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Self-confidence and self-reliance impact of women through self help group with special reference to Gujarat

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Abstract

Objective: The main objective of the study is to understand the impact of SHGs in empowering self-confidence and self-reliance of SHG women members in India with special reference to Gujarat.

Methodology: The study is based on the systematic review of various literature related to the objective of the study. The secondary sources for review of literature were online thesis, journal articles and reports available in research websites.

Results: The analysis of reviewed quantitative research studies reflected positive impact of SHGs on members both in India and Gujarat boosting up their self-confidence and self-reliance. However, qualitative research findings highlighted that there were barriers in boosting up the confidence levels in patriarchal system in Gujarat, where women still require permissions of their husbands or household members for several reasons.

Conclusion: More qualitative research such as focus group discussions and case studies need to be encouraged in future for in-depth understanding of the barriers of SHG members in enhancing their self-confidence and probable means of overcoming these barriers.

Keywords: Self help group, self-confidence, self-reliance, quantitative research, qualitative research

Introduction

Self Help Group (SHG) in India is extensively facilitating women at the grass root level in empowering their self-confidence and self-reliance along with social and economic empowerment. Empowerment is the improvement process of vulnerable people specially women to gain skills for their economic and social development by solving family and community problems and develops self-reliance.

In India, micro finance and Self Help Group (SHG) intervention in India have brought transformed life of rural women remarkably, empowering women and gradually progressing towards gender equality. The first organized initiative in this direction was taken in Gujarat in 1954 when the Textile Labour Association (TLA) of Ahmedabad formed its women's wing to organize the women belonging to households of mill workers to train them in primary skills (Lukmaan IAS, 2022) [8]. In 1972, Self Employed Women's Association (SEWA), a more organized structure was formed as a Trade Union (Lukmaan IAS, 2022) [8]. In the Ninth Five Year Plan (1997-2002) of Government of India, SHG model was pioneered as a vital strategy to empower women (Planning Commission 2002). Empowerment of women includes knowledge and education of women to improve their understanding about economic independence that is not depending on other's income, social empowerment in terms of their ability to participate in decision-making process, freely participate in social gatherings which leads to boosting up self-confidence and self-reliance. Self-confidence holds immense implication in promoting women's empowerment. "Self-confidence and self-reliance is the positive outlook towards valuing self as a worthy member of their family. Self-confidence and self-reliance helps gaining confidence to identify and solving various family or community problems, specially during financial crisis and in participating family decisions" (Manvar *et al.*, 2023) [9].

Concept of self-help group

The definition of Self Help Groups (SHG) was given by various research experts in different ways.

A Self Help Group is a small voluntary association of 10 to 20 poor people preferably from the same socio-economic status. It can be all women groups, all men groups or even a mixed group. For the purpose of the present study, only women self help groups are considered. According to Prakash and Shrotriya (2009) ^[12], "SHG is an unregistered group of micro-entrepreneurs having homogeneous social and economic backgrounds voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help." Kropp and Suran (2002) ^[7] defined SHG as an informal association of 15 to 20 people, mostly women from the poorer section of the village community; whereby they are organized, owned, operated, and controlled by the members, based on solidarity, reciprocity common interest and resource pooling.

Objective

The main objective of the study is to understand the impact of SHGs in empowering self- confidence and self- reliance of SHG women members in India with special reference to Gujarat.

Methodology

The study is based on the systematic review of various literature related to the objective of the study. The secondary sources for review of literature were online thesis, journal articles and reports available in research websites.

Review of Self- Confidence and Self- Reliance of SHG women in India

This section presents review of various studies related to self-confidence and self-reliance of SHG women in India. The studies have been arranged in descending order from the year of publication. The title of the research paper, research design, study area and sample unit and size has been presented in tabular form after review description of each published research works.

Sreenivasa K N (2023) ^[15] studied the role of SHGs in empowerment of women. The key outcome of the six FGDs were that the participation of women in household decision making had increased, gaining respect in family, increase in savings, became more independent, enhanced their confidence, improved political knowledge etc. Besides, the women also reported gaining respect and trust in their society and showed confidence to plan for the future of their families.

Title of the research paper	Research Design	Study area	Sample unit and size
Role of Self Help groups in Women Empowerment in Rural Karnataka	Descriptive study- qualitative study design (Focus group discussion)	A village of Karnataka	6 FGDs

Meena and Prasad (2021) ^[10] assessed the role of SHGs in Tribal Sub Plan Region of Rajasthan. The findings showed that majority of the respondents were benefited from their self-help groups. The result indicated significant developments in their livelihood indicators such as participation in family decision making, respect from family members, accessing loan from money lenders, improvement

of household assets like land purchase and house building, capable of bearing school expenses of their children and paying medical bills, ability to market produce and accessing new information for self-enhancement. The title of the research paper, research design, study area and sample unit and size is shown in the table below:

Title of the research paper	Research Design	Study area	Sample unit and size
An Evaluative Study of Performance of Self Help Groups in Tribal Sub Region of Rajasthan	Descriptive study	Tribal Sub Plan region of Rajasthan, 5 districts	300 SHG members

Verma (2019) ^[17] studied the effect of SHGs on personal, social, economic and political aspects of women empowerment after joining SHGs. The study revealed that with the membership of SHGs women have empowered socially, became more confident in interacting with outsiders, their status in family had improved, majority of the women reported that they got freedom to go outside and

got social security after joining SHGs. The level of personal empowerment such as level of confidence increased, skills had improved, improved their decision-making power and also enhanced their leadership qualities after joining SHGs. The enhanced confidence level had impact on political aspects of women empowerment.

Title of the research paper	Research Design	Study area	Sample unit and size
Role of Self Help Groups in Women Empowerment	Empirical study	India	Not mentioned

The study of Sarah and Jyothi (2018) ^[14] aimed to examine the role of SHGs in socio-psychological, economic and political development of women involved in SHGs. The study revealed improvement in psychological and social aspects along with the financial self-dependency. Majority of the women engaged as office bearers and members found

to increase their self-confidence, self-esteem and involvement in decision making, capacity building etc., and hence enhanced their psycho-sociological empowerment, economic empowerment as well as legal and political empowerment.

Title of the research paper	Research Design	Study area	Sample unit and size
Empowerment of Rural Women through Self Help Groups	Empirical study	3 regions of Telangana, representing 4 districts	447 SHG leaders / Office bearers and 894 SHG members and 417 Non-members

The main objective of the study of Kalpana (2017) ^[5] was to evaluate the impact of SHG participation and improvement in socio-economic status, educational status and on

entrepreneurship development and empowerment of women, health and nutritional status among women after joining SHG. The findings showed increase in household income

resulted increase in the consumption of the nutritious food by family members. SHGs loans helped the respondents to get food, dealt with sickness, overcome emergencies and crises, where SHG members seemed to transfer the loan source from friends and moneylenders to SHG loans to meet

their expenses. SHGs found to empower women. It was evident from the study that there was improvement in self-esteem and in decision-making of the women at the family level.

Title of the research paper	Research Design	Study area	Sample unit and size
Women Empowerment Through Self Help Groups – A Study In Nalgonda District, Telangana	Empirical study	Rural areas, Nalgonda District, Telangana	200 SHG women members

The analysis of the paper of Das (2016) ^[4] revealed that the social status and empowerment of study women increased after joining SHGs. The study revealed good impact on the psychological and social condition of the members. In

conclusion, the author mentioned that SHGs brought psychological and social empowerment more than economic empowerment. Impact of SHG had uplifted their confidence, courage, skill development and empowerment.

Title of the research paper	Research Design	Study area	Sample unit and size
Role of Self Help Groups in Socio-economic Change of Rural Women: A Micro Level Study	Empirical study	Koch bihar district, West Bengal	10 SHGs and 112 women members

The paper of Nithyanandhan and Mansor (2015) ^[11] analysed the effect of intervention programmes by SHGs by comparing empowerment levels before and after three years of the intervention programme. A three-staged stratified random sampling technique was used for sample selection and data collection was done. The statistical analysis used to

measure the relationship between observed variables revealed that levels of self-confidence and self-esteem of the respondents increased reflecting positive changes. The study findings revealed that SHGs played a major role in the progress of women.

Title of the research paper	Research Design	Study area	Sample unit and size
Self Help Groups and Women's Empowerment	Empirical study- Quantitative survey	Chennai, Tamil Nadu	770 members of 77 self help groups

The study of Tekale., Jadhav and Shaikh (2014) ^[16] revealed that the SHG's play an important role in women empowerment in descending order of empowerment psychologically followed by economically, socially,

politically and culturally. After joining SHGs, majority of the respondents were found to increase their self reliance and self confidence and enhanced economic development. The awareness about political institution was increased.

Title of the research paper	Research Design	Study area	Sample unit and size
Empowerment of Rural Women through Self Help Group	Empirical study	Mauda tehsil of Nagpur district, Maharashtra	100 rural women members of SHGs

The findings of the research study of Konwar (2014) ^[6] showed substantial increase of self- efficiency (87.6 percent) after joining SHGs than before joining SHGs (14.8 percent). After participating in SHGs, women have realised that they had become more capable in income generating activities and could contribute in family requirements. After joining SHGs, participation of women in making decisions on children's education was reported to be increased. Health

related awareness and health issues of respondents found to be increased substantially after joining SHG. However, women had reported that not getting adequate support from the officials and members of Block office and Panchayats. Economic activities of SHGs empowered women economically and then socially. After joining SHGs, respondents achieved improvement in their social status, problem solving attitude and sense of self efficient.

Title of the research paper	Research Design	Study area	Sample unit and size
Role of Self-Help Groups in Socio-economic Empowerment of Women in Sivasagar District of Assam	Empirical study	Sonari Development block, Sivasagar District, Assam	290 women members of SHGs

The study of Sahu and Singh (2012) ^[13] aimed to evaluate the role of SHGs in women empowerment of rural Pondicherry. The insights of the FGDs reflected that SHGs played important role in women empowerment by increasing participation in household decision making, gaining respect in family, meeting family expenses,

increased savings, enhancing political and legal awareness and boosting up confidence. The members reported to gain respect and trust in their society and were able to plan for improving the future of their family status. All the participants perceived freedom in their mobility after joining SHG.

Title of the research paper	Research Design	Study area	Sample unit and size
A Qualitative Study on Role Of Self Help Group in Women Empowerment in Rural Pondicherry, India	Empirical study- qualitative research	Rural Pondicherry	6 FGDs with SHG members

Review of Self- Confidence and Self- Reliance of SHG women in Gujarat

This section presents review of various studies related to self-confidence and self-reliance of SHG women residing in Gujarat. Limited studies were conducted related to SHG women self-confidence and self-reliance in Gujarat. These limited available studies have been arranged in descending order from the year of publication. The title of the research paper, research design, study area and sample unit and size has been presented in tabular form below the review

Title of the research paper	Research Design	Study area	Sample unit and size
Role of Self Help Group in Socio-Psychological Empowerment of Women	Empirical study - ex post facto research design	11 talukas of Rajkot district, Gujarat	1209 SHG women members

Bariya *et al.*, (2023) ^[2] conducted a study with the objective to know the impact of SHGs on psychological empowerment of women. The study highlighted a large impact of SHGs on

psychological empowerment of SHG women. The result showed highly significant difference between SHG members and Non SHG members related to self confidence,

description of each published research works.

Manvar *et al.* (2023) ^[9] conducted a research on socio-psychological empowerment of women of Rajkot district of Gujarat through self-help groups (SHG). One of the objectives of the study was to assess women empowerment in terms of psychological (self-Confidence and self-reliance) empowerment after joining SHGs. The 't' test statistical analysis revealed the increasing difference from before joining SHG to after joining SHGs in all the statements of level of self-confidence and self-reliance.

Title of the research paper	Research Design	Study area	Sample unit and size
Impact of Self Help Groups on Psychological Empowerment of Women	Empirical study - Survey research design	5 talukas of Amreli district, Gujarat	90 SHG women members and 90 non-SHG women

Another study was conducted by Bariya Minaxi, *et al.*, (2022) ^[1] with the objective to know the impact of SHGs on empowerment of women. To know the impact of SHGs, a comparative study was conducted between SHG and non-SHG members. The study reflected

that majority of the respondents had medium to high level of self-confidence developed due to the positive impact of SHGs on members to express their feelings and had enhanced their confidence to express themselves.

Title of the research paper	Research Design	Study area	Sample unit and size
Impact of Self-Help Groups on Empowerment of Women	Empirical study - ex post facto research design	5 talukas of Amreli district of Gujarat	90 SHG women members and 90 non-SHG women

The objective of the study conducted by Bariya *et al.*, (2022) ^[1] was to know the economic empowerment of women through SHGs. The comparative study reflected highly significant difference among SHG members and Non

SHG members in the components of economic empowerment like saving and investment, self sufficiency, banking system knowledge and skill development.

Title of the research paper	Research Design	Study area	Sample unit and size
Empowerment of Women through Self Help Groups in Amreli district of Gujarat	Empirical study - Survey research design	5 talukas of Amreli district of Gujarat	90 SHG women members and 90 non-SHG women

Bhatt and Bhatt (2016) ^[3] studied the outcome of the initiatives taken by Kaira Social Service Society (KSSS) on its campaign of empowering women. The authors collected data using both quantitative (survey) and qualitative (case study) methods. The study findings highlighted that in the patriarchal societies of Kheda and Anand districts of Gujarat, women still reported not taking

decisions independently. Women required permissions of their husbands or household members for several reasons. The findings reflected women empowerment through training programmes which enhancing their self-confidence and sense of security in most cases. However, some variables of economic, social and interpersonal decision-making were yet to be affected positively.

Title of the research paper	Research Design	Study area	Sample unit and size
Empowerment in Rural Gujarat - A Case Study of Kaira Social Service Society	Empirical study – Quantitative (Survey research design) and Qualitative (case study)	Kheda and Anand districts, Gujarat	100 SHG women members

Conclusion

Women are assumed to follow their dreams, advocate for their needs and rights, when they hold a strong sense of self-confidence and self-reliance for empowering themselves in their society. It is important to understand the barriers that hinder women's self-confidence and addressing the barriers that hinder women's self-confidence becomes essential for

creating a more equitable and empowering world. The analysis of reviewed quantitative research studies reflected positive impact of SHGs on members in Gujarat boosting up their self-confidence and self-reliance. However, qualitative research findings highlighted that there were barriers in boosting up the confidence levels in patriarchal system in Gujarat, where women still require permissions of their

husbands or household members for several reasons. Hence, more qualitative research such as focus group discussions and case studies need to be encouraged in future for in-depth understanding of the barriers of SHG members in enhancing their self-confidence and probable means of overcoming these barriers.

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