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Empowering Women through Self-Help Groups: An In-depth Study of Socioeconomic Development & Gender Equality

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ABSTRACT: Self-help groups (SHGs) have been a powerful tool for socioeconomic development in many communities across the world when it comes to empowering women. This research explores the complex effects of Self-Help Groups (SHGs) on women's empowerment and the overall socioeconomic environment. The study investigates how SHGs promote empowerment by a thorough evaluation of the literature, qualitative interviews, and quantitative analysis. These mechanisms include the development of social capital, improved decision-making skills, and economic independence. Additionally, it looks on how women's empowerment affects homes and communities as a whole, improving things like health outcomes, educational attainment, and general economic success. This research offers recommendations for policymakers, non-governmental organizations, and community leaders to optimize the transformative potential of SHG interventions. The research has 100 sample size of women working with SHG's in Khamgaon region. It does this by analysing case studies from a variety of cultural contexts, which sheds light on the opportunities and challenges related to putting these initiatives into action. In the end, this study emphasizes how crucial SHGs are to the advancement of gender equality, the reduction of poverty, and sustainable development worldwide.

I. INTRODUCTION

Women's empowerment and gender equality have gained significant attention worldwide as critical factors for societal progress and development. In many parts of the world, women face multifaceted challenges that hinder their progress, ranging from limited access to education, domestic responsibilities that often limit their economic participation, financial constraints, and the grim reality of gender-based violence. These challenges are not isolated; they are deeply intertwined, exacerbating the obstacles women face in achieving socioeconomic development and gender equality.

Recognizing the urgency of addressing these issues, this research endeavours to shed light on the transformative potential of self-help groups in empowering women and fostering gender equality. Self-help groups (SHGs) are voluntary, community-based organizations where individuals come together to pool resources, share knowledge, and collectively address various social and economic challenges. In the context of women's empowerment, SHGs have emerged as powerful platforms for change.

A self-help group, also known as a SHG, is a committee that acts as a financial mediator. Typically, it consists of 12 to 25 local women who are between the ages of 18 and 50. Though they can be found in other nations, particularly in South and Southeast Asia, the majority of self-help organizations are located in India. An SHG is typically a loosely organized union or organization of persons who work for daily wages.

A few months' worth of little, consistent savings contributions from members is another option to build up the group's funds before starting to lend. After that, money may be returned for any reason to the members or to other villagers. In India, banks and SHGs work together to provide microcredit.

Self-help groups are unofficial gathering places for people to discuss issues they have in common. Self-help may suggest an emphasis on the individual, but a key feature of self-help groups is the concept of mutual support, or



individuals supporting one another. Self-help groups can fulfil a wide range of functions based on the demands and circumstances.

Women Empowerment

Almost half of all people on the planet are women. However, they suffered greatly as a result of being denied equal chances over the globe by the hegemonic masculine mindset. Nonetheless, the emergence of feminist ideologies has resulted in a significant increase in women's status globally in recent times. One of the most important demands of these women's rights campaigns has been access to education. Since educated women may significantly contribute to the growth of their nation, women's education has also been a top priority for the Indian government and civil society.

In essence, women's empowerment is a prerequisite for a country's economic growth and for laying the groundwork for social transformation. Enhancing and guaranteeing women's roles to the highest degree of empowerment has become essential to improving the socioeconomic status of any nation's population. The development strategies, which disregard the necessity of women's participation and contribution to society, are no longer able to meet their intended objectives. Any nation can only achieve holistic development and peaceful expansion if women are viewed as equal partners in progress with men. At the World Women's Conference in 1985, the concept of women's empowerment was first presented. In India, empowering women was the main focus of the eighth five-year plan (1992–1997) at the local level. The tenth five-year plan (2002–2007) addressed ensuring the survival, protection, and development of women and children through a right-based approach, and empowering women through the implementation of the recently adopted National Policy for Empowerment of Women (2001).

Promoting women's self-worth, their freedom to make their own decisions, and their right to have an impact on societal change for both themselves and other people is referred to as women's empowerment. It is directly related to female empowerment, which is essential to establishing a more wealthy and peaceful society as well as a fundamental human right.

In recent years, women's rights and empowerment have become increasingly groundbreaking and have become a part of a big global movement. Events such as International Women's Empowerment Day are becoming more popular. The Indian government has demonstrated a strong commitment to empowering women by implementing various programs and policies that not only enhance the social standing of women but also address social issues such as female infanticide, maternal mortality, and female foeticide. In addition to government initiatives, a number of laws and ordinances aim to create a society that is progressive, prejudice-free, and radical in its thought.

Factors affecting women empowerment

- a. Family Support
- b. Financial Independence
- c. Decision Making
- d. Literacy

a. Family Support: -

Women have been an Integral part of India's culture. In recent years, there have been many positive developments in India's efforts to empower women. Despite these achievements, women in India still face significant challenges. Problems such as, some families may limit a girl's access to education, believing that her primary role is within the household. This can hinder her personal development and future opportunities, Restrictions on the type of careers or jobs a girl can pursue may be imposed due to traditional gender roles, Families may impose restrictions related to the timing and choice of marriage. Arranged marriages may be prevalent in some cultures, with limited input or choice given to the girl, Girls may face restrictions on expressing their opinions, especially on matters traditionally considered the domain of elders or men within the family, some families may restrict girls' access to technology, the internet, or certain forms of media, fearing exposure to content deemed inappropriate or against culture..

b. Financial Independence: -

Financial independence for women has been a growing focus globally, with efforts to address gender disparities in the workforce, entrepreneurship, and financial decision-making. Financial independence provides economic freedom and control over one's life. Women who are financially independent are better equipped to make decisions about their own lives, pursue education, and invest in their well-being. Knowledge about financial matters, such as budgeting,



investing, and saving, empowers women to make informed decisions about their finances. Financial independence is an important factor of overall empowerment.

c. Decision Making: -

Women are under-represented in decision-making positions. The invisible barriers which prevent women from reaching upper-level positions may produce not only more equality but also substantial efficiency gains. Women's decision-making power is a dimension of empowerment and is crucial for better physical and psychosocial outcomes.

Decision-making indicators included food purchases, major household purchases, food preparation, children's healthcare as well as women's own healthcare and visiting family and relatives.

II. LITERATURE REVIEW

1. **Sintayehu Hailu Alemu** studied "Women Empowerment Through Self-Help Groups: The Bittersweet Fruits of Collective Apple Cultivation in Highland Ethiopia" conducted "the impact of self-help groups (SHGs) in apple production on empowering women in the Chencha district of Southern Ethiopia. Impact is traced on the basis of a cross-sectional survey among SHG members and non-members, using propensity score matching. Apart from the attitudinal changes among SHG and non-SHG women, we also scrutinize differences in male attitudes concerning the status of women. The results point towards positive and significant impacts of SHG-participation on empowerment at the community level, which suggests that SHGs offer an effective space for women to share information and raise awareness about their rights. This could in turn be harnessed collectively to negotiate more "room to maneuver" in the community. At the same time, however, the data hint at negative effects from group participation at the household level. The attitudinal differences between treatment and control group indicate more conflictive relations between spouses, arguably due to an intensified fight to assert control over household resources. Hence, the evidence is consistent with a potential "backlash effect" from husbands."
2. **Rakshitha Rai** studied "Women Empowerment through Self Help Groups-Interventions towards Socio-Economic Welfare2" conducted "Organizational base, pool of resource and technology has led to generation of employment and income. Empowerment is a process of creating awareness about social realities and available rights, to build capacity through education, knowledge, skills and action to initiate participation to bring change. Participation of women in savings and economic attainment will improve the status and gives power to participate in decision making process. It changes the nature and direction of systems affecting marginalized women and other disadvantaged sections in the society. Self-help groups are small voluntary association of people from the same socioeconomic background with a purpose of solving their common problems through self-help and mutual help. It is a tool to promote rural savings and provide gainful employment. The collective actions introduce leadership, Strength, reduce risk and external threat. It enables women to overcome the oppression of patriarchy by helping to realize their true potentials which reflects total wellbeing.
3. **Dr. Chilumuri Srinivasa Rao** studied "Impact of SHG Bank Linkage Programme on Women SHGs Empowerment: With Reference to Rass Mahila Pragathi" conducted "In India, around 26.97 crores (21.92 percent) of total population are still living below the poverty line. Among the poor the most disadvantageous group are the women and they constitute almost half of the population of India. As per 2011 census 58 crores of total population are women. Micro finance has been receiving a considerable attention in India for their potential to generate income and employment and alleviate poverty through social and economic empowerment of the poor, with special emphasis on empowering women. Microfinance has been perceived by the public as inducing strong positive effects on women's empowerment. SHGs have emerged as a powerful device and an effective medium for delivering credit to the poor in the rural economy. It helps in poverty alleviation and women empowerment. The broad objective of the study is to assess the impact of SHG bank linkage programme on total SHGs and women SHGs empowerment in India."

III. OBJECTIVE OF THE RESEARCH

- To Ensuring women have access to financial resources, credit, and markets for their products or services.
- To Analyse the Role of Self-Help Groups in Enhancing Women's Financial Literacy.
- To Evaluate the Effectiveness of Self-Help Groups in Empowering Women.



- Fostering self-confidence and self-esteem among women, enabling them to overcome societal barriers.
- Educating women about their legal rights and empowering them to assert those rights.
- To Explore the Influence of Self-Help Groups on Gender Equality.
- To Assess the Challenges and Barriers Faced by Women in Self-Help Groups.
- To Investigate the Sustainability and Long-Term Impact of Self-Help Groups on Women's Empowerment.

IV. RESEARCH METHODOLOGY

Research Method: -

In this research we will be studying the effect of self-help groups on the socioeconomical development by studying their current state and the current benefits that they are getting through the self-help groups, identifying the research and what will be their effect on the gender equality and the social discrimination that are done with the women in society. We will be using the descriptive research method, with the help of descriptive method we will be identifying the problems and also studying the previous researches that are done in this domain. A descriptive research design can use a wide variety of research methods to investigate one or more variables. Like what are the difficulties that was faced by women. There are different types of descriptive studies like cross sectional study, longitudinal study, case study, survey research, observational research, correlational research, etc. and for this resource proposes we will be using the

1. Cross sectional study,
2. Survey research,
3. Observational research.

We will be collecting the data of various segment at a time that's why Cross Sectional study, we are going to use. Surveys are conducted to gather data from a sample of individuals to understand their opinions, attitudes, behaviours, or characteristics. Observational research involves systematically observing and recording behaviour, events, or phenomena in the research.

We will be collecting the data of various segment at a time that's why cross sectional study we are going to use. By collecting the survey data, we will be describing their attitude, opinions, behaviour of the groups.

Sampling Technique:-

In this study, **stratified random sampling** was used The Sampling method is used because the collect the data into strata. Stratified random sampling is a sampling technique commonly used in research and statistics to ensure that a representative sample is drawn from a population. This method involves dividing the population into subgroups, or strata, based on certain characteristics that are relevant to the research. Samples are then randomly selected from each stratum. This research involves Upper middle class, lower middle class and poor segment people that's why the strata were created hence stratified random sampling is used.

Data Collection Method: -

The necessary data for the studies is collected from the following sources:

- Primary data
- Secondary data

• Primary data: -

In the research, we are collecting the data from structured questionnaire. The questionnaire are same for each level of group. That explain the current situation of their SHGs. We are using the following method to gather the information.

1. Interview by using questionnaire
2. Observation
3. Direct communication



• **Secondary data:** -

This data can be gathered from various sources, and it is categorized into two main types: internal and external sources. Here are some common secondary data collection sources:

1. Internal Sources:

- **Government Publications:** Governments often publish a wealth of information, including census data, economic reports, and statistical information that can be valuable for research purposes.
- **Organizational Reports and Filings:** Companies regularly release reports, financial statements, and filings that provide insights into their performance, market trends, and strategies.
- **Online Databases:** Many organizations maintain databases that researchers can access. These databases may contain historical data, market trends, and other relevant information.

2. External Sources:

- **Research Journals and Magazines:** Academic and industry-specific journals publish research findings, case studies, and articles that can be used to support or augment a study.
- **Books and Encyclopaedias:** Published books and encyclopaedias provide comprehensive information on a wide range of topics, offering background knowledge and context for research.
- **Websites and Online Portals:** Various websites and online platforms offer data and information on diverse subjects. It's crucial to evaluate the credibility and reliability of these sources.
- **Social Media and Forums:** Social media platforms and online forums may contain valuable insights, opinions, and discussions related to a particular topic. However, caution is needed, as the information may not always be reliable.

Sample Size:-

The study used a Quantitative method by describing questions as to 100 Self-Help Group in Khamgaon region and qualitative using semi-structured Interviewing technique with the member into the self-help group & as it combines both quantitative (survey questions) and qualitative (semi-structured interviews) methods.

Limitations: -

- Social and Cultural factors within ruler communities can significantly impact education and empowerment of women towards economic development these factors may not be fully captured in the research.
- Acknowledge potential limitations such as sample representativeness and the generalizability of findings to different regions or contexts.
- Limited availability of standardized tools for assessing women's empowerment.
- The complexity of women's experiences due to intersecting identities (race, class, ethnicity) may not be adequately addressed in research.
- Participants may provide responses that align with societal expectations rather than their true experiences, affecting the accuracy of findings
- Financial constraints may limit the scope and scale of studies, impacting the ability to explore various facets of women's empowerment.

V. ANALYSIS & INTERPRETATION

Table 1

Q. Before joining the SHG, how aware were you of financial concepts such as budgeting, savings, and investments?	
a)	Very Aware
b)	Aware



c)	Somewhat Aware
d)	Not Very Aware
e)	Not at all Aware

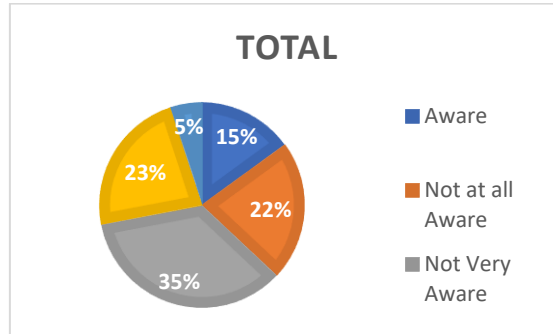


Figure 1

Interpretation:- Pie chart shows that 35% note very aware ,22% Not as all aware,23% are somewhat aware & 15% are not aware about budgeting, saving,& Investment before joining SHGs.

Table 2

Q. Since joining the SHG, how has your awareness of financial concepts changed?	
a)	Significantly Increased
b)	Increased
c)	Remained Neutral
d)	Decreased
e)	Significantly Decreased

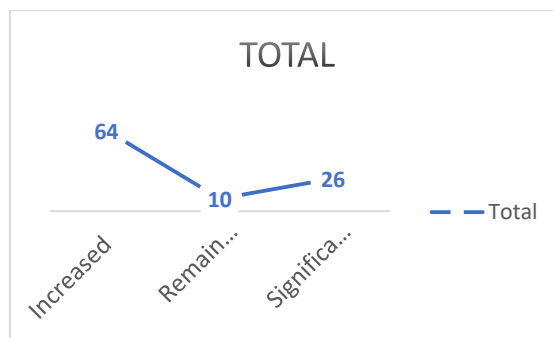


Figure 2

Interpretation:-From the above line graph the awariness of financial concepts changed after joining SHGs 64% Increased , 26% Significantly increased & 10% remained neutral.



Table 3

Q. After joining the SHG, your family's mindset towards women's roles in society has become more progressive	
a)	Definitely Not
b)	Probably Not
c)	Neutral
d)	Probably Yes
e)	Definitely Yes

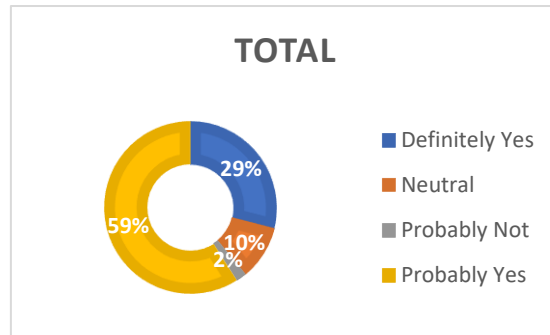


Figure 3

Interpretation:-From the above analysis, I found that , after joining the SHG , Women’s family's mindset towards women's roles in society has become more progressive. 59% women thinks probably yes,29% Definitely Yes, 10% neutral & 2% Probably Note.

Table 4

Q. After joining the SHG, you feel more empowered to make decisions regarding your income and expenses against family pressure.	
a)	Definitely Not
b)	Probably Not
c)	Neutral
d)	Probably Yes
e)	Definitely Yes

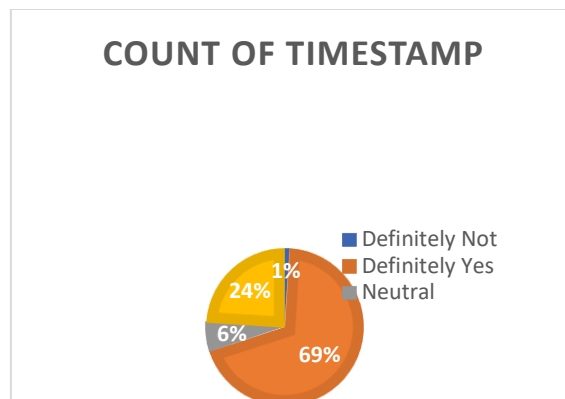


Figure 4



Interpretation:-From the above analysis, women feel more empowered to make decisions regarding their income and expenses against family pressure. 69% feel Definitely yes, 24% Probably yes, 6% neutral & 1% Probably not.

Table 5

Q. You feel more empowered to take on new challenges and opportunities because of your participation in the SHG.	
a)	Definitely Not
b)	Probably Not
c)	Neutral
d)	Probably Yes
e)	Definitely Yes

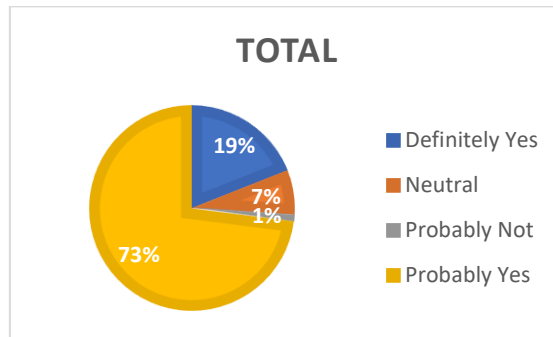


Figure 5

Interpretation:-From the above analysis, 73% Probably yes, 19% Definitely yes, 7% neutral & 1% probably not, with P that they feel more empowered to take on new challenges and opportunities because of participation in the SHG.

Table 6

Q. Do you agree with, Women should have equal rights to financial independence, including the ability to earn, manage, and control their financial resources.	
a)	Definitely Yes
b)	Probably Yes
c)	Neutral
d)	Probably Not
e)	Definitely Not

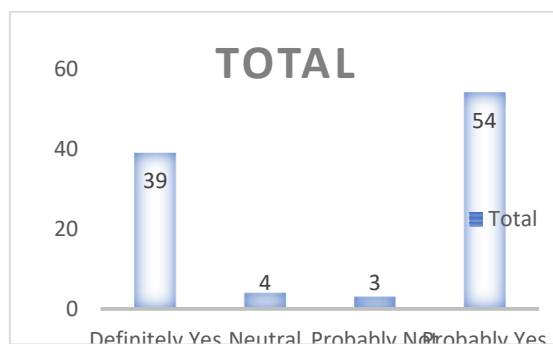


Figure 6



Interpretation:-Form the figure , 54 % probably yes, 39% Definitely Yes,4% neutral & 3% Probably not ,women agree with the statement “Women should have equal rights to financial independence, including the ability to earn, manage, and control their financial resources.”

VI. CONCLUSION

The study concludes by highlighting the revolutionary effect that self-help groups have on women's empowerment. Women who have joined SHGs have not only been economically independent but have also improved their social standing and ability to make decisions for themselves and their families. The results demonstrate how well SHGs work to strengthen women's bonds and empower them to work together to overcome obstacles and achieve shared objectives. The study also shows how women's empowerment through SHGs has a knock-on impact that benefits society as a whole by improving health and educational outcomes. SHGs help women into the confidence of their personal as well as professional lives. Overall, the study emphasizes how crucial SHGs are to promoting gender equality and women's empowerment.

VII. SUGGESTIONS

- Government Organize workshops or classes on literacy, financial literacy, and basic skills like computer literacy.
- Establish a microfinance system within the group where women can access small loans to start or expand their businesses.
- Facilitate networking opportunities for women to connect with mentors, professionals, and other self-help groups.
- Organize awareness campaigns on issues such as gender-based violence, women's rights, and gender equality to challenge stereotypes and promote a culture of respect and equality.

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