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Role Of The Self-Help Groups In Empowering Women In India: A Socio-Legal Analysis

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Abstract: *The proliferation of self-help groups (SHGs) is a significant new grassroots movement that aims to improve women's social, economic, and political positions. These organizations help women become more self-reliant and capable decision-makers by connecting them with microloans, skill-building opportunities, and community resources. On a global scale, there are a lot of initiatives aimed at empowering women. The three pillars of democracy, i.e., Executive, Legislature, and Judiciary, along with other organizations, have commitments towards the upliftment of women in India. Research on Self-Help Groups (SHGs) and their effects on the economic, social, and legal empowerment of women in India has recently grown in prominence as a subfield of socio-legal studies. This paper delves into the socio-legal implications of self-help groups (SHGs) and how they have influenced women's empowerment in India. In addition to improving economic situations, the findings show that SHGs boost women's self-esteem and social cohesiveness. Nevertheless, obstacles such as lack of finances, societal expectations, and legal constraints continue to be present. In order to empower women in the long run, the study stresses the importance of governmental actions that fortify SHGs and remove these barriers. With the hope of informing policymakers, NGOs, and other stakeholders about the efficacy of SHGs as a tool for women's empowerment in India, this study also intends to suggest ways in which SHGs might be better utilized to advance social justice and gender equality. By taking a holistic view, we can see the good and the bad of women's empowerment through SHGs.*

Keywords: *Gender Justice, Rights, Self-Help group, Unorganized Sector, Women Empowerment*

1 INTRODUCTION

For the sector of women's empowerment, self-help groups (SHGs) play a particularly crucial role in rural India. The purpose of these groups, which usually consist of ten to twenty women, is to facilitate capacity building, social support, and financial inclusion. Also, SHGs are great places for people to come together and do things like save money, get loans, and learn how to be entrepreneurs. The empowerment of women and the promotion of self-sufficiency, especially in historically oppressed groups, have been greatly advanced by this grassroots movement.

A "self-help group" is defined here as a colloquial network of people who have coalesced voluntarily to address common issues, improve their economic and social standing, and provide mutual support to one another. Having a pool of members' funds allows for more financial security and promotes entrepreneurship because the money can be used for loans or collective investments. The groups' focus on self-governance and peer control helps participants establish a profound sense of community and solidarity.

The intellectual predecessor of SHGs in India is the Self-Employed Women's Association (SEWA), which was created in 1972 with the purpose of organizing women workers in the informal sector. In 1992, the 'Self-Help Group Bank Linkage Programme' was set up by NABARD to facilitate the provision of microfinance services by linking SHGs with banks. A watershed moment in the movement was signaled by this.

The primary objectives of SHGs include poverty alleviation by providing access to credit and savings opportunities, helping members improve their financial situations; empowerment of women by enhancing their skills and enabling them to take part in decision-making processes within their households and communities, social change by addressing societal concerns such as health care, education, and gender justice, thereby contributing to community development.

The Functions of SHGs typically involve collective saving, i.e., members regularly contribute to a common fund, microcredit provision where members can borrow from this fund at low interest rates without the need for collateral, skill development training programs for income-generating activities, and conflict resolution, i.e., to provide a platform for resolving disputes through collective discussion.

Inadequate access to banking and credit contributes to rural poverty in our nation. Dr. C. Rangarajan presided over a committee that investigated the topic of "Financial Inclusion in the Country" and found four leading causes of its absence. The factors include the inability to offer collateral protection, insufficient credit absorption capacity, limited institutional reach, and a fragile community network. Self-Help Groups (SHGs) are intended to combat these issues [1].

While SHGs are primarily informal entities, they can register as cooperatives or societies under relevant state laws if they wish to gain legal recognition. This can enhance their credibility and facilitate access to additional resources. Registered groups may also benefit from government grants and assistance programs designed for formal organizations. This falls under the purview of the Societies Registration Act of 1860 and the Indian Contract Act of 1872.

2 OBJECTIVES OF RESEARCH

1. To examine the socio-economic impact of Self-Help Groups (SHGs) on women's empowerment
2. To analyze the legal and policy framework governing the formation, operation, and regulation of SHGs in India.
3. To explore the function of SHGs in fostering gender equity and enhancing women's participation in community development and governance.
4. To assess the effectiveness of government schemes and initiatives
5. To identify challenges and limitations faced by SHGs in achieving their goals
6. To propose policy recommendations for strengthening the legal and institutional support

3 METHODOLOGY

The authors have applied the Doctrinal method in this socio-legal research. Data have been collected by conducting a critical analysis of the secondary data available through a literature review of the articles, landmark cases, legal provisions, government policies, other reports, and statistical data available.

4 SIGNIFICANCE OF STUDY

The study will provide valuable insights into how Self-Help Groups (SHGs) contribute to the socio-economic and political empowerment of women, particularly in rural and marginalized communities.

By analyzing the existing legal and policy framework supporting SHGs, the research will help policymakers identify gaps and suggest reforms to enhance their effectiveness. The research will assess the role of SHGs in challenging gender norms, fostering leadership among women, and contributing to gender equality in local governance and decision-making processes. Through a socio-legal lens, the study will explore how laws and institutional mechanisms facilitate or hinder the success of SHGs, providing recommendations for strengthening legal support. The study will evaluate the broader impact of SHGs on community development, social cohesion, and the creation of sustainable livelihoods. The findings will be beneficial for NGOs, government agencies, and financial institutions working in the SHG ecosystem to improve their support systems and interventions.

5 CONCEPTUAL STUDY

This research topic operates at the intersection of gender empowerment, grassroots development, and law and social policy. The conceptual framework examines how Self-Help Groups (SHGs) function as tools of socio-economic transformation, particularly for marginalized women in rural and semi-urban India, and how legal and institutional frameworks influence and are influenced by this process. SHGs are small, voluntary associations of people; typically, 10–20 members come together to solve common problems primarily relating to livelihood and credit. In the Indian context, SHGs are often women-centric and focus on microfinance, entrepreneurship, and collective empowerment. Empowerment is a multidimensional concept involving the enhancement of women's social, economic, legal, and political strength. It includes access to resources, the ability to make strategic life choices, participation in community decision-making, and awareness of rights.

5.1 Legal Recognition and Accountability:

In light of self-help groups (SHGs) capacity for social empowerment as well as their necessity for responsibility and official acknowledgment, the Indian judiciary has adopted a nuanced stance regarding their legal standing.

In ***Haripal v State of U.P. through Prin. Secy. Food & Civil Supply, Lko & Ors. (2021),*** the righteous to be eligible for several government benefits, such as the allocation of fair price shops, SHGs must have a distinct legal identity, according to the Allahabad High Court. Because it established a "monopoly" and was unconstitutional, the court struck down a government regulation favoring SHGs in specific allotments. The court said it is impossible to classify SHGs as juristic persons liable under the law because they lack clear operational frameworks and correct registration. It argued that legal recognition requires more than just identification through official programs [2]. Article 14 of the Constitution of India, which vows legal impartiality, was one of the constitutional elements emphasized by the court's conclusion. The court found that the government decree violated the constitution because it barred cooperative societies and other eligible entities from taking part in the selection process for public benefits. Reiterating the principle that SHGs should not receive special treatment at the cost of competition and justice, the court ruled that all qualified applicants should have equal opportunity.

While recognizing SHGs as powerful tools for social empowerment, the Indian judiciary has emphasized the importance of registering and governing SHGs properly in order to establish their legal standing. This method seeks to strike a balance between the advantages given to SHGs and the need for transparency and compliance with constitutional principles, guaranteeing that their activities have a beneficial social impact without compromising legal requirements or competition.

5.2 Rights of Women Working in SHGs

There are a number of safeguards and legal rights that enable women in India who are part of Self-Help Groups (SHGs) to advance socially and economically. Important details about their rights are as follows:

i. **Freedom to Form a Group-** Assembling oneself into self-help groups (SHGs) and the liberty to associate are both fought for by women in India's constitution.

ii. **Financial Access-** Through SHGs, women are able to have access to loans from banks and other financial institutions. Making it easier for women to acquire loans without substantial collateral, the Reserve Bank of India has made guidelines that promote lending to SHGs.

iii. **Employment Protections-** Women in SHGs can improve their economic standing by advocating for worker protection laws that guarantee minimum wage and safe working conditions.

iv. **Safeguards against Discrimination in the Law-** A number of statutes guarantee women a minimum wage equal to that of males.

v. **Social Security Income-** There are a number of government programs that provide healthcare, retirement, and social security benefits to women who are members of self-help groups (SHGs).

vi. **Training and Improvement of Skill Sets-** It is a right under many initiatives to empower women, and government and NGOs frequently offer training programs to help women in SHGs improve their abilities.

vii. **Right to Representation-** It is the right of women in SHGs to have a say in group decisions and to have a voice in local government, particularly in systems like Panchayati Raj.

viii. **Data Accessibility-** Women should be able to easily obtain information about government programs, financial education, and other tools that might help them advance in life.

ix. **Safety from Harassment-** It is essential for the safety and empowerment of women in SHGs that they are able to seek protection from laws that prohibit sexual harassment and domestic abuse.

x. **Legal Aid-** Legal aid organizations can help women learn about their rights and how to get them back if they've been violated.

xi. **Right to Maternity Leave-** Maternity leave is guaranteed to women for 6 months.

Women in India are greatly aided in their economic empowerment and social upliftment by these rights and the support they receive from SHGs. However, people's knowledge and the government's willingness to uphold these rights can differ. Thus, constant fighting is needed to make them a reality. The execution and enforcement of these rights are not always consistent, even though they exist. To empower women in the unorganized sector and ensure they can successfully exercise their rights, advocacy and ongoing efforts to create awareness are vital.

5.3 SHG and Social Effectiveness

➢ **Self-help groups vis-à-vis Women Empowerment**

Self-Help Groups significantly influence various dimensions of women's empowerment, encompassing economic, social, and political spheres. Self-Help Groups have empowered women to attain enhanced control over resources, including material assets, intellectual resources such as knowledge, information, ideas, and decision-making within the home, community, society, and nation. Self-Help Groups offer a valuable platform for women to share information and enhance their understanding of their rights. [3]. The fundamental principle of SHGs is to empower women by enhancing employment, fostering self-sufficiency, and instilling a savings habit among rural women. Empowerment through micro-credit will necessitate a substantial shift in mindset, alterations in work methodologies, and the confrontation of entrenched interests. To address women's empowerment, it is essential for women to articulate their priorities and assert their rights. [4]. These groups provide women with opportunities for skill development. Through participation in SHGs, women can enhance their self-esteem, develop leadership skills, and assert their agency in various spheres of life [5].

➢ **Self-help groups vis-à-vis Social Empowerment**

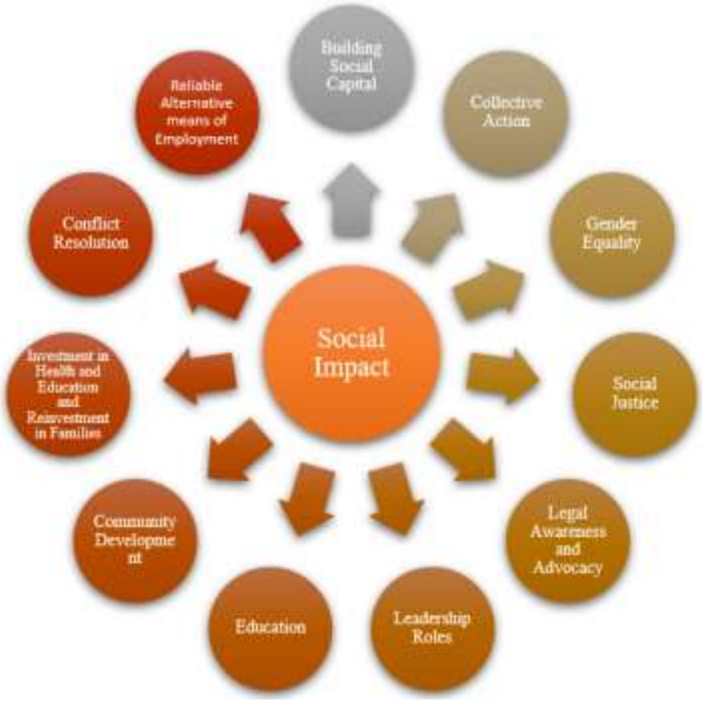

Figure 1: Impact of Self-help Groups on Society

It is demonstrated in Figure 1 that the following are a few societal outcomes of self-help groups that raise women's social standing:

- **Building Social Capital:** Supportive women's groups (SHGs) bring women together, encouraging them to stand in solidarity and take collective action. A person's ability to advocate for their rights and to negotiate better conditions within their community and family depends on their social capital.
- **Collective Action:** In SHGs, members develop a feeling of belonging and shared accountability. By banding together, they can combat social ills like dowry, drunkenness, and domestic violence. As an example, SHGs have shown promise as social change agents by intervening in instances of child marriage and domestic violence.
- **Gender Equality:** In order to promote gender parity, SHGs are vital since they empower women. As a group, they frequently fight for social justice and gender equality by questioning long-held assumptions about women's proper place in society. As members develop self-assurance and leadership abilities, they are more plausibly to take part in community decision-making and governance. This empowerment boosts women's self-esteem and improves their socio-economic status.
- **Social Justice:** Supported housing groups (SHGs) give a voice to the voiceless by representing disadvantaged populations; this helps get their issues addressed in community development and policy processes. Issues like healthcare and access to education are brought to light through their involvement.
- **Legal Awareness and Advocacy:** Women learn more about their rights and the resources that are accessible to them when they join SHGs. Training programs often include instruction on nutrition, health, and legal rights to empower women to make informed decisions on their lives and families.
- **Leadership Roles:** Women-centric self-help groups (SHGs) empower themselves to become community leaders by giving them the tools they need to succeed.

- **Education:** These organizations ensure that women in India have access to education so that they can enter the workforce with the skills they need, in accordance with the right to education guaranteed to all citizens.
- **Community Development:** Women are able to negotiate better rates for goods and services through collective bargaining, which is made possible by SHGs. Women can strengthen their communities and networks through the power of social capital.
- **Investment in Health and Education and Reinvestment in Families:** Women often reinvest their earnings into their children's education and health, leading to long-term community benefits.
- **Conflict Resolution:** SHGs often engage in resolving disputes among members through collective discussion and leadership, thereby fostering a culture of dialogue and mutual respect
- **Reliable Alternative means of Employment:** Through vocational training and the provision of tools, etc., SHGs assist members in earning a living and enhancing their current means of subsistence. The reliance on agriculture is also reduced with their assistance.

➢ **Self-help groups vis-à-vis Economic Empowerment**

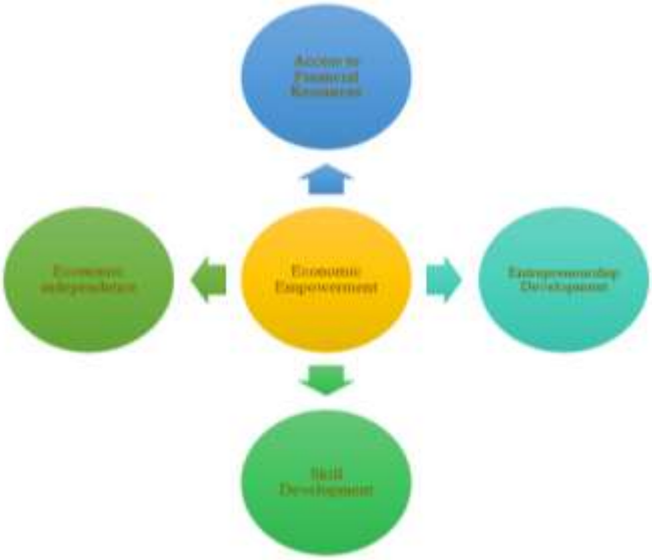

Figure 2: Self-Help Groups' Effect on Women's Economic Empowerment

As shown in Figure 2, there are some key aspects of how SHGs contribute to women's empowerment as follows:

- **Access to Financial Resources:** SHGs facilitate access to microcredit and savings, allowing women to start small businesses or improve their household income. Members contribute small amounts regularly, which are pooled together for loans. This financial independence is crucial for enhancing women's economic status and reducing poverty among families. Members develop savings habits, improving their financial literacy and stability.
- **Entrepreneurship Development:** The SHG movement has significantly increased women's participation in entrepreneurship. For instance, in Maharashtra, Half or more of the small-scale manufacturing units led by women are SHGs, showcasing their impact on fostering female entrepreneurship [6]. The National Rural Livelihood Mission is one such program that the Indian government backs; it seeks to increase women's economic independence.
- **Skill Development:** Women are empowered to become self-employed and entrepreneurs through SHG training programs. Their income goes up, and they feel more confident and capable as a result.

- **Economic Independence:** It Lessened Reliance. Gender equality is advanced when women are economically independent and no longer dependent on male family members.

6 DIFFICULTIES AND RESTRICTIONS ENCOUNTERED BY SHGS

Problems persist despite SHGs' beneficial effects. There are a lot of things that can make these groups less effective. Additionally, self-help groups do an excellent job of empowering women economically. Still, they might not be able to change long-standing gender standards about women's responsibilities at home or the prevalence of violence against women.

SHGs face several difficulties, including the following:

- **Sustainability:** Consistent funding and member participation are challenging for many groups over time.
- **Cultural Barriers:** In some regions, traditional gender norms may hinder women's participation in SHGs.
- **Legal Recognition:** While registration is not mandatory for SHGs, formal recognition can enhance their credibility and access to resources.
- **Lack of Enforcement:** There are many suitable legislations. But poor implementation of these laws, especially in the unorganized sector, creates a dilemma. Diversified, unorganized sectors lead to inconsistent application of laws.
- **Lack of Equal opportunity:** Differences relating to the applicability of law between the organized and unorganized sectors.
- A dearth of education and training among SHG members regarding viable and lucrative career paths.
- **Stereotyped perspective:** Because of social pressures and outdated beliefs, women are less likely to join SHGs, reducing their economic opportunities.
- **Inadequate financial services in rural areas:** There are over 120,000 bank branches and over 600,000 rural localities. Additionally, due to the high maintenance cost, many microfinance institutions and public sector banks are hesitant to offer financial services to people experiencing poverty [7].
- **Absence of Risk Management:** The SHGs function because members trust and rely on one another. There is no security or protection for the SHGs' deposits.
- **Inadequate Access to Markets:** though the market is vast these days, due to a lack of inclination towards homely products and because of the attraction towards branded things, access to the products and services of the SHGs to the market is not smooth.

7 LEGAL FRAMEWORKS

➢ **International Regime:**

The International Labor Organization and the United Nations Development Program encompass certain provisions for SHGs that facilitate such unorganized groups in the empowerment of women throughout the globe. Everyone also has the right to decide for themselves, according to the 1966 International Covenant on Economic, Social, and Cultural Rights (ICESCR). That right grants them the liberty to choose their own political position and to advance economically, socially, and culturally as they see fit [8].

➢ **National Regime:**

1. Constitutional Provisions

The essence of all the rights and liberties enshrined in the Indian Constitution is rooted in human dignity. Simply meeting an individual's basic needs does not guarantee their right to live as a human being. Proper security and fulfillment are only achieved when individuals have access to the facilities needed for personal development and are freed from restrictions that hinder their growth.

This nation's dedication to gender equality and empowerment is reflected in the Constitution of India, which offers a thorough framework for the preservation and advancement of women's rights. The following are fundamental rights that promote women's empowerment-

i. Article 14 of the Indian Constitution forbids, among other things, discrimination based on a person's gender and ensures that everyone has the same rights and protections under the law.

ii. A person's gender, religion, race, caste, or nationality cannot be used as grounds for discrimination in India, as stated in Article 15 of the Constitution. Additionally, as an affirmative action, it allows the state to create specific measures for women and children.

iii. Equal opportunity in matters pertaining to employment or appointment to any position under the state is guaranteed in Article 16 of the Indian Constitution, which further supports gender parity in the workplace.

iv. Except as required by law, the right to life and personal liberty is safeguarded in Article 21 of India's constitution. The capacity to generate one's own income is only one aspect of the right to livelihood. It encompasses the right to work [9], the right to fair wages [10], and the right to decent working conditions [11].

Part III of the Indian Constitution addresses "Fundamental Rights," and among its key articles is Article 21. "Life" in the context of Article 21 encompasses the "Right to Livelihood" and the ability to work. It is the right of every Indian citizen to have a sufficient means of subsistence. The "Fundamental Right to Livelihood" is a powerful statement on economic and social empowerment and fairness. In ***Olga Tellis v. Bombay Municipal Corporation (1986),*** as a component of the right to life, the court acknowledged the right to livelihood under Article 21 [12].

2. The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (The POSH Act)

For women to work safely in any industry, even the unorganized one, the POSH Act had to be passed. It doesn't matter if a woman is an employee or not; this law guarantees her the right to work in an environment free from sexual harassment. The Act specifies that district-level Local Committees (LCs) must be set up to deal with sexual harassment accusations. Important for women in smaller companies, these committees have the authority of civil courts and provide avenues for remedy.

3. Other Relevant Labor Laws

In addition to the POSH Act, a number of other statutes influence female employees in the informal economy:

- **Maternity Benefit Act, 1961**: Female persons are entitled to maternity benefits under this statute, which provides for maternity leave and related benefits. This Act provides maternity benefits, but often excludes women in informal employment due to their lack of formal contracts.
- **Equal Remuneration Act, 1976**: While this Act mandates equal pay for equal work, enforcement is weak in the unorganized sector, where wage disparities are common.
- **Prohibition of Night Work**: Certain laws restrict women's working hours in specific industries but do not uniformly apply across all sectors, particularly informal ones.

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- **Minimum Wages Act, 1948**: This statute applies to all workers regardless of gender, meaning women in the unorganized sector are legally entitled to receive the minimum wage set by the government for their type of work, ensuring they are not paid less than the prescribed rate, even if they are employed in the informal sector.
- **The Payment of Wages Act, 1936** ensures timely payment of wages to all workers.

4. Health and Safety regulations include **the Factories Act, 1948**. The social security measures include **the Unorganised Workers' Social Security Act, 2008**.

8 CHALLENGES IN THE IMPLEMENTATION OF LAWS

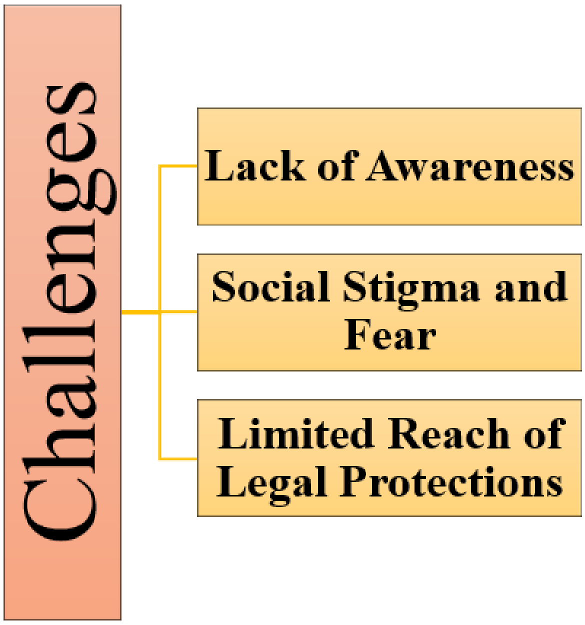

Figure 3: Challenges in the implementation of laws

Despite the legal framework, though the legal landscape for women in India's unorganized sector is evolving, there are several challenges that hinder effective implementation, as shown in Figure 3, as described below.

- **Lack of Awareness:** The POSH Act and other labour rules protect women, although many in the informal sector may not know this. Research shows that many working women are unaware of resources like support groups or legal safeguards.
- **Social Stigma and Fear:** When women speak out about harassment, they frequently confront societal stigma and the risk of retaliation. A lack of faith in the justice system, which many view as slow and ineffectual, makes matters worse.
- **Limited Reach of Legal Protections:** Since the POSH Act is mostly focused on formal workplaces, it does not provide sufficient protection for women who work in informal settings. Enforcement is more difficult in the unorganized sector due to the absence of formal employer-employee ties.

More education campaigns, easier access to lawyers, and changes to current labour laws to cover all bases and be enforced are urgently needed to make this industry a safer place for women to work.

9 MAJOR INITIATIVES FOR SELF-HELP GROUPS WITH THE SUPPORT OF THE INDIAN GOVERNMENT

When it comes to helping the economically and socially disadvantaged women in India, both in rural and urban areas, the government has launched a number of programs to support Self Help Groups

(SHGs). These are the main projects:

i. **Deen Dayal Antyodaya Yojana –** The 'National Rural Livelihoods Mission (DAY-NRLM)' is an initiative that has been running since 2011 with the goal of empowering rural women from low-income backgrounds to start their own businesses and self-help groups. The goal is to recruit one woman from each low-income rural home in India—a population of 9-10 crore families—so that they can form self-help groups [13]. This effort has successfully formed approximately 90.39 lakh SHGs, with 9.98 crore women participating as of January 2024 [14]. Community Investment Support Funds (CISF) up to 2.5 lakh rupees per self-help group (SHG) and Revolving Funds (RF) between 10,000 and 15,000 rupees are made available under the program for self-employment projects [15].

ii. **Swarn Jayanti Gram Swarozgar Yojana (SGSY)-** Established in 1999, this program raises the economic standing of its members by encouraging them to become self-employed in rural regions through the establishment of SHGs.

iii. **Financial Inclusion and Capacity Building-** Projects such as the 'SHG-Bank Linkage Programme', launched by NABARD in 1992, have connected SHGs with official financial institutions. Thanks to this connection, SHGs can more easily get their hands on loans and other financial services. The members of SHGs participate in skill-building programs that help them in their farming and non-farming endeavours.

iv. **E-Commerce Initiatives-** The 'Ministry of Rural Development' has collaborated with e-commerce platforms like Flipkart and Amazon to market SHG products nationally, thereby improving their market access and income potential [16].

v. **Community Development Programs-** As a means of strengthening their position in community development and local governance, members of SHGs take an active role in the preparation and execution of projects funded by programs such as the 'Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)'.

vi. **Insurance Policy-** There are a number of government-run insurance plans available to SHGs in India. Indian women who participate in Self-Help Groups (SHGs) are eligible for the Janashree Bima Yojana health insurance scheme. An annual term life insurance policy worth Rs. 30,000 is available to members of women's self-help groups. An annual premium of 100 rupees is paid by each SHG member, with the remaining 100 rupees being covered by LIC. The beneficiary's children can use the plan to help pay for college.

vii. Further options include loan insurance, cattle insurance, the 'Aam Aadmi Bima Yojana', Swavalambana, the 'Pradhan Mantri Suraksha Bima Yojana (PMSBY)', and Varishtha Pension Bima Yojana [17].

viii. National Policies for Women, 2016 outlines provisions for the empowerment and protection of women, giving weight to their entitlements in working environments. Additionally, there are numerous Skill Development initiatives.

10 MEASURES IMPLEMENTED BY THE ODISHA STATE GOVERNMENT

A self-help campaign called "Mission Shakti" was launched throughout the state on 8th March 2001, on the eve of International Women's Day. Its purpose is to empower women by encouraging Women Self-Help Groups (WSHGs) to participate in different socio-economic activities.

The government of India has initiated a comprehensive project called Mission Shakti to empower women by ensuring their safety, security, and economic self-reliance. Throughout a woman's life, this program addresses the challenges she faces and acts as a framework for other interventions that aim to empower women. The main objective of the mission is to provide women with the necessary tools, resources, and support so that they can actively contribute to the process of nation-building. Its many services and activities seek to improve women's safety and security.

With the help of One Stop Centres spread across the nation and a plethora of training programs, Mission Shakti has helped millions of women gain economic independence through self-help groups (SHGs) since it began. The initiative's ultimate goal is to build a world where women can hold their heads up high, take part in the workforce, and make meaningful contributions to progress. Nearly 70 lakh women have joined one of the 6 lakh Women Self-Help Groups (WSHGs) that Mission Shakti has helped form in Odisha [18].

11 DEMONSTRATION OF A FEW ACHIEVEMENTS BY WOMEN EMPOWERED BY SHGS

Self-help groups (SHGs) have transformed the lives of countless women across India, empowering them economically, socially, and politically. Here are a few inspiring success stories:

- **SGG by Krishi Vigyan Kendra, Karnataka**

A member of an SHG formed by the Krishi Vigyan Kendra (KVK) was inspired by the training, savings, and credit facility provided by the group. With KVK's technical support and help in purchasing a sewing machine, she started a tailoring business, stitching garments like sarees, blouses, and curtains. She now earns Rs. 200 per day, supporting her family and becoming a role model for other women in her community [19].

- **Chamoli SHG, Uttarakhand**

Famous for their Prasad, which is produced with locally grown ingredients like Chaulai, women from self-help groups in the Chamoli district near the Badrinath temple have become well-known vendors at the sacred site. With a total income of Rs. 18 lakhs, these women managed to make a profit of 10 lakhs. The Uttarakhand government has committed to helping women's self-help groups get commercial properties in close proximity to 625 different temples [20].

- **Chintan SHG, Delhi**

People who pick up rags and throw them away are helped by Chintan, a Self-Help Group in the city. They made over a thousand masks out of old sheets and clothes and sent them to rag-picker villages during the COVID-19 outbreak. These success stories highlight how SHGs have empowered women by providing access to credit, fostering entrepreneurship, and creating social and economic opportunities. By leveraging their skills and available resources, women in SHGs have been able to challenge traditional gender norms and achieve financial independence, serving as role models for their communities [21].

12 CONCLUSION AND SUGGESTIONS

Self-help groups (SHGs) are pivotal in empowering women in India, serving as a catalyst for socio-economic transformation. By fostering financial independence, enhancing self-confidence, and promoting collective decision-making, SHGs contribute significantly to women's status within families and communities. In addition, they aid women in navigating social and legal obstacles by facilitating access to resources and legal rights. To ensure long-term empowerment and promote gender equality, SHGs can be better integrated into larger developmental frameworks. In order to achieve complete social change and improve the lives of women from all walks of life, it is crucial that SHGs are fortified as India develops further. Economic autonomy, social cohesiveness, and psychological agency are all part of it.

More community involvement and support systems are required for these groups to accomplish their long-term empowerment goals of changing gender stereotypes. There should also be awareness, increased knowledge of the law, formal recognition of SHGs, the incorporation of technology, a comparative study of the efficacy of SHGs in various Indian states or regions, taking cultural and socioeconomic factors into account, proper implementation and enforcement of suitable legislation, outline of specific and comprehensive guidelines, and a thorough analysis of the current policy. The moment has come to tackle multiple obstacles and see if women's empowerment has any impact. Last but not least, it is high time to address various challenges to test the real fruit of women's empowerment.

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