

Self-Help Groups and Women Empowerment: An Analysis

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ABSTRACT

Self-Help Groups (SHGs) have emerged as an effective mechanism for promoting women's political and socio-economic empowerment by enhancing their access to financial resources, leadership opportunities, and collective decision-making. The present paper examines the role of SHGs in increasing political awareness and promoting political empowerment among women in Village Fatehpur, District Mansa. The paper adopts a descriptive and analytical research design based on both primary and secondary data. Primary data were collected through a structured questionnaire and personal interviews with women members of SHGs, while secondary data were obtained from books, research articles, government reports, journals, and official online sources. The findings reveal that SHGs have significantly improved women's political awareness, knowledge of Panchayati Raj institutions, participation in Gram Sabha meetings, leadership skills, self-confidence, and involvement in household and community decision-making. However, women continue to face challenges such as inadequate education, limited political awareness, economic constraints, patriarchal social norms, family restrictions, and gender discrimination, which restrict their active participation in politics. The paper concludes that strengthening SHGs through capacity building, financial inclusion, political education, and institutional support can further enhance women's political empowerment, promote gender equality, and strengthen grassroots democracy.

1.1 Introduction

Women constitute nearly half of the world's population and play a crucial role in the social, economic, and political development of society. Despite their significant contributions, many

women continue to face persistent challenges such as poverty, limited educational opportunities, financial dependence, gender discrimination, restricted access to productive resources, and inadequate participation in decision-making processes. These barriers have hindered women's full participation in development and underscore the need for comprehensive empowerment strategies. Consequently, women's empowerment has become a key objective of national development policies and the Sustainable Development Goals (SDGs), emphasizing equal access to education, economic opportunities, healthcare, leadership, and decision-making.

Among the various initiatives aimed at empowering women, Self-Help Groups (SHGs) have emerged as one of the most successful community-based models, particularly in rural India. A Self-Help Group is a voluntary association, generally comprising 10–20 women from similar socio-economic backgrounds, who come together to mobilize savings, access institutional credit, undertake income-generating activities, and collectively address their social and economic concerns. The SHG movement gained significant momentum through the SHG–Bank Linkage Programme initiated by NABARD and was further strengthened under the National Rural Livelihoods Mission (NRLM). These initiatives have enabled millions of rural women to improve their livelihoods, achieve financial inclusion, and participate more actively in community development.

The role of SHGs extends beyond economic empowerment. By participating in regular meetings, savings and credit activities, skill development programmes, and capacity-building initiatives, women develop self-confidence, leadership abilities, communication skills, and decision-making capacity. SHGs also provide a platform for discussing social, economic, and political issues, thereby enhancing women's awareness of their rights, government welfare schemes, and local governance institutions. Through collective action and mutual support, SHGs strengthen women's bargaining power within the family and society while promoting social cohesion and reducing dependence on informal sources of credit.

Women's empowerment is a multidimensional concept encompassing economic, social, political, educational, and psychological dimensions. Economic empowerment enables women to generate income, accumulate savings, access institutional finance, and achieve greater financial independence. Social empowerment is reflected in improved mobility, enhanced access to education and healthcare, increased self-esteem, and greater participation in community affairs. Political empowerment involves strengthening women's awareness of democratic rights, encouraging participation in Gram Sabha meetings, Panchayati Raj Institutions, and electoral processes, and promoting leadership in local governance. Psychological empowerment, in turn, enhances self-confidence, self-reliance, and the ability to make independent decisions.

In recent years, SHGs have increasingly been recognized as important instruments for promoting women's political empowerment. Beyond improving their economic status, SHGs create

opportunities for women to participate in democratic processes, express their views on community issues, and assume leadership roles in local institutions. By fostering political awareness, collective participation, and leadership development, SHGs contribute to strengthening grassroots democracy and advancing gender equality.

Against this backdrop, the present paper examines the role of Self-Help Groups in promoting women's political empowerment in Village Fatehpur, District Mansa. It specifically explores how participation in SHGs enhances political awareness, leadership skills, decision-making ability, and involvement in local governance, while also identifying the major challenges that continue to limit women's political participation. The study seeks to contribute to the understanding of SHGs as an effective mechanism for strengthening women's empowerment and promoting inclusive rural development.

1.2 Review of The Literature

Chandramore and Sananse (2023) reviewed literature on SHGs and community development. Their findings suggested that SHGs have significantly enhanced women's participation in social and political spheres. Women members became more involved in local governance institutions and public decision-making processes. The study noted that SHGs strengthen communication skills, leadership qualities, and collective bargaining power. The authors observed that women participating in SHGs were more likely to attend Gram Sabha meetings and engage in developmental initiatives. The review concluded that SHGs contribute substantially to political empowerment and democratic participation

Jaiswal, Kumar, and Kumari (2024) conducted a systematic review of 101 publications and found that SHGs contribute substantially to achieving Sustainable Development Goal 5 (Gender Equality). Their study suggested that future research should focus on digital financial inclusion, climate resilience, and sustainable livelihood opportunities for women participating in SHGs.

Jain and Nalla (2024) conducted a systematic review of SHGs and women's empowerment in India. The study highlighted that SHGs have substantially improved women's political engagement by encouraging participation in community development activities and local empowerment complementing economic, social, and psychological empowerment. Women associated with SHGs exhibited greater confidence in expressing opinions and participating in collective decisions. The review found that SHGs enhance leadership capabilities and create opportunities for women to assume public roles. The authors stressed that SHGs help women overcome traditional gender barriers and become active agents of social change.

World Development Perspectives (2024) investigated women's SHGs and public decision-making in West Bengal. The research found that SHGs enabled women to undertake community projects and engage actively in public governance. Successful implementation of

community initiatives enhanced the legitimacy and visibility of women in public spaces. The study demonstrated that participation in public decision-making challenged patriarchal norms and promoted lasting political empowerment. Women developed confidence to interact with local authorities and influence community development agendas. The authors concluded that SHGs are important vehicles for collective political action and leadership development.

1.3 Objectives of The Study

1. To examine the role of Self-Help Groups (SHGs) in enhancing political awareness among women in Village Fatehpur, District Mansa.
2. To identify the challenges faced by women in achieving political empowerment through Self-Help Groups (SHGs).

1.4 Research Methodology

The present study adopts a descriptive and analytical Research design. Both primary and secondary data have been utilized for the study. Primary data were collected through a structured questionnaire and personal interview with women of Self-Help Groups. Secondary data were obtained from books, research articles, government reports, journals, and online sources. The collected data were classified and analyzed using percentage statistical techniques.

1.5 Relationship between Self Help Groups and political Empowerment

Kumar et al. (2021) examined the role of Self-Help Groups (SHGs) in promoting women's political participation and access to public services in India. The study found that SHG membership strengthened women's social networks, increased awareness of government welfare schemes, and encouraged greater participation in Gram Sabha meetings and other community decision-making processes. Women associated with SHGs exhibited higher levels of confidence in expressing their opinions, interacting with local government officials, and engaging in civic activities. The authors concluded that SHGs serve as an effective platform for enhancing women's political empowerment by strengthening civic engagement, collective action, and leadership capabilities (Kumar et al., 2021). More broadly, Self-Help Groups function as important instruments for promoting women's political empowerment by providing regular opportunities for collective discussion, decision-making, and leadership development. Through these participatory processes, women develop self-confidence, communication skills, and organizational abilities. SHGs also create spaces for women to voice community concerns, interact with public institutions, and challenge traditional gender norms. Furthermore, participation in SHGs enhances awareness of government programmes, democratic rights, and local governance institutions, thereby encouraging greater involvement in public affairs and political decision-making (Kumar et al., 2021; Brody et al., 2015).

1.6 SHGs and Political Awareness

Self-Help Groups (SHGs) have emerged as an important platform for enhancing political awareness among women, particularly in rural areas. Beyond providing financial support and promoting economic independence, SHGs encourage women to participate in discussions on social, political, and developmental issues affecting their communities. Through regular meetings, training programmes, and interactions with government officials and civil society organizations, SHG members become more aware of their constitutional rights, voting responsibilities, government welfare schemes, and local governance institutions such as Gram Panchayats. This increased awareness enables women to make informed political decisions, actively participate in elections, attend Gram Sabha meetings, and raise issues related to education, healthcare, sanitation, and social justice. SHGs also foster leadership qualities, communication skills, and self-confidence, motivating many women to contest local elections and assume leadership positions in village governance. Consequently, SHGs strengthen democratic participation and promote inclusive governance by empowering women to become informed citizens and active participants in the political process (Brody et al., 2015; Kumar et al., 2021).

1.7 SHGs and Participation in Panchayati Raj Institutions

Participation in Self-Help Groups has contributed significantly to women's involvement in Panchayati Raj Institutions by enhancing political awareness, leadership skills, and confidence. Women associated with SHGs are more likely to contest elections, attend Panchayat meetings, participate in Gram Sabha proceedings, and engage in village development activities. SHGs provide information about governance structures, administrative procedures, and government welfare programmes, thereby increasing women's confidence to interact with elected representatives and government officials. As a result, SHGs contribute significantly to strengthening women's participation in grassroots democracy (Kumar et al., 2021; Billava & Nayak, 2016).

1.8 SHGs and Collective Decision Making

Brody et al. (2015) conducted a systematic review of Self-Help Group programmes and found that participation in SHGs strengthened women's involvement in collective decision-making at household and community levels. SHGs created opportunities for women to discuss common concerns, make joint decisions, and develop leadership skills, thereby enhancing their confidence and participation in community governance. Self-Help Groups promote collective decision-making by encouraging democratic discussions and shared problem-solving. Through regular meetings, members discuss financial matters, social issues, family concerns, and community development activities before making decisions collectively. Every member is encouraged to express her views, ensuring transparency, equality, and mutual respect within the group. This participatory approach enhances women's confidence, leadership abilities, communication skills, and decision-making capacity while fostering responsibility and accountability. It also encourages women to work together in planning income-generating activities, managing savings and credit, resolving conflicts, and implementing community welfare

programmes. The experience of collective decision-making further empowers women to participate more actively in household decisions and local governance, thereby strengthening democratic values, social solidarity, and community participation (Brody et al., 2015; Kumar et al., 2021).

1.9 Challenges in Political Empowerment through SHGs

Despite their significant contributions, SHGs face several challenges in promoting women's political empowerment. Patriarchal social norms continue to restrict women's mobility and participation in public affairs. Many women encounter resistance from family members and community leaders when seeking leadership positions or participating in political activities. Limited education, inadequate political awareness, and insufficient leadership training further constrain women's effective participation in governance. In many cases, SHGs focus primarily on financial activities, giving comparatively less attention to political education and leadership development. Moreover, economic dependence, gender discrimination, and social inequalities continue to limit women's ability to participate fully in political processes. NABARD has highlighted the need for greater capacity-building initiatives, leadership training, and stronger institutional support to enhance women's participation in local governance and decision-making (National Bank for Agriculture and Rural Development (NABARD, 2023, 2024).

1.10 Result and Discussion

Around 72 % of respondent reported that SHG membership greatly or moderately increased awareness of political rights. This shows that SHGs serve as effective platforms for educating women about democratic rights and political responsibilities.

Political and Social issues were discussing frequently in SHG meetings according to 64% of respondents. Regular Discussion in group meeting have enhanced women's understanding of public affairs.

Nearly 74% of respondent were fully aware of Panchayat function and responsibilities. This indicates that SHGs significantly contribute to improving Women knowledge of local government.

A majority 73% reported that SHGs greatly improved their self-confidence, while 72% stated that Learning skills had also improved Through SHG participation.

Approximately 72% of respondents' states that SHG membership increased their participation in household decision making. This finding reflects that women empowerment through SHGs extends beyond politics to greater influence within family and decision making.

Around 64% of respondent were either very active in village political activities, while 68% attended Gram Sabha meetings regularly.

The overall effectiveness of SHGs as ratee positively by 76% of respondents, who agree SHGs increased women political Empowerment.

Lack of education 32% emerged as most significant barrier to women political participation, followed by lack of Awareness 28% and family restriction 24%. These findings indicate that educational and social barriers continue to hinder women's political empowerment.

Nearly three fourth of respondent 72% agreed that social customs and traditions restrict women political. This reflects the continuing influence of patriarchal values and traditional social norms in limiting women role in political decision making.

Economic constraints were considered a major obstacle by 62% of respondents, who stated that financial problems always prevent Women from participating in political activities. This highlights the close relationship between economic empowerment and political participation.

A majority 67% agreed women face gender discrimination in political activities. These findings indicate that gender-based inequalities continue to discourage women from actively participating in political process and leadership positions.

Conclusion

The findings demonstrate that Self-Help Groups (SHGs) have significantly contributed to women's political empowerment by enhancing political awareness, leadership skills, self-confidence, decision-making ability, and participation in Gram Sabha meetings and village-level governance. However, persistent barriers such as lack of education, limited awareness, patriarchal social norms, economic constraints, and gender discrimination continue to restrict women's full participation in political processes. Therefore, strengthening SHGs through political education, leadership training, and institutional support is essential for achieving inclusive and sustainable women's empowerment.

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