ISSN (Online): 2455-3662
EPRA International Journal of Multidisciplinary Research (IJMR) - Peer Reviewed Journal
Volume: 10| Issue: 12| December 2024|| Journal DOI: 10.36713/epra2013 || SJIF Impact Factor 2024: 8.402 || ISI Value: 1.188

EXPLORING THE POTENTIAL AND OBSTACLES OF WOMEN SELF -HELP GROUPS: A COMPREHENSIVE ANALYSIS

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Article DOI: https://doi.org/10.36713/epra19402
DOI No: 10.36713/epra19402

ABSTRACT
Self-Help Groups play a vital role in empowering women. But sustaining Self-Help Group has become a difficult task today. We can only strengthen and sustain present self-help groups if we understand the underlying reasons of the multiple obstacles that self-help group participants face and make them aware of the countless opportunities. The study is to investigate the many possibilities and challenges that female self-help group participants face. A descriptive research technique was used to perform a case study using secondary materials from numerous journals, articles from the internet, books, and other sources. A thorough ABCD study was performed. Through an in-depth analysis, the research reveals the promises and challenges of self-help group members, which may be utilised by users to better understand the problems and difficulties experienced by these groups. It also provides a roadmap for the long-term viability of self-help groups.

KEYWORDS: *Self-help group, empowering women, obstacles ,opportunities, long-term viability.*

1.INTRODUCTION
The phrase "Women Empowerment" refers to a variety of socioeconomic initiatives,programme ,tactics and strategies that are intended to enhance economically and socially underprivileged women, fostering their self-esteem, and offering unwavering support for their overall development.When women defy prevailing societal conventions as well as tradition, they are empowering themselves by asserting better control of their personal lives [1].

Self-help groups have developed into successful tools for enabling women in rural and urban regions to launch enterprises and achieve independence via entrepreneurship.Women are now making up more of the workforce thanks to rising female literacy rates,awareness about their rights and various women welfare schemes introduced by the government not only aims for upliftment of the socio-economic status of the women but also to end all forms of discrimination against them.

2. REVIEW OF LITERATURE
2.1 WOMEN SELF HELP GROUPS
Table 1: The numerous works on women self help groups are reviewed in this section .

S. No.	Area	Contribution	Authors
1.	Self-help groups	SHG formation is a social mobilisation method that enables the underprivileged to create their own organisation in which they may engage freely, completely, and directly and make decisions on all matters pertaining to the eradication of poverty, the creation of employment, and the generation of money.	Panwar, M., & Kalan, K. (2015) [2].
2.	Women empowerment	By reducing poverty, fostering female entrepreneurship, and offering financial support, self-help organisations have considerably empowered women as individuals, members of their families, communities, and society as a whole.	Kondal, K. (2014)[3].
3.	Socio-economic status	Through the connection of banks, microfinance, social and economic empowerment, aid in the process of making financial decisions, access to credit, and employment for women, the effect of self-help organisations on socio-economic status of the members was noted.	Sundaram, A. (2012)[4].
4.	Employment opportunities	Creating, enabling, and managing SHG- have an effect on the formal labour market especially in rural areas, with around five people hired per 100 SHGs.	Russell, A., Dixit, V. and Handy, F. (2023)[5].

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5.	Rural development	Bottom-up approaches to rural development have given low-income families monetary and societal benefits as a result of participatory decision-making, as opposed to top-down mechanisms for decision-making.In India, self-help organisations are a powerful tool for enhancing the lives of rural impoverished residents	Manjunatha, S. (2013) [6].
6.	Microfinance	With the goal of reducing poverty for impoverished women, microfinance is a broadly supported development project. Utilising multifaceted metrics that may reflect poverty in all of its varied manifestations, microfinance programmes need to assess their incorporation and persistence tactics in support of those with the lowest incomes.	Ahmad, D., Mohanty, I., Irani, L., Mavalankar, D., & Niyonsenga, T. (2020)[7].

3. OBJECTIVES OF THE STUDY

1) To have comprehensive understanding of the concept self help group .
2) To evaluate the various opportunities for self help groups members.
3) To determine the numerous challenges faced by self help groups participants.
4) To list the advantages ,benefits,constraints and disadvantages of self help groups.

4. RESEARCH METHODOLOGY

This research utilizes a descriptive approach, aiming to describe the current situation and provide a rationale. Secondary sources, including journals, articles, books, and other relevant materials, are employed to conduct a comprehensive evidence-based assessment of the opportunities and challenges faced by self-help groups.

5.THE CONCEPT OF SELF HELP GROUPS

A self-help group is a cohesive ,self-managed,group of rural uniform communities of economically underprivileged,who voluntarily come together, to save and encourage savings among one another whatever money they could from their earnings,pool the savings for their usage and jointly agree to provide for the needs of the group's members.. When these organisations develop expertise, external resources, such as bank credit, are added to these pooled resources.Sornam, S. A., & Babu, P. B. (2007)[8]

Self-help groups are created by peers who gather together for a specific goal ,such as addressing a shared need ,overcoming an identifiable disability, or resolving a life-altering crisis and bringing about desired social or personal change.The founders think that present societal systems are incapable of meeting their needs.They stress direct social contact and members' consent for individual accountability;they often offer both material and emotional support; they are frequently cause-oriented; and they promote an ideology or values that members can use to gain a stronger sense of personal identity.Katz, A. H., & Bender, E. I. (1976). [9]

6. CHALLENGES OF SELF HELP GROUPS

1) Due to their husbands' or in-laws' resistance, the majority of women are apprehensive about joining a self-help group.
2) Members of the self-help groups are unaware of the various schemes offered by the government for their assistance.
3) Due to a change in domicile and a lack of cohesion among the members, self-help group units have become unstable.
4) By taking advantage of the group's illiteracy and ignorance, powerful members attempt to take away largest portion of the revenue
5) Inadequate financial management since they spend their earnings for personal expenses rather than investing them further for profitable uses.
6) Line officers, banking institutions, and other aid providers don't offer members assistance, collaboration, support, which undermines the schemes' core goals.

7. PROSPECTS OF SELF HELP GROUPS

1) Both directly and indirectly, the micro finance programme benefits self-help group members. Directly, by joining the group, members can access credit resources, and by attending training and workshops, awareness is raised. Indirectly by giving women more negotiating leverage against male household members when deciding how to divide up resources within the household.
2) Microfinance meets women's practical needs and conventions duties, earning them recognition and leading to increased self-esteem and self-confidence.
3) Self-help group empowers women since it boosts their financial strength, self-confidence, bargaining power, and decision-making authority.
4) Self-help groups provide a forum for women to express their concerns, solve social and economic issues, and strengthen their inner strength.

8. ABCD LISTING

The ABCD analysis was created to analyse the business framework and measure its success in generating benefit to stakeholders by listing of the firm's advantages, benefits, limits, and downsides . In this study, theABCD model, an analytical technique are employed to create an organised list of the self-help groups advantages,benefits,constraints and drawbacks and the findings are as follows. Riha Parvin, S. M.,& Panakaje,N., (2022)[10]

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Advantages
After joining self-help groups, group members' income and saving habits improved. Because of easy access to government initiatives, their potential to develop independent sources of income improved. Women established their own enterprises. Members who were empowered made their own independent decisions and participated in local administration. Their social integrity and capacity for leadership enhanced.

Benefits
Poverty reduced as a result of continual revenue flows generated by income-generating businesses. Members are now less reliant on agriculture for survival. Members of self-help organisations have more stability and unity. Self-help groups serve as a social and cultural interaction platform.

Constraints
Members lack marketing experience and are unaware of cutting-edge technology. Members find it difficult to provide services owing to the high operating costs of institutions. Their commercial activities are not long-term viable. Deposits of members are not secure since they rely on members' trust in one another. Traditional beliefs and societal duties impede members' involvement in many activities.

Disadvantages
There is a lack of skill advancement among the members, in addition to poor financial management by the members.Members need training facilities and financial aid. Members of self-help groups lack stability and cohesiveness..

9. FINDINGS
Finance from the bank is a major motivator for people to join self-help organisations because it reduces the burden of interest rates. Other motivators include saving habits, access to bank credit, and being able to pay unforeseen expenses after receiving a bank loan. One of the primary purpose of money utilisation by self-help groups members is to support income-generating activities, household spending, family health requirements, festival and ceremony celebrations, debt repayment, and children's education.After joining self help groups, members' self-confidence, savings habits, economic independence, social and political awareness, job creation, leadership characteristics, communication skills, and knowledge of government programmes have all improved.

The extension of bank branches, advancements in women's development, and the bank linkage programme all have made a remarkable impact on the women beneficiaries to engage in economic activity.Members of self-help groups confront personal, cognitive, organisational, and infrastructure constraints, as well as marketing limits.Still there are larger segments of the poor population who does not belong to self-help groups.

10. RECOMMENDATIONS
- To strengthen the socioeconomic position of women SHGs, they can be moved to local administration to enable further development.
- Announce national and regional prizes for the most effective SHGs to inspire and motivate them in their work.
- Awareness should be created among self help groups to open saving accounts in post office,in addition to banks, to avail loans
- Large corporations can collaborate with self-help communities to provide training in trade, finance, marketing, risk management, and cooperative management.
- An information centre should be established to deliver valuable information to self-help groups for their productivity, advancement, and technological know-how.
- More programmes that directly help SHGs should be initiated by RBI.

11. CONCLUSIONS
If the difficulties and challenges of self-help groups are correctly addressed and appropriate solutions are provided, these can serve as a road map for the long-term viability of self-help groups.When women confront societal conventions and culture in order to effectively increase their well-being, true women's empowerment occurs.

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