

“Impact of Socio-Economic Empowerment through Self Help Groups: A Study of Women in Varanasi District”

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Abstract

This research paper explores the socio-economic empowerment of women in Uttar Pradesh, with a specific focus on Varanasi District, through the lens of Self Help Groups (SHGs). The study examines how these groups contribute to the socio-economic development of women, addressing both their working patterns and the transformative effects on their knowledge, skills and overall empowerment. What sets this research apart is its concentrated investigation into the impact of SHGs in a culturally and economically diverse region like Varanasi. By leveraging both primary and secondary data sources, and employing statistical tools such as Percentages, Simple Average, and Mean, the study aims to provide a detailed and contextually relevant analysis of SHGs' role in enhancing women's empowerment. The research employs a sample of 560 respondents from various blocks in Varanasi, focusing on 100 respondents for detailed data extraction. This approach offers a nuanced understanding of the effectiveness and challenges of SHGs in a specific socio-cultural setting, contributing valuable insights to the broader discourse on women's empowerment in rural India.

Keywords: *Socio-Economic Empowerment, Self Help Groups (SHGs), Women Empowerment, Women's Participation, Varanasi.*

Background Introduction:

In recent decades, the role of Self Help Groups (SHGs) has emerged as a pivotal mechanism in the socio-economic empowerment of women, particularly in rural India. SHGs are small, voluntary associations of individuals, primarily women, who come together to form a group to improve their financial stability through savings and credit activities (Holmes et al., 2008). These groups operate on the principles of collective decision-making and mutual trust, providing a platform for women to engage in economic activities and improve their social standing (Thomas, 2013). In the context of India, SHGs have gained significant recognition as a tool for promoting financial inclusion and empowerment, with government and non-governmental organizations actively supporting their formation and growth (Sarkhel & Mandal, 2015). Self Help Groups have emerged as a significant force in alleviating poverty by enhancing the socio-economic status of women in rural areas. They offer women a platform for savings and credit, enabling them to engage in income-generating activities and improve their decision-making power within the household and community (Jain, 2003). SHGs are instrumental in empowering women by increasing their self-confidence, self-esteem and participation in democratic, economic, social and cultural spheres of life.

Poverty remains a significant obstacle to women's empowerment. Former Indian President Dr. A. P. J. Abdul Kalam emphasized that empowering women is essential for building a strong nation (as cited in Sharma, 2006). The idea of women's empowerment was first introduced at the International Women's Conference in Nairobi in 1985, where it was defined as a strategy for redistributing social power and resources in favor of women. It

involves challenging established power dynamics and gaining greater control over resources (Mayoux, 1998a, 1999). In rural India, women are often the primary earners in many households and sometimes manage their families with little support from men. Recognizing this, the Government of India adopted 'women's empowerment' as a core objective during the 9th Five-Year Plan (1997-2002). Self Help Groups (SHGs) have since emerged as a key tool for enhancing women's decision-making capabilities and improving their lives and those of their families.

The concept of SHGs was first introduced by Nobel Laureate Mohammad Yunus in Bangladesh in the 1970s. SHGs typically consist of small groups of 10 to 20 women from disadvantaged backgrounds who come together to support each other and address shared challenges to improve their living conditions. The primary goal of SHGs is to foster savings among the poorest segments of society, promoting self-reliance and reducing dependency on formal financial institutions. SHGs are, therefore, a strategy for women's empowerment through sustainable micro-financing, which contributes to poverty reduction and initiates a "positive cycle" of women's economic, social, and political empowerment (RESULT, 1997). SHGs are connected to networks of commercial banks, regional rural banks, NABARD, and NGOs that provide financial services to the poor and work to elevate their societal status (NABARD, 2013). These institutions offer loans, often with government subsidies, to SHGs, aiming to reduce rural poverty, encourage savings, and boost employment opportunities. Institutionalizing SHGs is seen as a critical step toward achieving women's empowerment in India. After more than two decades, it is timely to evaluate whether SHGs have fulfilled their intended purpose, particularly as India marks a century of teaching anthropology.

In Uttar Pradesh, the NRLM is implemented by the Uttar Pradesh State Rural Livelihood Mission, with a structured approach at the state, district, and block levels to ensure effective program delivery. The SHG model in Uttar Pradesh involves organizing 10-20 households per group, with a focus on women's participation. Village organizations are formed from multiple SHGs and cluster-level federations bring together several village organizations to enhance collective action and resource mobilization.

Despite the progress made by SHGs in fostering women's empowerment and poverty reduction, challenges persist. Common issues faced by SHG members include low attendance at meetings, difficulty in timely decision-making, delays in loan disbursement from banks, and limited market access for their products. These challenges highlight the need for ongoing support and capacity-building to ensure the sustainability and effectiveness of SHGs in promoting socio-economic empowerment (Kalyanrao & R., 2014).

This study focuses on the impact of SHGs on the socio-economic empowerment of women in the Varanasi District of Uttar Pradesh. By analyzing both primary and secondary data, this research aims to provide a detailed and contextually relevant analysis of the role of SHGs in enhancing women's empowerment in a culturally and economically diverse region. The study seeks to contribute valuable insights to the broader discourse on women's empowerment in rural India, particularly in underdeveloped areas that continue to face significant challenges despite ongoing development efforts.

The findings of this study are expected to inform policymakers and practitioners about the effectiveness of SHGs as a tool for women's empowerment and poverty alleviation, as well as the challenges that need to be addressed to maximize their impact. Through a nuanced understanding of SHGs' contributions and obstacles, this research aims to provide practical recommendations for enhancing the role of SHGs in promoting sustainable livelihoods and empowerment for rural women in India.

Significance of the Study

The district of Varanasi in Uttar Pradesh, like many parts of India, faces challenges related to gender inequality and limited economic opportunities for women. Empowering women in such regions is critical not only for enhancing their individual well-being but also for promoting overall community development (Umdor & Ponda, 2009). This study focuses on understanding the impact of SHGs on the socio-economic empowerment

of women in Varanasi. By examining the workings of SHGs and their influence on women's lives, this research aims to contribute to the broader discourse on women's empowerment and provide insights into effective strategies for community development (Sanjeev & Thangavel, 2012).

Purpose of the Study

The primary aim of this study is to investigate the impact of SHGs on the socio-economic empowerment of women in Varanasi. This involves examining the working patterns of SHGs, analyzing changes in the knowledge and skills of their members, and assessing the overall impact of SHG activities on women's empowerment. By focusing on these aspects, the study seeks to provide a comprehensive understanding of how SHGs contribute to improving the socio-economic status of women and what factors influence their effectiveness (Jain & Mathur, 2012).

The removal of poverty has been a primary objective of India's developmental planning since its inception. Over the years, various strategies and programs have been implemented to address the multifaceted challenges of poverty, particularly in rural areas. The National Rural Livelihood Mission (NRLM), launched by the Ministry of Rural Development, Government of India, represents one of the most ambitious poverty alleviation projects in the country. The NRLM's core belief is that the poor possess both the desire and innate capabilities to rise out of poverty (Mondal, 2016). Its mission is to reduce poverty by facilitating gainful self-employment and skilled wage employment opportunities for poor households, thereby leading to a sustainable improvement in their livelihoods.

The NRLM aims to reach approximately seven crore rural poor households across India, encompassing 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats and six lakh villages, within a span of 8-10 years (Mondal, 2016). Central to this mission is the formation and support of Self Help Groups (SHGs), which serve as platforms for promoting self-employment and community-based financial services. The approach emphasizes social mobilization and institution-building among the poor, providing them with access to credit, skills and livelihood opportunities, thus empowering them to take control of their economic destinies (Heggani & R., 2014).

Literature Review:

The concept of women's empowerment has gained substantial attention in the field of development studies, with a focus on enhancing women's access to resources, decision-making power and economic opportunities. Self Help Groups (SHGs) have emerged as a key strategy in achieving these goals, particularly in developing countries like India. This literature review explores the role of SHGs in socio-economic empowerment, focusing on their impact on women's lives in rural areas.

Self Help Groups and Women's Empowerment

SHGs have been recognized as a powerful tool for promoting women's empowerment through collective action and mutual support. Studies have shown that SHGs enable women to improve their financial literacy, access credit, and participate in income-generating activities, thereby enhancing their economic independence (Sengupta, 2013). Furthermore, SHGs provide a platform for women to engage in community decision-making processes, fostering their social and political empowerment (Zaryab, 2015).

Agarwal (2020) highlights the empowering role of Self Help Groups (SHGs) in enabling women to make autonomous decisions and overcome challenges. His research underscores the contribution of SHGs to women's education, economic growth and overall social and economic well-being.

Pradeep M.D. (2019) emphasizes the effectiveness of SHGs as a tool for women's empowerment and rural development. He posits that these groups foster solidarity, improve socioeconomic conditions and effectively address women's long-term interests.

Holmes et al. (2008) emphasize the importance of SHGs in providing women with the necessary skills and knowledge to manage their finances effectively. Through training programs and workshops, SHG members gain valuable skills in areas such as entrepreneurship, financial management and leadership, which contribute to their overall empowerment (Perret et al., 2005).

Impact of SHGs on Socio-Economic Conditions

Numerous studies have highlighted the positive impact of SHGs on the socio-economic conditions of women in rural areas. For instance, Mondal (2013) found that SHGs have significantly contributed to improving household food security and reducing poverty levels among tribal women in India. By participating in SHGs, women can access microloans and invest in income-generating activities, leading to increased household income and improved living standards (Thomas, 2013).

Kundu and Mukherjee (2011) argue that SHGs play a crucial role in enhancing women's access to health and education services, thereby contributing to their overall well-being. SHGs often collaborate with government and non-governmental organizations to facilitate access to essential services, further empowering women to make informed decisions about their health and education (Jagadeeswari, 2015).

Challenges Faced by SHGs

Despite the positive impact of SHGs, several challenges hinder their effectiveness. One of the primary challenges is the lack of access to adequate financial resources and infrastructure, which limits the ability of SHGs to expand their activities and reach a larger audience (Umdor & Ponda, 2009). Additionally, socio-cultural norms and gender biases often restrict women's participation in SHGs, limiting their ability to fully benefit from these initiatives (Sanjeev & Thangavel, 2012).

Sarkhel and Mandal (2015) highlight the need for capacity-building programs and support services to address these challenges and enhance the effectiveness of SHGs. By providing SHG members with the necessary resources and support, these programs can help overcome barriers to women's empowerment and ensure the sustainability of SHG activities (Veenapani, 2012).

The literature indicates that SHGs have a significant impact on the socio-economic empowerment of women, particularly in rural areas. By providing women with access to financial resources, training and support networks, SHGs contribute to enhancing women's economic independence and social status. However, addressing the challenges faced by SHGs is crucial to ensuring their long-term success and sustainability. This study aims to build on existing research by examining the specific impact of SHGs on women's empowerment in the Varanasi district of Uttar Pradesh, providing insights into effective strategies for promoting women's empowerment in similar contexts.

Objectives of the Study:

1. To analyze the socio-economic and psychological attributes of Self Help Group (SHG) members in the Varanasi district.
2. To evaluate the change in knowledge, skills and participation in income-generating activities among SHG members.
3. To assess the impact of SHGs on the empowerment of women in Varanasi.

Research Questions:

1. What are the socio-economic and psychological characteristics of women participating in SHGs in Varanasi?

2. How have SHGs contributed to changes in knowledge, skills and participation in economic activities among their members?
3. What is the extent of empowerment experienced by women as a result of their involvement in SHGs?

Methodology

Approach:

The study adopts an 'emic' approach, a classic anthropological perspective emphasizing the insiders' view. Data collection was facilitated by developing an informants' response scale, meticulously pre-tested within the study domain. This scale, inspired by Bharadwaj (1980), was designed to capture quantitative data and was administered to members of Self Help Groups (SHGs) in Varanasi district. The SHG is viewed not merely as a collective of women but as a methodological tool to assess the empowerment of its members, as outlined by Narang (2012).

Conceptual Dimension:

For this research, a Self Help Group (SHG) is defined as a small assembly of poor rural women from Varanasi who voluntarily contribute to a common fund, which is then loaned out to members based on group decisions. SHGs focus on group solidarity, decision-making, and economic empowerment, while also addressing broader goals like area development, awareness, and leadership cultivation through democratic processes. These groups serve as an organized mechanism to distribute microcredit to rural women, encouraging entrepreneurship and financial independence.

In this study, 'empowerment' refers to the process by which individuals, groups and communities gain control over their circumstances and achieve their goals, thereby improving the quality of their lives (Adams, 1996). The research focuses on the educational, economic, social, and political dimensions of empowerment, which are identifiable and analyzable to assess the role of SHGs in empowering women.

Study Group:

The study was conducted across various blocks in the Varanasi district. A total of 100 SHG members were selected as respondents, distributed across four blocks as shown in the table below:

Table 1: Block-wise Distribution of the SHG Members Under Study

Sl. No.	Block Name	N (%)
1	Sewapuri	38 (38.0)
2	Pindra	24 (24.0)
3	Kashi Vishwanath	34 (34.0)
4	Harahua	4 (4.0)
5	All groups	100 (100.0)

Source: Fieldwork data, 2023-24

Data Collection

The study will employ both primary and secondary data collection methods. Primary data has involved surveys and interviews conducted with a sample of 100 SHG members from the Varanasi district. A self-constructed interview schedule guided the data collection process and secondary data included an analysis of relevant literature, including books, articles, papers, census reports and government publications.

Sampling Method

The study employed a purposive sampling method, a non-probability sampling technique that involves selecting respondents based on specific criteria and the objectives of the research. Unlike random sampling, which seeks to provide a representative sample of a population, purposive sampling is used to ensure that the selected participants possess particular characteristics that are relevant to the study. This approach is

particularly useful when researchers need to focus on a specific subgroup within a larger population to gather in-depth insights (Etikan, Musa, & Alkassim, 2016).

In this study, purposive sampling was chosen to identify and select 100 respondents from a larger pool of 560 women who are members of Self Help Groups (SHGs) in the Varanasi district. The goal was to ensure that the sample reflects a diverse range of experiences and perspectives related to the socio-economic empowerment of women through SHGs.

Findings and Discussion:

Table 2: Distribution of the SHG Women by Age

Age Groups (in Years)	N (%)
15-19	2 (2.0)
20-24	6 (6.0)
25-29	20 (20.0)
30-34	10 (10.0)
35-39	12 (12.0)
40-44	14 (14.0)
45-49	16 (16.0)
50-54	8 (8.0)
55-59	4 (4.0)
60-64	4 (4.0)
65-69	4 (4.0)
All Age Groups	100 (100.0)

Source: Fieldwork data, 2023-24

The data shows a broad distribution of SHG members across various age groups, with the highest representation in the 25-29 age group (20%). The age groups 40-44 and 45-49 also have significant representation, making up 14% and 16% of the members, respectively. There is a noticeable drop in representation in the younger age groups (15-19 years) and older age groups (60-69 years), with only 2% and 4% representation in each category. This distribution suggests that SHGs in Varanasi are most attractive to women in their prime working and family-rearing ages, particularly those in their late 20s and 40s. The low participation in the younger age group might indicate that younger women are either still engaged in educational pursuits or other responsibilities, while the elderly may find it challenging to actively participate in SHG activities due to physical or social constraints. The age diversity within SHGs may also contribute to a wide range of experiences and perspectives, potentially enriching group discussions and decisions.

Table 3: Sources of Motivation Towards Joining the SHGs

Sl. No.	Sources of Motivation	N (%)
1	Neighbours	36 (36.0)
2	Friends and Relatives	30 (30.0)
3	Panchayat Member and/or Staff	20 (20.0)
4	Own Interest	14 (14.0)
5	NGO	0 (0.0)
6	All	100 (100.0)

Source: Fieldwork data, 2023-24

The most common source of motivation for joining SHGs is neighbours (36%), followed by friends and relatives (30%). Panchayat members and staff also played a significant role (20%), while 14% of the women joined out of their own interest. Notably, NGOs did not contribute to the motivation for joining SHGs. This

finding highlights the importance of social networks in rural communities, where word-of-mouth and peer influence are critical factors in decision-making. The significant role of panchayat members indicates that local governance structures are actively involved in promoting SHGs, possibly through community meetings or direct encouragement. The absence of NGOs as a motivational source might suggest either a lack of NGO activity in these areas or that their efforts are not resonating with the local population. This emphasizes the need for NGOs to reassess their outreach strategies in these communities.

Table 4: Duration of Membership in the SHGs

Sl. No.	Experience in SHGs (in years)	N (%)
1	<2	20 (20.0)
2	2-4	20 (20.0)
3	5-7	20 (20.0)
4	>7	40 (40.0)
5	All	100 (100.0)

Source: Fieldwork data, 2023-24

The data reveals that 40% of the SHG members have been involved for more than 7 years, while 60% have been members for 7 years or less, evenly distributed among the categories of less than 2 years, 2-4 years, and 5-7 years (20% each). The significant proportion of long-term members (over 7 years) indicates that many women find lasting value in SHG membership, suggesting that SHGs are successful in maintaining member engagement and providing ongoing benefits. The even distribution of newer members also implies that SHGs are continually attracting new participants, which is crucial for the sustainability and growth of the groups. These findings suggest that SHGs in Varanasi are well-established and continue to draw in women from various walks of life, contributing to both the continuity and expansion of these groups.

Table-5: Educational Status of the SHG Members Under Study

Sl. No.	Educational Status	N (%)
1	Illiterate	26 (26.0)
2	Primary	46 (46.0)
3	Secondary	24 (24.0)
4	Higher Secondary	04 (4.0)
5	Graduate and Above	-
6	All	100 (100.0)

Source: Fieldwork data, 2023-24

The majority of SHG members have primary education (46%), followed by secondary education (24%). A significant proportion (26%) of the members are illiterate, while only 4% have attained higher secondary education. There are no members with graduate-level education or above. The educational profile of the SHG members underscores the role of SHGs as crucial support systems for women with limited formal education. The high percentage of illiterate and primary-educated women indicates that SHGs serve as an important platform for basic literacy and skill-building among rural women. The lack of members with higher education levels suggests that SHGs may be perceived primarily as a resource for those with fewer formal educational opportunities, rather than as platforms for more educated women. This calls for targeted educational interventions within SHGs to uplift the literacy and educational levels of members, thereby enhancing their overall empowerment.

Table-6: Predominant Factors Influencing Educational Empowerment After Becoming SHG Members

Sl. No.	Particulars	Agree (%)	Neutral (%)	Disagree (%)
01	Reading and writing skill improved	84 (84.0)	16 (16.0)	—
02	Knowledge of banking operation acquired	100 (100.0)	—	—
03	Can do banking transactions independently	52 (52.0)	—	48 (48.0)
04	Can identify and count currency notes easily	100 (100.0)	—	—
05	Can maintain proper ledger accounting	44 (44.0)	22 (22.0)	34 (34.0)
06	Understood SHG concept and approach	48 (48.0)	24 (24.0)	28 (28.0)

Source: Fieldwork data, 2023-24

The data shows that educational empowerment has been significant among SHG members, with 84% reporting improved reading and writing skills and 100% acquiring knowledge of banking operations. However, only 52% feel confident in conducting banking transactions independently, and 44% have learned to maintain proper ledger accounts. Understanding of the SHG concept and approach is moderate, with 48% agreeing to have understood it fully. The high levels of agreement on basic educational and financial skills acquisition indicate that SHGs are effective in fostering practical literacy and financial autonomy among members. However, the lower percentages in maintaining ledger accounts and understanding the SHG concept highlight areas where further training and support are needed. Ensuring that all members fully grasp these concepts is crucial for the effective functioning and sustainability of SHGs, as well as for the broader goal of empowering women through financial independence and literacy.

Table-7: Marital Status of the SHG Women

Sl. No.	Marital Status	N (%)
1	Unmarried	-
2	Married	84 (84.0)
3	Widow	14 (14.0)
4	Separated	2 (2.0)
5	All	100 (100.0)

Source: Fieldwork data, 2023-24

The vast majority of SHG members are married (84%), with smaller percentages being widowed (14%) or separated (2%). There are no unmarried members in the study group. This distribution suggests that SHGs predominantly attract married women, who may see these groups as a means to support their families economically and socially. The presence of widows and separated women, though smaller, indicates that SHGs also provide a support network for women in more vulnerable social positions. The absence of unmarried women might reflect cultural norms where unmarried women either do not feel the need or are not encouraged to join SHGs, pointing to a potential area for expanding SHG outreach to include younger, unmarried women.

Table-8: Family Income of the SHG Women

Sl. No.	Family Income (INR)	N (%)
1	<3000	36 (36.0)
2	3001-5000	50 (50.0)
3	5001-7000	10 (10.0)
4	>7000	4 (4.0)

5	All	100 (100.0)
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Source: Fieldwork data, 2023-24

Most SHG members have a family income between INR 3001-5000 (50%), with 36% earning less than INR 3000. A smaller proportion earns between INR 5001-7000 (10%) or above INR 7000 (4%). This income distribution shows that SHG members generally come from low-income families, reinforcing the role of SHGs in providing financial assistance to the economically disadvantaged. The concentration of members in the lower income brackets highlights the potential impact SHGs can have on poverty alleviation and income generation. The relatively small number of members in higher income brackets suggests that SHGs are less appealing to or less necessary for families with higher incomes, which could indicate that SHGs are most beneficial and necessary for those in the lower economic strata.

Table-9: Predominant Factors Influencing Economic Empowerment

Sl. No.	Particulars	Agree (%)	Neutral (%)	Disagree (%)
01	Family income increased	86 (86.0)	8 (8.0)	6 (6.0)
02	Can contribute to family expenditure	100 (100.0)	—	—
03	Can easily meet up children's educational	38 (38.0)	24 (24.0)	38 (38.0)
04	Can easily purchase household items	—	16 (16.0)	84 (84.0)
05	Can meet out my personal needs independently	44 (44.0)	24 (24.0)	32 (32.0)
06	Got a habit of regular savings	80 (80.0)	10 (10.0)	10 (10.0)

Source: Fieldwork data, 2023-24

A significant majority of SHG members reported an increase in family income (86%), with 100% agreeing that they can now contribute to family expenditures. However, opinions were more divided on whether they could meet children's educational expenses and purchase household items independently. The habit of regular savings was adopted by 80% of members. These findings suggest that SHGs are effective in enhancing economic empowerment by increasing family income and enabling women to contribute financially. The ability to save regularly and manage finances independently reflects growing financial autonomy among members. However, the mixed responses regarding the ability to meet educational and household needs independently indicate that while economic empowerment is evident, it may still be constrained by limited financial resources or other household dynamics. Strengthening the economic base of SHGs through larger loans or additional income-generating activities could help members achieve more comprehensive economic empowerment.

Table-10: Predominant Factors Influencing Social Empowerment

Sl. No.	Particulars	Agree (%)	Neutral (%)	Disagree (%)
01	Awareness about women's rights over property improved	48 (48.0)	14 (14.0)	38 (38.0)
02	Gained capacity for counselling parents regarding children's education, especially of girls	62 (62.0)	16 (16.0)	22 (22.0)
03	Created awareness about harmful diseases	36 (36.0)	60 (60.0)	24 (24.0)
04	Created awareness about proper sanitary habits	76 (76.0)	8 (8.0)	16 (16.0)
05	Can give tips to pregnant women about hygiene and nutritious food	72 (72.0)	6 (6.0)	22 (22.0)

06	Can educate others to maintain a clean environment	28 (28.0)	48 (48.0)	24 (24.0)
07	Got awareness about small family norms	84 (84.0)	12 (12.0)	4 (4.0)
08	Got knowledge about family planning	100 (100.0)	—	—
09	Created awareness about prevailing laws relating to women and children	24 (24.0)	48 (48.0)	28 (28.0)

Source: Fieldwork data, 2023-24

Social empowerment indicators show varied responses, with 48% gaining awareness of women's property rights and 62% feeling capable of counselling on children's education. Awareness of sanitary habits and small family norms was higher, with 76% and 84% agreement, respectively. However, awareness about laws relating to women and children was relatively low, with only 24% in agreement. The results indicate that SHGs play a significant role in promoting social awareness and empowerment, particularly in areas like sanitary habits and family planning. However, the lower levels of awareness regarding legal rights suggest that SHGs may need to focus more on legal literacy and advocacy. Enhancing understanding of women's legal rights and how to access them could further strengthen the social empowerment of SHG members, enabling them to navigate and challenge existing social norms more effectively.

Psychological Attributes of SHG Members

In the context of this study, the psychological attributes of women participating in Self Help Groups (SHGs) in Varanasi are crucial to understanding the full impact of these groups on empowerment. Although the primary focus has been on socio-economic changes, psychological empowerment is an equally important dimension. The involvement in SHGs has been observed to boost the self-esteem and confidence of women, especially those who previously had little exposure to decision-making processes. Through their participation in SHG activities, such as managing group funds, attending meetings, and engaging in collective decision-making, many women have reported feeling a greater sense of control over their lives. This newfound confidence is particularly significant for women from marginalized communities, who often face multiple layers of social and economic exclusion. The ability to contribute to household income and make informed financial decisions has translated into a more positive self-perception, reducing feelings of dependency and helplessness. Additionally, the support system within SHGs, where women share experiences and challenges, fosters a sense of belonging and emotional resilience. However, while these positive changes are notable, the study also reveals that psychological empowerment varies among members, with some still struggling to overcome deeply ingrained societal norms that limit their autonomy. Therefore, while SHGs have made strides in improving psychological well-being, continued efforts are needed to address these underlying barriers.

Challenges Faced by SHGs in Varanasi

Despite the significant contributions of SHGs to the socio-economic empowerment of women in Varanasi, these groups face several challenges that hinder their full potential. One of the primary challenges is the limited access to adequate financial resources. Many SHGs struggle with insufficient funds, which restricts their ability to provide meaningful loans or support to their members. This financial constraint often limits the scope of entrepreneurial activities that members can undertake, thereby reducing the overall impact of SHG initiatives on economic empowerment. Another challenge is the lack of sustained training and capacity-building programs. While initial training is provided to SHG members, there is often little follow-up, leading to gaps in knowledge and skills, particularly in areas like financial management, legal rights, and advanced entrepreneurial techniques. This issue is compounded by the low literacy levels among many members, as highlighted in the study, which makes it difficult for them to fully grasp complex financial and administrative concepts. Additionally, social and cultural barriers continue to pose significant challenges. In some cases,

entrenched patriarchal norms limit the active participation of women in SHGs, with male family members exerting control over the decision-making processes. This cultural resistance not only undermines the empowerment goals of SHGs but also restricts the overall growth and sustainability of these groups. Furthermore, the lack of proper infrastructure, such as meeting spaces and access to digital tools, further impedes the effective functioning of SHGs. Addressing these challenges requires a multi-faceted approach that includes enhancing financial support, providing ongoing education and training, and challenging the socio-cultural norms that restrict women's full participation in SHGs.

Conclusion:

Women in Varanasi District” underscores the significant role that SHGs play in empowering rural women across various dimensions, notably economic, educational and social. The findings indicate that SHGs have effectively reached women in their prime working and family-rearing ages, providing essential support that enhances financial independence, literacy, and social awareness. Economically, SHGs have notably increased family incomes and empowered women to contribute to household expenses, though some members still face challenges in independently meeting children's educational needs and household purchases, suggesting a need for greater financial support. Educationally, SHGs have significantly improved basic literacy and financial skills, enabling women to navigate financial systems more confidently, although gaps remain in understanding complex financial concepts and SHG methodologies, highlighting the need for ongoing education and training. Socially, while SHGs have successfully raised awareness on issues like sanitary habits, family planning, and small family norms, there is still limited awareness regarding legal rights and property laws for women, indicating the need for more focused legal education within SHGs. The demographic insights reveal that SHGs are particularly appealing to married women and those from lower-income families, while the underrepresentation of younger and unmarried women suggests potential areas for expanding SHG outreach. Overall, the study confirms that SHGs are vital instruments for the socio-economic empowerment of rural women in Varanasi, though there is room for improvement in legal literacy and the inclusion of more diverse demographics to ensure that all women can fully benefit from their participation in these groups.

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