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## **Self Help Groups and Women's Political Empowerment: A Conceptual Framework**

**Rony Sarkar**

*Asst. Professor, Dept. of Political Science, Bethuadahari College, Nadia, West Bengal, India*

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### **Abstract**

*Democratic structure in our policy allows women to cast vote and participate in different professions at par with males. But development of rural women cannot be achieved until they are brought under the umbrella of all round development of the country. After independence Govt. of India has adopted several schemes for eradication of poverty among women. Despite various attempts ownership of micro enterprises among women is pessimistic. In this context self-help groups are formed throughout the country under SGSY scheme and it required to accommodate at least 50% women in the group. Besides, local self-governing bodies are required to accommodate more than 33% women at all tiers of panchayat. So, the main focus of this paper is Whether SHGs are used by political parties by connecting the group members with panchayat bodies for political purpose. Therefore, it may be said that SHGs can play a positive role in the economic development as well as the fulfilment of political purpose.*

**Keywords:** Self Help Groups, Women Political Empowerment, SGSY, Social Sector Development

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### **Introduction**

Women constitute around half of the total population in our country. Yet they are considered as the most underprivileged section as they are subject to many economic constraints. Their situation is more pathetic in the rural and backward areas. Over centuries, women were treated as less than equal to men in many ways. Women were denied to vote, own property and not allowed to get access to job opportunity like their male counterpart. Democratic structure in our policy allows women to cast vote and participate in different professions at par with males.

After independence Govt. of India has adopted several schemes for eradication of poverty among women. During 80's women's development program started rolling under the guidance of both - government organization and non-government organizations. Among several schemes, the program of Development of Women-children in Rural Areas (DWCRA) as the sub project of Integrated Rural Development Program was launched. Along with this program women prosperity plan was launched on 2<sup>nd</sup> October, 1993. Objective of the plan was to provide economic security to women and develop a habit of savings. In tune with this plan Government of India introduced Swarnajayanti Gram Swarojgar Yojana (SGSY) and Swarnajayanti Sahari Rojgar Yojana (SJSRY) in 1999. The

approach of the plan is to organize the poor especially poor women from the conviction that there is a tremendous potential among the women and this potential can be harnessed by organising them. Social mobilization enables the poor women to build their own organization (Self Help Group-SHG) in which they participate fully and directly and take decision on all issues concerning poverty eradication. Development of rural women cannot be achieved until they are brought under the umbrella of all round development of the country. It is considered that micro enterprise and unorganized sector can accommodate poor women to raise their economic condition. Despite various attempts ownership of micro enterprises among women is pessimistic. Government's hidden agenda was to facilitate women become a micro entrepreneur through self-help group.

Therefore Govt. of India brought SHG-Bank linkage model under consideration where priorities were given to women to entering into the entrepreneurship through micro enterprises. In this context self-help groups are formed throughout the country under SGSY scheme and by the initiatives of NGO's, co-operatives, and other organizations. Self-help group is a small group (10 to 20 members) voluntarily formed and related by affinity for specific purpose. It is a group whose members use savings, credit and social involvement as instrument of empowerment. In a self-help group the members share a common problem and a common goal.

In this context SHGs formed under SGSY are required to accommodate at least 50% women in the group. The West Bengal is a late runner state in executing SGSY scheme. But SHGs formed in West Bengal are mostly run by women. After 73<sup>rd</sup> amendment, local self-governing bodies are required to accommodate more than 33% women at all tiers of panchayat. Therefore, every political party needs women leader in the local self-governing bodies. It is assumed that the women of the SHGs can fulfil this purpose. Therefore, it may be said that SHGs can play a positive role in the economic development as well as the fulfilment of political purpose.

### **Objectives Of the Study**

The objectives of the present study are:

1. Can SHGs be considered as a tool of women's political empowerment?
2. Whether SHGs are used by political parties in the process of political participation of women.

### **Hypothesis:**

1. SHGs empower women economically, socially, and politically.
2. The SHG movement has been used by political parties to link group members to panchayat bodies.

### **Methodology:**

Research methodology has entailed qualitative research method. Focus is to be on the qualitative parameter like textual analysis used to explore this complex social phenomenon and design that is a qualitative study. Therefore, I have depended on secondary sources. So, newspapers, journals and books on this topic have been consulted.

**Review Of Literature:** Several studies on this issue were conducted in India by scholars and practitioners. This is a humble attempt to review the contributions provided by eminent authors on self-help groups and microfinance.

- Md. Younis in his book "Grameen Bank O Amar Jibon" (2004) (in Bengali) described poverty as an ignored notion in the books of formal economics. He has tried to reveal that the theories of formal economics failed to connect poverty with population, equal rights irrespective of sex and development of family. Gender gap in the allocation of resources causes social inequality and intensifies intra-family and inter family discrimination. He strongly advocated that women may be a catalyst of developmental agenda and an important agent of social change. He argued that micro credit groups formed by women may be an effective means for eradication of poverty.
- In her research work "Role of Microfinance and Self-Help Groups in Empowering Women in Bangladesh and West Bengal: A Perspective and Possibility" Smt. IpshitaSreemani claimed that despite many positive impacts of Microfinance programme on women empowerment conditions of poor women have not been developed as set in is objectives.
- In a paper entitled "Self Help Groups and Empowerment of Women: Self-selection or Actual Benefits" by Zakir Hussain, Diganta Mukherjee, Mousumi Dutta of Institute of Economic Growth, Delhi, it has been observed that although policy makers and NGO facilitators view SHGs as instruments of change and socio-economic empowerment, the actual evidence on the success of SHG is mixed. It has been pointed out that complex gender relations prevailing within the household and the strength of patriarchy within community determines the ability of SHGs to transform the lives of members. Another issue that has been raised in recent years is that, in order to achieve immediate success and attain qualitative targets women from non-poor households, or those active in public domain are targeted in such programs. In this survey it has been revealed that the types of activities like handicrafts, rice trading, embroidery, tailoring, dairy firming, spice making, selling garments etc. into which the members are engaged are not unique achievement of SHG rather 60% of them were engaged in such programs before joining DWCRAs though on a part time basis. The achievement of SHG lies in the fact that it injected human capital in the existing system and mobilized individuals in economic activities.
- In the movie "Aalo" (in Bengali), director TarunMajumder portrays Aalo(central character) as the leader of women entrepreneur. He also shows that conducive opportunities, if given, women can better status in the family and the society.

### **Research Gap:**

No studies, as such, revealed that SHGs have been used by the political parties in the field of development not for the sake of development but of politics also. So, this study is an attempt to explore a new dimension about the role of SHGs and its impact on development in which political parties get extra dividends.

### **Concept Of Self-Help Groups: -**

A Self-HelpGroup comprises when some people of equal economic status come together voluntarily with the aim of alleviating poverty. It is essentially a small attempt to form a group of poor people from similar socio-economic conditions. In these groups they come together mainly for the purpose of solving some common problem through mutual co-

operation. Self Help groups seek to promote savings among their members and deposit them in banks. But this saving is deposited in the name of a group, not in the name of an individual. Normally the membership of a self-help group never exceeds 20. Self-help groups are basically a type of non-traditional economic organization whose main objective is to overcome economic barriers through mutual co-operation and joint responsibility. But the groups aim not only to eradicate financial poverty but also to make a woman as entrepreneur by boosting her self-confidence. So, this group-based approach not only emphasizes women's meagre savings but also makes them amenable to traditional credit systems.

### **Principles Of SHG:**

Several principles of working of self-help groups have been developed through years of experience. Application of these principles encourages groups to perform better.

- 1. All members of self-help groups voluntarily participate in the group and are influenced by the group's activities:** - A prerequisite for participation in self-help groups is a commitment to stand by each other in case of illness, disability, dependency or any social problem. And participation in these groups is completely voluntary, so any member can leave the group at any time.
- 2. All members of the group are equal and committed to doing all the work together:** -  
Democratically, groups decide which new members to join, what to discuss, what kind of work to do everything is decided. There is no leadership with special powers, everyone's responsibility and rights are equal here.
- 3. The agenda of the group is kept secret within the group, not disclosed outside in anyway:** -  
A prerequisite for teamwork is mutual trust. Hence self-help group members never discuss any matter with outsiders.
- 4. All group members are responsible for their own work and the work of the group:** -  
Each member of the group can raise his/her own issues within the group and all participate actively and responsibly in all group activities. Even a member can correct another member's wrong statement. As a result, all tasks are performed accurately.

### **Self Help Groups and Social Sector Development: -**

The poverty of human life does not come only from the lack of the money that is needed in life, but also from the lack of many things. The opportunity to enjoy social benefits fills a person with great self-esteem as well as boosts her self-confidence. Several cases show how many families remain deprived of the facilities allotted to them. In this case it has been seen that if proper capacity building system and proper institutional support is available then the self-help groups with the help of Panchayat Institutions can extend the facilities of some social projects to the poor people in the villages. In this regard, the joint efforts of Self-Help Groups, Panchayats, Department of Public Health and Family Welfare, Department of Women and Child Development and above all, Department of Social Welfare play a significant role in the Community Health Care Management Initiative which has been developed for the improvement of public health in villages, especially for the development of pregnant women and child health. Although it is a state-wide

programme, special emphasizes has mainly been given to six district Malda, Murshidabad, Birbhum, North Dinajpur, South Dinajpur and Purulia. SHG have also played a significant role in distributing mid-day meals in schools.

Even in different types of social malpractices such as girls married at a young age, the positive role of self-help groups has been noticed even in addition to preventing women trafficking. Not only this, self-help groups have also done exemplary work in family planning and prevention of dowry. All this has been made possible by the active participation of women, increasing their economic income. Many illiterate members of the SHGs have acquired functional literacy with the help of literate members of the groups. As a result, the group members have been able to play an important role in enhancing the human development indicators of the state.

### **Women's Political Empowerment: -**

Empowerment refers to increasing of economic, social, educational, gender or spiritual strength of an individual or group. The term 'empowerment' is used in the sense that a person can maintain control over their own choices or beliefs. Empowerment is process of raising awareness and building capacity that helps individuals participate holistically in decision making. In other words, empowerment is the process of increasing the individual's or group's own capacity to realize their own preferences.

#### **Empowerment is the content of the following homogeneous capabilities: -**

1. Availability of information required for making sound decisions.
2. Freedom to choose its own choice from different options.
3. The ability to participate in joint decision-making process.
4. The ability to learn new skills in increasing personal or group power.
5. Ability to change the views of others democratic means.
6. Enhancing one's positive self-esteem and overcoming all kinds of fears.

Political Empowerment helps a woman to gain control over the political policy making needed to bring about her economic well-being. However, political empowerment of a woman is possible only when she participates in the political process, especially in electoral contests and participates in the policy making process. The role of political parties is very important in this regard. Because political parties not only bridge the gap between the government and citizens, but also facilitate the peaceful transfer of power in the democratic process. In the current social system, women's participation in politics is equally important with men. Because a developed nation can never move forward leaving behind the socio-economic political life of a woman. Women's political participation increases their political awareness as well as awareness of rights and duties which leads to change in their social position. However, it can be seen that increasing the number of women participating in politics alone is not enough, but real empowerment can happen through the participation of educated and politically aware women in the political process.

Regarding women's political empowerment, the UNO adapted a resolution in 1952 to protect women's rights worldwide. The UNO subsequently declared 1975 as the International Women's Year and 1975-85 as the decade for the development of women.

### **Women's Political Empowerment Through SHGs: -**

Members of self-help groups can elect a leader. They can participate in group management. They even become partners in civil society by helping each other. As a result, when a policy is laid down, they can raise their demands loudly which benefit their lives

and livelihood. Self-help groups were originally set up in rural areas with the objective of improving the livelihood of women through economic activities. Incidentally it is generally said the economic status determines an individual's political participation. Especially in case of India it is observed that the people with high social status join politics and participate in electoral process. It was even observed that a wealthy man of the village was elected as the head of village panchayat. So, it appears that a person needs to have a minimum income to participate in the electoral contest at the gram panchayat level. As a result, it is not possible for a poor but eligible person to participate in the elections.

But today, village women's have also started earning by participating in self-help groups. They are also meeting and participating in discussions related to group activities, economic matters and even political and administrative matters. As a result, their political awareness is increasing through participation in self-help groups and a guaranteed income is increasing their confidence that they are also able to manage the institutions of Gram Panchayat, Panchayat Samiti and Zila Parishad.

In this regard 73<sup>rd</sup> and 74<sup>th</sup> amendment of Indian Constitution is a mile stone. It effectively harnesses the leadership and decision-making power of a women across India. The amendment reserved 33% seats for women at each level of panchayat system. As a result, women's participation in the political process through self-help groups changed the nature of rural politics and led to women's participation in the development process at the very grassroots level.

Not only this, effective participation of women in village councils (gram sabha) also accelerates their political empowerment. A silent revolution takes place in the fields of rural politics, family and society. The resulting synergy between panchayat institutions and self-help groups is expected to go a long way in the political empowerment of women in rural areas.

**Findings and Conclusion:** Finally, there are some obstacles to the functioning of self-help groups. In some cases, self-help groups in the name of women are actually being run by male folks. Even in the seats reserved for women in panchayat institutions, it is seen that women are represented from the front, but in reality, their husbands or sons i.e. any man, enjoy that power. A very recent web series called 'Panchayat' has illustrated the issue very nicely. All these obstacles can be solved only when women establish control over resources and make their own decisions. This requires awareness raising and promotion of women's rights and opportunities. Although the whole thing is a continuous process, women themselves have to voluntarily come forward to shoulder additional responsibilities. Only then this overall development will be possible. And the Self-Help Group concept has full potential for women's political empowerment. As a result, self-help groups continue to play a pioneering role in poverty alleviation as well as women's political empowerment. Women just need to play an important role not only as beneficiaries but also as contributors to the development process.

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