

Role of Self-Help Group in Women Empowerment in India

¹ Karunarathne Rasika R A, ^{2*} Praveena D,

¹Research Scholar, Department of Post Graduate Studies and Research in Sociology, Mangalore University, Mangalagangothri, Konaje.
rasike2010@gmail.com
ORCID: 0000-0002-5681-2919

²Department of Postgraduate Studies and Research in Political Science,
Mangalore University, Mangalagangothri, Konaje, praveend7788@gmail.com
ORCID: 0009-0002-9710-5572

ARTICLE DETAILS

Research Paper

Keywords :

*Self-help Groups (SHGs),
Women Empowerment,
Socio-economic Context,
Cultural Context*

ABSTRACT

The study named "Role of Self-help Groups in Women Empowerment in India" seeks to completely assess the efficiency of Self-help Groups (SHGs) in promoting women's empowerment in India's different socioeconomic and cultural settings. Using a secondary data analysis methodology, the study explores the complex influence of SHGs on women's empowerment, drawing on ten research studies undertaken by various authors. The primary goal of the study is to evaluate the role of SHGs in fostering women's empowerment in India. Specific goals include assessing the impact of SHG participation on women's economic empowerment, researching the enhancement of women's decision-making power within households and communities, investigating SHGs' contribution to improving women's access to essential services, identifying challenges faced by women in SHGs, and analyzing the role of external support mechanisms in strengthening SHGs. The technique includes a rigorous examination of existing literature, reports, and datasets on SHGs and women's empowerment in India. Data collection strategies include obtaining information from scholarly journals and government papers. The study of many research

papers indicates recurring themes about SHGs' transforming impact on women's socioeconomic position, social cohesiveness, and community development. Key findings highlight SHGs' effectiveness in empowering women economically, socially, and politically, providing opportunities for skill development, access to financial resources, and collective decision-making. Despite challenges such as inadequate training and limited political empowerment, SHGs play a crucial role in fostering gender equality and inclusive development in India. In conclusion, the study underscores the significance of SHGs as catalysts for women's empowerment and socio-economic development in India. It emphasizes the need for continued support and strategic interventions to address challenges and maximize SHGs' potential in promoting gender equality and social justice.

Introduction

The empowerment of women stands as a key priority on the developmental agendas of many nations, and achieving it relies heavily on the collaborative efforts of marginalized women. Self Help Groups (SHGs) have risen as a powerful tool in this endeavor, employing a participatory approach to empower women effectively (Srivastava & Mondal, 2020). Self-Help Groups (SHGs) represent voluntary associations primarily comprising People with comparable socioeconomic backgrounds who are economically disadvantaged. Their collective objective revolves around addressing shared issues and challenges through self-reliance and communal efforts. Introduced in India in 1984, the SHG model stemmed from the principles of social mobilization, inspired by Prof. Yunus's Grameen Bank model. Initially, the promotion and development of SHGs were facilitated by (National bank for Agriculture and Rural development) in collaboration with accredited NGOs. This collaborative effort aimed to establish a supportive ecosystem, laying the foundation for initiatives such as the SHG-Bank linkage program. By 1990, the Reserve Bank of India (RBI) formally acknowledged SHGs while a viable alternative for credit dispersal, further cementing their role in grassroots economic empowerment (Self-Help Groups in India – Functions, Advantages & Problems, 2023). In India, the focus of SHG programs on women is intentional, driven by both their marginalized status compared to men and the demonstrated success and sustainability of women's SHGs (Parida & Sinha, 2010). With their extensive

outreach—now encompassing over 50 million households nationwide (NRLM, 2020). SHGs have garnered increased attention from donors and policymakers. They are seen as effective platforms for service delivery, substitutes for collateral in capital formation, and catalysts for women's empowerment (Kumar et al., 2018). Women's groups play an important role in rural South Asia, providing social and economic support. In India, the great majority of programs focused at women's empowerment are carried out through self-help groups (SHGs). Initially established for financial planning and borrowing intentions.", SHGs have evolved to encompass broader objectives, such as promoting health literacy and dietary education, improving administrative practices, and confronting gender- and caste-based discrimination within society (Kumar et al., 2021). In India, Self-Help Groups (SHGs) are established for diverse goals, but their primary aim remains the enhancement of members' livelihoods through collaborative saving and investment endeavors. Typically, each SHGs consists of 10 to 25 members, comprising solely men, women, youth, or a mix of genders. However, women-led SHGs predominate, comprising approximately 90 percent of the total, embodying the essence of SHGs in India (Adolph, 2003). Self-improvement is a captivating yet vexing facet of growth. It's a fluid journey that extends beyond the confines of any singular developmental realm. The potential advantages of self-improvement are diverse and manifold. It stands as a cornerstone within contemporary approaches to addressing basic needs and personal empowerment (Sugun, 2006). Several directives and guidelines issued by the Reserve Bank of India (RBI) and the National Bank for Agriculture and Rural Development (NABARD) to commercial banks emphasize the crucial role of Self-Help Groups (SHGs) as a significant tool for microcredit. The RBI has also initiated a program to connect SHGs with lending institutions, ensuring that the credit needs of SHGs are adequately met. In this area, significant progress has been achieved over the past five years (Kumari, 2007). The evolution, progress, and empowerment of marginalized communities are central to the focus. The approach of Self-Help Groups (SHGs) signifies a significant departure from conventional development methodologies towards empowerment. SHGs are recognized as catalysts for change, fostering the mobilization and organization of underprivileged communities. They collaborate with banking institutions and voluntary organizations, adhering to a self-help ethos, to drive rural development and uplift the weaker sections of society. Self-employment initiatives have consequently undergone a profound transformation as a result (Dhavamani, 2006). Currently, Self-Help Groups (SHGs) are significantly contributing to reducing poverty in rural India. An increasing number of marginalized individuals across diverse regions in India are becoming members of Self-Help Groups (SHGs), engaging actively in savings, credit, and a range of other initiatives including income generation, natural resource management, literacy, childcare, and nutrition. The SHG concept has

proven beneficial in providing women with opportunity to gradually overcome exploitation and social isolation. (Meena,2020).

Self-Help Groups (SHGs) offer advantages such as economies of scale, lowering costs in specific production processes that members may collectively undertake. They also offer a cost-effective credit distribution mechanism, as lending transaction costs decrease significantly for both banks and borrowers. Additionally, SHGs provide a platform for collective learning, which rural communities often find more approachable and consequently more impactful than individual or classroom-based approaches. Moreover, these groups foster a democratic ethos and afford members opportunities to embrace norms of behavior rooted in mutual respect (Fernandez, 1995).

Objectives

Main objective

The primary purpose of the study "Role of Self-help Groups in Women Empowerment in India" is to assess the efficacy of Self-help Groups (SHGs) to encourage women's empowerment in various socioeconomic and cultural contexts across India.

Specific Objectives.

- Evaluate the effect of SHG involvement on women's economic empowerment, including income generation and financial independence.
- Study the impact of SHGs on women's decision-making authority in homes and communities.
- • Identify and evaluate methods to address issues and hurdles faced by women in SHGs.
- To analyze the role of external support mechanisms, such as government policies and NGO interventions, in strengthening SHGs and promoting women's enablement.

Methodology

on this study, a secondary data analysis methodology was used to explore the influence of Self-Help Groups (SHGs) on women's empowerment in India. Secondary data was collected from existing literature and studies on SHGs, women's empowerment, and socioeconomic indices in India. The process included numerous steps.

Data collection methods were involved systematically gathering information from various secondary sources, including institutional repositories, and official government websites. Data related to SHGs participation, women's socio-economic status, empowerment indicators.

The findings from the secondary data analysis were interpreted and synthesized to draw conclusions regarding the role of SHGs in women's empowerment in India.

Findings and Discussion

To achieve the study's goals, 10 research papers were examined to determine the impact of self-help groups on women's empowerment.

In the article "Role of Self-help Groups in Women Empowerment" published in 2014, Dr. Badiuddin Ahmed and S. Nayamath Basha highlight the pressing need for women's empowerment in society. They underline that, while accounting for half of the global population, women continue to confront numerous forms of discrimination and inequality, such as domestic abuse, economic and educational disparities, reproductive health imbalances, and harmful traditional practices. The authors contend that the notion of Self-help Groups (SHGs) provides a ray of hope for empowering women and resolving their issues.

The article discusses the dimensions of Women's empowerment and the role of self-help groups in facilitating it. It suggests that participation in SHGs can empower women across various dimensions, including economic, psychological, relational, managerial, and political. By joining SHGs, women can gain access to resources, build self-esteem, develop leadership skills, and enhance their decision-making abilities.

Ahmed and Basha emphasize the transformative potential of SHGs in improving the lives of women, particularly rural women. They advocate for government support to popularize the SHG concept and strengthen these groups to better meet the needs of women. The authors assert that empowering women through SHGs is essential for fostering inclusive development and addressing gender inequalities in society.

In conclusion, the article underscores the importance of SHGs as a mechanism for women's empowerment and calls for concerted efforts to promote and support these groups. By empowering women through SHGs, societies can work towards achieving gender equality and social justice.

The study "Role of Self-help Groups in Women Empowerment" by Neha Kumar et al. (2020) sheds light on the influence of Self-help Group (SHG) membership on women's empowerment in agriculture in rural India. The authors use panel data from 1470 rural Indian women from five states to study the impact of SHG membership on women's empowerment, using the project-level Women's Empowerment in Agriculture Index (pro-WEAI) and the abridged Women's Empowerment in Agriculture Index (A-WEAI).

Research findings reveal that participation in self-help groups (SHGs) significantly boosts overall indicators of women's empowerment, resulting in a narrowing of the gap between men's and women's empowerment levels. The authors attribute this advancement in collective empowerment to enhancements in women's individual scores, rather than a decline in men's scores. They emphasize that increased control over income, decision-making regarding credit, and active engagement in community organizations contribute to the improvement in women's scores. However, the impact on other dimensions of empowerment, such as attitudes towards domestic violence and recognition within the household, is limited. This suggests that women's groups alone may not suffice to transform deeply ingrained gender norms that undermine women's empowerment.

The study also offers light on the mechanisms by which SHG membership improves empowerment, demonstrating significant favorable effects on women's credit access, decision-making, and income control. Furthermore, the study found that SHG membership has a beneficial impact on men's group engagement, implying that SHGs have larger social and network benefits in rural communities.

Furthermore, the paper examines methodological issues, such as the use of nearest neighbor matching to estimate the influence of SHG membership on women's empowerment. They accept the limitations of matching based on observable traits, but contend that it produces reasonable causal estimates in a real-world programmed setting. The comparison of pro-WEAI and A-WEAI indices helps determine their applicability for assessing empowerment impacts at the project level.

The study emphasizes the efficacy of SHG programming in fostering women's empowerment in rural India, particularly by increasing women's control over financial resources and decision-making. However, it emphasizes the importance of coordinating efforts to remove deeply ingrained gender norms and enable fair participation in SHG initiatives. Overall, the research provides useful insights for the design and implementation of women's group-based programs in South Asia, emphasizing the necessity

of understanding specific domains of empowerment and the potential trade-offs associated with involvement in SHGs.

The study focuses on the impact of Self-help Groups (SHGs) on women's empowerment, specifically in the context of a multiethnic hamlet in the Junglemahal area of West Bengal's Paschim Medinipur district. The authors underline that women's empowerment has been a key strategy in India's development process since the 9th Five Year Plan, with the SHG approach developing as a popular means of accomplishing this aim, particularly among the poor.

The study focuses on five SHGs operating in the village, each comprising 10 members, predominantly from adivasi communities. It highlights the perception of SHGs participants about their empowerment, indicating that SHG approach provides self-directed learning (SDL) opportunities tailored to women's value systems, beliefs, and customs. The study finds that SHG membership leads to perceived empowerment among women, with members achieving a higher status by acquiring skills and knowledge, such as bank transactions, savings practices, credit financing, and entrepreneurship.

Furthermore, the data reveals demographic patterns among SHG participants, with the majority being married women between the ages of 25 and 49 who have been actively involved in SHG activities for more than seven years. The demographic composition helps to strengthen and function SHGs by encouraging member connection and collaboration.

The study identifies challenges faced by SHGs, including lack of adequate training programs, non-cooperation among members, improper maintenance of accounts, interference of outsiders, and lack of infrastructure and support from family and financial institutions. Despite these challenges, SHGs emerge as effective mechanisms for economic and social empowerment, facilitating problem-solving and community welfare initiatives.

However, the study suggests that SHGs may not be effective in generating political empowerment among women, as participants show limited interest in political engagement.

Overall, the study emphasizes the role of SHGs in boosting women's empowerment, particularly in marginalized communities, by offering possibilities for skill development, social cohesiveness, and economic growth.

A Comparative Study on Women Empowerment through Self-Help Groups with Special Reference to Rural Districts of Karnataka by Ms. Poornima Vijaykumar in 2016. The study examines how Self-Help Groups (SHGs) influence women's empowerment in rural regions of Karnataka.

The statistics show that the bulk of responders (62 percent) are between the ages of 20 and 40, demonstrating that women actively participate in this demographic segment. Despite the fact that a large proportion of the population has received basic education, a significant number of SHG members are illiterate, indicating a wide range of educational backgrounds among participants.

Moreover, the study highlights that 72 percent of respondents have been SHGs members for more than three years, indicating sustained engagement with these groups. A notable portion of respondents (70) are employed, while 37 have embraced entrepreneurial activities as their main occupation, indicating the economic opportunities facilitated by SHGs.

Motivations for joining SHGs include raising income levels, financial assistance for educating children, and improving the standard of living, underscoring the multifaceted benefits perceived by members. The study also demonstrates a significant increase in income among women after joining SHGs, affirming the positive impact on economic empowerment.

Furthermore, the findings show that after joining SHGs, women's employment rates improve significantly, as do their living standards. Many women report feeling empowered both economically and socially, indicating enhanced self-esteem and awareness of global issues.

Additionally, the study emphasizes the significant role of SHGs in inculcating savings habits among members through bank linkage programs. It also highlights the emergence of entrepreneurs within SHGs, contributing to community empowerment and serving as role models.

Overall, the study concludes that SHGs play an important role in empowering rural women economically and socially. The findings highlight the need of continuing to support SHG initiatives in order to further empower women and contribute to rural socioeconomic development. However, because the author and publication year are specified, credit for the analysis is given to Ms. Poornima Vijaykumar in 2016.

The authors, Naaz Bano, Asif Beg, Arti Kumari, and Rajesh Dahiya, published the review in 2020 Which provides historical context, tracing the origins of SHGs back to the Grameen Bank in Bangladesh

in 1976, founded by Md. Yunus. This bank pioneered the concept of providing microcredit to the rural poor without collateral, earning Yunus the title of "Father of Microfinance Industry." The idea was later introduced in India by MYRADA, an NGO, in 1987-88, and gained significant support from institutions like NABARD and RBI in subsequent years. The study focuses on the transforming impact of SHGs on rural women's empowerment.

They mention how NABARD's initiatives, such as the SHGs bank linkage program and the permission for SHGs to open savings bank accounts, facilitated financial inclusion and autonomy for women in rural areas. Additionally, the State Bank of India's support further bolstered the SHG movement.

The study also discusses the broader implications of women's empowerment, linking it to economic growth and societal stability.

Overall, the study emphasizes the role of SHGs in promoting women's empowerment, economic development, and societal advancement. Through historical insights and empirical evidence, the authors make a persuasive case for the critical role of SHGs in altering the lives of rural women in India.

The analysis focuses on the influence of Self-Help Groups (SHGs) on women's empowerment, as described by Vikrant Sharma and Preeti Sharma in 2014, who define women's empowerment as the process of questioning current norms and cultures in order to successfully promote well-being. They suggest that women's engagement in SHGs has resulted in tremendous empowerment in both social and economic terms. SHGs enable women to band together, address shared problems through self-help and mutual support, and empower themselves individually, as well as within their homes, communities, and society.

The study's findings show that SHGs have a significant impact on numerous dimensions of women's empowerment, including economic, social, and political elements. SHGs have been highlighted as a tool of alleviating poverty and empowering women by recognizing their identities, strength, and potential in all aspects of life. The construction of SHGs is portrayed as a realistic option for accomplishing rural development goals and increasing community engagement in development projects.

Furthermore, the study emphasizes that joining an SHGs is not solely about accessing credit but is part of an empowerment process. SHGs play a crucial role in enhancing women's economic, political, and social strength, fostering confidence, decision-making power, and economic self-reliance. However, the

study emphasizes that true empowerment necessitates increasing access to economic resources, confidence, acknowledgment, and participation in family decision-making.

While acknowledging the positive social impact of SHGs on women's empowerment, the study highlights that true empowerment requires a more comprehensive approach, including economic empowerment, confidence-building, and increased participation. They suggest that SHGs have the potential to facilitate this process, especially among rural and semi-urban women, and have been instrumental in alleviating poverty and promoting women's empowerment in India.

Overall, the analysis underscores the transformative role of SHGs in empowering women economically, socially, and politically, while also highlighting the need for a holistic approach to achieve lasting empowerment.

Geni, S., Shafi, A., Akhter, S., & Habib, N. (2014). Empowerment of Women through Self-help Groups in India: A Review of Literature. In this paper, present a comprehensive review of literature on the empowerment of women through Self-help Groups (SHGs) in India. They emphasize the importance of SHGs in improving rural women's socioeconomic conditions, as well as their role in fostering social and economic empowerment. The authors hope to shed light on the influence of SHGs on the lives of rural women in India by reviewing studies completed between 2010 and 2020.

The review highlights numerous major findings from the literature, including the benefits of women's empowerment through SHGs, such as increased access to resources, income-generating opportunities, and increased confidence and independence. The report acknowledges SHGs' transforming effects in helping women transcend poverty and attain social and economic autonomy.

However, the report recognizes the problems that rural women confront after joining SHGs, such as insufficient training facilities, a lack of market connectivity, and social and personnel issues. Despite these problems, the vast majority of respondents are pleased with their participation in SHGs, demonstrating the overwhelming beneficial impact of SHGs on women's lives.

Overall, the study emphasizes the significance of SHGs in addressing the socioeconomic empowerment of rural women in India, and it asks for continuous efforts to support and improve these initiatives that uplift socially excluded women and promote gender equity.

Pillai, T. J. (2015). *Self-Help Groups and Women Empowerment (an Empirical Study Done for Mulshi Taluka in Pune District of Maharashtra)*. This study focuses on evaluating the impact of Self-Help Groups (SHGs) on women's empowerment in Mulshi Taluka of Pune District, Maharashtra. The report highlights the importance of microfinance programs such as SHGs in poverty reduction and women's empowerment tactics. The study intends to analyze the kind and level of empowerment acquired by rural women through their involvement in self-help groups.

According to the study's findings, women's empowerment has increased significantly among SHG members on average. This research emphasizes the economic benefits and empowering possibilities of SHGs for rural women. However, the report reveals important challenges that must be addressed to strengthen the empowering process. These concerns include the necessity for training, awareness initiatives, the viability of entrepreneurial operations, and assistance in increasing morale and confidence among SHG members.

Al-Kubati, N. A. A., & Selvaratnam, D. P. (2021). *Empowering women through the Self-Help Group Bank Linkage Programme as a tool for sustainable development: lessons from India*. This study looks at India's experience with the Self-Help Group Bank Linkage Programme (SHG-BLP), a key development approach aimed at empowering women. They promote SHGs as socially active groups that help the government achieve its sustainable development goals. The report employs descriptive analysis to present an overview of India's experience, with an emphasis on the program's contribution to sustainable development, implementation issues, and program sustainability strategies.

According to the report, the SHG-BLP has empowered rural women by facilitating entrepreneurial activity, boosting confidence and trust, teaching technical skills, and expanding market access. It also underlines that women's empowerment should be viewed as an ongoing process rather than a goal.

The study reveals how the SHG-BLP helps to achieve several Sustainable Development Goals (SDGs), including poverty reduction (SDG 1), gender equality (SDG 5), decent employment and economic growth (SDG 8), and reduced inequalities (SDG 10). They emphasize the need of implementing quality SHG programs while taking into account socio-cultural circumstances and using a bottom-up approach.

The study highlights the crucial role of the banking sector in sustaining the SHG-BLP by providing financial support and reducing informal lending practices. Despite challenges such as the Andhra

Pradesh microfinance crisis, the SHG-BLP has shown steady growth, particularly in terms of total savings and loans dispersed.

Overall, this study offers valuable insights into the effectiveness and sustainability of the SHG-BLP as a tool for empowering women and promoting sustainable development in India.

Geetha, G., & Dhanasekaran, S. (2021). Role of Self-Help Groups in Women Empowerment – A Study concerning Vellore District. This study explores the role of Self-Help Groups (SHGs) in women's empowerment, focusing on Vellore District. The emphasizes the relevance of women's active engagement in the development process to a country's overall progress. Women's empowerment is depicted as a holistic notion that includes social, political, and economic components.

The study emphasizes the beneficial effects of SHGs on grassroots women in a variety of sectors, including literacy, village development, health, education, and financial literacy. SHGs are recognized for reducing reliance on moneylenders, improving sustainable agriculture methods, and raising nutrition and health knowledge.

In Vellore District, the Swarna Jayanthi Swarozgar Yojana, implemented by the District Rural Development Agency (DRDA), facilitated the formation of SHGs to empower rural women. Through this scheme, women were organized into groups, provided with microcredit, and trained in profit productive activities. The study emphasizes the importance of SHGs in providing financial assistance, increasing economic empowerment, and developing social solidarity for rural women.

The study analyzed patterns in certain locations of Vellore District before and after SHG creation. It demonstrates a shift in women's roles from predominantly housewives to active participants in revenue-generating businesses and community-building efforts. The weekly group meetings not only make financial transactions easier, but they also increase women's knowledge, financial literacy, and community involvement.

The research sheds light on the transformative role of SHGs in empowering women economically and socially. By providing access to financial resources, training, and support networks, SHGs contribute to poverty alleviation and women's empowerment at the grassroots level. The study underscores the importance of government support and community participation in sustaining SHG initiatives for long-term development impact.

The study titled *"Role of Self-Help Groups in Empowerment of Women: A Study in Bargarh,"* in 2013 by Dr. Mahendra Kumar Dash delves into the transformative impact of Self-Help Groups (SHGs) on the lives of rural women in India. The research underscores the substantial improvements observed in the quality of life among women participating in SHGs. The report emphasizes several major areas of improvement, including the growth of skills and capacities in various productive activities, an increase in income, savings, and consumption, and a significant gain in self-reliance and self-confidence among women. Moreover, the study emphasizes the importance of a diversified microfinance sector, advocating for gender-sensitive policies tailored to the specific needs of target groups. Dash further discusses the collaborative nature of microfinance initiatives in India, involving banks, NGOs, MFIs, and women's organizations, as a promising model for promoting gender equality and pro-poor development. The study concludes by advocating for a strategic approach to gender strategies in microfinance, emphasizing the need to go beyond mere access to financial resources and focus on holistic empowerment.

Conclusion

The examination of many research on the function of Self-Help Groups (SHGs) in women's empowerment provides a thorough understanding of these groups' diverse impact on the lives of women in India, particularly in rural areas. Several common patterns emerge from studies undertaken by writers including Dr. Badiuddin Ahmed, S. Nayamath Basha, Neha Kumar et al., Naaz Bano et al., Vikrant Sharma, Preeti Sharma, and others.

SHGs are consistently recognized as effective path for empowering women across various dimensions, including economic, social, and political empowerment. These groups provide women with opportunities for skill development, access to financial resources, and decision-making power within their households and communities. Through participation in SHGs, women are able to enhance their self-esteem, develop leadership skills, and assert their agency in various spheres of life.

The studies highlight the transformative impact of SHGs on the socio-economic status of women. Authors such as Neha Kumar et al. and Poornima Vijaykumar emphasize the positive effects of SHG membership on women's income levels, employment opportunities, and standards of living. SHGs not only provide financial assistance but also serve as platforms for entrepreneurship and income-generating activities, thereby contributing to poverty alleviation and economic empowerment among women.

Furthermore, SHGs play a crucial role in promoting social cohesion and community development. Studies by Naaz Bano et al. and Geetha, G., & Dhanasekaran, S. highlight the importance of SHGs in fostering solidarity among women, promoting collective action, and addressing community issues. Through regular meetings and collective decision-making, SHGs empower women to advocate for their rights, challenge social norms, and initiate positive changes in their communities.

Moreover, the studies underscore the significance of government support and institutional collaboration in strengthening SHG initiatives. Authors such as Dr. Mahendra Kumar Dash and Al-Kubati, N. A. A., & Selvaratnam, D. P. emphasize the importance of gender-sensitive policies, capacity-building initiatives, and partnerships between banks, NGOs, MFIs, and women's organizations in maximizing the impact of SHGs on women's empowerment.

However, despite the numerous benefits of SHGs, challenges such as inadequate training, lack of market linkage, and limited political empowerment remain significant concerns. Authors like Vikrant Sharma and Preeti Sharma highlight the need for a holistic approach to women's empowerment, addressing not only economic but also social and political dimensions.

In conclusion, the analysis of various studies on the role of SHGs in women's empowerment underscores their significance as catalysts for socio-economic development and gender equality in India. By providing women with access to resources, skills, and support networks, SHGs empower them to overcome barriers, assert their rights, and contribute to inclusive and sustainable development. However, addressing the remaining challenges requires continued commitment from stakeholders and the adoption of comprehensive strategies that prioritize women's empowerment in all its dimensions.

References

- Adolph, B. (2003). The role of self-help groups in rural non-farm employment. Natural Resources Institute, University of Greenwich.
- Ahmed, B., & Basha, S. N. (2014). Role of Self-Help Groups in Women Empowerment. *International Journal of Research in Management & Social Science*, 2(3), July-September. ISSN 2322-0899.
- Dhavamani, P. (2006). *Virudhunagar District in Tamil Nadu* (Doctoral dissertation, Madurai Kamaraj University). <http://hdl.handle.net/10603/501987>

- Fernandez, A. P. (1995). *Self Help Groups - The Concept* (Rural Management Systems Series Paper No. 22). https://myrada.org/wp-content/uploads/2015/11/paper_rms22.pdf
- Geetha, G., & Dhanasekaran, S. (2021). Role of Self-Help Groups in Women Empowerment – A Study with Reference to Vellore District. *Nat. Volatiles & Essent. Oils*, 8(4), 3156-3167.
- Kumar, N., Raghunathan, K., Arrieta, A., Jilani, A., & Pandey, S. (2021). The power of the collective empowers women: Evidence from self-help groups in India. *World Development*, 146, 105579. <https://doi.org/10.1016/j.worlddev.2021.105579>
- Kumar, N., Raghunathan, K., Arrieta, A., Jilani, A., & Pandey, S. (2021). The power of the collective empowers women: Evidence from self-help groups in India. *World Development*, 146, 105579. <https://doi.org/10.1016/j.worlddev.2021.105579>
- Meena, S. S. (2020). Opinion, reasons, and benefits of joining Self Help Groups in Tribal Sub Plan Region of Rajasthan-An Evaluative Study. *International Journal of Current Microbiology and Applied Sciences*, 9(10). DOI: 10.20546/ijcmas.2020.910.398
- Midya, D. K., Hota, A., & Das, A. (2021). Empowerment of Women through Self Help Group: SHG participants' perception of enhancement of their capacity. *Journal of the Indian Anthropological Society*, 56, 109-126. <https://www.researchgate.net/publication/352399689>
- Nada Amer Abdulhafedh Al-Kubati, Doris Padmini Selvaratnam, Empowering women through the Self-Help Group Bank Linkage Programme as a tool for sustainable development: lessons from India, *Community Development Journal*, Volume 58, Issue 2, April 2023, Pages 283–308, <https://doi.org/10.1093/cdj/bsab036>
- NEXT IAS Content Team. (2023, July 15). Self-Help Groups (SHGs) in India – Functions, Advantages & Problems. Retrieved from <https://www.nextias.com/blog/self-help-groups-shgs/>
- NRLM. (2020). National Rural Livelihoods Mission Dashboard Analytical Reports. Parida, P. C., & Sinha, A. (2010). Performance and sustainability of self-help groups in India: A gender perspective. *Asian Development Review*, 27(1), 80.
- Saravana Amutha Kumari, N. (2007). *In Development of Rural Women in Madurai District* (Doctoral dissertation, Madurai Kamaraj University). <http://hdl.handle.net/10603/504891>



- Sharma, V., & Sharma, P. (2014). Impact of Self-Help Groups on Women Empowerment. *International Journal of Social Science and Humanities Research*, 2(3), 193-198.
<https://www.researchpublish.com>
- Srivastava, A. K., & Mondal, S. R. (2020). Role of self-help group in women empowerment. *Journal of Critical Reviews*, 7(9), 3279. <https://www.jcreview.com>
- Sugun, B. (2006). *Empowerment of Rural Women through Self-Help Groups*. Discover Publishing House.
- Vijaykumar, P. (2016). A Comparative Study on Women Empowerment through Self-Help Groups with Special Reference to Rural Districts of Karnataka (Final Report Submitted to: University Grants Commission South Western Regional Office).
https://sjcc.edu.in/sjccresearch/pdf/ugc_poornima17.pdf