

Exploring The Role of Self-Help Groups in Women's Empowerment

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Abstract

This study examines how women's empowerment is advanced by Self-Help Groups (SHGs) in the Udhamsingh Nagar District of Uttarakhand. The study assesses the impact of SHGs on several aspects of women's socioeconomic status using a descriptive survey research design and a sample of 100 respondents chosen through stratified random sampling. According to the study, SHGs considerably raise women's self-confidence, improve living standards, increase credit availability, and increase savings. Kolmogorov-Smirnov test data analysis verifies the importance of SHGs in advancing personal growth and financial inclusion. The results underscore the revolutionary effect of Self-Help Groups (SHGs) on the empowerment of women, emphasizing their crucial function in promoting both personal and economic development. The study emphasizes how important it is to keep funding and growing SHG projects in order to promote gender equality and regional socioeconomic development.

Keywords: Self-Help Groups, Women's Empowerment, Gender Equality, Socioeconomic

1. INTRODUCTION

Self-Help Groups (SHGs) are part of a grassroots movement that uses cooperation and support from one another to improve the socioeconomic standing of women. SHGs were first established as a means of addressing the problems of poverty and social exclusion, but they have since developed into essential organizations for the empowerment of women in a variety of areas. They function on the tenet of mutual aid, in which women band together to share information, pool resources, and offer one another financial and emotional support. By encouraging women to be self-reliant and confident in themselves, this collaborative model not only helps to fulfill current economic needs but also promotes long-term societal transformation.

SHGs play a complex role in women's empowerment that goes beyond their financial advantages. In terms of the economy, SHGs help women attain financial independence by facilitating their access to loans, savings, and income-generating ventures. Women who participate in group loan and savings programs take charge of their finances, which can greatly increase their household income and stability of the economy. SHGs also frequently offer chances for skill development and training, which improves members' employability and capacity for entrepreneurship. These developments in the economy help to lower the rate of poverty and promote sustainable means of subsistence. Socially, SHGs are essential to raising the standing and influence of women in their communities. Becoming a member of a Self-Help Group (SHG) frequently results in enhanced social capital and networks, empowering women to speak up for their rights and take part in community decision-making more actively. Women are empowered by SHGs' collective strength to question society conventions and traditional gender roles, advancing women's rights and gender equality. SHGs also provide forums for promoting awareness of important topics including legal rights, health, and education, all of which improve the general quality of life for women.

Self-Help Groups (SHGs) not only facilitate economic and social empowerment but also enhance personal growth by creating a sense of self-worth and belonging among their members. Take part in Self-Help Groups (SHGs) to help women develop their leadership, decision-making, and self-esteem. In order to break the cycle of marginalization and dependency that many women experience, these aspects of personal growth are essential. Women are encouraged to take the lead, gain confidence, and declare their positions in their families and communities by the encouraging environment found in Self-Help Groups (SHGs). SHGs have a major impact on changing the lives of women, as evidenced by the examination of SHGs in the context of women's empowerment. Self-Help Groups (SHGs) enable a comprehensive approach to empowerment by offering a structured platform for



economic participation, social engagement, and personal growth. In order to better understand these facets and how SHGs impact women's lives and advance more general objectives of social and economic development, this study will look more closely at these areas.

2. REVIEW OF LITREATURE

Nayak and Panigrahi (2020) provide a structural model analysis to look into how women's empowerment is affected by joining self-help groups (SHGs). The focus of their research is on the theoretical framework that establishes a connection between SHG involvement and other aspects of empowerment, such as social, personal, and economic factors. The authors take a quantitative approach, analyzing survey data acquired from SHG members through structural equation modeling. According to the research, women who actively participate in SHGs have much greater economic freedom, decision-making authority, and social standing.

Ravichandra et al. (2022) Examine how SHGs can improve women's empowerment in the Indian setting. Their research focuses on the quantitative and qualitative components of SHG membership, such as social inclusion, personal growth, and economic advantages. The authors determine the critical elements—such as group cohesion, leadership, and resource access—that lead to successful SHG efforts through a thorough analysis of the body of prior research and the collecting of original data. The study emphasizes how crucial contextual elements like socioeconomic and cultural contexts are in determining how successful SHGs are. The writers also go over the difficulties SHGs encounter, such as scalability and sustainability problems. Their findings provide insightful information on the real-world effects of joining a SHG and suggest ways to improve the groups' influence on women's empowerment in India.

Were and Kimaru-Muchai (2021) assess the success of SHGs in Kibra Sub-County, Nairobi County, Kenya, in fostering women's socioeconomic empowerment. Their study uses a mixed-methods approach to evaluate the effects of SHG membership on women's economic activities, social networks, and overall empowerment. Specifically, quantitative surveys and qualitative interviews are combined. The authors discover that women's income levels, access to education, and social capital are all much enhanced by SHGs. The study also emphasizes the contribution that Self-Help Groups (SHGs) make to community development and collective action. The writers offer a comprehensive examination of the elements that affect SHG performance, such as group dynamics, leadership, and outside assistance.

Reshi and Sudha (2021) give a thorough analysis of the advancements made in women's empowerment by the Self-Help Group (SHG) movement. Their research focuses on the organizational design, historical evolution, and effects of Self-Help Groups (SHGs) on women's socioeconomic standing. The authors demonstrate how women's economic circumstances, social standing, and self-reliance have significantly improved thanks to SHGs by looking at a variety of case studies and empirical data. The review highlights how SHGs' ability to empower women through social support networks, skill development, and financial inclusion can have a revolutionary effect. Reshi and Sudha also discuss the difficulties SHGs have, like scalability and sustainability concerns, and offer suggestions for improving their efficacy.

3. RESEARCH METHODOLOGY

The setup, design, and example of the research are totally displayed in the research strategy. It is the research's outline and arranging archive completely. Each researcher needs to realize approach to get information for their study.

3.1 Research Design

The flow study utilized the descriptive survey research procedure, which entails authentic presentations, occasion classifications, process, and measurement specification, to analyze the capability of self-help groups in women's empowerment.

3.2 Sample Design

The process to decide the number of things to remember for the still up in the air by the



sampling design. The ongoing study utilized stratified irregular sampling and comfort sampling to accumulate information from various participants. The Study's Sample, as Used: There were 100 respondents on the whole.

3.3 Research Area

Uttarakhand's Udhamsingh Nagar District

Table 1: Demographic Factors Criteria

| S. No. | Demographic Factors | Criteria |
|--------|-------------------------|---|
| 1 | Age | 21-30, 31-40, 41-50, 51-60, Above 60 Yrs. |
| 2 | Gender | Female Only |
| 3 | Academic Qualifications | Illiterate, Literate |
| 4 | Marital Status | Married & Unmarried Both |

Table 2: Age Distribution of Respondents

| S. No. | Age (Years) | No. of Respondents |
|--------|-------------|--------------------|
| 1 | 21-30 | 30 |
| 2 | 31-40 | 20 |
| 3 | 41-50 | 20 |
| 4 | 51-60 | 10 |
| 5 | Above 60 | 20 |
| Total | | 100 |

Table 3: Gender Distribution of Respondents

| S. No. | Gender | No. of Respondents |
|--------|--------|--------------------|
| 1 | Male | 50 |
| 2 | Female | 50 |
| Total | | 100 |

Table 4: Academic Qualifications of Respondents

| S. No. | Segment | No. of Respondents |
|--------|------------|--------------------|
| 1 | Illiterate | 30 |
| 2 | Literate | 60 |
| Total | | 100 |

Table 5: Marital Status of Respondents

| S. No. | Segment | No. of Respondents |
|--------|-----------|--------------------|
| 1 | Married | 40 |
| 2 | Unmarried | 60 |
| Total | | 100 |

3.4 Data Collecting

Primary Data: Information was obtained from 100 Self-Help Groups in the Uttarakhand State district of Udhamsingh Nagar.

Secondary data: The internet, periodicals, research papers, journals, article reviews, and other sources have all been used to gather secondary data.

3.5 Research Methodology Employed by the Study

The type of score distribution and the hypothesis that needed to be evaluated determined which statistical methods to use. Following the hypothesis-driven data collection, the relevant statistical analysis was performed on the data. The best acceptable statistical method for testing the hypothesis is the Kolmogorov-Smirnov test.

When a researcher wants to compare a set of values, they typically use it and ask questions using a 5-point Likert scale. The Kolmogorov-Smirnov D value, or highest absolute difference, must be determined by the researcher. At the point when the figured test esteem is contrasted with the basic worth, the substitute hypothesis is acknowledged whether the test esteem is more prominent than the basic worth, and the invalid hypothesis is acknowledged whether the test esteem is less than the basic worth.

4. DATA ANALYSIS AND INTERPRETATION

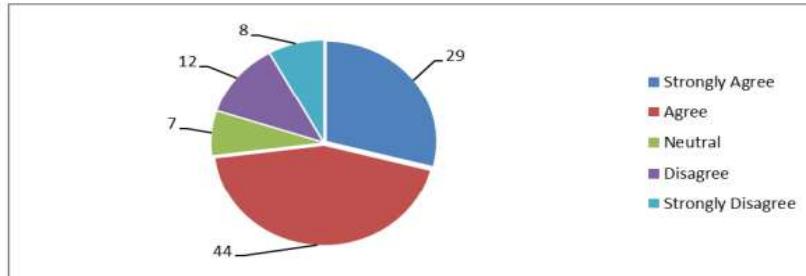


Figure 1: Reaction to the claim that "SHG is essential to expanding credit availability

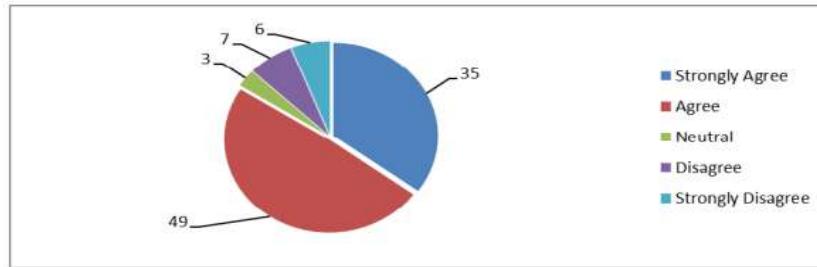


Figure 2: Reaction to "The role of Self-Help Groups is crucial in boosting savings

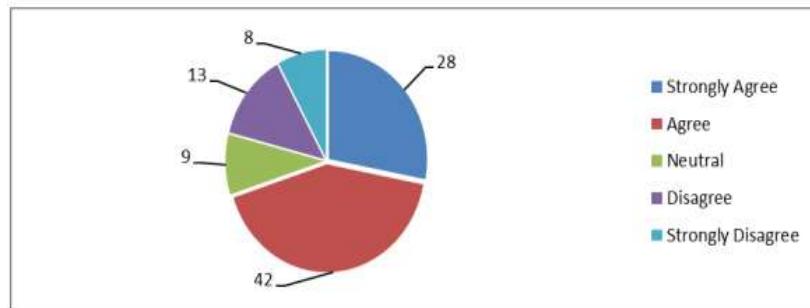


Figure 3: Reaction to "SHG plays an essential job for better expectations for everyday comforts

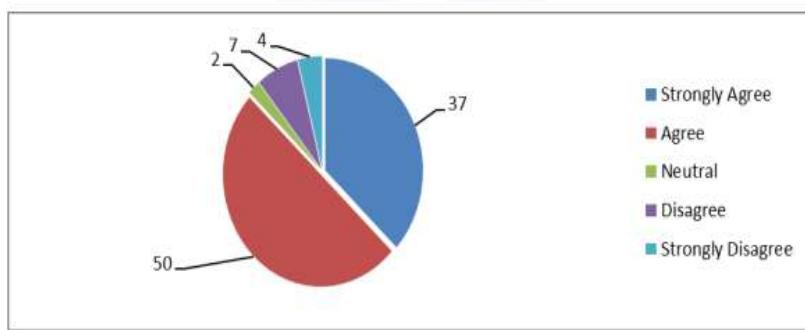


Figure 4: Reaction to the assertion that "SHG is essential for raising self-confidence

4.1 Hypothesis Testing

Hypothesis 1:

Null Hypothesis (H₀): There is no contribution of self-help groups to women's empowerment.

Alternative Hypothesis (H₁): The empowerment of women is greatly aided by self-help groups.

Statement 1: SHG is essential to expanding credit availability.

The null hypothesis (H₀) states that self-help groups have no effect on loan availability.

Hypothesis 1 (Alternative): Self-help groups are essential for expanding credit availability.

Null Hypothesis (H₀) in Step 1: Two study attributes have an independent relationship with one another. According to this theory, the two characteristics are loan availability and self-help

groups.



Table 6: Kolmogorov Smirnov D Value Calculation

| Group | Observed Frequency | Observed Proportion | Observed Cumulative Proportion | Null Proportion | Null Cumulative Proportion | Absolute Difference Observed and Null |
|-------|--------------------|---------------------|--------------------------------|-----------------|----------------------------|---------------------------------------|
| SA | 29 | .29 | .29 | .2 | .2 | .09 |
| A | 44 | .44 | .73 | .2 | .4 | .33 |
| N | 7 | .07 | .80 | .2 | .6 | .20 |
| D | 12 | .12 | .92 | .2 | .8 | .12 |
| SD | 8 | .08 | 1.00 | .2 | 1.0 | .00 |

Kolmogorov Smirnov The largest absolute difference is the D value. Value is .33.

Step 3: Determine the Critical D Value

At an alpha of 0.05, the critical value of D is $1.36/\sqrt{n}$ D= $1.36/\sqrt{100}$ =.136.

Step 4: Outcome KS D Value, or.33, is more than table value, or.136, indicating that H1 is accepted and that self-help groups are essential for expanding credit availability.

Statement 2: SHG is essential to raising savings levels.

The self-help group has no effect on raising savings, according to the null hypothesis (Ho).

Alternative Hypothesis (H1): A self-help organization is essential to raising savings.

Null Hypothesis (H0) in Step 1: Two study attributes have an independent relationship with one another. The two characteristics in this theory are growing savings and self-help groups.

Table 7: Kolmogorov Smirnov D Value Calculation

| Group | Observed Frequency | Observed Proportion | Observed Cumulative Proportion | Null Proportion | Null Cumulative Proportion | Absolute Difference Observed and Null |
|-------|--------------------|---------------------|--------------------------------|-----------------|----------------------------|---------------------------------------|
| SA | 35 | .35 | .35 | .2 | .2 | .15 |
| A | 49 | .49 | .84 | .2 | .4 | .44 |
| N | 3 | .03 | .87 | .2 | .6 | .27 |
| D | 7 | .07 | .94 | .2 | .8 | .14 |
| SD | 6 | .06 | 1.00 | .2 | 1.0 | .00 |

Kolmogorov Smirnov The largest absolute difference is the D value. Worth =.44

Step 3: Determine the Critical D Value

At an alpha of 0.05, the critical value of D is $1.36/\sqrt{n}$ D= $1.36/\sqrt{100}$ =.136.

Step 4: Outcome KS D Value, or.44, is more than table value, or.136, indicating that H1 is accepted and that the self-help group is essential to boosting savings.

Statement 3: Self-Help Groups (SHGs) are essential to raising living standards.

The null hypothesis (Ho) states that self-help groups have no effect on raising living standards.

A different hypothesis (H1) states that self-help groups are essential to raising living standards.

Null Hypothesis (H0) in Step 1: Two study attributes have an independent relationship with one another. Better living standards and self-help groups are the two qualities in this hypothesis.

Table 8: Kolmogorov Smirnov D Value Calculation

| Group | Observed Frequency | Observed Proportion | Observed Cumulative Proportion | Null Proportion | Null Cumulative Proportion | Absolute Difference Observed and Null |
|-------|--------------------|---------------------|--------------------------------|-----------------|----------------------------|---------------------------------------|
| SA | 28 | .28 | .28 | .2 | .2 | .08 |
| A | 42 | .42 | .70 | .2 | .4 | .30 |
| N | 9 | .09 | .79 | .2 | .6 | .19 |
| D | 13 | .13 | .92 | .2 | .8 | .12 |
| SD | 8 | .08 | 1.00 | .2 | 1.0 | .00 |

Smirnov Kolmogorov D value is the greatest absolute discrepancy. Worth =.30

Step 3: Finding D's Critical Value

$1.36/\sqrt{n}$ D= $1.36/\sqrt{100}$ =.136 is the critical value of D for an alpha of 0.05. Step4: Outcome H1 is approved since the KS D Value, or.30, is greater than the table value, or.136, indicating that self-help groups are essential for raising living standards.

Statement 4: Self-help groups (SHGs) are essential in raising self-esteem.

The null hypothesis (Ho) states that there is no contribution of self-help groups to an increase in self-confidence.

Hypothesis 1 (Alternate): Self-help groups are essential for raising self-confidence levels.

First Step: The Null Hypothesis (H0) Two characteristics of the study are related independently.



The self-help group and the degree of self-confidence are the two characteristics in this hypothesis.

Colmogorov Smirnov D Value Calculation in Step 2:

5. CONCLUSION

The Udhamsingh Nagar District of Uttarakhand's research on the function of Self-Help Groups (SHGs) in women's empowerment offers compelling evidence of the transforming potential these groups have on women's socioeconomic position. With 100 participants, the study focused on a number of demographic variables, including age, gender, educational background, and marital status. It used a descriptive survey research design and stratified random sampling. Significant conclusions from the data analysis are revealed by the Kolmogorov-Smirnov test: Self-Help Groups (SHGs) are essential for expanding credit availability, saving money, raising living standards, and empowering women. The data findings confirm that self-help organizations play a crucial role in personal development and self-reliance in addition to promoting economic empowerment. The study indicates that SHGs are a crucial factor in promoting women's empowerment, having a substantial impact on financial inclusion, personal development, and overall well-being. This conclusion is reached after answering the hypotheses and analyzing the data from primary and secondary sources. In order to further advance gender equality and socioeconomic advancement in the area, this research emphasizes how critical it is to support and grow SHG activities.

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