

Examining the Multifaceted Role of Self-Help Groups (SHGs) in Enhancing Women's Socio-Economic Status and Promoting Gender Equality: A Comprehensive Framework

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Abstract:

In particular in rural regions, the empowerment of women is essential to attaining sustainable development and social progress. Self-Help Groups (SHGs), which provide chances for financial independence, social participation, and improved decision-making, have become an effective tool for advancing women's empowerment. This study offers a thorough qualitative analysis of the body of research on the role that self-help groups (SHGs) play in empowering women in a range of areas, including leadership, gender equality, and socioeconomic position. The review critically looks at how SHGs help women become more financially independent by making microcredit, savings, and entrepreneurial endeavors more accessible. It also looks at how being a part of SHGs affects women's roles in their homes and communities, giving them more self-assurance and agency when making decisions. The report also discusses problems with group dynamics, cultural hurdles, and sustainability that women in SHGs encounter. In addition to highlighting SHGs' capacity to break the cycle of poverty and marginalization, the findings point to areas in which additional assistance and legislative changes are required. The goal of this study is to contribute to the conversation on gender equity and inclusive development by offering a more comprehensive knowledge of the complex role that SHGs play in women's empowerment through the synthesis of ideas from multi-qualitative studies. In the analysis's conclusion, suggestions are made for improving SHG efficacy, with a focus on the significance of ongoing education, community support networks, and capacity building. This study emphasizes how crucial SHGs are to paving the way for women to experience comprehensive empowerment and long-lasting societal change.

Keywords: Women Empowerment, Self-Help Groups, Socio-Economic Status, Gender Equality, Sustainable Development, Decision-Making

INTRODUCTION

A Self-Help Group [SHG] is a type of organization whose goal is to abolish poverty. SHGs have demonstrated success at the micro level in alleviating poverty. In India, village-based financial intermediary committees commonly referred to as self-help groups, often experience significant delays, sometimes lasting several months, before accumulating sufficient funds to disburse loans to their members. The members or other villagers may then receive a return of the funds. Further connections between these SHGs and banks allow for the provision of microcredit. It places a strong emphasis on capacity development, activity cluster planning, infrastructure development, technology, credit, and marketing. Self-help groups typically comprise a small cohort of 8 to 20 women who actively participate in collective saving and micro-lending activities, fostering financial inclusion and empowerment within their communities. SHGs are created for a variety of reasons, but its main goal is to financially empower women and communities through activities such as savings and credit, as well as bank linkage schemes that provide them access to huge quantities of capital.

The process through which women gains control and ownership of their decisions is defined as empowerment. Empowerment is a process of raising awareness and developing capacity that leads to more involvement, greater decision-making power and control, and transformative action. Women's empowerment entails harnessing women's power by recognizing their enormous potential and encouraging them to work toward a dignified and satisfying way of life via confidence and competence as individuals with self-respect, rights, and responsibilities. Empowerment is a multifaceted process that includes various factors such as raising awareness, improving access to economic, social, and political resources, and so "Women's empowerment has recently been a major concern for nations all over the world, particularly in impoverished and emerging countries. The most popular definition of "Women's Empowerment" is the ability to exert complete control over one's activities. Thus, women's empowerment occurs in a genuine sense when women get higher influence and participation in decision making, which leads to better access to resources. It frequently involves the empowered growing confidence in their own abilities.

In order to achieve equitable growth and sustainable development, women's empowerment is essential. Women confront major obstacles when trying to access resources, education, and opportunities in many regions of the world, particularly in rural and underprivileged communities. As a result, they are socially and economically excluded. Within this framework, Self-Help Groups (SHGs) have become an essential tactic for empowering women through the development of financial self-sufficiency, self-assurance, and improved decision-making skills. Small, unofficial organizations of women called SHGs gather on a voluntary basis to save money, obtain microcredit, and provide other forms of assistance to one another. SHGs have developed into a potent grassroots movement over time that not only tackles economic issues but also transforms society by dismantling barriers based on gender.

The primary objective of Self-Help Groups (SHGs) is to empower women by facilitating their access to financial resources and services through targeted microfinance initiatives, thereby promoting economic self-sufficiency and financial inclusion.. Due to gender biases, poor literacy rates, and a lack of collateral, women frequently encounter obstacles when trying to obtain loans from official banking institutions in rural areas. SHGs bridge this gap by providing microloans to their members, allowing them to finance small company startup, agricultural investments, and household necessities. Regular savings and repayments foster financial discipline, which aids in the improvement of women's money management abilities. Furthermore, increased payback rates are encouraged by the group's collective accountability, which strengthens the group's reputation and fosters confidence in the community.

SHGs have an impact that extends beyond money, even though economic empowerment is one of their main results. Women who participate in Self-Help Groups (SHGs) develop a sense of solidarity and support from one another, which is essential for questioning conventional conventions and elevating their standing in their homes and communities. Women receive the information and self-assurance necessary to assume leadership positions and participate more actively in decision-making processes through regular meetings, conversations, and training sessions. Many women who were formerly restricted to household responsibilities now have the self-assurance to engage in public life, express their ideas, and have an impact on local government. Traditional gender roles could change as a result of this change in the power relations within families and communities, advancing gender equality.

To optimize the influence of SHGs, obstacles must be overcome notwithstanding the achievements. Internal disagreements, unequal participation, and cultural obstacles are some of the issues that can hinder these groups' efficacy. Furthermore, access to market opportunities, ongoing capacity building, and assistance from governmental and non-governmental groups are all necessary for the long-term sustainability of SHG activities. SHG members' leadership and management abilities must be strengthened in addition to their financial sustainability in order to ensure the long-term survival of the organization. This study intends to offer a thorough qualitative analysis of the contribution that Self-Help Groups (SHGs) make to women's empowerment, with particular attention to the socioeconomic and psychological aspects of empowerment. The study aims to comprehend how SHGs support women's financial independence, social participation,

and leadership abilities by examining the body of existing material. The study provides insights into how SHGs, which are grassroots institutions, can be further developed to provide sustainable and comprehensive empowerment for women in rural and marginalized communities. The assessment highlights the achievements and challenges experienced by SHGs.

Objectives

- To examine how Self-Help Groups (SHGs) might improve women's socioeconomic standing and advance gender equality.
- To examine how self-help groups affect women's empowerment in regards to making decisions, being financially independent, and engaging in society.

RESEARCH METHODOLOGY

This study employs a qualitative research methodology to investigate the impact of Self-Help Groups (SHGs) on women's empowerment, with a particular focus on the socioeconomic and psychological dimensions of SHG participation. The qualitative approach was chosen for its ability to capture the nuanced experiences, perspectives, and challenges encountered by women in SHGs, providing a rich and contextualized understanding of their empowerment trajectories. Through a comprehensive review of secondary data sources, this research aims to synthesize existing literature and explore the multifaceted ways in which SHGs contribute to women's financial autonomy, social mobilization, and leadership development.

Design of Research

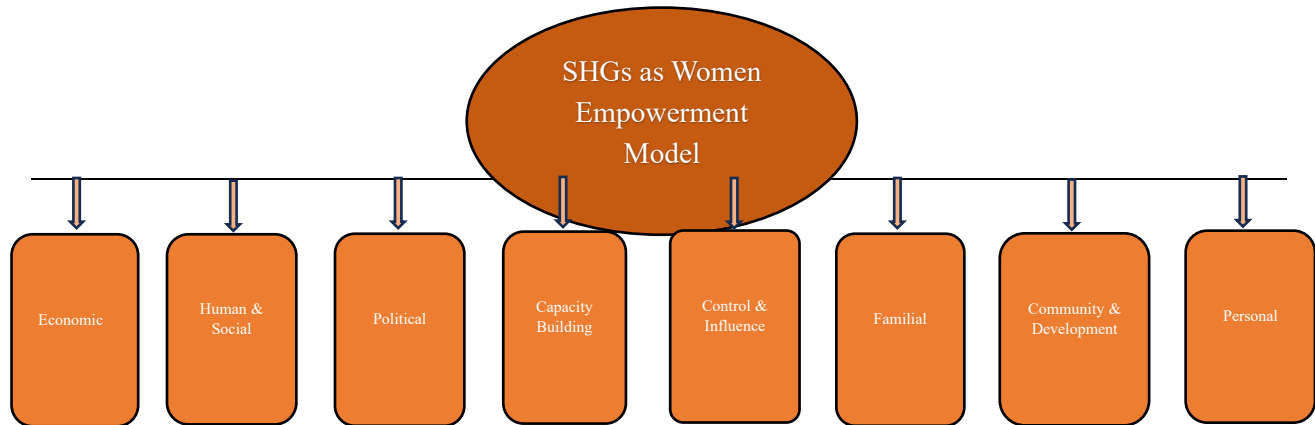
This study adopts a systematic qualitative review design, enabling a comprehensive and rigorous examination of existing research, academic papers, and case studies that investigate the role of Self-Help Groups (SHGs) in promoting women's empowerment. By employing this methodology, the review aims to distill key findings, identify recurring themes and patterns, and highlight significant knowledge gaps in the extant literature, thereby providing a nuanced understanding of the complex dynamics underlying SHG-driven empowerment initiatives.

Data collection

This research is grounded in a comprehensive review of secondary data sources, encompassing a diverse range of materials, including academic papers on Self-Help Groups (SHGs) and women's empowerment, government reports and publications, books, and relevant scholarly literature. Additionally, the study draws upon case studies conducted by non-governmental organizations (NGOs) and development agencies, as well as peer-reviewed journal articles. The literature search will primarily focus on academic databases, including JSTOR, Google Scholar, and ProQuest, supplemented by research libraries. A systematic search strategy will be employed, utilizing keywords such as women's empowerment, self-help groups, microfinance, gender equality, and rural development, to identify pertinent studies that inform the research inquiry.

Understanding the Concepts of Self-Help Groups and Women Empowerment

Lakhwinder Kaur (2017) concept that empowerment is an active process that enables women to realize their full identity and authority in all aspects of life. For self-help groups to function smoothly, the study explores the need to overcome these hurdles by providing adequate facilities such as good quality raw material, access to current information, loan facilitation, strong networking with other groups, and so on.



SamantaraySanthosh Kumar (2018) several developments in technology, economics, income-generating activities, and marketing elicited overwhelmingly negative responses. the research found that the group members made minimal improvement. There were no notable changes on the societal front.

Priyanka Kumawat (2018) concept that women were having problems joining a self-help organization because the running group provided insufficient information, technical aid, and financial support. Although the women wanted to join a SHG, they were unable to do so due to a lack of assistance, and as a result, the women saw these concerns as severe issues.

Dipak.KMidya, (2021) concept that the impact of SHGs on women's empowerment in India, specifically the "growth in income" or "gender impact." Our findings revealed that the SHG approach enabled women to engage in self-directed learning (SDL) while remaining true to their values, beliefs, and practices.

Kumar Chinmaya Ranjan (2021) self-Help Groups are regarded to be a beneficial tool for women's empowerment, but their usefulness is reliant on how well they work. The results of the study of many empowerment benchmarks demonstrated that SHG members' household income, expenditure, and savings rose.

Priyankasharma (2020) the research looks at the impact of self-help groups on women's empowerment in terms of personal, social, and economic well-being. According to the findings of the study, the Self-Help Group scheme is one of the most important programs that promote women's empowerment in terms of leadership, decision-making, utility, and skill development.

Thilagaraj (2020) concept that analysis's goal is to replicate the social impact of a women's self-help group, to investigate changes in the SHGs' social clause, to assess the influence of the SHGs on individuals' social status, and to differentiate individuals' attitudes toward the SHGs and their social impact.

Conceptualizing Women's Empowerment

Jasmin (2021) concept are programs did not begin with the purpose of uplifting women in lower socioeconomic categories. As a result, the research focuses on assessing how effective self-help groups are at empowering women, as well as the societal effects these groups have after joining self-help groups.

Karthika (2019) concept those empowering women through self-help groups benefits not just the women themselves, but also their families and society as a whole. According to this report, the Self-Help Group's economic activities are exceedingly successful.

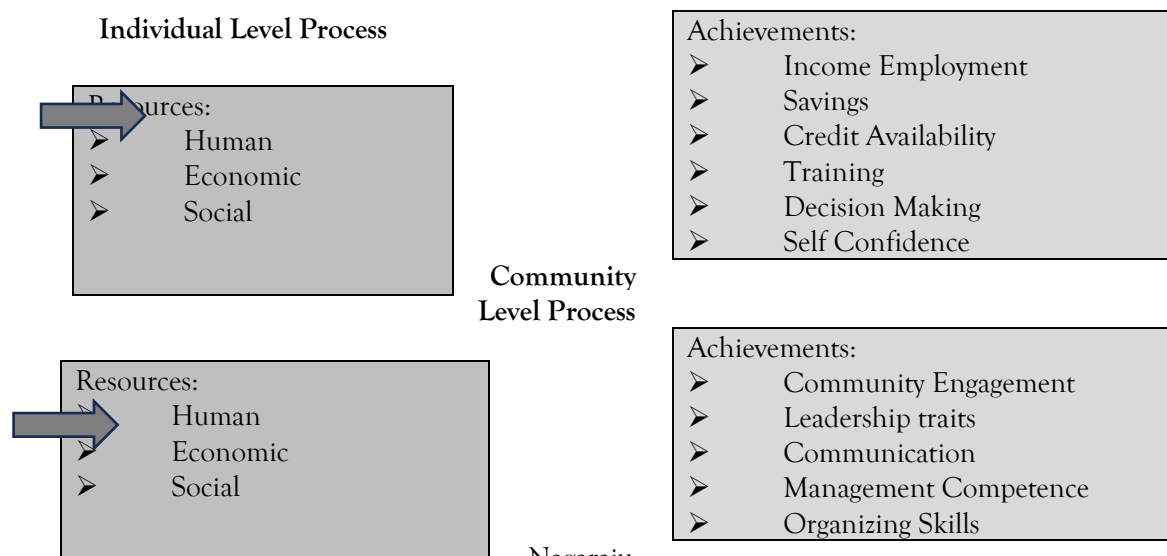
Uma Devi (2017) investigated the socioeconomic situations of SHG members as well as the influence of self-help groups on women empowerment in the Kurnool District of Andhra Pradesh. At the grassroots level, microfinance intervention has resulted in substantial changes in the lives of women.

Arunsalam Sureshkumar (2018) discovered that decision-making, community engagement, and leadership traits such as communication, self-confidence, management competence, and organizing skill have a major favorable impact on women's social empowerment. As a result, the study stated that SHGs have made a

substantial contribution to rural women's socioeconomic empowerment in the study region, as well as being critical in empowering rural women.

Vikram Singh (2016) investigates the role of Self-Help Groups and Micro-Credit in women's empowerment. It is also based on the assumption that empowerment frameworks for women leave a lot of opportunity for revision. The methodology, objectives, findings, and conclusion have all been discussed.

Conceptual framework of women empowerment



Nagaraju

(2020) the empowerment Index was generated and compared individually for Old and New Self-Help Groups, and the results revealed that Old Self-Help Group members are more empowered in socioeconomic and political dimensions than New Self-Help Group members. Furthermore, the study discovered that long-term membership in a SHG contributes to women's empowerment.

MadanantNaik (2017) the study focuses on the socioeconomic development of SHG members and strives to appreciate the difficulties they face. This study stated that given the vast number of impoverished, disadvantaged, and deprived women, women should be encouraged to create their own enterprises.

Shireesha (2019) explored how self-help groups can be utilized to improve women's social and economic conditions, and how the results of a socioeconomic experiment will affect women's overall development. According to the findings of this study, women's participation in Self-Help Groups has clearly had a substantial impact on the living patterns and styles of disadvantaged women.

Kiran Rana (2017) this research aims to understand more about the role of SHGs in women's empowerment. According to the data, educated, middle-aged, reserved-category women with a medium income position dominated women's grassroots emerging.

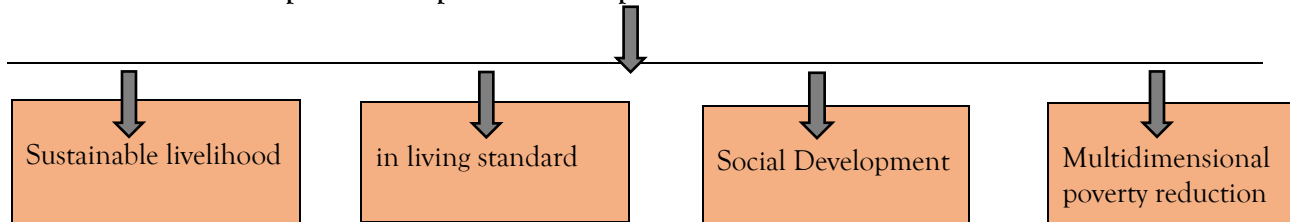
Notwithstanding the availability of resources, women's empowerment was hindered by the overarching structural and normative environment. Theoretically, women's potential for individual-level empowerment is contingent upon the socio-cultural context in which they reside. In disempowered communities, women face significant barriers in accessing resources, exercising their voice, and asserting agency. Therefore, it is imperative for communities to create a range of opportunities and support systems that enable women to overcome these challenges and realize their full potential.

Conceptualizing Socio-economic Development

To operationalize a comprehensive understanding of socioeconomic development among impoverished populations, this framework incorporates a multifaceted approach, utilizing various proxies such as sustainable livelihoods, social progress, improvements in living standards, and multidimensional poverty

alleviation. By adopting a holistic perspective, this assessment aims to capture the complex and interconnected dimensions of individual socioeconomic development, thereby providing a nuanced understanding of the factors that contribute to poverty reduction and overall well-being.

Socio-economic Development of Impoverished People



Vinodhini (2016) concept of research to confirm women's financial and social empowerment status in the country's numerous self-help groups. SHGs have proven to be beneficial in reaching both social and financial empowerment goals since the study validated the women in the self-help group's positive attitudes, financial means for sending their children to school, and access to basic necessities.

Relationship between Women Empowerment and Socio-Economic Development

Saravanan (2016), the study that women empowerment is a process in which women challenge current norms and cultural norms in order to effectively promote their well-being. According to this study, women's engagement in self-help groups (SHGs) has had a significant impact on their empowerment in both social and economic dimensions.

Renuga Devi (2017), the goal of this research is to evaluate how socioeconomic characteristics influence the economic benefits obtained by members of Self-Help Groups. It was revealed that self-help group participants profit financially as a result of their participation.

Basavaraj Shrinivasa (2018), according to screening and educating SHG members on mental health issues can help address the need to include an economic empowerment and social inclusion component when scaling up mental health services in low- and middle-income countries. It was discovered that a more acceptable intervention model for the local community needed to be developed.

Suresh Lal (2016) this research focuses on women's job patterns, socioeconomic circumstances, and wearing choices. Women's capacities must be enhanced, according to the findings, in order for them to participate in productive activities, family and societal transformation, decision-making, political representation, entrepreneurial development, and social leadership.

Valli Devasena (2018) concept that women played a variety of management and non-managerial duties in the decision-making process. Women make about half of India's population and are vital and productive contributors to the country's economy. As a result, an investigation is made to see if empowerment leads to SHG satisfaction.

Jose Prabhu (2020), this article examines rural women's business empowerment and themes of interest in rural women's businesses. It was shown that women's financial empowerment accelerated the growth of their family and network. Members of SHGs are pursuing micro entrepreneurship. As a result, they achieve financial independence and provide possibilities for others.

Geetha (2021) the study concluded that responsible for resolving community issues, improving children's health and education, keeping the village roads clean, and exposing all group members to bank transactions.

Alka Gupta (2020) Investigated how to get women more involved in decision making. The study focuses on women acquiring self-sufficiency and participating in the completion process. According to the findings of this study, the rise of SHGs is expanding, and the concept of SHG is a superior strategy for improving the social and economic position of women and other marginalized groups in society.

Sachin (2018) Investigated the challenges and opportunities of a self-help group-based women's empowerment program. The study focused on the role of self-help groups in women's empowerment. The study concluded that economic and social growth had progressed.

Mahalakshmi (2020) Investigated economic empowerment in members of self-help groups. This study focuses on the economic empowerment of women in Theni through self-help organizations. According to the study's findings, SHGs assisted women in achieving significant economic empowerment.

Priyakumari (2017) the role of SHGs in rural women's economic empowerment is highlighted in this research. As a result, it is possible to argue that the influence of SHGs through microfinance on empowering rural women through confidence building, courage, and skill development.

According to Aastha Khatri (2018), the study concluded that Women's economic situation and earning opportunities in India are particularly bad in rural areas. It was revealed that in this atmosphere, self-help organizations are considered as a tool to increase rural women's empowerment and economic independence. Economic development has a twofold impact on poverty reduction and women's empowerment. Firstly, as poverty declines, the living standards of all individuals, including women, tend to improve. Secondly, the reduction of poverty is often accompanied by a decline in gender inequality, which disproportionately benefits women, leading to greater improvements in their conditions compared to men. Notwithstanding economic progress, achieving complete gender equality requires additional efforts. Strategic interventions are still necessary to bridge the gender gap. Moreover, if women's empowerment is found to be a catalyst for sustained economic growth, it would provide a compelling justification for such policy actions, potentially triggering a virtuous cycle of development and empowerment.

CONCLUSION

Women's empowerment is a multifaceted and complex phenomenon characterized by a fundamental reconfiguration of power dynamics within society. This process entails expanding individuals' freedom and agency across various domains, including social, political, cultural, personal, and familial spheres, thereby enabling them to chart their own life trajectories. The conceptualization of empowerment is context-dependent, influenced by geographical, cultural, economic, social, political, environmental, and technological factors. Similarly, sustainable development encompasses multiple dimensions, intersecting with social, economic, and environmental realms. Achieving gender equality and women's empowerment is crucial for progress in all aspects of sustainable development and for realizing a nation's full potential. The active participation of women in economic, social, political, and cultural spheres is essential for measuring socioeconomic development, which serves as a barometer of societal advancement. Without women's empowerment, the principles of sustainable development remain elusive. Therefore, governments must prioritize efforts to enhance the status of women, fostering progress that has a positive multiplier effect on their socioeconomic advancement and empowerment, thereby supporting national and international sustainable development initiatives.

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