

Empowering Women Through Self-Help Groups: An Analytical Study

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Women empowerment is crucial for societal progress. In rural areas, women often face significant challenges due to a lack of resources in various domains such as educational, social, financial, technological and political as well. However, many women are beginning to join in Self-Help Groups (SHGs) as a way to address these problems, overcome obstacles or enhance their empowerment. This paper aims to outline the operations of SHGs and highlight the advantages they offer for the socioeconomic development of impoverished rural women. The findings of the literature review revealed that SHGs helps a lot to empower womens. They are becoming the essential part of women life and their economic life. After joining the SHGs, women are capable to do something for their families in economic aspect and also plays their role in making decisions for their family.

Keywords: Self-help groups, women empowerment, socio-economic development, challenges.

There is a pressing need to reduce feminized poverty, eradicate domestic violence and enhance educational opportunities. Women's empowerment is closely tied to self-esteem, confidence, and awareness. It also encompasses decision-making skills and gender sensitization (Panda, 2017). In India, self-help groups have proven to be an effective means of empowering rural women through financial assistance and additional support services. Gender inequality poses not only a societal challenge but also a significant economic barrier. Self-help groups (SHGs) are voluntary associations, where needyone can come together to address their common problems, help and support each other, and refine their well-being. These groups typically focus on personal development, skill-building, and mutual aid in various areas such as mental health, addiction recovery, financial stability, and social empowerment. SHGs are usually made up of individuals who choose to join because they have a shared interest or concern.

Members share similar experiences and challenges, providing emotional and practical support to each other. Members work together to solve problems, share resources, and help each other overcome difficulties. SHGs aim to empower members by providing a platform for sharing ideas, developing skills, and taking collective action. Many SHGs operate with a flat structure, where decisions are made collaboratively, and no one individual holds power over others. Groups are expected to be familiar so that no one has the feeling of the conflicts regarding interest and all can join without any hesitation, (Kumari and Sehwat, 2011). It is widely recognized that women's contributions to family income are crucial for improving nutrition, economic stability, and educational opportunities within the household. However, historically, women have been relegated to a subordinate role in both family and society compared to men. According to the Provisional Census Report of 2011, women make up approximately

48.46% of India's total population. Despite the country's progress in science and technology, the status of women remains largely unchanged. Although women today are taking on multiple roles both at home and in the workforce and are granted greater equality, true parity in social and economic empowerment has yet to be achieved. This persistent inequality stems from the unequal access to economic, educational, social as well as political opportunities for human beings. It has been also noticed that no country, regardless of its level of advancement, has attained genuine gender equality when evaluated based on decision-making power which can be compare, equal access to education and advancement, and equal participation in all areas of society.

Self Help Groups

Self Help Groups are small informal groups which are created for the purpose of mutual financial help of benefits, solidarity and joint responsibilities. The benefits include savings mobilization, credit facilities and pursuit trade activities. The group-based perspective not only enables the poor to accumulate capital by way of small savings but help them to have access to credit facilities also. These groups by way of joint liability enable the poor to overcome or reduce the problem of collateral security and thus free them from the grip of money lenders. Besides; some of the basic characteristics of Self-help Groups like membership in small size and homogeneity of composition will bring about cohesiveness and effective participation of members in the functioning of the group. In general, Self Help Groups created on the above line of functioning have been able to effectively reach the poor, especially the women, help them to obtain easy access to facilities like savings and credit and in the long run in eradicating poverty by empowering them.

Self-help groups can be a valuable resource for individuals facing challenges, providing both practical support and emotional solidarity. The idea of SHGs became particularly important after 1976, when Prof. Mohammed Yunus from Bangladesh started exploring microcredit and women's SHGs. This approach led to a remarkable transformation in Bangladesh, focusing on poverty alleviation by empowering women from disadvantaged backgrounds (CIRDAP Development Digest, 2000). SHGs play a crucial role in empowerment, particularly in rural and marginalized communities. By bringing together women to support each other and work collectively, SHGs help improve their socio-economic status, health, and overall well-being. SHGs often provide a platform for saving money and also help to access small loans, which they can use for personal or trade purposes. This financial autonomy helps women gain control over their economic choices and reduces dependence on others. Women in SHGs can access microloans, which they may otherwise be unable to get from traditional banks due to lack of collateral or credit history. These loans and small savings enable them to start their small businesses or invest in income-generating activities. These groups also promote entrepreneurship by providing tools, skills, and resources to start their own businesses. With access to capital and training in areas like marketing, product development, and management, women can become self-sufficient and contribute to the economy. This financial independence also helps women break free from economic dependence on male family members or traditional roles. Skill development is also an integral part of women's life. SHGs often organize workshops and training programs in various skills such as tailoring, handicrafts, agriculture, financial literacy, and even leadership. These skills enable women to gain confidence and

increase their productivity, both at home and in the workplace. Some SHGs also focus on literacy and basic education, helping women improve their knowledge and employability.

This review aimed to study the multifaceted influence of Self-Help Groups (SHGs) on economic empowerment, social inclusion, and community development, with a specific focus on studies from rural India, Southeast Asia, and sub-Saharan Africa. The review also explored the role of SHGs in addressing challenges related to financial sustainability, group dynamics, and gender equality. Kondal, (2014) found a significant influence of SHGs in residential women living in Gajwel Mandal of Medak District in Andhra Pradesh. SHGs positively improved the economic status of women in Sirsa district, Haryana, (Dhaiya et al., 2001). Mishra (2014) & Gajbhiye (2012) stated that SHGs have not only enhanced the living conditions of the whole family but is also increased the social status and attitudes. SHGs have significant influence on women empowerment especially in the field of social place, economic status, decision-making in family issues (Eswaraiah, 2014), (Muninarayanappa, 2013 & Singh, 2013). Guntaka (2014) stated that SHGs empowered women economically and also helps them in staying independent. Also stated that government should take steps for enrolling the Dalit women in such groups. Another study which was conducted by Kaur, et al. (2014) also stated that there is lot of scope for improvement in women empowerment. It should be done at national and international level and treated as a national priority. Singh (2014) highlights the SHG-bank relationship and role in the implementation of such decisions.

Through women empowerment, we can enhance the level of women education as well as their employment which is known as the essential component for sustainable development. SHGs has a long history of their existence in India. Choudhary, et al. (2013)

& Murthy (2013) suggested that the procedure of the banks for granting amounts should be fast and simple. Indumathi, et al. (2013) stated that educational level, dedication for work, social terms, home environment and planning plays a vital role in the empowerment of women. Lokhande (2013) observed that SHGs can help women to eliminate their poverty. Sahoo (2013) said that women should be more and more empowered at social level, economic level as well as cultural level. Pavithra, et al. (2013) suggested that rules and activities should be considered as important for the betterment and goodness of rural areas. Sharma, et al. (2013) suggested that women should be empowered technologically so that they can perform better in their lives. Uma, et al. (2013), Poornima (2013), Jain, et al. (2012) & Yadav (2013) stated that SHG helps women in their financial crisis and a observable improvement in the employability, financial status, expenditure as well as the savings of women was also observed. Chakraborty (2013) highlighted how SHGs became crucial in providing emergency support in the absence of government infrastructure in remote areas. Bhowmick (2022) revealed that digital platforms are enabling SHG members to engage in government schemes, access educational resources, and form online collaborations with other groups, leading to enhanced empowerment. Patel and Sharma (2023) found that SHGs created platforms for disabled women to share their experiences, access support services, and engage in activities which may enhance income, contributing significantly to their social integration and empowerment. Bijli, 2012; Lopamudra, et al., 2012 & Devi, (2012) stated that these groups SHGs empower women in reference to money and make them efficient to handle social problems. Sharma, 2012; Kamini, (2012) highlighted the role of Self-help by making women socially, economically in the society.

Discussion

The discussion around self-help groups often centres on their potential for fostering empowerment, personal growth, and social change. While challenges like sustainability, group dynamics, and access to professional resources exist, the impact of SHGs especially when well-supported can be transformative for individuals and communities. The key to their success often lies in ensuring strong leadership, ongoing member engagement, and adequate resources to address the needs of the group. As several studies (e.g., Kumar & Jha (2021, Ghosh & Dutta (2020)) found that digital literacy programs have helped SHG members access financial services more efficiently and improved their ability to manage savings and loans. Mehta, et al. (2021) found that SHGs provided a safe space for discussing mental health, reducing stigma, and improving access to mental health resources. Patnaik (2020) found that SHGs played a crucial role in spreading awareness about hygiene, and family planning, particularly in remote areas where healthcare services were limited.

The reviewed studies consistently demonstrate that SHGs play an important role in economic empowerment, particularly for women in rural and marginalized communities. Key findings highlight the positive effects of SHGs on increasing household income, improving approach to microfinance, and promoting women's involvement in local decision-making. Additionally, SHGs were found to foster social capital and improve community cohesion through shared resources and collective action. However, challenges related to group dynamics, financial sustainability, and institutional support were also identified across multiple studies.

Overall, the findings underscore the transformative potential of SHGs in making women empower and enhancing community welfare, in special context to rural areas. As

several studies (e.g., Srinivasan, 2013; Chakravarty, 2004) have shown, SHGs can serve as effective mechanisms for economic development by providing access to credit, savings, and income-generating activities. However, the lack of financial literacy and managerial skills within some SHGs, as highlighted by Mishra & Sahoo, 2015; Vasudevan, 2012) suggests that capacity-building initiatives are essential for ensuring long-term sustainability. Furthermore, while SHGs often empower women economically, they also face challenges in breaking down traditional gender roles and achieving full gender equality in decision-making processes, as pointed out by Khadka & Smith (2009).” Janagan & Amutha, 2011; Soumitro, 2011 & Lakshmi et al., 2010) stated that SHGs empowered women economically and socially.

Conclusion

In conclusion, this review affirms that SHGs are powerful tools for empowering marginalized communities, particularly women, by improving economic opportunities and fostering social cohesion. It helps women to become empower in families while taking decisions in various issues, economically, socially. Through these groups women became independent. Technology has an important role in empowering women. SHGs provides loans to women for their financial help. In the other hand, SHGs faced many problems related to financial, technical as well as some bank policies. Self-Help Groups are a powerful tool for women's empowerment because they provide a multifaceted platform for women to improve their economic, social, and political standing. SHGs enable women to break free from dependency, assert their rights, and build a stronger voice in their communities. Through these groups, women not only uplift themselves but also contribute to broader social change, challenging patriarchal norms and building a more equitable society

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