

# Impact of Women Self Help Groups towards Poverty Alleviation and Empowerment

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## Abstract

*India is categorised as a developing country with substantial obstacles concerning poverty and unemployment. Upon completing the ninth plan, it was observed that a considerable segment of the Indian populace, particularly 27.1%, was residing in impoverished circumstances. A significant proportion of the populace, 29.1%, dwelled in rural regions, distinguished by elevated poverty levels. The current unemployment rate among females stands at approximately 8.5%. There has been a notable surge of 10.8% in the yearly unemployment rate among women residing in rural regions. The underlying cause of this situation can be attributed to the lacklustre expansion of novel and fruitful employment prospects. At the culmination of the IX plan, there was a discernible upward trend in the execution of several initiatives to reduce poverty and generate employment opportunities.*

*On the other hand, using Self Help Groups offers a more attractive strategy as it requires fewer financial resources and entails less effort. A self-help group (SHG) is an organised gathering of individuals with similar socioeconomic characteristics who come together regularly to provide each other with mutual support and assistance. Individuals convene to offer reciprocal assistance in surmounting their individual obstacles and acquiring knowledge from the mistakes of their peers. The government utilises the approach of women's empowerment as a method to tackle socioeconomic poverty. Women have been pivotal in transforming the self-help savings movement, contributing to the widespread acceptance and adoption. This can be attributed to their conscious endeavours to improve their future prospects. To effectively achieve its Development Agenda, the government has emphasised the inclusion of individuals, specifically women. This strategy has effectively permitted the development of a multitude of SHG entities throughout the state. Notably, a considerable percentage of women actively engage in these collectives, making a daily contribution of one rupee towards their savings. The primary aim of this research is to investigate the prominent SHGs operating within the region of Erode. The main objective of this study is to evaluate the influence of women's participation in Self Help Groups on their empowerment, taking into account the considerable focus on the group-based approach in implementing programmes aimed at rural women.*

**Keywords:** SHG, Women empowerment, rural development, Poverty Alleviation.

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## Introduction

Since attaining independence in 1947, the Indian government has continually emphasised women's progress and empowerment. Many heterogeneous organisations are actively involved in achieving gender equality by the provisions outlined in the Indian Constitution. These entities comprise the central government, state and local governments, and non-governmental organisations. The Eleventh Five-Year Plan (2007-2012) in India is noteworthy in recognising women as agents of economic and social progress, surpassing their status as societal equals. Within the gender equity framework, the Plan employs a comprehensive approach acknowledging the importance of granting women fundamental rights and implementing comprehensive interventions. Self-help organisations effectively enable women, particularly those in rural regions, to launch economic endeavours and improve their self-assurance. India, similar to other developing countries, is faced with the widespread issues of poverty and unemployment. According to the World Bank (2001), social development projects must place a high priority on the empowerment of women.

Furthermore, India has officially endorsed numerous international agreements that guarantee gender equality for women. To promote gender equality and empower women, development groups must investigate the relationship between women's access to credit and the necessary progress in gender dynamics. (Kabeer, 1998; Mayoux, 1998) have been cited in the literature. At the culmination of the IX plan, there was a discernible upward trend in executing several poverty alleviation and employment-generation initiatives.

On the other hand, using SHGs offers a more attractive method as it requires less financial resources. SHGs have emerged as a significant component of the Indian government's poverty alleviation programme, known as the "Swaranjayanti Gramme Swarozgar Yojana" (SGSY). A SHG can be defined as a small assembly of individuals who share similar socioeconomic backgrounds and gather at regular intervals. They collaborate to offer reciprocal assistance in conquering obstacles and acquiring valuable insights from one another's mistakes. The

SHG encourages and campaigns for its members to participate in modest financial contributions. A bank functions as a financial institution that provides a secure platform for individuals to deposit and safeguard their monetary assets. The SHG created a collective financial resource. To adequately tackle poverty and facilitate rural development, it is crucial to consider the perspectives Sabyasachi Das presented in his 2003 publication.

The average size of a SHG is generally around twenty participants. The Indian government has placed a high level of importance on women's empowerment as a key strategy for addressing the socioeconomic issues that the nation is currently facing. Women have utilised self-help savings groups as a collective strategy to promote their progress and improve their future possibilities. To effectively achieve its Development Agenda, the government has placed significant importance on including individuals, with a particular focus on women. This technique has enabled the formation of several SHG entities throughout the entire State. It is worth noting that a considerable percentage of women actively participate in the practice of saving one rupee on a daily basis. A SHG typically comprises a membership ranging from 10 to 20 individuals. The allocation of leadership within the group is facilitated by a rotational mechanism, whereby a group leader is democratically elected from the membership to preside over meetings. Around 75% of individuals participating in SHGs need more formal education.

## What does Women Empowerment mean?

Women's empowerment is the process through which women become conscious of gender-based power imbalances and obtain more voice to challenge injustices in the community, workplace, and home. It entails women taking charge of their lives, establishing their goals, learning new skills, resolving issues, and becoming more independent.

The five pillars of women's empowerment are:

- Their self-worth.
- Freedom to make decisions.
- Access to opportunities and resources.

- Ability to govern their own lives both inside and outside the home.
- Ability to shape social change to establish a more equitable social and economic order on a national and international scale.

## Objectives of Self-Help Groups (SHGs)

Self-help organisations have emerged as a prominent resource in contemporary society for persons in search of employment prospects. The previously indicated approach functions as a mechanism for creating job prospects and mitigating poverty, specifically in rural areas marked by insufficient infrastructure, presenting obstacles to its execution. Women's social standing and societal function are thereby elevated, encompassing both their position within the household and their involvement in the wider community. The formation and effective functioning of SHGs have the potential to enable women to achieve financial independence while also contributing to the progress of gender equality. The increasing migration of a significant population from rural areas in India has led to the growing importance of super speciality hospitals (SGHs) in urban areas. The significant difference in living costs between urban and rural regions necessitates the implementation of SHGs as a potentially beneficial approach to meeting the financial requirements of disadvantaged individuals living in metropolitan areas.

The researcher has analysed several government initiatives to improve SHGs by examining secondary data. The primary aim of this analysis is to assess these measures' effects on women's economic well-being in society and the mitigation of poverty. The findings mentioned above offer empirical support for the idea that SHGs can alleviate poverty by promoting job creation and expanding access to previously untapped markets for economically disadvantaged individuals. The possibility of financial and resource transfers from urban to rural areas can be attributed to the involvement of SHGs as rural entities that engage with markets in metropolitan regions.

SHGs primarily consist of persons distinguished by extreme poverty and limited access to traditional financial institutions. Therefore, these platforms function as a means by which individuals can share

emotional and practical support with their peers. Developing interpersonal skills in a group setting is paramount for individuals, as it enhances their capacity to engage in productive collaboration and offer valuable input. SHGs offer a customised platform for members to engage in savings activities to accommodate their unique preferences and requirements. Furthermore, it provides its constituents a cost-effective means of disbursing microcredit. SHGs have played a pivotal role in augmenting the empowerment of women who face economic disadvantages. As stated by Fernandez (1998), the goals of SHGs encompass more than just financial savings and borrowing endeavours, encompassing the comprehensive advancement of their participants across several spheres, including social, political, cultural, and economic domains.

The combination of self-help and mutual assistance has the potential to be a powerful tool in promoting socioeconomic development within marginalised communities. This specific management style demonstrates improved responsiveness and efficiency in addressing the needs of individuals with low financial means, as it comprises not only the supply of loans but also savings and other additional services. Individuals facing economic hardship can amass resources and attain a certain degree of financial security. Throughout their extensive history, self-help organisations have developed several operating strategies. Implementing these notions will augment the effectiveness of the SHG's attempts. All participants in the SHG have voluntarily elected to attend, motivated by their personal affiliation with the group's particular issue. To gain membership in a SHG, individuals must possess a shared condition, handicap, dependency, or psychosocial challenge in common with fellow participants. The concept of appointing a surrogate to act as a spokesperson on one's behalf is considered unachievable. Individuals impacted by the condition may form a support network consisting of their own families in specific cases. The individual has complete autonomy in determining whether or not to participate in a SHG.

Moreover, this suggests that individuals can voluntarily withdraw from the organisation. The lack of a hierarchical framework within this collective leads to a fair allocation of authority, facilitating the active participation of all individuals in its operations.

The various elements involved in a group's decision-making process, guided by democratic principles, span multiple dimensions, including the organisation's operational dynamics, inclusivity towards prospective members, choice of topics for debate, and execution of activities. The organisation does not have a formally established function for its leader. All individuals within the organisation are afforded equal rights and responsibilities. All information sent within the group is treated as confidential and is not shared with any other parties. The establishment of trust among all participants is a vital need for achieving effective collaboration. Before participating in open and honest conversations about their personal situations, individuals must ensure that any information they disclose will be kept strictly confidential. Therefore, all persons must establish a collective agreement concerning withholding information from other bodies.

## SHG and Poverty Alleviation

The efficacy of microfinance as a poverty alleviation strategy hinges upon its capacity to assist marginalised populations. The issue surrounding the potential efficacy of SHGs in facilitating poverty alleviation among the underprivileged population is a topic of intense debate in India. Research findings indicate that SHGs have demonstrated significant efficacy in assisting individuals experiencing poverty. Based on Kay's remarks twenty years ago, the implementation of asset creation, income and consumption regulation, and emergency help provision have contributed to reducing the vulnerability of impoverished individuals. To facilitate the empowerment and upliftment of marginalised individuals, it has been imperative to grant them agency over resources and foster their knowledge acquisition and self-awareness development (Zaman, 2001). The advantages are extensive, as indicated by multiple evaluation studies undertaken thereafter (Simanowitz and Walker, 2002). In their study, Hulme and Mosley (2007) examined the income fluctuations experienced by individuals from the micro-credit target group compared to those who did not participate in the initiative.

In contemporary times, there is an increasingly prevalent recognition of the paramount need to prioritise inclusive growth due to the gradual diffusion

of economic benefits associated with the "trickle-down" effect. The eleventh Five Year Plan effectively articulated the objective of achieving "Towards More Inclusive and Rapid Growth". The Economic Survey for the fiscal year 2007-2008 provides certain estimations on the concept of inclusive growth in India from 1993-1994 to 2004-2005. It is worth noting that the term "inclusive growth" is not explicitly defined in the Approach Paper (Government of India, 2006), as highlighted by Suryanarayana (2008). According to the Government of India (GOI, 2008), the concept of "inclusive growth" denotes the involvement of all segments of society in the process of economic expansion, ensuring that they all derive benefits from it. However, it is essential to note that the phrase involves more than just the equal distribution of growth gains, as highlighted by Thorat (2008).

The achievement of social progress is contingent upon the improvement of the living conditions of individuals experiencing poverty. Achieving poverty reduction is contingent upon implementing participatory approaches, wherein individuals experiencing poverty actively recognise their disadvantaged status, prioritise their specific needs, and maintain vigilance over local poverty dynamics. The initial phase in achieving the nation's objective of poverty reduction at the micro level is likely to use participatory approaches to poverty alleviation at the micro level. Furthermore, introducing appropriate technology, skills, and finance can transform rural areas into significant contributors to wealth creation and the generation of self-sustaining employment. This is in addition to their role in cultivating a creative corporate culture. Prahalad (2005) posits that many opportunities can be unlocked for this demographic by reframing our perception of the impoverished from helplessness and burden to resilience and innovation as entrepreneurs and value-conscious consumers. The challenges impeding the achievement of a more equal growth trajectory can be effectively mitigated by implementing policy measures aimed at facilitating and reducing the cost of accessing financial services.

A significant portion of the Indian population, particularly those who are economically disadvantaged, have financial constraints that render unofficial or semi-formal financial services beyond their means. Consequently, many individuals are compelled to depend on either underground

financial systems or their personal means. The SHGs Bank Linkage project was commenced by the National Bank for Agriculture and Rural Development (NABARD) in 1992 as a constituent of its rural development endeavour. The Reserve Bank of India (RBI) has granted permission for SHGs to establish savings accounts, regardless of their legal standing. The individuals overseeing the SHG accounts monitor them. SHGs provide impoverished individuals convenient access to financial services, commonly called “doorstep banking,” while facilitating improved collective decision-making processes. Non-governmental organisations (NGOs) play a pivotal role in empowering impoverished individuals, whilst financial institutions facilitate the allocation of credit and provision of resources.

SHGs in India exhibit robustness due to their affiliations with esteemed financial institutions. The year in question was 2007. Yesudian served as the primary source. Technology has facilitated reintegrating rural communities previously isolated from the national economy. There is a reduction in administrative costs associated with utilising the existing financial infrastructure.

Furthermore, this enabled the bank to extend its operations into the country’s rural regions. Banks often perceive the creditworthiness of SHGs to be of a high standard. As of March 31, 2007, it has been reported that over 2.9 million SHGs have successfully established formal linkages with financial institutions, resulting in a substantial credit flow of approximately Rs 180 billion. In this context, one may witness the widespread dissemination of the endeavour throughout the country. The phenomenon of Indians residing in rural areas has undergone a transformation, assuming the character of a social movement. The SHG approach is founded on the principle that impoverished individuals can enhance their resources, skills, and self-assurance by establishing participatory organisations. Based on the findings presented in the Karnataka Human Development Report of 2005, it becomes apparent that SHGs that demonstrate effectiveness have shown to be crucial in enabling individuals to overcome the inequitable power dynamics that have perpetuated their impoverished and subjugated conditions.

## State Government Help to Self-Help Groups

Volunteers associated with non-governmental organisations (NGOs) include social workers, healthcare experts, and persons employed in rural areas. Bank officials, facilitators, Mahila Mandals, Yuvak Mandals, associations of local people, and other individuals committed to promoting development within their respective roles and capacities. Many development organisations, including NABARD’s Vikas Volunteer Vahini Programme, facilitate the construction of self-help organisations by establishing Farmers’ Clubs. The state has undertaken the development and execution of several pioneering initiatives to enhance the social and economic empowerment of women. To facilitate the participation of women in the revitalisation of the cooperative movement, the state government has implemented a policy granting them a reservation of 33% in cooperative organisations. The amount in question is 300 billion rupees. The Doodh Ganga Yojna was primarily characterised by the prevalence of self-help organisations focusing on women’s empowerment. Many of these groups have successfully transitioned their dairy farming activities into profitable ventures. Females were granted complimentary access to education provided by the government, extending to the most advanced levels of learning. Additionally, they were awarded monthly stipends ranging from Rs. 300 to Rs. 1500. As part of the complimentary medical exam initiative, all students were provided with cost-free medical assessments.

The success or failure of a SHG substantially impacts a considerable segment of rural society and the urban poor. The primary reason for the failure of SHGs is often attributed to their lack of awareness regarding the various government programmes and assistance initiatives that are accessible to them. Further efforts are required despite the increasing assistance provided by multiple governmental entities and non-governmental organisations (NGOs) to numerous SHGs. A comprehensive and objective study on the Impact of Government Schemes on SHGs for Poverty Alleviation and Women Empowerment is essential to assess the current situation, analyse the measures implemented thus far, and identify further actions

that can be undertaken to ensure the significant involvement of SHGs in poverty alleviation efforts.

The study was conducted in the Erode area of Tamil Nadu. The authorities visited ten SHGs to observe the operational dynamics of these groups.

Despite conducting multiple visits and talking with the Pradhans of SHGs, the necessary information was only obtained from a mere five SHGs inside the Erode block. The analysis of the data encompassed the examination of SHGs as a subset of the broader dataset. As of 2016, Tamil Nadu was reported to have 188,500 self-help organisations. This study presents a comprehensive overview of an evaluation undertaken to assess the impact of SHGs on women's empowerment and poverty alleviation in the areas above. This study investigates the scope and influence of government support for entrepreneurship across many sectors, such as microfinance, marketing and branding, and distribution.

## Objectives of the Study

- To find out the benefits of SHGs in women's empowerment
- To study the SHG Supporting inputs to poor women and its role in poverty alleviation
- To study the impact of SHGs towards poverty alleviation

## Results and Discussion

Defining and conducting research on concepts such as contentment in psychology and other social sciences can provide considerable difficulties. Structural equation modelling (SEM) is well-suited for application in social science research due to its ability to effectively handle latent variables such as the ones under consideration. Rob attended the School of Economics and Management after being assigned to establish a significant methodology for quantifying job satisfaction. Although it is not difficult to guess the reasons behind an individual's satisfaction with their work, it is exceedingly challenging to identify a precise and empirical explanation. SEM allows researchers to address complex inquiries, such as determining cognitive abilities, assessing job satisfaction levels, or investigating the factors that trigger collective unrest within a specific demographic. SEM, or Structural Equation Modelling, can provide more accurate

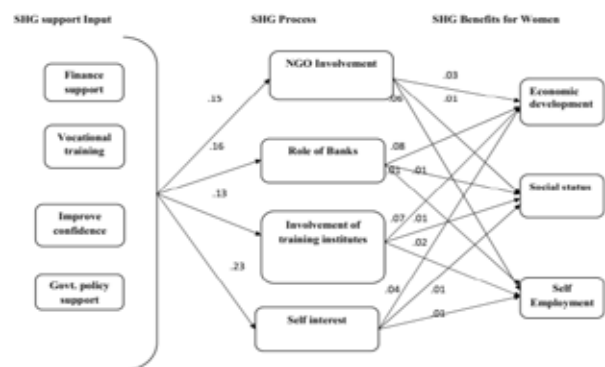
solutions to a wide range of abstract issues, among others.

This study investigates the robust association between poverty alleviation and the attributes of women's empowerment within self-help organisations.

## Structural Equation Model (SEM)

Structural equation modelling (SEM) is commonly utilised in behavioural sciences as a statistical technique to examine complex associations between independent and dependent variables. The methodology integrates route analysis, also referred to as regression analysis, with factor analysis. In the context of scientific research, a dependent variable is a variable that is subject to the impact or control of other factors. Conversely, an independent variable is a variable that may be manipulated or altered without being influenced by different variables. In SEM, exogenous factors are commonly referred to as independent variables, whereas endogenous variables are referred to as dependent variables. Furthermore, the model provides information regarding the measurement of variables, distinguishing between explicit and latent variables. Explicit variables are directly assessed, whilst latent variables are indirectly measured.

**DIAGRAM 1: SHOWING INFLUENCES OF SHG SUPPORT INPUT TO WOMEN EMPOWERMENT THROUGH SHG PROCESSES**



The proposed model's objective is to assess the appropriateness of the SHG process and the support inputs while also examining the correlation between the SHG process and the advantages experienced by women.

- The findings indicate a significant correlation between bank involvement (0.16) and the help provided by SHGs, with self-interest (0.23) and the value of the relationship, as measured by R<sup>2</sup>.
- As a result, it was determined that a strong correlation exists between self-interest and the role played by banks about the inputs provided for SHG Support.
- The results of the SEM analysis indicate a significant positive correlation between the subsequent SHG process and the benefits experienced by women.
- This correlation can be attributed to the complex and interdependent nature of the factors involved. A significant positive correlation exists between banks' contribution to the economy and its overall development, with a correlation coefficient of 0.8.
- Similarly, the involvement of training institutes in the economy positively correlates with its development, with a correlation coefficient 0.7. Furthermore, there is a positive correlation of 0.7 between the engagement of non-governmental organisations and the level of self-employment.
- Based on our study, the value of 0.6 suggests that the model effectively depicts the association between the inputs of SHG Support and the SHG Process, the structural examination of the SHG Process variables, and the advantages experienced by women involved in SHGs.

This conclusion is drawn from the observation that the components within the model exhibit a lack of close interdependence. A considerable correlation exists between the role of banks and economic development and between the engagement of training institutions and economic development.

## Impact of SHG's Poverty Alleviation and Empowerment

**Table 1: IMPACT OF SHG TOWARDS POVERTY ALLEVIATION**

	Sum of Squares	degree of freedom	Mean Square	F	Sig.
Between Groups	108.675	4	28.622	4.903	.001
Within Groups	115.7801	207	5.547		
Total	1231.387	212			

The impacts of SHGs and test scores are related. A one-way ANOVA was used to examine the impact of SHGs on poverty Alleviation  $F(4, 218) = 4.9, p.05$ . The impact of this modality on the role of SHG is linked positively to the living status of women SHG Members.

## Suggestion to Improve the Position of SHGs

1. Ensuring no discrimination among individuals based on their caste, religion, or political affiliations is imperative.
2. All SHGs are recommended to convene monthly to collectively discuss and address various social issues that significantly impact their daily lives.
3. It is recommended that the government enhance self-esteem and confidence using SHG organisations.
4. It is recommended that the group size be between 15 and 20 individuals to ensure comprehensive participation in all SHG events. Individuals within a smaller collective can engage in open and candid discourse. Nevertheless, the size of the membership mustn't be so small that its financial transactions hold no significance.
5. Regularly scheduled group meetings are essential for enhancing the effectiveness of SHGs as they promote consistent attendance and participation.

6. SHGs must prioritise and emphasise the need for regular attendance at group meetings. Maintaining financial records, including books of accounts and other pertinent papers such as the minutes book and attendance register, is paramount.
7. The SHG has the opportunity to engage in deliberation and ultimately establish a comprehensive set of bylaws that delineate the principles and guidelines guiding the functioning of the SHG, along with the responsibilities and commitments expected from its members. The presence of documented bylaws is considered to be more favourable. The SHGs can receive guidance from the Self Help Promoting Institution (SHPI) and a financial institution. Implementing frugality, sometimes referred to as thrift, plays a crucial role in SHGs and contributes to establishing a robust collective fund.

## Conclusion

A research investigation was conducted in the Erode district to examine the impact of SHGs on women's empowerment. Self-Help Groups, commonly referred to as SHGs, are a novel approach to implementing development initiatives at the local level by integrating self-governance with cost-effective financial support. In conclusion, this situation offers a distinct and exceptional chance. Moreover, it provides a platform for marginalised communities to collaborate to identify and address their challenges. The participation of women in SHGs is widely recognised and esteemed in contemporary society due to their ability to achieve financial independence and contribute to the financial aspects of their households, including income generation, expenditure management, and savings accumulation.

Consequently, the rationale mentioned above unequivocally demonstrates that the members' standard of living has augmented as a direct outcome of their engagement in the SHGs. Based on the available evidence, the economic implications of SHGs have yielded favourable outcomes. During this study, it became evident that SHGs in Himachal Pradesh are highly effective tools for promoting

increased levels of female agency within rural contexts.

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