

Women empowerment for Atmanirbhar Bharat: A case study of self-help groups in Rajasthan

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Abstract

Atmanirbhar Bharat is regarded as the keystone to build a self-reliant and strong India emerging as a Vishwa Guru on the global platform. This paper conceptualizes women empowerment as a key strategy to achieve the Atmanirbhar Bharat Mission. Self-help groups of women are based on the notion of small savings, mutual help and cooperation. The objective of this research is to analyse the role of self-help groups in Rajasthan in catalyzing women empowerment. It presents a case study developed using a mixed methods approach, including literature review and qualitative data collected through 32 focus group discussions and in-depth interviews with 32 key informants and 80 women SHG members in eight districts of Rajasthan. The study concludes that SHGs have been found to be an effective policy instrument to bring about empowerment of rural women at various levels, such as social, economic, political and psychological.

Keywords: Atmanirbhar Bharat, women empowerment, self-help groups, microfinance.

1. Introduction

The Swadeshi movement of the early 20th century which powered the Freedom Movement of India has been re-invented as the Atmanirbhar Bharat Mission. Today Atmanirbhar Bharat (self-reliant India) has come to be regarded as the keystone to creation of a self-reliant and strong India carving out a niche for itself as a frontrunner on the global platform. The policy pronouncements in recent years have carried a flavour of self-reliance. The term Atmanirbhar Bharat has been used frequently by Prime Minister Shri Narendra Modi, ever since he announced the post-COVID-19 economic package in 2020. It has become a buzzword in the public discourse, signifying the enormous econom-

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ic strength, strong social fabric and global leadership competence of India. Atmanirbhar Bharat relies on strengthening the economic and social pillars of our country. It aims to achieve the superordinate goal of India as Vishwa Guru (global leader) by implementing policies promoting competitiveness, efficiency and resilience on the economic front, and equity, self-sustaining and self-generating on the social front.

This paper conceptualizes women empowerment as a key strategy to accomplish the Atmanirbhar Bharat Mission. For social transformation of the country, particular emphasis has to be given to rural development and women empowerment. Ever since the decade of the 1990s, women's groups have been formed across the length and breadth of the country. Self-Help Groups (SHGs) refer to small voluntary groups of 10-20 (mostly) rural women, preferably from similar socio-economic background, who collectively save small amounts of money and seek small loans without any collateral. These groups are based on the notion of small savings, mutual help and cooperation, wherein these groups avail loans from banks and other financial institutions at reasonable interest rates for various purposes such as for personal as well as family utilization, income generation and livelihood enhancement. These groups are characterised by mutual support, collaboration, solidarity and peer pressure. Apart from enhancing the availability of microfinance, these groups have been found to contribute to enhancement of social and economic status of women members.

This paper seeks to answer the question whether SHG membership has contributed to women empowerment. The objective of this research paper is to elucidate the role of SHGs in Rajasthan in catalyzing women empowerment. The next section reviews the literature on the topic of the research. This is followed by presentation of research methodology. Thereafter the results of the study are discussed. The paper concludes with recommendations for policy and practice.

2. Literature review

This section presents a review of the major international and national works related to the themes of the study, namely, SHGs, women empowerment and impact of SHGs. SHGs were first started in India in 1972 by Ahmedabad-based Self-Employed Women's Association (SEWA) to boost the economic situation and secure the livelihoods of poor women working in the informal sector. SHGs were, however, popularised in the 1980s by Mohammad Yunus' Grameen Bank Model in Bangladesh. Back home, during the 1980s, several non-governmental organisations (NGOs) started organising rural women in the form of SHGs. Notable among them are Mysore Resettlement and Devel-

opment Agency (MYRADA), Professional Assistance for Development Action (PRADAN), People's Education and Development Organisation (PEDO) and several others. The SHG programme gathered momentum during the decade of the nineties when National bank for Agriculture and Rural Development (NABARD) formally launched the SHG-Bank Linkage Programme (SBLP) beginning with the three States of undivided Andhra Pradesh, Tamil Nadu and Karnataka.

In 1999, the Ministry of Rural Development (MoRD) unveiled the Swarnjayanti Gram SwarozgarYojana (SGSY), which was reorganised as the National Rural Livelihoods Mission (NRLM) in 2011. The focus of SGSY was to uplift the rural Below Poverty Line (BPL) households through income generating activities and assets. In early 2000s, the Tata Trusts started actively supporting NGOs for the creation of SHGs. This had a cascading effect and led to the phenomenal growth of SHGs in every nook and cranny of the country. However, as of 2010, out of the estimated 25 million households organized into SHGs, only 22 percent had been able to access bank credit (Aajeevika, 2021). The performance of SHGs left much to be desired. The Radhakrishna Committee on Credit Related Issues under SGSY recommended a strategy based on a livelihoods approach to eliminate rural poverty. The strategy comprised mobilisation of poor households in SHGs and federations, improved access to credit from banks, technical, marketing and financial services, capacity enhancement and skill-building for livelihood security, and convergence of various schemes to efficiently provide support services (both economic and social) to poor households. Consequently the SGSY was cast into its new avatar, Jeevika or National Rural Livelihoods Mission, was formally launched in 2011 (Aajeevika, 2021).

Subsequently in 2015, with partial support from the World Bank, NRLM was relaunched as Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), which has led to mainstreaming of SHGs as a major development strategy and initiative for change by providing livelihood enhancements and access to financial services. The State-level missions are actively working in each State, such as Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP) also known as Rajeevika, Uttar Pradesh State Rural Livelihood Mission (UPSRLM), Bihar Rural Livelihoods Promotion Society (BRLPS) or Jeevika.

The corporate social responsibility (CSR) policy for companies, as mandated by the amendment to the Companies Act, 2013, has included *inter alia* activities and expenditure by companies for the promotion of livelihoods, women empowerment and gender equality. Numerous actors such as NRLM, NABARD, State Rural Livelihood Missions, NGOs, public and private sector

banks, corporate social responsibility (CSR) projects, donors *etc.* are actively involved in creating and supporting SHGs.

Over a period of eight to ten years, DAY-NRLM aimed to cover 70 million households of the rural poor, spanning 600,000 villages, 250,000 Gram Panchayats, 6,000 blocks and 600 districts through SHGs and SHG federations (DAY-NRLM, 2021). Today, SHGs are well-established in various parts of India and considered vital to the development and empowerment of women. As of September 11, 2021, there are 77,936,935 members across 7,090,736 SHGs in India (NRLM, 2021), which is no mean feat. Bihar (990,214), West Bengal (889,595) and Andhra Pradesh (741,647) have the highest number of SHGs in India in descending order. These States have 11,467,157; 9,360,694 and 7,560,323 members, respectively (NRLM, 2021). Because of its scale, DAY-NRLM is “currently the world’s largest SHG programme” (De Hoop *et al.*, 2019: 9).

In Rajasthan, SHGs have been created ever since the 1980s by grassroots organisations such as People’s Education and Development Organization (PEDO). The Department of Women & Child Development and the Department of Rural Development started creating SHGs during the late 1990s. Tata Trust launched the ‘Sakh Se Vikas’ Programme in 2003. This was followed by establishment of the Centre for Microfinance (CmF) in 2007, which was seeded as a state-level resource organisation to catalyse the growth of community-led microfinance based on women’s SHGs in Rajasthan. The SHG movement in Rajasthan broke ground with the creation of Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP) better known as Rajeevika in 2011, which was assigned the responsibility of implementing all rural livelihood programmes in the State. RGAVP is mandated to form and strengthen rural institutions such as SHGs, SHG federations, producers’ organisations and community development organisations, and enhance incomes of the poor through promotion of micro and small enterprises in farm and non-farm sectors. The total number of SHGs in Rajasthan is 186,974 with 2,134,600 members. The SHG movement in Rajasthan has come of age and emerged as a sustainable strategy for women empowerment

Recently published systematic review of 34 studies (De Hoop *et al.*, 2019), provide evidence that SHG membership has led to economic, social and political empowerment of rural women. However, the evidence for psychological empowerment or increase in gender-based violence was weak. The attainment by rural women on different empowerment dimensions was higher when a training component was included in the SHG programme. Studies in the international context reveal that microfinance has been found to contribute to women’s economic status and enhance their as well as their

families' wellbeing (Florescu, 2009; Hashemi, Schuler and Riley; 1996; Kabeer, 2005; Mayoux, 2006). In Uganda, Flynn (2013) analysed the social and cultural barriers that women face in joining SHGs. One of the biggest problem SHGs face from outside forces comes from the Ugandan cultural views of women. Economic factors such as lack of markets, small amount of capital and high interest rates hinder SHG businesses to expand to more profitable levels. In Ethiopia, an evaluation study of SHGs found that these groups which had been formed to provide HIV and nutrition education, help acquire business skills, and access to credit and savings for poor and vulnerable women, had a sweeping effect on the lives of members as well as vulnerable children and orphans (Florescu, 2009). Several outcomes of women empowerment have been identified, such as well-being of family particularly children (Hulme and Mosley, 1996; Kabeer, 2001). However, Mayoux (2006) and Rahman (1986) reported that women may take loans not for their own purposes but for supporting male family members.

Women empowerment is defined as “An expansion in the range of potential choices available to women so that actual outcomes reflect the particular set of choices which the women value” (Kabeer, 2001: 81). Duflo (2012: 1053) defines it as “improving the ability of women to access the constituents of development—in particular health, education, earning opportunities, rights, and political participation”. Women empowerment is multidimensional and includes economic empowerment, social empowerment, legal/ political empowerment and interpersonal & psychological empowerment. Economic empowerment can occur through poverty eradication, microcredit, recognising women's contribution to the economy, taking advantage of the opportunities offered by globalisation, agriculture, industry and support services. Social empowerment can occur through education, health, nutrition, drinking water and sanitation, housing and shelter, environment, science and technology, and helping women in difficult circumstances. Political empowerment can occur through participation in public life and contesting elections. Psychosocial empowerment refers to *amour-propre* – the sense of self-worth, pride and confidence that women have, and their ability to make their own choices.

In Indian context, a number of studies (Bali Swain and Wallentin, 2009; EDA and APMAS, 2006) have examined the impact of NABARD-supported SHG-Bank Linkage Programme (SBLP). The EDA and APMAS (2006) study investigated the social role, outreach and sustainability of 214 SHGs spread across 108 villages of nine districts in four States: Andhra Pradesh, Karnataka, Orissa and Rajasthan. The study revealed the lights and shades associated with different aspects of SHGs. While the social impacts had started to appear, the financial aspects still had shades. The study pointed out the imperative to clearly focus on vision, objectives, capacity building and guidance. Banerjee

et al. (2015: 27-28) reported that despite the hype surrounding microfinance, it could not be considered as a “miracle” as evident in a randomised experimental design in a dynamic, high-growth urban environment in Hyderabad. The study did not find any linkage of microfinance with women empowerment.

A study on impact and sustainability of SBLP found that the programme is a unique initiative anywhere in the world, and has made a huge difference in the lives of millions of women in the country and contributed significantly to their empowerment (NABARD, 2017). Several studies point out the impact of SHGs in catalysing women empowerment, in terms of improved access to credit, attainment of assets, better health and nutrition, and improved education status of children, and ultimately the reduction in poverty (Galab and Rao, 2003). In their study of five States using quasi-experimental data, Swain and Wallentin (2009) reported increase in empowerment with SHG membership. Datta and Singh’s (2014) study reported that factors such as amount of loan, amount of savings, age of SHG, level of education of SHG leader and provision of training were factors that influenced income generation of the SHGs. These social groups of women have been found to be associated with upward mobility, both social and economic of the members (Surender *et al.*, 2011). Other researchers have reported improvement in standard of living and food security, infrastructure development, marketing and technology support, and communication level of members.

An independent evaluation of DAY-NRLM carried out by IRMA (2017) analysed the strategies, design and impact of DAY-NRLM, deploying a mixed methods approach in eight States of India: Bihar, erstwhile Jammu & Kashmir, Jharkhand, Madhya Pradesh, Maharashtra, Tamil Nadu, Andhra Pradesh and Nagaland. The study covered 4,472 households spread across 746 villages. The study found possession of higher number of livestock, enterprises, 22% higher income, higher consumption on schooling, higher savings in banks, MFIs and SHGs and higher uptake of credit among the treatment groups as compared to control groups.

3. Research methodology

This paper is exploratory in nature. Case study method has been chosen for this paper because it is regarded as a useful research method for exploring social phenomenon through multi-dimensional lenses. It helps in detailed analysis of a phenomenon in its real-life context. The paper is based on a mixed methods approach, combining both secondary and primary approaches. Secondary data has been collected by reviewing the literature using the keywords, self-help groups and women empowerment. The review has included published material

such as books, research papers, reports, policy documents, *etc.* available in the public domain.

Primary data has been collected from key informants and women SHG members from eight districts across the four major geographical regions of Rajasthan – Bikaner and Churu districts from northern region (irrigated through canals), Dungarpur and Sirohi from southern region (tribal dominated, rain-fed), Alwar and Kota from eastern region (rain-fed, high SC population) and Ajmer and Jodhpur from western (desert, high SC and OBC population). Two Blocks have been selected in each district. Data from key informants has been collected through in-depth interviews using semi-structured interview schedule. The key informants include 26 Rajasthan Gramin Aajeevika Vikas Parishad officials (two at State-level, eight at district-level and 16 at Block-level), and six leaders from research institutes and NGOs working in this domain. These include Centre for Microfinance in Jaipur and Abu Road, Gramin Mahila Vikas Sansthan in Kishangarh, Ajmer, Ibtada in Alwar and PEDO in Dungarpur. Data from women SHG members has been collected through focus group discussions (FGDs) and in-depth interviews. Two FGDs have been conducted in each Block using a checklist of questions, thereby adding upto 32 FGDs in all. In-depth interviews have been carried out using a structured schedule with open-ended questions, with 5 women SHG members in each Block, thereby adding upto 80 respondents in all. The in-depth interview respondents and FGD participants were apprised of the objectives of the study, and voluntary informed consent was obtained. The proceedings were audio/video recorded, for which permission of the respondents/ participants was obtained.

4. Results and discussion

Qualitative analysis of the data collected through in-depth interviews and FGDs was carried out. Textual analysis of the data was done by categorizing the data into themes related to women empowerment dimensions, namely, economic, social, economic, political and psycho-social.

The results of the study reveal that SHG membership has led to social empowerment of women. The respondents revealed that after joining the SHG, there had been an increase in female literacy in their families. They were able to make decisions regarding their children's education, such as sending them to private schools or tuitions or college. Few of them had also taken loans for surgery and treatment of diseases. Participation in SHGs had led to reduction in social evils such as child marriages, dowry, *mrityu bhoj*, etc., and less prevalence of superstition. Few women narrated stories when they organised themselves, collectively opposed liquor shops and got them closed down. Respect for women both in the family and the community had

increased. Initially their husbands and families opposed women's participation in the SHGs. However, over time, they observed benefits of the SHG participation and later starting supporting their women. Often the women took loans for supporting their husband's business. Initially, the community elders also were not in favour of women attending meetings. They would ridicule and mock at them. However, over time, they realised the value of participation in meetings and became supportive of the women.

On the economic front, it was found that SHG membership provided benefits such as, increase in saving, knowledge of government schemes, learning how to manage money, and how to utilize the available funds for growth. SHG participation had increased their income earning capacity. Many of the women had taken loans to start a small business such as a small shop in the village or Block or to buy raw material for their business, such as fabric for a garment business. Many took loans for agricultural activities such as buying farm inputs and livestock (such as cows, goats, sheep, buffaloes, *etc.*). Over time, their shops had grown bigger, their agriculture had improved and livestock had multiplied. Thus, these women were able to enhance their incomes through these loans. Few women had even taken loans to fund their children's education or help them set up a small shop (such as a cycle repair shop). Over a period of time, women were able to enhance their standard of living, by gradually improving their housing characteristics such as such as pucca houses, electricity connection, piped water supply, LPG connections and toilets. Possession of household assets had also increased such as smartphones, televisions, refrigerators, motor cycles and tractors. SHG participation had reduced their dependence on money lenders. They had been able to break free from the jaws of the loan sharks such as money lenders who would earlier charge exorbitant interest rate such as three percent per month. The women no longer needed to mortgage their homes, property, jewellery or other assets. They had small requirements (less than Rs. 1 lakh) for which micro loans at low interest rates (one percent per month) through SHGs sufficed their purpose. This was commonly observed among tribal people. However, in the desert districts of Bikaner and Churu, the women had need for larger loans (around Rs.7-8 lakhs) for dowry or *mrityu bhoj*. Since this could not be fulfilled through SHG loans, they continued to depend on money lenders. Only in one case it was observed that a woman had taken a loan from an SHG and further sub-loaned it to three women, because being economically stronger, she was in a position to repay timely instalments.

On the political front, women who had been associated with the SHGs for a longer while had grown in stature. Many of them had become office bearers of the group, such as Secretary or Treasurer, or had become leaders in the village organisation or cluster, or federation². Few of them also held posi-

² The SHGs are organized into a three-tier structure comprising SHG, SHG cluster or

tions like Sarpanch or Ward Panch in their villages. Only in one village it was observed that an influential woman held a leadership position in the SHG and controlled who would avail the loan.

The SHG members reported psycho-social empowerment among the SHG members. While most of them reported that initially their participation in SHGs was not looked at favourably by their husbands, family members and community elders, gradually this perception had changed. These women had now earned respect in their village and many of them were now referred to as 'Didi' (meaning elder sister). While earlier they felt shy in participating in meetings and speaking in public, now they were very confident. While earlier, they could never step out of their homes, now they were able to *char diwari se bahar aana* (move out from their houses), and visit banks and other places. They had also travelled to far-off places, such as the district head quarter or the State capital Jaipur. Few of them had also gone to Kerala and New Delhi for trainings and meetings. Having acquired the ability to speak outside their homes and stepping out of their homes were considered to be the most significant changes in their lives.

The above discussion points out that SHG membership has led to empowerment of women along various dimensions, namely, social, economic, political and psycho-social. It was found that empowerment level is higher among women who have been associated with the SHG for a longer duration in comparison to those who have spent less number of years as SHG members.

5. Conclusion

The results of the study point out that SHG participation has enabled women to provide better education and health care for their children and their families, improve their standard of living, invest in economic activities such as agriculture, livestock and small business, participate in public life, speak in public and step out of their homes. The attainments of women along economic, social, political and psycho-social dimensions of empowerment were found to be higher among women who had spent more years as SHG members compared to those who had spent less time. Through this research, we can conclude that SHGs have been found to be an effective policy instrument to bring about empowerment of rural women in Rajasthan. The study highlights the importance of SHGs in empowering women in the pursuit of the overarching goal of Atmanirbhar Bharat.

The study has several implications for policy and practice. Given the multi-dimensional nature of women empowerment, policy makers need to

village organisation (VO) having 10-12 SHGs, and SHG federation at Block-level having several clusters.

make women empowerment the goal of all development programmes. Financial inclusion programmes need to be more broad-based and include various dimensions of empowerment, such as social, economic, political and psycho-social. From the practitioner's view point, officers and managers at State, district and Block-levels, field staff, bankers, microfinance institutions, NGO workers, CSR professionals, Panchayat representatives and others need to view the SHG as an umbrella organisation and single-point of contact in order to reach rural women and deliver various development programmes and schemes. There are certain lacunae in the functioning of SHGs, which need to be addressed through appropriate measures. Through sustained interest of policy makers and commitment and support by practitioners, the SHG model can be relied upon to bring about women empowerment to achieve the overarching Atmanirbhar Bharat Mission.

One of the limitations of this study is its qualitative nature. Nevertheless it reveals rich information related to the experiences, perceptions and observations of rural women and their association with the SHG. Moreover the sample is sufficiently large and well-distributed so that generalisations can be made. Future researchers may go for survey-based research and deploy psychometric scales or indices to measure women empowerment.

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