



A Study on the Impact of Self-Help Groups on Women's Authorization.

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ABSTRACT:

This research study investigates the impact of Self-Help Groups (SHGs) on women's empowerment in the context of socio-economic development. Empowering women has been recognized as a crucial aspect of sustainable development and gender equality. SHGs are grassroots organizations that bring women together to address various challenges they face, including financial exclusion, social marginalization, and limited decision-making power. The research employs a mixed-methods approach, combining qualitative and quantitative data collection techniques. A comprehensive literature review on women's empowerment, SHGs, and related interventions provides a theoretical foundation for the study. The primary data collection involves surveys, interviews, and focus group discussions with women who are part of SHGs in selected regions. The findings highlight the multifaceted impact of SHGs on women's empowerment. Economically, SHGs contribute to increased financial inclusion and income generation opportunities for women through group savings and microcredit initiatives. Socially, the formation of SHGs fosters a supportive network, empowering women to challenge traditional gender norms and gain confidence in expressing their views. Moreover, SHGs often act as platforms for skill development, enhancing women's agency and decision-making abilities within their families and communities. In conclusion, this research emphasizes the significance of SHGs as a valuable mechanism for promoting women's empowerment. The study's insights contribute to the growing body of knowledge on effective strategies to enhance women's agency and participation in socio-economic development, providing valuable recommendations for policymakers, development practitioners, and community leaders seeking to promote gender equality and sustainable development.

KEYWORDS: Self-Help Groups, Women's Empowerment, Gender Equality, Sustainable Development.

1. INTRODUCTION:

Women's empowerment is a crucial aspect of achieving gender equality and fostering sustainable development in any society. In many parts of the world, women face various challenges, including limited access to education, economic opportunities, and decision-making roles. To speak these issues, Self-Help Groups (SHGs) have developed as a powerful tool in empowering women and enabling them to take control of their lives and destinies.

Self-Help Groups are community-based organizations comprising a small number of individuals, usually from similar socio-economic backgrounds, who arise organized to address common concerns and issues. SHGs are predominantly focused on enhancing the socio-economic status of their members through mutual support, skill development, financial assistance, and capacity building.

The women empowerment through SHGs has garnered significant attention from policymakers, non-governmental organizations, and development agencies due to its proven effectiveness in bringing about positive changes in the lives of women and their communities. These groups play a crucial role in promoting financial inclusion, access to resources, and knowledge-sharing, fostering a sense of solidarity among women.

Self-Help Groups have developed as a potent instrument in empowering women and promoting gender equality. These groups empower women economically, socially, and politically, allowing them to break free from traditional gender roles and societal constraints. By fostering a sense of unity and collective action, SHGs contribute to building resilient and progressive communities where women play a central role in shaping their destinies. As we move forward, it is essential to continue supporting and expanding such initiatives to ensure sustained progress in women's empowerment worldwide.

2. REVIEW OF LITRATURE:

1. **Vaneeta Chandna, Sambhawna Chaudhary (2022):** "Empowerment is a process of increasing awareness and capacity that results in greater participation, more power and control over decisions, and transformational action." He described women's empowerment as a methodical process that builds knowledge and confidence in them since they are an integral element of every home. Women are given the opportunity to develop their skills since they believe they are the last to be involved in family decisions and have influence over all of the circumstances they encounter at work and in social settings. Women's empowerment is described as "a process by which women have full control of their lives by being capable of making their own decisions" (Empowerment is a process). Self-Help Groups are utilised as a strategy to improve women's

position not only financially but also socially and economically with the aid of microfinance. In the village of Cheniyali Sera, four self-help groups—Jai Nagrajan, Khadhya Suraksha, BhairavDevta, and Nag Devta—were the subjects of a research. All of the female respondents' information was gathered, and it was then analysed. After joining a self-help group, it is shown that women's lives undergo a beneficial transition.

2. **Dr. D.Amutha (2022):** Individual with real, committed, and honest efforts from everybody, can women be successful and make acceptable progress. Additionally, men and women working together can modify India from a evolving nation into a fully developed one. The revolution that most meaningfully modify the position besides standard of living of a nation's women is that revolution. Promoting women's release ensures their financial independence. Women Empowerment is an important objective of any wholesome development process of an economy. The Women Empowerment in India through a programme that associations self-help groups to banks is the main focus of this study. The study found that SHG accumulation grew between 2007–2008 and 2019–20 in the online banking industry. In 2019–2020, with 102.43 lakh SHGs saving connected to banks, the total expanse of SHG growth climbed to Rs. 26,152 crores from Rs. 3785 crores with the growth coffer accounts of 50.10 lakh SHGs in 2007–2008. However, the average amount of growth per SHG has climbed from Rs. 7 556 in March 2008 to Rs. 23 291 in March 2020. The total amount of SHGs with access to the cyber banking sector climbed to Rs. 26,152 crores with 102,43 lakh SHGs in 2019–20 from Rs. 3,785 crores with the extenuative coffer accounts of 50.10 lakh SHGs in 2007–2008. In sum, Bounded Rural Banks had amassed Rs. 1,166 crores with Extenuative Accounts for 13.87 lakh SHGs, while Annex Banks had amassed Rs. 541 crores with Extenuative Coffer Accounts for 8.12 lakh SHGs. Unquestionably, a rise in the number of SHGs that banks have sponsored over time has been shown. The total amount of loans sanctioned has also grown significantly over time, from 545 crores in 2001–2002 to 99729 crores in 2021–2022. A proactive strategy to encourage banks to issue additional loans is seen in the huge growth in the amount of refinancing that NABARD offers to banks over time.
3. **Vrinda Yogesh Dave, Dr. Maurvi Vasavada (2022):** The current study is a review-based investigation with the goal of understanding Gujarati self-help group (SHG) women's socioeconomic empowerment in India. Gujarat has been purposefully chosen for the literature evaluation, and one state from each of India's five geographical regions has been randomly chosen. A systematic methodological approach has been used to examine recent reviews of diverse literatures published since 2014 and made available on research websites and in institutional libraries. In all the investigated states, including Gujarat, the SHGs have been shown to be highly effective in allowing women both informally and economically, particularly the poorer members of society. In every research state, there was a noticeably greater economic improvement following SHG membership than social improvement. Kerala's SHGs have been proven to be more effective than those in the other states at empowering women socially and economically. The social upliftment and economic Women Empowerment in rural regions throughout all of India's states require strategic planning on the part of planners and policymakers.
4. **Niyaz, Abhinandan Kulal, Mohammad Thauseef P (2021):** Even though there have been several government measures promoting minority women's empowerment, their effectiveness is in doubt. Financial independence and self-reliance are necessary for a powerful instrument of full empowerment, and this can only be attained with financial help. With this goal in mind, the current study was carried out to assess the effect of awareness and use of various social programmers on the minority women empowerment. 388 minority women were used as the sample unit in a research in Karnataka. A systematic questionnaire was utilized to gather primary data, while simple random sampling procedures were employed to choose sample units. A simple regression analysis is used to assess the hypotheses that are produced to support the main purpose. A extremely low degree of knowledge and use of government social programmers among minority women, according to the study, has had a negative impact on their overall development. In order to attain comprehensive empowerment in India, this research recommended implementing awareness programmers for rural minority women.
5. **Sushil Kumar Singh (2021):** Self Help Groups (SHGs) are unofficial associations of people who got together to better their financial situation. A SHG is made up of a small group of 10 to 20 individuals who collaborate to raise their level of living. This programme operates in the majority of India's regions and offers financial support to businesses and the needy for their improvement. The Poorvanchal region of Uttar Pradesh already has a number of these programmer running through SHGs, NGOs, the banking industry, microfinance institutions, etc. SHGs and other similar organizations provide microcredit to those who have a talent, wish to start their own business, or want to work independently but lack the necessary financial resources. In order to identify the issues inherent in such programmers, this article focuses on the current operational state of SHGs in the Poorvanchal region. We are attempting to determine whether or not it is advantageous for the current state of both the individual and the entire area. Additionally, it emphasizes the difficulties or difficulties experienced by business owners and offers some suggestions for improving SHG programmers.
6. **Lakhwinder Kaur, Divya Sachan (2017):** Due to their sense of powerlessness and inability to make sound financial decisions, rural women today endure a great deal of hardship. Their most recent development, self-help groups (SHGs), may provide them the opportunity to step forward and become independent and self-employed. The current study, which was carried out in the Punjabi state's Jalandhar area in 2014, focused on an in-depth analysis of two groups, namely Mian Mamli and Nari Shakti, established by Pahal NGO. According to the current study, 50% of the participants were on average young, matriculated workers who belonged to the SC group and earned up to \$65,000 annually. The majority of the women (>90%) joined the organisation for a number of reasons, including to boost their income and savings and to augment their families' income, form social connections, take advantage of financial benefits, form saving habits, and have easy access to loans. The study also showed that the majority of self-help group members took part in training sessions run by promoting agencies and Krishi

Vigyan Kendra. As a result, women who had never left their homes became businesswomen and began boosting their family's income through various entrepreneurial endeavors, such as making candles and soap, pickles, and processing fruits and vegetables.

7. **Dr. Jyothi Kalyanrao Heggani (2014):** Self-help groups are established to help women achieve socioeconomic empowerment. Numerous research have previously been done on various topics linked to women's empowerment and self-help groups, as shown by the present study's review of the literature. Analyzing how women participate in self-help groups and other income-generating activities is crucial.

3. OBJECTIVES:

1. To study the theoretical aspects of Empowerment.
2. To determine the Women Empowerment, Self-help groups.
3. To aware in the Impact of Self-Help Groups on Women's Empowerment.

4. RESEARCH METHEDODOLOGY:

The study based on secondary data. Collected data from reputed journals and online resource were reviewed.

5. EMPOWERMENT:

"Empowerment is a process of awareness and capacity building leading to greater participation; to greater decision-making power and control and to transformation action".

Empowerment is a complicated concept that refers to practice of increasing individual, group, or community's ability to take switch of their lives, make decisions, and achieve their goals. It involves providing people with the tools, resources, and opportunities they need to become more self-reliant, confident, and capable of influencing their own positions.

5.1. KEY ASPECTS OF EMPOWERMENT:



FIG-1: ASPECTS OF EMPOWERMENT.

5.2. IMPORTANCE OF EMPOWERMENT:

Personal Growth and Well-being: Empowerment fosters personal growth, self-esteem, and overall well-being. When individuals feel in control of their lives, they experience a sense of fulfillment and happiness.

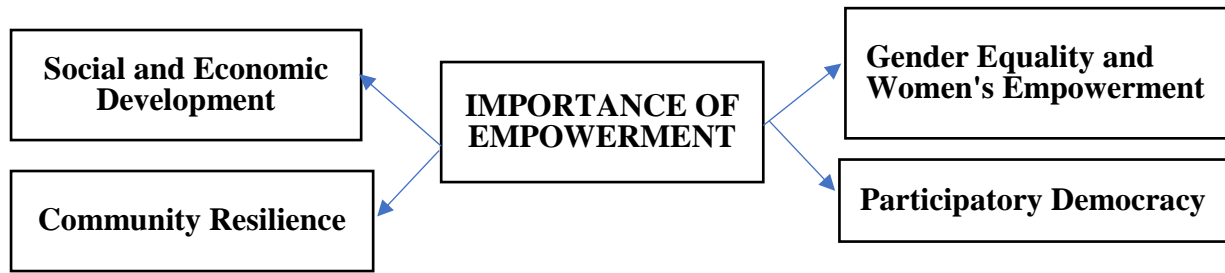


FIG-2: IMPORTANCE OF EMPOWERMENT

5.3. PROMOTING EMPOWERMENT:

Promoting empowerment involves a combination of social, economic, and political efforts. Some strategies include:

1. Providing access to quality education and skills training.
2. Ensuring equal opportunities for all, regardless of gender, ethnicity, or socio-economic background.
3. Encouraging community participation and involvement in decision-making.
4. Establishing support systems and networks to address social and economic challenges.
5. Advocating for policies and programs that promote empowerment and inclusion.

6. WOMEN EMPOWERMENT:

“Availability of large array of choices to women leads to selection of valuable choice among others to attain the most desirable results”.

Women empowerment is the process of promoting the social, economic, political, and psychological strength of women, enabling them to take control of their lives and make informed decisions. It aims to create an environment where women have equal access to opportunities, resources, and rights, and where they can actively participate in all aspects of society.

6.1. KEY ELEMENTS OF WOMEN EMPOWERMENT:

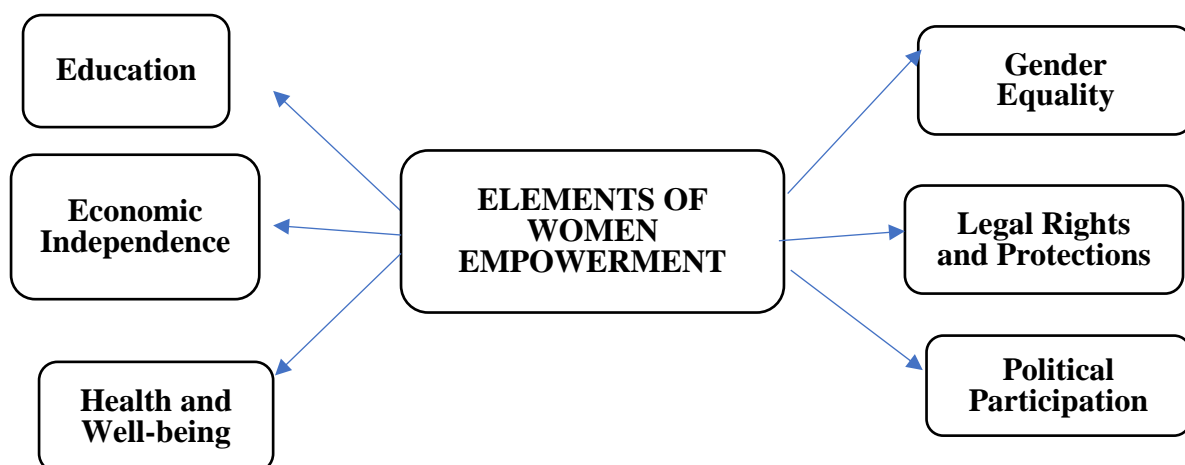


FIG-3: ELEMENTS OF WOMEN EMPOWERMENT.

6.2. IMPORTANCE OF WOMEN EMPOWERMENT:

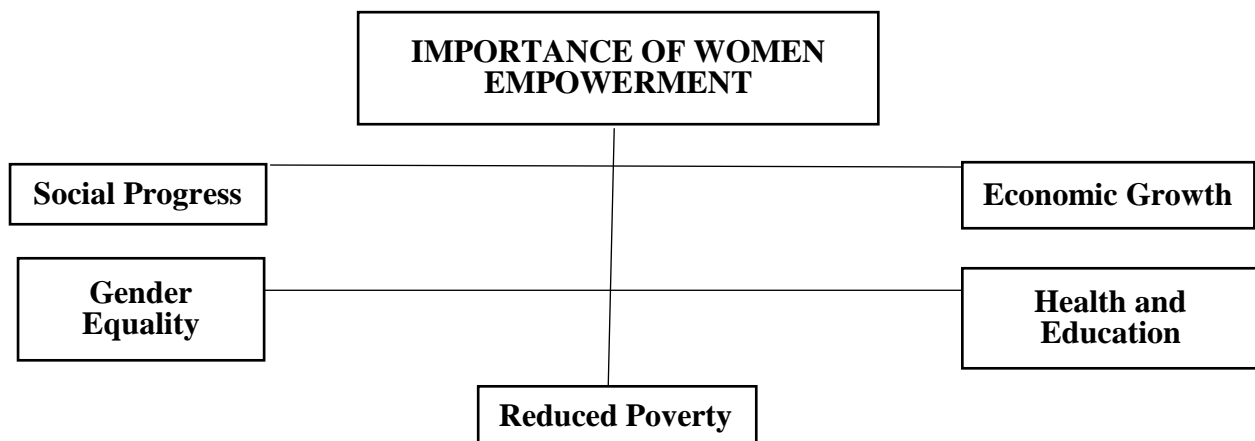


FIG-4: IMPORTANCE OF WOMEN EMPOWERMENT.

6.3. STRATEGIES FOR WOMEN EMPOWERMENT:

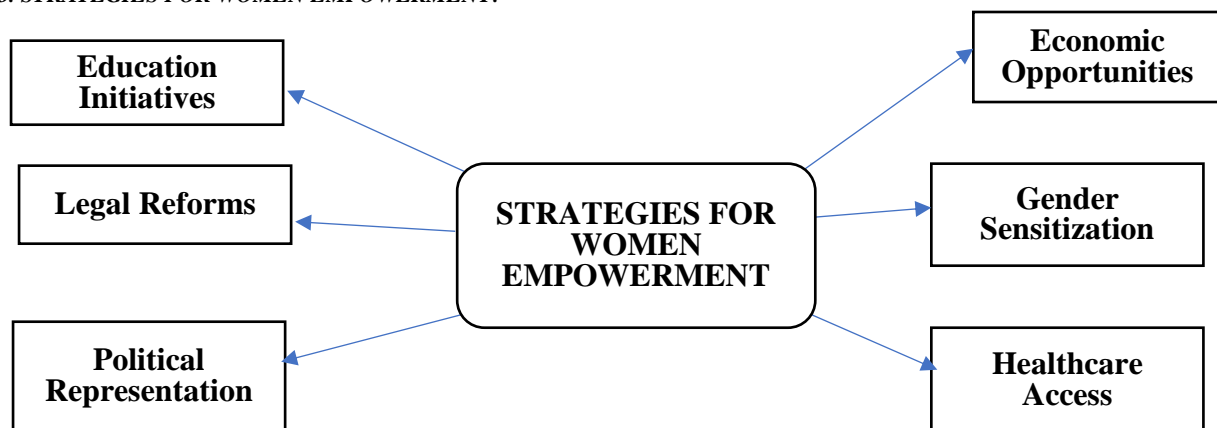


FIG-5: STRATEGIES FOR WOMEN EMPOWERMENT

7. SELF-HELP GROUPS (SHGS):

“Self-Help Groups is group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members”.

Self-Help Groups are community-based organizations that consist of a small number of persons who come organized voluntarily to address common challenges and work towards their collective development. These groups are typically formed at the grassroots level and are built on principles of mutual trust, support, and solidarity among members.

7.1. PURPOSE:

The primary purpose of forming SHGs is to promote self-reliance and financial independence among the members. By pooling their resources, knowledge, and skills, SHGs aim to achieve various purpose, such as:

1. Economic Empowerment.
2. Skill Development.
3. Social Support.
4. Advocacy and Awareness.

5. Capacity Building.

7.2. SIGNIFICANCE OF SHGS:

Self-Help Groups have proven to be an effective tool for poverty alleviation and social empowerment, especially in developing countries. Some key aspects that highlight the significance of SHGs are:

1. Women Empowerment.
2. Local Development.
3. Financial Inclusion.
4. Community Cohesion

7.3. CHARACTERISTICS OF SELF-HELP GROUPS:

1. Voluntary Association.
2. Small Group Size.
3. Homogeneous.
4. Regular Meetings.
5. Savings and Credit.
6. Peer Support.
7. Social and Economic Objectives.
8. Democratic Decision-Making.
9. Capacity Building.
10. Trust and Confidentiality.
11. Inclusive and Empowering.
12. Linkages with External Agencies.
13. Sustainability.

7.4. OPERATIONS OF SELF-HELP GROUPS:

1. Formation and Registration.
2. Regular Meetings.
3. Savings and Credit.
4. Loan Management.
5. Record Keeping.
6. Social Activities.
7. Training and Capacity Building.
8. Linkages with External Agencies.
9. Micro-Enterprise Development.
10. Conflict Resolution.
11. Monitoring and Evaluation.
12. Networking and Federation.
13. Leadership Rotation.

7.5. FUNCTIONS OF SELF-HELP GROUPS

1. They strive to increase the economic opportunities of those who are economically disadvantaged by assisting them with employment and income-generating activities.
2. They provide financial assistance to individuals who are typically unable to access loans from traditional banking institutions, without the need for collateral.
3. They also use group leadership and dialogue to settle disputes.
4. They provide essential microfinance services to low-income individuals.
5. They provide access to formal banking services to underserved populations, particularly those in rural areas.
6. They also promote frugality among the lower-income population.
7. Self-help groups create a sense of community by fostering a sense of belonging and providing a safe space for individuals to connect with others.
8. Self-help groups empower members by helping them develop coping strategies and build self-confidence.
9. Self-help groups advocate for greater public awareness of their issue, as well as for increased access to treatments and resources.

8. THE EMERGENCE OF SELF-HELP GROUPS – ORIGIN AND DEVELOPMENT IN INDIA:

1. **Historical Roots:** The concept of self-help and mutual support has existed in human societies for centuries. In various cultures, communities would come together to help each other during times of need or adversity.
2. **Cooperatives and Credit Unions:** The modern-day SHGs have roots in the cooperative movement that began in the 19th century. The cooperative principles of self-help, mutual aid, and democratic decision-making laid the foundation for collective initiatives aimed at improving members' economic well-being.
3. **Social Movements:** During the 20th century, various social movements and community-based organizations emerged, advocating for the rights of marginalized groups, especially women and rural communities. These movements highlighted the need for empowering these communities to break the cycle of poverty and marginalization.
4. **Microfinance Movement:** In the 1970s, the microfinance movement gained momentum, led by pioneers like Muhammad Yunus in Bangladesh. The movement emphasized providing small loans and financial services to the poor, particularly women, to promote entrepreneurship and economic empowerment.
5. **National and International Support:** In the 1980s and 1990s, national governments and international organizations recognized the potential of SHGs in poverty reduction and social development. They started promoting SHG-based microfinance and livelihood programs as a part of their development strategies.
6. **Indian Experience:** In India, the SHG movement gained prominence in the 1990s, driven by the National Bank for Agriculture and Rural Development (NABARD) and various non-governmental organizations (NGOs). The SHG approach was seen as an effective way to provide financial access and social support to rural women.
7. **The Grameen Bank Model:** The Grameen Bank model developed by Muhammad Yunus in Bangladesh played a significant role in popularizing the concept of microfinance and SHGs worldwide. The Grameen Bank focused on providing small loans to women in impoverished communities, leading to notable socio-economic impacts.
8. **Government Initiatives:** Many countries, including India, have integrated SHGs into their development policies and programs. Governments have provided financial support, capacity-building, and institutional linkages to strengthen the SHG movement.
9. **Scaling Up and Replication:** As the success of SHGs became evident, the model started scaling up and replicating in different regions and countries. SHGs expanded beyond microfinance to address various developmental issues, including health, education, and women's empowerment.
10. **Impact and Recognition:** Over time, SHGs have demonstrated their effectiveness in poverty reduction, women's empowerment, and community development. Their impact has been widely recognized by development agencies, leading to continued support and investment in SHG-based initiatives.

9. WOMEN SELF-HELP GROUPS IN TAMILNADU:

In September 1989, the Government of Tamil Nadu, with the aid of the International Fund for Agricultural Development (IFAD), established SHGs in the Dharmapuri district, launching the Self-Help Group idea across the nation. The IFAD project's success prepared the way for the now-famous "Mahalir Thittam" initiative, which was started in 1997–1998 with support from the State Government and gradually expanded to all 30 districts with 3,58,251 SHGs. The SHG movement has now established itself as a strong and dynamic movement that is improving the lives of several underprivileged women in the state.

Many women's self-help groups (SHGs) can be found in Tamil Nadu, and these groups have been crucial in empowering women there. The governments of Tamil Nadu and the federal government have supported women SHGs.

There are over 200,000 women SHGs registered in Tamil Nadu, making it one of the highest in the country. Some major SHGs are

1. **Women in Agri-Business SHGs (WABS):** This group is promoted by the Department of Agriculture, Government of Tamil Nadu. It focuses on helping rural women to become financially independent through agri-business activities
2. **Tamil Nadu Women's Self-Help Groups (TNWSGH):** TNWSGH was created in 1986 to empower women through skills development, access to credit and other resources. It has over 25,000 SHGs in the state.
3. **Tamil Nadu Women's Forum (TNWF):** TNWF is a non-governmental organization focused on promoting the economic and social empowerment of women. It has over 1,000 SHGs in the state. Kudumbam: Kudumbam is a network of over 3,000 women SHGs across Tamil Nadu, which was established in 1992. It provides training, capacity building and access to credit to its members.
4. **Kudumbashree:** Kudumbashree is a network of over 1.5 million women SHGs across Tamil Nadu, which was established in 1998. It provides training, capacity building and access to credit to its members.
5. **Pudhu Vaazhvu Project:** This project is implemented by the Tamil Nadu Corporation for Development of Women Ltd. (TNCDW) and provides financial assistance to SHGs to undertake income-generating activities.
6. **Women Entrepreneurship Development Program:** This scheme is implemented by the District Industries Centres (DICs) and provides training, counselling, and financial assistance to women entrepreneurs to start their own ventures.
7. **Tamil Nadu Women Development Corporation (TNWDC):** The TNWDC provides financial assistance to SHGs and women entrepreneurs for various income-generating activities such as agriculture, animal husbandry, and handicrafts.
8. **Tamil Nadu Rural Development and Panchayat Raj Department (RD&PR):** The RD&PR department provides financial assistance to SHGs for various income-generating activities in rural areas.

10. IMPACT OF SELF-HELP GROUPS:

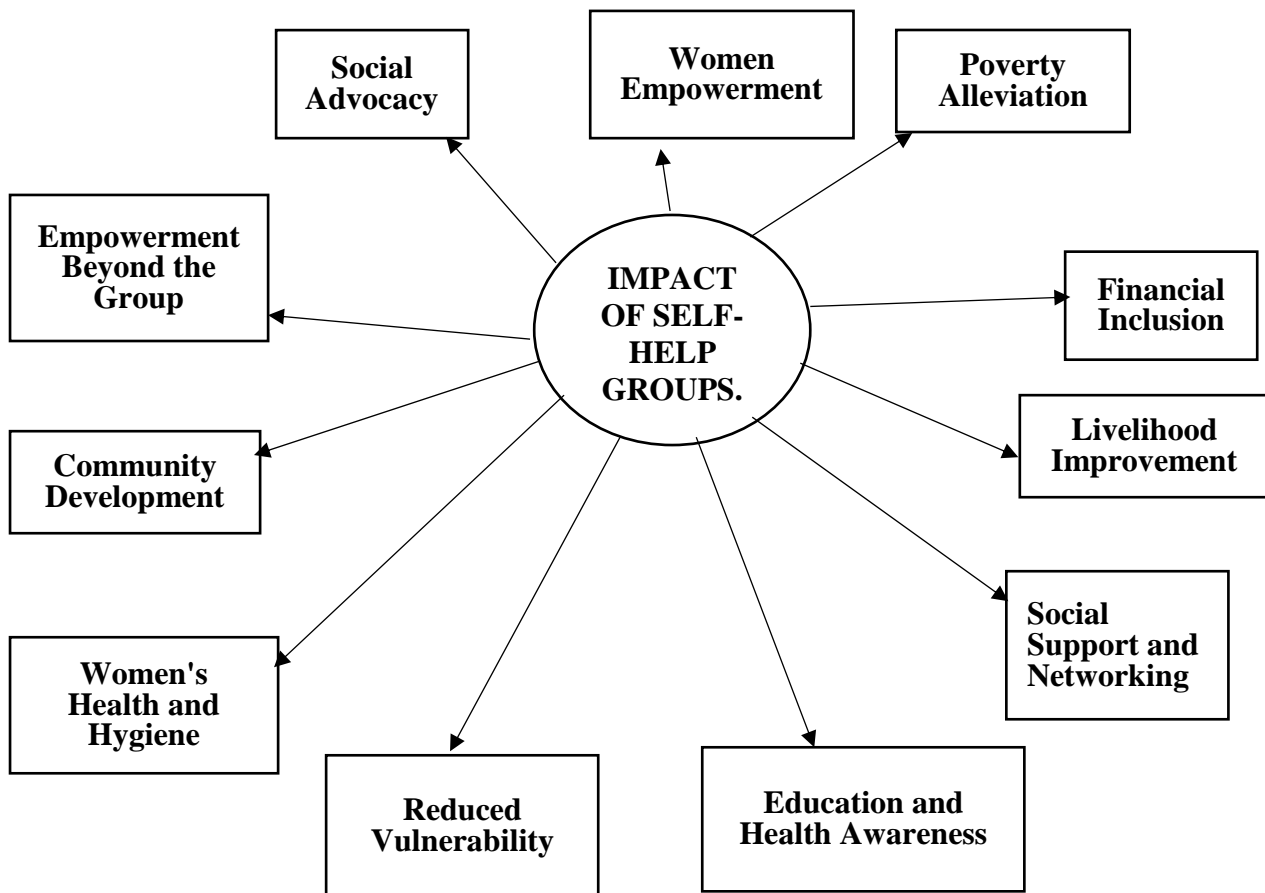


FIG-5: IMPACT OF SELF-HELP GROUPS.

11. FINDINGS OF SELF-HELP GROUPS ON WOMEN'S EMPOWERMENT:

1. Economic Empowerment in SHGs have been instrumental in improving women's economic status and financial independence.
2. Improved Incomes for Women engaged in SHGs often experience improved livelihoods and living conditions.
3. Decision-Making Participation in SHGs have positively impacted women's participation in household decision-making processes.
4. Social Empowerment for Women involved in SHGs experience a boost in their social status and self-esteem.
5. Health and Education by SHGs often focus on promoting health awareness and education among their members.
6. Women's Agency and Leadership in SHGs provide a platform for women to develop leadership skills and take on decision-making roles, not only within the group but also in other spheres of life.
7. Social Support and Empowerment against Violence for Women in SHGs often find emotional and social support from fellow members, enabling them to cope with challenges, including domestic violence.
8. Positive Impacts on Community Development in SHGs' empowerment of women often translates into broader community benefits.

12. CONCLUSION OF SELF-HELP GROUPS ON WOMEN'S EMPOWERMENT.

In conclusion, Self-Help Groups (SHGs) have proven to be a powerful and effective approach in promoting women's empowerment across various regions and communities. These community-based organizations have facilitated transformative changes in the lives of women, enhancing their socio-economic status, decision-making power, and overall well-being. In light of these findings, it is evident that Self-Help Groups play a vital role in fostering gender equality and sustainable development. To maximize their impact, continued support from governments, non-governmental organizations, and other

stakeholders is crucial. Scaling up successful SHG models and ensuring access to resources and training will further amplify the positive effects of these groups on women's empowerment, leading to a more inclusive and equitable society. As we move forward, it is imperative to recognize the value of SHGs and invest in their sustainability to create lasting change for women worldwide.

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