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# Theoretical Framework on Women's Empowerment with Special Reference to Self-Help Groups and Co-Operative Organization

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**ABSTRACT**

Women's empowerment has become a vital framework in development discourse, focusing on the augmentation of women's agency, resource accessibility and involvement in decision-making processes. The theoretical framework of women's empowerment is based on important ideas including the capacity approach, feminist theory and participatory development. These ideas all stress the need for cooperatives economic independence, social participation and institutional assistance. Self-Help Groups (SHGs) and cooperative organisations serve as essential grassroots tools that promote empowerment through collective action, financial inclusion and capacity building. SHGs help women save money, get microcredit and support each other which lets them do things that make money and improve their social and economic position. In the same way, co-operative groups give women a formal way to take part in democratic governance, share resources and start their own businesses. These institutions help people become better leaders, more confident and more conscious of other people which goes against traditional gender roles and gives women more ability to negotiate in their homes and communities. The combination of these ideas showed a revolutionary approach, where empowerment is not just economic but also social and political, which leads to development that lasts and includes everyone. This article explored the theoretical framework of women's empowerment focusing on self-help groups and cooperative organizations.

**Keywords:** Women's, Empowerment, Self-Help Groups, Co-Operative Organization.

## INTRODUCTION

The theoretical foundation of women's empowerment, especially regarding Self-Help Groups (SHGs) and cooperative organisations, is based on multidimensional viewpoints that see empowerment as a way to provide women more access to resources, more control over their own lives, and more authority to make decisions. Based on development theories like participatory development, social capital theory, and feminist views, SHGs and cooperatives are considered with regard to self-help groups (SHGs) and cooperative organisations, which are based on multidimensional viewpoints that see empowerment as a

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way to provide women with grassroots organisations that help women work together, get access to money, and move up in the world. These groups work on the ideas of helping each other, participating in democracy, and sharing responsibility. This helps women gain confidence, learn new skills, and question traditional gender roles. The framework also includes the idea of capacity building, which means that economic empowerment through savings, loans, and starting a business is intimately tied to social and political empowerment. So, SHGs and co-op groups are not only places where people can make money, but they are also places where women can come together, become leaders, and gain long-term power, especially in rural and low-income areas (Hossain, S.M., Mishra, S. & Atibudhi, H. N., 2022).

## WOMEN EMPOWERMENT

Here, different concepts relating to the area of women empowerment, co-operation and functioning of co-operative organisations have been explained.

**Empowerment:** Empowerment was defined where men and women gain greater control over resources like income, knowledge, information, technology, skill, training.

**Gender Empowerment:** Through the process offender empowerment, women can overcome several obstacles that they face in education, health, employment and decision-making process. Economic empowerment of women implies their participation in economically productive activities, control over income and assets such as land, industries and independent access to saving and credits. In this context, it is worth mentioning that numerous measures have been initiated by the Government of India and State Governments for their economic empowerment. Diverse range of plan, policies and constitutional obligation have emphasized in the empowerment of women. The endeavour has been imitated with the predominant goal of helping women become more active participants in the process of development. Government of India had been active supporter in this case through the establishment of various programmes like:

- National Commission for women.
- The National Credit Fund for Women or the Rashtriya Mahila Kosh.
- Balika Samridhi Yojana.
- National Policy for Empowerment of women.

**Women Empowerment:** Women were considered as weaker sex. They were given subordinated status in the Hindu society. Women are protected by father in childhood, husband in adulthood and son in her old age. The male-dominated patriarchal structure enables her to endure secondary family members and lesser societal citizens. The focus on enhancing women's daily living situations diminished their consciousness.

**Empowered Women's Characteristics:** Hall (1992) posits that empowered women exhibit characteristics that reflect their attitudes, values, and behaviours aligned with their genuine interests. They do not aspire to surpass mankind. They engage as equals and collaborate to achieve the shared objective. They use their talents to live fulfilling lives. They have not only survived the harshness of their own subjugation but maintain their strength in the preserve of family, religion and work and they contribute towards the employment of all the women.

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**Five Tiers of women Empowerment:**

**Control:** Maintain authority to secure the ability to make decisions and access strategic advantages; in the long term, women will not be isolated but will function as collaborators within the community.

**Participation:** This is the primary requisite of the study that women must engage in all social, economic, and political activities, as well as in the processes where choices are formulated and executed, thereby contributing to national development.

**Consensual:** It is essential to acknowledge that women bear whole responsibility for their subjugation and stressful circumstances. It is a result of societal conditions. Society has established the subordination of women to males; therefore, women's awareness is essential to address gender issues and formulate policies for implementation.

**Access:** They lack control over resources, both as owners and users.

**Welfare:** Ensuring access to fundamental services is crucial for women, since they require education, healthcare, sanitation, income, and economic autonomy, particularly in contexts of pervasive discrimination.

**Dimensions of Women Empowerment:**

Empowerment enables women to engage in the development process and enhance their own growth. Personal development leads to communal empowerment and fosters group development.

The sensation of empowerment in connection to others is mostly contingent upon self-confidence, self-esteem, and a sense of agency. Such skills also manifest changes indicative of personal empowerment (Prasad and Shay 2000). Collaborate to attain a more significant influence than individual endeavours.

**Origins of the Organizations:**

The initial significant component is the origin, which serves as the foundation for organizations that replicate the initiation process utilizing existing networks.

SEWA and Bidi workers advocate for the consolidation of their workforce under a single organization, as per the requests of the workers themselves.

**SELF HELP GROUPS (SHGs)**

The term "SHG" in India often denotes an unregistered voluntary group of 10-20 economically disadvantaged individuals sharing similar socio-economic backgrounds, primarily engaged in savings and credit activities. These individuals aggregate their savings to provide minor interest-bearing loans to group members according to their requirements. It may permit ladies, all men, or a mixed group (Arora, N. & Chawla, R.A., 2023). The criteria stipulate that only one individual from each household must be a member of the Self-Help Group to engage a significant number of impoverished families. Individuals residing Above the Poverty Line (APL) are also permitted to establish Self-Help Groups (SHGs).

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**Fundamentals of Self-Help Groups:**

The fundamental principles governing the operation of the Self-Help Group (SHG) are as follows:

- Members must reside in the same locality.
- Uniformity in caste, career, gender, or economic status is crucial among members of a self-help group (SHG).
- Prioritize savings before credit.
- Conduct regular meetings.
- Preserve documentation of financial and additional transactions.
- Establish and examine standards pertaining to membership, meetings, etc.
- Group leaders ought to be elected by members and rotated at regular intervals.
- Operational and decision-making transparency must be participative.
- The group should determine the interest rates.
- Collective accountability and social influence function as guarantees.

**Standard of Self-Help Group:**

Norms are customs or regulations established by self-help groups for efficient operation. Norms are typically established for membership, meetings, savings, credit, penalties for non-compliance, leadership, and personal or social development. Norms might be either spoken or documented. They may be determined in the initial meetings and subject to modification based on the circumstances. They ought to be formulated based on the consensus of the entire group. Most importantly, it should be comprehended and executed by everyone (Patil, P.S. & Munshi, M.M., 2020).

**Mode of functioning of SHG:**

Saving groups are formed to provide financial assistance to one another during challenging periods, as well as to accumulate savings and generate seed capital to enhance their financial circumstances. Organizations established on the ideas of cooperation to enhance the collective power and self-confidence of women are referred to as "self-help groups" or "savings groups." The primary objective of these groups is to conserve funds and utilize those funds to secure a loan for initiating a business, thus achieving self-sufficiency.

**Operational Protocol:**

In this savings group, rural and urban women accumulate a specified sum of savings, which is subsequently lent to female members for financial support according to their needs. Decisions are made jointly and through democratic processes to facilitate this assistance. Given the limited membership of the savings club, with a minimum of 10 and a maximum of 20 members, it is anticipated that all members will exhibit effective coordination. The extent of savings, membership count, loan amount to be disbursed, fee structure, and other conditions are determined by the members of the savings organization.

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A specific day is designated for the collection of the predetermined monthly savings amount. The member seeking a loan must submit a written application. Loans are provided to alleviate domestic issues and to generate capital for corporate endeavours. During the inaugural year of the savings group's operations, loan applications for addressing domestic issues are prioritized, followed by loans intended for business activity.

All transaction details, decisions, and pertinent topics are documented in a register, and each member is provided with a mandatory notebook for their respective savings. Occasionally, each member receives knowledge regarding the specifics and procedures of work through training and the sharing of experiences (Kale, R. & Kinange, U., 2020).

**Financial Services:**

This program does not prioritize work experience or collateral. Consequently, those in financial distress can derive advantages from the program.

The program creates a connection between savings and loans to foster sound credit practices and self-sufficiency.

Consequently, financially disadvantaged individuals who are saving collectively can access the lending option.

The working method is straightforward, adaptable, and cost-effective. Therefore, prompt resolution of choices concerning credit disbursement is essential.

This program must be executed through the collaborative involvement of the members. The members of the SHG execute the planning and implementation of the program.

Financial aid is provided alongside consultancy services for:

- Skill augmentation via training sessions
- Advice concerning default in loan repayment.
- Address issues through discourse and the sharing of experiences.
- Collaborative commerce is conducted on the foundation of reciprocal trust.
- The approval of savings and loan disbursement is conducted through the consensus of all group members.
- Members may consult NGOs to acquire information regarding book maintenance, savings amounts, and loan utilization.
- Consequently, it is imperative to collaborate with the NGOs and deliver the requisite training.

**Conditions Established for SHG Administration:**

Each savings group may establish terms according to their requirements concerning the monthly meeting date, time, and location; membership conditions; eligibility criteria; tenure for the appointment of the chairman and secretary; maximum loan assistance available to a member; loan repayment instalments; interest rates; penalties for default; and the office bearer responsible for managing membership cards and the remaining balance after fund utilization.

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A penalty shall be imposed if a loan payment is not recovered punctually, provided that all members consent to the imposition of the penalty, regardless of circumstances. If the loan is not repaid without a valid justification, the principal amount, service tax, and penalty must be collected within one week. If need, moral group pressure or agitation should be employed. The guarantor may also bear responsibility (Castiblanco-Moreno, S.E. & Duque, J.A.P., 2022).

When granting a loan to any member, their contributions to the savings group fund, duration of savings, consistency in contributions, and repayment history of previous loans are assessed.

Initially, each member will get the terms for accessing the lending facility, and any requested modifications will be disseminated in a revised draft to all members.

A review of each meeting will be documented, and the decisions made during the meeting will be articulated.

Any member who fails to save or repay a loan for three consecutive instances will be ineligible for loan sanctioning for one year and will be dismissed from their official position within the Self-Help Group (SHG).

Admission of new members to the SHG shall be contingent upon unanimous permission from all existing members. Any new member will be permitted to obtain a loan after a duration of six months.

Any member found to be misappropriating the loan obtained will have their membership revoked.

If 75 percent of the members choose to dissolve the savings club, their method of distributing the proportional shares among the members will be conclusive.

The positions of chairman, secretary, and office bearer will be voluntary, and if the group wishes, the sitting fees will be determined unanimously by the members.

**Process for Loan Approval:**

Loans are extended exclusively to members who request credit.

Members of the savings group should be granted loans.

The interest rate and repayment instalments must be determined at the outset. If the loan payment is not repaid punctually, a penalty should be imposed.

Disbursement of the loan occurs solely after the collection of savings for the designated term and the updating of accounts.

The borrower and guarantor must provide their endorsement, either by signature or thumb impression, on the savings proof note.

Members may serve as guarantors exclusively for one member of the SHG. The guarantor's liability is commensurate and equally significant to that of the borrowing member.

No loans may be obtained during the initial six months of the founding of the Self-Help Group (SHG).

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If a member repays the loan in full, they will not be entitled to obtain another loan immediately.

Upon obtaining consent from all members of the Self-Help Group (SHG), a borrower may reschedule loan repayment; however, failure to repay punctually or according to the established schedule would incur a penalty (Jadoun, Y. S. et al., 2021).

The loan may be utilized for the reason specified in the loan application form. In instances where the borrower provides insubstantial justifications, the group may employ coercive measures to reclaim the loan.

The guarantor should have equal responsibility to that of the borrower. The borrower's repayment capacity and any existing repayment history will be evaluated for loan approval.

If a borrower fails to make savings or loan repayments for three consecutive occasions or months, she will be ineligible for a loan for one year and will also be disqualified from serving as an office bearer.

No member should be issued a loan for a minimum of six months.

The loan must be approved with the consideration of all members' opinions and presented in their presence.

Repeated loans should not be extended to the same individual.

The office bearers should periodically remind the borrower about the scheduled loan repayments.

The loan amount may be approved based on the member's economic position or an amount comparable to double the savings loan.

**Fundamentals of Self-Help Groups:**

**Entry into SHG:**

Entry into a Self-Help Group (SHG) is exclusively granted to women. All disadvantaged women should have the opportunity to participate in savings groups without discrimination based on caste, religion, creed, or economic status.

Women participating in the savings group must reside in the same neighbourhood, locality, or city.

A lady with a transient address is ineligible for membership in SHG.

The consent of the savings group members is required for the admission of a new member.

No woman should be compelled to join a savings group.

The entry fee or membership fee should be collected just once.

**Method of Savings:**

Each member provides an equal amount.

According to the resolution established by the savings clubs, each member is required to gather the saved amount at a certain location, time, and date each month.

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Attendance at the savings group meeting is mandatory for all members.

Each member attending the meeting must bring their passbook or card with all savings entries; failure to present the card absolves the SHG head and the group of any responsibility.

A Self-Help Group (SHG) may consist of a minimum of 10 members and a maximum of 20 members.

During the meeting, the leader of the self-help group is tasked with ensuring that each member understands their savings.

Members are required to contribute to savings for six months from the start date, following which loans may be disbursed beginning in the seventh month, contingent upon the completion of the savings term (Nagar, A., 2018).

The complete amount of money received must be deposited in a nearby nationalized or scheduled bank, with 75 percent retained in the bank and the remaining 25 percent held by the office bearers to ensure availability during emergencies (Vivekanand, N. & Velayudham, A., 2018).

**Characteristics of Loan Disbursement:**

- The woman who has consistently deposited her funds for six months is eligible to access the loan option.
- The loan application must be submitted to the chairman of the savings organization. The final decision about loan approval should rest with all members. The signatures of two guarantors are required prior to loan approval.
- A loan should be granted in an amount three times the savings of the applicant or guarantor.
- A penalty will be imposed on members who miss payments or interest. The penalty must be addressed prior to the approval of loans.
- The loan will be reimbursed in six equal instalments.
- Members who attend meetings and save regularly will have priority in obtaining a loan.
- The loan is allocated based on the need of female members.
- Interest Rate: Each savings organization determines the interest rate based on the prevailing circumstances, which is currently set at 2 percent each month using the lowering balance technique.
- The profit is allocated in accordance with the quantity of savings among all members.
- Penalty: If the saved amount is not sent by the specified deadline, a fee of Rs 1 will be applied for every Rs 10 owed.

**Termination of Membership:**

- A member wishing to cancel her membership must submit a written application to the club.
- To terminate the membership, the relevant women must refund the full loan amount together with interest.

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- Upon cancellation of the membership, the member must return the registration card to the savings group.
- Upon cessation of the membership, the savings amount, along with accrued interest, shall be refunded to the respective member after one month.
- If a member fails to remit the savings amount for four consecutive months, her membership will be terminated.

## CO-OPERATIVE ORGANIZATION

Concepts regarding the co-operative organizations are studied and explained here to understand the term relating to the study.

### The Definition of Co-Operations Given by Various Authors:

According to C. R. Fay, "Co-operation is an association for the purpose of joint trading, organizing among the weak and conducted always in a co-operative spirit on such terms that all who are proposed to assume the duties of membership share in its rewards in proportion to the degree in which they make use of their association."

Herrick- "Co-operation is the act of poor persons voluntarily united for utilizing reciprocally their own force resources or both under their mutual management to the common profit or loss."

Definitions clarifies the motive of co-operative organizations its nature as well as its scope for society to develop.

### Principles of Co-Operatives:

According to the Institutional Cooperative Alliance (ICA), the following concepts are included:

- Voluntary and inclusive membership: Cooperatives are voluntary entities, accessible to all individuals capable of utilizing their services and ready to assume the obligations of membership, devoid of gender, social, racial, or religious discrimination.
- Democratic member control: Cooperatives are democratic entities governed by their members, who engage actively in formulating policies and making decisions. Elected officials, both men and women, are accountable to their constituents. In fundamental cooperatives, members possess equal rights (one member, one vote), and cooperatives at later tiers are similarly structured democratically.
- Economic participation of members: Members contribute evenly and exercise democratic control over the capital of their cooperative. Ultimately, a portion of the capital typically constitutes the collective asset of the cooperative. Members often get minimal compensation, if any, on the capital contributed as a prerequisite for membership.
- Autonomy and Independence: Cooperatives are autonomous, self-sustaining entities governed by their members. Should they engage in partnerships with other entities, including governmental bodies, or procure funds from other sources, they do so under conditions that provide democratic oversight by their members and preserve their autonomy.

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- Education, training and Information: Cooperatives offer education and training for their members, elected representatives, management, and staff to enhance their contributions to the advancement of the cooperatives. They educate the general public, especially youth and opinion leaders, regarding the nature and advantages of cooperation.
- Collaboration among cooperatives: Cooperatives most effectively serve their members and bolster the cooperative movement by collaborating within local, national, religious, and worldwide frameworks (Ranganath, G., 2020).
- Community concern: The cooperative promotes sustainable development within its community by policies ratified by its members.

**Successful Components of Cooperative Organizations:**

- Ownership of a cooperative society arises from the contributions of its members and collective support for the society's advancement.
- Organizational capacity enhances the individual bargaining power of society's members. Cooperation entails collaborative efforts among members, hence eliminating any possibility of competition.
- Government assistance in the legislative modification to provide tax exemptions and relief for profit-seeking firms through subsidiary corporations. Affordable financing options are also accessible for societal advancement.

**Constrains of Cooperative Organization:**

- In the co-operative organizations there is lack of capital and poor plans of development face management problem.
- There is lack of intelligence and educational experience among members as the members voluntarily working for the organization.
- Dishonesty of members or employee causes the chance of manipulation and misuse of their authority.

**Co-Operatives in Maharashtra – Challenges Ahead:**

Maharashtra is acknowledged as a prominent state in the domain of cooperation. The two decades between 1960 and 1980 are considered to be the golden ages of movement. Due to collection of funds from ordinary members leaders used to set up big educational enterprises and charges capitation fees, appointed their family members as a trustee controlling cores of rupees came into existence all over the Maharashtra. Corruption in this manner becomes and integral feature of co-operatives.

**Type of Co-Operation:**

**Technical Cooperation:** This involves transferring technical, technological, knowledge and experiences in particular areas which a country or organization is strong.

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**Technical Cooperation among Developing Countries (TCDC):** The recent changes experienced in the international system have forced developing countries to establish increased political, commercial and co-cooperation ties among them.

Based to the level of development reached, several of these ties are observed as possible offertory of technical cooperation. Colombia is not far from this setting and since 2002 has an entity is charge of its coordination.

The TCDC s known as well as “Horizontal” or “South-South” Co-operation, and may be backed by bilateral or multilateral sources. In this type of cooperation, country requests assistance and in turn offers those projects in which it has major developments, be is successful experiences, knowledge or particular technologies which are worth being implemented in other nations.

These actions are also conducted n the foreign policy setting and made closely with the Foreign Affairs Chancellorships. Today, Colombia has entered TCDC agreements with countries in the Latin America and the Caribbean, and is expanding to countries in South –East Asia, Eastern Europe and Africa.

**Financial Cooperation:** This is provided be several sources by assigning financial resources or funds to back development projects. This type of cooperation is either reimbursable.

**Aid for Emergencies and Disasters:** The purpose of this aid is to attend those affected by human catastrophes (wars, disturbances) or natural catastrophes (earthquakes, droughts, plagues), by sending goods and basic equipment (medicine, food, clothes, relief supplies, among others).

**Food Aid:** This is the contribution of food products to poor countries to trigger their self-supply and to guarantee their food safety, as a basis of their economic growth process.

**Cultural Cooperation:** This is used to conduct activities in several cultural areas involving the delivery of equipment donation of supplies, training or exchanges. The main goal is to provide the population of developing countries the means or the proper training base to enhance their culture.

**Scholarships:** Scholarships are offered by the developed countries to train technical personnel, researchers or public servants of developing nations to perform a significant role for their region’s progress.

**Internships:** This is the chance provided to public servants to travel to another country to learn about its experiences, procedures and capabilities.

**Level of Empowerment:** Cooperatives are independent, self-sustaining entities governed by their members. If they enter into agreements with other organizations, including governmental entities, or get financing from external sources, they do so under conditions that guarantee democratic governance by their members and preserve their cooperative independence. The concepts of women's agency, autonomy, and empowerment are somewhat ambiguous. Although women's welfare and women's agency are adequately differentiated, there appears to be significant overlap between agency and autonomy. The women's empowerment agency involves the capacity to make strategic decisions and to manage resources and choices that influence significant life outcomes. Consequently, agency ought to be regarded as the essence of empowerment, while resources and successes should be viewed as enabling conditions and consequences, respectively.

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**Women Employment and Co-Operation:**

Indian women are getting secondary status due to their depend abilities, especially taking care of children and old members of the family, therefore these responsibilities become more important and unavoidable for them which they are not spend whole day to come out from house to earn becomes financially strong (Bano, N. et al., 2020).

Due to globalization and development, there is needed to earn more to fulfil daily needs to improve their lifestyle. Development process made them well educated and improves their entrepreneurial skill in doing business independently. SEWA is the organization where lot of women entrepreneurs able to provide employment to the women in large scale in the Gujarat State.

**Women in Co-Operatives:**

The role of other mechanism, such as co-operatives in the promotion of collective ownership of means of production and in marketing is important. Government, Banks and other donor agencies are more willing to support large scale public and private enterprise than small co-operatives and this has increased their isolation and vulnerability. In some rural area it is indicated that rural women have problems in such areas as credit and marketing because they do not understand market trends and the procedures and the buyers.

## CONCLUSION

The theoretical framework on women's empowerment, particularly in relation to Self-Help Groups (SHGs) and cooperative organisations, underscores that collective action, participatory decision-making, and access to financial resources are pivotal in altering women's socio-economic status. Based on empowerment theory, social capital theory, and participatory development techniques, it is clear that SHGs and cooperatives are successful grassroots institutions that help women become more confident, independent, and able to lead. They help people get access to banking services by helping them save and borrow money, and they also raise awareness about social issues, develop solidarity, and improve people's skills. These groups also go against established gender roles by letting women take part in decision-making at home and in the community. But the level of empowerment typically depends on things like institutional support, education, access to markets, and policy frameworks. Self-help groups (SHGs) and cooperative organisations are long-lasting and open to everyone as ways to help women become more independent and change society at the same time.

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