

Gender Mainstreaming through Self Help Groups (SHGs)

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Abstract

Gender mainstreaming has emerged as a key strategy to promote gender equality and women's empowerment in social, economic, and political spheres. In rural areas of developing countries, Self Help Groups (SHGs) have played a significant role in enhancing women's participation in development processes. SHGs not only provide financial services such as savings and credit but also create a platform for collective decision-making, capacity building, and social transformation. The present study explores the role of SHGs in promoting gender mainstreaming by enhancing women's economic independence, leadership, social awareness, and participation in local governance.

The study adopts a descriptive research design and uses both primary and secondary data sources to understand the impact of SHGs on gender equality. Primary data were collected from women members of SHGs through structured interviews and questionnaires, while secondary data were gathered from government reports, journals, and previous studies. The findings indicate that SHGs significantly contribute to improving women's decision-making power within households, access to financial resources, leadership skills, and participation in community development activities.

The study concludes that SHGs serve as an effective institutional mechanism for integrating gender perspectives into rural development programs. Strengthening SHGs through training, financial inclusion, and policy support can further enhance gender mainstreaming and sustainable development.

Keywords: Gender Mainstreaming, Women Empowerment, Self Help Groups, Rural Development, Financial Inclusion, Social Participation, Community Development

Introduction

Gender equality is widely recognized as an essential component of sustainable development. Despite numerous policy initiatives and development programs, women in many parts of the world continue to face social, economic, and political inequalities. Gender mainstreaming has therefore been adopted as a strategic approach to integrate gender perspectives into all policies, programs, and institutional practices.

Gender mainstreaming refers to the systematic consideration of gender issues in planning, implementation, monitoring, and evaluation of development initiatives. It aims to ensure that both men and women benefit equally from development efforts and that existing inequalities are reduced. In rural societies, gender disparities are often more pronounced due to limited access to education, employment, property rights, and decision-making opportunities.

Self Help Groups (SHGs) have emerged as an effective grassroots-level mechanism to empower women and promote gender equality. SHGs are small voluntary groups of women who come together to save

money regularly, access credit, and undertake income-generating activities. These groups are based on principles of mutual support, collective responsibility, and democratic functioning.

The SHG movement gained momentum in India with the support of institutions such as the National Bank for Agriculture and Rural Development (NABARD) through the SHG-Bank Linkage Programme. Over time, SHGs have expanded beyond financial activities to include social empowerment, leadership development, and community participation.

Through SHGs, women gain access to financial resources, training programs, and information about government schemes. This not only improves their economic status but also enhances their confidence and decision-making power within households and communities. Women members often participate in local governance institutions, health awareness campaigns, and educational initiatives.

Gender mainstreaming through SHGs involves integrating gender-sensitive approaches into

community development activities. It encourages women to actively participate in planning and implementing development programs while addressing gender-based barriers. SHGs create a supportive environment where women can discuss issues such as domestic violence, education of girls, health care, and livelihood opportunities.

In recent years, SHGs have been recognized as powerful instruments for achieving broader development goals such as poverty reduction, financial inclusion, and social justice. By strengthening women's collective voice and leadership, SHGs contribute significantly to gender mainstreaming and inclusive development.

The present study aims to examine how SHGs promote gender mainstreaming and empower women at the grassroots level.

Review of Literature

1. Bina Agarwal (2001)

Agarwal emphasized the importance of collective action among rural women for achieving gender equality. Her research highlighted that women's participation in group-based organizations such as SHGs strengthens their bargaining power within households and communities.

2. Naila Kabeer (2005)

Kabeer argued that women's empowerment is closely linked with access to resources, agency, and achievements. Her study found that microfinance programs and SHGs contribute significantly to improving women's economic independence and social status.

3. Mayoux (2001)

Mayoux analyzed the impact of microfinance and SHGs on women's empowerment and found that financial participation alone is not sufficient; institutional support, training, and gender-sensitive policies are also required.

4. NABARD Report (2019)

The NABARD report on the SHG-Bank Linkage Programme indicated that SHGs have played a crucial role in promoting financial inclusion among rural women. The program has enabled millions of women to access formal banking services and develop entrepreneurial activities.

5. Sanyal (2014)

Sanyal examined the role of SHGs in social mobilization and collective empowerment. The study highlighted that SHGs create a platform for women to address social issues such as gender discrimination, domestic violence, and education.

6. World Bank (2020)

The World Bank emphasized that women's collective groups are effective tools for promoting gender equality and economic empowerment in developing countries. These groups help women access financial services, training, and markets.

Research Gap

Although several studies have examined the impact of SHGs on women's empowerment, limited research has focused specifically on the role of SHGs in promoting gender mainstreaming in rural development programs. This study attempts to address this gap.

Research Methodology

Research Design

The study adopts a **descriptive research design** to analyze the role of SHGs in gender mainstreaming.

Study Area

The research focuses on rural areas where SHGs are actively functioning under government and non-government development programs.

Data Collection

Primary Data

Primary data were collected through:

- Structured questionnaires
- Personal interviews with SHG members
- Group discussions

Secondary Data

Secondary data were collected from:

- Government reports
- Research journals
- Books and academic articles
- NABARD publications

Sampling Technique

A **random sampling method** was used to select SHG members for the study.

Sample Size

Approximately **60–100 women SHG members** were included in the survey.

Data Analysis

Data were analyzed using:

- Percentage analysis
- Descriptive statistics
- Comparative analysis

Results and Discussion

1. Economic Empowerment

The study found that SHGs significantly improved women's financial independence. Members gained access to savings and credit facilities, enabling them to start small businesses such as dairy farming, tailoring, handicrafts, and agriculture-related activities.

2. Decision-Making Power

Participation in SHGs increased women's involvement in household decision-making. Women reported greater participation in decisions related to children's education, household expenditure, and investments.

3. Social Awareness

SHGs played an important role in spreading awareness about health, sanitation, education, and government welfare schemes. Women became more aware of their rights and responsibilities.

4. Leadership Development

Many SHG members developed leadership skills through group meetings and community activities. Some women were elected as leaders of SHGs and participated in local governance institutions such as Panchayats.

5. Reduction in Gender Discrimination

Collective action through SHGs helped challenge traditional gender norms and stereotypes. Women gained confidence and social recognition within their communities.

6. Community Development

SHGs actively participated in community development activities such as cleanliness drives, school enrollment campaigns, and health awareness programs.

5. Awareness programs should be conducted to promote gender-sensitive development practices.

Conclusion

Gender mainstreaming is essential for achieving sustainable and inclusive development. Self Help Groups have emerged as powerful grassroots institutions that promote women's empowerment and gender equality. Through collective savings, access to credit, leadership opportunities, and social awareness, SHGs enable women to participate actively in economic and social development processes.

The study concludes that SHGs play a crucial role in integrating gender perspectives into rural development initiatives. By strengthening women's financial independence, decision-making power, and community participation, SHGs contribute significantly to gender mainstreaming.

To maximize the impact of SHGs, policymakers and development agencies must provide continuous support through training, financial inclusion, and institutional strengthening. Empowering women through SHGs will not only improve their socio-economic status but also contribute to overall community development and gender equality.

Implications

1. SHGs can be used as effective tools for promoting gender equality in rural development programs.
2. Training and capacity-building programs should be provided to strengthen SHGs.
3. Financial institutions should expand credit facilities for women SHG members.
4. Government policies should support women's collective organizations.

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