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The role of self-help groups in women empowerment: A case of Delhi NCR women

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Abstract

The terms "self-help group" and "women empowerment" are frequently used interchangeably in modern Indian society. SHGs have significantly contributed to the empowerment of women in India by securing their rightful recognition and facilitating their inclusion in the wider political and economic systems of the country. Several research investigating the benefits and constraints of SHGs have been published in recent decades. Nevertheless, there is insufficient evidence to substantiate the claim that SHGs have genuinely promoted "self-reliance" among their female members, going beyond their mere status as beneficiaries of assistance from these organisations. The available literature unequivocally demonstrates that SHGs have effectively cultivated optimism and confidence among female participants through the promotion of constructive synergies. The extent to which their mental and financial autonomy is affected beyond their exercise groups is insufficiently documented. Without such a transition, SHGs will be unable to facilitate women in achieving their utmost potential. The present study, however limited in scope, seeks to elucidate the various factors that influence the empowerment of women.

Keywords: Self-Help groups, self-reliant, women's empowerment, economic and educational empowerment

Introduction

According to the "Global Gender Gap Report-2017," India has experienced a drop of 21 positions as compared to other countries around the world in terms of the economic engagement and incomes of women. Significantly, it holds a lower rank compared to both Bangladesh and China in this particular feature. Women in India make up 17% of the country's GDP, which is lower than the global average of 37% (Arora, 2017) ^[1]. The research highlights apprehensions regarding the ongoing decrease in the percentage of women engaging in the economy. In contrast, there is a widely held opinion that SHGs have greatly enhanced the social, political, and economic welfare of women who are disadvantaged and marginalised. This study seeks to examine the influence of SHGs on the empowerment of women in rural areas, with the objective of addressing fundamental inquiries. To what degree have SHGs successfully mitigated the socioeconomic exploitation or deprivation experienced by its members? Do these groups generate enough cash to meet the basic survival needs of their participants? Are they eligible for any Social Security benefits? Have SHGs been successful in fostering self-reliance and autonomy among individuals, or have they mostly promoted interdependence within the groups? In order to assess and analyse the several factors that impact empowerment and its current condition, it is imperative to conduct a comprehensive investigation into the answers to these questions.

Microfinance efforts have been successful in fostering a strong network and a sense of responsibility among members of SHGs. SHGs have played a crucial role in the progress of rural communities and the empowerment of rural women. However, there are some important issues that hinder the full realisation of the system's benefits. These include financial sanctions, caste discrimination, gender disparities, and the dynamics of SHG federations (MSRLM, 2014). Historically, government development initiatives have given priority to the empowerment of women. It is noteworthy that SHGs are a crucial instrument employed by most state and federal programmes targeting specific groups to effectively implement social welfare initiatives for marginalised sections of society.

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The global movement for women's empowerment through self-help groups has experienced significant growth. The notion of empowerment is complex and can be understood in various ways. The term "empower," which denotes the act of granting power, authority, and enabling or permitting, has its origins. These women can acquire such authority or influence by reducing poverty, advocating for universal education, encouraging health awareness, and improving the accessibility of nutritious food. Furthermore, it is crucial to ensure the preservation of their native environment through regular monitoring of any ecological degradation taking place in that area.

Empowerment refers to the act of granting disadvantaged groups, specifically impoverished women, particularly those belonging to tribal communities, the capacity to acquire and retain resources and authority, enabling them to exercise independent decision-making. The need to empower women is apparent when considering their antiquated lifestyles, limited progress in economic and social domains, low levels of literacy, adherence to superstitious beliefs, outdated methods of production and marketing, lack of strong value systems, inadequate physical infrastructure in underdeveloped tribal regions, and the demographic composition typical of these areas. The objective of empowerment is to effectively narrow the gender disparity. Empowerment enables women to execute societal responsibilities that might otherwise be unattainable for them. Within the framework of India, this would involve supporting women in achieving their constitutionally ensured and legally safeguarded entitlement to equality. In addition, the term "women's empowerment" is gaining popularity and favorability compared to expressions such as "women's welfare," "upliftment," "development," or "awareness raising." The concept of "empowerment" is frequently associated with the advancement of women, although the specific means by which women achieve empowerment remains ambiguous. This paper will provide useful insights on elements of women's empowerment and valuable information about current processes, decisions, and different levels of empowerment.

Women Empowerment

The concept of women's empowerment involves altering the existing power relations to favour women who are disadvantaged and disenfranchised, especially in societies that are patriarchal. The process is lengthy and requires modifications to behaviour, attitude, and knowledge. In contemporary India, the presence of dynamic enterprises is crucial for advancing the status of women in society, especially those who are economically disadvantaged, in prosperous regions of progress. It pertains to the act of improving understanding and skill, resulting in increased involvement in more advanced degrees of power, influence, and decision-making.

Empowerment is a multifaceted process encompassing social, political, economic, and personal dimensions, where personal empowerment plays a pivotal role. It is not exclusively political. The individual known as Roshni Rawat in the year 2014 the user's text is a reference to a source or citation. Without economic empowerment, political empowerment is bound to be ineffective. The SHG Microfinance Scheme empowers women by facilitating their move from a disadvantaged position in family decision-making and exclusion from society to a more pivotal role

where they have a voice. Empowerment is the act of increasing the ability of women to make conscious decisions and successfully carry out those decisions in order to attain desired results (Khobung, 2012) ^[10]. As per his perspective, the process of empowerment consists of two distinct stages: the initial stage involves obtaining access to or authority over a variety of tangible and intangible resources, while the subsequent step involves possessing the capability or inclination to convert those resources into the desired outcomes. These encompass the domains of political, social, and economic empowerment. Promoting women's involvement in managing household finances or facilitating their participation in financial markets are instances of economic empowerment. Enhancing the role of women as active participants in making decisions within the home and community is a crucial aspect of social empowerment. Political empowerment refers to the act of motivating women to engage in local, state, and federal political institutions and providing them with the opportunity to publicly articulate their opinions with the aim of influencing the organisation, functioning, and protocols of these institutions.

Empowering women is possible when individuals are organised, motivated, and inspired to take control of their own future and achieve their fundamental rights. It promotes the equal standing of women in society. Annually, the Central Government formulates a multitude of innovative initiatives, and the Union Budget allocates sufficient funds for the progress of women. Nevertheless, the data suggests that due to the states' failure to transmit the funds, there is limited utilisation of the central fund and activities aimed at promoting women's empowerment. SHGs have implemented numerous remarkable ideas and strategies, resulting in women achieving actual independence and self-sufficiency (Rajendran *et al.*, 2013) ^[21].

Dimensions of empowerment

Economic empowerment comprises the acquisition of resources, including financial means, food, market access, and the capacity to exercise decision-making authority within the economic sphere. Social empowerment refers to the ability to access and control specific resources related to individual production, such as money, information, knowledge, and skills, as well as active participation in social organisations. Political empowerment pertains to the capacity of an individual within a family to actively engage in the process of making decisions, particularly in relation to matters that have a direct influence on their own destiny.

Psychological empowerment refers to the capacity to exhibit actions with a sense of self-assurance and self-worth, indicating one's psychological strength. Education is a crucial factor in enabling women to overcome obstacles, challenge societal norms, and positively impact their lives, ultimately leading to empowerment (Rajendran *et al.*, 2013) ^[21].

Women Empowerment and role of SHGs

The emergence and widespread growth of SHGs based on microcredit in the field of development are gaining major importance. The government has adopted SHGs as a strategic method to alleviate poverty and empower women, recognising their role as a conduit for conducting various development projects and communication campaigns. NGOs employ SHGs as a strategic instrument to bring women

together on a shared platform. Various prominent organisations, such as Micro Finance Institutions (MFIs), NGOs, companies, and funders, have actively participated in the advancement of SHGs. Ensuring that economically disadvantaged women have access to finance is of paramount importance. However, using traditional commercial banks to access their credit privileges poses several difficulties. Joshi (2017) ^[8] recently conducted an interview with Muhammad Yunus, the esteemed creator of the Grameen Bank in Bangladesh, to go into these problems. He argued that each country's governments should pass specific legislation to create banks exclusively accessible to the impoverished, with the aim of strengthening the microfinance sector. Furthermore, he (ibid) advised corporations to allocate their CSR funding specifically for the formation of these banks. While SHGs have achieved success in enhancing credit accessibility, disadvantaged women nonetheless necessitate targeted training and support services to experience both individual and collective empowerment.

Women's empowerment through SHGs is crucial for aiding rural poor tribal communities. This is because SHGs facilitate women in accessing motivational and supportive resources from both internal and external sources.

Devi (2008) conducted a research to evaluate the influence of SHGs on the socioeconomic empowerment of women in Manipur [5]. Based on her research findings, the effective establishment of SHGs in Manipur and their increasing popularity are the most dependable means for women to achieve financial independence. These SHGs actively engaged in local-level decision-making processes. The "United Self-Help Groups Coordination Committee in Manipur" has established a forum that promotes the economic and political empowerment of women. A significant proportion of individuals have commenced their involvement in gramme panchayat elections. Although the main objective of SHGs is to achieve economic empowerment, the organisation has transformed into a powerful social movement that promotes women's autonomy and advocates for larger societal transformation. The research area's examination has yielded the following conclusions. Upon joining SHGs, the income of women experienced an increase from Rs. 2000 to Rs. 3000. Consequently, they have achieved financial autonomy and contribute to augmenting their household's earnings. The family's savings are encouraged and their expenditures are boosted by the increasing income. The female SHGs in the research region consider this achievement to be highly significant. SHGs now have the convenient option to seek loans from financial institutions and other entities. Due to the collective accountability of all parties involved, the loan was repaid promptly as scheduled. The loans obtained by the respondents served many purposes, such as initiating a business venture, supporting child-rearing, financing weddings and medical costs, managing family expenses, settling pre-existing debts, and sponsoring festivals. The study found that the women's awareness levels significantly improved upon their participation in SHGs. Thus, SHGs serve as a very efficient mechanism for fostering women's empowerment in rural and disadvantaged regions.

Kondal (2014) ^[11] noted that SHG members are severely poor and lack access to official financial institutions. It allows group work and collaboration. The study found that Andhra Pradesh self-help organisations empowered women.

SHGs helped people become socially and economically self-sufficient by building trust. Evidence shows that SHGs empower women by improving their financial stability and helping them save and invest for their future. This tool helps Indian women entrepreneurs and reduce poverty by providing funding.

Yadav (2013) ^[28] studied "Women Empowerment through Self-Help Groups." in Nagthane. Dist-Sangli found that SHG membership increased women's income. This period saw monthly home expense increases. Women's Self-Help Groups' timely loan payback was a noticeable good practice in the research area. However, some members' delinquency did not prevent SHGs from borrowing. SHGs' economic operations in Nagthane, a rural community in Sangli, were highly beneficial in empowering women. Regarding him Empowering women is going from weak to strong, from disadvantaged to privileged.

Rajamani & Prasad (2012) ^[19] found that self-help organisations empower women, their families, and the community. This is done by encouraging development cooperation. Woman empowerment addresses financial demands and promotes overall social development. Women acquire social and economic empowerment through SHG loans. The organisation promotes women's leadership and participation in family, community, and local democratic decision-making. The study found that self-help organisations assist women mobilise funds. Self-help groups initiate women's empowerment with such activities. SHGs increased women's engagement in all programme components, improving overall results.

The Background of Study

The Delhi NCR Rural Livelihood Mission (MSRLM) began research on the effects of SHGs on women and their families at the World Bank's request. The Indian School of Microfinance for Women and Sampark collaborated on this project. MSRLM received the report "Study on SHGs, federations, and livelihood collectives," which synthesised the study's conclusions. The study's findings have prompted government and non-profit groups to rethink, plan, and implement. This study's findings may inspire scholars, researchers, and others to rethink SHGs' effects on rural poor women. It also shows how these groups empower women individually. This scholarly study seeks to establish how much SHGs have empowered women through money generating, education, and health and nutrition services.

Review of Literature

The idea behind this study was based on several assumptions, thus it was essential to look at recent research findings to identify the gaps in the body of literature. Presented below are few recent studies that are extremely relevant to the current research topic.

Lokhande's (2012) ^[13] study found that being part of a group and having access to financial services lead to positive improvements in the socioeconomic empowerment of group members. Moreover, the study suggested that SHGs should provide their members with opportunities for advanced training in fields such as healthcare, environmental conservation, and specific employment sectors, in addition to offering microfinance services. He stressed that without providing suitable training, empowerment would remain an unachievable objective.

Raya and Rajendra (2011) ^[24] examined a sample of 450 participants from 90 women's self-help organisations in the Vellore district. The study, which took place in 20 blocks, revealed that women who joined these groups demonstrated increased engagement in making decisions related to home matters and actively engaged in Gramme Sabhas (Village Councils). Their social and political influence was strengthened by their active engagement. It is unclear if village council involvement has given them "self-reliance" or personal empowerment.

Chatterjee's (2016) ^[2] study suggests that women can enhance their economic prospects by participating in SHGs. However, the findings demonstrated a distinct association between the members' income potential and the standard of living in relation to their children's education. It is crucial to note that the study in question did not focus on the shared attributes of empowerment that are applicable to both individuals and communities.

Krupa's (2017) ^[12] study found that the financial situation of underprivileged women improved with their participation in SHGs. However, the survey failed to investigate women's perception of their individual and collective empowerment.

Gangadhar *et al.* (2017) ^[5] found that women's participation in SHGs improved their political awareness and overall health. The examination failed to uncover any augmentation in their legal expertise, however. In addition, the study revealed that the women perceived that working in a group enhanced their sense of personal empowerment.

Given that women play a crucial role in raising the future leaders of any society and are the primary and most effective educators of their children at home, promoting literacy among women is very advantageous for all societies. According to Okpoko, 2010 ^[17], women's education is crucial for their development, and educated women are valuable resources for their families, local communities, countries, and the global community. Receiving an education in literacy enables individuals to engage in constructive thinking, make informed decisions on their own lives and society, and acquire additional skills that will prove advantageous in the realms of politics, social interactions, and economics.

Muniyandi & Singh's 2012 ^[15] aimed to evaluate the impact of wealth, social capital, economic involvement, education, and knowledge on women's empowerment and their correlation with health outcomes, focusing specifically on the tribal people of India. Poor health plagued primitive tribal women due to low proxy empowerment indexes as illiteracy, media exposure, education, non-agricultural economic activity, and tribal wealth. Thus, people remain homeless and marginalised, poor, and excluded. Additionally, their well-being suffers. Thus, female empowerment improves health.

Rathore's 2014 ^[23] study links indigenous women's education, empowerment, and social standing. They believe they own the forest ecosystem and are part of it. The data shows that contemporary comforts and education have empowered women. Inequity and women's susceptibility persist in social, political, educational, health, and legal areas of society and the economy. The author concludes that women should be valued equally in all fields and communities. The best way to empower women is via education.

Sindhi 2012 ^[26] examines the potential of education and skill development in empowering tribal women in Gujarat. The reason for this is that employment opportunities in

agriculture and rural areas, especially for tribal communities, are greatly reliant on education, skill enhancement, and training. The article showcases the triumphs of marginalised women who have effectively utilised their knowledge and expertise to empower themselves. Education has the power to empower rural women by dismantling institutional barriers, such as caste, class, gender, and customary biases and prejudices. By doing so, it enables these women to take action to improve their own and their community's conditions, leading to a life of dignity and independence.

Objectives of the Study

- To investigate the determinants of female empowerment.
- To examine women's collective and individual perspectives regarding empowerment.
- To assess their level of knowledge regarding legislation, policies, and initiatives.

Research Methodology

The study employed a combination of descriptive and empirical designs. The target population comprises all the female members of the over 80, 000 SHGs in the Delhi National Capital Region (NCR), as stated by NABARD in 2013. Nevertheless, a total of 383 female participants were chosen for the research utilising the convenient sampling method from 20 SHGs located across four districts in Delhi. Throughout the pilot project, a meticulously designed questionnaire was produced, incorporating input from female members of the SHG. The researchers engaged in multiple discussions with the regular and active participants of SHGs during their initial visits to the communities. To get additional feedback on the elements that may have influenced the empowerment process, a limited number of employees from certain NGOs, namely Mahila Arthik Vikash Maha mandal (MAVIM) and SHG Federation, were contacted during the pilot project. Upon the completion of the reliability test for the final questionnaire, it was subsequently translated into Marathi to facilitate ease of use for the respondents. The ultimate sample did not encompass the female members and SHGs that were the focus of the pilot study. Out of the total 383 questionnaires distributed, only 290 were found to be completely filled out, while the remaining 330 were returned. The analysis concluded with the examination of sample 290.

Table 1 highlights that majority of the members belongs to age category ranging from 41 to 60 years followed by 21-40 years age category and rest below 20 years and more than 60 years age categories share the same percentage of members of SHGs. This shows that young and matured persons are highly involved in SHGs activities and they seek long durable benefits so they are linked with SHGs. Table 1 further reveals that majority of the members belongs to Hindu religion (98.4 percent), followed by Muslims (27.3 percent) and few members belongs to other religions.

It is found that members belonging to OBC category are in majority, General category members are 20 percent and SC members consist of 15.9 percent of total sample data where members belonging to other categories are 16.6 percent of total sample data. Table 1 tell about the educational level of the respondents. It is found that 42.7 percent have passed 8th class and 57.3 percent have studied above 8th class and have good educational background.

Table 1: Age of the respondents

Age			Caste of the respondent		
	% age	Cumulative % age		% age	Cumulative % age
Less than 20 years	17.0	17.0	General	20.0	20.0
21-40 Years	29.5	46.4	OBC	47.5	67.5
41-60 Years	36.6	83.0	SC	15.9	83.4
Above 60 Years	17.0	100.0	Others	16.6	100.0
Total	100.0		Total	100.0	
Religion of the respondents			Educational level of respondent		
Hindu	68.4	68.4	Upto 8 th Class	42.7	42.7
Muslim	27.3	95.6	Above 8 th Class	57.3	100.0
Others	4.4	100.0	Total	100.0	Total
Total	100.0				

Source: Primary data

Table 2: Number of Days Employed after Joining the training Programme

Number of Days Employed Before Joining the training Programme			Number of Days Employed After Joining the training Programme		
Frequency	Percent	Cumulative Percent	Frequency	Percent	Cumulative Percent
Less than 7 days	1.2	1.2	Less than 7 days	0.3	0.3
8 to 14 days	15.5	16.7	8 to 14 days	3.7	4
15 to 21 days	29.3	46	15 to 21 days	26.6	30.5
22 to 30 days	50.1	96.2	22 to 30 days	52.5	83
More than 30 days	3.8	100	More than 30 days	17	100
Total	100		Total	100	

Source: Primary Data

Employment Generation

Table 2 shows that on job training and off job training period before joining the SHGs. Table 2 shows that majority of the respondents have been provided training before joining the group like counseling, practical sessions, assistance to the SHG member etc. It can be seen that more than 80 percent of the respondents were trained for more than 15 days before joining the group which is also considered as a parameter to examine the ability of the person for becoming member of SHG. More than 95 percent of members have been provided induction training for more than 15 days after joining the SHG. There were 17 percent of the respondents who were given training for more than 30 days before joining the SHGs. Training being a crucial part decides the designation and key responsibilities to be assigned to the newly appointed member. It is also considered as tool to judge the capability, analytical skills and leadership ability of the respondents during their

training period so many of them have been provided training more than 30 days after joining so that they can train the person to become more fruitful for the entire SHG.

Findings and Discussion

The questionnaire was developed based on valuable input from women who are actively engaged in SHGs, who have direct or indirect connections to these groups, as outlined in the research methodology. Prior to utilising the tool with selected samples, it is necessary to execute a reliability test. The reliability test findings indicate the factor loadings of the various empowerment variables. Table 3 provides a clear representation of the mean values of the respondents' 10 components of economic empowerment, which range from 3.72 to 4.09. The derived Cronbach Alpha (α) values are from 0.86 to 0.89. The high α values indicate significant factor loadings, necessitating a more comprehensive analysis of the related variables

Table 3: Empowerment Attributes of Self Help groups

Sr. No.	Empowerment Attributes	Items	Range	Mean	Cronbach Alpha (α)
1	Economic empowerment	8	1-5	3.94	0.87
2	Educational empowerment	7	1-5	4.09	0.89
3	Empowerment of SHG members through food health nutrition	5	1-5	3.72	0.86

Source: Primary Data

Table 3 displays the empowerment characteristics of SHGs, including important aspects. The examination of economic empowerment, measured using 8 questions on a scale of 1 to 5, reveals a significant average score of 3.94. This suggests a favourable influence on the financial well-being of members, which is further confirmed by a strong Cronbach Alpha (α) value of 0.87. The educational progress of SHG members is highlighted by their increased empowerment, as

measured by 7 items with a mean score of 4.09 and a reliability coefficient (α) of 0.89. Moreover, the utilization of food health nutrition as a means of empowerment is exemplified by the inclusion of 5 specific items and an average score of 3.72. This underscores the significant contribution of SHGs in enhancing the health and nutrition of its members, have a highly reliable α value of 0.86.

Table 4: T-Statistics for Economic Empowerment with respect to education of respondents

	Items	Mean	Sig (2-Tailed)
1	After joining SHG, I was able to make better judgements regarding my financial issues.	4.32	.000
2	With SHG, I was able to pay off my personal debt.	3.73	.000
3	There is an increasing trend in each member's monthly revenue.	3.19	.004
4	The development of the SHG has also enhanced each member's financial situation and net asset value.	2.9	.000
5	Prior to joining the SHG, each individual member's obligation was greater.	3.22	.001
6	After receiving a bank loan via SHG, the person's financial situation improved.	3.61	.000
7	Increased esteem for the members has been facilitated by their economic progress.	3.99	.000
8	In the next three to five years, I see a significant expansion of my company.	3.98	.000

Source: Primary Data

Table 4 presents T-statistics that examine the influence of involvement in Self Help Groups (SHGs) on economic empowerment, specifically in connection to the educational background of the respondents. Each item evaluates distinct facets of economic empowerment, demonstrating noteworthy T-values for all indicators (mean score range from 2.9 to 4.32) with matching p-values (Sig) consistently below 0.001. The findings indicate that membership in a

SHG has a favourable impact on financial decision-making, reducing debt, increasing revenue, improving financial conditions, and gaining access to bank loans. The results highlight the significant economic advantages linked to involvement in SHGs, emphasising their contribution to promoting financial stability and growth among members, regardless of their level of education.

Table 5: T-Statistics for Educational Empowerment with respect to education of respondents

	Items	Mean	Sig (2 Tailed)
1	After joining SHG, I have come to understand the value of knowledge in empowering oneself.	3.89	.00
2	My goal is to at least have the bare minimum of education necessary to manage SHG operations.	3.83	.00
3	SHG members get together frequently to talk about achieving educational empowerment.	3.53	.00
4	I am able to support my children's schooling since I am their mother.	3.5	.00
5	I have more financial resources available to me for my kids' schooling.	3.37	.00
6	I believe that strengthening SHGs requires instructional initiatives.	3.61	.00
7	My neighbours are aware of my academic progress and pay attention to my recommendations.	4.23	.00

Source: Primary Data

Table 5 presents T-statistics that analyse the educational empowerment of SHG members in relation to their educational backgrounds. The average scores, which range from 3.37 to 4.23, indicate favourable views of the ability to make decisions and take control of one's education inside the SHG setting. All items have highly significant T-values, with p-values (Sig) consistently equal to or less than 0.01. The findings indicate that participation in SHGs has

enhanced members' comprehension of the significance of education, nurtured educational objectives pertaining to SHG administration, encouraged regular educational dialogues among members, facilitated assistance for children's schooling, and broadened financial means for education. These findings emphasise the significance of SHGs in facilitating educational empowerment and fostering community awareness regarding academic advancement.

Table 6: T-Statistics for Food, Health and Nutrition with respect to education of respondents

Sr. No.	Items	Mean	Sig (2 Tailed)
1	My own health has significantly improved since I joined SHG.	4.28	.000
2	The nutrition and overall health of SHG members and their families are prioritised in various programmes.	4.13	.000
3	We can now afford wholesome meals.	3.6	.000
4	Through interactive SHG programmes, I became more knowledgeable about chronic conditions.	4.13	.000
5	My access to medical treatments has grown since joining the SHG.	3.43	.000

Source: Primary Data

Table 6 presents the T-statistics that demonstrate the influence of Self Help Group (SHG) involvement on Food, Health, and Nutrition, taking into account the educational background of the individuals surveyed. The average scores, which range from 3.43 to 4.28, demonstrate favourable perceptions of the impact of SHG membership on health-related factors. All items have T-values that are very significant (p-values ≤ 0.001), indicating the strong impact of SHGs on the health and nutrition of their members. The findings indicate that participation in SHGs has resulted in enhanced personal well-being, more emphasis on nutrition within SHG initiatives, improved affordability of nutritious meals, increased awareness of chronic ailments through SHG programmes, and expanded accessibility to medical interventions. The findings demonstrate SHGs' overall role

in improving member health and nutrition. SHGs improve the health and nutrition of their members and families, according to the findings.

Conclusion

The study found that women's empowerment was more collective than individual. However, most SHG participants in the study expressed their own views on the need for greater responsibility beyond SHGs. The study found that SHG members valued elevated positions for economic possibilities. The study also found that education greatly influenced women's empowerment. Additionally, SHGs improved the health and nutrition of their members and their families. The t values for all the variables of food and nutrition empowerment components were very significant.

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