



## A Study on the Role of SHGs with A Reference to Women Empowerment

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### ABSTRACT

Self-help groups (SHGs) are small, informal groups of women who come together to save money, pool their resources, and access credit. SHGs have been credited with playing a significant role in women's empowerment, both economically and socially. Economically, SHGs help women to improve their livelihoods by providing them with access to credit and other financial services. This can help women to start their own businesses, invest in their education or training, or improve their homes. SHGs can also help women to save money, which can provide them with a financial cushion in times of need.

Socially, SHGs can help to empower women by providing them with a platform to voice their opinions, learn new skills, and build relationships with other women. SHGs can also help to raise awareness of women's rights and issues, and to challenge traditional gender roles. A number of studies have found that SHGs can have a positive impact on women's empowerment. For example, a study by the World Bank found that women who were members of SHGs were more likely to be involved in decision-making within their households, to have access to education and health care, and to have higher incomes.

### KEYWORDS:

Women, Empowerment, SHG

### I. INTRODUCTION

SHGs can help women to access credit, which can be used to start or expand a business, invest in education or training, or improve their homes. This can lead to increased income and improved living standards. These can help women to develop the habit of saving money. This can provide them with a financial cushion in times of need, such as illness or a natural disaster. (Mohanta, 2015)

SHGs can help women to build social networks and to develop leadership skills. This can lead to increased participation in community and

political life. These can challenge traditional gender roles by providing women with opportunities to earn an income and to make decisions about their own lives. This can lead to greater equality between men and women.

Overall, SHGs can be a powerful tool for women's empowerment. By providing women with access to credit, savings, and other financial services, they can help women to improve their livelihoods and to build a better future for themselves and their families.

In addition to these economic benefits, SHGs can also have a positive impact on the social status of women. By coming together in groups, women can build relationships with other women and develop a sense of community. This can help to break down traditional gender roles and stereotypes. Additionally, they can provide women with a platform to voice their concerns and advocate for their rights. This can lead to increased political participation and decision-making power for women. (Sarkhel, 2015)

One of the most important ways that SHGs improve the social status of women is by increasing their economic security. When women have access to credit, they are able to start their own businesses or invest in their existing businesses. This can lead to increased income, which can improve their standard of living and give them more control over their finances.

Another way that SHGs improve the social status of women is by improving their health and nutrition. When women have more money, they are able to afford better food and healthcare. This can lead to improved health outcomes for women and their families. However, it is important to note that they are not a magic bullet for women's empowerment. The impact of SHGs can vary depending on a number of factors, such as the quality of the SHG's leadership, the level of support from government and other stakeholders, and the socio-economic context in which the SHG operates. (Palanivelu, 2017)



Despite these challenges, SHGs have the potential to be a powerful tool for women's empowerment. By providing women with access to credit, savings, and other financial services, these can help women to improve their livelihoods and to build a better future for themselves and their families.

SHGs also give women a greater voice in decision-making within their families and communities. When women are able to save money and access credit, they are more likely to be involved in decision-making about household finances. They are also more likely to be involved in decision-making about community projects and initiatives.

SHGs can also help to reduce social isolation among women. When women come together to save money, access credit, and learn new skills, they build relationships with other women in their community. These relationships can provide women with emotional support and a sense of community. (Ravichandran, 2015)

Overall, SHGs have a positive impact on the social status of women. They can help to increase economic security, improve health and nutrition, increase decision-making power, and reduce social isolation. They often offer literacy classes for their members, which can help women to improve their job prospects and participate more

fully in society. SHGs can help women to pay for their children's education, which can lead to increased opportunities for future generations.

SHGs can provide women with a safe space to talk about their experiences of violence, and they can offer support and resources to help women escape abusive relationships. These are an important tool for women's empowerment. They can help women to improve their lives in many ways, both economically and socially. (Rodrigues, 2017)

## II. Research Methodology:

### Data collection

A self-constructed survey was conducted with the help of the institutional tutor. This survey helped in collecting the necessary data for the research work.

### Sample type

For the present research work, a total of 200 respondents were selected using direct random sampling. All these respondents were working in self-help groups.

### Statistical tools

Regression analysis tool was used for the present research work. The purpose of the regression tool was to examine the relationship between the three variables used (customer service, employee performance and work efficiency).

## III. Result and Discussion

Table 1: Gender of respondents

Gender	frequency	%
Male	100	50%
Female	100	50%

It can be seen from Table 1 that out of 100 respondents, 50% were male and 50% were female respondents.

Table 2 : Age of respondents

age	frequency	%
20-23	49	24.5
24-30	56	28
31-40	49	24.5
41-50	37	18.5
above 50	9	4.5

It can be seen from Table 2 that there were 49 respondents in the age group of 20-23 while 9 respondents were above 50 years of age

Table 3: Marital status

S. No.	Marital status	Frequency	%
01	Single	94	47
02	married	80	40
03	divorced	26	13



It can be seen from Table 3 that 47% respondents were unmarried while 26% were divorced.

**Table: 4: Family type**

S. No.	Family type	frequency	,
01	nuclear	134	67
02	Joint	66	33

It can be seen from Table 4 that 67% respondents lived in nuclear while 33% were living in joint families.

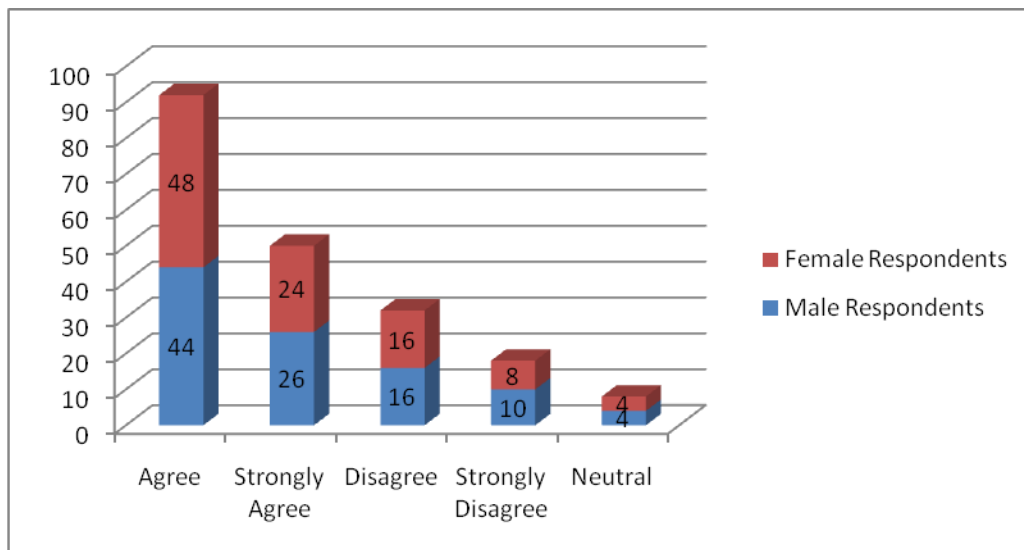
**Improved Financial Status:**

**Table No. 5: Classification of respondents on the basis of Financial Status**

S. No.	Do you think that SHGs have improved financial status of women?	Male		Female	
		No.	%	No.	%
1.	Agree	44	44	48	48
2.	Strongly Agree	26	26	24	24
3.	Disagree	16	16	16	16
4.	Strongly Disagree	10	10	8	8
5.	Neutral	4	4	4	4
	<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Analysis**

44 respondents agree that SHGs have improved financial status of women while 26 and 16 respondents were 'strongly agree' and 'disagree' with this statement respectively. On the other hand, 10 and 4 respondents were 'strongly disagree' and 'neutral' with this statement respectively.



Similarly, out of total 100 female respondents, 48 respondents agree that SHGs have improved financial status of women while 24 and 12 respondents were 'strongly agree' and 'disagree' with this statement respectively. On the other hand, 8 and 4 respondents were 'strongly disagree' and 'neutral' with this statement respectively.



**Women Empowerment:**

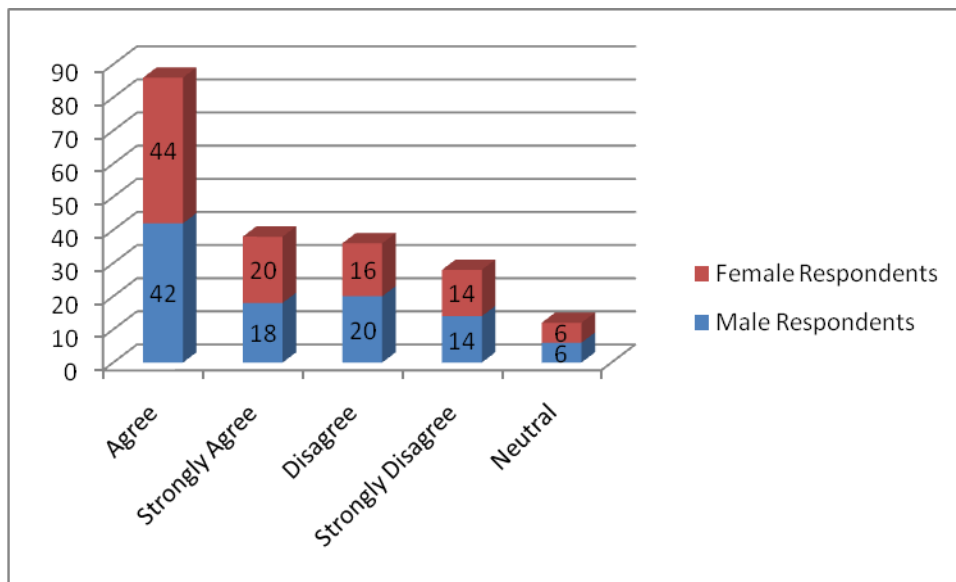
**Table No. 6: Classification of respondents on the basis of women empowerment**

S. No.	Do you think that SHGs are helpful in women empowerment?	Male		Female	
		No.	%	No.	%
1.	Agree	42	42	44	44
2.	Strongly Agree	18	18	20	20
3.	Disagree	20	20	16	16
4.	Strongly Disagree	14	14	14	14
5.	Neutral	6	6	6	6
	<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Analysis**

42 respondents agree that SHGs are helpful in women empowerment while 18 and 20 respondents were 'strongly agree' and 'disagree' with this statement respectively. On the other hand, 14 and 6 respondents were 'strongly disagree' and 'neutral' with this statement respectively.

Similarly, out of total 100 female respondents, 44 respondents agree that SHGs are helpful in women empowerment while 20 and 16 respondents were 'strongly agree' and 'disagree' with this statement respectively. On the other hand, 14 and 6 respondents were 'strongly disagree' and 'neutral' with this statement respectively.



**Social status:**

**Table No. 7: Classification of respondents on the basis of Social status**

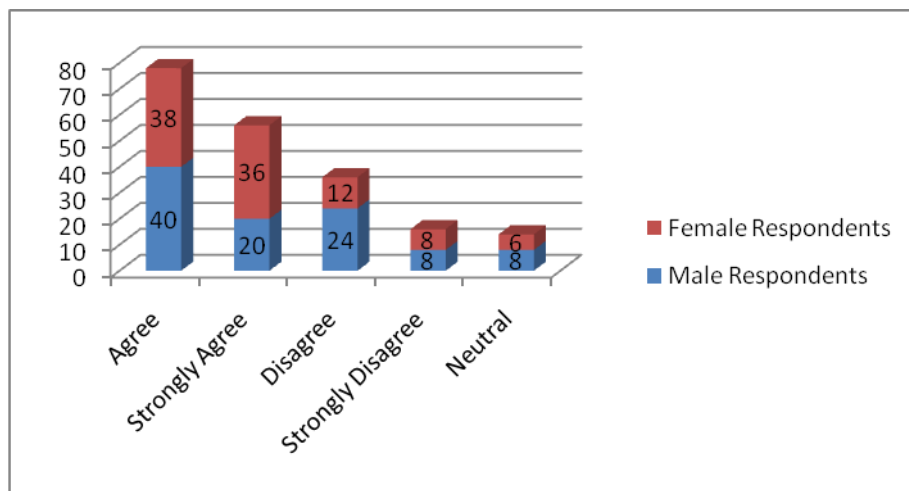
S. No.	Do you think that SHGs are beneficial in enhancing social status of women?	Male		Female	
		No.	%	No.	%
1.	Agree	40	40	38	38



2.	Strongly Agree	20	20	36	36
3.	Disagree	24	24	12	12
4.	Strongly Disagree	8	8	8	8
5.	Neutral	8	8	6	6
	<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Analysis**

40 respondents agree that SHGs are beneficial in enhancing social status of women while 20 and 24 respondents were ‘strongly agree’ and ‘disagree’ with this statement respectively. On the other hand, 8 and 8 respondents were ‘strongly disagree’ and ‘neutral’ with this statement respectively.



Similarly, out of total 100 female respondents, 38 respondents agree that SHGs are beneficial in enhancing social status of women while 36 and 12 respondents were ‘strongly agree’ and ‘disagree’ with this statement respectively. On the other hand, 8 and 6 respondents were ‘strongly disagree’ and ‘neutral’ with this statement respectively.

**Table: 8: Regression analysis**

	male respondent	female respondent
$r^2$	0.409	0.413
F	36.608*	38.912*
Constant	0.304	0.367
Financial status	0.196*	0.006
Women Empower	0.006	0.290*
Social status	0.296*	0.198***

Table 5 shows that the financial status, women empowerment and social status variables explain 40.9% (male respondents) and 41.3% (female respondents) of the variation in women progress.



#### IV. CONCLUSION

The current study summarizes that the SHGs play a major role in women empowerment. We used three variables i.e. financial status, women empowerment and social status and found that most of the respondents were agreed that these three parameters lead to improvement in overall progress of the women.

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