



INTERNATIONAL RESEARCH JOURNAL OF HUMANITIES AND INTERDISCIPLINARY STUDIES

(Peer-reviewed, Refereed, Indexed & Open Access Journal)

DOI : 03.2021-11278686

ISSN : 2582-8568

IMPACT FACTOR : 8.428 (SJIF 2026)

Impact of Self-Help Group on Women's Status in Family - A Sociological Study

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DOI No. **03.2021-11278686** DOI Link :: <https://doi-ds.org/doi/10.2582/04.2026-18295111/IRJHIS2604013>

Abstract:

Self-Help Groups (SHGs) have emerged as a powerful tool for women's empowerment, particularly in rural and economically disadvantaged communities. These groups offer women financial resources, skill development opportunities, and social support, thereby significantly enhancing their status within the family. By participating in SHGs, women gain financial independence, decision-making power, and increased confidence, which enables them to assert their rights and improve their position within the household. SHGs not only offer microfinance support but also create a platform for women to engage in income-generating activities, thereby reducing economic dependency on male family members. As women contribute financially to the household, they gain a stronger voice in family matters such as children's education, healthcare, and financial planning. Additionally, SHGs foster collective solidarity, enabling women to challenge gender norms and domestic inequalities. The study helps to understand how SHG are impact the social and economic status of women in their families. It showcases certain aspects of the economic and social transition among the women. There are fifteen SHGs at Honnudike panchayat in Tumkur taluk that were randomly selected to collect the primary data. In the modern scenario, the empowerment of women is pointedly considered as a milestone of progress for India. This paper tries to highlight the empowerment of women in the development process of the country.

Keywords: SHG, women, Social Status, Empowerment, Family.

Introduction:

Self-Help Groups (SHGs) have emerged as a powerful tool for women's empowerment, particularly in rural and economically disadvantaged communities. These groups offer women financial resources, skill development opportunities, and social support, thereby significantly enhancing their status within the family. By participating in SHGs, women gain financial independence, decision-making power, and increased confidence, which enables them to assert their rights and improve their position within the household. SHGs not only offer microfinance support but also create a platform for women to engage in income-generating activities, thereby reducing economic dependency on male family members. As women contribute financially to the household, they gain a

stronger voice in family matters such as children's education, healthcare, and financial planning. Additionally, SHGs foster collective solidarity, enabling women to challenge gender norms and domestic inequalities.

Self-help groups (SHGs) play a crucial role in women's development by promoting financial freedom and social empowerment. They provide women with access to microfinance and small loans, enabling them to start businesses, improve livelihoods, and support their families. SHGs also enhance leadership skills and decision-making power, giving women greater control over household and community matters. Through collective efforts, they promote awareness about health, education, and legal rights, reducing gender inequality. Overall, SHGs contribute to women's self-reliance, economic stability, and social dignity, fostering inclusive growth. Self-help groups (SHGs) in India originated in the 1980s as a grassroots initiative to promote financial inclusion and empower marginalized communities, especially women. The movement gained drive with the NABARD-led SHG-Bank Linkage Program (SBLP) in 1992, which smoothed microfinance access through formal banking channels. Over time, government programs like Swarnajayanti Gram Swarozgar Yojana (SGSY) and later the National Rural Livelihood Mission (NRLM) further strengthened the SHG network. These groups have played a vital role in poverty alleviation, entrepreneurship, and social development, particularly in rural India. Today, SHGs continue to be a powerful tool for women's empowerment and grassroots economic growth.

India is a diverse and vibrant country in South Asia, known for its rich history, culture, and traditions. It has the largest democracy in the world and the second-largest population, developing rapidly in terms of technology, education, and economics. Almost it becomes a self-reliant nation. India claims a unique mixture of ancient heritage, including various landmarks. Government and Non-governmental interventions have a vital role in the process of development. Hence, the government has implemented reforms like liberalization, privatization, and globalization (LPG) to boost economic growth. Major infrastructure projects like highways, railways, and digital connectivity have been prioritized. Social Welfare Programs like MNREGA (employment guarantee), Ayushman Bharat (healthcare), and PM Awas Yojana (housing) aim to uplift side-lined communities. Education & Skill Development Initiatives such as the National Education Policy (NEP), Sarva Shiksha Abhiyan, and Skill India focus on improving literacy and employability. Environmental & Sustainable Development Programs like Swachh Bharat Abhiyan (cleanliness drive) and renewable energy policies promote sustainable growth.

Thus, the impact of SHGs extends beyond economic benefits, leading to increased self-esteem, respect from family members, and a shift in traditional power dynamics. Over time, this empowerment translates into better social standing, improved family welfare, and greater participation in community decision-making.

Review of literature:

(Bali Swain & Wallentin, 2012) have researched factors empowering women in Indian Self-Help Group Programs. They have developed the structural equation model and concluded that economic factors have the greatest direct impact on empowering women. This confirms that programs such as SHGs, which focus on income generation by women in low-income households, have the double advantage of leading to an improved economic situation for the respondent and being the most effective factor in empowering women.

Deininger & Liu (2013), despite the popularity and unique nature of women's SHGs in India, evidence on their economic impact is limited. This study evaluates the program's impacts on mature SHGs, finding that participation leads to increased household income and improved access to credit. However, the study also notes that the benefits vary significantly depending on regional and program-specific factors.

Sindhe Jaganath et al (2013). This literature review explores the historical background of SHGs in India, focusing on their role in women's empowerment. The authors find that SHGs have significantly contributed to poverty reduction and improved social standing for women. However, obstacles, including geographical discrepancies, economic limitations, and restricted access to training, remain.

Ahmed, Nayamath Basha, Head, & Azad (2014) have studied the role of self-help groups in women's empowerment and concluded that SHGs have the potential to change the scenario and empower women in different dimensions like economic, relational, psychological, managerial, and political.

Santosh Rupa (2017). The study highlights the evils, problems, and conflicts faced by SHG members significantly, and the ability to handle the grievances.

Anand (2018) in his research mentioned that women who were ignorant and uneducated have become health aware, children's education, food nutrition, and family planning after joining SHG. A small saving of an SHG member is very important for their economic crisis. SHG also develops leadership qualities in women.

K. Harika (2020) has done research on women's empowerment through Self Help Groups in three dimensions (Socio, Economic, and Political): An Empirical Study of Andhra Pradesh. Based on the primary data from 600 households from 13 districts of Andhra Pradesh, it has been concluded that the old self-help group feels more empowered compared to the new self-help groups.

Chouhan & Maheshwari (2021) – This critical study examines the growth of SHGs in India, emphasizing their role in microfinance and economic development. The authors highlight that SHGs have been effective in improving literacy levels, employment, income, and savings among marginalized communities. Nonetheless, challenges such as financial mismanagement and the need

for continuous training are identified.

Midya, Hota, & Das (2021) have done research on “Empowerment of Women through Self Help Group: SHG Participants’ Perception about Enhancement of their Capacity”. They have considered four perspectives for the measurement of women's empowerment, i.e., Educational, Economic, Social, and Political aspects. Based on the primary data from Bhadulia Village of West Bengal, it has been observed that those members who are from very backward backgrounds feel more empowered, and regular interaction with group members has developed a sense of group solidarity and identity, and so raised the Social Status.

Jain & Nalla (2024). This systematic review analyses the pivotal role of SHGs in empowering women in India, especially in rural and economically marginalized groups. The study highlights that SHGs have been instrumental in promoting financial security, social development, and political engagement among women, enabling them to overcome traditional gender barriers. However, challenges such as geographical disparities, economic constraints, and limited access to training persist.

Sultania (2024). This paper offers a comprehensive analysis of SHGs in India, focusing on their non-financial and indirect impacts that eventually lead to significant financial gains over the long term. Through an in-depth review of the literature over the past 25 years, the study explores the influence of SHGs on social capital, political capital, girl child education, healthcare, and sanitation. The findings suggest that even groups with limited immediate financial returns can drive substantial long-term changes in their communities.

These scholarly perspectives collectively highlight the significant role SHGs play in economic empowerment, social transformation, and rural development in India, while also identifying areas for improvement.

Objectives:

To understand the socio-economic conditions of the respondents

To know the impact of SHG on women's status in the family.

To understand the participation of women in community concerns

Problem with the statement:

Self-help groups were introduced in the 1980s to provide economic assistance to maintain financial stability among rural families in general and women in particular. Recently, the government of India tried to strengthen the SHG network. These groups have played a vital role in poverty alleviation, entrepreneurship, and social development, particularly in rural India. Today, SHGs continue to be a powerful tool for women’s empowerment and grassroots economic growth. The study has a question of how women are aware of SHG to utilize its benefits. And how are they free to make decisions in the family? And also to answer how women actively participated in the community

matters.

Significance of the study:

The study covers the role of women in the family. In the family, she has a vital role as a pillar of the family. Almost all the members depend on her for many needs. She is working as a servant all the time by sacrificing herself. But no one recognized her as important. Fortunately, women are being empowered and have their significance in the family through SHG. Hence, the status of women is becoming important. In this context, the study sheds light on understanding the actual status and role of women in the family, which leads to social transition. The study will support understanding the present scenario of women's status. It will help researchers, academicians, policymakers, and administrative authorities.

Research Gap:

Many studies have been conducted on SHG implementation, structure and functions, impacts and implications, issues and challenges, etc., but there were no studies have been conducted on how women's status in the family is improved. Hence, this study will try to understand the status of women in the family.

Methodology:

The study has covered fifteen SHGs located in Honnudike Grampanchayat that were actively implemented. The researcher has selected 45 respondents from each SHG based on a simple random sampling method. The respondent is selected in various determinants like residence, religion, caste, income, education, and culture.

The methodology of the study:

The study consists of both qualitative and quantitative approaches based on primary and secondary sources. A secondary source was collected from various books, publications, journals, newspapers, and websites. The Primary data was collected through an interview schedule. The researcher has met all the respondents personally and collected the information. A total sample size of 45 respondents was selected from Honnudike Grampanchayat. The collected source is analyzed with simple statistical tools such as mean, mode, average, and percentage to find the results.

Results and analysis of the study:

Socio-economic status aims to understand the level of participation among the respondents. The socio-economic profile consists of age, marital status, education, occupation, and income, which indicate the standard of living of the respondents. The socio-economic background of the respondents is presented.

Table 1: Socio-economic conditions of the respondents

Sl. No	Factors		Frequency	Percentage
1	Education Level	Illiterate	12	26.7
		primary	17	37.8
		Higher secondary	10	22.2
		Pre-university	06	13.3
		Higher education	00	00
2	Occupation	Agriculture	26	57.8
		cooli	10	22.3
		Private employee	07	15.5
		Govt employee	00	00
		Business	02	4.4
3	Family Income Level (Annual)	10000-20000	15	33.4
		20000-40000	23	51.2
		40000-60000	04	8.8
		60000-80000	03	6.6
4	Age	18-28	09	20.0
		29-39	19	42.3
		40-50	07	15.6
		51-61	06	13.3
		62 & above	04	8.8
5	Marital status	unmarried	06	13.3
		married	29	64.5
		widow	08	17.8
		divorcee	02	4.4

Field work-2026

Table 1 shows the educational level, occupation, family income, age, and marital status of the respondents. About 26.7% of the respondents were illiterate. Almost 37.8% of them completed primary school. Only a small number of them studied pre-university and higher education. Those who have completed only primary education actively participated in the SHG, just because of their lower income. So they wanted to save money through SHG. About 57.8% of the respondents depend on agriculture

as their main occupation. Followed by 22.3% of them who were cooli. About 15.5% of the respondents were in private jobs, and no government employees were found in the SHG. Only 4.4% of them were engaging in small business. Those who have agriculture have to engage with SHG rather than cooli. About 51.2% of the respondents have an annual income of 20000 to 40000; these members are active in SHG. About 42.3% of the respondents belonging to the 29 -39 age group are much more involved than other age groups due to awareness of SHG. About 64.5% of the respondents were married. Married women actively have membership in SHG due to maintaining family economic responsibility through savings.

Table 2: Improvement of livelihood

Sl. No	Component	Frequency	%	
1	SHG help us to improvement of our livelihood	Balanced food	32	71.1
		Purchasing power	35	77.7
		Increased savings	41	91.1
		Extended expenditure	29	64.4
		Economic stability	39	86.6

Field work-2026

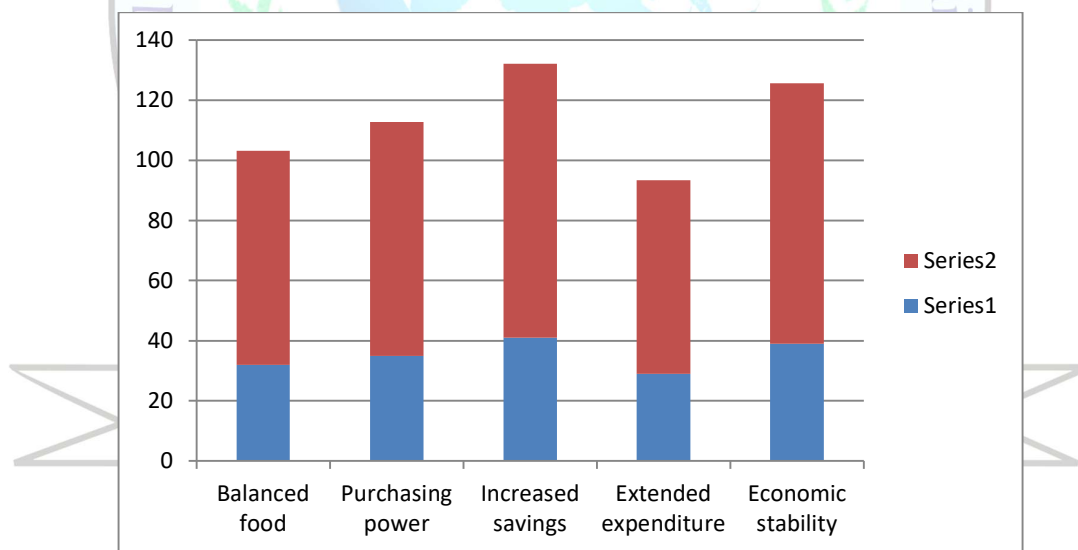


Table 2 contains livelihood improvement. About 72.1% of the respondents were able to get balanced food due to savings through SHG. Almost 77.7% of them said that their purchasing power has improved because of SHG. About 91.1% of the respondents said that their savings rate drastically improved just because of SHG in their village. Before that, they did not know about savings, but SHG made it easy to make savings with minimum knowledge. This is a vibrant aspect of the SHG in rural areas, particularly among women. About 64.4% of them have improved their expenditure radically due

to SHG. The majority, 86.6% of the respondents, said that they have economic stability of their own and more comfort.

Table 3: Leadership quality

Sl. No	Component	Frequency	%	
1	SHG inspired us to have leadership quality	Overcome from inferiority	27	60.0
		Improved communication skill	26	57.7
		To participate in SHG activities	38	84.4
		Strengthens decision making power	33	73.3
		To express own views with no prejudices	34	75.5

Field work-2026

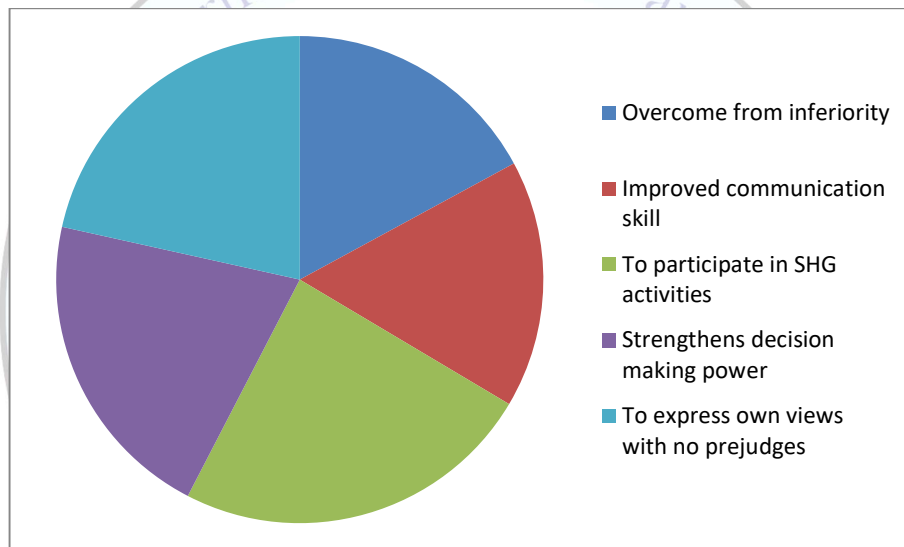


Table 3 indicates the leadership quality of the respondents. About 60.0% of them were overcome with inferiority. Women can walk outside of the family with a shake of SHG, and they dare to talk confidently with others. About 57.7% of the respondents have improved their communication skills. Almost 84.4% of them actively participated in the SHG activities with a greater interest. About 73.3% of the respondents have strengthened their decision-making power. Around 75.5% of the respondents said that they can express their views without any prejudices.

Table 4: Improvement of decision-making power

Sl. No	Component	Frequency	%	
1	SHGprovide Improvement of decision making power	To celebrate religious rites	32	71.1
		To children education	34	75.5
		To conduct marriage	26	57.7
		Selling or buying of land	29	64.4
		Construction or repair of house	28	62.2

Field work-2026

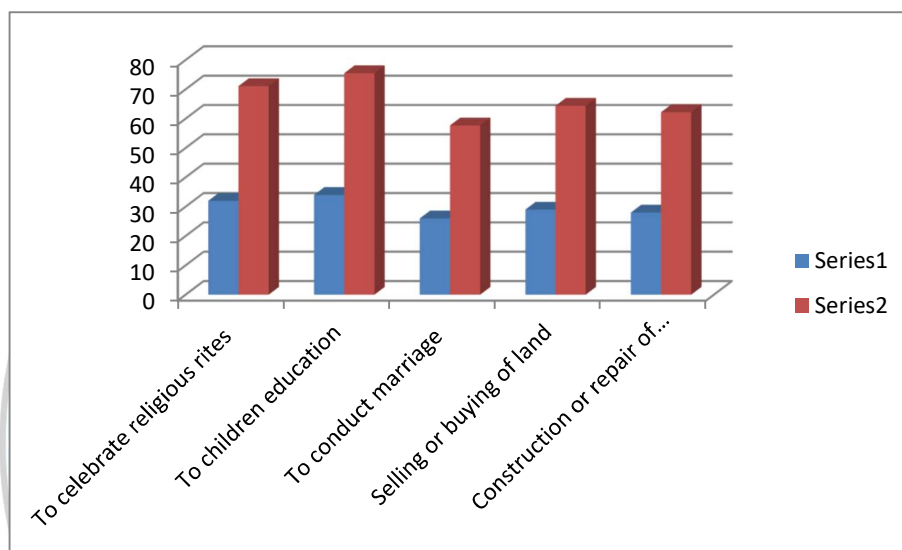


Table 4 shows the level of decision-making power of the respondents. About 71.1% of them were making their own decision to celebrate religious rites or rituals in the family, and around 75.5% of the respondents were taking care of children's education. About 57.7% of them have a major role in their children's marriage process. Nearly 64.4% of the respondents have decided on land purchasing and selling. About 62.2% of them make their own decision in the construction and repair of the house.

Table 5: Control over the family

Sl. No	Component	Frequency	%	
1	SHGimprove our courage to control over the family	On children	39	86.6
		On husband	22	48.8
		On elderly	19	42.2
		On younger	31	68.8

Field work-2026

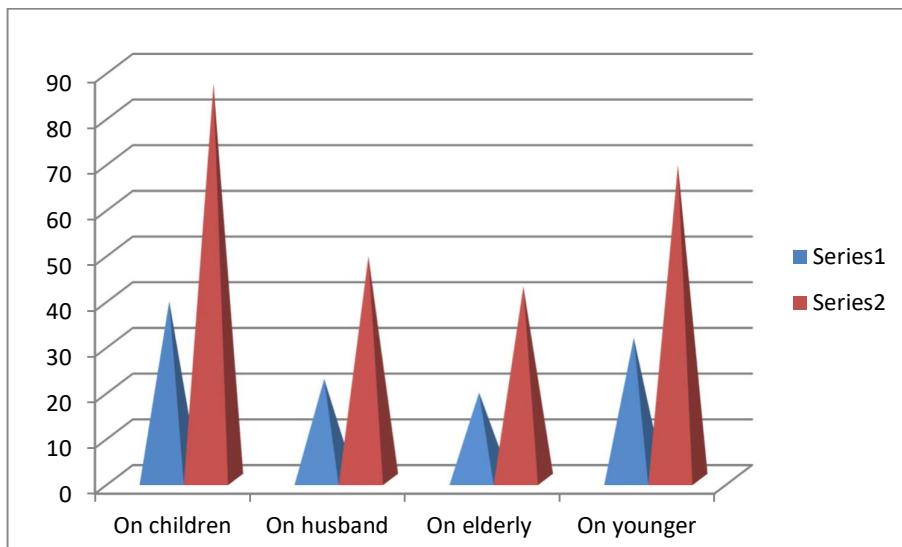


Table 5 indicates the level of control over the family members by women. About 86.6% of the respondents have controlling power over their children. Around 48.8% of the respondents were free from domestic violence by their husbands. Almost 42.2% of them had control over the elderly, and 68.8% of the respondents had control over their younger.

Table 6: Participation in community matters

Sl. No	Component	Frequency	%
1	Independently participate in community matters	29	64.4
	Freely talk to community members	31	68.8
	No hesitation to express my views in community	30	66.6
	Giving suggestion towards community development	25	55.5

Field work-2026

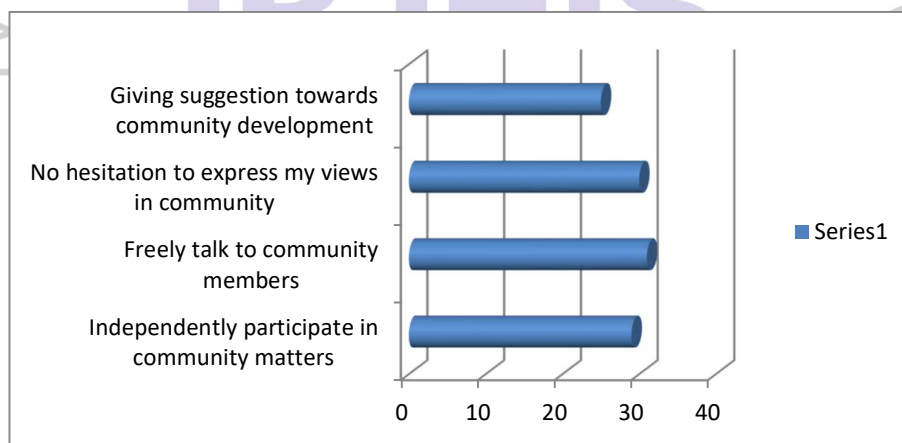


Table 6 shows that participation in the community matters. About 64.4% of the respondents independently participated in community matters with the support of family members. Around 68.8% of them said that they are free to talk with community members. About 66.6% of the respondents opined that no hesitation in expressing their views in the community. About 55.5% of them gave suggestions for community development. It's all possible only with the involvement of SHG.

Table 7: Promote awareness about

Sl.No	Component		Frequency	%
1	Promote awareness about	Health	34	75.5
		Education	38	84.4
		Legal rights	23	51.1
		Gender equality	31	68.8

Field work-2026

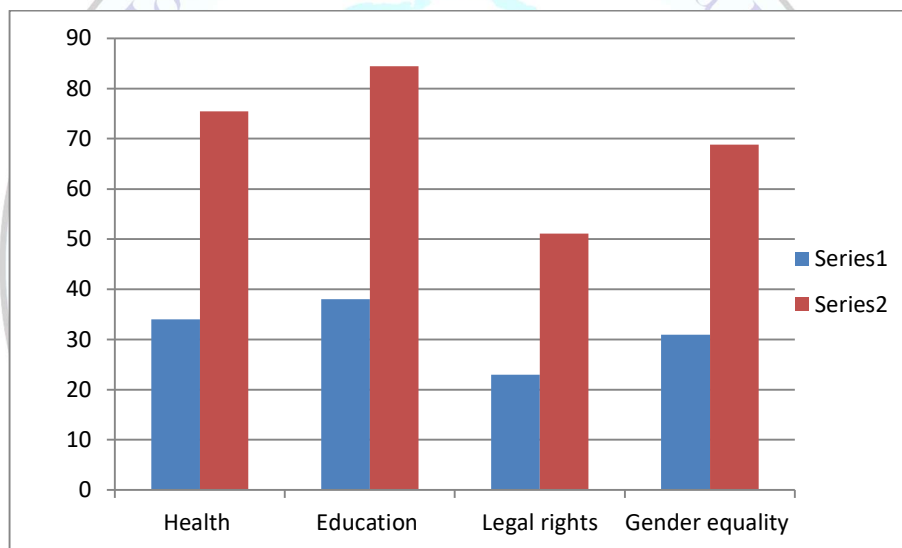


Table 7 shows the awareness created by SHG of health, education, legal rights, and gender equality. About 75.5% of the respondents had an awareness of their health. Around 84.4% of the respondents had an education significance. Almost 51.1% of them had an awareness of legal rights. About 68.8% of the respondents had an awareness of gender equality. SHGs have a vital role in the lives of women in the rural region to have a better life with social dignity and economic self-reliance.

Conclusion:

Self-help groups (SHGs) play a crucial role in improving the status of women by fostering financial independence and social empowerment. They provide women with access to credit and savings, enabling them to start small businesses and support their families. Through SHGs, women gain financial literacy, decision-making skills, and leadership opportunities, boosting their confidence. These groups also create a support system where women can discuss social issues and work towards

solutions collectively. By participating in SHGs, women break free from traditional societal constraints and challenge gender norms. SHGs contribute to improved healthcare, education, and awareness among women, leading to overall community development. Government and non-governmental organizations actively promote SHGs to enhance women's economic and social well-being. The success of SHGs has proven that economic empowerment leads to greater gender equality. However, challenges such as lack of education, social resistance, and financial barriers must still be addressed. Overall, SHGs are a powerful tool for transforming women's status, promoting self-reliance, and fostering a more inclusive society.

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