



## Women Empowerment Through Self-Help Groups: A Case Study of Livelihood Strategies in Nagpur's Urban Slums

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### Abstract

In this study, we look at how Self-Help Groups (SHGs) in Nagpur City's urban slums have helped women gain economic independence and improve their quality of life. In order to determine how SHGs affect women's socioeconomic situation, the research uses a mixed-methods strategy, integrating qualitative interviews with quantitative surveys. The results show that women's confidence, skill development, and access to financial resources are all much enhanced when they join SHGs. Members of self-help groups (SHGs) employ micro-enterprises, artisanal crafts, and service-based projects to support themselves and their families, which strengthens the bonds within the community and increases family income, according to the research. Limited market access and the need for additional capacity-building programs are only two of the difficulties that women in these groups encounter, which are addressed in the article. In the conclusion, this study highlights how SHGs have a profound impact on the lives of women in Nagpur's slums, and it calls for sustainable development initiatives and legislative backing to make these groups even more successful in empowering women economically and socially.

**Keywords:** Women empowerment, Self-Help Groups, livelihood strategies, urban slums, Nagpur, socio-economic development.

### Introduction

Socioeconomic growth, especially in emerging nations like India, relies heavily on women's empowerment. Many obstacles stand in the way of women achieving economic independence and social prestige in metropolitan areas, particularly in disadvantaged neighbourhoods like slums. Here, Self-Help Groups (SHGs) have shown to be a game-changer, arming women with the knowledge, camaraderie, and power to triumph over adversity.

Women may form SHGs, or cooperatives, to pool their resources and invest in businesses that will bring in more money. Their efforts to encourage women to start their own businesses, expand their access to financing, and improve their employability are crucial. And since SHGs are places where people can meet and make decisions together, they help women feel more secure and empowered in their own lives and in the world at large.

In this research, we look at how SHGs in Nagpur City's urban slums have helped women develop livelihood plans. Examines the many projects carried out by these organisations, the effects on their members' socioeconomic status, and the obstacles they face in their fight for empowerment. This study intends to emphasise the efficacy of SHGs in altering lives and encouraging sustainable development by evaluating the experiences of women participating.

This research aims to add to the current literature on women's empowerment and provide insights to community leaders, development practitioners, and policymakers via a thorough examination of SHGs' function. Sustainable social and economic development in urban slum situations may be modelled after SHGs, according to this study, which highlights the significance of community support and collective action.

### Literature review

Recent years have seen a proliferation of research on women's empowerment via Self-Help Groups (SHGs), with many studies highlighting the positive impact these groups can have on women's livelihoods and on society as a whole. The effects of SHGs on women's empowerment



in different settings are the subject of this literature review, which aims to summarise relevant studies by presenting important results and topics.

Research by Kaur and Kaur (2020) looked at how self-help groups affected the financial autonomy of rural Punjabi women. The authors discovered that when women joined SHGs, their income levels skyrocketed and their influence in family decision-making grew. The study by Kumar et al. (2021) found similar results for SHG members in Bihar, who were able to invest in income-generating enterprises thanks to greater access to financial resources. The findings of these research highlight the possibility that SHGs might help promote financial inclusion and economic empowerment.

Singh and Singh (2019) found that SHGs helped women in urban slums improve their employability. Their research showed that SHGs helped people learn new skills, such as tailoring, crafting, and food processing, which led to the launch of micro-businesses. Gupta et al. (2020) also highlighted how SHGs supported traditional livelihoods while also empowering women to think outside the box and start their own businesses, which helped them diversify their income.

There is consistent evidence in the literature that social capital plays a crucial role in SHGs. Participation in SHGs cultivates a feeling of community and solidarity among women, which is crucial for collective action, according to Rahman (2018). Because of this strong sense of community, people are able to lean on one another for help with things like health, schooling, and money problems. Women are empowered to confront conventional conventions and demand their rights via the collective identity they develop inside SHGs, according to Sharma and Verma (2021), who shared a similar opinion.

A number of studies have brought attention to the difficulties that women in SHGs encounter, notwithstanding the benefits of these groups. As an example, a research conducted by Jain and Jain (2020) highlighted many obstacles to the development of SHGs, including restricted market access, insufficient training, and an absence of long-term finance. These obstacles make it harder for women to achieve their economic and political potential. Furthermore, as highlighted by Malik et al. (2021), patriarchal social attitudes and norms often obstruct women's efforts in SHGs, reducing their agency and impact.

There is a need for policies and interventions that support SHGs, according to the reviewed literature, even if they have made significant contributions to women's empowerment and livelihood strategies. To improve the efficacy of SHGs, the government must provide training, finance, and market connections (Nair and Singh, 2019). In addition, women's views and needs may be better addressed if policies are developed using gender-sensitive techniques.

The research concludes that Self-Help Groups have the ability to significantly improve women's empowerment and economic security. But for SHGs to have the greatest possible influence, we must help them overcome the obstacles they encounter and create an enabling climate by implementing community-based programs and policies. The current research intends to investigate the unique setting of Nagpur's urban slums and add to our knowledge of SHGs' function in women's empowerment; this review serves as a foundation for that investigation.

### **Objectives of the study**

The objectives of this paper are threefold:

- (1) to assess the impact of SHGs on the economic empowerment of women in Nagpur's urban slums;
- (2) to identify the livelihood strategies adopted by SHG members; and
- (3) to discuss the challenges faced by these women and propose recommendations for enhancing the effectiveness of SHGs in promoting empowerment and sustainable livelihoods.





### Research methodology

Using a mixed-methods research strategy, this study examines how Self-Help Groups (SHGs) in Nagpur City's urban slums have helped women gain economic independence and develop sustainable livelihoods. For the quantitative element, we used a structured survey to gather data from 150 women from different SHGs in different slum locations. Participants' socio-demographic details, economic contributions, and perceptions of empowerment results as they pertain to SHG membership are all part of the data set gathered by the survey. A total of twenty key informants, including SHG leaders, municipal officials, and community development workers, were interviewed qualitatively to supplement the quantitative results. The context variables that impact women's empowerment in SHGs, as well as the experiences and obstacles they confront, are better understood via these interviews. By using statistical methods for quantitative data and thematic analysis for qualitative data, a thorough examination of the relationship between SHG participation and women's economic well-being may be conducted via data analysis. Ensuring informed permission and confidentiality for all participants is a top priority in the study, which is driven by ethical issues.

### Data analysis and discussion

**Table 1: Descriptive Statistics of Household Income (Monthly) Among SHG Participants**

Statistic	Household Income (₹)
Mean	8,000
Median	7,500
Mode	6,000
Standard Deviation	2,500
Standard Error	204.12

An important window into the economic situation of women in the urban slums of Nagpur is provided by the descriptive data of household income among SHG members. On average, participants earn a meagre ₹8,000 per year, which reflects the financial difficulties that many women in these regions endure. Although some women may have better wages than average, a significant chunk still falls below the median income of ₹7,500, indicating that half of the respondents earn less than this amount. This highlights the issue of economic disparity among SHG members. Many women may be concentrated around this income range, which might be a critical threshold for accessing resources and assistance, because the mode, reported at ₹6,000, suggests that this is the most prevalent among the participants.

While many women earn around the mean, there are still considerable variances in family earnings, as shown by the moderate amount of dispersion in the standard deviation of ₹2,500. Disparities in knowledge, abilities, and possibilities for making a living among SHG members may account for this variation. A low degree of uncertainty around the mean estimate (standard error of 204.12), showing that the sample mean is a credible indication of the population mean, supports the hypothesis that the data is representative of the whole. Taken as a whole, these numbers show how hard it is for women to make ends meet in Nagpur's urban slums and how desperately they need tailored programs to help them.



**Table 2: Thematic Analysis of Key Informant Interviews on the Experiences and Challenges Faced by Women in SHGs**

Theme	Subtheme	Illustrative Quotes
<b>Empowerment through SHGs</b>	Economic Independence	"SHGs have helped women earn their own income, which has changed their status in the family." - SHG Leader
	Decision-Making Power	"Women now have a say in household decisions, something they never had before." - Community Development Worker
<b>Challenges in Participation</b>	Limited Access to Resources	"Many women still struggle to access financial support and markets." - Local Government Official
	Societal Barriers	"Patriarchal norms continue to restrict women's mobility and participation." - SHG Leader
<b>Skill Development</b>	Training Opportunities	"The training provided by SHGs has been invaluable, but it often lacks depth." - Community Development Worker
	Diverse Livelihood Options	"Women are exploring various income-generating activities, but they need more guidance." - SHG Leader
<b>Social Support and Solidarity</b>	Building Community	"SHGs create a sense of belonging among women, which is essential for their growth." - Local Government Official
	Collective Action	"When women come together, they can challenge social norms more effectively." - Community Development Worker
<b>Sustainability of SHGs</b>	Financial Viability	"Many SHGs face difficulties in sustaining their operations due to funding issues." - SHG Leader
	Future Planning	"We need to think beyond just saving; investment in growth is crucial." - SHG Leader

Important aspects of women's experiences and problems in Self-Help Groups (SHGs) are brought to light via the thematic analysis of interviews with key informants. Subthemes centred on economic independence and decision-making authority, with empowerment via SHGs as a key motif. According to the informants, SHGs have given women far more financial independence, enabling them to work outside the home and change their social standing. Someone in charge of SHGs made the observation, "SHGs have helped women earn their own income, which has changed their status in the family." There has been a larger movement towards gender equality in these families, and one indicator of this is the considerable improvement in women's capacity to participate in family decision-making. But there are still problems, especially with involvement. Some of the challenges that key informants identified as preventing women from fully participating in SHGs were a lack of



resources and social obstacles. A local government official's assessment that "many women still struggle to access financial support and markets" highlights the continued challenges many women encounter when trying to access financial support and markets. Further stymieing women's empowerment attempts are long-standing patriarchal conventions that limit their agency and participation.

The informants acknowledged the importance of the training possibilities offered by SHGs, but they also pointed out that this training is frequently superficial and lacks breadth and depth. This highlights both potential and holes in the skill development theme. While community development workers have acknowledged the vital training offered by SHGs, they have also pointed out that the training is not always comprehensive. While women do investigate potential sources of income, they often need supplementary resources, therefore there has to be more thorough information on a variety of economic possibilities.

The significance of social support and solidarity becomes apparent as a crucial issue, highlighting how SHGs contribute to the development of a feeling of belonging among women. As one source put it, "SHGs create a sense of belonging among women, which is essential for their growth." Another source said that local government officials agreed, saying, "SHGs create a supportive environment essential for growth." Furthermore, a community development worker put it this way: "When women come together, they can challenge social norms more effectively." This highlights the importance of women's collective action in questioning societal norms.

Finally, considering the long-term survival of SHGs is crucial, with subthemes covering topics including financial feasibility and strategic planning. According to key sources, a lack of money makes it difficult for many SHGs to stay operational. "Many SHGs face difficulties in sustaining their operations due to funding issues," a SHG leader said, drawing attention to this problem. According to one source, "We need to think beyond just saving; investment in growth is crucial." This statement by a SHG leader highlights the need of shifting the emphasis from simple saves to investments in growth, which is necessary for long-term success. In sum, the findings from the theme analysis highlight the complex nature of women's empowerment via SHGs, illuminating the achievements and ongoing struggles in this vital domain.

### Conclusion

Findings from this research highlight the critical role of Self-Help Groups (SHGs) in improving economic prospects and empowering women in Nagpur's shantytowns. Findings from in-depth interviews with key informants and descriptive data show that SHGs are a game-changer, giving women a leg up in the workplace and giving them more say in family decisions. People who took part in the program said their financial situations improved dramatically, which allowed them to help out more around the house and in the community.

Nevertheless, the research also brings attention to ongoing obstacles that hinder the complete attainment of these advantages. Participation and skill development within SHGs are hindered for women due to limited access to financial resources, cultural hurdles resulting from ingrained patriarchal standards, and insufficient training programs. Based on these results, it is clear that SHGs need focused interventions to boost their capacity and provide women with the full range of services they need to build sustainable livelihoods.

The significance of women establishing communities is highlighted by the topics that emerged from the thematic analysis, especially those that dealt with social solidarity and support. Women are able to question societal standards and fight for their rights when they are a part of SHGs, which not only provide economic possibilities but also encourage a feeling of community and collective strength.

While self-help groups (SHGs) in Nagpur city have been very successful in improving women's livelihoods and empowering them, more effective tactics are desperately needed to overcome the obstacles highlighted in this research. For SHGs to reach their full potential, it is imperative





that development organisations, community leaders, and legislators work together to fortify them, increase women's access to resources, and foster an enabling atmosphere. Doing so would guarantee that women living in Nagpur's slums not only make it through, but also prosper, so they can be an asset to their families and communities.

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