

Empowerment of Women Through Self-Help Groups in Nepal

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Abstract

The empowerment of women is not a new concept. However, it is still a challenging issue in most developing countries like Nepal. This study attempts to assess women's empowerment through self-help groups (SHGs) in Nepal. Knowledge, association, and participation are the leading indicators to measure the effect of SHGs on women's empowerment. Data for this study is entirely based on the Nepal Social Inclusion Survey 2018, comprising 16,329 currently married women aged 15–49 years. The binary logistic regression method has been used to show the effect of SHGs on women's empowerment. Findings show that women's active participation in SHGs matters in empowering women. Women who participate in SHGs are more empowered than those who do not participate and have no knowledge of SHGs. The influence of participation is found more effective, especially in the sociocultural domain, than in the economic and political spheres. The findings further show a gap among women members. The reasons for this difference may vary because empowerment is contextual. Thus, the local government, civil society, and women activists need to realize women's inclusion and active participation in SHGs.

Keywords

NSIS; participation; self-help groups; women's empowerment

Background of the study

Women's empowerment is one of the key domains in achieving Sustainable Development Goals (SDGs). Women's empowerment has increased attention in the development agenda more strongly since the International Conference on Population and Development in Cairo in 1994. However, the role of women in development from the grassroots level was introduced earlier and has given birth to many community-based organizations that offer developing programs to improve women's daily lives. The self-help group (SHG) program, village-based associations designed to encourage savings, household production, and social cohesion among the poor, aims to empower women "by women and for women" (Ban et al., 2020; Brody et al., 2016). The concept of SHGs for women is based on a self-help approach, emphasizing women's participation in decision-making within the group and the family. According to Jakimow and Kilby (2006), SHG programs are among the most popular development interventions to encourage women based on their capability, particularly in South Asia, including Nepal.

The mutual trust and group approach through the formation of small groups are the basic principles of the SHGs. Self-help groups encourage women's social and economic development, enhance savings, and develop entrepreneurship skills in women. However, the main focus of the SHG is the poorest of the poor (Greaney et al., 2013), especially the rural women who do not have access to financial support or loan services due to a lack of collateral or they do not meet the requirements. Self-help groups are the best option for poor women to secure a loan without any collateral.

Self-help groups were initially thought of as one initiative that will empower women economically, socially, and politically with strategies to address poverty and problems that have been linked to women's empowerment. Many poverty reduction programs explicitly targeting women have a credit component, which has been extensively promoted to alleviate poverty and empower women (Wrigley-Asante, 2012). In Nepal, the status of women is not satisfactory; it is lower than that of men. Shockingly, 43% of Nepalese women are still illiterate (Shakya, 2014). In particular, Nepalese women in general and rural women are vulnerable and marginalized in terms of social and economic empowerment.

Self-help groups are a solution for all the problems, especially in rural communities. This result is evident from the increased growth of the mother's and women's groups. It has been a blind replication of success models without considering the particular results in many cases. Hence, the present study is undertaken to explore the issue of women's empowerment through SHGs and to identify whether social groups matter in SHGs for empowering rural women. The main research question of this paper was "Do SHGs empower women?" if yes, then a subsequent question may arise of 'Whose participation is high and who are more empowered?' In order to answer the main research question, this paper looked at possible explanatory factors such as age, age at first marriage, social groups, geographical location, education, and employment.

It is hypothesized that when women are involved in SHGs, their involvement increases women's spiritual, political, social, or economic strength. The most common explanation of "women's empowerment" is the ability to exercise complete control over one's actions. Thus, women's empowerment occurs in a real sense when women achieve increased power and participation in

decision-making, leading to better access to resources. Women's empowerment often involves empowered women developing confidence in their capacities. Hence, empowerment will not be stable but changeable.

Considering the drawbacks of SHGs and their impact on women's empowerment, the majority of existing literature found the importance of SHGs to empower women, especially in India, Bangladesh, and some African countries. However, very little literature can be found on the net effect of SHGs on women's empowerment in Nepal. This paper does not delve in-depth into the process of SHGs group formation, its membership with past and present scenarios, and its impact on them.

Self-help groups are based on some crucial underlying assumptions, and one of the assumptions is SHGs empower women. This study, therefore, seeks to explore women's empowerment through participation in SHGs in Nepal. This paper further analyzes the impact of SHGs on women's empowerment in terms of social, political, and economic domains.

Data and methods

Data for this study was taken from the nationally representative Nepal Social Inclusion Survey (NSIS) 2018, part of the State of Social Inclusion in Nepal (SOSIN) Research Project, carried out by the Central Department of Anthropology, Tribhuvan University, and funded by USAID. The first NSIS survey was in 2012, and the second in 2018 with more refined methodology and research design. The NSIS 2018 covered 88 social groups recorded in the 2001 Census, and each of the groups was treated as an independent domain. For each domain, a three-stage probability cluster design was adopted. A cluster refers to an inhabitant of a social group in a ward. Village development committee (VDC) or municipality was selected at the first stage, ward or settlement at second, and, finally, the required number of households was selected at the third stage.

The NSIS 2018 survey was entirely quantitative and aimed to measure social inclusion at the national level covering social, economic, political, cultural, gender, and social solidarity dimensions using selected indicators. The survey followed face-to-face interviews with the household member—one male as the possible household head and one female (ever-married women aged 15+). The total number of respondents to this survey was 35,200. Two respondents, one male and one female (17,600 each), were interviewed from each household. Male respondents were considered the household head based on their availability.

Regarding the female respondents, 'currently married women' aged 15–49 years were interviewed. In the case where two or more eligible women were present at the time of the survey, only one woman who could answer the questions regarding gender relation and reproductive health was selected randomly. Household and individual interviews covered main topics such as marital status, education, health, employment, migration, economic status, language, culture, governance, gender, and reproductive health (for a currently married female aged 15–49 years only). It was presumed that currently married women might reveal an underlying difference in women's agency relative to men, especially their husbands. Thus, this study selected only the

currently married women aged 15–49 years. This study used weighted data with a weighted sample size of 16,329 women.

Variables of the study

Dependent variable

Since women's empowerment is a multidimensional concept, it is visible at different domains – for example, the household or the country level – and in other spheres, such as the political or economic spheres (Maiorano et al., 2016). This study has also explored these dimensions. Thus, the main outcome variable in this study is women's empowerment in terms of sociocultural, economic, and political empowerment.

It is assumed that participation in self-help groups (SHGs) increases women's access to economic strength and enables them to decide on their well-being, health, and children. Likewise, women's access to saving and credit gives them a more significant economic role in decision-making with saving money, credit, and using loans. Participating SHGs not only empower women socially and economically, but also empower them politically by helping the women gain knowledge on voting rights, participate in the political process, and freedom of expression. A detailed description of each empowerment dimension with relevant indicators is given in Table 1.

Table 1: Description of Indicators for Constructing Women's Empowerment Index

Dimension and description of indicator	Coding	Measurement scale
1. Sociocultural		
<ul style="list-style-type: none"> Decision on whether or not to have children Decision on when to have children Decision on number of children to have in the family Decision on own health care 	1 = Myself 2 = both me and my husband 3 = Husband 4 = other family members 5 = decision not made	1, 2 = 1 Else = 0
<ul style="list-style-type: none"> Can visit the nearby local market with or without informing family members Can visit maternal home or relatives with or without informing family members Can visit assemblies, seminars, or meetings with or without informing family members Can visit health facilities (Hospital, clinic, HP, CHU, UHU) with or without informing family members Can visit political, social, or cultural meetings with or without informing family members 	1 = Yes 2 = No	1 = 1 Else = 0
2. Economic		
<ul style="list-style-type: none"> Can sell animals in your name by own decision Can sell birds in your name by own decision 	1 = Yes, I can 2 = Yes, I cannot 3 = No	1 = 1 Else = 0

Dimension and description of indicator	Coding	Measurement scale
<ul style="list-style-type: none"> • Can sell ornaments of gold or silver in your name by own decision • Can sell house in your name by own decision • Can sell land in your name by own decision • Can handle savings, shares, loan given cash, investments in your name by own decision 		
3. Legal and political		
<ul style="list-style-type: none"> • Aware of freedom to express ideas and opinions freely • Aware of the freedom to affiliate with political parties and organizations • Aware of the freedom to form political parties • Aware of casting the vote in free will 	1 = Good 2 = Normal 3 = Don't know	1, 2 = 1 Else = 0
<ul style="list-style-type: none"> • Cast vote in the last local, provincial, or parliamentary elections 	1 = Local election only 2 = Provincial and house of representative election only 3 = Both above 4 = Not at all	1, 2, 3 = 1 Else = 0
<ul style="list-style-type: none"> • Able to raise a voice of my rights and concerns • Able to take action to achieve goals that I value most • Able to make a free choice of influential decisions that affect me • Feel empowered to change my circumstances • Feel powerless, resourceless, and without the rights to take action and change my circumstances 	1 = True 2 = Partly true 3 = Not true	1, 2 = 1 Else = 0

In this study, woman empowerment was measured in terms of outcome variables, i.e., achievements, as declared by Kabeer (1999). However, this study assumed that women acquire knowledge through participating in SHGs that enable them to develop their ‘voice’ and ‘choice,’ and increase their capacity to articulate preferences through their agency. Agency enables women to realize their rights. It increases participation, voice, negotiation, and influence in decision-making about strategic life choices, such as decision-making in households, socioeconomic affairs, where to move, political awareness, whether or whom to marry, or whether to have children.

In this study, those women who make sole and joint decisions on sociocultural and economic domains, and are aware of legal and political domains, were assumed to be empowered and coded as “1.” Those who were assumed to be disempowered were coded as “0” for each dependent variable. Then all the values of indicators were aggregated. The result of the aggregated score ranged from 0 to 1. Women were either empowered or disempowered. So, following this assumption, the value for each dimension was further categorized into two values,

as shown in Table 1. The average value and below the average value was assigned as “not empowered,” and the above the average value was assigned as “empowered.”

Independent variables

The main independent variable of this study was participation in SHGs. Though there are many indicators, this study mainly focused on following independent variables (based on questionnaire) because of the richness in responses.

- Members of community forest user groups
- Members of women or mothers’ groups or committees in the village
- Members in any local saving and credit groups or cooperatives
- Membership in agriculture and livestock groups

Respondents were asked about their knowledge of these groups in their community. If they knew about the groups, further questions were asked about their association and participation in these groups. Accordingly, the first indicator is knowledge, and the second and third indicators are association and participation, respectively. The present study also assumed that SHGs empower women and explore women who participated in SHGs whether or not the SHGs empowered them. Participation means different things to different people. Some sources refer to participation as the broad set of opportunities to influence and challenge a decision in the public sphere. Some see participation as decision-making in household or farm management or non-subsistence activities, particularly vulnerable groups. For others, participation refers to participative approaches in community-driven development activities that support beneficiaries (Trivelli & Morel, 2019). However, in this study, participation of women in SHGs is considered a means to empower women, assuming that participatory mechanisms support the women by encouraging them to form self-esteem and self-development outcomes, i.e., empowerment.

In the views of Kabeer (1999), process and agency are essential elements needed to empower women. Process is defined as a series of occurrences that create change and lead women to have resources and make a strategic life choice. Women themselves are the agent of change. Concerning SHGs, they first give knowledge to women on the social, economic, and political domain as resources and gradually builds confidence in them to associate and participate in the SHGs. This process enables women to realize their rights and act upon them. Thus, to measure women's empowerment through participation in SHGs, this paper focuses solely on women members of self-help groups.

As the main aim of SHGs is to empower women through participation, for the study purpose, an index was computed by summing all four indicators based on the three dimensions of knowledge, association, and participation. These three categories are based on the concept that knowledge is power. The first category, *knowledge*, informs women to take advantage of opportunities, access services, and exercise their rights. It enables women to take actions that were denied before.

Similarly, the second category, *knowledge and association*, may expand women’s opportunity to address their situation by joining together and strengthening to participate and raise their voice. The last category, *knowledge, association, and participation*, is meaningful participation, indicating

active participation where women can express their voice, share development visions, make choices, and manage activities. However, active participation may be challenging where women feel intimidated, lack certain knowledge or relevant language skills to understand and contribute, or even feel they may not have the right to participate. Thus, participation empowers women in sociocultural, economic, and political domains. Participation also provides a platform for women to address inequalities and exclusion.

According to Pettit (2012), empowerment and participation are complementary factors, and both can be considered a means and an end with processes and outcomes. Participation is also focused on inclusion. Women who have knowledge, association with any group, and participate in that group make sense of confidence, dignity, and self-esteem from gaining awareness and association. The Human Development Report 1995 (United Nations Development Programme, 1995) also claimed that the full participation of people in decision-making processes could shape their lives. Empowerment through SHG participation provides a means to facilitate empowerment. Thus, these three variables were first made dichotomous, as “0” and “1,” then all values were aggregated.

The results ranged from 0 to 3. The values were categorized into four groups: ‘0’ was assigned if the respondent had no knowledge of any of the groups or committees; ‘1’ was assigned if the respondent had only knowledge; ‘2’ was assigned if the respondent had knowledge and association; and ‘3’ was assigned if the respondent had knowledge, association, and participation with any of the groups or committees. This index was named self-help groups.

This paper also includes covariates based on the literature review, namely socioeconomic and demographic factors. These covariates included age ranges (15–24, 25–34, or 35–44, 45 and above years), age at first marriage (<18, 18–20, or 21 years and above), educational status (basic level [grades 1–8], secondary level [grades 9–12], and higher education [bachelors and above]), main occupation (Household chores, agriculture or livestock, and non-agriculture). For analytical purposes, social groups were categorized into five broad social groups: Hill Brahmin/Chhetri, Madhesi, Dalit (Hill and Tarai), Janjati (Mountain/hill/Tarai), and Other castes (Marwadi/Muslim). These groups were categorized in terms of their own specific identity-cultural based identity. Hill Brahmin/Chhetri as the dominant group, culture base identity of Janajati, region-based identity of Madhesi and Dalit as the most oppressed and subjugated group (Hachhethu, 2003).

Method

Descriptive statistics are presented mainly as frequency tables to describe the general features of the data set by giving short summaries about our study population. Bivariate analysis (Pearson’s χ^2) was used to analyze the relationship between dependent variables (women’s empowerment) and independent variables (SHGs). Other selected independent variables were also analyzed with the dependent variables to analyze one-to-one associations. The chi-square test can only tell us whether two variables are related. It does not necessarily imply that one variable has any causal effect on the other. To establish causality, a more detailed analysis would be required. In our study, logistic regression was appropriate because outcome variables are dichotomous.

Factors that are significantly associated with the outcome measures are used in logistic regression to explore the effect of the leading independent variable on dependent variables.

As the outcome variables were dichotomous, the binary logistic regression model examined the effects of SHGs participation on women's empowerment. Binary logistic regression is a form of regression used when the dependent variable is binary and independent variables are nominal, ordinal, interval, and ratio level. Two models were constructed for each of our four dependent variables: Model 1 contained no covariates and examined the association between each independent variable and each dependent variable named "crude," and Model 2 included all covariates named "adjusted". This study used odd ratios (OR) with a 95% confidence interval (CI) to examine the strength of association between independent and dependent variables.

Results

Background characteristics

The basic characteristics of the respondents are presented in Table 2. Data shows that just over one-third of the respondents (35.1%) were in the age group 25–34, followed by 35–44 (31.6%). Young respondents made up 17% of the total respondents. Of the total respondents, only 19% reported their age was 21 years and above at first marriage. It seems the majority of the respondents reported that their age at first marriage was below 20 years. According to the educational status, a little more than one-third (34.9%) of the respondents were illiterate, and about 28% had a basic level of education. Only 14% of the respondents had higher education. About 37% of the respondents were Janajati, followed by Hill Brahmin/Chhetri (34%). The majority (83.8%) of the respondents were Hindus.

Likewise, Table 2 shows that a little less than half (43.4%) of the respondents engaged in household chores or unpaid care work. Unpaid care work remains mostly invisible, unrecognized, and unaccounted for in decision-making. Unpaid care work constitutes the main barrier to women's participation in labor markets. According to the International Labour Organization (2018), an equal sharing of unpaid care work between men and women was associated with higher levels of women's labor force participation. Similarly, many of the respondents engaged in agriculture or livestock. Only 18% of the respondents engaged in non-agriculture occupations.

Table 2: Percentage Distribution of Respondents According to Background Characteristics

Background characteristics	%	N
Age group		
15–24	17.1	2,793
25–34	35.1	5,724
35–44	31.6	5,160
45+	16.2	2,653
Age at first marriage		
Less than 18 years	44.1	7,203

Background characteristics	%	N
18–20 years	37.0	6,048
21 years and above	18.9	3,078
Educational status		
No education	34.9	5,702
Basic level	27.6	4,504
Secondary level	23.3	3,809
Higher education	14.2	2,314
Social group		
Hill Brahmin/Chhetri	34.0	5,556
Madhesi	12.9	2,103
Dalit (Hill and Tarai)	12.8	2,084
Janajati	36.7	5,989
Other castes (Marwadi/Muslim)	3.7	598
Religion		
Hinduism	83.8	13,678
Buddhism	8.3	1,359
Islam	3.5	575
Kirat	3.3	538
Other*	1.1	179
Main occupation		
Household chores	43.4	7,084
Agriculture or livestock	38.0	6,202
Non-agriculture	18.6	3,043
Total	100.0	16,329

*Note: *Christianity, Prakriti Jainism, and others; NSIS 2018 data set*

Table 3 shows the respondent's involvement in SHGs according to user groups or committees. The responses were categorized into four options: no knowledge; knowledge only; knowledge and association; and knowledge, association, and participation. In terms of SHGs knowledge, about 8% of respondents reported that they did not know about these four users group or committees. Overall, SHGs involvement showed that about half of the respondents (48.6%) reported knowledge, association, and participation with the committees or groups. If we look separately, the majority of the respondents (58.2%) reported having no knowledge of the agriculture or livestock group. The data indicates less involvement of respondents in the agriculture and/or livestock group compared to other committees or groups. Women's and mother's group seemed most familiar among respondents. Data shows that 32% of the respondents knew about women's and mother's group along with their association and participation (Table 3).

Table 3: Percentage Distribution of Respondents According to Their Involvement in SHGs

Description	No knowledge	Knowledge only	Knowledge and association	Knowledge, association, and participation	N
Agriculture and/or livestock group	58.2	32.5	1.1	8.1	16,329
Community forest and pasture land user group	47.1	41.7	1.9	9.3	16,329
Cooperatives and local saving and credit group	22.3	39.4	6.6	31.8	16,329
Women's and mother's group	25.7	38.8	3.3	32.1	16,329
Self-help group (Total score)	8.1	36.2	7.1	48.6	16,329

Note: NSIS 2018 data set

Women's empowerment is the outcome variable in this study. Table 4 describes the percentage of respondents with empowerment indices. The table shows the different values for different dimensions of women's empowerment. Data shows about 45% of women were empowered. Dimension-wise, more women (59%) were found empowered in the sociocultural domain and less in the economic dimension (36.6%). Data further shows that nearly half of the respondents were politically empowered.

Table 4: Percentage Distribution of Respondents According to Empowerment Indices

Empowerment indices	%	N
Sociocultural Empowerment		
Not empowered	40.8	6,654
Empowered	59.2	9,675
Economic Empowerment		
Not empowered	63.4	10,355
Empowered	36.6	5,974
Political Empowerment		
Not empowered	51.9	8,471
Empowered	48.1	7,858
Overall women's empowerment		
Not empowered	55.1	9,002
Empowered	44.9	7,328
Total	100.0	16,329

Note: NSIS 2018 data set

Self-help groups and women's empowerment

Self-help groups provide training and awareness about savings, credit, and social and political aspects that influence women's confidence. Likewise, access to income and credit achieves equality. However, this access alone is not a sufficient condition for women's empowerment; the social structures where the women live should also be considered. In this regard, Table 5 presents women's empowerment according to respondents' background characteristics. Women aged 25–

34 years were found to be more empowered (50%) than their counterparts. If we observe data dimension-wise, the pattern shows disparities for different dimensions. In the sociocultural dimension, women aged 35–44 were more empowered (62.7%), followed by those aged 25–34 (60.4%). But in contrast, in the economic dimension, women aged 45 and above were found to be more empowered than their counterparts. In the case of political empowerment, women from 25–34 years were found to be more empowered than their other counterparts. Age at first marriage was another demographic indicator that influenced women's empowerment.

Table 5 further shows that respondents who reported that their age at first marriage is 21 years and above were found to be more empowered in all dimensions than those who mentioned that their age at first marriage was less than 21 years; moreover, those women who first married at less than 20 years were found less empowered. The educational status of women also shows that women with higher education were more empowered than their counterparts. Remarkably, women with no education were more empowered in the sociocultural domain than in other domains, where the percentage was only about one-fourth in other dimensions.

Table 5: Percent Distribution of Women's Empowerment According to Background Characteristics

Background characteristics	Sociocultural	Economic	Political	Overall Empowerment
Age group				
15–24	53.6	26.1	43.9	36.9
25–34	60.4	38.3	52.2	50.0
35–44	62.7	37.7	50.0	46.8
45–49	56.1	41.8	40.2	38.5
Age at first marriage				
Less than 18 years	54.2	30.6	41.7	37.5
18–20 years	61.0	40.1	49.3	47.1
21 years and above	67.5	43.6	61.0	57.7
Educational status				
No education	48.6	24.7	29.5	25.9
Basic level	61.6	36.3	43.4	41.4
Secondary level	63.5	43.4	60.5	57.7
Higher education	73.9	55.3	81.5	77.3
Social group				
Hill Brahmin/Chhetri	68.8	48.7	65.0	63.8
Madhesi	36.2	19.7	32.9	24.5
Dalit (Hill and Tarai)	59.1	19.3	33.0	30.0
Janjati (Mountain/hill/tarai)	61.7	39.3	45.9	42.9
Other castes (Marwadi/Muslim)	28.1	15.8	20.7	12.3
Religion				
Hinduism	61.0	37.1	49.5	47.3
Other	50.2	33.8	40.9	32.2
Main occupation				
Household chores	50.4	27.1	40.9	35.4
Agriculture	63.7	39.3	45.9	45.2
Non-agriculture	72.9	53.0	69.4	66.4
Total	59.2	36.6	48.1	44.9

Note: Chi-square test shows that all the variables are statistically significant at $p < .001$; NSIS 2018 data set

According to women's social groups, Hill Brahmin and Chhetri women were more empowered than other social groups. Notably, higher percentages of these groups were found more empowered in the political and sociocultural domain (65.0% & 68.8%, respectively) than other groups. However, Brahmin/Chhetri was more empowered economically though the percentage was lower than sociocultural and political domains. Hindu women were more empowered than other religions. Likewise, women engaged in non-agriculture occupations were more empowered (72%) in the sociocultural domain. Data further shows that women involved in unpaid care work were less empowered (50.4% in sociocultural, 27.1% in economic, and 40.9% in political) than women engaged in paid employment (Table 5).

This study has tried to encompass SHG involvement in four indices: 1) no knowledge of any SHG; 2) knowing only; 3) having knowledge and association only; and 4) having knowledge, association, and participation in any SHG. Based on this participation ranking, this study explored SHGs participation. In this regard, Table 6 shows that women who had knowledge, association, and participation by putting their voice were more empowered (54.4%) than their counterparts. In terms of sociocultural and political domains also the pattern seems the same. In terms of the sociocultural domain, more women (70.7%) were empowered than in other domains.

Table 6: Percent Distribution of Respondents According to Knowledge, Association, and Participation With Any SHGs and Women's Empowerment

Self-help group	Sociocultural	Economic	Political	Overall empowerment	N
No knowledge	39.7	27.5	35.4	26.7	1,320
Knowledge only	51.1	28.0	43.1	37.3	5,916
Knowledge and association only	45.2	47.4	38.3	38.6	1,160
Knowledge, association and participation	70.7	43.0	55.4	54.4	7,932
Total	59.2	36.6	48.1	44.9	16,329

Note: Chi-square test shows that all the variables are statistically significant at $p < .001$; NSIS 2018 data set

Effect of SHGs on Women's empowerment

This study explored the effect of SHGs on women's empowerment. Logistic regression analysis was employed to explore the effects of SHG on women's empowerment. There are two models: the first is the crude model, and the other is adjusted. The crude model and the p values are shown in Table 7. The findings show the gross effect of SHGs on women's empowerment.

The odds ratio (OR) in the table revealed that involvement in any SHGs impacted women's empowerment. The OR reported for overall empowerment in Table 7 confirms that women with knowledge, association, and participation in any SHGs were more likely than women with no knowledge (OR=3.284) to be empowered. This pattern seems similar with sociocultural and political domains (OR=3.654 & 2.275, respectively). The difference between knowledge only and having knowledge, association, and participation in SHGs was quite large (OR=3.654) with statistical significance with sociocultural empowerment. At the same time, the difference between these two was found to be less for economic empowerment (OR=1.989) than sociocultural empowerment. In the case of political empowerment, the difference was 2.3 times more

statistically significant. This significance indicated the effect of participation on women's empowerment. Having only knowledge and association showed little influence in women's empowerment than participating in SHGs. Pettit (2012) discussed that this association further points toward the complementary of these factors as a means and ends. It also confirmed that participation increased confidence and agency to participate in the decision-making process that shapes women's lives (United Nations Development Programme, 1995).

Table 7 further shows that women aged 25 years and above were more likely to be empowered than women in the age group 15–24 years. Women aged 35–44 years were significantly more empowered in the sociocultural domain (OR=1.459), whereas women aged 25–34 were significantly more empowered economically (OR=1.715) and politically (OR=1.394). The economic power of women seems to increase with age, whereas this realization is the contrast in sociocultural and political empowerment. Likewise, women who first married at 21 years and above were significantly more (OR=2.273) empowered than women who first married less than 20 years. This pattern seems equally true in the case of sociocultural, economic, and political empowerment. The effect of education on women's empowerment was also another influential factor. For example, compared to women with no education, those with higher education were almost ten times more likely to be empowered. Interestingly, the corresponding odds of sociocultural empowerment were about three times, and economic empowerment was four times higher if these women attained at least higher education. Concerning political empowerment, women with secondary levels of education had nearly four times higher levels of empowerment than women with no education.

Table 7: Crude Odds Ratio (OR) for Women's Empowerment by SHGs for Women Aged 15–49

Self-help group	Sociocultural	Economic	Political	Overall empowerment
No knowledge (ref.)	1	1	1	1
Knowledge only	1.583*	1.025	1.383*	1.636*
Knowledge and association only	1.251**	2.378*	1.137	1.731*
Knowledge, association, and participation	3.654*	1.989*	2.275*	3.284*
Age group				
15–24	1	1	1	1
25–34	1.321*	1.764*	1.394*	1.709*
35–44	1.459*	1.715*	1.277*	1.507*
45–49	1.107***	2.041*	0.858*	1.073*
Age at first marriage				
Less than 18 years	1	1	1	1
18–20 years	1.322*	1.517*	1.360*	1.486*
21 years and above	1.752*	1.750*	2.186*	2.273*
Educational status				
No education	1	1	1	1
Basic level	1.697*	1.738*	1.830	2.021*
Secondary level	1.840*	2.340*	3.826	3.893*
Higher education	2.986*	3.772*	0.391	9.722*
Social groups				
Hill Brahmin/Chhetri	1	1	1	1

Self-help group	Sociocultural	Economic	Political	Overall empowerment
Madhesi	0.257*	0.258*	0.264*	0.185*
Dalit (Hill and Tarai)	0.655*	0.252*	0.266*	0.244*
Janjati (Mountain/hill/tarai)	0.730*	0.681*	0.457*	0.427*
Other caste (Marwadi/Muslim)	0.177*	0.197*	0.140*	0.080*
Religion				
Hinduism	1	1	1	1
Other	0.593*	0.794*	0.650*	0.483*
Main occupation				
Household chores	1	1	1	1
Agriculture	1.728*	1.740*	1.225*	1.507*
Non-agriculture	2.408*	3.030*	3.266*	3.617*

Note: * Significant at $p < .001$; NSIS 2018 data set

Concerning caste and religion, the present study revealed that Hindu and Brahmin/Chhetri women were more likely to be empowered than their counterparts. The major difference seemed to be that Janjati women were more empowered in all domains than women from other social groups. These groups of women were both educated and employed in modern sector jobs that brought them into contact with new ideas and technologies and built their social capital beyond family (Bennett et al., 2012). In contrast, Madheshi women were less empowered. They fell behind socially, economically, and politically compared to other social groups. Women from the Dalit caste showed a difference between the empowerment dimensions; they were found more empowered (OR=0.655) with statistically significant for sociocultural empowerment, though it was lower than the odds of Brahmin/Chhetri women. Women employed in an occupation other than household chores were more likely to be empowered. There were dimensional differences in empowerment according to occupation. Women who engaged in non-agriculture work were almost three times more likely to be empowered in political (OR=3.266) and economic dimensions (OR=3.030) and about two times more likely to be empowered in the sociocultural dimension (OR=2.408) (Table 7).

The effect of SHGs can also be seen while adjusting all demographic and socioeconomic variables except in economic empowerment. In terms of the sociocultural dimension, women who had knowledge, association, and participation showed a statistically significant difference in being empowered than women with no knowledge. The difference between no knowledge and knowledge, association, and participation was relatively low compared with crude values, but the influence was still profound for political empowerment. Education and occupation were still some of the most substantial contributing factors to women's empowerment. Hence, education can increase women's empowerment by facilitating agency by increasing women's ability to make decisions independently. This strengthening of one's self-worth does not only affect women's lives within the household, but it also affects how the women deal with government officials and service providers (Kabeer, 2005).

However, an increase in salary and labor force participation might not automatically lead to women's empowerment. For one, women are usually found in workplaces with a more exploitative nature. Therefore, it is vital to look at whether or not the women work and where they work. For instance, this can be investigated by the ratio between female and male income. The ratio would show how the earning differences between the groups, demonstrating if women

were situated in more exploitative work. However, the association did not imply causality. This study cannot assert causality because the data used are cross-sectional. Hence, it can be established that SHGs participation is associated with women's empowerment due to its effect and evidence statistically significant relationship (Table 8).

Table 8: Adjusted Odds Ratio (OR) for Women's Empowerment by SHGs for Women Aged 15–49

Description	Sociocultural	Economic	Political	Overall Empowerment
SHGs index				
No knowledge (ref.)	1	1	1	1
Knowledge only	1.137	0.684*	0.974	1.107
Knowledge and association only	0.742*	1.448*	0.750*	1.053
Knowledge, association, and participation	2.092*	0.984	1.336*	1.774*
Age group				
15–24	1	1	1	1
25–34	1.143**	1.621*	1.380*	1.678*
35–44	1.511*	2.099*	1.894*	2.203*
45–49	1.175**	2.915*	1.356*	1.709*
Age at first marriage				
Less than 18 years	1	1	1	1
18–20 years	1.022	1.056	0.832*	0.892*
21 years and above	1.181*	0.870**	0.871**	0.917
Educational status				
No education	1	1	1	1
Basic level	1.501*	1.742*	1.706*	1.850*
Secondary level	1.722*	2.725*	3.811*	4.057*
Higher education	2.511*	4.156*	8.821*	8.486*
Social groups				
Hill Brahmin/Chhetri	1	1	1	1
Madhesi	0.501*	0.532*	0.535*	0.430*
Dalit (Hill and Tarai)	1.073	0.470*	0.522*	0.518*
Janjati (Mountain/hill/tarai)	1.018	0.937	0.650*	0.696*
Other caste (Marwadi/Muslim)	0.543*	0.447*	0.294*	0.289*
Religion				
Hinduism	1	1	1	1
Other	0.662*	0.945	1.004	0.659*
Main occupation				
Household chores	1	1	1	1
Agriculture	1.416*	1.567*	1.214*	1.415*
Non-agriculture	1.560*	1.886*	1.908*	2.020*

Note: Controlled all covariates; *significant at $p < .001$, ** Significant at $p < .05$; NSIS 2018 data set

Discussions and conclusions

Women's empowerment is a multidimensional domain in nature consisting of economic, sociocultural, and political empowerment. Women's empowerment talks about women's agency that enables them to realize their rights denied beforehand. It is also the removal of formal (law, rules, and regulations) and informal (economic and sociocultural) barriers that often deter women from improving their well-being—individually or collectively—and limit their choices and voices. Enslin (1998) suggested that the focus on integrating women in the development of societies has contributed to the production of popular discourse on the rights and responsibilities of women that promotes women as social change agents, critical to the modernization and development of Nepal. In this context, self-help groups play an essential role, primarily for rural women, to help women grab the opportunity that enables the hidden power to improve their status in Nepal. Self-help groups offer an alternative that increases decision-making capacity in terms of various social, political, economic, health, and educational affairs, and it mobilizes women to fight against various types of exploitation against them in family and society at large (Irshad & Bhat, 2015). Self-help groups also aim to empower women beyond these things, that is, empower them through their inclusive participation.

The Human Development Report 1995 stated that the participation process means being closely involved in the economic, social, cultural, and political processes affecting their lives (United Nations Development Programme, 1995). The recent development agenda—the Sustainable Development Goals (SDGs)—recognizes in several instances the importance of the participatory process for achieving many of their targets in a practical, accountable, and inclusive manner, such as SDGs 5 and 7. The SHGs provide an example of development as a process of capability expansion at the grassroots level and contribute to policy priorities of women's empowerment, i.e., SDG 5 and Target 7 of SDG 16, which also aims to ensure responsive, inclusive, participatory, and representative decision-making at all levels (United Nations, 2018). These SHGs also have the same purpose: to empower women through participation.

In this regard, this study also attempted to assess women's participation in any self-help groups which help to empower women. Women's participation in SHG makes them engage and helps to exercise their choice and voice. Pettit (2012) stated that empowerment and participation could be considered as both a means and an end. Women who have knowledge, association with any self-help groups, and participate in that group make sense of confidence, dignity, and self-esteem from gaining awareness and association. The greater the participation in SHGs, the more women are empowered. This study has, in this regard, focused on women's empowerment in terms of participation in SHGs, not about the number of women involved in SHGs, but about their participation and empowerment, i.e., sociocultural, economic, and political empowerment.

In this study, women are found less empowered in the economic domain. The literature review shows that low ownership in land and economic domains in different countries, including Nepal, decreases women's bargaining power within the family, creating a sense of insecurity and less confidence. This decrease might be the reason for less empowerment in the economic domain even though they participate in SHGs. Existing patriarchal settings and conservative social setup limit women's role in the economic domain. Despite this, women's social groups (Brahmin/Chhetri), education (higher education), and occupation (non-agriculture) are also

found influencing factors in empowering women, which indicates disparities among women themselves. Thus, Kabeer (2001) showed that empowerment in one dimension is not necessarily empowerment in other dimensions due to its multidimensional and contextual nature. The study's findings, supporting Malhotra et al. (2002) and Kabeer (2001), show that more women are empowered in sociocultural domains and less empowered in the economic domain. They claim that most women are empowered in the sociocultural domain but still need economic and political empowerment to achieve a higher level of empowerment. Despite the gains, many challenges remain, yet many women are still left behind in terms of economic and political empowerment.

Though the group approach for development has become popular only recently, it is not an entirely new concept in Nepal (Maskey, 2014). There are several programs and policy initiatives for marginalized people both at the national and province levels in Nepal. There are tangible and intangible barriers that hold back half the population that are not addressed. Thus, more attention has to be paid to the context in which poor women are embedded in the social, economic, political, and sometimes institutional contexts.

In the context of SHGs, it is clear that the main notion is to empower women, especially in the economic domain. However, the findings show a common attribute in the economic domain than with other domains. The contributing factor for this might be social groups and other socio-structure factors. Thus sociocultural, economic, and political contexts in which women are immersed are crucial to understanding empowerment. Self-help groups could be one of the channels for reaching the poorest of the poor women in Nepal. Self-help groups may help empower women by equipping and enabling them to realize their rights, resulting in the decision-making process.

Conclusions

This study opens the door to understanding women's empowerment through participation in self-help groups. Women who participate in SHGs increase their confidence, and they can decide on their lives. There may also be criticism regarding women's empowerment in terms of control over resources, but participation in SHG makes sense. It empowers women.

The findings of this study related to the main argument that participation in SHGs empowers women should be interpreted cautiously, due to the cross-sectional nature of the data. On the whole, women can improve their capacity to decide on economic resources, have the freedom to move and interact concerning leadership, and reproductive choices through participation in SHGs. The evidence also reflects that there seems to be a gap among the respondents due to heterogeneous groups as women from different social groups with low access to the market, and less idea of market and technology. Thus, the findings recommend that SHGs empower women but still, government, civil society, and women activists need to work towards sensitization and awareness creation among the community to realize the need for the inclusion of women to participate mainly in the socioeconomic, and political domain.

The government should also embark on SHGs activities that support women's empowerment. Therefore, the findings call for further qualitative research to explore the causal explanation in-depth and appropriate to compare before and after the status of women members. This exploration could be the new contribution to promoting SHGs for women's empowerment in sociocultural, economic, and political participation and assess the gaps concerning these domains for women's empowerment.

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