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SELF-HELP GROUPS AND WOMEN'S EMPOWERMENT AT THE GRASSROOT LEVEL: A CASE STUDY OF NONGPOK SANJENBAM VILLAGE, IMPHAL EAST, MANIPUR

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Abstract

The formation of Self-Help groups (SHGs) has emerged as an important tool for economic and social development, and has served as a foundation for political governance at the local level for the people of Manipur. The aim of this research is to study and gain an understanding of how SHGs operate in the village of Nongpok Sanjenbam, and to determine how SHGs have improved the livelihoods of the women and the economic status of the village. The findings of the study indicate the significance of SHGs in terms of financial access for women and how they create an environment in which they can increase their income and have equal opportunity to participate in community decisions.

Keywords

Self-Help groups (SHGs), Panchayati Raj Institution, Nongpok Sanjenbam, Manipur

Introduction

The dawn of Self-Help groups (SHGs) became one of the most effective steps for financial inclusion for the rural women in India which has now evolved into a national movement. According to NRLM, a Self-Help group is defined as a collection of 10 to 15 individuals who are in a similar economic situation as each other but who have different socio-economic backgrounds whereby the goal of the group is to support and help each other achieve financial independence. Through the establishment of these groups, women have gained greater authority not only in their personal life but also at the community level by elevating their participation in village level decision making.

By creating opportunities for women and others in the community to come together and work toward achieving common goals, Self-Help groups have been identified as key contributors to building Panchayati Raj Institutions. They are instrumental in establishing participatory democracy; they improve access to local institution's capacity and accountability. By working together as a group, women who belong to Self-Help groups identify local issues and problems, and provide support to their local elected officials in addressing these problems. As part of the process, they take part in shaping local government policies and projects through their involvement in all phases of community development (planning, implementation, and monitoring). Because of this collaboration, issues faced by marginalised communities are properly articulated to elected officials. In addition, Self-Help groups are one of the largest groups in attendance at Gram Sabha meetings. They provide the opportunity for their members to be involved and provide feedback to local government officials, thereby improving climate of open

government through the democratic process. Through this type of involvement, Self-Help groups aid in strengthening the democratic decentralisation process and the broader community development goals of inclusive rural development.

Women in rural areas can obtain information from a number of different sources through Self-Help groups. In addition to raising awareness about multiple social, economic & health issues, SHG's partner with various women centred services to hold awareness and/or camps on these issues and provide a secure, nurturing environment for women to discuss their problems with each other and receive assistance from one another regarding how to address these problems.

Review of Literature:

18 SHGs are a vital part of supporting and developing the socio-economic status of people living in rural areas in India, especially women. As an effective institutional mechanism, they support the financial inclusion of the rural poor, reduce poverty levels of the population living in rural areas, and facilitate the empowerment of women in grassroots communities. NABARD studied how SHGs impacted a wide range of areas including savings patterns of members, ability to absorb credit, and decrease reliance on loans from informal money lenders. The findings suggested that SHGs could create a process of inclusive rural finance. According to Kabeer (2001), SHGs improve the empowerment of women through the enhancement of their ability to make decisions and their confidence in their abilities to manage their own finances. The collective nature of an SHG allows women to challenge existing stereotypes concerning their gender roles and allows them to become more actively involved in both household and community decision-making. 2 While the literature regarding SHGs is vast and comprehensive, the need remains for village-based case studies examining the specific roles and duties of SHGs in differing local contexts. 15 The current investigation seeks to address this gap by providing detailed examinations of SHGs operating in Nongpok Sanjenbam village and providing insight into how SHGs will enhance women's empowerment, improve Livelihoods, and develop the Strength of Panchayati Raj institutions.

Objectives of the study:

8 The objectives of the study are to understand the operational mechanism of SHGs in Nongpok Sanjenbam Village and to assess their impact in Women empowerment.

Research Methodology

7 The study adopts a mixed-method research design, combining both qualitative and quantitative approaches to obtain a holistic understanding of participation patterns in local governance. The mixed-method approach allows for the integration of numerical data with in-depth insights from community experiences, thereby strengthening the validity and reliability of the findings. 6 The major data collection methods were participant observation and interviews. Both face to face as well as telephonic interviews were carried out to explore individual households and other members of the village. Focused group discussion (FGD) with women of SHG members was carried out to gather information regarding SHG functioning and other required details.

Data collection: A comprehensive questionnaire encompassing a wide array of crucial aspects related to SHG functioning is designed to conduct the Study and to collect data on their activeness, functioning, livelihood and their impact in Women empowerment.

Results and Discussion

About the Village

This study is centred on the village of Nongpok Sanjenbam, located in the Imphal East District of Manipur, which has been divided into four administrative subdivisions, known as Colonies: Khunou, Khullen, Sangsabi, and Kambongput. All households within the study area fall under the general caste category, which creates a homogenous demographic framework for the research and limits caste-based differences in the study area.

Table 1: Basic village & demographic details

State	Manipur				
District	Imphal East				
Area	2.59 km ²				
Panchayat	Takhel GP				
District HQ	Porompat				
Nearest town	Imphal (12 km)				
Pin code	795146				
Demographics					
Population	749				
Population density	289 per km ²				
Growth of Population	11.6%				
Sex Ratio	966				
Sex Ratio Child	788				
Literacy Rate	81%				
	Total	General	Schedule Caste	Schedule Tribe	Child
Total	749	749	0	0	93
Male	381	381	0	0	52
Female	368	368	0	0	41

Source: Gram Panchayat Records, Census of India 2011

Table 1 displays the population demographic data of Nongpok Sanjenbam village. This data will assist in developing an informative analysis of this village's socio-economic condition as well as serving as a benchmark for comparing the impact of Self-Help groups on women's empowerment.

Table 2: Total number of SHGs in Nongpok Sanjenbam Village

Name of Village	Name of SHG	No. of Members	Saving per week
	Leima	15	50

Nongpok Sanjenbam Village	Imoinu	11	20
	Nongpok- Ningthou	14	20
	Nupi leisemba	11	20
	Lamjingbi	12	50
	Ningol Sintha	12	20
	Chigoï Baruni Sintha	15	20
	Chingoi leima	11	20

Source: SHG records

Table 2 shows the details regarding the Self-Help Groups within the Village of Nongpok Sanjenbam which includes a total of eight SHGs, their membership size and the amount of weekly savings. All the eight SHGs have a member size ranging from eleven to fifteen members.

The amount each group saves on a weekly basis range from twenty rupees (₹20) per week to fifty rupees (₹50) per week. Among the eight SHGs, only the groups named 'Leima' and 'Lamjingbi' save the maximum weekly amount of fifty rupees (₹50) per week, while all other groups save at least twenty rupees (₹20) per week. Overall, the information contained within this table indicates strong community support for SHGs and represents a collaborative effort among members of the village to save regularly and build financial discipline through their participation in SHGs.

Table 3: Training imparted to the SHG

Name of Cadres	Training Provided
Membership training	2 days membership training is given to all members
Book keeping	1 day training for recording and managing books, Updating pass books of members and entry of activities (saving, loan, loan repayment).
Community Facilitator (CF)	5-7 days training on nurturing of SHG
Master Book Keeper	5-10 days training of book keeping and 3 days audit of SHG.
Community Resource person	5-10 days training on SHG transaction sheet/book keeping.
Community auditor	5-10 days training on SHG Book keeping and audit.
Bank Sakhi	10-15 days training on banking process, deposit/credit/loan application etc including exposure/ interaction with bankers.

Bima Sakhi	5-10 days in managing insurance products and financial inclusion.
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Source: SHG records

Table 3 describes the various trainings imparted to Self-help group cadres to strengthen their capacity and effective functioning. All members receive basic membership training, while specialized cadres such as Community Facilitators, Master Book Keepers, Community Resource Persons, and Community Auditors undergo longer training programs focused on SHG nurturing, book keeping, transactions, and audit. In addition, Bank Sakhis and Bima Sakhis are trained in banking processes, loans, insurance products, and financial inclusion. Overall, the trainings ensure proper financial management, transparency, and sustainability of SHGs.

Training facilities provided to the SHGs by Manipur State Rural Livelihood Mission (MSRLM)

- Introduction by the promoting organization on the SHG and SHG members.
- Discussion on saving, loan and financial systems of SHG.
- Discussion on role of leaders & relation of SHG with other Federation and government departments.
- Qualities of leaders.
- Helps in making Action plan for development.
- Book keeping training helps in managing member book, cash book, cheque book.
- Also helps in writing in minute book.
- About SHG formation Objectives

Table 4: Income of the SHG members

Monthly Income before joining SHG		Monthly Income after joining SHG
Income	Percentage	Percentage
Less than 1500	51	23
1500-2500	32	40
2500-4000	10	21
4000 above	7	16
Total	100	100

Source: Field Survey 2024

Table 4 shows the change in monthly income for SHG members before and after they joined the Self-help Group. Before joining, most members (51%) earned less than ₹1500 per month, which reflects a poor economic situation. Only 7% earned ₹4000 or more. After joining the SHG, income levels improved significantly. The percentage of members earning less than ₹1500 dropped sharply to 23%, indicating fewer low-income earners. Meanwhile, the share of members in the ₹1500 to ₹2500 income group rose from 32% to 40%. Those earning ₹2500 to ₹4000 increased

from 10% to 21%. Furthermore, members earning ₹4000 and above grew from 7% to 16%. Overall, the table shows that joining SHGs has helped members improve their income by moving from lower to higher income groups.

Table 5: Communication and decision-making skills of SHG members

Communication Skills	Percentage (%)	
Increased	65	
Constant	35	
Total	100	
Decision Making	Village development plan (%)	Others (%)
Increased	56	60
Constant	44	40
Total	100	100

Source: Field Survey 2024, Focus Group Discussion

Table 5 shows the effect of SHG participation on the communication and decision-making skills of its members. The table reveals that 65% of members noticed an increase in their communication skills after joining the SHG. In contrast, 35% said their skills stayed the same. This indicates a positive impact from SHG activities like group meetings and interactions. Regarding decision-making ability, 56% of members reported better participation in village development plans. Additionally, 60% experienced improved decision-making in other areas. This reflects greater confidence and involvement in both community and personal choices. However, 44% of members reported no change in their decision-making skills for village development, while 40% felt the same for other matters. Overall, the table shows that SHGs have greatly improved the communication and decision-making skills of their members. This strengthens their role in both community development and household decisions.

Conclusion

Self Help groups established in the village of Nongpok Sanjenbam, located in Imphal-East of Manipur, play an important part in providing women with a means to increase their power and influence through economic growth within the local area. The research shows how SHGs provide women with a vehicle to raise their incomes and improve their financial status, along with providing them with opportunities to develop their savings, and gain access to credit for use in income producing investments. The impact of an SHG membership also produces non-economic benefits for women, mainly in terms of the development of their ability to communicate, make decisions, and lead others to become more involved in community and household decision making, as well as their involvement in local government. Structured SHGs supported by the MSRLM will create long-lasting impacts and benefits to the members of SHGs through creating platforms for

collective action, support and capacity building. The results of this study confirm the SHGs are an effective means of reducing poverty, and providing women with socio-economic, and political empowerment, creating rural areas where all individuals participate in the development of inclusive rural communities.

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