	29	44	27

4.6.4. Political Empowerment

Political empowerment of women is theoretically based on three basic principles: (i) No discrimination between the two gender; (ii) Complete freedom to women to enhance their capabilities; and (iii) Enabling women to self-represent and self-determine. Table 5 shows the predominant factors influencing in political empowerment

Table 5: Predominant factors influencing in political empowerment

Sl. Particulars	Agree (%)	Neutral (%)	Disagree (%)
01. Information on politics increased	36	6	58
02. Increased awareness regarding constitutional provisions and special laws for women	10	2	88
03. Increased interest level regarding participation in local self – governance institutions	21	7	82
04. gained information about laws for women’s protection and reservation policies	11	9	80



The result shows (table 5) that SHG participation has increased the interest level only among 36 % of respondents regarding political affairs of the state and the country. It has increased the awareness level about constitutional provisions and special laws for women only among 10%, while 21 % have developed interest in participating local self-governance institutions. 11% of the respondents have become aware of the laws relating to women’s protection and reservation policies. Thus, we can see that the SHGs have failed to generate interests among the respondents about issues regarding political empowerment of women.

5. CONCLUSION

This study revealed that majority of the SHGs members belong to socio-economically weaker section and have gained significantly from joining SHG. SHG participation has increased their ability to perform banking transactions independently, and it has resulted in development of regular savings habit among them. Majority of the women are now are able to sign, they have learned about credit financing and proper ledger maintenance. It has also resulted in their skill development and entrepreneurship, which has enhanced their income levels. However, although we found that these women have attained an increased level of education, economic and social empowerment, there has been no significant improvement in terms of political empowerment.

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