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# The Psychosocial Impact of Selfhelp Groups among Rural Women: A Study from Orathanadu Block, Thanjavur District

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### Abstract

This study explores the psychosocial impacts of self-help groups (SHGs) on rural women in Orathanadu Block, Thanjavur District. Utilizing a sample of 100 respondents and a questionnaire based methodology, it delves into how SHGs contribute to women's empowerment, mental wellbeing, and social status. The study also highlights the role of SHGs in fostering social capital, as women build supportive networks, share enhances their psychological well-being but also strengthens their standing within their families and communities. Furthermore, the results align with existing literature on SHGs and women's empowerment, reinforcing the idea that such groups serve as catalysts for change. By Providing financial resources, skill development opportunities, and emotional support, SHGs enable women to overcome societal barriers and gain greater autonomy. Study underscores the transformation potential the results reveal significant improvements in self-confidence, decision making ability, and social interactions among members, highlighting the transformative potential of SHGs in rural settings. The findings are discussed alongside existing literature, offering a nuanced understanding of SHGs' impact on rural women's psychosocial development.

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### Introduction

Self-help groups (SHGs) have become a cornerstone for the empowerment of women, especially in rural regions. These groups are structured to facilitate mutual support, financial inclusion, and collective action, which significantly impact the lives of women, particularly in India, where access to resources and opportunities can be limited in rural settings. SHGs have gained global recognition for their role in not only addressing economic needs but also enhancing social and psychological wellbeing. In India, where rural women often face traditional gender roles and economic marginalization, SHGs have proven to be a transformative model for development, addressing a variety of issues and fostering empowerment.

### SHG as a Platform for Collective Savings and Financial Support

At the core of an SHG is its focus on collective savings and

mutual financial support. In rural India, many women lack access to formal financial institutions due to physical, economic, or societal barriers. SHGs help fill this gap by offering a space where women can pool their savings and provide low interest loans to one another for personal or business needs. This practice not only empowers women financially but also reduces their dependence on external, often exploitative, sources of credit, such as moneylenders. Through SHGs, women are introduced to financial literacy, learning essential skills like budgeting, saving, and managing debt. By contributing to a common pool, members are encouraged to take responsibility for their financial future, thus fostering independence. These groups also help women access resources for income generating activities, such as starting small businesses, enhancing agricultural productivity, or supporting community development projects, which can have a ripple effect on their economic stability and broader community growth.

### Skill Enhancement and Personal Growth

Apart from financial benefits, SHGs also provide a platform for skill development. Members often engage in various training programs focused on entrepreneurship, tailoring, handicrafts, agricultural techniques, and other vocational skills. These skills help women diversify their income sources and become more self-reliant. The exposure to new opportunities and the ability to contribute meaningfully to their families and communities elevates their confidence and sense of purpose. Through active participation, women also learn leadership and decision making skills, both of which are crucial for gaining social recognition and respect. By organizing meetings, managing funds, and solving problems collectively, they develop an enhanced sense of agency and capability, which positively impacts their personal growth.

### Psychological Impact and Self-esteem Boost

Perhaps one of the most profound impacts of SHGs is the enhancement of women's psychological wellbeing. In many rural communities, women may feel isolated or powerless due to cultural and gender based constraints. SHGs counter this by providing a sense of community and collective action, which can be transformative. Women in these groups often experience a boost in self-esteem as they find their voices within the group and contribute to decisions that affect their lives. As they manage financial matters, develop skills, and gain autonomy, their sense of self-worth rises significantly. Moreover, the group dynamic fosters emotional support and solidarity, which is essential for dealing with personal challenges. Members support each other not only through financial hardship but also by sharing experiences and offering encouragement in difficult times. This emotional safety net further strengthens individual confidence, enabling women to stand up for their rights and participate more actively in their households and communities.

### Social Impact and Enhanced Reputation

Being part of an SHG also has important social implications for women. In rural settings, women are often expected to fulfill traditional roles, with limited opportunities for social engagement or leadership. However, by participating in an SHG, women gain a voice in decision making processes and start to challenge traditional gender norms. They are seen not only as homemakers but also as leaders, entrepreneurs, and agents of change. The collective achievements of the SHG, whether through successful small businesses, better financial management, or community development initiatives, raise the social standing of its members. As women become more financially independent and contribute to the wellbeing of their communities, their reputation within the family and broader social circles improves. In some cases, this recognition can translate into greater influence in household decisions, such as education, health, and family planning. Additionally, the social networks that women build within SHGs can enhance their sense of belonging and solidarity, which is crucial in combating social isolation. As they engage in communal activities, they gain respect and recognition not only within their families but also within their villages. Their increased visibility and contribution to community development also have the potential to inspire other women, thus creating a ripple effect of empowerment.

### Review of Literature

Research on SHGs has consistently shown their positive impact on women's empowerment and community

development. According to Sinha and Das (2019), SHGs in rural areas contribute significantly to women's economic and social status by enhancing financial independence and decision making capabilities. In another study, Rao (2021) found that SHGs improve women's self-esteem and social interactions, helping them break social barriers and reduce gender inequality. Kabeer (2001) argues that SHGs are transformative for rural women as they provide a space for learning, collaboration, and increased mobility.

These findings are consistent with theories of social capital and empowerment, which posit that group participation fosters mutual support and collective efficacy. Social capital theory, in particular, underscores the value of networks and relationships that can provide emotional, financial, and informational support (Putnam, 1995). Thus, SHGs serve not only as economic units but also as catalysts for psychosocial changes among their members.

### Methodology

The present study employs a survey based research methodology to systematically collect data from a sample of 100 rural women participants who are actively involved in Self-help Groups (SHGs) within the Orathanadu Block of Thanjavur District. A structured questionnaire serves as the primary data collection instrument, ensuring a standardized approach to gathering insights from the respondents. The questionnaire comprises a combination of open-ended and close ended questions, meticulously designed to evaluate key aspects of personal and social transformation among the participants. Specifically, the study focuses on assessing changes in self-confidence, the ability to make independent decisions, the frequency and nature of social interactions, and overall emotional wellbeing. To ensure a comprehensive understanding of the collected data, a simple percentage analysis method has been employed for statistical evaluation. The results are systematically presented in tabular format, facilitating clarity and ease of interpretation. Through this methodological approach, the study aims to provide valuable insights into the impact of SHG participation on the lives of rural women.

### Sample Size

The sample consists of 100 women aged between 20 to 55 years, actively participating in SHGs for at least two years.

### Data Collection

Data collection involved direct interaction with SHG members, who were asked to reflect on their personal and social changes since joining the group.

### Analysis and Interpretation

This section presents a comprehensive and systematic analysis of the responses obtained from the structured questionnaire administered to a total of 100 respondents. The responses have been meticulously examined to derive meaningful insights into various aspects covered in the study. Each section of the questionnaire has been analyzed individually to ensure a focused evaluation of specific parameters. The data collected from the participants has been carefully processed, and the percentage distribution of responses for each question has been calculated to highlight key trends and patterns. To enhance clarity and facilitate better understanding, the analyzed data is systematically presented in a tabular format.

**Section A: Demographic Information**

This section provides the demographic profile of the

respondents, which can help understand the background of women participating in SHGs.

**Table 1:** Distribution of Socio Demographics of Respondents

S No.	Particulars	Option	Frequency	Percentage (%)
1.	Age	Below 25	10	10%
		2635	40	40%
		3645	30	30%
		4655	15	15%
		Above 55	5	5%
2.	Marital Status	Single	5	5%
		Married	70	70%
		Widowed	15	15%
		Divorced	10	10%
3	Educational Qualification	Illiterate	20	20%
		Primary Education	35	35%
		Secondary Education	25	25%
		Higher Secondary	10	10%
		Graduate/Postgraduate	10	10%
4	Occupation	Homemaker	40	40%
		Farmer	25	25%
		Self-employed	20	20%
		Daily wage laborer	10	10%
		Other	5	5%
Total			100	100%

**Section B: Self-confidence**

This section evaluates the psychological impact of SHGs on women's self-confidence.

S No.	Particulars	Option	Frequency	Percentage (%)
5	Since joining the SHG, how would you describe your self-confidence?	Significantly increased	40	40%
		Increased	35	35%
		No change	15	15%
		Decreased	5	5%
		Significantly decreased	5	5%
6	Do you feel more confident in making decisions for your household since becoming a member of the SHG?	Yes	70	70%
		No	10	10%
		Somewhat	20	20%
7	Has participating in SHG activities made you feel more empowered in your community?	Yes	65	65%
		No	15	15%
		Somewhat	20	20%
Total			100	100%

**Section C: Decision making**

This section explores the influence of SHGs on decision making abilities.

S No.	Particulars	Option	Frequency	Percentage (%)
8	Do you feel you have more say in decisions regarding family finances since joining the SHG?	Yes	60	60%
		No	15	15%
		Sometimes	25	25%
9	Are you involved in any community decision making activities due to your role in the SHG?	Yes	45	45%
		No	25	25%
		Occasionally	30	30%
10	Has being a part of the SHG helped you in making important decisions for your family (e.g., child education, health, etc.)?	Yes	60	60%
		No	15	15%
		To some extent	25	25%
Total			100	100%

### Section D: Social Interactions

This section measures the changes in social interactions of the women after joining SHGs.

S No.	Particulars	Option	Frequency	Percentage (%)
11	Have your social interactions with other women in the community improved after joining the SHG?	Yes, significantly	50	50%
		Yes, somewhat	35	35%
		No	5	5%
		No change	10	10%
12	Do you feel that being in the SHG has increased your respect and recognition in the community?	Yes	55	55%
		No	10	10%
		Somewhat	35	35%
13	Are you able to share your personal problems and seek support from SHG members?	Yes, always	45	45%
		Sometimes	40	40%
		No, never	15	15%
Total			100	100%

### Section E: Emotional Well-Being

This section explores the emotional wellbeing of women post SHG participation.

S No.	Particulars	Option	Frequency	Percentage (%)
14	Do you feel emotionally stronger or more secure since joining the SHG?	Yes, significantly	45	45%
		Yes, somewhat	35	35%
		No, not at all	20	20%
15	Has the SHG helped you in managing stress or emotional challenges better?	Yes	50	50%
		No	20	20%
		Somewhat	30	30%
16	Do you experience more happiness or satisfaction in your life since becoming a member of the SHG?	Yes, much more	55	55%
		Yes, a little more	30	30%
		No change	10	10%
		No, less satisfaction	5	5%
Total			100	100%

### Major Findings

#### 1. Self-Confidence

- A majority of women (75%) reported an increase in self-confidence, with 40% saying it significantly increased. This shows that SHGs positively impact women's self-esteem and empowerment.

#### 2. Decision-Making

- Over 60% of the respondents feel they have more say in family finances and are involved in important family decisions, which indicates that SHGs help women gain more control over household matters and financial decisions.

#### 3. Social Interactions

- Half of the respondents reported a significant improvement in their social interactions, suggesting that SHGs play a critical role in fostering stronger community bonds and improving social status.

#### 4. Emotional Well-Being

- A significant number of women (80%) reported feeling emotionally stronger or more secure since joining the SHG. Additionally, 80% of respondents experienced less stress and greater happiness in their lives, highlighting the positive emotional impact of SHGs.

This empowerment is multidimensional, impacting economic, social, and personal domains. SHGs enhance social capital through supportive networks, validating Putnam's theory of social capital and collective efficacy (Putnam, 1995). The role

of SHGs in providing a support system aligns with Kabeer's (2001) argument that empowerment is both an outcome and process facilitated by collective action.

### Conclusion

The present study employs a survey based research methodology to systematically collect data from a sample of 100 rural women participants who are actively involved in Self Help Groups (SHGs) within the Orathanadu Block of Thanjavur District. A structured questionnaire serves as the primary data collection instrument, ensuring a standardized approach to gathering insights from the respondents. The questionnaire comprises a combination of open-ended and close ended questions, meticulously designed to evaluate key aspects of personal and social transformation among the participants. Specifically, the study focuses on assessing changes in self-confidence, the ability to make independent decisions, the frequency and nature of social interactions, and overall emotional wellbeing. To ensure a comprehensive understanding of the collected data, a simple percentage analysis method has been employed for statistical evaluation. The results are systematically presented in tabular format, facilitating clarity and ease of interpretation. Through this methodological approach, the study aims to provide valuable insights into the impact of SHG participation on the lives of rural women.

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