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Women Empowerment Through Participation of Income Generating Activities Joining SHGs: A Case Study of Bhilangana and Jakhnidhaar Block of Tehri, Garhwal

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ABSTRACT

This study explores the transformative impact of Self-Help Groups (SHGs) on women's empowerment in the Bhilangana and Jakhnidhaar Blocks of Tehri, Garhwal. It highlights the role of SHGs in fostering economic independence, enhancing social cohesion, and promoting gender equality. Using both primary and secondary data, the study surveyed 92 SHG members to examine changes in socio-economic conditions, income levels, household amenities, and empowerment indicators before and after joining SHGs. Results reveal significant improvements in income, education, decision-making, and self-confidence, alongside challenges such as inadequate infrastructure, branding issues, and member cooperation. The findings underscore the importance of tailored interventions to overcome these constraints and maximize the potential of SHGs as instruments of women's empowerment.

Keywords: SHGs, Empowerment, Income, Sustainability.

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1. INTRODUCTION

Women's empowerment is one of the key domains in achieving Sustainable Development Goals (SDGs). The self-help group (SHG) program, village-based associations designed to encourage savings, household production, and social cohesion among the poor, aims to empower women "by women and for women" (Rana 2021; Tripathy 2021). Self-Help Groups (SHGs) have laid a strong foundation for women's empowerment, capacity enhancement, and the promotion of gender equality (Pratibha *et al.*, 2017). Collaborating with non-governmental organizations, government agencies, and various institutions has led to the creation of diverse programs (Kalirajan & Singh 2012; Patel & Mistry 2024). SHGs, characterized as collectives of individuals, are empowered to address non-financial marketing challenges, optimize technology use, and receive training to unlock their entrepreneurial potential (Dulhunty 2023). By fostering self-reliance and team cohesion, SHGs strive to forge robust and united communities of women, fostering the transition of SHG managers from mere workers to effective leaders. A Self-Help Group's fundamental characteristics are: a. Common interests and preferences of members and regular meeting. b. Flexibility in policy implementation, shared responsibility, and commitment by members. c. Collective and democratic management with proper documentation. d. Self-Help and Mutual-Help as slogan to promote faith, trust, and confidence among members (Singh *et al.*, 2017). opines that Self-Help-Groups are involved with their own characteristics of functioning. The rules and regulations of SHGS are varying according to the performance of the members and those facilitating their formations (Rachit 2021; Sharma 2013). Self-help groups were initially thought of as one initiative that will empower women economically, socially, and politically with strategies to address poverty and problems that have been linked to women's empowerment (Midya *et al.*, 2021). Many poverty reduction programs explicitly targeting women have a credit component, which has been extensively promoted to alleviate poverty and empower women (Mahato *et al.*, 2023; Alemu *et al.*, 2018; Bhardwaj *et al.*, 2012; Wrigley-Asante and Agandin, 2015).

1.1. Women Empowerment

Women empowerment and achieving equality with men are universal concerns (Kusugal, 2020; Sandhu, 2015). This term embodies encouragement, inspiration, and recognition of women's progress in gender equality, financial independence, and self-confidence (Rana *et al.*, 2020; Kondal, 2014). Women empowerment involves strengthening women socially, economically, politically, and legally to ensure they can:

- Live a life of dignity and self-worth,
- Take full control of their personal and professional lives,
- Make independent decisions,
- Participate equally in social, religious, and public activities,
- Attain equal social and economic justice,
- Access education and employment without gender bias,
- Work in safe and supportive environments.

1.2. Types of Women Empowerments

- **Human Rights and Individual Empowerment:** Women should freely express their opinions and make independent decisions, supported by self-confidence and awareness of their constitutional rights.
- **Social Empowerment:** Promoting gender equality ensures that women and men enjoy equal opportunities, rights, and responsibilities across all areas of life.
- **Educational Empowerment:** Women are empowered through access to education, equipping them with the knowledge, skills, and self-assurance needed to contribute to development. Prioritizing education for girls is a critical starting point.
- **Economic and Occupational Freedom:** Reducing women's financial dependence on men by integrating them into the workforce and promoting small-scale entrepreneurial efforts fosters improved material living standards (**Rani & Kumar 2019**).
- **Legal Empowerment:** An effective legal framework supportive of women's rights is essential, alongside raising awareness about legal protections and addressing gaps between laws and their enforcement.
- **Political Empowerment:** Encouraging women's participation in political decision-making and governance is vital for comprehensive empowerment.

1.3. Objective of the Study

To assess the socio-economic conditions, household amenities before and after joining the SHGs, suitable economic activities that is taken up by the SHG members, and constraints face by the SHG members in carrying out their activities.

2. RESEARCH METHODOLOGY

Research methodology functions as the foundational framework for any study. It encompasses the comprehensive set of methods and procedures, outlining the pertinent research approach and methodological blueprint for the investigation. Essentially, research methodology serves as a roadmap detailing how a specific research endeavour is conducted. The present study conduction in the Jakhnidhaar and Bhilangana Block of Tehri Garhwal Uttarkhand during the August 2022 to April 2023 in which SHGs were selected purposively for the study. Total 10 Villages were selected from both the blocks for the study. SHGs operating for more than 5 years were selected. Thus in the total 92 sample is taken from 20 SHGs for the study. The primary data were collected through a prepared personal interview schedule.

2.1. Statistical Analysis

The data thus collected were computed, tabulated, and analyzed using RII, frequency, percentage. The percent change calculates the difference in value and the change from the original value to the new value over time. To analyze the constraints related to SHGs members, relative importance index (RII) was prepared. The seriousness of every constraint was measured on 5 points by using 5 point linkert scale which was allotted with score 5 to 1 respectively. Relative Importance Index (RII) was calculated for each constraints and rank order were placed accordingly. The relative importance index (RII) was calculated by using the equation given below:

$$RII = \frac{\Sigma W}{A \times N} \quad (1)$$

Where:

W: Weighting given to each factor by the respondent

A: The highest weight in the research

N: Total number of respondents

$$\%Change = \frac{X_2 - X_1}{X_1} \quad (2)$$

X_2 = New value (After the joining of SHGs)

X_1 = Old value (Before the joining of SHGs)

Table1. Sample Distribution.

District	Block	Village	No. of Household Taken
Tehri Garhal	Bhilangana	Bhatgaon	9
		Candala	10
		Koti	11
		Kundiyali	8
		Maykot	11
	Jakhnidhaar	Bhatkot	9
		Khola	7
		Semya	9
		Kothiya	11
		Knwali	7
Total			92



Plates1. Interraction with the SHGs members during the field visit.

3. RESULT AND DISCUSSION

3.1. Socioeconomic Profile of the Respondent

According to the result, majorities of respondents, about 53.26 % were in age group of 55-70, while 25.00 % are in 40-54 age groups. However, 21.74 % had above 70 age groups. The survey result shows in given Table 1 that the most of the respondents are primary education group accounting for 36.96%, 34.78% are from intermediate group, 17.39% under graduate while 10.87% are illiterate educational Group. As the table below indicates that the preliminary results of the survey shows a majority of respondents' are 6-10 family member (68.48%) while 1-5 and 11-15 family members have 18.48 % and 13.04 % respectively. Table 2 shows that 83.70% of respondents have pacca house and 16.30 % are kacca house type. The majority of landowners (75 out of 92 total) hold land in the moderate range of 5-10 Nali, while small minority (2 out of 92) hold above 10 nali land holding.

Table2. Descriptive Statistics of their socio-economic characteristics (N=92).

Variable		Frequency	Percentage	Sd.	Stand. Error	Skewness	Kurtosis
Age	40-54	23	25.00	0.68	0.071	0.041	-0.857
	55-70	49	53.26				
	Above 70	20	21.74				
Education	Illiterate	10	10.87	0.89	0.094	0.008	-0.797
	Primary	34	36.96				
	Intermediate	32	34.78				
	UG	16	17.39				
Family Member	1-5	17	18.48	0.55	0.058	0.019	0.169
	6-10	63	68.48				
	11-15	12	13.04				

House type	Kacca	15	16.30	2.12	0.221	8.991	81.66
	Pacca	77	83.70				
Land Holding (Nali)	0-5	15	16.30	0.40	0.042	1.025	1.63
	5-10	75	81.52				
	Above 10	2	2.17				

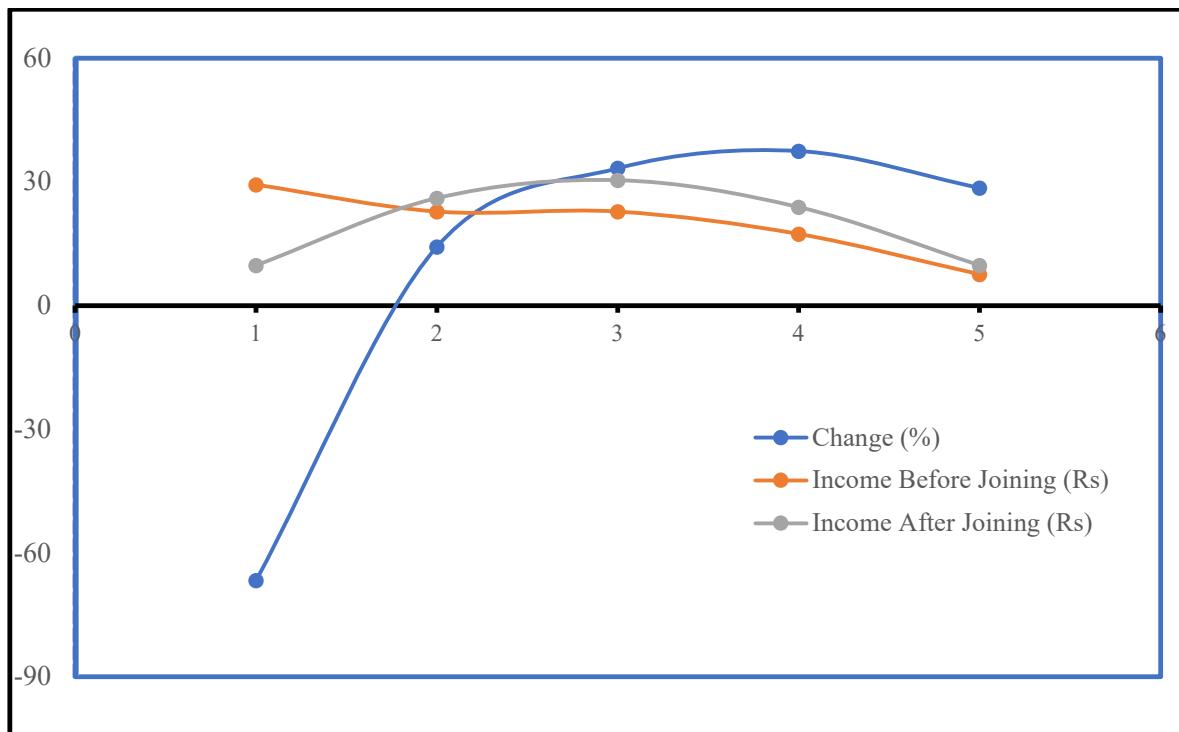
Source: Primary Data

3.2. Income Changes Before and After Joining SHGs

Approximately 9.78% of SHG family members earn up to Rs. 5000 which corresponds to 9 individuals. The majority of SHG family members fall within this income range, constituting 26.09% of the total. There are 24 individuals earning between Rs. 6000-Rs. 10,000. The income range of Rs. 11,000-20,000 includes 28 individuals, accounting for 30.43% of the SHG family member. About 23.91% of SHG family members earn between Rs. 21,000-30,000 which includes 22 individuals. The highest income range, with earnings exceeding Rs. 30,000 consisting 9.78% of SHG family members, totalling 9 individuals. In summary, the data illustrates that the majority of SHG family members earn between Rs.6000 to Rs. 20,000 with smaller proportions falling into higher and lower income brackets. In the study majority of 44% of the respondents not have any income before joining the Self-Help Groups. Self Help Groups fulfil its prime motive of providing income generating opportunities to its members. These findings suggest SHGs played a vital role in creating income-generating opportunities, corroborating previous studies (Tripathy *et al.*, 2022;Kandpal, 2022)that emphasize SHGs' role in economic empowerment.

Table 3. Income Before and After Joining the SHGs (N=92).

Income Range (Rs.)	Family Income Before SHGs		Family Income After SHGs		Change (%)
	Frequency	Percentage	Frequency	percentage	
<50000	27	29.34	9	9.78	-66.66
6000-10000	21	22.83	24	26.09	14.28
11000-20000	21	22.83	28	30.43	33.33
21000-30000	16	17.39	22	23.91	37.50
>30000	7	7.61	9	9.78	28.57

**Figure 1.** Income Before and After Joining the SHGs.

3.3. Household Amenities Before and After Joining SHGs

The various amenities or items in a household, such as TV, Mobile, LPG, Heater, Refrigerator, Motorcycle, and LMV (which likely stands for Light Motor Vehicle) result shows in Table 4 and Figure 2 before and after joining SHGs.. Before SHGs Joining, 57 households had a TV, which is 61.96% of the total. 35 households did not have a TV, which is 38.04% of the total. After SHGs Joining, 81 households have a TV after joining SHGs, which is 88.04% of the total. 11 households still do not have a TV after joining SHGs, which is 11.96% of the total. Before joining SHGs, 78 household have mobile phone but after joining it increases to 97.83%. Like TV and mobile LPG heater Motorcycle number. This aligns with findings from (Alemu *et al.*, 2018) which link SHG participation with enhanced quality of life through improved amenities.

Table 4. Household Amenities Before and After Joining SHGs (N=92).

Household Amenities	Before Joining SHGs		After Joining SHGs		Change (%)
	Frequency	Percentage	Frequency	Percentage	
TV	57	61.95	81	88.04	42.10
Mobile	78	84.78	90	97.82	15.38
LPG	71	77.17	91	98.91	28.16
Heater	41	44.56	77	83.70	87.80
Refrigerator	28	30.43	57	61.95	103.57
Motorcycle	39	42.39	52	56.52	33.33

Fan	10	10.87	76	82.60	660
Furniture	15	16.30	35	38.04	133.33
Power tiller for plough	1	1.08	5	5.43	400
Tailoring Machine	11	11.95	28	30.43	154.54
Electric Press	55	59.78	73	79.34	32.72

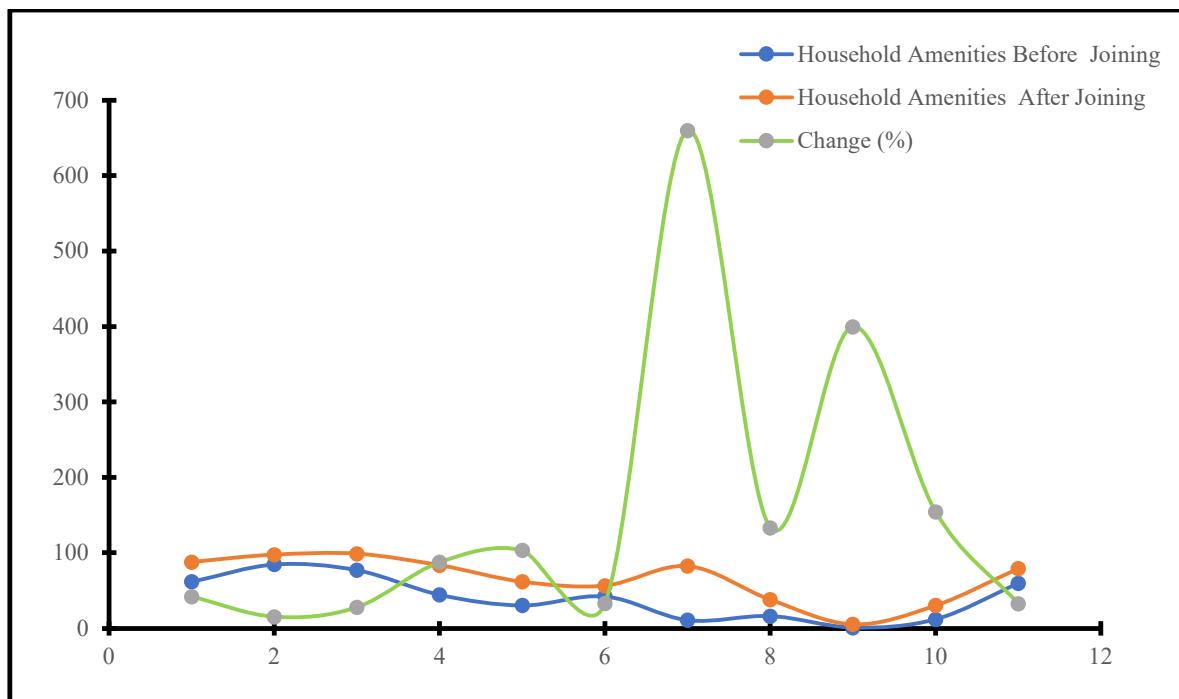


Figure2. Household amenities before and after joining SHGs.

3.4. Empowerment Indicators after Joining SHGs

The table 5 shows that the data on the level of empowerment by Self-Help Group (SHG) members across several dimensions after joining the groups. Increase in Self-Confidence shared rank first (RII value 0.79) with Change in education level. This indicates that self-confidence, enhanced awareness and educational opportunities was one of the most impactful outcomes of joining SHGs. Economic Independence and Increase in Social and Economic Awareness indicators of empowerment shared RII value 0.78 with rank second. The data suggest significant improvement in financial autonomy and reflects growing understanding of socio-economic issues among SHG members. Decision-Making and leadership qualities acquired indicators of empowerment, with RII value 0.74 and 0.69 respectively shows improvement in decision-making capabilities, leadership development, although not as pronounced as self-confidence or education. These findings reflect a broad spectrum of empowerment, echoing studies like (Sahu, & Kumar 2021; Mohapatra & Sahoo 2016; Prakash & Sagarika 2019), which underline SHGs' role in fostering leadership and decision-making capabilities.

Table 5. Indicators of empowerment after joining SHGs (N=92).

Empowering Indicators	SA	A	NA	D	SD	RII	Rank
Increase in Self-confidence	31	39	10	12	0	0.79	I
Economic independence	32	32	15	13	0	0.78	II
Change in education level	31	39	10	12	0	0.79	I
Increase in social and economic awareness	32	32	15	13	0	0.78	II
Leadership qualities acquired	16	33	23	19	1	0.69	IV
Decision making	16	45	20	11	0	0.74	III

SA: Strongly Agree; A: Agree; NA: Neither Agree nor Disagree; D: Disagree; SD: Strongly Disagree

3.5. Constraints Faced by SHGs Member

The result reveals the ranking and significance of various constraints faced by the SHGs member in the study area shows in Table 6. The constraints have been assessed based on their **Relative Importance Index (RII)**, with higher RII scores indicating greater perceived importance. **Lack of Storage and Infrastructure constraint, RII value 0.81 (Rank-I)** showsas the most significant. The majority of respondents either strongly agree, highlighting the critical need for improved storage facilities and infrastructure. The second-highest ranked with RIIvalue 0.78, **Lack of Cooperation among Members** constraint reflects challenges in teamwork and collaboration. This issue may hinder overall productivity and effectiveness. The lack of proper branding and labelling is the third most significant constraint, with RII value 0.73. This suggests a need for strategies to enhance product identity and marketability. The Problem of Marketing related constraint are moderately significant, with RII Value 0.71. Improvements in marketing strategies and outreach could address this constraint. The **personal problems of the members** are the least significant constraint among the factors listed. While it is a concern, it has relatively less impact compared to the others. These challenges align with research by **Gangwar et al., 2011; Yadav et al., 2024; Nayak et al., 2020; Verma et al., 2023**emphasizing the need for infrastructural support and capacity-building initiatives to maximize SHG effectiveness.

Table 6. Constraints Faced by SHGs Member (N=92).

Constraints	SA	A	NA	D	SD	RII	Rank
Lack of cooperation among members	26	42	16	6	2	0.78	II
Personal problems of the members	21	32	19	16	4	0.70	V
Problem of Marketing	23	32	14	19	4	0.71	IV
Lack of storage and infrastructure	32	41	13	6	0	0.81	I
Lack of branding and labeling	27	32	13	15	5	0.73	III

3.6. Involvement in Activities Before and After Joining SHGs

Table 7 & 8 highlights data about involvement in activities before and after joining SHGs. Before joining SHGs, there were 42 respondents expressing strongly agree, followed by 19 agree and 30 somewhat agree. After joining the SHGs, there were 77 strongly agree, 11 agree and 4 somewhat agree. The value of "w" before was 0.128 and after 0.238. The difference between involvement activities before and after joining SHGs is 0.11 and the chi square value is 2.97. There exist significant variation in the data, and there is difference in before and after joining SHGs. Participation in various activities increased significantly post-SHG engagement. Tailoring, handicrafts, and pickle-making were notable areas of involvement. Kendall's W values (0.128 before and 0.238 after) indicate increased engagement levels, demonstrating the significant role of SHGs in facilitating economic activity. The statistical significance of this increase underscores the transformative effect of SHGs in rural communities in the study area (Mahato, et al., 2023; Tripathy et al., 2022; Myagedi, 2023).

Table 7. Involvement in activities before joining SHGs.

Activities	SA	A	SWA	RT	RT ²
Tailoring	7	4	3	14	196
Masala Packing	5	2	0	7	49
Pickles and Papads Making	5	5	0	10	100
Juice and Squash making	5	3	4	12	144
Parlors shop	0	0	5	5	25
Clothing Boutique	5	0	0	5	25
Home based catering	5	2	0	7	49
Handicrafts Products	10	0	3	13	169
Mushroom Cultivation	0	3	5	8	64
Dairy Farming	0	1	10	11	121
Total	42	19	30	92	942

Source: Survey Data

SA- Strongly Agree, A- Agree, SWA- Some What Agree, RT- Row Total

$$SSR = \sum RT^2 - (\sum RT)^2 / N$$

$$942 - (92)^2 / 10 = 942 - 846.4 = 95.6$$

Use the sum of square in the following formula Kendall's W.

$$W = 12 \times SSR / K^2 N(N^2 - 1)$$

Where

- **SSR**: is the sum of squares of the deviations of each R from the mean
- **n**: is the number of items being ranked
- **k**: is the number of rater

$$=12*95.6/9*10(100-1)$$

$$W = 1147.2/8910 = 0.128$$

Table 8. Involvement in activities after joining SHGs.

Activities	SA	A	SWA	RT	RT ²
Tailoring	8	4	0	12	144
Masala Packing	7	0	0	7	49
Pickles and Papads Making	15	1	1	17	289
Juice and Squash making	10	0	0	10	100
Parlors shop	4	1	1	6	36
Clothing Boutique	6	1	0	9	81
Home based catering	5	0	0	5	25
Handicrafts products	12	0	0	12	144
Mushroom Cultivation	6	3	0	9	91
Dairy Farming	4	1	2	8	64
Total	77	11	4	92	1023

SA- Strongly agree, A- Agree, SWA- Some What Agree, RT- Row Total

$$SSR = \sum RT^2 - (\sum RT)^2 / N$$

$$= 1023 - 846.4$$

$$SSR = 176.6$$

Use the sum of square in the following formula Kendell's W.

$$W = 12 \times SSR / K^2 N(N^2 - 1)$$

Where

- **SSR**: is the sum of squares of the deviations of each R from the mean
- **n**: is the number of items being ranked
- **k**: is the number of rater

$$= 12 * 176.6 / 9 * 10(100-1)$$

$$W = 2122.8 / 8910 = 0.238$$

4. CONCLUSION

The study concludes that Self-Help Groups (SHGs) play a pivotal role in enhancing women's socio-economic status and fostering empowerment across multiple dimensions. Membership in SHGs has led to increased income, better access to household amenities, and improved educational and leadership opportunities for women. While significant strides have been made, challenges such as infrastructure inadequacies, marketing limitations, and intra-group dynamics persist. Addressing these barriers through focused policies and collaborative efforts with stakeholders can amplify the impact of SHGs. The study reaffirms that empowering women through SHGs not only benefits individual members but also contributes to community development and progress towards Sustainable Development Goals (SDGs)

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