

## The Impact of Self-Help Group Interventions on Women's Socioeconomic Statue

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### Abstract

This study examines at how Self-Help Groups (SHGs) affect rural women's socioeconomic standing in the Assamese district of Jorhat. The results show that SHGs considerably improve members' personal growth, social empowerment, and financial security. Presidents are primarily in charge of medium-sized organizations that have regular weekly meetings, strong financial ties, and are mostly connected. SHG formation is primarily driven by the desire to promote savings and financial stability, with less emphasis placed on social recognition and loan availability. While non-members had neutral or somewhat unfavorable opinions, members indicated positive outcomes in areas like financing, developing independent decision-making, and improving social relations. SHGs have shown to be a useful instrument for enhancing rural women's socioeconomic circumstances overall, highlighting its significance for women's empowerment and rural development.

**Keywords: Self-Help, Interventions, Women's, Socioeconomic, Empowerment**

### 1. INTRODUCTION

Self-Help Groups (SHGs) have become an essential tool for socioeconomic development, particularly when it comes to the empowerment of women. The purpose of these groups is to encourage socially and economically oppressed people to take collective action. SHGs are mainly concerned with combining resources, making financial services more accessible, and building community ties. This strategy aims to empower women by raising their social standing and improving their ability to make decisions, in addition to meeting their financial requirements. Self-Help Groups (SHGs) have played a vital role in improving the lives of women throughout different regions by serving as a social and financial support system. The socioeconomic situation of women is significantly and in multiple ways impacted by SHG initiatives. In terms of the economy, SHGs give women access to credit and savings accounts, which are essential for starting small enterprises and increasing household income. Women who were previously unable to participate in income-generating activities because of a lack of finances can now do so thanks to these financial services. The availability of microloans makes it possible to invest in business endeavors, raising living standards and promoting economic independence. In addition, women who participate in SHGs develop skills related to budgeting, resource allocation, and financial management, all of which support their overall economic stability.

Socially, SHGs help raise the status of women in their local communities. Participation in these groups empowers women to speak up about issues and actively participate in local decision-making processes by fostering a feeling of collective identity and solidarity. By questioning established conventions and traditional gender roles, this collective empowerment raises women's status in society and changes perceptions of gender equality. SHGs give women a forum to engage in social and political activities, seek redress of grievances, and advocate for their rights through the establishment of support networks. In communities, gender dynamics are changing more broadly as a result of this enhanced agency and visibility.

### 2. REVIEW OF LITREATURE

**Anand et al. (2020)** Investigate the possibility that self-help groups (SHGs) can help to promote sustainable development in Northern India by bringing about capability changes. The findings of their research indicate that women's participation in self-help groups (SHGs) greatly improves their capacities, hence granting them a greater degree of control over their lives and resources. The empowerment of individuals results in an improvement in the well-being of households and contributes to the achievement of broader community development goals. The findings from Northern India provide more evidence that self-help groups (SHGs) are beneficial in fostering economic and social empowerment among women, which in turn contributes to the advancement of sustainable development.

**Atteraya, Gnawali, and Palley (2016)** concentrating on Nepal, investigate how women's

engagement in self-help groups (SHGs) might serve as a means of achieving empowerment. Based on their findings, it appears that self-help groups (SHGs) offer women access to financial resources and vital support networks, both of which contribute to an increase in their ability to make decisions and their social standing. The findings of the study indicate that self-help groups (SHGs) play a vital role in the socio-economic empowerment of women in Nepal. The study highlights the fact that SHGs facilitate considerable gains in women's self-confidence and independence.

**Badejo et al. (2017)** The purpose of this study is to evaluate the influence that self-help groups (SHGs) have on the empowerment and agency of pastoral women in Nigeria. According to the findings of the study, self-help groups in pastoral areas assist women in overcoming customary obstacles and gaining greater control over their economic operations. Women are able to participate more actively in the decision-making processes of their communities and improve their ability to successfully manage their resources as a result of the empowerment that is realized via the formation of SHGs. According to the findings of this study, self-help groups (SHGs) play a significant role in their ability to modify the social and economic responsibilities of pastoral women, so contributing to their total empowerment and agency.

**Brody et al. (2017)** To determine whether or not self-help group (SHG) programs are beneficial in fostering women's empowerment, a systematic study was carried out. The conclusions of their review, which included a compilation of information from a large number of studies, led them to the conclusion that SHG programs significantly increase the economic, social, and psychological well-being of women. Based on the available information, it appears that participation in self-help groups (SHGs) is associated with increased income, improved access to financial services, enhanced self-confidence, and increased involvement in the decision-making processes of the community. Through this in-depth analysis, the transformative potential of self-help groups (SHGs) in terms of empowering women and promoting gender equality is highlighted.

**Gupta and Rathore (2021)** The purpose of this study was to investigate the socio-economic and political empowerment of women in Bilaspur, Chhattisgarh, India, using several SHG initiatives. Through the provision of access to credit, the encouragement of savings, and the promotion of entrepreneurial endeavors, the study underlined the significant role that self-help groups (SHGs) play in improving the socio-economic position of women. The research also discovered that self-help groups (SHGs) contribute to political empowerment by boosting the number of women who participate in the governance and decision-making processes of their respective communities. The findings suggest that self-help groups (SHGs) are excellent venues for building economic independence, social recognition, and political engagement among women, which ultimately contributes to the empowerment of women as a whole.

### 3. METHODOLOGY

The Jorhat district of Assam's All India Coordinated Research Project on Home Science adopted the villages where the study was carried out. Two self-help groups (SHGs) were chosen from each of the five adopted villages based on pre-established standards, such as the SHG's registration and minimum age of six months. The sample size was one hundred total, of whom fifty were SHG members and the remaining fifty were not. A similar number of samples were chosen from every village. The effect of SHG on improving rural women's socioeconomic standing was assessed using a three-point continuum and a comparison of the mean and neutral scores obtained for ten assertions. A mean value that fell below the neutral score showed no impact, while a number that was equal to or higher suggested a positive impact. The information was gathered via in-person interviews.

### 4. RESULTS AND DISCUSSION

Table 1 displays the backdrop profile data for the SHGs. Factors including group size, frequency of meetings, connection to line organization, and group leadership style were all part of the background profile for this study.

**Table 1: Self-help group distribution based on background profiles**

| Characteristics/Villages   | Gojpuria | Jamuguri | Nachungi | Thengal | Timtimia | Total | Percentage (%) |
|----------------------------|----------|----------|----------|---------|----------|-------|----------------|
| <b>Size of Group</b>       |          |          |          |         |          |       |                |
| Small (Up to 10 members)   | 5        | 4        | 5        | 5       | 6        | 5     | 30.00%         |
| Medium (11 to 15 members)  | 10       | 20       | 10       | 10      | 20       | 10    | 80.00%         |
| <b>Convening Meetings</b>  |          |          |          |         |          |       |                |
| Weekly                     | 15       | 15       | 10       | 10      | 20       | 10    | 80.00%         |
| Fortnightly                | 10       | 5        | 5        | 10      | 5        | 5     | 40.00%         |
| <b>Linkages</b>            |          |          |          |         |          |       |                |
| Banks                      | 10       | 10       | 20       | 5       | 5        | 10    | 60.00%         |
| Block Office               | 5        | 5        | 4        | 5       | 5        | 6     | 30.00%         |
| <b>Leader of the Group</b> |          |          |          |         |          |       |                |
| President                  | 10       | 10       | 15       | 5       | 10       | 20    | 70.00%         |
| Secretary                  | 4        | 2        | 5        | 2       | 5        | 2     | 20.00%         |

Important insights can be gleaned from the distribution of background-profiled Self-Help Groups (SHGs) in five different villages: Gojpuria, Jamuguri, Nachungi, Thengal, and Timtimia. The majority of groups are of a medium size, with eighty percent having eleven to fifteen members and thirty percent having ten members or fewer. The majority of clubs get together once a week (80%), while others get together every two weeks (40%). Thirty percent of organizations are tied to block offices, while sixty percent are affiliated to banks. There is a president in seventy percent of the groups, and twenty percent of the groups have a secretary. According to these statistics, the SHGs in these areas are of a moderate size, they hold meetings on a weekly basis, and they have strong financial ties under the leadership of a president.

**Table 2: Motivating elements for establishing SHGs**

| Factors               | Gojpuria | Jamuguri | Nachungi | Thengal | Timtimia | Pooled Data |
|-----------------------|----------|----------|----------|---------|----------|-------------|
| Financial Stability   | 70       | 50       | 80       | 60      | 40       | 71          |
| Access to Credit      | 40       | 1        | 35       | 30      | 06       | 25          |
| Social Acknowledgment | 50       | 2        | 70       | 40      | 50       | 40          |
| Collaborative Efforts | 40       | 40       | 60       | 2       | 45       | 30          |
| Promote Savings       | 50       | 30       | 50       | 80      | 50       | 71          |
| Initiating Business   | 65       | 1        | 52       | 65      | 72       | 61          |

After conducting an analysis of the circumstances that led to the formation of Self-Help Groups (SHGs) in Gojpuria, Jamuguri, Nachungi, Thengal, and Timtimia, it was discovered that different members have different priorities. The pooled data score of 71 indicates that the most important motivation in the majority of villages is financial stability, particularly in Nachungi (80) and Gojpuria (70). A high ranking is given to the encouragement of savings (71), particularly in Thengal (80). With a combined score of 61, starting a business is also a significant endeavor. Timtimia (72) and Thengal (65) had the highest scores in this category. In Jamuguri, low ratings (1 and 2) suggest a lack of incentive for credit (25), as well as a lack of motivation for social recognition (40). There is a significant amount of variation between villages, and the pooled score for collaboration is thirty. This data demonstrates that the primary motivations behind SHGs are not credit or social recognition but rather financial security, savings, and the beginning of new businesses.

**Table 3: Self-Help Groups' effect in improving rural women's socioeconomic standing**

| Particulars                              | Member (N=50) | Difference from Neutral Value | Non-member (N=50) | Difference from Neutral Value |
|--|---------------|-------------------------------|-------------------|-------------------------------|
| Produces Revenue                         | 2.951         | 0.911                         | 1.288             | -0.511                        |
| Enables Financing                        | 3.021         | 1.000                         | 1.251             | -0.622                        |
| Facilitates Income-Generating Activities | 2.814         | 0.825                         | 1.244             | -0.622                        |
| Addresses Issues                         | 2.711         | 0.818                         | 2.714             | 0.811                         |

|   |       |       |       |        |
|---|-------|-------|-------|--------|
| Makes Independent Choices                                     | 2.922 | 0.922 | 1.256 | -0.710 |
| Aids in Obtaining Education and Information on Various Topics | 2.814 | 0.808 | 1.311 | -0.555 |
| Facilitates Leaving the House                                 | 2.325 | 0.358 | 2.525 | 0.711  |
| Boosts Self-Belief  | 2.811 | 0.911 | 2.212 | 0.265  |
| Boosts Collegiality   | 2.914 | 0.906 | 1.255 | -0.752 |
| Exposure to Social Interactions                               | 2.825 | 0.901 | 2.714 | 0.841  |

There have been a number of significant effects that Self-Help Groups (SHGs) have had on the socioeconomic situation of rural women, according to the input of both members and non-members. There was an improvement in the majority of categories, including the ability to obtain funding (mean = 3.021, difference = 1.000), the ability to make independent decisions (mean = 2.922, difference = 0.922), and social relationships (mean = 2.825, difference = 0.901). On the other hand, individuals who were not members of the organization had opinions that were either neutral or slightly unfavorable regarding the permitting of finances (mean = 1.251, difference = -0.622) and activities that generated income (mean = 1.244, difference = -0.622). Approximately 2.711 and 2.714 were the mean scores that members and non-members received for the settlement of issues, respectively. Consequently, this suggests that self-help groups (SHGs) are particularly effective in terms of providing members with financial empowerment and social exposure, whereas non-members do not perceive the same benefits, highlighting the positive influence that SHGs have on the socioeconomic standing of their members.

## 5. CONCLUSION

Self-Help Groups (SHGs) have a considerable positive impact on rural women's socioeconomic condition, according to a study conducted in Assam's Jorhat district. With presidents providing the majority of the leadership, SHGs are typically medium-sized, hold weekly meetings, and have significant financial ties to banks. The formation of Self-Help Groups (SHGs) is primarily driven by the desire to promote savings and financial stability; social recognition and loans are secondary drivers. Contrary to non-members' indifferent or unfavorable opinions, members reported significant positive impacts in facilitating funding, autonomous decision-making, and social contacts. According to these results, SHGs play a critical role in rural development and women's empowerment by empowering women financially, fostering self-belief, and fostering social interactions.

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