



Impact Of Self-Help Groups On Women Empowerment In Hilly Areas Of Uttarakhand

Laxmi Yadav¹, Ashutosh Singh²

¹Research Scholar, College of Agribusiness Management, G.B. Pant University of Agriculture & Technology, Pantnagar, Uttarakhand

²Professor, College of Agribusiness Management, G.B. Pant University of Agriculture & Technology, Pantnagar, Uttarakhand

Abstract

Self-Help Groups (SHGs) have emerged as an effective tool for promoting women's empowerment in rural areas. This study examines the impact of SHGs on women's empowerment in the hilly regions of Uttarakhand, focusing on the relationship between social and political empowerment and economic empowerment. Primary data were collected from 180 women SHG members and analyzed using regression analysis. The findings reveal a positive and significant relationship between social and political empowerment and economic empowerment ($B = 0.286$, $\beta = 0.292$, $p < 0.001$). The study further shows that SHGs enhance income generation, savings, financial inclusion, leadership skills, and participation in decision-making. Despite challenges such as limited infrastructure and market access, SHGs have significantly contributed to improving the socio-economic status of rural women. The study concludes that strengthening SHGs can further enhance women's empowerment and rural development in Uttarakhand.

Keywords: Self-Help Groups, Women Empowerment, Economic Empowerment, Social and Political Empowerment, Uttarakhand.

Women empowerment has gained considerable attention among researchers, policymakers, and development practitioners as a key component of sustainable development. Women can increase their social and political standing, take part in decision-making, and have more influence over financial resources when they are empowered. Women in rural India frequently deal with issues such as poor access to financial services, few job options, little involvement in decision-making, and sociocultural limitations. In order to achieve gender equality and inclusive growth, these issues must be addressed.

Self-Help Groups (SHGs) have become a powerful tool for empowering women by giving them access to loans, savings, skill development, and group action. Women can raise their capacity to generate revenue, boost their self-esteem, develop their leadership talents, and become more involved in domestic and communal matters by joining SHGs. By establishing connections between rural women and formal

banking institutions and credit facilities, the SHG–Bank Linkage Program has further increased financial inclusion. SHGs are especially important in Uttarakhand's highland areas, where women face additional socioeconomic difficulties due to their remote location, few chances for employment, poor infrastructure, and the relocation of male family members. SHGs are a vital platform for community growth, social engagement, and financial help in such situations.

This study looks at how SHGs affect women's empowerment in Uttarakhand's hilly Garhwal and Kumaon divisions. The study assesses SHG members' economic, social, and political empowerment as well as how well SHGs work to raise their general socioeconomic standing. Policymakers, financial institutions, and development organizations striving to bolster women's empowerment and rural development programs in Uttarakhand are anticipated to gain important insights from the findings.

Objectives

1. To examine the impact of Social and Political Empowerment on the Economic Empowerment of women SHG members in the hilly regions of Uttarakhand.
2. To assess the role of Self-Help Groups (SHGs) in enhancing women's empowerment through improved income generation, financial inclusion, decision-making participation, leadership development, and social awareness in the hilly regions of Uttarakhand.

Literature Review

Longkumer and Jha (2014) observed that SHGs improved women's income, skills, knowledge, and household management capacity. The study reported moderate levels of empowerment among rural women in Nagaland.

Rawat (2014) concluded that SHGs positively influence social, economic, and political empowerment of rural women.

Geetha and Babu (2016) stated that SHGs improve self-confidence, participation in family matters, and access to economic resources among women.

Naik and Rodrigues (2017) reported that women's savings, income, leadership ability, and decision-making power improved significantly after joining SHGs.

Sharma et al. (2020) found that SHGs moderately improved women's participation in household and economic decision-making, although challenges related to market access and financial awareness still existed.

Research Methodology

The study adopted a descriptive and analytical research design to examine the impact of Self-Help Groups (SHGs) on women's empowerment in the hilly regions of Uttarakhand. Primary data were collected through a structured questionnaire from 180 women SHG members selected from six districts of Garhwal and Kumaon divisions using a multistage sampling technique. Secondary data were obtained from books, journals, government reports, NABARD publications, and related research studies. To examine the data and assess the suggested goals, statistical procedures such as regression analysis, correlation analysis, Cronbach's Alpha, and descriptive statistics were used with SPSS software.

Data Analysis and Interpretation

Table 1: Age of Respondents

Age Group	Frequency	Percentage
18–25 years	43	23.9%
26–35 years	34	18.9%
36–45 years	32	17.8%
46–55 years	42	23.3%
56–60 years	29	16.1%
Total	180	100%

Interpretation

The table shows that respondents belong to different age groups ranging from 18 to 60 years. The highest percentage of respondents belongs to the age group 18–25 years (23.9%), followed by 46–55 years (23.3%). The findings indicate balanced participation from different age categories.

Table 3: Occupation Before Joining SHGs

Education Level	Frequency	Percentage
Graduate and Above	36	20.0%
Higher Secondary	30	16.7%
Illiterate	43	23.9%
Primary	28	15.6%
Secondary	43	23.9%
Total	180	100%

Interpretation

The table indicates that most respondents are either illiterate or educated up to the secondary level. This reflects the low educational attainment among women SHG members in hilly regions.

Table 3: Occupation Before Joining SHGs

Occupation	Frequency	Percentage
Agriculture	39	21.7%
Housewife	32	17.8%
Retired	34	18.9%
Unemployed	32	17.8%
Wage Labour	43	23.9%
Total	180	100%

Interpretation

The findings reveal that most respondents were engaged in wage labour and agriculture before joining SHGs, indicating weak economic conditions prior to SHG participation.

FINDINGS

Impact of SHGs on various aspects of women's lives

Model Summary

Table 1.1: impact of SHGs on various aspects of women's lives

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.292 ^a	.085	.080	2.68175
a. Predictors: (Constant), Social & Political Empowerment (Y ₁)				

The value of $R = 0.292$ indicates a low but positive relationship between social & political empowerment and economic empowerment. The R Square value of 0.085 shows that about 8.5% variation in economic empowerment is explained by social and political empowerment.

Table 1.2: ANOVA Table of the impact of SHGs on various aspects of women's lives

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	119.303	1	119.303	16.589	.000 ^b
	Residual	1280.141	178	7.192		
	Total	1399.444	179			
a. Dependent Variable: Economic Empowerment (X ₁)						
b. Predictors: (Constant), Social & Political Empowerment (Y ₁)						

Interpretation

The ANOVA table shows that the regression model is statistically significant because the significance value is less than 0.05. Therefore, social and political empowerment significantly influence economic empowerment among SHG women members.

Table 1.3: Coefficients Table of the impact of SHGs on various aspects of women's lives

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.132	.745		9.574	.000
	Social & Political Empowerment (Y ₁)	.286	.070	.292	4.073	.000
a. Dependent Variable: Economic Empowerment (X ₁)						

Interpretation

The regression coefficient value (B = 0.286) indicates that a one-unit increase in social and political empowerment increases economic empowerment by 0.286 units. The significance value confirms that the relationship is statistically significant.

Discussion

The results of the study show that SHGs have a good impact on women's empowerment in Uttarakhand's hilly regions. Savings habits, income production, financial independence, confidence, and involvement in social and community activities all improve for women affiliated with SHGs.

The results also imply that SHGs promote women's involvement in local governance and household decision-making. Women members' economic empowerment is also supported by greater access to financial services and credit options. However, issues including restricted market access, budgetary limitations, poor infrastructure, and a lack of training still have an impact on SHG success in hilly areas.

Findings of the Study

1. SHGs improve women's economic empowerment through income generation and savings.
2. Social and political empowerment positively influence economic empowerment.
3. SHGs increase women's confidence and participation in decision-making.
4. Women members gain better access to banking and credit facilities.
5. SHGs contribute to social awareness and leadership development among rural women.

Conclusion

According to the study's findings, self-help groups are a useful tool for empowering women in Uttarakhand's hilly regions. SHGs improve women's financial independence, social involvement, leadership potential, and decision-making authority, all of which have a favorable impact on the economic, social, and political aspects of their life. SHGs have improved rural women's life, notwithstanding their modest influence. The study suggests that in order to promote SHGs and guarantee long-term women's empowerment in hilly areas, government agencies, non-governmental organizations, and financial institutions should offer improved training, financial aid, market support, and infrastructure facilities.

Objective 1 Finding:

Social and Political Empowerment has a positive and significant impact on Economic Empowerment ($B = 0.286$, $\beta = 0.292$, $F = 16.589$, $p < 0.001$).

Objective 2 Finding:

SHGs improve women's economic condition through income generation and savings, enhance access to banking and credit facilities, strengthen decision-making participation, and promote leadership and social awareness among rural women.

References

- Geetha, M., & Babu, S. (2016). Women empowerment through SHGs.
- Longkumer, & Jha. (2014). Rural women empowerment through SHGs.
- Naik, S., & Rodrigues, L. L. R. (2017). Women empowerment through SHGs.
- Rawat. (2014). SHGs and women empowerment.
- Sharma, N., Wason, M., Singh, P., Padaria, R. N., Sangeetha, V., & Kumar, N. (2014). Effectiveness of SHGs in improving livelihood security and gender empowerment. *Economic Affairs*, 59(4), 747–753.
- Sharma et al. (2020). Impact of SHGs on tribal women empowerment.
- Singh, U. B., & Gupta, T. (2017). Does SHG-Bank Linkage Programme lead to women empowerment? *International Journal of Scientific and Research Publications*, 7(7), 324–329.