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Thesis

WOMEN EMPOWERMENT AND GENDER EQUALITY THROUGH SELF HELP GROUPS  
(WITH SPECIAL REFERENCE TO THE OKHAMANDAL REGION OF DEVBHUMI DWARKADISTRICT, GUJARAT)

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EQUALITY THROUGH SELF HELP GROUPS**  
(WITH SPECIAL REFERENCE TO THE OKHAMANDAL REGION OF DEVBHUMI  
DWARKADISTRICT, GUJARAT)



**A Thesis**  
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**Doctor of Philosophy**  
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Submitted by

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## **Summary**

In the changed context of rural development, there is more emphasis on sustainable development and empowerment of women in India which demand micro credit. Empower the women in social, political, economic and legal aspects became necessary to convert the idle society into self - sustainable society. Women empowerment can be achieved through political power, education, employment and SHG. Among these, SHG dominate and ensure fruitful success of the women empowerment. SHG not only mobilize micro finance and provide microcredit to the needed members but also it provides self - employment training, awareness programme, promote the leadership qualities and confidential life to its members. This research is concerned with empowerment of women and delineates the status of women, and the impact of SHG bank linkage programme on women empowerment. Women's empowerment is essential in achieving gender equality.

Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a woman's life through which she increases her ability to shape her life and environment. The Government of India and state authorities alike have increasingly realized the importance of devoting attention to the economic betterment and development of women in India. In India, self - help groups represent a unique approach to financial intermediation. Self - help groups are novel and innovative organizational setup in India for the women upliftment and welfare. Self - help groups (SHGs) are small voluntary association of people from the same socio - economic background with a purpose of solving their common problems through self - help and mutual help.

The study is situated in Okhamandal region of Devbhumi Dwarka District, Gujarat. The study captures the women's perspective describing the phenomenon of transition of women prior to joining SHGs to being empowered. The various dimensions of empowerment such as Economic, Socio - cultural, Interpersonal and Political dimensions have been studied. Access to credit has helped women by enabling them to start and expand small businesses, often accompanied by market access. The women experienced feelings of freedom, strength, self - identity and increases in levels of confidence and self - esteem. Besides, involvement in SHGs has enabled women to have a voice in the community affairs and they have been able to tackle problems and have gained power over decision making in the households.

## **Conclusion**

Self-Help Groups (SHGs) have rapidly emerged as potent social tool for social and economic empowerment of the poor in rural India. In several occasions, they have caused improvement in the social and economic situation of their members by means of constructive influence on income, savings and self-confidence. Self-Help Groups serve as finest mechanism for women's emancipation by making them more articulate. Self-Help Groups are micro institutions, but their impact is macro.

The present research has attempted to study about the contribution of SHGs in empowering women and bringing gender equality in Okhamandal region of Gujarat. The study has tried to investigate the microcredit and microfinance practices running in the study region with support of Tata Chemicals Society for Rural Development (TCSR). The SHGs under study are women SHGs and they are involved into various livelihood activities leading to self-employment in some cases. Out of total 67 SHGs, 20 women SHGs have been selected for on the basis of the time span which has been determined as 5 years or more than five years.

The study is based on certain objectives including the history of emergence of SHGs in the country and the study area study of socio-economic background of the respondents who are the SHG members, contributions of SHGs in women empowerment and gender equality and role of NGOs in facilitating SHGs leading empowerment of women. In relation to the above mentioned objective, the findings can be concluded as follows:

SHGs in India have been formulated on the model of Grameen Bank Model of Bangladesh developed by Mohammad Yunus for upliftment of poor based on savings and credit activities for economic self-reliance. "Self-help groups (SHGs) first emerged in MYRADA in 1985. In 1986/87 there were some 300 SHGs in MYRADA's projects. Many had emerged from the breakdown of the large cooperatives organized by MYRADA" (Fernandez 2007:8). Development of SHGs has been immensely supported by NABARD in India.

The development of SHGs in India can be traced in two phases: 1987 to 1992 and after 1992. In the first phase, "NABARD focused on supporting NGO initiatives to promote SHGs and on analysing their potential and performance. In 1987 NABARD first put funds into the

SHG/SAG4 movement (in response to a proposal from MYRADA submitted in 1986). In 1987 it provided MYRADA with a grant of 1 million Indian rupees (Rs) to enable it to invest resources to identify affinity groups, build their capacity and match their savings after a period of 3-6 months. The grant was based on MYRADA's experience in promoting SHGs since 1985”(Fernandez 2007:9). In phase two, the focus was on SHG- Bank linkage.

Similarly, the beginning of SHGs in Gujarat can be recorded with SEWA (Luca et al 2013, 137). In the study area which is Okhamandal region of Gujarat, the beginning of SHG is observed with watershed development programme which highlights the nature of SHG approach which caters to local needs. Later on, other livelihood activities were taken up in the region. The study reveals that NGO, TCSR has played an important role promoting and supporting SHGs.

TCSR (2020) focuses on the empowerment of the marginalised sections of society and follows the inclusion mechanism in all its programmes. It works in the areas of Women Empowerment and Affirmative Action for the socially and economically backward sections of society. TCSR works for the socio-economic development of women by forming self-help groups (SHGs) and linking them with economic and social activities.

As far as socio-economic background of the respondents is concerned, following the analysis of data pertaining to socio-economic variables such as age, caste, religion, income, occupation, education, family structure, marital status, etc. are collected and tabulated. The analysis of the socio-economic background of the respondents suggests that relatively a huge number of OBC and a proportion of SC/ST population have been formed into SHGs. This may be due to existence of relatively a large number of respondents belonging to OBC below the poverty line and the interest evinced by the officials in organizing them into SHGs for alleviating them from poverty. The education level and income level of the selected respondents have also found to be low which offers them skewed employment opportunities in terms of economic gains.

Another focus is on organisation and function of SHGs in the area and role of NGO in facilitating them and leading women members to the path of empowerment. TCSR has been involved since the initiation of the SHG programme in the Okhamandal region of Devbhumi Dwarka district of Gujarat. There are 5 SHGs who have 16-20 members, followed by 14 SHGs

having 10-15 members and 1 SHG with less than 10 members.

The data regarding causes behind joining the SHG reflect that women have joined SHGs as they consider it the best way for empowerment and it will help them in financial sustainability. Moreover, Joining SHG can also be medium of community development as per the respondents. They wish to supplement their family income by participating in the SHGs. Formation of group is primarily being done by the NGO and known as mandal locally. The members have to pay either no fee for joining the SHG or they have paid 2-10 Rs. It shows that there is minimal increase in fee. NGO has played a very important role by motivating women to join SHGs. 56.34 percent women reported that they joined SHG by the efforts of NGO and getting inspiration by them 41.20 percent women join SHG on their own. Leaders of SHGs are democratically chosen by women members. Major responsibility of the women members (46.13%) as perceived by them is regular saving and regular loan repayment.

Respondents revealed that they have flexibility regarding attending meetings for instance there are two time slots of meetings; 9:00 A.M. to 11.00 A.M. and 2:00 P.M. to 6.00 P.M. and women (77.11%) prefer to have meetings in evening. Regarding quorum of the meeting, 43.31 percent women mentioned that generally quorum for meeting remains 11 to 15 members. Minutes of the meetings are recorded regularly and half of the respondents mentioned that *Pramukh* records the minutes of the meetings. Treasurer is another person who records the meetings. The responses regarding attendance regularity were very favourable as all the women regularly attend meeting and there is a provision of penalty of Rs.10 for not attending the meeting without any genuine reason.

The SHGs are meant to overall development of community and empowerment of women and 90.49 percent respondents mentioned that mutual cooperation is one of the benefits from the SHGs. In case of women empowerment almost all of them (98.94 %).have agreed that women empowerment has been done by SHGs. Another benefit which was mentioned by the respondents was the easy availability of credit. A large majority of the respondents (75.35 %) were of the opinion that SHGs has benefited the village with easy credit availability. Analysis of factors contributing to the success of SHGs based on the responses of the respondents include active support of SHG members, their regular saving habits, SHGs' concern about the needs of

the members as key factor of success.

Eight case studies have been included in order to analyse impact of SHGs on women empowerment gender equality. TCSR has facilitated development of women folk which is reflected by the observations on performance of SHGs. Mandals (SHG) were set up with an aim to provide best knowledge on banking and banking systems, to learn new things and professions, to provide employment opportunities to them, they can present their needs and requirements more effectively to Panchayats and Talukas, in groups they can avail the best employment and can result in development, they can generate self-employment and can also get employment through Okhai Handicrafts. Each and every family member has been very supportive and there is a freedom to attend meetings and trainings as and when required.

The mandal has a very less rate of interest. Loans are provided to the outsiders at 3% to 4% of rate of interest. A member is removed from the mandal if he does not maintain a regular savings. Special measures are taken to make sure that the meetings are conducted on regular basis. Also sometimes the interest amount is not collected from the financially poor member. Awareness towards health, awareness on Mandal savings and its benefits, source of income for child's education, source of income for business these are some benefits of being into Mandal. A member can construct his own house by borrowing a loan from the Mandal. A member can also make a source of earnings by borrowing loans from Mandal. During Illness a person can borrow loan from Mandal to meet the treatment expenses.

Ancient thoughts and age old thinking has been minimized. There has been an upliftment in the social status. They also render full help and support to the Mahila Mandals. They also celebrate the International Women's Day with full grace. People have come to know the strength of being in a group. They have started knowing the basic primary education. Self-confidence has increased and they have also learned the banking systems. They have started the importance and benefits of savings and also started savings on regular basis. Savings in post office, fixed deposits and Sahara has been increased. People have started learning new things. They have adopted new systems and thoughts in life, gained awareness self-employment, health, knowledge regarding education. They have also started imparting proper education to both girl child and boy

child.

Women have played a vital role in the construction of the water tanks under WASMO project. They have also collected individual contribution to meet the expenses for the distribution of water at different villages. Women also contributed to meet the expenses of celebration of International Women's Day. They also voluntarily participated in various events and programs for this day's celebration. They also helped and motivated other ladies to form mandals in the village. They actively participated in the cleanliness program me. They accepted the smokeless challah looking to the benefits for the family and surrounding atmosphere. Women are now included in the committee of Water, Education and Cleanliness. Women also take necessary steps to make sure that the meetings are regularly conducted and also members do their savings on regular basis. Women has been the beneficiaries of Water tanks, various cleanliness programs, Well recharges, sealed tanks, check dams, stitching machines, NIFT, trainings like REDP, paper bags and bandhani, projects like smokeless challah, Tata Swatch, SHG exposure visit, DSK training, various educational programs, SNDT education center etc.

The major objective of the study has been analyzing the women empowerment and gender equality done through self-help groups in the study area. Regarding that many observations have been recorded from intensive field work done in the Okhamandal region among selecting 284 respondents from 20 SHGs. These SHGs are purely women SHGs and their financial needs, capacity building, skill training, provision of alternative livelihood opportunities are facilitated by TCSR. With cumulative efforts of state, NGO and community, women empowerment is visible in some aspects thereby bringing gender equality. All the respondents agreed that they would allow their daughter for income generating activity. Although very few respondents i.e. 13(4.58%) thinks that the community will not be in favour of women work outside home. The data highlights that the community has changed its mind set towards women engaging in work. However, some more livelihood interventions are needed.

Financial strength is visible when expenditures before joining SHGs and after joining SHGs are compared. It is observed that expenses on food, clothing, and education, health, in social functions and in purchase of magazines have improved. The data reveal that savings and investment has become priority for them as 95.07 percent of the respondents reported that they give preference to savings and investments and even more than half of the respondents (57.63 %)

mentioned that they have saving other than SHG, which is done through, commercial bank, Chit fund and post office.

The respondents also mentioned that they plan how to use the savings apart from investment that is for various purposes. Economic activity, house construction, education of children and emergency are major areas where women SHG members have planned to invest. With regard to the decision making for availing loan out of total 284 respondents, more than two third of the respondents (40.85 %) told that they themselves are most important person in deciding to take this loan, while about one third of the respondents (33.45%) told that their husband play most important role in decision to take this loan. Besides, one fourth of the respondents (25.70 %) told that both of them are important persons in decision of taking this loan. Therefore, it could be argued that SHGs are taking women into mainstream.

All the respondents have agreed that SHG has helped in economic sustainability of family. A larger majority (92.96 %) reveal that joining SHG has motivated them and enable them to give better education to children. 90.85 percent of the respondents accept that SHGs help them to meet financial crisis in family. Besides, all the respondents have agreed that they help each other. Thus it could be argued that SHGs can bring solidarity in society. Joining SHG has enhanced their self-confidence and even majority of them (80.63%) feel confident enough to act as animators. joining of SHG has also enabled a large proportion of women to handle day to day interaction with men. As it is very clear that India is patriarchal society and expressions of patriarchal power structure are very staunch in Indian rural community. However, data reveal that there are total 284 respondents and out of which a huge majority of respondents i.e. 97.18 percent have made efforts to get rid of fear of psychosis i.e. speaking with men. Financial activities such as banking and running a business are considered as men dominated area. In this regard, all women SHG members have agreed that they are comfortably transacting with bankers and 87.68 percent of the total respondents mentioned that they are capable and confident of running a business alone.

The data reveals that all the respondents protest against film songs and films have abusive content which is against women's respect and dignity. They also raise voice against husband beating the wife. Women also raise their voice against any obscene or indecent representation of

women in media also they show their anger and fight against the practice of alcoholism. Although women protest against certain abuses, they are not fully aware about the terminologies of gender based violence. Working with SHGs has also improved decision making and action in public domains. For instance 88.03 percent shared that if they come to know about household violence in their community, they would either intervene themselves or get local leaders or the family to intervene.

Practice of family planning and changes in nutrition and good health practices also reveal a dimension of empowerment. In this regard, 70.42 percent of the respondents agreed that they have adopted family planning methods and 59.86 percent of the respondents accepted that members are adopting changes in nutrition and good health. Women's decision making power has strengthened as a larger proportion of women agree that they can go to market and buy cloths and other things. They control cash which they save and spend it according to their own wish. 89.44 percent of the respondents have authority to keep their ornaments with them. Although women actively participate in social and religious functions but their participation in political affairs is quite low which highlights the need of political socialization of women.

Thus, overall impact of SHGs on its women members is observed in increase in self-confidence, self-reliance, decision making power, active participation community based activities, recognition in community, level of awareness regarding social and gender issues are some of the indicators which articulate the level of empowerment and gender equality brought about by the SHG movement in the Okhamandal region of Gujarat. The data reveal that a larger majority of respondents reported that they have perceive enhance positive the impact of SHGs on themselves. For instance, 93.66 percent respondents argue that their confidence level has increased, while 87.68 percent have reported that their participation in decision making at family level has increased. Similarly, more than two third of the respondents (80.63%) have articulated that their communication skills have improved which is also indicative of their increased communication with male fraternity in the community as they are communicating with them at various platforms. Moreover, a larger majority of respondents have also mentioned that they level of awareness regarding social issues (79.23%) and gender issues (80.28%) have increased. About two third of the respondents also opined their engagement in community activities (75.70%) have increased leading to increase in recognition in community (78.87%)as well. A

little lesser than two third of the respondents (71.48%) have also revealed that they are getting more social support in period crisis than earlier.

Thus, it could be argued that women have their say in savings, availing loans and its repayment. Now, they are taking such decisions either alone or in consultation with their spouses. Their self-confidence has increased with working in SHGs and enhanced exposure. Dealing with banks has played an important role in enhancing their communication skills and confidence in financial matters. Trainings provided by NGO have also proved to be catalyst in their efficient functioning as SHG member. They are better aware about their rights and feel strong enough to raise their voice for violence and abuse against women. The community perception towards working women and their engagement in income generating activities is also changing as men are more comfortable now to allow their daughters for working outside. However, political empowerment of women is still needs to be done. Women are not found to be much interested in political affairs although two women are elected in local level bodies. Therefore, political awareness and motivation for participation in political affairs needs to be created among women in rural community. Thus, looking at the role of NGO in facilitating and promoting SHGs some highlights are need to be taken into consideration which is also manifested in TCSR's work policy as well.

TCSR's utmost outstanding part is its capability to organize disadvantaged women to attain economic, social and political empowerment and to make them understand the status of joint achievement and negotiation in cultivating their separate and joint wellbeing. This has remained most favorable approach in rural parts, wherever women are unaware of their privileges and economic capacities. Pioneering arrangements such as federations and linkages have encouraged self-reliance among women and accepted women leadership. TCSR's inspiring geographical spread and important development is thoroughly connected to its demand-driven methodology, rooted in the actualities of the women who are self-employed. Its independent arrangement of power, from the grassroots to the countrywide level ensures the requirements of self-employed at its core.

TCSR do not believe in a single involvement, such microfinance or employment formation is adequate to pull women out of disadvantaged position, rather it advocates holistic

development. TCSR's promotes sense of ownership among women by building leadership skills and decision-making power among women. TCSR actively educates, trains, and cares for women leaders.

TCSR inspires the formation of economic groups for sustainable employment to women. TCSR has highlighted equivalence, tolerance, non-violence, collective attachment and social equality through its work for 25 years. Even in challenging condition, its effort was shown in these strong principles. The evolved building of TCSR has allowed it to transform, take risks, and grow and trial with different regions of effort. Also, while TCSR has specific People Participatory approach its activities and system are not rigid and dogmatic. Although TCSR is facilitating all the SHG activities in Okhamandal region of Devbhumi Dwarka district of Gujarat, still there are some problems encountered by the SHGs.

Although SHGs have been extended all kinds of support in the area but sometimes a group of members are not aware about the support and facilities provided by the organization. Due to their low education level they are not able to understand the various schemes available to them. The training facilities are given to the members of SHGs in the specific areas of product choice, quality of produces, production methods, packaging and other technical matters. However, sometimes these trainings are not adequate enough. Mostly, SHG alone buys assets and raw material without help from the suppliers. They are experienced enough to by inputs for large scale production. Sometimes they also have to pay high prices of the materials needed for the production.

Marketing is a key part of effective functioning of the SHGs. There are some problem faced by them in relation to production and marketing of the products such as lack of insufficient orders, lack of connection with the promotion activities, lack of adequate advertising processes, Lack of stable market place for the producers of SHGs, Lack of appropriate product label, style. Poor /unattractive packing system, poor quality of produces not sold in market, stiff competition, lack of a well-defined and well-knit network of supply.

Now in case of SHGs organised by women, it is observed that there is lack of strength

and unity among the women members. It has also been observed that many women get married and leave village after marriage so, it leaves the whole group unsettled after change of place of residence. Also, here is no co-ordination between women members, so the conflict remains unresolved. Strong member corners bigger part of the earnings of the group, due to the lack of knowledge of illiterate members.

It is also found that money saved by them is not properly utilised by the group members and the money is used by different individuals in domestic purposes like wedding, construction of house etc. The return on investment is not attractive in due to incompetent administration, in comparison to cost of production, lack of quality awareness etc. It is found that in record of the SHGs, The economic consultants are not providing sufficient support to meet even the employment needs. The economic institutes do not study SHGs completely. Their attitude towards SHGs is not very cooperative. The approach of the team of the rural development department is not positive. They are not well trained to accept the challenges and train the SHGs self-confidence. For finding help and funding, the group members have to approach the officials from line departments and the line departments are not helpful with the SHGs. This hampers the very objective of the schemes.

**Obstacles in the Sustainability of SHGs:** The following are some of the obstacles for the sustainability of self-help groups:

- Irregular groups meetings, Lack of timely saving and poor credit reimbursement leading to collapse of SHGs
- Establishment of SHG are internal association thus the members are familiar or relative of each other like mother and daughter, resulting in biasness in decision making
- Lack of proper record keeping, and registers not up to date.
- Replacement in leadership positions now Self Help Group
- Lack of awareness for account audit
- Lack of awareness of cluster level system and Federation

The findings of the study show a significant improvement in attitude of SHG members on all the

five dimensions, viz. socio-economic upliftment; education and training; marketing and entrepreneurship qualities; technology adoption and participatory research; and banking/credit aspects. However, it is revealed from the study that there is scope of improvement in marketing facilities available to SHG members. Common challenge faced by the respondents is that enough facility of market is not available which sometimes discourages the SHG members. Moreover, when the data of decision making regarding loan taking and its repayment is observed, it is evident that women take these decisions in consultation with their husbands. It was reported by the respondents that although they consult their husbands for credit related activities however, the opinion of their spouses remain quite important and guides their decision. Thus, it reveals the need of development of self - dependency in absolute sense among women in study area as it is really very difficult to break the norms of patriarchal social order. This emphasizes the need of better education and training of women and exposure for them so that confidence for self - dependency can be built. Although SHGs have pushed the financial inclusion of women and enabled them to take care of banking needs but still the women are dependent on their male counterparts for taking big decisions related to finances. Here, the role of NGO as facilitator is very crucial. NGOs can play a very important role in providing marketing linkages to the SHGs and trainings and exposure to them as well.

## **Recommendations**

No doubt SHGs are facing numerous problems. These problems include finance, quality product, marketing, infrastructure and facilitator's support. Hence, certain suggestions such as, provision of sufficient infrastructure, adequate and timely finance, skill up-gradation, capacity building, availability of adequate marketing facilities, investment activities, efficient monitoring and supervision, dedicated political will are advised to sort out the problems so that the SHG beneficiaries will flourish which will lead to rural development in the study area. Therefore, following recommendations are made for the improvement of SHGs:

- On-going education programme should be conducted for illiterate SHGs members.
- The members should be given training on decision-making and leadership skills and may be encouraged to participate in panchayat elections and other political activities.
- The SHG members must be encouraged to share yearly achievement ideas in their group which will be useful in development their activities well.
- Other members of the villages should also be motivated for membership of SHGs.
- Careful selection of important activities in a specific zone must be done based on local physiography. Common funds and market demand should also be taken into consideration for the effective development of micro enterprises. Other requirements such as
  - Sufficient infrastructure
  - Capacity building and skill up-gradation
  - Formation of adequate promotion facilities
  - Effective supervision and monitoring of assets and activities
  - Assessment of the end expenditure of the credit should also be well planned and discussed before starting the enterprise and required expertise must be sought.

- Information about nearby available funds and their different trainings requirement be should be disseminated to SHGs. Appropriate help and training should be given to them to make new products by using these resources. In direction to have awareness base about the accessibility of funds, in panchayat levels, assessments of local experts should also be sought.
- Many SHGs running in a specific panchayat area can form a co-operative society. This society may be entrusted with the task of marketing the products of different SHGs under a common brand name. Further, the society can undertake sales promotion activities and procure rare raw materials for the benefits of member SHGs.
- Non-Government Organisations (NGOs) can play an important part in empowering women entrepreneurs by providing basic education, motivation training, and financial help.
- All the members in the SHGs may not have the same calibre and knowledge. NGOs can identify the inefficient members of the group and can impart proper training to them in order to make them knowledgeable. For this purpose, short term training programmes should be conducted.
- Common awareness camps can be organised by the Rural Development department authorities to create awareness about the different schemes of help available to the participants in the SHGs.
- Lastly, arrangements may be made by the financial institutions for providing satisfactory financial assistance to the SHGs strictly on the basis of their real performance without any judgement of caste, politics etc.

The emerging changes in the values and attitudes of the members of the SHGs are a clear indicator of socio-economic empowerment involvements yielding fairly earlier outcomes. The socio-economic programmes support collectively other and encourage all-round development of the children, the women, the family circle and the societies. It is a process which finally leads to self-fulfilment of each participant of the society. It is in this way that SHGs are moving towards satisfying their objectives with a meaningful considered way.

Thus, based on the study, it could be argued that the SHGs could be used as an effective mechanism for empowerment of women and bringing gender equality. It facilitates financial literacy among women thereby promoting their financial inclusion, strengthens technology dissemination to support the public extension system; social and mutual learning; institutionalized process of empowerment; and sustainable, equitable and participatory development. Besides that effective cooperation and coordination among the stakeholders, i.e. SHG members, NGOs, and state are most essential along with inculcating positive and favourable intentions and attitude, self-confidence and capacity for self-determination among the beneficiaries.