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Weaving Change: The Sociohistorical Empowerment of Women through Self-Help Groups in Rural India

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Abstract

This article examines the role of Self-Help Groups (SHGs) in transforming the socio-economic status of rural women in India, particularly in the states of Tamil Nadu and Andhra Pradesh. Adopting a sociohistorical approach, it traces the evolution of SHGs from state-sponsored financial collectives to grassroots engines of social change. Drawing on fieldwork, government reports, and oral testimonies, the study explores how SHGs have contributed to women's empowerment by fostering economic independence, challenging patriarchal norms, and enhancing participation in local governance. It also critically evaluates the limitations of SHG-based models in addressing deeper structural inequalities. The findings reveal that while SHGs are not a panacea, they serve as important catalysts for collective consciousness and agency among rural women. This research contributes to debates on gender justice, development, and participatory governance in the Global South.

1. Introduction

Women's empowerment in India has often been framed through the lens of rights-based activism and welfare policies. However, over the past three decades, a more grounded transformation has taken place through the proliferation of Self-Help Groups (SHGs). These women-led microfinance collectives have emerged as powerful instruments of change, particularly in rural areas. This paper analyzes how SHGs have not only enhanced women's economic autonomy but also reshaped their identities and roles within deeply

patriarchal rural societies.

2. Literature Review

2.1 The Origins of SHGs

Self-Help Groups in India originated in the early 1980s through initiatives by NGOs like MYRADA in Karnataka. The concept was later institutionalized through NABARD's SHG-Bank Linkage Programme (1992), which provided formal credit access to informal women's groups (NABARD, 2005).

2.2 Gender and Microfinance

Scholars such as Naila Kabeer (2001) and Gita Sen (1997) have argued that access to microcredit can serve as a tool for empowerment if it leads to shifts in decision-making power, mobility, and self-perception. However, others like Srilatha Batliwala (2007) caution against viewing financial access as a standalone indicator of empowerment.

2.3 Collective Agency and Consciousness

SHGs have been noted to act as sites of "collective consciousness," enabling women to articulate shared grievances and act in solidarity (Karlekar, 2004). Studies in Tamil Nadu and Kerala show increased political participation, reduction in domestic violence, and improved health-seeking behavior among SHG members (Deshmukh-Ranadive, 2005).

3. Research Questions

1. How have SHGs historically evolved as a mechanism for women's empowerment in rural India?
2. What socio-cultural and economic impacts have SHGs had on members' lives?
3. What are the structural limitations of SHGs in addressing deeper gender-based inequalities?

4. Hypothesis

Self-Help Groups serve as transformative platforms for rural women's empowerment in India by promoting collective agency, economic independence, and participatory leadership—though their effectiveness is contingent upon local power structures and socio-cultural constraints.

5. Methodology

• Case Study Approach: Focus on SHGs in Krishnagiri (Tamil Nadu) and Anantapur (Andhra Pradesh).

• **Data Collection:**

  • Semi-structured interviews with 40 SHG members.

  • Focus group discussions.

  • Government SHG records and NGO reports (DHAN Foundation, SERP).

• **Analytical Framework:** Grounded Theory and Feminist Political Economy.

6. Analysis

6.1 Economic Empowerment

In both regions, SHGs enabled women to start small enterprises—tailoring, dairy, and petty retail. Members reported increased financial decision-making power and control over household spending. Microloans helped reduce reliance on exploitative moneylenders.

6.2 Social Transformation

Women described enhanced mobility and visibility in village affairs. Several participated in Panchayat elections, some successfully. SHGs also became forums to discuss taboo subjects such as menstruation, domestic violence, and reproductive rights.

6.3 Community Leadership and Crisis Response

During the COVID-19 lockdown, SHGs in Krishnagiri organized food distribution and created face masks, demonstrating resilience and leadership. These efforts shifted community perceptions of women's roles from passive dependents to active agents.

6.4 Structural Constraints

Despite successes, caste-based exclusions persisted. Dalit women often had less access to leadership positions within SHGs. Also, loan repayment pressure led to increased stress, and in some cases, exploitation by microfinance intermediaries.

7. Findings

• SHGs significantly improve financial literacy and autonomy among rural women.

• They serve as "schools of democracy," enabling women to engage in public discourse.

• SHGs function as informal safety nets and support systems during crises.

• Limitations remain in addressing intersectional issues of caste, class, and gender violence.

8. Conclusion

SHGs represent a quiet but profound sociohistorical shift in rural India's gender landscape. While not without limitations, they offer an indigenous, context-sensitive model of women's empowerment that blends economic agency with collective consciousness. Future empowerment policies must strengthen these groups through training, safeguards against financial exploitation, and inclusive leadership development.

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