

Role of Self-Help Groups in Women's Empowerment in Hamirpur Block of Himachal Pradesh

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Abstract: Self-Help Groups (SHGs) have emerged as an important means of promoting women's economic and social empowerment, particularly in rural areas. The present study examines the role of SHGs in empowering women in Hamirpur Block of Himachal Pradesh. The study is based on primary data collected from 50 women SHG members through a structured questionnaire. Frequency and percentage methods are used to analyse savings, credit access, income, employment, financial independence, family decision-making, confidence, social status and awareness of government schemes. The findings show that SHGs have positively contributed to women's empowerment. About 92 per cent of respondents reported regular savings, 78 per cent had availed SHG loans, and 80 per cent experienced an increase in income. Further, 84 per cent contributed financially to their families, 76 per cent participated in family decision-making, and 86 per cent reported improved confidence. About 82 per cent reported improvements in both their standard of living and social status. The study concludes that SHGs strengthen women's financial security, economic participation, confidence and decision-making capacity. However, greater efforts are needed to improve awareness of government schemes among SHG members.

Keywords: Self-Help Groups, Women Empowerment, Himachal Pradesh.

1. INTRODUCTION:

Women's empowerment is an important component of inclusive and sustainable development. Economic empowerment enables women to earn income, save, access credit and contribute to household expenditure, while social empowerment strengthens their confidence, decision-making ability, social participation and position within the family and community. In rural India, Self-Help Groups have become an important mechanism for promoting these dimensions of empowerment. SHGs generally encourage members to undertake regular savings and provide access to small loans. Over time, their activities have expanded beyond savings and credit to include livelihood development, training, awareness creation and collective action. Research on Indian SHGs has found positive associations between membership and several dimensions of women's empowerment particularly control over income, credit-related decision-making and participation in groups.

SHGs can therefore be viewed not merely as microfinance institutions but as platforms through which women develop financial discipline, acquire skills, interact with other women and participate more actively in household and community affairs. Evidence from India also indicates that women's group participation can improve access to information and participation in certain decision-making processes. The present study focuses specifically on women SHG members in Hamirpur Block of Himachal Pradesh. It examines whether participation in SHGs is associated with improvements in savings, access to credit, income, employment opportunities, financial independence, family decision-making, confidence and social status.

2. Objectives of the Study :

The present study was undertaken to achieve some objectives. These objectives were as follows:

1. To analyze the role of SHGs in promoting women's empowerment in social, economic and decision-making aspects.
2. To examine the impact of SHGs on the income, savings and employment opportunities of women members.
3. To evaluate the changes in the social status and self-confidence of women after joining SHGs.

3. Research Methodology:

In the present study, primary data was collected from women members of Self-Help Groups in selected villages of Hamirpur Block, Himachal Pradesh. The information was collected through a structured questionnaire, personal interviews and informal discussions with the respondents. The respondents were asked questions related to their age, education, occupation, savings, loan facilities, income, income-generating activities, financial independence, and participation in family decision-making, confidence level, social status, training received and awareness about government schemes. The information collected directly from the respondents helped in understanding their actual experiences, problems and the changes they observed after joining SHGs. Since the data was collected directly from the women members, it provides reliable and first-hand information about the role of Self-Help Groups in improving the economic and social empowerment of women in the study area.

Simple mathematical tools such as percentages, and tabulation methods were used for data analysis. These methods helped in comparing the responses of SHG members and understanding changes in income, savings, employment, and living standards after joining SHGs.

$$\text{Percentage Formula} = \frac{\text{Number of Respondents}}{\text{Total Number of Respondents}} \times 100$$

4. Result and Discussion:

This section presents the basic profile of the women respondents and their participation in SHGs in Hamirpur Block of Himachal Pradesh. It includes information about their age, educational background, occupation, duration of SHG membership, saving habits and access to loan facilities. These factors help in understanding the socio-economic background of the women and the way they participate in SHG activities. The analysis of these characteristics provides a better understanding of how SHGs are functioning and how they are contributing to the economic and social empowerment of women in the study area.

Role of SHGs in Women's Empowerment

The study examines the role of SHGs in improving the economic and social empowerment of women in the study area. It focuses on aspects such as financial contribution to the family, financial independence and participation in family decision-making. The analysis helps to understand how SHG participation has improved the position, confidence and decision-making role of women in their families.

4.1 Financial Contribution to Family

The following table presents the financial contribution of respondents to their families.

Table 4.1 Financial Contribution to Family

Response	Number of Respondents	Percentage
Yes	42	84
No	08	16
Total	50	100

The table reveals that 84 percent of the respondents contribute financially to their families, whereas only 16 percent do not make a direct financial contribution. This shows that after joining SHGs, most women

have become capable of earning and supporting their households. Their income is mainly used to meet daily household expenses, children's education and other family needs. This has increased their importance and respect within the family and reduced the financial burden on other members. Therefore, SHGs have strengthened the economic role of women in the family.

4.2 Financial Independence of Women

The following table presents the level of financial independence among the respondents

Table 4.2 Financial Independence of Women

Level of Independence	Number of Respondents	Percentage
Highly Independent	14	28
Moderate Independent	20	40
Slightly Independent	10	20
Not Independent	6	12
Total	50	100

The table reveals that 40 percent of the respondents feel moderately financially independent, while 28 percent consider themselves highly independent. About 20 percent feel slightly independent, whereas only 12 percent do not feel financially independent. This indicates that SHGs have helped many women gain greater control over their financial resources and reduce their dependence on other family members. Women who earn their own income and regularly save through SHGs feel more confident in managing household expenses and making financial decisions. Financial independence has also encouraged them to participate more actively in family matters and improved their overall self-confidence. The findings clearly show that SHGs have played an important role in promoting women's economic empowerment.

4.3 Participation in Family Decision-Making

The following table shows the participation of respondents in family decision-making.

Table 4.3 Participation in Family Decision-Making

Response	Number of Respondents	Percentage
Yes	38	76
No	12	24
Total	50	100

The table reveals that 76 percent of the respondents participate in family decision-making, whereas 24 percent do not. This shows that many women have become more involved in important household decisions after joining SHGs. They now participate in decisions related to household expenses, children's education, healthcare and savings. Their financial contribution and increased confidence have improved their position within the family and earned them greater respect from other family members. The findings indicate that SHGs have strengthened women's decision-making power and promoted gender equality within the household. The analysis shows that Self-Help Groups have contributed positively to the economic, social and decision-making empowerment of women. Many women have become more financially independent and are able to contribute to household expenses. Participation in SHG activities has also increased their involvement in family decisions and improved their confidence. Overall, SHGs have helped strengthen the position of women within their families and encouraged greater participation in social and economic activities.

Impact of SHGs on Income, Savings and Employment Opportunities

The study examines the impact of SHGs on the income, savings and employment opportunities of women in the study area. It focuses on changes in income after joining SHGs, income-generating activities, use of earned income, saving habits and training received by members. The analysis helps to understand how SHGs have created opportunities for women to earn, save and develop new skills. It also shows how these activities have contributed to improving the economic condition and financial security of women.

4.4 Increases in Income after Joining SHGs

The following table shows the increase in respondents' income after joining SHGs.

Table 4.4 Increase in Income after Joining SHGs

Response	Number of Respondents	Percentage
Yes	40	80
No	10	20
Total	50	100

The table shows that 80 percent of the respondents experienced an increase in their income after joining SHGs, while 20 percent reported no significant change. This indicates that participation in SHGs has created new opportunities for women to earn additional income through various income-generating activities. Women have been able to improve their financial condition by starting small businesses or expanding their existing work. The increase in income has enabled many women to contribute towards household expenses, children's education and savings. It has also improved their confidence and encouraged them to become more financially independent. The findings clearly show that SHGs have made a positive contribution to the economic empowerment of women in the study area.

4.5. Income-Generating Activities Undertaken by SHG Members

The following data presents the income-generating activities undertaken by SHG members.

Table 4.5 Income-Generating Activities Undertaken by SHG Members

Income-Generating Activity	Number of Respondents	Percentage
Food processing and pickle making	16	32
Dairy farming	10	20
Handicrafts	10	20
Tailoring and embroidery	8	16
Knitting	6	12
Total	50	100

The table shows that SHG members are engaged in different income-generating activities. Among them, 32 percent of the respondents are involved in food processing and pickle making, 20 percent in dairy farming, 20 percent in handicrafts, 16 percent in tailoring and embroidery, and 12 percent in knitting. This indicates that women are using their skills and locally available resources to earn additional income. These activities not only increase their earnings but also help them make productive use of their time. Many women have become financially stronger through these activities and are able to support their families. The findings show that SHGs encourage women to become self-employed and improve their economic condition through small-scale business activities.

4.6 Main Use of Income Earned through SHG Activities

The following data shows main uses of income earned through SHGs activities.

Table 4.6 Main Use of Income Earned through SHG Activities

Use of Income	Number of Respondents	Percentage
Household expenses	18	36
Business reinvestment	12	24
Children's education	10	20
Savings	10	20
Total	50	100

The table shows that 36 percent of the respondents use the income earned through SHG activities for household expenses. About 24 percent invest it in business reinvestment, while 20 percent use it for their children's education and another 20 percent save it for future needs. This indicates that women use their earnings in a responsible manner to improve the financial condition of their families. The income earned through SHGs helps them meet daily household needs, invest in future income opportunities and ensure better education for their children. It also encourages the habit of saving, which provides financial security during emergencies. This shows that SHGs have positively influenced the financial planning and economic stability of women.

Changes in Social Status and Self-Confidence of Women

The study examines the changes in the social status and self-confidence of women after joining SHGs. It focuses on improvement in the standard of living, confidence level, social status and awareness about government schemes. The analysis helps to understand how SHG participation has influenced women beyond their economic condition. It also shows whether women have become more confident, socially active and aware of opportunities available to them.

4.7 Improvement in Standard of Living

The following table shows the improvement in the standard of living of the respondents.

Table 4.7 Improvement in Standard of Living

Response	Number of Respondents	Percentage
Yes	41	82
No	9	18
Total	50	100

The table shows that 82 percent of the respondents experienced an improvement in their standard of living, while 18 percent reported no major improvement. Better income, regular savings and easier access to loans have helped women improve their family's living conditions. Many respondents reported that they are now able to meet household expenses, provide better education for their children and fulfil their daily needs more comfortably. The additional income has also helped families purchase essential household items and improve their overall quality of life. This indicates that SHGs have brought positive economic changes that have directly improved the standard of living of women and their families.

4.8 Improvement in Confidence Level

The following table presents the improvement in the confidence level of the respondents.

Table 4.8 Improvement in Confidence Level

Response	Number of Respondents	Percentage
Yes	43	86
No	7	14
Total	50	100

The table shows that 86 percent of the respondents experienced an improvement in their confidence level, while only 14 percent reported no significant change. This indicates that SHGs have helped women become more confident through regular meetings, discussions and participation in group activities. Women now feel more comfortable expressing their views and interacting with others. Greater confidence has also encouraged them to participate in social programmes, communicate with government officials and make decisions related to their personal and family lives. The findings suggest that SHGs have not only improved women's economic condition but have also strengthened their self-confidence and overall personality.

4.9 Improvement in Social Status

The following table presents the improvement in the social status of the respondents.

Table 4.9 Improvement in Social Status

Response	Number of Respondents	Percentage
Yes	41	82
No	9	18
Total	50	100

The table shows that 82 percent of the respondents believe that their social status has improved after joining Self-Help Groups, while 18 percent reported no significant improvement. This indicates that SHGs have helped women become more active in social and community activities. Regular participation in group meetings and awareness programmes has increased their interaction with other people and improved their communication skills. Many women now feel more respected and valued by their families and society because they contribute financially and participate in social activities. The findings suggest that

SHGs have strengthened women's social identity and encouraged them to take a more active role in community development.

4.10 Awareness about Government Schemes

The following table presents the awareness of respondents about government schemes.

Table 4.10 Awareness about Government Schemes

Response	Number of Respondents	Percentage
Yes	34	68
No	16	32
Total	50	100

The table reveals that 68 percent of the respondents are aware of government schemes for women, while 32 percent are not aware of such schemes. This indicates that SHG meetings and awareness programmes have helped many women gain information about various welfare and development schemes. Awareness of these schemes enables women to access financial assistance, training programmes and other government benefits. However, the percentage of women who are still unaware shows that more awareness programmes are needed. Regular information sessions and guidance through SHGs can help more women benefit from government initiatives. Overall, SHGs act as an effective platform for spreading awareness and improving women's access to government support programmes.

The analysis shows that SHGs have brought positive changes in the social status and self-confidence of women. Most women reported improvement in their standard of living and confidence after joining SHGs. Participation in regular meetings and group activities has helped women become more socially active, express their views and interact confidently with others. SHGs have also increased women's awareness and social recognition. Overall, SHGs have contributed to strengthening women's confidence, social position and participation in family and community activities.

5. Conclusion:

The study demonstrates that Self-Help Groups have made a positive contribution to the economic and social empowerment of women in Hamirpur Block of Himachal Pradesh. The evidence from the 50 surveyed respondents shows strong participation in savings and credit activities, along with substantial improvements in income, financial contribution and financial independence. The social dimensions of empowerment are equally important. A large majority of women reported improvements in confidence, social status, standard of living and participation in family decision-making. These findings indicate that SHGs can serve as an important bridge between financial inclusion and broader women's empowerment. At the same time, the study identifies areas requiring further attention. Not all women reported improvements in income or financial independence, and nearly one-third were unaware of government schemes. Therefore, SHGs should increasingly focus on capacity building, financial literacy, entrepreneurship, market access and awareness of government programmes.

Overall, SHGs have the potential to function not merely as savings and credit institutions but as platforms for collective action, economic opportunity, social participation and women's agency. The findings from Hamirpur Block support the broader evidence that well-functioning women's groups can contribute significantly to improving women's economic and social position.

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