
Transforming Lives, Transforming Communities: Economic Self- Help Groups And Women's Empowerment

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ABSTRACT

This paper aims to review the effectiveness of women's economic self-help groups on individual women empowerment in low and middle income countries. The ways in which female participants experiences as ESHG members empower women are also investigated. When paired with training, women's self-help organisations boost women's economic, social, and political emancipation. In order to alleviate significant disparities, governments, development organisations, and grassroots groups assist women's self-help groups.

Background

Women's global empowerment is a novel idea. The topic of women's empowerment has grown in significance among university academics and on national and international forums during the latter part of the 20th century. However, the idea was not firmly established in the policies and initiatives of the government until the 'Decade of Women' was declared in 1975. Even though the Indian government gave everyone the right to vote immediately after independence, regardless of caste, creed, sex, or colour, most women remained effectively powerless until the last ten years of the previous century. Because of women's low socioeconomic status, governments, bureaucrats, and academies have started to focus a lot of emphasis on women's empowerment. (Mandal 2013)

Various Dimensions of Empowerment

The bulk of individuals frequently have the misconception that becoming wealthy gives one more authority. Under the lens of economic empowerment, that may be the case.

However, the definition of empowerment is fulfilled when an individual has the ability to select their own work style, participate in decision-making, etc.

However, the majority of individuals are content when they can make enough money to meet their basic necessities. It's not really an empowerment in the true sense. A more general phrase, empowerment has several meanings and focuses on a variety of areas, including professional, financial technical, technological, cultural, social, and political.. The various dimensions are illustrated in the figure below:

Fig. 1 Dimensions of Empowerment



Note. Adopted from <https://egyankosh.ac.in/bitstream/123456789/9764/1/Unit-13.pdf>

Facets of Economic Self-Help Groups

Economic self-help groups (ESHGs) are group programs aiming to provide women access to capital, to empower them economically. Some ESHG also include a training component on life skills, business and financial skills, and community participation since women have limited access to financial resources, healthcare, education and political participation. A review of 23 quantitative and 11 qualitative studies explore the mechanisms that empower women through female ESHG participants perspective. (Campbell)

ESHG have positive effects on women's economic and political empowerment as well as social empowerment-such as women's family size, decision making power and social mobility.

SHGs and Rural Development

India's rural population is around seventy percent. The bulk of rural residents are still not included in the financial system. Members of SHGs receive some financial support through government initiatives. Growing savings accounts, credit, and Kisan credit cards are indicators of broader social and economic progress, which fuels the daily growth of SHGs and strengthens their ties to the financial sector. It is accurate to say that the drop in rural poverty is mostly due to rising rural incomes and financial participation. Even though NABARD has made some efforts to support the SHGS-BLP (2013-17) programme in an effort to end rural poverty, financial inclusion knowledge has not yet been able to reach all of India's states. It has been discovered that the majority of SHG- Bank linkage related programmes come from south India. Therefore, in the upcoming decades, the government must place more emphasis on the growth of SHGs as a crucial instrument for rural development.

Effect of SHGs on Women Empowerment

Women's empowerment and self-help groups can differ based on a number of variables, including participant experiences, programme efficacy, and the larger sociocultural setting. The majority of research done to far on the contribution of self-help groups to women's empowerment indicates a trend in the right direction. Better access to healthcare, socioeconomic growth, and autonomous decision-making was provided to women working in SHGs. The effect of women's self-help groups on women's economic, social, psychological, and political empowerment is the subject of certain mixed-methods systematic reviews. In low- and middle-income South Asian countries as well as other developing nations, both governmental and non-governmental organisations invest significant resources in

supporting Self-Help Groups (SHGs) on the grounds that providing women with access to microfinance, training, and group support may improve their empowerment. It has been discovered that women's economic self-help groups (SHGs) positively impact women's mobility, family planning control, and political and economic empowerment. Standardised mean differences with effect sizes ranging from 0.06 to 0.41 are estimated. There was no proof that SHGs had a beneficial impact on psychological empowerment. The qualitative research also indicates that SHGs have a positive impact on empowerment through mechanisms linked to social networks, solidarity, financial decision-making independence, familiarity with handling money, and respect from the household and other community members. Nevertheless, it was frequently the case that the assessments that were included lacked adequate details regarding the particulars of the initiatives carried out by the SHGs. Therefore, it is yet unknown which of the several SHG models works best. In Brody (2016)

SHGs and Women Empowerment: Themes and Perspectives

Community Support: Many participants in self-help groups report feeling empowered by the sense of community, support, and solidarity they find within these groups. Women empowerment initiatives often provide women with a platform to share experiences, learn new skills, and gain confidence in their abilities to effect change in their lives.

Skill Development: Self-help groups often offer training and skill-building activities aimed at enhancing women's economic independence and decision-making capabilities. Reviews may highlight the positive impact of such programs on participants' ability to generate income, manage finances, and assert themselves in various spheres of life.

Social Networks and Solidarity: Self-help groups contribute to the formation of strong social networks among women, fostering a sense of solidarity and collective action. The importance of these networks is emphasized in providing emotional support, sharing resources, and advocating for women's rights and interests at the community level.

Conclusion

Evaluating the long-term impact of self-help groups women empowerment programs can be challenging, but reviews attempt to assess changes in participants' socio-economic status, health outcomes, and overall well-being over time. Despite their potential benefits, self-help groups and women empowerment initiatives face challenges such as limited resources, inadequate institutional support, and cultural

barriers. Reviews highlight areas for improvement, such as the need for greater access to education and training, better infrastructure, and more inclusive policies. Positive reviews point to evidence of sustained improvements in women's lives, while also acknowledging the need for continued support and investment in these initiatives.

Scope

There is need of more rigorous quantitative studies and detailed description of training components to provide a greater understanding of pathways through which ESHGs increases empowerment.

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