



Review Article

Self Help Groups: An exogenous women empowerment strategy in India

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Abstract

Empowerment of women is the key issue in protecting women's interests and in the overall development of the nation. This study is an effort to put across the effectiveness of Self Help Groups (SHGs) as an exogenous strategy. In almost all the various research papers, theses, and books referenced, women empowerment was viewed in the same way as the conventional thought of Kabeer. The authors use Kabeer's conceptualization of empowerment in putting forward their argument for SHGs as an exogenous women empowerment strategy in India and as a successful strategy for Indian women.

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Introduction

Women are assumed to be disempowered when they are not able to act upon their decisions which can alter their lives (Obubogun, 1995). With this constraint, it becomes imperative for any developing country to provide an effective voice to the women who do not have a voice of their own or are disempowered at the very first instance. In other words, a developmental strategy needs to be evolved so that women are included in the mainstream of the economy. So an exogenous factor must be developed to facilitate the empowerment process, which raises the question of what is women empowerment and what is an exogenous factor?

Women empowerment is a widely used developmental term and at the same time is a very debatable topic. There is a great deal of indistinctness and contestation of what the 'word' actually means. The use of the 'word' discourse differs in the different contexts in which it is used. It may be used in the context of the process that people undergo whereas on the other hand, it may be a goal to achieve for many developmental interventions. So it is a multidimensional process that follows compounded pathways. However, the main factor in all the definitions is that empowerment relates to a woman's ability in

managing her life.

Exogenous empowerment resource is established on the foundation that grounds can be built to empower the disempowered groups or individuals (women) by an external approach. The resource follows a top-down approach. With exogenous resource acting as an enabling factor, women are stimulated to participate enthusiastically and efficiently in executing decisions that directly or indirectly affect them.

In this process, the Self Help Group (SHG) as an exogenous empowerment strategy, facilitating the participation of women. According to National Bank for Rural and Agriculture Development (NABARD, 2005), an SHG is a small, intentional association of people, preferably from the same socioeconomic background. They come together for the purpose of solving their common problems through self-help and shared efforts. The SHG promotes small savings among its members. If desired by the group, the savings are kept in the "Savings Bank" account of the bank. This common fund is in the name of the SHG. The group, consisting of 10–20 women, is either registered or non-registered. The SHG helps women in decision making by creating enabling conditions for disempowered groups to empower themselves. Viewed as a process, women acquire empowerment over a period of time as empowerment is not something which can be pushed among individuals. Thus, the exogenous enabling condition becomes the key point of reference in women empowerment through an SHG. This condition holds its place well-grounded in a highly patriarchal economy like India, where men dominate decision-making.

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In India, according to National Statistical Organization (2013), women constitute almost half of the total population (47.9 %). Still, their economic, social, and political status is lower than that of men. They are expected to confine themselves to the four walls of the house and are subjected to prejudice. This attitude has constrained their mobility and subsequent lack of opportunities for the development of their personalities.

Women have different potentials within themselves, but due to lack of opportunities, they are not being explored fully in our society. Women's exclusion in the development of the nation also results in waste of potential human resource and inculcates a feeling of inequality among women for the lack of equal opportunities being made available to them. The horizontal and the vertical segregation of women represent an enduring challenge to the government for the inclusion of women in the economic model of India. Women have very little access to knowledge which in turn makes them more vulnerable. Hence, there is urgent need for the empowerment of women so that they can implicitly participate in developmental activities whose outcome will influence their lives.

This study is in four parts. In the following section, we provide a conceptual clarification of the term "empowerment" and develop the argument for an exogenous empowerment. The second section presents the working and outcome of the SHG program that has been implemented in India followed by a concluding section.

Exogenous Enabling Factor for Empowerment of Women

Different authors have given different definitions for 'women empowerment'. Zimmerman (1995) defines empowerment as the chance to control and impact in decisions related to one's life. Agarwal (1996) defines empowerment as, "a process that enhances the ability of disadvantaged ("powerless") individuals or groups to challenge and change (in their favour) existing power relations that place them in subordinate economic, social and political positions". Longwe (1991) highlights that empowerment is the most central issue in the gender studies that helps, "to enable women to take an equal place with men and to participate equally in the development process in order to achieve control over the factors of production on equal basis with men". However, Kabeer's (2001) conceptualization of empowerment provides a useful framework for evaluating the SHG as an exogenous factor for empowerment of women. For Kabir, empowerment is a process which includes agency through resources resulting in achievements for those who have been denied the ability to make choices in the first instance and attain such ability. Denial means disempowerment. Kabeer's understanding of choice contains three interrelated components for empowerment: 1) resources, as the enabling factor under which choices are made; 2) agency, as the process through which choices are exercised; and 3) achievements, as the outcome of the choices.

Resources

Women's ability to access resources is the crux for implementing change. It is defined in a manner that it creates potential for agency and subsequent achievements. It is the enabling factor to foster the process of empowerment. In this

paper; the SHG is being used as an exogenous enabling factor for empowerment of women. The SHG is a resource for the likely empowerment of women.

Agency

This includes the motivation which women bring in their action on account of resources for subsequent achievements. It relates to the making of strategic choices which have been denied to them in the past and to act upon those choices. Women are motivated to join the SHG to attain desired achievements and to make their own decisions on controlling resources, such as employing credit by their own choice and the application of training to get the desired achievements.

Achievements

These are the evidence or the outcome of efforts made. They relate to the transforming of agency in such a manner that women are able to challenge the patriarchal beliefs which exist in their lives. It provides the extent to which the agency is realized or fails to realize. In this study, we will assess whether the SHGs have acted as enabling factors in the process of women empowerment.

Thus, the achievements become important in order to assess the adoptability of the exogenous empowerment strategy of the SHG in the empowerment of women. The results thus derived can be used as a feedback while investigating further into the process of empowerment. However, for the purpose of design and for the feasibility of the study, we have further divided the achievements into three sub-categories: economic empowerment, social empowerment, and political empowerment. However, it should be remembered that all the three categories are interrelated.

The reason for choosing Kabeer's concept of empowerment in this paper is that it comprises two elements which are important for the paper's construction:

It talks about a change from the situation of disempowerment. In other words, giving disempowered women a voice from the starting point for choosing to change their situation, and

By providing the opportunity of exercising choices starting from the vantage point for achieving the desired results. Again, Kabeer talks about those women who are disempowered at the first instance and who deploy her choice of the alternatives available for getting empowered.

This study argues that the SHG, as an exogenous enabling factor, has the potential to empower women provided the directions with actions and responsibility with power are well in place.

Methodology

This study was based on the review of scholarly literature included in journals, theses, conference papers, discussion and working papers, reports, books, and other online sources on SHGs and women empowerment.

We screened about 70 reviews available on Google Scholar and Web of Science, out of which we have included 44 in our study to serve as an argument in our paper elaborating on the claims of empowerment through SHGs. The major inclusion

criteria were:

1. The study was restricted to India only.
2. The study was restricted to the last 15 years (2000 to 2015).
3. The title keywords used were Self Help Groups, SHG, and/or women and Self help Groups self and/or Self Help Groups and women empowerment.

The study reviews the effect of the membership of SHGs on women empowerment. The findings will help the reader to gain relevant information in relation to the above context.

Resource: SHG—an Exogenous Enabling Factor for Empowerment of Women

The SHG program in India has emerged as a major catalyst for empowerment of women and is one of the major strategies of the government of India. This sector contributes to the development of the country by contributing toward capital formation, employment generation, enterprise development, and poverty reduction. The SHG Bank Linkage Programme initiated by NABARD in 1992 is one of the largest microfinance programs in the world. Under this program, government agencies, NGOs, and banks play the role of Self Help Promoting Institutions (SHPIs). In India, nearly 97 percent of all SHGs linked to banks are for women and this number has been consistent over the years (NABARD, 2014) Hence, the study of the SHG program as a core factor for women empowerment becomes all the more important. As the program has helped women in understanding the concept of power.

For instance, through resources, women are gaining the ability to exercise power—power to take decisions in the household and in the community, power within to think differently and getting credit from the banks instead of centuries-old tradition of going to the moneylenders in times of emergencies; power by standing up and speaking up for societal changes at meetings and to gain the power to be recognized officially for the power they have always had. Some of these forms of power work to challenge customary norms, some of them work with customary norms to improve their lives. SHG facilitators know that the issues of the women cannot be isolated into separate compartments. As women attend SHG meetings, they learn about their rights and the power of participation. As a result, they are gaining strength which challenges personal, household, and societal norms simultaneously. The SHG is providing a space for women to engage directly with men and society at large, as leaders, giving them a stronger voice in societal affairs and challenging societal gender norms and behaviors.

Agency: Decision to Join an SHG as a Manifestation of Women's Agency

Agency is a prerequisite for taking the benefit of participation in SHGs and economic opportunities through credit in order to attain the desired results. Agency is instrumental in women's empowerment. Its association helps the women in welfare, such as poverty reduction. Agency acts as a principal motivator for women's participation in the SHG program.

Many studies have explored the economic impact of credit being provided to women in their empowerment process. Tilenkar, Naikade, Desmukh, and Patil (2001) in Pune district of Maharashtra stressed that non-governmental organizations provide credit to women SHGs for education, health, livestock, and even for non-productive works. They also provide technical and managerial training which helps the women to set up their own small ventures (Siddaraju, 2012). Research findings from Jharkhand and Tamil Nadu support this claim that training helped women in the development of special skills for income generation activities which have motivated them to start their own business (Chakravarty & Jha, 2012; Vanithamani & Menon, 2012).

Achievements: Outcome of the Exogenous Enabling Factor for Empowerment of Women

Achievements refer to the outcomes of the deployment of an exogenous SHG strategy for the empowerment of women. However, we have divided the outcomes into three different categories.

Economic empowerment

The scope of saving is much higher after attaining membership of an SHG. An increase in savings has often been the best outcome of SHG membership. Poor women, when in need of money for consumer purchases, at times of emergency or otherwise often meet their contingencies by borrowing from unscrupulous money lenders, friends, or relatives, very often, at high rates of interest. Membership of SHGs, thus keep the women from the clutches of moneylenders and inculcates the habit of saving and mobilizes it among the needy members. They start with a fixed amount of savings and are motivated to increase their savings in a phased manner. In this manner, they are involved in the credit activities with the members.

women use the credit in the diversification of their occupation and are able to operate micro enterprises such as broomstick manufacture, making medicines, carrying out agriculture, and selling food (Poornima, 2013), or irrigation and other agricultural practices and in the purchase of livestock (Kabeer & Noponen, 2005). Furthermore, women in Andhra Pradesh have gone beyond their roles as incompetent earners and have been made dealers for the sale the products being manufactured by Hindustan dealers such as TVS and Colgate-Palmolive (Ramalakshmi, 2003). Levaku (2014) produced an interesting study that found 80 percent of the rural respondents have taken up dairy industrial activity in YSR Kadapa district of Andhra Pradesh.

SHG membership has finally resulted in enhancing entrepreneurship skills (Hemalatha, 2012). Determination and risk-taking attitudes have helped women in the development of women entrepreneurship. They moved out from the status of agricultural laborers and their income increased threefold (Manimekalai & Rajeswari, 2000). Narang (2012) on the basis of her study of NABARD found out that below poverty line members are more keen in inculcating their entrepreneurial skills compared with families above poverty line.

Several proponents support this claim (Dinesha & Jayasheela, 2011; Doss, 2011; Wale & Deshmukh, 2011). For

instance, Sudan (2007) in his study in the states of Jammu and Kashmir, India found out that on the basis of micro income generating activities, 50 percent of 250 beneficiaries have started earning INR 500 per month and are also able to get a loan of INR 5,000. Venkatesh and Kala (2010) in Tamil Nadu found out that out of 134 respondents, 64 percent of the women repaid their loans on time and 25 percent of the women repaid the loans in advance. Murthy (2012) in his study in Tamil Nadu found out that 62.14 percent of members' incomes had increased to more than INR 5,000 per month which was the most significant factor of membership of the SHG.

There is a direct correlation between the increase in income and thrift. In fact, thrift is the main reason for women joining SHGs (Anjugam & Ramasamy, 2007; Manjunatha, 2013). Awasthi, Rathi, and Sahu (2001) in Madhya Pradesh found that women in SHGs with their savings of INR 10–20 every month and in combination with other group activities have deposited INR 24,046 in the State Bank of India, which is, incredible. The savings of women have gone up to INR 1,000 per month (Sudan, 2007). Women mainly save for education, marriage, agricultural activities, and construction-related works (Palanichamy, 2011).

Meena, Jain, and Meena (2008) in Punjab, India found that SHG membership led to a positive impact in socioeconomic upliftment, education and training, and the development of marketing and entrepreneurship qualities. Kallur (2001) from his study in Gulbarga District, Karnataka pointed out that SHG members mobilize their savings and provide internal lending to the group members and now the women do not have to go to the money lenders for credit (Galab & Rao, 2003).

In contrast, many studies have given a different perception to the notion that SHGs help in the economic empowerment of women. Vinayagamurthy and Muthukumar (2013) in their study in the north area of Tamil Nadu found that women's savings had not increased at a higher rate due to much of their spending being on present consumption. Naidu (2013) through his study in Andhra Pradesh came to a different point of view and stated that women are left with no savings as they have to repay the interest on the bank loan and some women are left with meager savings which are insufficient for them.

Torri (2012) and Das, Mitra, and Ali (2015) in their studies have further stated that the group form of entrepreneurship must not be the only developmental model for women and that SHGs have not been able to develop entrepreneurship among women. They found group-wise differences in terms of savings, expenditure, and income.

Social empowerment

An increase in the decision-making power has been the best outcome after the intervention of SHGs in the lives of women. However, the decision making has increased in terms of small purchases only and not for larger purchases. However, women are able to decide about their children's education. Domestic violence and gender disparity still persist in the society. Even in today's era, the caste system is still rooted in Indian society.

Vijayanthi (2002) in Chennai, Tamil Nadu found that after joining SHGs, women's health improved and they were much

more informed about environmental sanitation. Women can take decisions in relation to their children's education. Moreover, women have started sending their daughters to school (Bali Swain, 2007). Adding to this, Banerjee (2009) in West Bengal found the dropout ratio of the children of SHG members had decreased compared to non-SHG members.

The decision making power of women has increased as they have started contributing income for their family needs. Tesoriero (2006) after his study of the SHGs in South India stated that the women were able to raise their voices at village and Panchayat level collectively. Women have also started working collectively at the local level. Suguna (2006) further found that women in Andhra Pradesh have started participating in program associated with sanitation, family planning, pulse polio, and clean drinking water. This has resulted in a high levels of self-efficacy and self-esteem among the women involved. Consequently, Andhra Pradesh has developed its endogenous strategy of including people by the bottom-up approach. Under their technique of people participation, the community itself prepares a list of the poor people in their midst who are to be included in the community development program (Thomas, 2003).

However, such instances of development of women also rely on a strategy of "group formation". SHGs provide women with a locus to initiate their economic activities and a medium in which they can discuss their problems. For instance, in Vellore district of Tamil Nadu, group formation helped women in the marketing of their products both effectively and collectively. They were also successful in getting bank assistance (Pavithra & Narayana, 2013). Desai and Joshi (2012) in their study in Dungarpur district of Rajasthan found that SHG women showed greater participation in group activities and the women were able to interact more freely with the governmental officials and bank officers. Haseena (2011) in her study in Chittoor district of Andhra Pradesh reported that in meetings, women interacted openly with each other besides settling their business problems. There was a positive impact on the lifestyle of women and the education of their children and hygiene. Geethanjali and Prabhakar (2013) stressed that collectively, women have become capable enough in asking about their rights for equal wage entitlement, proper working conditions and nutrition for their children.

Contrary to this Sangeetha, Bahal, Singh, and Venkatesh (2013) on the basis of their study of SHGs in South India found that participation in SHGs does not have much impact on such factors as decision making in family planning, making major decision in regard to household activities independent of men, and gaining knowledge about their rights.

Another negative factor which has been found out is castism and dominance by some active leaders (Haseena, 2011). Supporting this, Poornima (2013) while studying in Tumkur district of Karnataka, visualized the caste composition of the group and that the group was not homogenous by wealth.

In addition to this, the effect of SHGs in adding to women's roles and responsibilities is also not to be forgotten. Devi (2012) in her study in Chennai, Tamil Nadu found out that it was difficult for women to maintain their business responsibilities with their household work as maintaining their business and venturing out of the house for meetings

added to their burden of managing household work. Ultimately, women are left with no choice but to venture into less profitable businesses which they can easily manage (Suja, 2012). Even if women are able to invest in a profitable business, men dominate those ventures (Majumdar & Roy, 2009). This raises the dilemma of whether access to credit has the ability to transform gender relations.

Gender equality is a prerequisite for any developmental policy working for women empowerment. Sangeetha et al. (2013) found that training activities of the SHG program increased the awareness of the societal factors to oppose domestic violence. Increased activism and participation in the awareness program of the SHG, led to a decline in domestic violence. Haloi (2013) argued that SHGs have helped in breaking up gender discrimination to a great extent. Contrary to this, Umashankar (2014) and Bali Swain (2007) have raised serious concerns over the problem of domestic violence and gender disparity. An alarming fact that has emerged is an increase in verbal abuse and domestic violence among the members of SHGs on account of the economic independence being enjoyed by women (Bali Swain, 2007). Further, Hoop, Kempen, Linssen, and Eerdewijk (2010) in their study in Orissa found that membership of the SHG, on average, had no relevant impact on the subjective wellbeing of women members. In fact, there was a significant loss of feeling of the identity of SHG members when their newly gained autonomy collided with the social gender norms of the non-members. These inequitable structures which still daunt our society at large require further thought and action for any real change to be possible.

Political empowerment

There are mixed reactions stating the effect of SHGs on the political empowerment of women. Janagan (2010) in Coimbatore district of Tamil Nadu, India found the political empowerment levels were low of more than three-quarters of the respondents in his sample. The women were denied economic, social, and political identity in spite of an increase in their level of income. In contrast, Berglund (2007) found that the women also did not engage in politics and in decisions such as which party to vote for. He found that women were more engaged in solving informal issues rather than addressing formal issues in panchayats.

Ghosh, Chakravarti, and Mansi (2015) in their study in West Bengal found that though the Indian government has reserved 33 percent of seats in panchayats for women, lack of education restricts women from participating as elected women representatives. However, the women of SHGs bring with them their experience of governance and serve better as elected representatives. As a result, in Maharashtra, more than 55 percent of the women respondents have started attending political rallies, 48.93 percent have joined election campaigns, while remarkably, 31.19 percent of the respondents had contested the local elections and 11.16 percent of group members have been elected to various positions of zilla parishads, village panchayat and panchayat committees (Lokhande, 2013).

Conclusion

The current study provides an overview of women empowerment through SHGs, alongside specific studies being done across India. This study has demonstrated how the SHG model interrelates with its objective of women empowerment. By integrating Kabeer's conceptual framework with various studies being conducted across India, the study has highlighted the position of women within the framework of the SHG model. The study established the outcomes of women involved in SHGs. Out of all the studies done, most of the arguments were in favor of SHG, that is a top-down approach. So, collectively, the study has justified the argument that the SHG, as an exogenous enabling factor, has the potential to empower women in India. In a patriarchal country like India and in view of the above facts, the SHG is the most potent and promising enabling exogenous resource for empowerment of women.

Consequently, we recommend that in a developing economy where most of the population is vulnerable and may not attain even the basic necessities for life, exogenous interventions must be deployed to be used further as a grapevine in a country's development program. By examining and applying empirical/theoretical papers, we have tried to contribute to the current corpus on this topic by enumerating the contribution of the new forum "SHG" for women by increasing their participation in the progress of the country and thereby shedding their status of seclusion, drudgery, and poverty.

Conflict of Interest

There is no conflict of interest.

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