

A STUDY ON – “ROLE OF SHG’S IN THE EMPOWERMENT OF RURAL WOMEN IN AROOKUTTY GRAMA PANCHAYAT, ALAPUZHA

Dissertation submitted to

**Mahatma Gandhi University, Kottayam in partial fulfilment of the requirement for
the Degree of**

Master of Social Work

Specializing in

Family and Child Social Work

Submitted by

JAIN JOY

Reg No : 210011034056

Under the guidance of

SOORAJ M V



**Bharata Mata School of Social Work Thrikkakara, Kochi-21
(Affiliated to Mahatma Gandhi University, Kottayam)**

CERTIFICATE

This is to certify that this dissertation “ A study on – Role of SHG’s in the Empowerment of Rural Women in Arookutty Grama Panchayat, Alapuzha” is a record of genuine and original work done by Jain Joy (Reg. No 210011034056) of IV semester Masters of Social Work course of this college under my guidance and supervision and it is hereby approved for submission.

Sooraj M V

Assistant Professor

Research guide

Bharata Mata School of Social Work, Thrikkakara

Dr. Johnson K M

Principal

Submitted to Viva Voice Examination held on :

External Examiner :

DECLARATION

I, Angel Rose T hereby declare that the research work titled "A study on – Role of SHG's in the Empowerment of Rural Women in Arookutty Grama Panchayat, Alapuzha" submitted to the MG University, Kottayam, is a record of genuine and original work done by me under the guidance of Sooraj M V, Assistant professor, Bharata Mata School of Social Work, Thrikkakara, and this research work is submitted in the partial fulfillment of the requirements for the award of the degree of Master of Social Work specializing in Family and Child Social Work.

I hereby, declare that the results embedded in this research have not been submitted to any other University or Institute for the award of any degree or diploma, to the best of my knowledge and belief.

Place: Thrikkakara

Jain Joy

Date:

ABSTRACT

Women's empowerment plays a vital role in fostering socio-economic development and achieving gender equality in societies worldwide. In rural areas, where women often face numerous socio-cultural and economic challenges, Self-Help Groups (SHGs) have emerged as a powerful tool for promoting women's empowerment and fostering their active participation in community development.

This research study aims to explore the impact of SHGs on women's empowerment in rural areas. The study utilizes a mixed-methods approach, combining quantitative surveys and qualitative interviews to provide a comprehensive understanding of the experiences and perspectives of women involved in SHGs.

The research begins with an extensive literature review, examining existing studies and theoretical frameworks related to women's empowerment and the functioning of SHGs. The study then proceeds to collect primary data from a representative sample of rural women who are active members of SHGs.

The quantitative phase involves surveying a large number of women to assess their socio-economic status, decision-making power, access to resources, and overall well-being before and after joining an SHG. This data will be analyzed using statistical techniques, such as descriptive statistics and regression analysis, to measure the impact of SHGs on women's empowerment indicators.

Simultaneously, the qualitative phase comprises in-depth interviews with selected SHG members to capture their individual experiences, perceptions, and narratives. These interviews aim to explore the social and psychological changes experienced by women within the context of SHGs, including enhanced self-confidence, leadership development, and increased social capital.

The findings from both the quantitative and qualitative analyses will be integrated to provide a comprehensive understanding of the impact of SHGs on women's empowerment in rural areas. The study will identify the key factors that contribute to successful SHG interventions and provide valuable insights for policymakers, development practitioners, and non-governmental organizations seeking to promote women's empowerment through SHGs.

The research results are expected to contribute to the existing body of knowledge on women's empowerment and offer practical recommendations to enhance the effectiveness and sustainability of SHG interventions. By empowering women in rural areas, SHGs have the potential to bring about positive socio-economic transformations, reduce gender inequalities, and pave the way for inclusive and sustainable development.

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CHAPTER 1

INTRODUCTION

In the early decades, the concept of women development was totally out of mind and their condition was miserable. But with the changed scenario, the thinking of people has been changed due to education, awareness and now, the problems of women are looked upon as the problems of social welfare and are considered more seriously and ultimately solved in the form of other way round particularly in the past more than 15 years. Due to the development of new policies, programmes and even projects, the status of women has totally been changed as they provide assistance to the low income women. This concern for low-income women's needs has coincided historically with recognition of their important role in development. Various intervention approaches have been developed in order to address the needs of the women which ultimately reveal modifications not only in social policy approaches to third World Development, state policies relating to women but also in the overall economic policy of the country as a whole. The empowerment approach is the most recent and is aimed at empowering women through greater self-reliance and internal strength.

❖ Concept of self-help group

A self-help group (SHG) is a community-based organization formed by a small group of individuals who come together voluntarily to address common needs and empower themselves. The concept of self-help groups originated as a grassroots movement to promote self-reliance, mutual support, and collective action among marginalized or disadvantaged communities.

- The primary objective of an SHG is to improve the socio-economic conditions of its members through shared resources, knowledge, and skills. These groups typically consist of 10 to 20 individuals, often from similar backgrounds or facing similar challenges. SHGs are commonly found in areas such as rural communities, urban slums, women's groups, and communities affected by poverty, unemployment, or social exclusion.

❖ Key features of self-help groups include:

Voluntary participation: Members join an SHG willingly and contribute their time, effort, and resources for the betterment of the group and themselves.

- Mutual support: SHG members provide emotional support, encouragement, and guidance to each other. They share experiences, discuss challenges, and collectively find solutions to common problems.
- Savings and credit activities: One of the core activities of SHGs is the mobilization of savings. Members regularly contribute a predetermined amount into a common pool, which is then used to provide loans to members for income-generating activities or to meet emergency needs.

- Capacity building: SHGs promote skill development and knowledge sharing among members. They conduct training sessions, workshops, and awareness programs to enhance their members' skills in areas such as entrepreneurship, financial management, health, education, and agriculture.
- Group decision-making: SHGs operate democratically, with decisions made collectively through discussions and consensus among members. This participatory approach empowers individuals to actively engage in the decision-making process and take ownership of their collective actions.
- Linkages and support: SHGs often establish linkages with government agencies, non-governmental organizations (NGOs), financial institutions, and other stakeholders to access resources, information, and support. These linkages help in expanding opportunities for the SHG members and leveraging external resources.

The benefits of self-help groups include poverty reduction, improved livelihoods, increased social cohesion, enhanced self-confidence, and empowerment of marginalized individuals and communities. By providing a platform for collective action and collaboration, SHGs have proven to be effective in addressing various socio-economic challenges and fostering sustainable development at the grassroots level.

❖ Need of women empowerment

Women empowerment is crucial for achieving gender equality and creating a just and equitable society. Here are some key reasons why women empowerment is necessary:

- **Equality and Human Rights:** Women empowerment is essential to ensure that women have equal rights and opportunities as men. Women deserve the right to make choices, have control over their lives, and participate fully in social, economic, and political spheres. Empowering women is a matter of human rights, dignity, and justice.
- **Economic Development:** Empowering women economically has a significant impact on the overall development of a nation. When women are empowered, they contribute to the workforce, start businesses, and become financially independent. Increased female labor force participation and entrepreneurship lead to economic growth, poverty reduction, and improved living standards for families and communities.
- **Education and Skill Development:** Women's education and skill development are crucial for their empowerment. Educated women are more

likely to pursue higher-paying jobs, have better health outcomes, and make informed decisions about their lives. By investing in girls' education and providing opportunities for lifelong learning, societies can unlock the potential of women, leading to personal growth and societal progress.

- **Health and Well-being:** Women empowerment plays a vital role in improving women's health and well-being. When women have access to reproductive health services, including family planning and maternal healthcare, they can make informed choices about their bodies and lead healthier lives. Empowered women are also better able to address issues related to gender-based violence, mental health, and overall well-being.
- **Political Representation:** Women's empowerment is crucial for increasing their representation in political leadership and decision-making processes. Women's voices and perspectives need to be heard and included in shaping policies and governance structures. Gender-balanced representation in politics leads to more inclusive policies and better reflects the diverse needs and interests of society.
- **Ending Gender-Based Violence:** Empowered women are more likely to challenge and address gender-based violence. By promoting gender equality and empowering women, societies can work towards eliminating violence

against women and girls. Women's empowerment is closely linked to the prevention of gender-based violence and creating safe and inclusive communities.

- **Social and Cultural Transformation:** Women empowerment challenges harmful social norms and cultural practices that discriminate against women and limit their opportunities. By promoting gender equality, societies can work towards transforming cultural attitudes and promoting inclusive, diverse, and equitable values.

Overall, women empowerment is essential for building a fair, inclusive, and prosperous society. It requires concerted efforts from individuals, communities, governments, and organizations to ensure equal rights, opportunities, and representation for women in all spheres of life.

OVERVIEW OF AROOKTTY GRAMA PANCHAYAT

Arookutty is a village located in the middle of Aroor and Panavally, two towns in Kerala, India. It stretches over an area of approximately 5-10 kilometers along the Arookutty-Cherthala road. Situated just 3 kilometers away from NH-47 at Aroor temple junction, Arookutty enjoys the advantage of being close to the Cochin city, with a convenient 15-minute drive from Vyttila Junction. The village of Arookutty is known for its peaceful living environment, mixed culture, and strong religious

values. Its proximity to Cochin city makes it an attractive residential option for those who prefer a quieter lifestyle while still having access to urban amenities. The village is characterized by a wide waterfront area, which provides a refreshing breeze from the Kythappuzha River, a branch of the famous Vembanadu Lake. In recent times, several resorts have been established along the banks of Arookutty, further enhancing the scenic beauty of the area.

Arookutty is home to various important landmarks, including Vaduthala junction, Arookutty jetty, and Matta islands. These landmarks contribute to the overall charm and significance of the village. In terms of religious diversity, Arookutty showcases a mixed religious population, with residents following different faiths and beliefs.

Education in Arookutty is well catered to with notable academic institutions like VJHSS (Vimal Jyothi Higher Secondary School) and other English and state syllabus schools. These schools play a crucial role in shaping the educational landscape of the village, providing quality education to the students.

Overall, Arookutty offers a peaceful and culturally rich living experience, while its proximity to Cochin city ensures easy access to urban facilities. The village's scenic waterfront and the development of resorts along the riverbanks add to its allure, making it an appealing destination for residents and tourists alike.

CHAPTER 2

REVIEW OF

LITERATURE

Importance of Women Empowerment

Sandy (1981) argues that these interactions shape the overall fabric of society, and when women are able to transform these exchanges, they position themselves to bring about changes at larger levels of social organizations. By empowering women and promoting gender equality, society as a whole stands to benefit. When women are able to actively participate in social, economic, and political spheres, their perspectives and contributions can lead to more inclusive and equitable policies and practices. This, in turn, can result in improved social structures that address the needs and aspirations of both women and men.

The process of empowerment involved not just an improvement in physical and social condition but also equal participation in decision making process control over resources and mechanism for sustaining these gains. (Longwe, 1990) in this context classification of five levels of empowerment name welfare access conscientisation, participation and control and the need to move from the level of welfare to control is a useful one. As one moves towards higher levels of empowerment there is bound to be resistance and conflict, as exclusive male privileges are threatened.

Jawaharlal Nehru once said that “in order to awaken the people, it is the women who have to be awakened first. Once she is on the move, the household

moves, the village moves, the country moves and thus we build the India tomorrow”
(Kochurani, 2005)

The National Commission has observed that the lack of organization in the informal sector is the root cause of the exploitation of women workers... Individually women are not root in a position to fight against low and discriminatory wages and exploitative working conditions as they lack bargaining power. Laws will also not be so flagrantly violated if workers are organised.

Governments should establish mechanisms to accelerate women's equal participation and equitable representation at all levels of the political process and public life in each community and society and enable women to articulate their concerns and needs and ensure the full and equal participation of women in decision-making processes in all spheres of life. Governments and civil society should take actions to eliminate attitudes and practices that discriminate against and subordinate girls and women and that reinforce gender inequality.

Gurumoorthy reveals that empowering women contributes to social development. Economic progress in any country whether developed or underdeveloped could be achieved through social development. The self-help group disburses micro-credit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities.

Credit needs of the rural women are fulfilled totally through the self-help groups. SHGs enhance equality of status of women as participants, decision makers and beneficiaries in the democratic economic, social and cultural spheres of life. SHGs also encourage women to take active part in socio-economic progress of our nation. (Gurumoorthy, 2000)

Puhazhendhi & Satyasa In their study attempted to evaluate the performance of SHGs with special reference to social and economic empowerment. Primary data collected with the help of structured questionnaire from 560 sample households in 223 SHGs functioning in 11 states representing four different regions across the country have formed the basis of the study. The findings of the study reveal that the SHGs as institutional arrangement could positively contribute to the economic and social empowerment of rural poor. The impact on the later is more pronounced than on the former. Though there has been no specific pattern in the performance of SHGs among different regions, the southern region could edge out other regions. The SHGs programme has been found more popular in the southern region and its progress in other regions is quite low, thus signifying an uneven achievement among the regions. Older groups had relatively more positive features like better performance than younger groups (Puhazhendhi & Satyasai, 2001)

❖ Women Empowerment through SHG's

Manjusha assessed the level of empowerment achieved by the womenfolk of Ulladan Tribe of the North Paravur Taluk in Ernakulam District of Kerala. The study is

an attempt through Kudumbshree units. The findings show that a significant change has come about in the socio-economic life of the women folk in the Taluk. Change was also observed in the political avenues as well as the general skills of the respondents through the Kudumbshree Units. The study suggested that for future development, training and awareness programmes should be conducted for empowering the poor women in that area. (Manjusha , 2010)

Kalyani & Seena studied the impact of various programmes that were introduced in order to raise the women from below poverty line in Puthanvelikkara Grama Panchayat of Ernakulum, Kerala. The Questionnaire method was adopted in this study for collecting primary data. The results of the study show that economic development is the base for other developments and Kudumbshree units drastically changed economic independence of the women and their living status. (Kalyani & Seena,, 2012)

Subaida Beevi & Girija conducted a study with an aim to assess the role of Self Help Groups in empowering rural women and to identify the major constraints faced by women in Kollam District of Kerala. The study revealed that micro-enterprises are a practicable pathway for improving the economic status. Some factors like education, income and mass media contact were positively and significantly related to the role of the SHGs. The effectiveness of the SHGs in promoting women empowerment was found to be limited by only factors like hesitation to take up innovative scheme; difficulty in playing dual roles by women; lack of confidence, team

spirit, effective leadership, managerial skills, working capital and transportation. These thus were found to be the major constraints faced by SHGs. (Subaida V & Girija, 2011)

Anand evaluated the functioning of SHGs and identified the factors contributing to the successful functioning and sustainability of groups in Kerala. This was achieved through an exploratory study of selected SHGs in the district of Malappuram in Kerala. The findings of the study show that SHG intervention has indeed improved the living standards. Interestingly, it also inculcated saving and loan repayment habits and brought about a positive change in attitudes and social skills of 52% of the respondent women folk thereby leading to empowerment. (Anand , 2004)

Shylendra assessed performances of eight women SHGs in Vidaj village of Gujarat. The SHGs, it was found, failed to enable members realize their potential benefits. The failure was attributed to wrong approaches followed in the SHG formation, lack of clarity about the SHG goals and concept among the members. The study brought to light the need to constitute SHGs with clear understanding of the concept from the beginning itself.

Minimol did a study to identify the level of personal, social, economic and financial empowerment achieved by the members through SHGs. The data was collected from a sample of 200 members of 18 SHGs located within three villages of Cherthala Taluk of Alappuzha, Kerala. Primary data were collected by employing a structured interview schedule, through participant observation, and direct personal discussions with the members of various SHGs. The study concluded that the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective. (Minimol & K. G, 2012)

Kavitha & Rajkamal conducted a study on the general acumen of effectiveness of group functioning by the members of women self-help groups (SHGs) in goat farming, operating under Kudumbashree, in Thrissur district, Kerala. The findings of the study showed that majority of the respondents (76%) perceived the effectiveness of their group functioning as medium. The functioning of the group in terms of official procedures (mean score 1.96) was perceived most effective by the members, followed by that of interpersonal relationships (mean score 1.93) and entrepreneurial activities (mean score 1.76). The study brought to light the need for entrepreneurial training in goat farming along with provision of resources like good quality breeds, grazing land, feed, market and veterinary care for success of the group's functioning. (Kavitha, , Jiji,, & Rajkamal, 2011)

India's Self-Help Group (SHG) movement has emerged as the world's largest and most successful network of women owned community-based microfinance institution. Self Help Group Bank Linkage programme (SHG-BLP) is a landmark model initiated by the National Bank for Agriculture and Rural Development (NABARD) in 1992 to deliver affordable door-step banking services and has largely achieved the stated goals of financial inclusion; it is a home-grown self-help movement with an objective of creating sustainable livelihood opportunities for the rural poor. Started as a bank outreach programme, SHG-BLP transcended itself into a holistic programme for building financial, social, economic, and of late, technological capital in rural India. (Baruah, 2018)

Empowerment is a set of measures designed to increase the degree of autonomy and self- determination in people and in communities in order to enable them to represent their interest in a responsible and self-determined way, acting on their own authority ("Empowerment", 2020)

Organizing self Help groups has been a popular activity with non-governmental organization since the 1980. In recent years, several other states and national-level institutions have accepted the SHG concept as way many nationalized banks for example, are willing to provide credit to SIGs has spread beyond countries like India and Bangladesh to other parts of the globe. (Sushama, 1998)

The study conducted by Vasanthakumari focused on examining the role of micro enterprises in empowering women in Kerala. To conduct the research, a sample of 328 micro entrepreneurs was selected. The findings of the study indicated that these micro enterprises played a significant role in empowering rural women in various aspects, including economic, social, and individual empowerment. Economically the micro enterprises provided opportunities for women to generate income and become financially independent. By engaging in entrepreneurial activities, these women were able to contribute to their households' income and improve their standard of living. The economic empowerment offered by these enterprises enabled women to have greater control over financial decision-making and reduced their dependence on others.

In Kondal's (2014) paper, the focus is on examining women empowerment specifically through Self-Help Groups (SHGs) in Andhra Pradesh, India. The study employs simple statistical tools to analyze the relationship between SHGs and women empowerment in the Gajwel Mandal of the Medak district in Andhra Pradesh. By examining the context of Gajwel Mandal and analyzing the data through statistical methods, the study provides valuable insights into the effectiveness of SHGs as a mechanism for promoting women empowerment. This finding can have important implications for policy and program development aimed at empowering women through SHGs, not only in Gajwel Mandal but also in other regions with similar socio-economic conditions.

CHAPTER 3

RESEARCH

METHODOLOGY

INTRODUCTION

SHG stands for Self-Help Group, which is an organization formed by a group of individuals, usually from economically disadvantaged backgrounds, to address common issues and improve their socio-economic conditions. SHGs are typically found in both urban and rural areas, but they play a particularly significant role in rural development.

In rural areas, SHGs serve as an effective mechanism for poverty alleviation, women's empowerment, and community development. The Self Help Group has its roots in rural areas and it has a significant impact in the lives of rural and semi urban women, it improve their living conditions to a big extent. Though it is applicable to men in our country, but it has been more successful only among women and they can start economic activities through SHG movement. In India, this scheme is implemented with the help of NABARD as a main nodal agency in rural development. It is self-employment generation scheme for especially rural women, who don't have their own assets. The word 'empowerment' means giving power. According to the International Encyclopaedia (1999), power means having the capacity and the means to direct one's life towards desired social, political and economic goals or status. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, beliefs and practices. Thus, empowerment of women not just a goal in itself, but key to all global development goals. Empowerment is an active

multidimensional process to enable women to realize their identity and power in all spheres of life.

- STATEMENT OF THE PROBLEM

Poverty is a serious problem faced by all developing and underdeveloped countries in the modern world. It is felt that the problem of poverty can be solved through a concentrated endeavour by the State. Viable opportunities can be provided to the underprivileged and the destitute by means of lending asset creating facilities. Women are often disproportionately affected by poverty,. So any poverty eradication programs must aim at improving the standard of living environment along with empowerment of the women communities. Livelihood opportunities are to be provided to women. The micro credit and self-help groupings are better sources for improving the standard of living of people. Arookty panchayat faces challenges and issues when it comes to women's empowerment. Here are some problems commonly faced by rural women in their quest for empowerment:

1. Education and skills: Many rural women have limited formal education and lack marketable skills. This makes it difficult for them to participate in the mainstream economy and take advantage of economic opportunities. Lack of access to quality education and skill development programs is a significant barrier to their empowerment.

2. Limited access to resources: Rural women often face challenges in accessing financial resources, land, credit, and other productive assets. This limits their ability to engage in income-generating activities and hampers their economic empowerment

3. Social and cultural barriers: Rural areas often have deeply ingrained social and cultural norms that restrict women's mobility, decision-making power, and participation in economic activities. These barriers can be challenging to overcome and may require targeted efforts to change societal attitudes and behaviors. This research is an attempt to find out how SHGs in Arookty grama panchayat and the lives of Women.

- SIGNIFICANCE OF THE STUDY

Poverty is not an absolute or fixed condition, but rather a concept that can only be understood in relation to the living standards and available resources within a specific society at a given time.

The SHG play a major role in sensitising more women to form SHGs and in making them realize its importance in their empowerment. This helps the women collective decision making and also to enhance the confidence and capabilities of the women.

These groups go a long way in motivating women to take up social responsibilities particularly related to women development. SHGs are considered as one of the most significant tools to adopt participatory approach for the empowerment of women, this research is significant because through this study research would able to find out how SHG's improved live of women in Arooktty . And also this reach finding would contribute to the formation of new gender policy for rural women foster .It informs policies, fosters sustainable development, and hence to achieve Re gender equality.

❖ **OBJECTIVES**

➤ General objectives

1. To study about the role of SHG's in the empowerment of women in Arooktty grama panchayat.

➤ Specific Objectives

1. To understand the socio-economic conditions of women in Arooktty grama panchayat.
2. To analysis the financial independence level of women in Arooktty grama panchayat.

3. To understand the aspirations of women in Arooktty grama panchayat.

4. To analyze the effectiveness women empowerment programmes implemented in Arooktty gram panchayat.

- Definition of concepts
- Theoretical definition
- Women : A woman is a female human being. The word woman is usually reserved for an adult; girl is the usual term for a female child or adolescent. A woman has two X chromosomes and is capable of pregnancy and giving birth from puberty until menopause. ('Woman', 2019)
- Empowerment :The process of gaining freedom and power to do what you want or to control what happens to you.
- SHG's self-help groups can be seen as an important resource for individuals struggling with various problems, offering social support, empowerment, mutual aid, and opportunities for learning and growth
- independence -Financial independence isn't defined by how much money one makes, but more so the freedom they have to live their life without limitations and financial burdens," says Constance Carter, a real-estate firm owner and personal finance expert. And there's no age or destination in life at which you achieve it.
- Operational definition

- Women

Female Households with in the age of 20 to 70.

- Empowerment : Women's empowerment (or female empowerment) may be defined in several ways, including accepting women's viewpoints, making an effort to seek them and raising the status of women through education, awareness, literacy, and training.
- SHG : Self-help groups, also known as mutual help, mutual aid, or support groups, are groups of people who provide mutual support for each other. In a self-help group, the members share a common problem, often a common disease or addiction. Their mutual goal is to help each other to deal with, if possible to heal or to recover from, this problem.(Ahmadi, 2016)
- Financial independence-Financial independence refers to the ability to support one's lifestyle and cover all expenses without the need for active employment or relying on others for financial support. It is a state of financial well-being where individuals have accumulated enough wealth and assets to sustain themselves indefinitely.

- Type of research

The research is qualitative descriptive in nature

The Quantitative research is based on the measurement of quantity or amount. It is applicable to the phenomena that can be expressed in terms of quantity. The quantitative data collected is analysed and relevant data are converted into tables, bar graphs etc., along with the detailed description of the same

- Universe /Population of the study

SHG groups of Arooktty Grama Panchayath, situated in Alappuzha District.

Unit of Study

Selected SHG's members in the Arooktty Grama Panchayath

- Geographical area of the study

SHG's of Arooktty Grama Panchayath.

- INCLUSION CRITERIA

All selected SHG's members of Arooktty Grama Panchayath

- EXCLUSION CRITERIA

Women who has longer a member of a SHG

➤ Sampling Procedure

Probability sampling method will be adopted:

Data were collected using simple random sampling. Simple random sampling is a subset of sample chosen from a large set. Each sample is chosen randomly and entirely by chance such that each SHG has the same probability to of being chose at any stage during the sampling process, and each subset of individuals. This process and techniques is known as simple random sampling.

➤ METHODS OF DATA COLLECTION

Survey method

- Research Instruments/Tools of Data Collection
 - Survey method is administered. Women empowerment scale is applied to evaluate the empowerment among respondents
 - Self-Structured Questionnaire was used as the Research Instrument.
 - General Observations.
-
- Pre – test and pilot study
 - Limitation of the Study

1. Study is limited only Arookty Panchayath in, Alappuzha district. Which may fail to give a correct picture of study

2. The members of SHG are very limited so researcher had to host a common meeting for all.

➤ Expected outcome

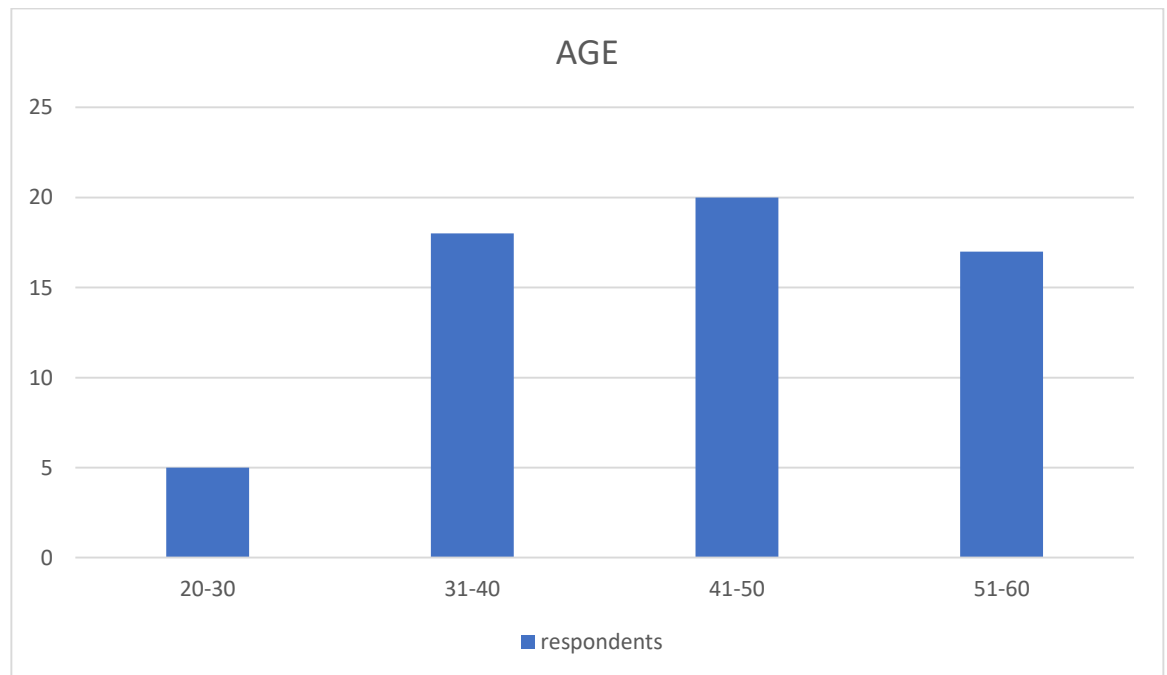
Research suggests that SHGs can have a significant positive impact on women's empowerment, contributing to increased economic, social, and improved health and education outcomes, and greater gender equality.

CHAPTER 4 DATA ANALYSIS AND INTERPRETATION

3.1 AGE WISE CLASSIFICATION

OPTIONS	RESPONDENTS
20-30	5
31-40	18
41-50	20
51-60	17
TOTAL	60

3.1

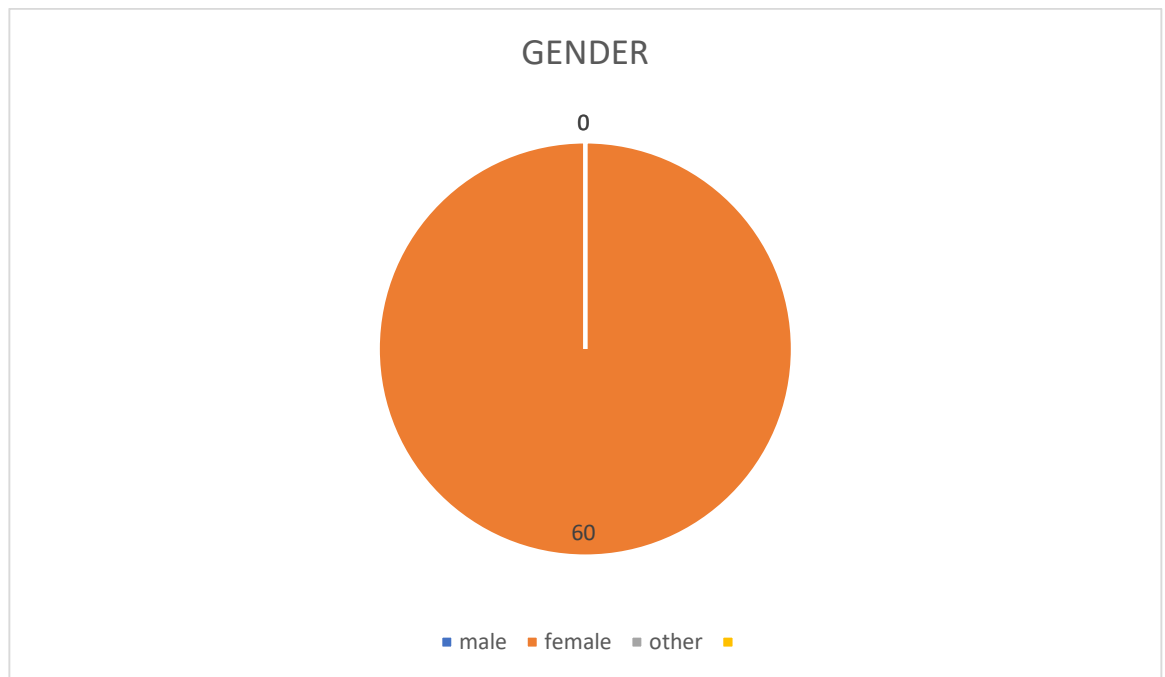


Based on the provided graph, it can be observed that the majority of responses fall within the age range of 41-50. This age group received the highest number of responses with a total of 20. In comparison, the age ranges of 20-30, 31-40, and 51-60 received 5, 18, and 17 responses, respectively. Therefore, the data indicates that the highest response rate is among individuals aged 41-50.

3.2 GENDER WISE CLASSIFICATION

OPTIONS	RESPONDENTS	%
Male	0	0
Female	60	60
Others	0	0
TOTAL	60	60

3.2 showing gender wise classification



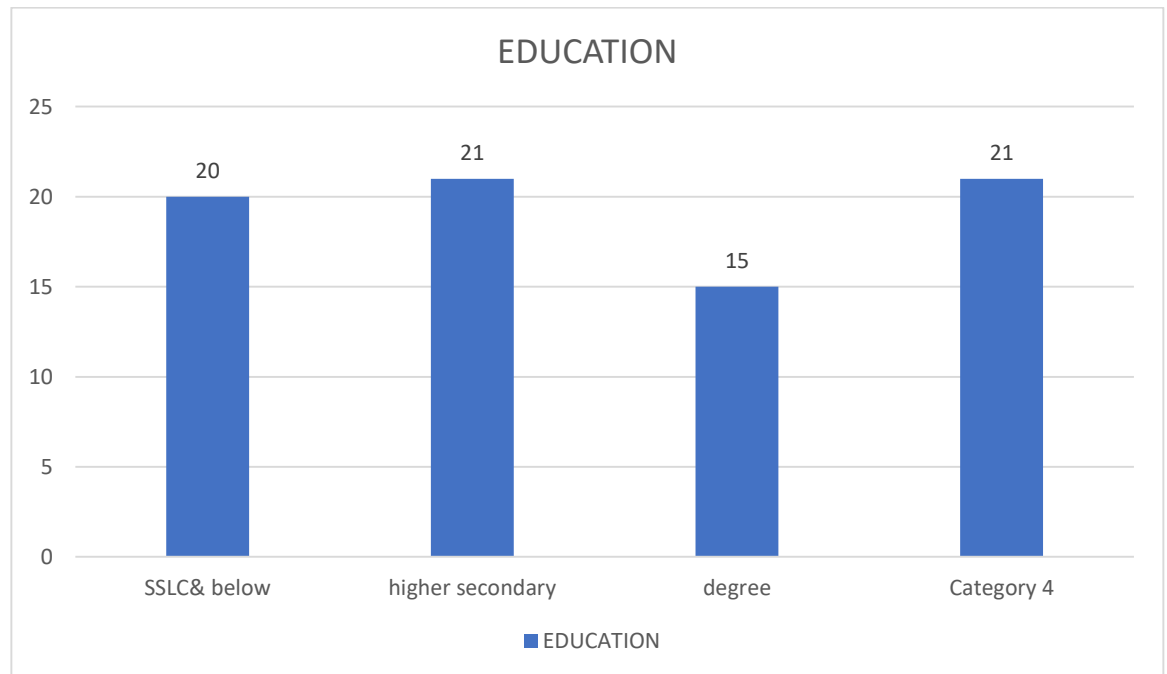
Based on the data collected, it can be inferred that all the respondents are women.

This conclusion is supported by the fact that out of the 60 responses received, all of them were from women

3.3 EDUCATIONAL LEVEL CLASSIFICATION

OPTIONS	RESPONDENTS	%
SSLC& below SSLC	20	33.33
Higher secondary	21	35
Degree	15	25.00
PG& above	21	6.77
TOTAL	60	60

3.3 showing the educational level



Based on the educational level data provided, it can be interpreted that the majority of respondents have qualifications at the higher secondary and postgraduate levels.

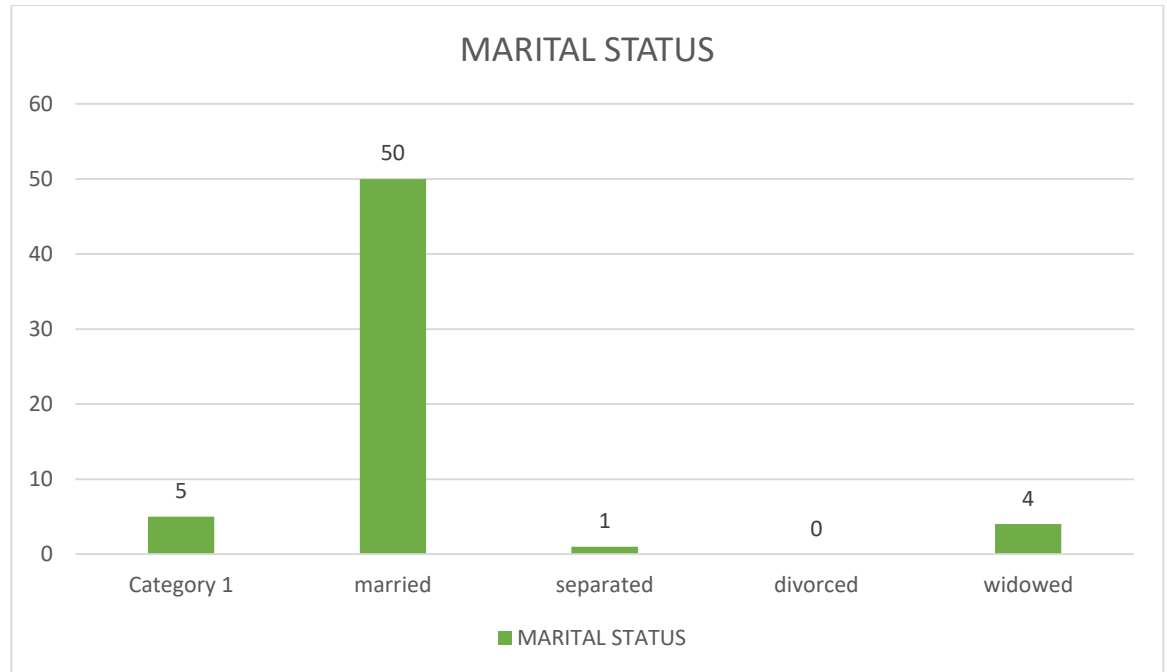
The data indicates that 21 respondents have completed higher secondary education,

while 21 respondents have achieved postgraduate qualifications or higher. In comparison, the number of respondents with SSLC (Secondary School Leaving Certificate) or below SSLC qualifications is lower, with only 20 individuals falling into this category. Additionally, the data suggests that 15 respondents have a degree-level education. Overall, the majority of respondents in this dataset possess higher secondary and postgraduate qualifications.

3.4 MARITAL STATUS

OPTIONS	RESPONDENTS	%
Single or never married	5	8.33%
Married	50	83.33%
Separated	1	1.67%
Divorced	0	
widowed	4	6.67%
TOTAL	60	100

3.4 showing the marital status

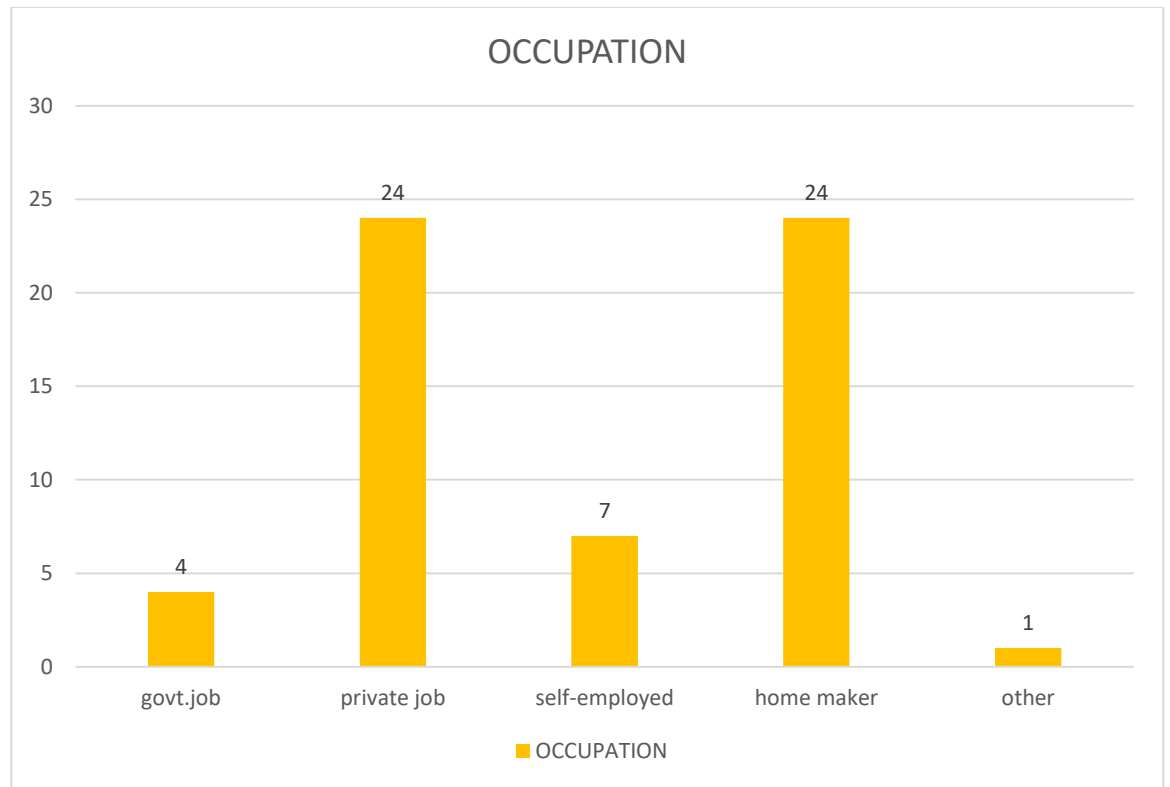


The data shows that out of the total number of women surveyed, 5 responded as single or never married, 50 responded as married, 1 responded as separated, 0 responded as divorced, and 4 responded as widowed. Based on these numbers, it can be concluded that the majority of women in the survey are married.

3.5 OCCUPATIONAL WISE CLASSIFICATION

OPTIONS	RESPONDENTS	%
Govt. job	4	6.67
Private job	24	40.00
Self- employed	7	11.67
Home maker	24	40.00
Other	1	1.67
TOTAL	60	100

3.5 showing occupational wise classification

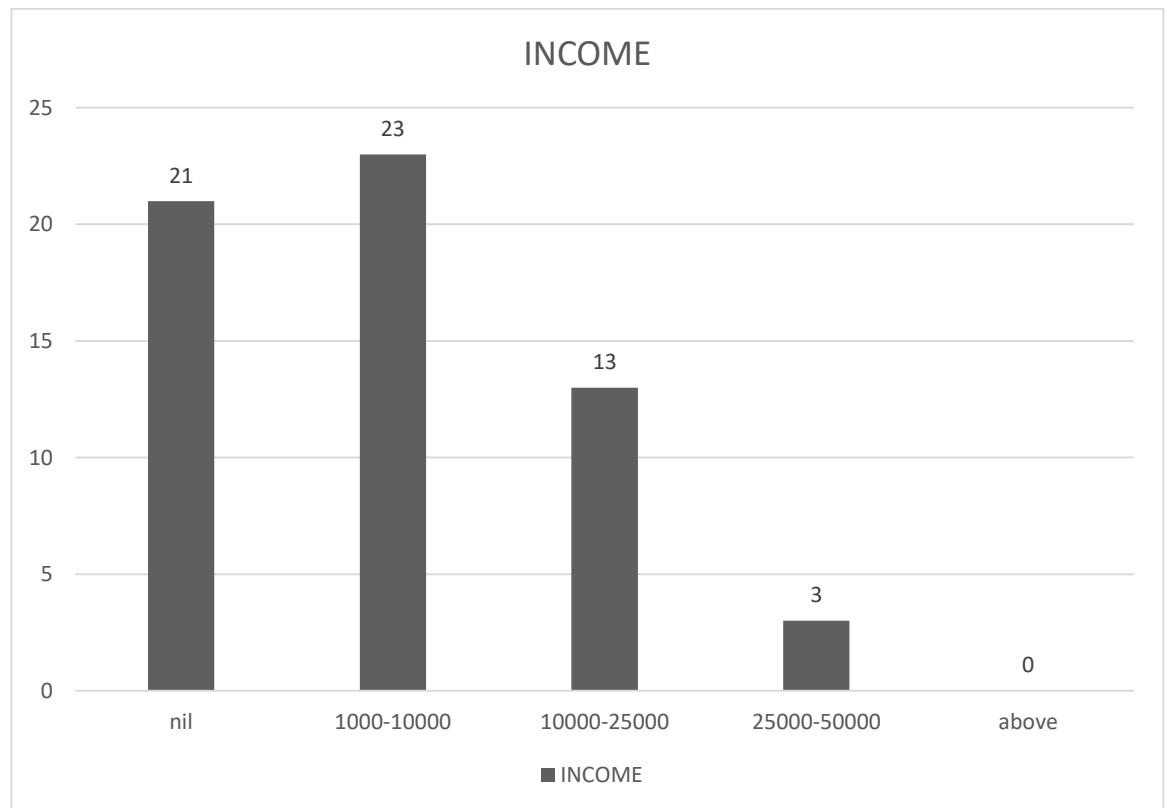


Based on the provided occupational data, it can be observed that the number of respondents who identified themselves as home makers is the same as the number of respondents who reported having private jobs. Specifically, both categories consist of 24 respondents each. This suggests that an equal proportion of individuals in the survey identified themselves as home makers or reported being employed in the private sector.

3.6 MONTHLY INCOME LEVEL

OPTIONS	RESPONDENTS	%
Nil	21	35.00%
1000-10000	23	38.33%
10000-25000	13	21.67%
25000-50000	3	5%
Above	0	
TOTAL	60	100

3.6 showing the income level

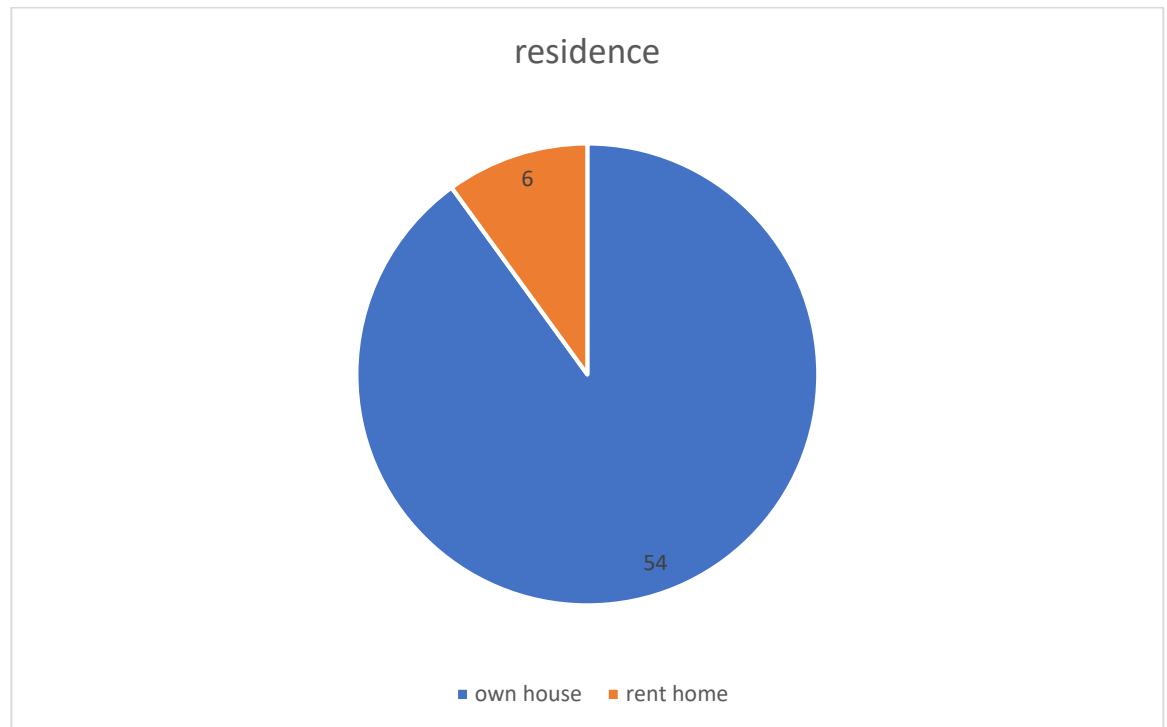


Based on the given monthly income data, it can be interpreted that the majority of respondents have an income in the range of 1000-10000. This is evident from the fact that 21 respondents have no income, which is not included in any of the specified ranges. However, the range of 1000-10000 includes 23 respondents, which is the highest number of respondents among all the specified income ranges. The other income ranges, such as 10000-25000, 25000-50000, and above 50000, have fewer respondents, with 13, 3, and 0 respondents respectively. Therefore, the majority of respondents fall under the income range of 1000-10000.

3.7 RESIDENCE STATUS LEVEL

OPTIONS	RESPONDENTS	%
Own house	54	9.00%
Rent home	6	10.00%
TOTAL	60	100%

3.7 showing Residential level

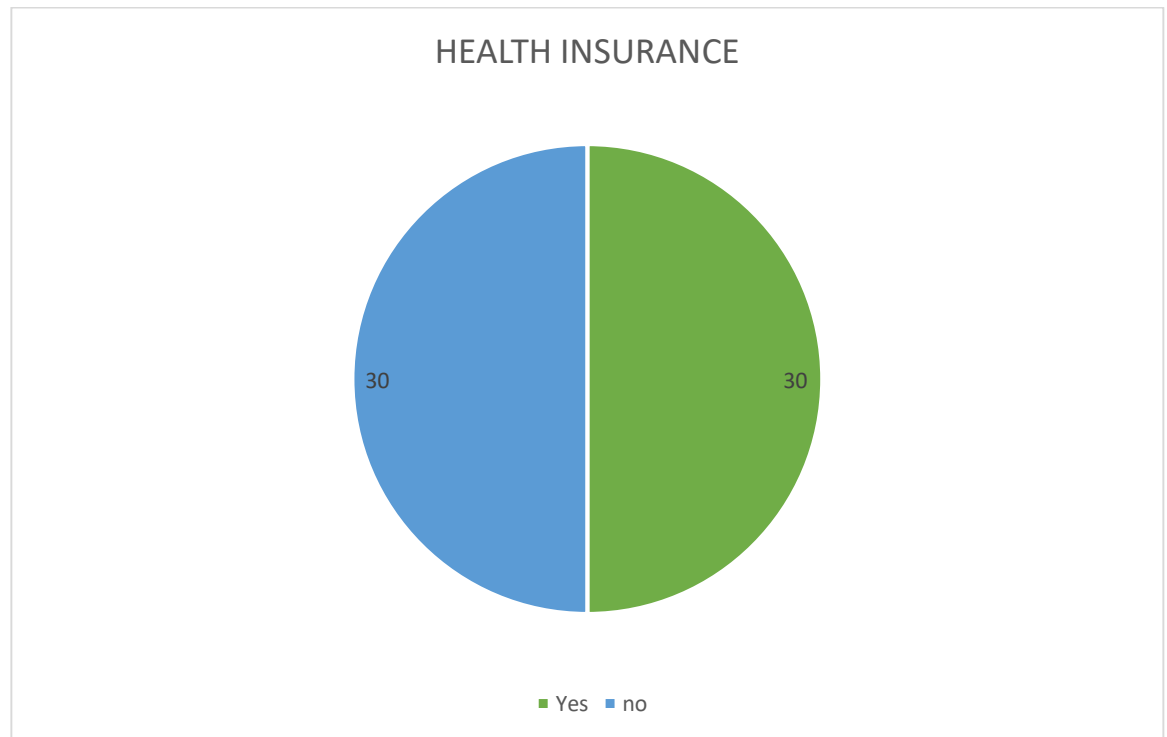


Based on the residential status level data, it can be interpreted that out of the total respondents surveyed, 54 individuals are living in their own homes, while 6 individuals are living in rental homes.

3.8 DATA SHOWING HAVING HEALTH INSURANCE

OPTIONS	RESPONDENTS	%
Yes	30	50%
No	30	50%
other	60	100%

3.8 Showing having health insurance level



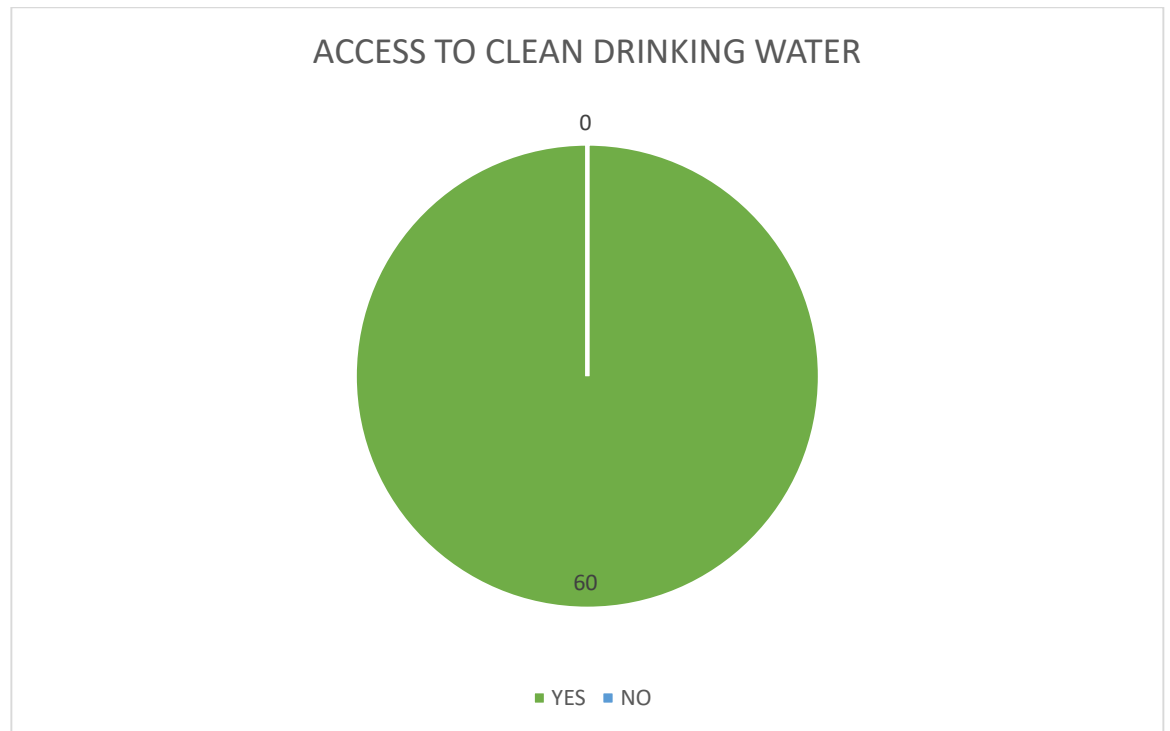
Based on the health insurance data collected from 60 respondents, it can be observed that 50% of the respondents have health insurance, while the remaining

50% do not have health insurance. This information indicates an equal distribution of respondents with and without health insurance in the sample group.

3.9 AREA SHOWING ACCESS TO CLEAN DRINKING WATER

OPTIONS	RESPONDENTS	%
Yes	60	100%
No	0	0
TOTAL	60	100%

3.9 Showing have access to clean drinking water

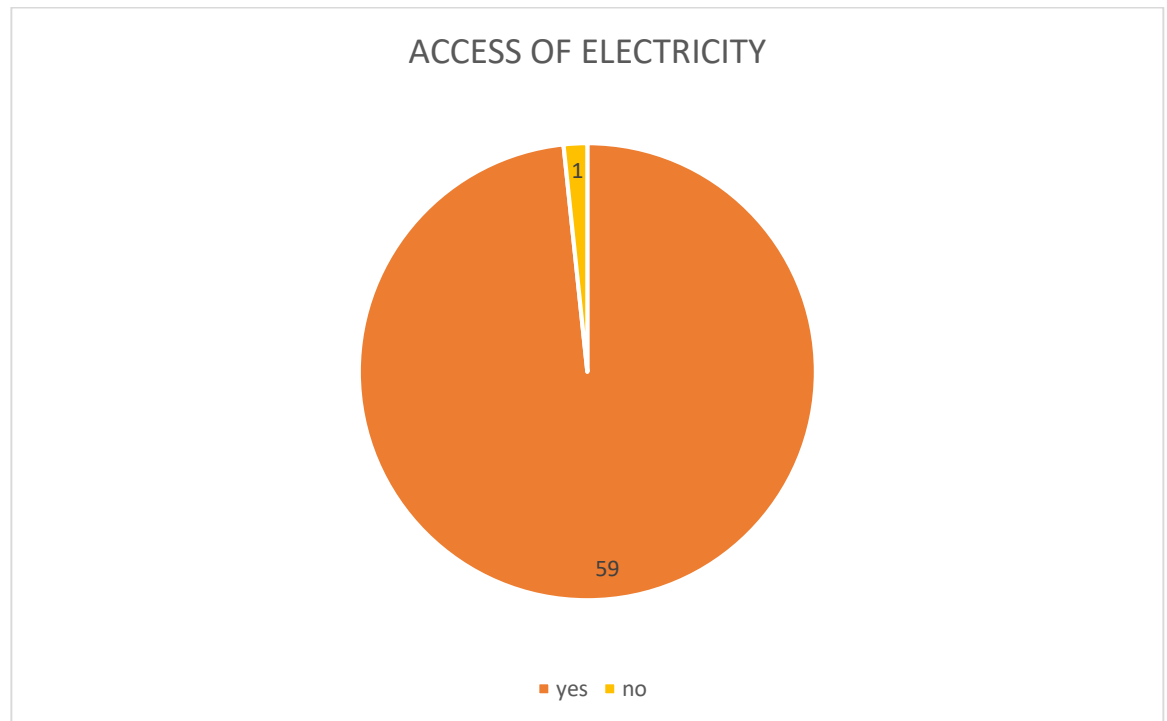


According to the data collected from a survey of 60 respondents, all of them have access to clean drinking water for their daily purposes. This suggests that the respondents in the survey have reliable and consistent access to clean water, which is essential for maintaining their health and meeting their daily needs. It is encouraging to see that all respondents have access to this vital resource, as clean drinking water is a fundamental requirement for a healthy and sustainable community.

3.10 **DATA SHOWS HAVING ELECTRICITY IN HOME**

OPTIONS	RESPONDENTS	%
Yes	59	98.33
No	1	1.67
TOTAL	60	100%

3.10 Showing having electricity in home



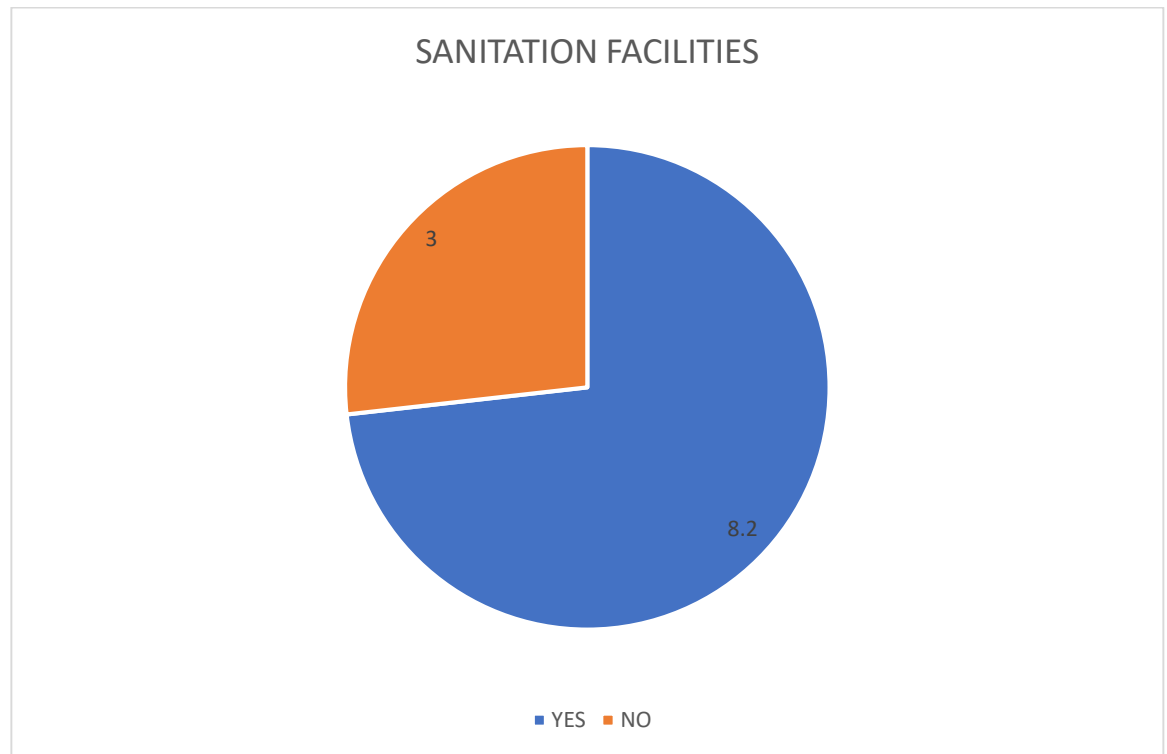
Based on the data provided, it can be interpreted that a majority of the respondents, specifically 59 out of 60, reported having an electricity connection in their homes.

This indicates a high prevalence of electricity access among the surveyed individuals. Only one respondent reported not having an electricity connection.

3.11 DATA SHOWS HAVING ADEQUATE SANITATION FACILITIES

OPTIONS	RESPONDENTS	%
Yes	57	95.00
No	3	5.00
TOTAL	60	100

3.11 showing level of having adequate sanitation facilities.



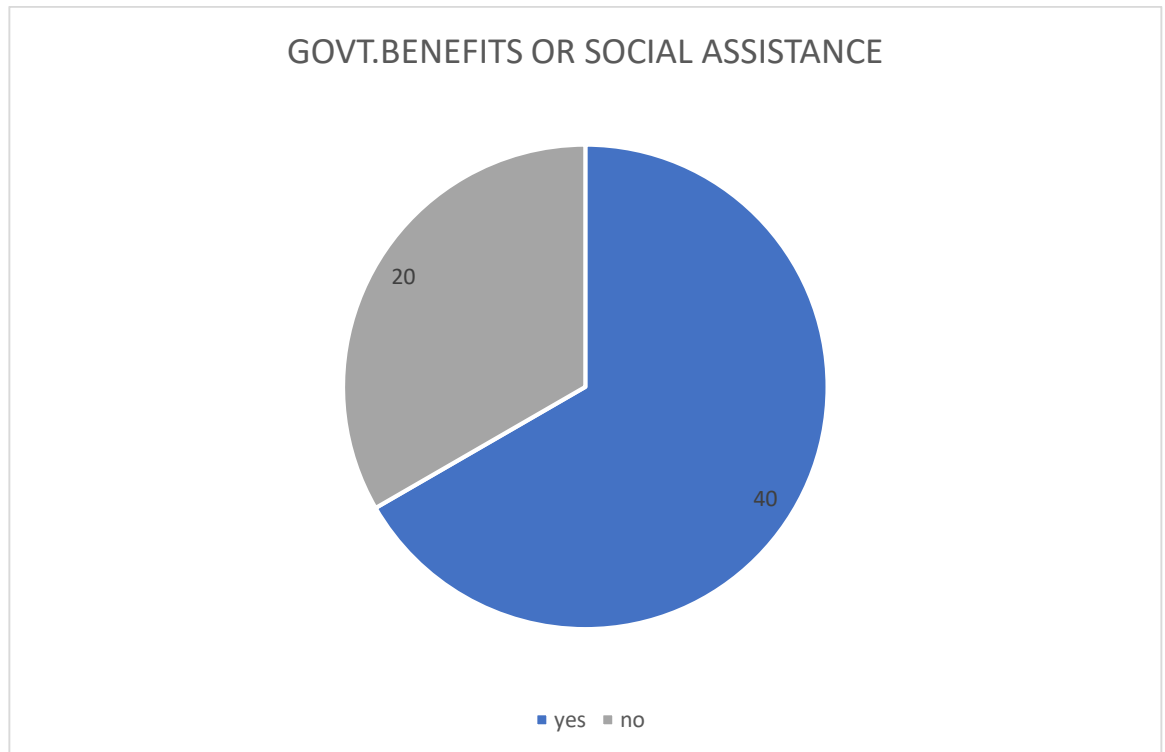
Based on the data provided, it can be interpreted that a majority of the respondents, specifically 57 out of the total 60 respondents, have access to adequate sanitation facilities. This suggests that a significant proportion of the surveyed population has proper sanitation infrastructure in place.

However, it is worth noting that there are still 3 respondents who reported not having proper sanitation facilities. This indicates that there is a small but notable portion of the surveyed population that lacks access to adequate sanitation infrastructure.

3.12 DATA SHOWS IF ANY KIND OF GOVT.BENEFITS OR SOCIAL ASSISTANCE RECEIVED BY THE RESPONDENTS IN THE PAST YEAR

OPTIONS	RESPONDENTS	%
Yes	40	66.67
No	20	33.33
TOTAL	60	100

3 12 Showing level of benefits received from government

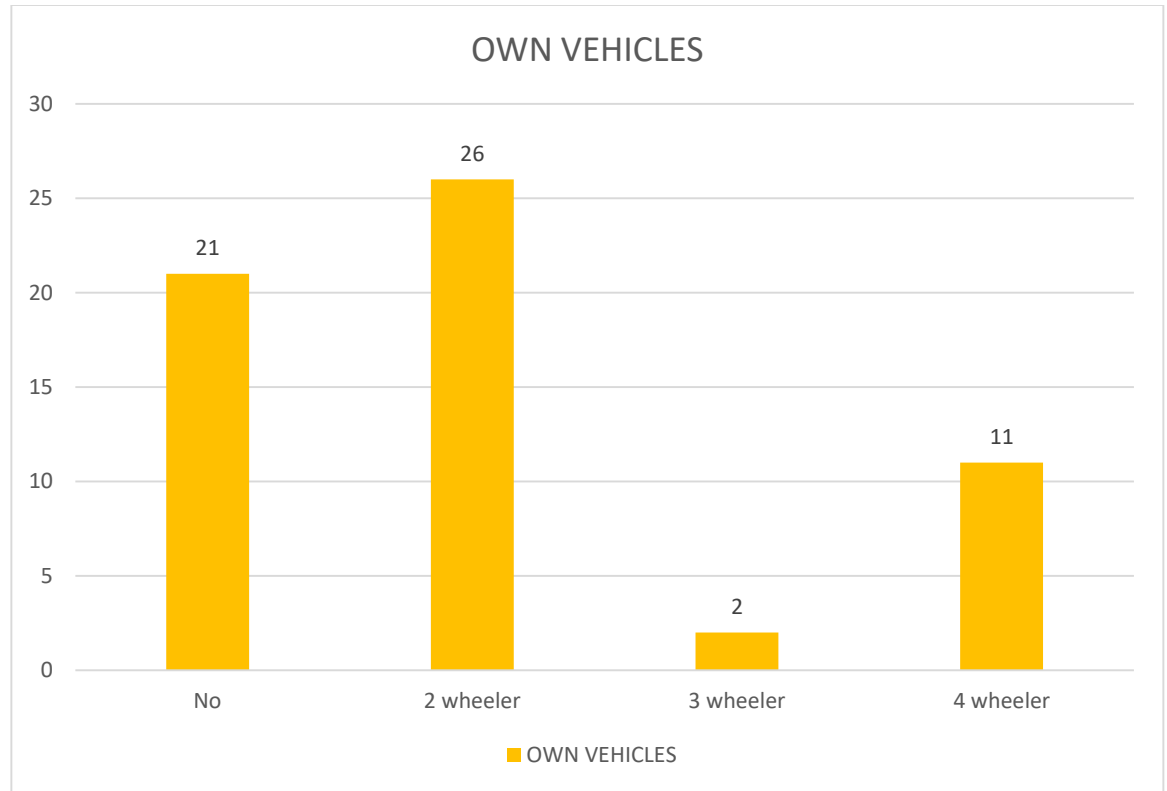


Based on the data collected, it is evident that among the respondents surveyed, 40 individuals reported receiving government benefits or social assistance within the past year. Conversely, 20 respondents indicated that they did not receive any benefits from the government during that period. This suggests that approximately two-thirds (66.67%) of the respondents received government assistance, while the remaining one-third (33.33%) did not.

3.13 DATA SHOWS HAVING OWN VEHICLES

OPTIONS	RESPONDENTS	%
No	21	35.00
Two wheeler	26	43.33
Three wheeler	2	3.33
Four wheeler	11	18.33
TOTAL	60	100

3.13 showing status of having own vehicle



Based on the data provided, it can be interpreted that out of the total respondents:

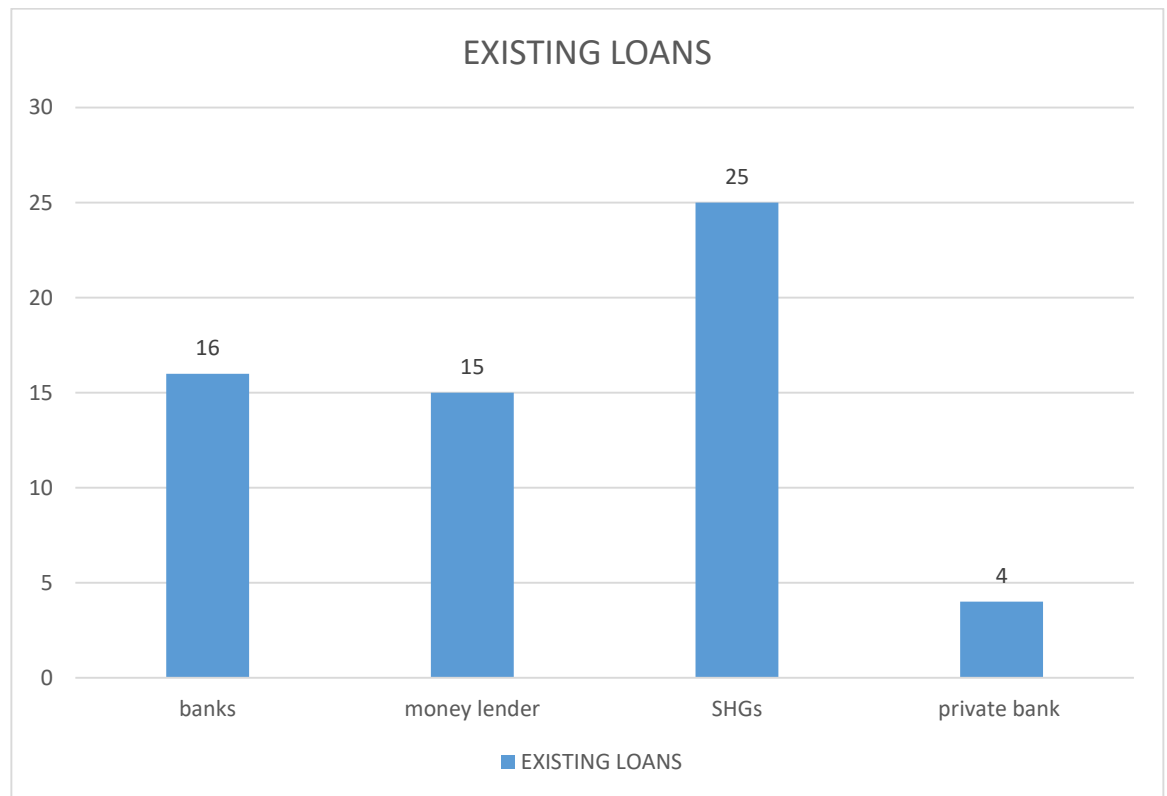
- 21 respondents do not have a vehicle of their own.
- 26 respondents have a two-wheeler.
- 2 respondents have a three-wheeler.
- 11 respondents have a four-wheeler.

This data suggests that the majority of respondents have a two-wheeler, followed by those who have a four-wheeler. However, a significant portion of respondents (21) do not have a vehicle.

3.14 DATA SHOWS HAVING EXISTING LOANS

OPTIONS	RESPONDENTS	%
Banks	16	26.67
Money lender	15	25.00
SHGs	25	41.67
Private loans	4	6.67
TOTAL	60	100

3.14 Showing level of having existing loans



Based on the given data, it can be interpreted that out of the total respondents, the majority, consisting of 25 respondents, relied on Self-Help Groups (SHGs) for their loan purposes. This indicates that SHGs were the most preferred source of loans among the respondents in this study. However, it is important to note that the data provided only includes a limited number of respondents (totaling 60), so the interpretation should be taken within this context.

3.15 DATA SHOWS THE LEVEL OF BENEFITS FROM JOINING AN SHG FOR WOMEN

OPTIONS	RESPONDENTS	%
Economic empowerment	15	25.00
Skill development	18	30.00
Increased social support	23	38.33
Increased decision making	4	6.67
TOTAL	60	100

3.15 Showing level of benefits after joining SHG's



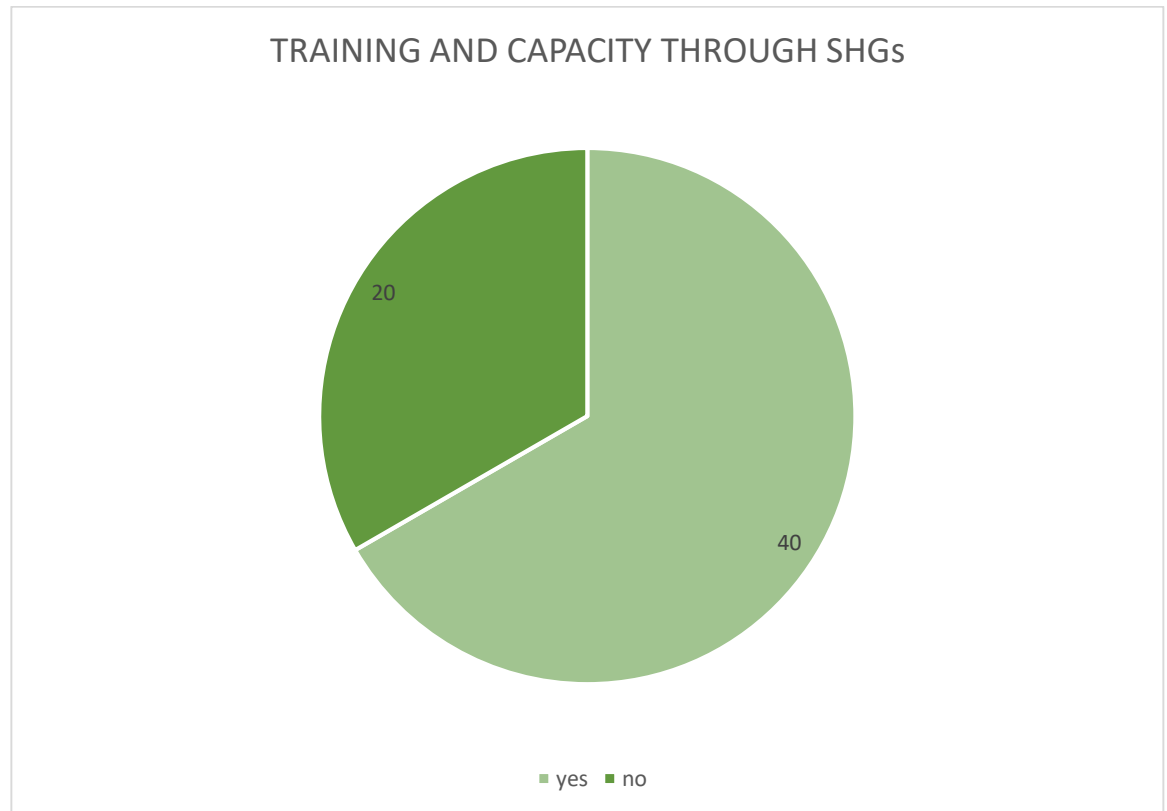
Based on the given data, it can be interpreted that among the respondents who joined Self-Help Groups (SHGs), the majority perceived various benefits. Specifically, 15 respondents reported experiencing economic empowerment, indicating that joining an SHG had a positive impact on their financial situation. Additionally, 18 respondents mentioned skill development as a benefit, suggesting that being part of an SHG helped them acquire new skills or enhance existing ones. Furthermore, 23 respondents stated that joining an SHG led to increased social support, highlighting the importance of community and networking within the group. Lastly, 4 respondents mentioned an increase in decision-making abilities, implying that being a part of an SHG provided them with opportunities to participate in group decision-making processes. It is important to note that these

interpretations are based on the responses of a limited number of respondents (totaling 60), and individual experiences and perspectives may vary.

3.16 DATA SHOWS THE LEVEL OF TRAINING OR CAPACITY BUILDING PROGRAMS RECEIVED THROUGH YOUR SHGs

OPTIONS	RESPONDENTS	%
Yes	40	66.67
No	20	33.33
TOTAL	60	100

3.16 Shows that level of training, capacity program through SHG's

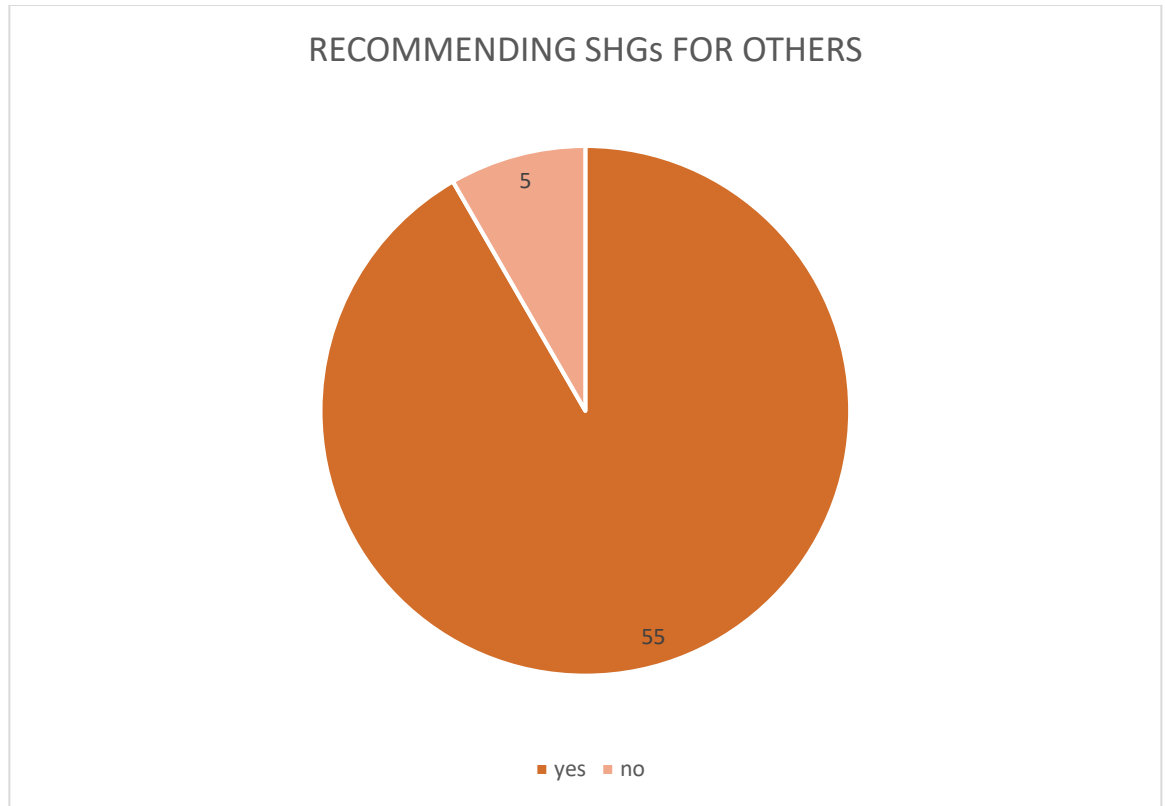


The data indicates that out of the total 60 respondents, 40 of them reported receiving training or capacity building programs through Self-Help Groups (SHGs), while the remaining 20 respondents stated that they did not receive such programs.

3.17 DATA TA SHOWING THAT HOW MANY WOMENS WOULD RECOMMEND OTHERS TO JOIN SHGs FOR EMPOWERMENT

OPTIONS	RESPONDENTS	%
Yes	55	91.67
No	5	8.33
TOTAL	60	100

3.17 Shows that level of recommending SHG's for others.

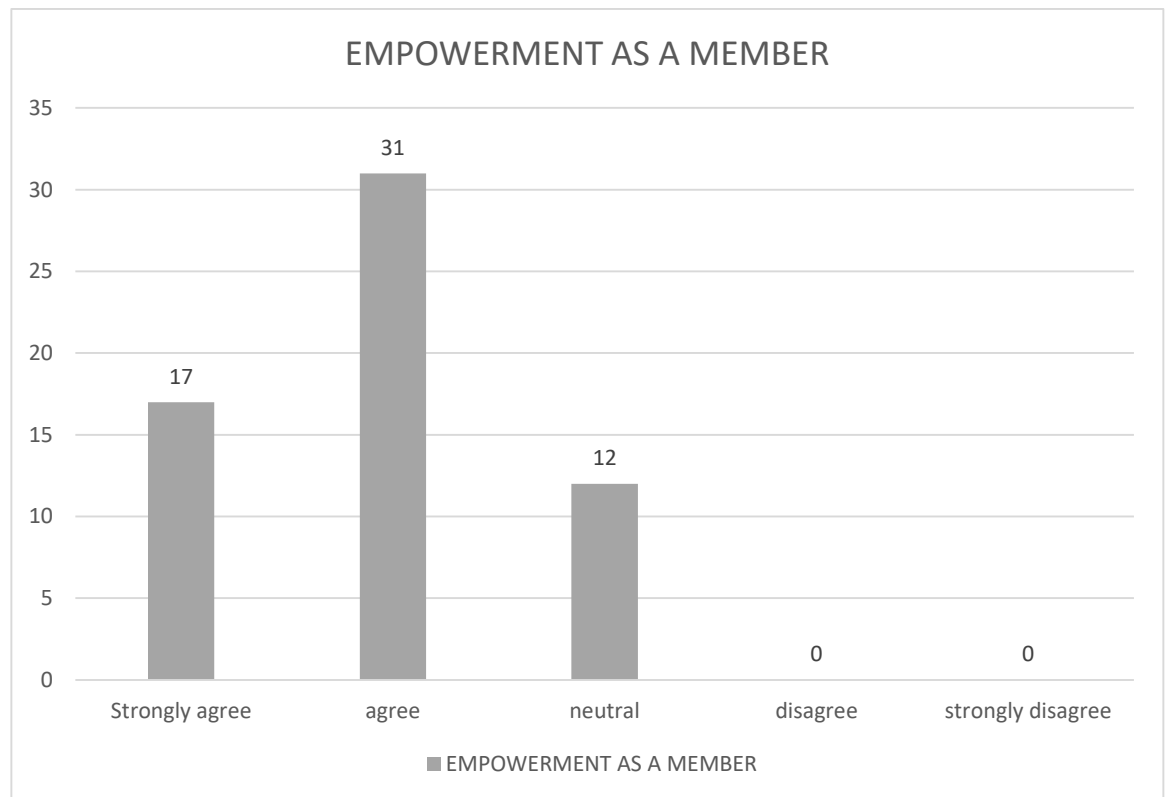


The data indicates that 55 respondents have expressed a positive inclination to recommend others to join self-help groups (SHGs) for empowerment. This suggests that these individuals perceive SHGs as a beneficial platform for empowering women. By encouraging others to join SHGs, these respondents believe that women can gain valuable support, resources, and opportunities to enhance their personal and collective empowerment.

3.18 DATA SHOWS DO YOU FEEL EMPOWERED AS A MEMBER OF SHGs

OPTIONS	RESPONDENTS	%
Strongly agree	17	28.33
Agree	31	51.67
Neutral	12	20.00
Disagree	0	0
Strongly disagree	0	0
TOTAL	60	100

3.18 shows the feel of empowered as a member of SHG



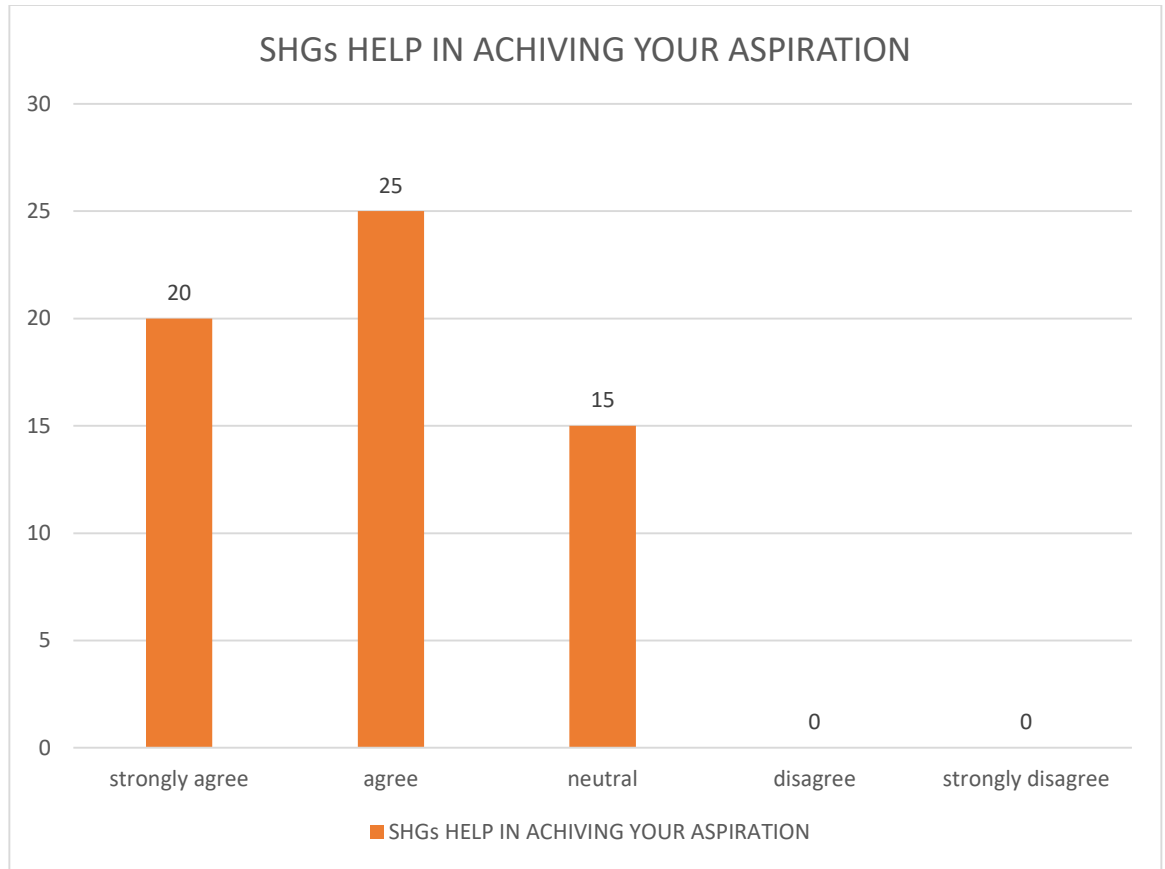
Based on the given data, it can be interpreted that a majority of the respondents (17 + 31 = 48) agree or strongly agree with feeling empowered as members of Self-Help Groups (SHGs). This indicates that a significant portion of the respondents feel a sense of empowerment within their SHG memberships. Additionally, 12

respondents expressed a neutral stance regarding feeling empowered. This suggests that there is a smaller proportion of respondents who neither strongly agree nor disagree with the statement, possibly indicating some ambivalence or uncertainty about their sense of empowerment within the SHGs. Overall, the data suggests that the majority of respondents feel empowered as members of SHGs, while a smaller portion remains neutral on the matter.

3.19 DATA SHOWS IF SHGs HELPS YOU TO ACHIVE YOUR ASPIRATION

OPTIONS	RESPONDENTS	%
Strongly agree	20	33.33
Agree	25	41.67
Neutral	15	25.00
Disagree	0	0
Strongly disagree	0	0
TOTAL	60	100

3.19 showing that SHG helps in achieving aspirations

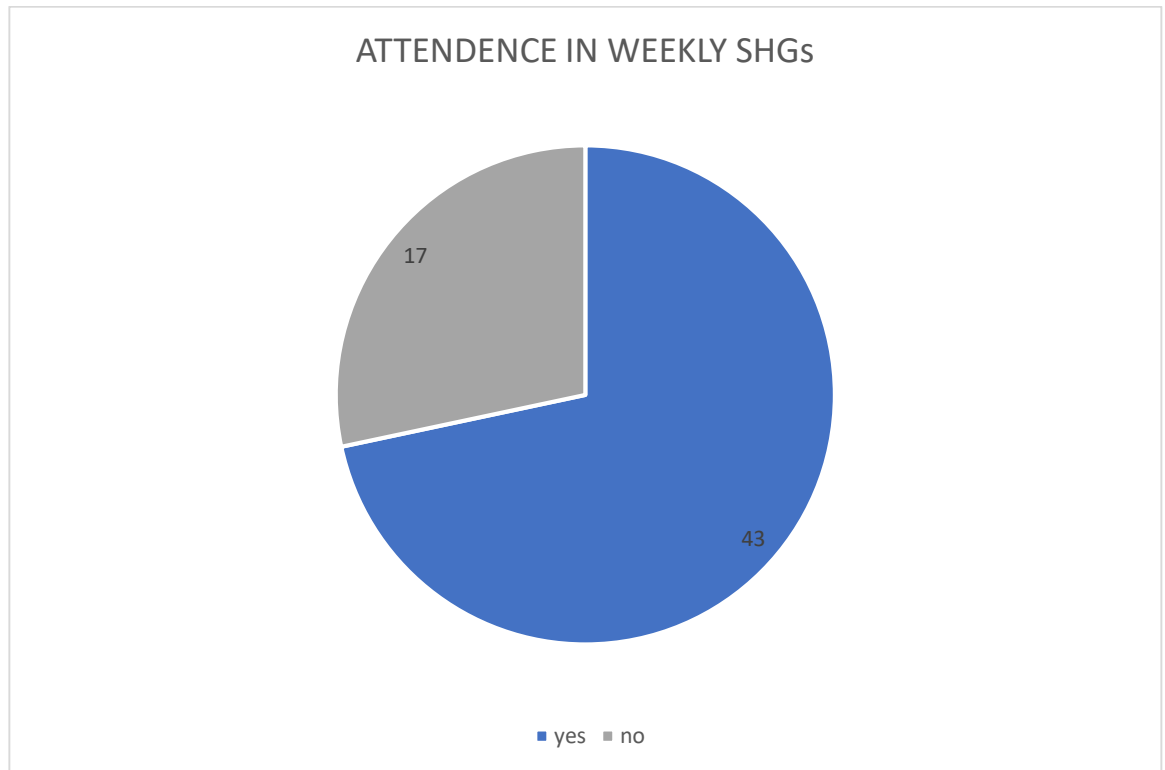


Based on the given data, it can be interpreted that a majority of the respondents (20 out of 60) strongly agree that Self-Help Groups (SHGs) help to achieve women’s aspirations. Additionally, 25 respondents agree, and 15 respondents remain neutral on the matter. This indicates that there is a general positive sentiment towards the effectiveness of SHGs in supporting women’s aspirations, with a larger proportion leaning towards agreement rather than neutrality or disagreement.

3.20 DATA SHOWS YOUR ATTENDENCE IN WEEKLY SHGs MEETING

OPTIONS	RESPONDENTS	%
Yes	43	71.67
No	17	28.33
TOTAL	60	100

3.20 showing that the weekly meeting attendance

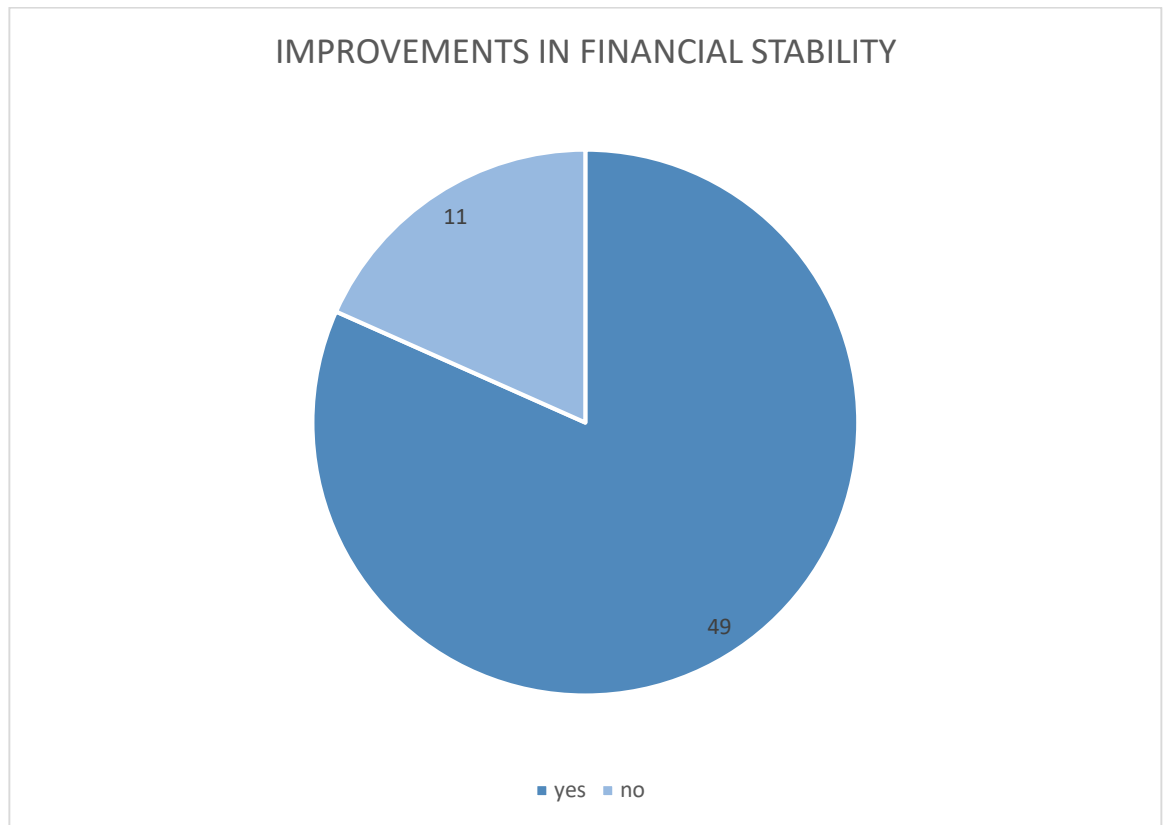


Based on the provided data, it can be interpreted that out of the total respondents surveyed, 43 individuals regularly attend the weekly meetings of the Self-Help Groups (SHGs), while 17 respondents do not attend the meetings on a regular basis.

3.21 DATA SHOWS THE FINANCIAL STABILITY THROUGH SHGs

OPTIONS	RESPONDENTS	%
Yes	49	81.67
No	11	18.33
TOTAL	60	100

3.21 shows the level of having financial independence through SHG's



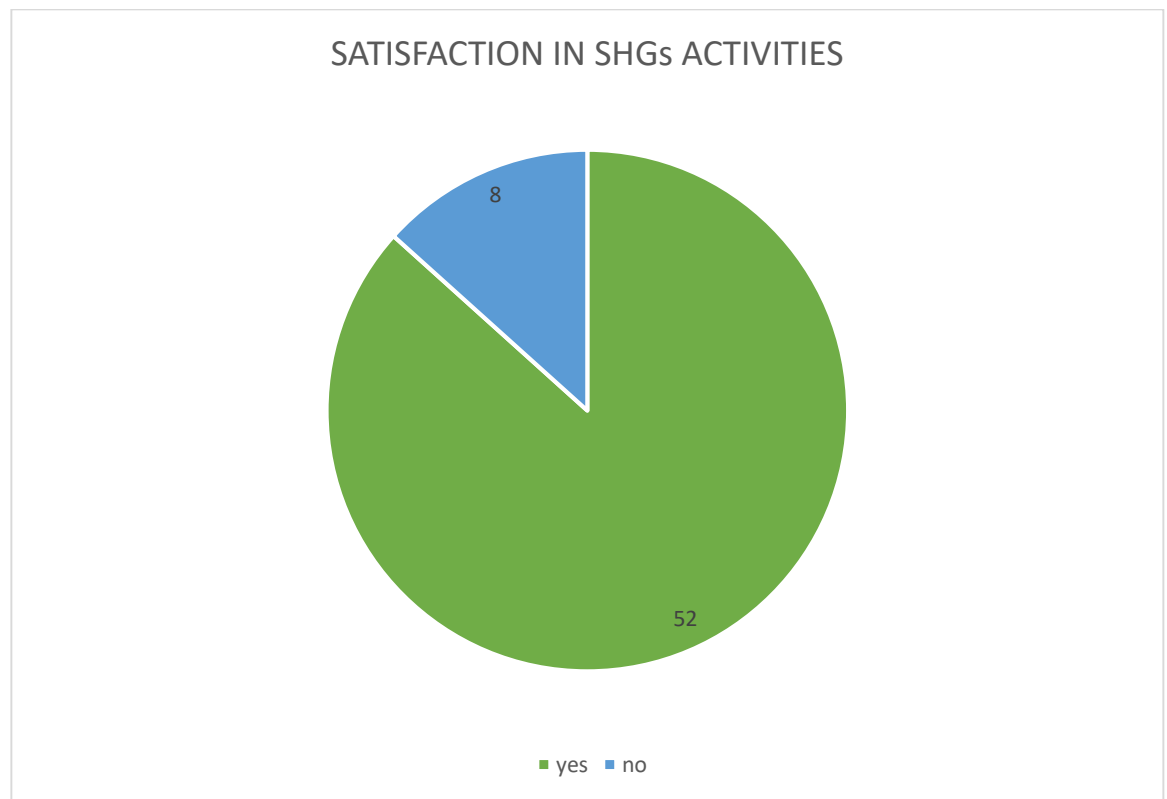
Based on the data collected from 49 respondents, it can be interpreted that a significant number of individuals (indicated by the “yes” responses) perceive themselves to be financially stable through the use of Self-Help Groups (SHGs). This suggests that SHGs

have played a positive role in improving the financial situation of the respondents in the study.

3.22 DATA SHOWS THE SATISFACTION OF CURRENT SHGs ACTIVITIES

OPTIONS	RESPONDENTS	%
Yes	52	86.67
No	8	13.33
TOTAL	60	

3.22 showing the level of satisfaction of current activities of SHG's .

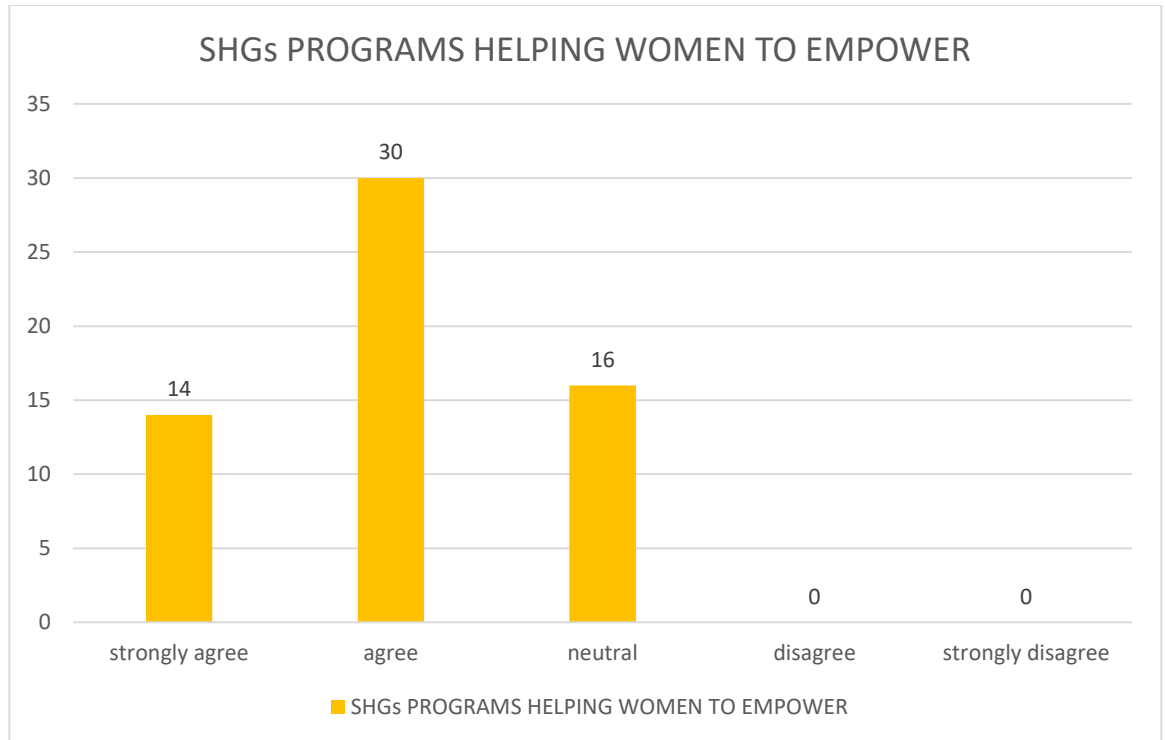


Based on the data from 52 respondents, it can be interpreted that there is a level of satisfaction among individuals regarding the current activities of Self-Help Groups (SHGs). All 52 respondents expressed their satisfaction with the ongoing activities of SHGs. This indicates that the SHGs are effectively meeting the expectations and needs of these respondents, resulting in a positive experience and perception of the activities carried out by the groups

3.23 DATA SHOWS IF SHGs PROGRAMS ARE HELPING A WOMEN TO BECOME EMPOWERED

OPTIONS	RESPONDENTS	%
Strongly agree	14	
Agree	30	23.33
Neutral	16	50.00
Disagree	0	26.67
Strongly disagree	0	0
TOTAL	60	100

3.23 Shows that the SHG helps in women empowerment



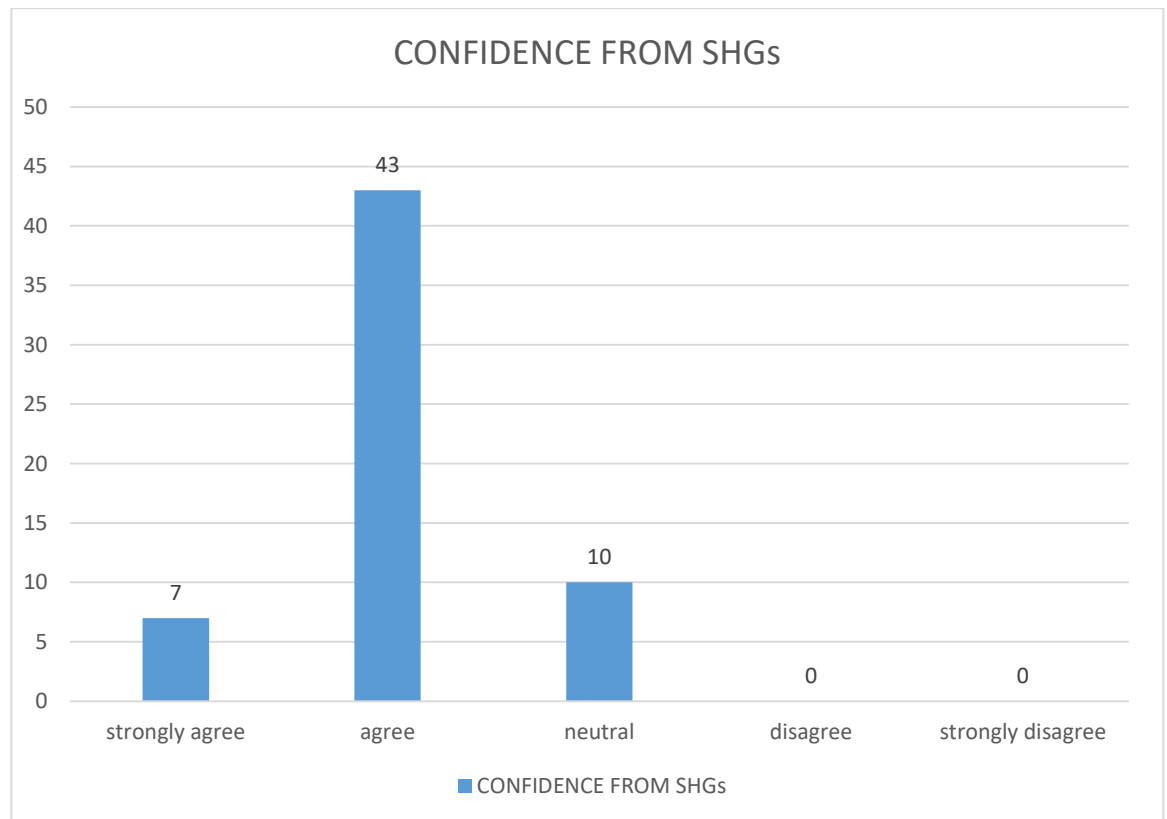
The data collected indicates that a significant number of respondents agree or strongly agree that Self-Help Group (SHG) programs are effective in empowering women. Out of the total 60 respondents, 14 strongly agree and 30 agree with this statement. Additionally, 16 respondents remain neutral on the topic.

This suggests that a majority of the respondents (44 out of 60) acknowledge the positive impact of SHG programs in empowering women. The strong agreement from a notable portion of the respondents further reinforces the notion that these programs are successful in promoting women's empowerment.

**3.24 DATA SHOWS THAT THE SELF CONFIDENCE TO GET ENGAGED
IN SOCIAL ACTIVITIES AS A PART OF SHGs**

OPTIONS	RESPONDENTS	%
Strongly agree	7	11.67
Agree	43	71.67
Neutral	10	16.67
Disagree	0	0
Strongly disagree	0	0
TOTAL	60	100

3.24 shows that the self confidence of women to get engaged in social activities as part of SHG's



Based on the provided data, it can be interpreted that a significant number of respondents (7) strongly agree that engagement in Self-Help Groups (SHGs) positively impacts their self-confidence level. Additionally, a larger proportion of respondents (43) agree that participation in SHGs enhances their self-confidence. However, it is worth noting that a smaller group of respondents (10) expressed a neutral opinion regarding the impact of SHG engagement on their self-confidence. Overall, the data suggests that the majority of respondents perceive a positive influence of SHG participation on their self-confidence level, with a smaller proportion expressing a neutral stance.

CHAPTER 4

FINDINGS,

RECOMMENDATIONS,

IMPLICATIONS FOR

PROFESSIONAL SOCIAL

WORK PRACTICE

1. Understanding the Socio-economic Profile

- From the analysis, it was found out that majority of the respondents were in the (41-50) middle and late adulthood group. These are the dominant members of the SHG's. 18 respondents were in (31-40) early and middle adulthood group. 17 respondents were in the (51-60) late adulthood group. 5 respondents were in the (20-30) early adulthood group.
- The educational qualification of the respondents. Many of them were settled in the village through marriage. 33.33% per cent of them were in SSLC or below SSLC level of education, means that they having literacy (they can read, write). 35% percent of women were having plus two level of education. 25% percent of women having post graduates, and 6.77% percent are graduates. . Overall, the majority of respondents in this dataset possess higher secondary and postgraduate qualifications.
- On marital status , determine the majority marital status among the surveyed women, we add up the numbers for each category. In this case, the majority marital status would be “married” with a count of 50. Therefore, based on these numbers, it can be concluded that the majority of women in the survey are married.

- In the case of occupation, it can be concluded that among the respondents who participated in the survey, there were an equal number of individuals who identified themselves as home makers and those who reported having private jobs. This finding suggests that both categories, home makers and individuals employed in the private sector, were equally represented in the survey sample. However, it is important to note that this conclusion is based solely on the given data, which indicates that there were 24 respondents in each category. It does not provide any information about the total number of respondents or the overall distribution of occupations in the survey population.
- Based on the residential status level data you provided, there were a total of 60 respondents surveyed. Out of these respondents, 54 individuals reported living in their own homes, while 6 individuals reported living in rental homes. This suggests that the majority of the respondents (90%) surveyed are living in their own homes, while a smaller portion (10%) are living in rental homes. It is Important to note that these findings are specific to the surveyed group and may not be representative of the overall population.
- Based on the health insurance data collected from the 60 respondents, it appears that there is an equal distribution of respondents with and without health insurance in the sample group. This means that 50% of the respondents have health insurance, while the remaining 50% do not have health insurance

This finding suggests that within the sample group, the presence or absence of health insurance is evenly represented. It's important to note that this observation is based on the specific data collected from these 60 respondents and may not reflect the overall distribution of health insurance coverage in the broader population. To make generalizations about the entire population, a larger and more diverse sample would be necessary.

- In case of access to clean drinking water, the finding is highly encouraging and suggests that the surveyed individuals have reliable and consistent access to clean water, which is essential for maintaining their health and meeting their daily needs. Access to clean drinking water is crucial for human well-being, as it plays a significant role in preventing waterborne diseases and ensuring overall good health. It is also essential for proper sanitation and hygiene practices, which further contribute to disease prevention and a higher quality of life. The fact that all respondents in the survey have access to clean drinking water indicates positive progress in ensuring water security within the surveyed community. This finding reflects a fundamental requirement for a healthy and sustainable community, as clean water is a vital resource for various aspects of life, including drinking, cooking, cleaning, and sanitation. It is worth noting that this research finding is limited to the specific sample size of 60 respondents and may not be representative of the broader population. However, it does provide valuable insights into the water accessibility within the surveyed group and highlights the importance of continued efforts to ensure clean water access for all communities.

- In case of having electricity the majority of the respondents, specifically 59 out of 60, reported having an electricity connection in their homes. This indicates a high prevalence of electricity access among the surveyed individuals. The finding suggests that the surveyed population, or at least the sample group, has reliable access to electricity. However, it's important to note that the interpretation is based on the assumption that the survey sample is representative of the larger population. If the sample is biased or unrepresentative, the findings may not accurately reflect the overall situation. Additionally, the finding does not provide information about the quality, reliability, or affordability of the electricity service. It only indicates the presence or absence of an electricity connection in the respondents' homes.
- In case of having access to adequate sanitation facilities The majority of the respondents (57 out of 60) have access to adequate sanitation facilities, suggesting that a significant proportion of the surveyed population has proper sanitation infrastructure. However, there is a small but notable portion of the population (3 respondents) who reported not having proper sanitation facilities, indicating that there are still individuals lacking access to adequate sanitation infrastructure.

2. Analysis the financial independence level of women.

- In case of monthly income , that the 21 respondents reported having no income, which does not fall within any of the specified income ranges. This suggests that a

significant portion of the respondents may have lower incomes or may be unemployed.

In comparison, the other income ranges have fewer respondents. Specifically, 13 respondents have an income between 10000-25000, 3 respondents fall within the range of 25000-50000, and none of the respondents reported an income above 50000.

Overall, based on the given data, the majority of respondents have incomes in the range of 1000-10000.

3. Understanding the aspirations of women.

- In case of government benefits or social assistance were received by 40 individuals out of the total respondents surveyed. On the other hand, 20 respondents stated that they did not receive any government benefits or assistance within the past year. This information implies that approximately two-thirds, specifically 66.67%, of the respondents received some form of government assistance, while the remaining one-third, which is about 33.33%, did not receive any such benefits. It is important to note that these percentages are based solely on the data collected from the respondents surveyed and may not necessarily reflect the broader population. Furthermore, the specific nature of the government benefits or social assistance received by the individuals surveyed is not provided, which could vary widely in terms of type and amount. Therefore, these findings should be interpreted within the context of the survey and its limitations.

- In case of self confidence to get engaged in social activities as a part of SHG's ,smaller group of respondents (10) expressed a neutral opinion regarding the impact of SHG engagement on their self-confidence. This suggests that there is a subset of participants who neither strongly agree nor disagree with the positive influence of SHGs on their self-confidence. It is important to consider the reasons behind this neutral stance, as it could indicate various factors such as individual differences in experiences or expectations. the data indicates that a substantial number of respondents perceive a positive impact of SHG participation on their self-confidence level, while a smaller proportion remains neutral. These findings suggest that SHGs can be an effective platform for promoting self-confidence among participants, but further research is necessary to explore the specific mechanisms and factors that contribute to this positive influence.

4. Analysing the effectiveness of women empowerment programs

- In case of programs of SHG's is helping a women to become empowered, the fact that 16 respondents remain neutral on the topic suggests that they may not have a strong opinion or enough information to make a definitive judgment about the effectiveness of SHG programs in empowering women. The strong agreement from a notable portion of the respondents (14 out of 60) further reinforces the notion that these programs are successful in promoting women's empowerment. It indicates that there is a group of respondents who have a firm belief in the positive outcomes of SHG programs for women. These research findings provide evidence that SHG

programs have a favorable perception among the respondents, with a majority acknowledging their positive impact on women's empowerment.

- In case of improvement of financial stability through SHG's The findings indicate that a significant number of individuals perceive themselves to be financially stable through the use of Self-Help Groups (SHGs). The "yes" responses from the respondents suggest that SHGs have played a positive role in improving their financial situation. It is important to note that with a sample size of only 49 respondents, the findings may not be generalizable to a larger population. However, within the context of this study, the responses from the respondents indicate a positive perception of the impact of SHGs on their financial stability .

➤ RECOMMENDATIONS

- Self-Help Groups (SHGs) positively impacts their self-confidence level, it is recommended to further promote and support SHGs as a means of enhancing self-confidence among individuals. The positive perception of SHG participation suggests that it can be a valuable tool for empowering individuals and building their self-esteem.
- Based on this positive feedback, it is recommended to continue and further support the activities of SHGs. The success and satisfaction demonstrated by the respondents highlight the importance and effectiveness of SHGs in empowering

individuals and communities. To build upon this success, it would be beneficial to expand the reach of SHGs by encouraging more individuals to join and actively participate in these groups. Additionally, providing resources and training opportunities to SHG members can enhance their skills and knowledge, further strengthening the impact of their activities.

- Based on the educational level data provided, it is evident that a significant portion of the respondents have attained qualifications at the higher secondary and postgraduate levels. The fact that an equal number of respondents have completed higher secondary education and achieved postgraduate qualifications suggests a diverse range of educational backgrounds within the dataset. Considering the higher proportion of respondents with higher secondary and postgraduate qualifications, it may be beneficial to tailor educational initiatives and programs towards the needs and interests of individuals at these educational levels. This could involve offering advanced courses, specialized training, or opportunities for further academic pursuits.
- The engagement in Self-Help Groups (SHGs) has a positive impact on the self-confidence level of the majority of respondents. A significant number of respondents strongly agree that participation in SHGs positively influences their self-confidence, and a larger proportion agrees with this statement as well. This suggests that SHG engagement can be beneficial in enhancing self-confidence

IMPLICATIONS FOR PROFESSIONAL SOCIAL WORK PRACTICE

INTRODUCTION

Professional social work practice plays a crucial role in promoting women empowerment through Self-Help Groups (SHGs). SHGs are community-based organizations that bring women together to address their socio-economic challenges, enhance their skills, and promote collective decision-making. Socialworkers engage with SHGs to facilitate their development and empower

women in multiple ways. Firstly, social workers provide training and capacity-building support to women in SHGs. They offer workshops and educational sessions on various topics such as financial literacy, entrepreneurship, leadership, and gender equality. By equipping women with knowledge and skills, social workers enhance their confidence and agency, enabling them to participate actively in decision-making processes within the SHGs and their communities. Secondly, social workers play a vital role in facilitating access to resources and opportunities for SHG members. They establish linkages with government agencies, financial institutions, and non-governmental organizations to secure funding, credit, and technical assistance for SHG activities. Through their advocacy and networking skills, social workers empower women to access capital, markets, and other essential resources necessary for their economic and social advancement. Furthermore, social workers foster a supportive and enabling environment within SHGs. They facilitate regular meetings and group discussions, where women can share their experiences, voice their concerns, and collectively address issues affecting their lives. Social workers promote dialogue, encourage active participation, and facilitate consensus-building among SHG members. This inclusive approach helps women develop decision-making skills, negotiate power dynamics, and challenge societal norms that perpetuate gender inequalities. Additionally, social workers raise awareness and challenge gender-based discrimination and violence within SHGs and the wider community. They organize awareness campaigns, workshops, and community outreach programs to address gender stereotypes, promote gender equity, and prevent violence against

women. By engaging in these efforts social workers empower women to assert their rights, challenge oppressive norms, and demand equality and justice.

- Gender-sensitive approach: The research on women empowerment through SHGs highlights the importance of adopting a gender-sensitive approach in social work practice. Social workers need to recognize and address the specific needs, challenges, and aspirations of women in SHGs. They should be aware of the power dynamics, cultural norms, and structural barriers that affect women's empowerment.

- **Community engagement:** SHGs often operate at the community level, fostering collective action and community development. Social workers can play a crucial role in facilitating the formation and strengthening of SHGs, promoting active community participation, and enhancing women's leadership skills within these groups. They can provide support in capacity building, training, and mobilizing resources to empower women and promote sustainable change.
- **Strengthening networks and collaborations:** SHGs often operate within larger networks or federations. Social workers can facilitate networking and collaboration between SHGs, NGOs, government agencies, and other stakeholders. This collaboration can enhance the collective impact, knowledge sharing, and resource mobilization efforts to promote women's empowerment. Social workers can also advocate for supportive policies and programs that benefit SHGs and empower women at a systemic level.
- **Monitoring and evaluation:** Social workers can contribute to the monitoring and evaluation of SHG programs and interventions aimed at women's empowerment. By conducting research, assessing outcomes, and identifying gaps, social workers can contribute to evidence-based practice, policy formulation, and program improvement. They can play a role in measuring the impact of SHGs on women's empowerment and informing future interventions.

In summary, the study of women empowerment through SHGs has significant implications for professional social work practice. It emphasizes the need for a gender-sensitive approach, community engagement, holistic empowerment, networking, ethical considerations, and monitoring and evaluation. By integrating these implications into their practice, social workers can contribute to promoting women's empowerment and fostering sustainable social change.

CONCLUSION

The conclusion of research on women empowerment through Self-Help Groups (SHGs) in rural areas (Arooktty panchayat)suggests that SHGs have a positive impact on empowering women and promoting their socio-economic development. The findings indicate that SHGs provide a platform for women to come together, share knowledge, build skills, and access resources. Participation in SHGs helps women develop decision-making and leadership skills. They gain confidence in expressing their opinions, actively participating in community affairs, and taking up leadership roles within and beyond the SHG structure. In conclusion, the research overwhelmingly supports the effectiveness of SHGs in empowering women in Arooktty Gram panchayat. They provide a comprehensive approach that addresses economic, social, health, and educational aspects, ultimately leading to enhanced well-being, increased agency, and improved quality of life for women.

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APPENDIX

QUESTIONNAIRE

- Name of the respondent
- Age of the respondent?
- Gender?
 - Male
 - Female
 - Other
- Your education?
 - 10 th or below 10
 - higher secondary
 - Degree
 - PG and above
- Marital status
 - Single or never married
 - Married
 - Separated
 - Widowed
- 6. Your occupation
 - Government jobs
 - Private job
 - Self employed

- Home maker

7 Monthly income

- Nil
- 1000-10000
- 10000- 25000
- 25000-50000
- Above

8. Do you have own home or rent home

- Yes
- No

9. Do you have health insurance?

- Yes
- No

10. Do you have access to clean drinking water?

- Yes
- No

11. Do you have electricity in your home?

- Yes
- No

12. do you have access to adequate sanitation facilities

- Yes
- No

13. Have you received any social assistance program or government benefits in the past year?

- Yes
- No

14. Do you have own vehicle?

- Nill
- 2 wheeler
- 3 wheeler
- 4 wheeler and above

15. Currently do you have existing loans?

- Banks
- Money lenders
- SHG's
- Private banks

16. What are the primary befits of joining SHG's ?

- Economic empowerment.
- Skill development
- Increased social support
- Increased decision making power.

17. Have you received any training capacity program through SHG's ?

- Yes
- No

18. would you recommend others to join for their empowerment?

- Yes
- No

19. Do you feel empowered as a member of SHGs?

- Strongly Agree
- Agree
- Disagree
- Strongly disagree

20. If SHG helps you to achieve aspirations?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly disagree

21. Do you attend weekly meeting?

- Yes
- No

22. Do you have any improvements in financial stability through SHG's ?

- Yes
- No

23. Are you satisfied with the current activities of SHG's ?

- Yes
- No

24. If the programs of SHG's is helping women to become Empowered ?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly disagree

25. Do you have self confidence to get engaged yourself in social activities?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly disagree

