

Catalysts of Change: The Role of Self-Help Groups in Empowering Women in Kanchipuram District

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Abstract

Self-help groups, or SHGs, are change agents that empower rural women by tackling their issues and giving them the tools they need to advance socioeconomically. With an emphasis on how SHGs affect women's confidence, communication, decision-making, financial independence, and social standing, this study explores the transforming influence of SHGs in Kanchipuram District. To assess replies and identify noteworthy patterns, the study uses a percentage analysis method on a sample of 150 SHG members. According to the research, self-help groups (SHGs) help women overcome obstacles in their personal and professional lives by improving their confidence, communication, and decision-making skills. The study emphasizes how joining an SHG raises one's level of living by promoting financial independence through savings and revenue generation. Additionally, by promoting respect and recognition, these organizations help elevate women's responsibilities within their families and communities. The study highlights how SHGs may close gaps in rural development by establishing forums for group development and assistance. These clubs serve as social networking, educational, and skill-building opportunities for women in Kanchipuram District in addition to being cash resources. Research demonstrates that SHGs play a crucial role in empowering women by transforming lives and laying the groundwork for sustained progress. This study provides insightful information about the complex effects of self-help groups (SHGs), showing how effective they can be as change agents in rural areas, especially for women who want to better their own lives and advance society as a whole.

Keywords: Self-help groups, empowering women, communication, decision-making.

1. Introduction

The goal of the multifaceted process of women's empowerment is to provide them more access to opportunities, resources, and decision-making in the social, political, economic, and cultural realms of life. Emphasize the importance of providing women with the necessary resources and encouragement to foster their independence, confidence, and self-reliance. Because empowered women improve the quality of life for their families and communities, they are essential to advancing development and building just societies. Particularly in rural regions, self-help groups (SHGs) have become an important instrument for promoting women's empowerment. Women mostly form small help groups (SHGs), voluntary organizations, to solve problems and improve their socioeconomic circumstances. Mutual trust, financial inclusion, and group accountability are the guiding ideals of these organizations. SHGs give women the chance to develop their skills, start their own businesses, and generate money through lending and savings activities. SHGs provide women with opportunities to further their education, develop their leadership and communication abilities, and participate in decision-making processes, in addition to the financial advantages they offer. In addition to gaining financial independence, women who join self-help groups (SHGs) also boost their social standing, build social networks, and acquire confidence. SHGs have been essential in enabling women in rural India to overcome obstacles and take advantage of growth prospects. In order to better the lives of women and promote sustainable development, this study focuses on the transforming power of self-help groups (SHGs) in Kanchipuram District[1].

1.1 Role of Self-Help Groups (SHGs):

Self-Help Groups (SHGs) are small, voluntary organizations made up of people, mostly from underprivileged areas, who band together to solve problems and better their socioeconomic circumstances and the roles are mention in shown in figure 1. The guiding ideals of these organizations are solidarity, mutual trust, and shared accountability. SHGs mainly work to advance financial inclusion by assisting their members in saving money and obtaining credit. SHGs provide opportunities for social networking, skill development, and empowerment beyond financial activities, especially for rural women. A grassroots effort to address the socioeconomic issues underprivileged people, especially those in rural areas, confront gave rise to the idea of self-help groups (SHGs). SHGs emerged as the global focus on financial inclusion and poverty reduction intensified in the 1970s and 1980s.

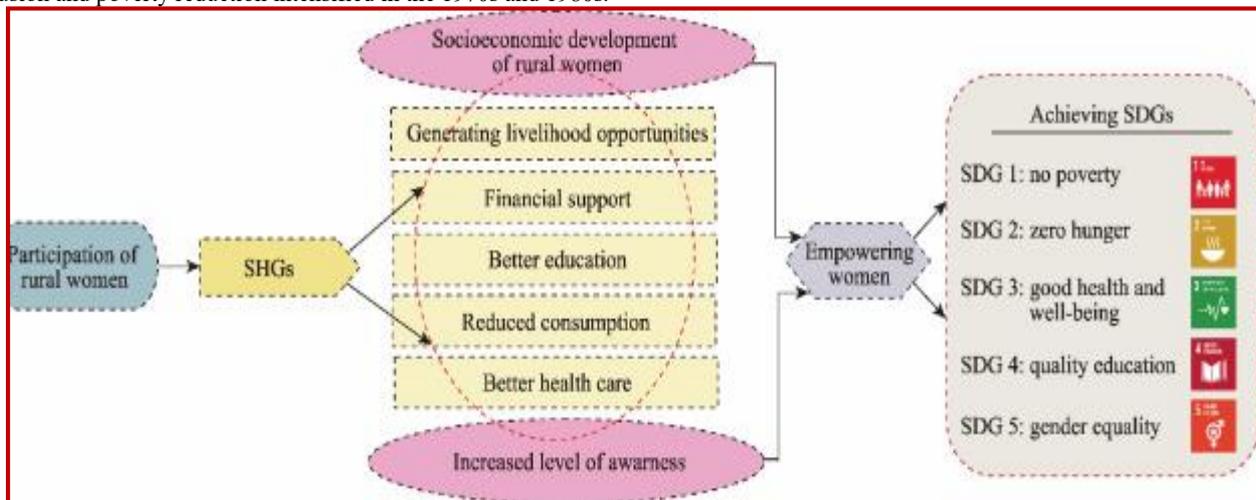


Fig.1: Role of SHGs

Financial institutions, NGOs, and government organizations directly contribute to the establishment of SHGs in India. In the 1980s, the SHG movement saw tremendous growth because of institutions like the National Bank for Agriculture and Rural Development (NABARD). In order to support SHGs as a tool for financial inclusion and rural development, NABARD started a pilot project in 1986–87. This endeavor established the groundwork for SHG formalization and incorporation into India's development initiatives[2]. The Government

of India adopted self-help groups (SHGs) as a primary tactic for poverty reduction under programs like the Swarnajayanti Gram Swarozgar Yojana (SGSY) and later the National Rural Livelihoods Mission (NRLM) as a result of the pilot project's success. SHGs became a vital component of rural development initiatives, emphasizing social cohesion, livelihood improvement, and women's empowerment.

The Grameen Bank in Bangladesh and other organizations that pioneered the microfinance revolution by showing how small groups and communal savings may change lives are examples of organizations that support the SHG concept globally. SHGs are a global instrument for development and empowerment since this model has since been modified to fit other socioeconomic and cultural circumstances. Particularly for women and other marginalized groups, self-help groups (SHGs) have developed into a potent tool for tackling financial exclusion, improving livelihoods, and promoting community development. Based on their goals, membership, and activities, Self-Help Groups (SHGs) can be categorized. The following are the main categories of SHGs:

- **Women-Centric Self-Help Groups (SHGs):** Women-centric self-help groups (SHGs) prioritize entrepreneurship, skill development, and financial inclusion in order to empower women, especially in rural and marginalized communities. These organizations help women develop their abilities in small-scale enterprises, agriculture, handicrafts, and microcredit while enabling them to become financially independent through microcredit, savings, and productive endeavors.
- **Livelihood-Based SHGs:** Livelihood-based SHGs focus on supporting specific livelihoods like small-scale industries, handicrafts, agriculture, or animal husbandry. Members can work together, exchange expertise, and take advantage of improved market chances thanks to these groupings. By combining their resources and expertise, members can boost their revenue and enhance the caliber of their output. In the end, members of livelihood-based SHGs benefit from increased socioeconomic progress and financial stability.
- **Savings and Credit SHGs:** In order to promote financial inclusion, savings and credit self-help groups (SHGs) encourage their members to save money on a regular basis. Frequently functioning as unofficial microfinance institutions, these organizations offer credit for individual or corporate purposes. By providing small loans with low interest rates, they enable people without access to traditional banking options to obtain financial services. These SHGs boost members' financial stability and make it possible for them to engage in income-generating activities by encouraging saving behaviors and offering reasonably priced financing[3].
- **Health and Nutrition Self-Help Groups (SHGs):** Self-Help Groups (SHGs) dedicated to health and nutrition work to solve problems related to sanitation, nutrition, and healthcare in local communities. These groups ensure better health results for their members by increasing awareness of preventative healthcare, hygiene, and healthy practices. They also help members get healthcare services when necessary and offer support during medical emergencies. Through encouraging healthier lives and enhancing community well-being, these self-help groups (SHGs) support the general growth and self-determination of their members.
- **Education-focused Self-Help Groups (SHGs):** Literacy, job training, and skill development are the goals of education-focused self-help groups (SHGs), especially for underserved populations. These organizations work to enhance educational opportunities and equip members with the skills they need for improved job chances. Through providing training in a variety of subjects, including agriculture, tailoring, and computer skills, these self-help groups assist people in enhancing their standard of living. In the end, SHGs with an education focus enable their members to advance professionally, improve personally, and support the general well-being of their communities.
- **Social Welfare Self-Help Groups (SHGs):** Critical social concerns like gender discrimination, domestic abuse, child welfare, and environmental sustainability are the main emphasis of Social Welfare Self-Help Groups (SHGs). These organizations serve as forums for lobbying in order to increase public awareness, assist impacted parties, and promote legislative changes. They address social inequalities and advance equal rights and opportunities by organizing the community. Social welfare SHGs help build more equitable, inclusive and sustainable communities by working together.
- **Youth Self-Help Groups (SHGs):** Young people's involvement in social development initiatives, entrepreneurship, and skill development is the main goal of Youth Self-Help Groups (SHGs). By giving them the skills and information necessary to become engaged members of their communities, these organizations seek to empower young people. Youth Self-Help Groups (SHGs) cultivate a sense of social consciousness and responsibility by providing chances for leadership and personal development. In the end, they support youth in acquiring the abilities necessary to promote constructive change and advance communal growth[4].
- **Special-interest Self-Help Groups (SHGs):** Self-help groups that cater to particular needs or interests, such as technology adoption, arts and crafts, or environmental preservation, are known as special-interest SHGs. By bringing people together who have similar interests or aspirations, these clubs enable them to work together and further their hobbies while also advancing the community. Special-interest SHGs encourage members' knowledge, inventiveness, and creativity by concentrating on specific topics. They also have a significant impact on sustainability, meeting the demands of specialized communities, protecting cultural heritage, and developing technology.

1.2 Benefits of Self Help Groups (SHGs):

Communities and people alike benefit greatly from self-help groups (SHGs), which promote both socioeconomic advancement and group development. By providing members with access to finance for revenue-generating ventures, SHGs foster stability and financial independence. Regular savings and low-interest loans can reduce the use of informal moneylenders, while financial inclusion programs foster improved money management and financial literacy. In order to increase their earning potential, SHGs also provide training programs in subjects including handicrafts, entrepreneurship, and agriculture.

Through facilitating decision-making, self-help groups (SHGs) foster social empowerment, self-assurance, and leadership, thus augmenting members' impact in their communities and families. SHGs also improve quality of life and social ties by raising funds for vital initiatives like healthcare, sanitation, and education. In tackling social problems like poverty, domestic abuse, and gender inequality, they are essential in generating chances for long-term financial stability and sustainable livelihoods. By providing a venue for networking, idea sharing, and creativity, SHGs encourage cooperation between their members and other organizations. These clubs help people overcome loneliness, develop resilience, and maintain a positive attitude toward life by offering psychological and emotional support in addition to material advantages. Self-Help Groups (SHGs) promote a more welcoming, equal, and encouraging community by empowering people, particularly women[5].

2. Literature Review

Neha Kumar et.al[6], results of our study indicate that participation in self-help groups (SHGs) significantly improves overall indicators of women's empowerment and closes the gender empowerment gap. Women's scores have improved, not men's, and that is what is causing this increase in overall empowerment. Women's scores improve as a result of increased control over income, increased decision-making over credit, and (somewhat mechanically, considering the treatment) increased social engagement.

D. Rafi et.al[7], respondents were chosen using purposive cum random sampling. Members' degrees of empowerment were determined using the perceived empowerment index. The study found that women who participated in SHGs were empowered in terms of

gaining social recognition, elevating their social standing, starting their own businesses, and developing a saving habit. According to the study's findings, most SHG respondents felt that their SHGs had given them a moderate amount of overall empowerment.

Gaurav Joshi[8], findings indicate that a number of characteristics, such as age, education, family structure, and market distance, significantly affect women's involvement in self-help groups. Additionally, there is a significant difference between these two values, indicating that following SHG membership, the empowerment index value significantly rises.

Debanjan basak et.al[1], proposes microcredit initiatives and SHG memberships were the main factors that improved rural women's socioeconomic growth and helped them reach SDGs 1, 2, 3, 4, and 5. This study found that rural women in economically challenged places benefited greatly from joining self-help groups (SHGs) and associated financial services when it came to saving money and starting their own businesses. Additionally, SHG involvement significantly improved rural women's self-efficacy, self-confidence, and general self-esteem.

R. L. Vinodhini et.al[9], introduces SHGs' ability to connect with the impoverished, their creative methods, their ability to facilitate development participation, and the creation of trust between stakeholders at various levels are the main factors contributing to their success. SHGs also assist households with their financial situation. Rural women's independence and self-confidence have grown as a result, improving rural residents' quality of life.

3. Materials and Methods

Conduct the research in Kanchipuram District, focusing on female members of Self-Help Groups (SHGs). The study selects 150 women from 15 distinct SHGs for participation, ensuring a diverse representation of rural women actively involved in SHGs. Following data collection, SPSS cleans the data by identifying missing values and discrepancies. Descriptive statistics are then used to summarize key demographic factors, and percentage analysis is conducted to assess the impact of SHGs and the flow work is shown in figure 2.



Fig.2: Flow work of proposed research process

- a) **Planning and Preparation:** A structured questionnaire with pertinent questions is created during the study's planning and preparation phase to evaluate the effect of self-help groups (SHGs) on women's empowerment. The questionnaire covers topics like financial inclusion, skill development, decision-making abilities, and general socioeconomic changes. 150 participants are chosen by convenience sampling from 15 different SHGs in Kanchipuram District with the goal of documenting the experiences of women actively participating in SHGs. This method provides comprehensive insights into the impact of SHGs on women's lives by ensuring the representation of a wide variety of women's viewpoints[10].
- b) **Data Collection:** Convenience sampling is used to choose participants from among the 15 Self-Help Groups (SHGs) in Kanchipuram District for the data-collecting phase. The study selects a total of 150 female members based on their availability and willingness to participate. One-on-one interviews with these participants using a standard questionnaire are conducted to gather information on a variety of topics related to empowerment, such as financial inclusion, skill development, decision-making abilities, and improvements in socioeconomic status due to SHG membership. This method allows for a thorough comprehension of the experiences and effects of SHGs on these women's lives.
- c) **Data Entry and Cleaning:** During the data entry and cleaning stage, the 150 women's replies are gathered and loaded into SPSS software for analysis, and the data is arranged methodically to ensure correctness and consistency. The dataset is meticulously cleaned up after entering by looking for mistakes like inconsistent or inaccurate entries and fixing any missing values using exclusion or imputation and also locate and examine outliers to determine whether they require removal or if they represent legitimate data[11]. This procedure guarantees the dataset's dependability and readiness for additional statistical analysis.
- d) **Data Analysis:** During the data analysis stage, descriptive statistics provide an overview of the participants' demographic data, including age, income, education, and length of SHG membership. After that, percentage analysis is used to evaluate the shifts in empowerment as well as other pertinent factors, including enhanced financial inclusion, skill development, and decision-making capabilities[12]. Finally, perform a reliability analysis using Chi square test to evaluate the internal consistency of the questionnaire.
- e) **Interpretation and Reporting:** During the interpretation and reporting stage, we examine and evaluate the findings in light of the statistical output. The results are analyzed in order to pinpoint important patterns and connections pertaining to how SHGs affect women's empowerment. A comprehensive report then incorporates the results, comments, and suggestions for further advancements or interventions. In addition to offering suggestions for practice and policy, the paper attempts to give a thorough grasp of how SHGs affect their members.

4. RESULTS AND DISCUSSION The findings show that women's empowerment in Kanchipuram District is much enhanced by membership in self-help groups (SHGs), with appreciable gains in financial inclusion, skill development, and decision-making ability. According to the analysis, women report feeling more confident and participating more in decisions that affect their families and communities. Many participants also report changes in their socioeconomic condition, such as increased savings and income. The conversation emphasizes how SHGs, particularly in rural regions, can positively advance socioeconomic development and gender equality.

Table 1: Age Group of Respondents

Age Group	Percentage
20 to 40	43.3
40 to 60	46.7
Above60	10.0

Table 1 displays the respondents' distribution by age group. The age distribution of the 150 replies is as follows: 43.3% are between 20 and 40, 46.7% are between 40 and 60, and 10% are above 60. The age range of the majority of responders is 40–60 years old. The self-help groups include a mix of middle-aged and younger women.

Table 2: Educational Status of Respondents

Educational Level	Percentage
Illiterate	35
Primary School	36
High School	17
Higher Secondary	7
College	5

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Table 3: Marital Status of Respondents

Marital Status	Percentage
Married	83
Unmarried	10
Widow	7

Table 4: Family Status of Respondents

Family Type	Percentage
Joint Family	27
Nuclear Family	73

Table 3 shows the respondents' marital status distribution. Of the 150 responses collected, married folks make up 83.3%. Widowed individuals make up 8% of the population, while single individuals make up 8.7%. Married people make up the majority of the self-help organization's members. Table 4 displays the distribution of respondents by family status. Of the 150 replies received, 73.3% are from nuclear families and 26.7% are from joint families. Most of the members of the self-help organization are from nuclear households.

Table 5 Respondent's Reason for Joining the Self-Help Group

Reason for Joining the Self-Help Group	Percentage
To Become Self-Dependent	12
To Increase Savings	22
To Improve Family Financial Condition	20
To Avail a Loan	46

Respondents listed their reasons for joining in Table 5. While 12% joined the self-help group to gain more independence, 22% joined to increase their savings. Twenty percent of respondents joined self-help groups to improve their family's financial status, while forty-six percent joined to get loans. Most of the ladies join self-help groups for loans.

Table 6: Association between work experience and success rate in SHG among the women

Work experience/Training status		Level of success			Chi value	P value
		Low	Average	High		
No work experience	Count	34	41	59	109.56	0.000**
	% within Work experience	25.4%	30.6%	44.0%		
	% within Level of success	18.5%	25.6%	44.0%		
Not in the relevant field	Count	15	20	27		
	% within Work experience	24.2%	32.3%	43.5%		
	% within Level of success	8.2%	12.5%	20.1%		
Basic training is given	Count	5	28	1		
	% within Work experience	14.7%	82.4%	2.9%		
	% within Level of success	2.7%	17.5%	.7%		
Intensive training	Count	37	17	33		
	% within Work experience	42.5%	19.5%	37.9%		
	% within Level of success	20.1%	10.6%	24.6%		
Work is relevant to study	Count	93	54	14		
	% within Work experience	57.8%	33.5%	8.7%		
	% within Level of success	50.5%	33.8%	0.4%		
				1		

The table 6 shows p-value is less than 0.001, which means that the null hypothesis—that job experience and women's success rate in SHGs are unrelated—is rejected at the 1% level of significance. Therefore, infer a correlation between women's success rates in SHG and their work experience. The sample's mean value indicates that women with no prior work experience enjoy high levels of success. It's also claimed that the entrepreneurs working on the study's projects experienced mediocre to low levels of business success. The Chi-Square value is 3.736E3, the Bartlett's test of sphericity was 0.959, and the Kaiser-Meyer-Olkin tests of sample adequacy were all statistically significant, as shown in the table 7. This demonstrates that the respondents' perceptions derived from 150 samples provide a major explanation for the factor analysis used to reduce the data.

Table 7: KMO and Bartlett's Test for Empowerment Skills

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.959
Bartlett's Test of Sphericity	Approx. Chi-Square	3.736E3
	df	45
	Sig.	.000

Table 8: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Self efficacy	8.016	80.157	80.157	8.016	80.157	80.157
Innovative skills	.366	3.664	83.820			
Locus of control	.321	3.209	87.029			
Risk Bearing	.269	2.694	89.723			
Achievement oriented	.247	2.470	92.193			
Leadership	.200	2.003	94.196			
Communication	.184	1.839	96.035			
Human relations	.156	1.558	97.592			
Technical	.134	1.340	98.932			
Inborn attitude	.107	1.068	100.000			

The table 8 above shows that the individual variance is 80.157, and the eigenvalue is 8.016. The 10 entrepreneurial skills factors account for 80.157 of the total variation, which is statistically significant. The table below illustrates how the factors that have been inferred thus far are loaded with specific variables.

Table 9: Component Matrix

Components	Metrics
Self efficacy	.887
Innovative skills	.910
Locus of control	.896
Risk Bearing	.894
Achievement oriented	.919
Leadership	.884
Communication	.906
Human relations	.904
Technical	.886
Inborn attitude	.867
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

Principal Component Analysis (PCA) was used to find and extract the main component. The Component Matrix in Table 9 shows how different variables affect it. Self-efficacy, leadership, technical skills, and innovative skills are some of the factors that strongly connect and contribute to a single factor. This factor is likely a representation of empowerment or skill development, since the analysis only takes out one part of it. With loadings above 0.85, all variables show strong connections with the component. "Inborn attitude" has the lowest but still significant loading (0.867), while "Achievement-oriented" has the greatest loading (0.919), indicating a large contribution. By encapsulating the personal and professional characteristics essential for empowerment, the single component successfully summarizes the variance in the data. When evaluating the multifaceted concept of women's empowerment, this matrix emphasizes how important various variables are. Factor analysis transforms the respondent's empowering abilities into a single component. They are known as empowerment factors that are highly required.

5. Conclusion

The study offers some important new information regarding women who join self-help groups (SHGs). Young and middle-aged women make up the majority of the participants, with most falling between the ages of 20 and 40 and 40 and 60. The majority of respondents only have a rudimentary education; 36% have completed elementary school, and 34.7% are still illiterate. In rural areas, the proportion of joint families has significantly decreased, and the majority of participants are married and from nuclear families. A significant number of respondents join Self-Help Groups (SHGs) primarily for the purpose of obtaining loans, which in turn enhances their level of financial independence. The respondents' confidence, communication, and decision-making skills all improve when they participate in self-help groups (SHGs). Furthermore, they become more financially stable and earn more money each month, which enables them to make larger contributions to their families and raises their status and participation in family decision-making. Additionally, 98.7% of respondents have improved their saving habits, with many putting money aside for the SHGs themselves, according to the survey. According to factor analysis, self-efficacy and achievement orientation are the most important factors that affect women's empowerment in SHGs. This shows how the groups help people and society grow.

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