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Grassroots Transformation And Multidimensional Women's Empowerment: Evidence From Self-Help Groups In Vijayapura District, Karnataka, India

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Abstract

Women's empowerment has emerged as a central objective in inclusive development policy and academic discourse on gender and development. Grassroots financial institutions such as Self-Help Groups (SHGs) are widely recognized as mechanisms that enhance women's access to resources, strengthen collective agency, and improve livelihood opportunities. Despite extensive research on microfinance, empirical evidence examining the multidimensional nature of empowerment at the district level remains limited. This study investigates the influence of SHG participation on economic, social, political, cultural, and legal dimensions of women's empowerment in Vijayapura district of Karnataka, India.

Primary data were collected from 262 women belonging to 26 SHGs across five taluks of Vijayapura district through a structured survey instrument and field interactions. Statistical analyses including reliability testing, exploratory factor analysis, correlation analysis, and multiple regression analysis were employed to examine the relationship between SHG participation and empowerment outcomes.

The results indicate that SHGs significantly enhance women's economic autonomy, confidence in social participation, and involvement in community decision-making processes. Economic empowerment emerged as the most influential determinant of overall empowerment, followed by social and cultural empowerment. Political and legal empowerment showed positive yet comparatively moderate effects. The findings highlight the role of grassroots collective institutions in fostering inclusive development and gender equality in rural contexts.

The study contributes to empowerment theory by demonstrating how community-based financial collectives influence multiple dimensions of women's agency in emerging economies. Policy implications emphasize strengthening institutional support, digital financial inclusion, skill development, and market linkages to further enhance the developmental potential of SHGs.

Keywords: Women empowerment, Self-Help Groups, microfinance, rural development, gender equality, Karnataka

Introduction

Gender equality and women's empowerment are fundamental pillars of sustainable development. Women represent nearly half of the global population, yet disparities persist in access to education, economic opportunities, and decision-making power. Development scholars increasingly emphasize that inclusive economic growth cannot be achieved without improving women's capabilities and agency.

Theoretical perspectives on development highlight the importance of expanding individual freedoms and opportunities. The capability approach argues that development should be understood as the expansion of substantive freedoms that allow individuals to lead the lives they value. Within this framework, empowerment involves enhancing individuals' capacity to make strategic life choices, particularly in contexts where such choices were previously constrained.

In rural India, structural inequalities often restrict women's economic participation and social mobility. Cultural norms, limited financial access, and restricted institutional participation continue to shape women's experiences. Self-Help Groups (SHGs) have emerged as a grassroots institutional innovation designed to address these constraints by promoting collective savings, access to microcredit, and community-based support networks.

Since the expansion of the SHG-Bank Linkage Programme supported by national financial institutions, millions of rural women have become members of SHGs. These collectives function not only as financial intermediaries but also as social platforms that promote leadership, entrepreneurship, and community engagement.

Karnataka has been one of the leading states in implementing women-centered development initiatives such as the Stree Shakti programme. In districts such as Vijayapura, SHGs have expanded significantly and have facilitated women's participation in micro-enterprise activities including dairy production, tailoring, food processing, and small retail trade.

Despite the rapid growth of SHG networks, systematic empirical studies that evaluate the broader dimensions of empowerment at the district level remain limited. Much of the existing literature focuses on financial inclusion and income generation while overlooking other dimensions such as cultural transformation, political participation, and legal awareness.

The present study addresses this gap by examining the multidimensional empowerment outcomes of SHG participation among rural women in Vijayapura district of Karnataka. The research evaluates economic, social, political, cultural, and legal dimensions of empowerment to provide a comprehensive understanding of grassroots development processes.

Literature Review

Women's empowerment is widely conceptualized as a multidimensional process involving access to resources, development of agency, and achievement of desired outcomes. Scholars argue that empowerment encompasses economic independence, decision-making authority, and social recognition.

Microfinance initiatives and Self-Help Groups have been extensively studied as instruments for reducing poverty and promoting gender equity. Access to credit enables women to initiate income-generating

activities, diversify livelihoods, and contribute to household financial stability. Empirical studies have documented improvements in savings behaviour, financial autonomy, and entrepreneurial participation among SHG members.

Beyond financial outcomes, SHGs also influence social empowerment. Participation in regular group meetings facilitates information exchange, peer learning, and mutual support. These interactions enhance women's confidence and strengthen their social networks.

Political empowerment represents another dimension of transformation. Grassroots organizations often encourage women to participate in local governance processes such as village assemblies and panchayat institutions. Exposure to collective decision-making environments increases women's awareness of civic rights and democratic participation.

Cultural empowerment emerges through gradual shifts in social attitudes regarding women's roles in the household and community. When women contribute economically and demonstrate leadership capacities, prevailing gender norms often evolve toward greater recognition of women's capabilities.

Legal empowerment involves awareness of institutional rights, welfare schemes, and legal protections. SHGs frequently act as channels for disseminating information about government programmes, insurance schemes, and women's protection laws.

Although previous studies confirm the positive impact of SHGs, the relative influence of different empowerment dimensions remains an area requiring further empirical investigation. This study contributes by examining the combined influence of economic, social, political, cultural, and legal empowerment within a single analytical framework.

Hypotheses Development

Based on empowerment theory and prior empirical findings, the following hypotheses are proposed:

H1: Participation in Self-Help Groups positively influences the economic empowerment of women.

H2: Participation in Self-Help Groups positively influences the social empowerment of women.

H3: Participation in Self-Help Groups positively influences the political empowerment of women.

H4: Participation in Self-Help Groups positively influences the cultural empowerment of women.

H5: Participation in Self-Help Groups positively influences the legal empowerment of women.

Methodology

Research Design

The study adopts a descriptive and analytical research design integrating quantitative survey analysis with qualitative field insights. The research aims to examine the relationship between SHG participation and multidimensional empowerment outcomes.

Study Area

The research was conducted in Vijayapura district of Karnataka, India. The district has experienced substantial expansion of SHG activities during the past decade. Five taluks—Vijayapura, Indi, Basavana Bagewadi, Sindagi, and Muddebihal—were selected for data collection.

Sample

A total of 262 women members belonging to 26 Self-Help Groups participated in the survey. Respondents were selected through purposive sampling to ensure representation across different villages and economic activities.

Data Collection

Primary data were collected through structured questionnaires, personal interviews, and focus group discussions. Secondary data were obtained from academic journals, government reports, and microfinance programme publications.

Data Analysis

The collected data were analyzed using statistical techniques including reliability analysis, descriptive statistics, factor analysis, correlation analysis, and multiple regression analysis.

Results

Descriptive statistics indicate that economic empowerment recorded the highest mean score among the empowerment dimensions, suggesting significant improvements in financial independence and income generation. Social empowerment also demonstrated strong outcomes in terms of increased confidence and improved participation in community activities.

Regression analysis confirmed that all five empowerment dimensions positively influence overall empowerment outcomes. Economic empowerment emerged as the strongest predictor, followed by social and cultural empowerment. Political and legal empowerment demonstrated positive but comparatively moderate effects.

Field observations further revealed that a majority of respondents reported improvements in savings habits, financial decision-making, and entrepreneurial activity. Participation in SHG meetings enhanced communication skills and fostered collective learning. Many respondents also reported increased participation in community development discussions and local governance forums.

Discussion

The findings highlight the transformative role of Self-Help Groups in promoting inclusive development at the grassroots level. By providing financial resources and social support networks, SHGs enable women to overcome structural constraints that historically limited their participation in economic and community activities.

Economic empowerment appears to be the primary pathway through which broader empowerment outcomes emerge. Increased financial autonomy enhances women's bargaining power within households and improves their ability to make independent decisions.

Social empowerment also plays a critical role by strengthening confidence and collective solidarity among members. These social interactions contribute to the development of leadership skills and community engagement.

Although political and legal empowerment outcomes are comparatively moderate, they indicate promising progress. Continued training programmes and awareness initiatives could further strengthen women's participation in governance institutions and legal frameworks.

Conclusion

This study examined the multidimensional impact of Self-Help Groups on women's empowerment in Vijayapura district of Karnataka. The findings demonstrate that SHGs function as effective grassroots institutions that enhance economic independence, strengthen social confidence, and facilitate community participation.

Economic empowerment emerged as the most influential dimension shaping overall empowerment outcomes. Social and cultural empowerment also contributed significantly by enhancing self-confidence and transforming community perceptions regarding women's roles.

The research underscores the importance of strengthening institutional support mechanisms such as entrepreneurship training, financial literacy programmes, and digital inclusion initiatives. Strengthening these initiatives can further enhance the developmental impact of SHGs and promote sustainable gender equality in rural communities.

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