

Original Article

The Role of SHG Movements in Abolishing Poverty and Social Inequality Through Women Empowerment

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Abstract

Prof. Mohammad Yonus has the founder and father of SHG (Self help group). He started this movement and concept firstly in 1976 at Bangladesh. On the basis of "We are poor but we are our own god". A self-help group is a way to bring together impoverished and marginalized individuals to collaboratively address their personal challenges. The poor people set aside their funds and deposit them in banks. Currently, SHGs have developed into a movement. In exchange, they gain convenient access to loans at a low interest rate to kick off their micro unit venture. In recent years, SHGs have become a significant movement in India. To alleviate poverty and for the women empowerment, SHGs have come out as a great tool in the rural economy. Self-Help Group (SHG) is currently a well-known concept. Now days India facing many problems i.e. Poverty, illiteracy, social inequality, health problems etc. Poverty is both a cause and result of inequality in the society.

The present paper based on the both primary as well as secondary data. The major objective of present paper to study the role of SHG movements in abolishing poverty and to study the social equality and women empowerment upcoming through SHG. The researchers concluded that, the empowerment has all dimensions so still women should be empowering not only economically but also educationally, politically, socially etc.

Key Words: SHG, abolishing poverty, social inequality, women empowerment.

Introduction:

Self-Help Group (SHG) is currently a well-known concept. India facing many problems i.e. - poverty, illiteracy, social inequality, health problems etc. Poverty is both a cause and result of inequality in the society.

These issues cannot be tackled alone but can be more effectively addressed through teamwork. Presently, these groups referred to as Self-help groups serve as a means of transformation for the impoverished and underrepresented. A self-help group is a strategy for uniting impoverished individuals and marginalized communities to collaboratively address their personal issues. The impoverished set aside their funds and deposit them in banks. SHGs have currently transformed into a movement. In exchange, they receive straightforward access to loans with a low interest rate to initiate their micro unit venture. In recent times, SHGs have emerged as an important movement in India. To reduce poverty and empower women, SHGs have emerged as an effective resource in the rural economy. Sociological empowerment frequently focuses on individuals from groups that social discrimination has marginalized from decision-making processes due to factors such as disability, race, ethnicity, religion, or gender. Swami Vivekananda had said, "That country and that nation which did not respect women have never become great or will ever in future" (Shankar rao: 2008).

As S.C.Dube pointed out those women's resources (labor and skills) need regulations and control.

Women in SHG also take part in an important role in inspiring the economic status of their families.

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Objectives of the study:

1. To introduce the concept of SHG.
2. To focus on the historical background of SHG movement.
3. To study the role of SHG movements in abolishing poverty.
4. To study the social equality and women empowerment upcoming through SHG.

Research Methodology:

The researchers adopted the survey method for this specific study. The researcher selected 100 women participants from 15 women's SHGs. A purposive sampling method was used for the present study. The researcher utilized an interview schedule to gather primary data and also referred books, journals, etc., for secondary data collection.

Concept of SHG:

1. It is a unit established by poor peoples who haven't any economic Source or low income.
2. Government gives lone to SHG.
3. It has 10-20 non formal groups of women's.
4. This community has a particular objective/aim/goal.
5. Establishes for economic development of every member.
6. Every member submits equal rupees for a same time and they use this money the development of every member. The SHG has also known as a bachatgat in Maharashtra.

Historical background:

Prof. Mohammad Yunus has the founder and father of SHG (Self help group). He started this movement and concept firstly in 1976 at Bangladesh. On the basis of **"We are poor but we are our own god"**. The achievement of the 'Grameen' micro financing model has motivated similar initiatives in numerous countries across the developing world and even in industrialized regions, such as the United States. Muhammad Yunus-the creator of Grameen Bank, a financial institution that offers microloans (small loans to impoverished individuals lacking collateral) to assist clients in building creditworthiness and

Nature of SHG:

achieving economic independence. In 2006, Yunus and Grameen were awarded the Nobel Peace Prize for this specific contribution

In SARK perished held in Dhaka he pointed about SHG movement that "Poor remain trapped in poverty because of these institutions that we have created all over the world". Two-thirds of the global population lacks access to financial services offered by traditional financial organizations. The fact that we consistently omitted low-income individuals from financial services is corresponding to providing financial services tailored for the extremely poor, meaning microcredit fundamentally challenges this banking system. Primarily, the participants of the SHGs are females. As a result, the contribution of women in the nation's economic growth is rising. They also significantly contribute to improving the financial standing of their households. This has accelerated the advancement of women's empowerment.

The SHG Movement in India:

India has comprised a revised version of Bangladesh's model. In the modern financial system 'Micro-finance' has emerged as an effective instrument to reduce poverty and empower women. The availability of self-help groups has begun in India. Consequently, the movement of SHG has expanded in India

The SHG Movement in Maharashtra:

The idea of SHG was familiar in Maharashtra. The women of Amravati District of Maharashtra formed one SHG way back in 1947. Starting with a small sum of just 25 paisa, 1975 was designated as the 'Year for Women'. Likewise, the period from 1975 to 1985 was selected as a 'decade for women'. In this time, the initiative for women's empowerment increased momentum. During this time, the significance of the role of women, who make up 50% of society, was emphasized. It was stressed that women should have equal opportunities as men.

Present situation of SHG are follows in the research area.

1	Chairman
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1	Secretary
18	Member

Objectives of SHG:

1. Basically the SHGs are economic organization. Small funds are raised for day today needs. The saving groups when transformed to earning groups not only increase the productivity of women.
2. develop women in socially and economically, who live under the poverty line
3. Doors are wide open to women to understand and gain knowledge about Banking, Gram Panchayats, Zilla Parishad, Law and Judiciary etc.
4. As economical solutions are available, the family structure is maintained.
5. SHG is a good way to stop the exploitation of consumers.
6. Broadening of view is a major gain. The ascending order of family, group, village, Tahsil, Zilla, Zone, State, Nation, World, makes the vision global.
7. Development of self-confidence is achieved.
8. To encourage gender equality and equal human rights.
9. A common platform is available for a dialogue and sharing of views.

Types of SHG:

Sr. No.	TYPES
1.	Women's SHG
2.	Menes SHG
3.	Rural SHG
4.	Urban SHG
5.	BPL SHG
6.	APL SHG.

How to start SHG:

For the starting of SHG (self help group) the following steps has uses.

1. 10-20 women's integrates for meeting
2. Gives name to SHG
3. Decide the amount for monthly saving
4. Elects the chairman, secretary, and teaser.
5. Creates norms.
6. Open the account in the bank on the name of SHG
7. Starts to attend meeting time to time and also starts a self employment.

Major Findings:

- SHG have minimum one meeting in a month.
- Every member actively participates in all decisions.
- All norms has creates by own members.
- Attendance sheet, record register normal laser, lone cash book, bank passbook, personal passbook are the record.

Economic Status:

Rural area BPL group:

GRANT	BANK LONE	TOTAL
10000/-	15000/-	25000/-

In rural self employment program of rural development division The project director, District Rural Development Program & Block Development Officer (Panchayat Samity) gives the grant of 10000/- to BPL SHG of rural areas and bank gives Rs.15000/- lone.

- **Urban area:**

GRANT	BANK LONE	TOTAL

1.25 LAKH	1.25 LAKH	2.50 LAKH
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In urban area Ayukta or Director, Mahanagarpalika in the Suvarnajayanti Urban Employment Program Chief Executive Officer gives 1.25 Lakh grant and 1.25 Lakh (50%) bank loan. Urban BPL can take 15% or maximum 7500/-grant.

Women in SHG also take part in an important role in inspiring the economic status of their families.

Political Status:

Some members has a Sarpanch, Grampanchayat Sadasya, Panchayat Samity Sadasya etc. due to they have in also political consciousness they also participates in rural development

Educational:

Sr. No.	Education	Total numbers	Percentages
1.	Uneducated	36	36%
2.	Primary (1-8)	57	57%
3.	Secondary(9-10)	12	12%
4.	Higher secondary(11-12)	03	03%
5.	Graduation	01	01%
6.	Post- graduation	01	01%
Total		100	100%

Most of members of SHG have a basic education. They always keep all documents records, they have meeting agenda, presenty records etc. They communicate with bank etc.

Majority of members have a training of production informally. They learn that skills with the help of other members.

Conclusion:

After this observation we has been see that SHG have some Major problems that are Lack of information, Lack of proper direction, Lack of motivation, Internal clashed etc. The empowerment has all dimensions so still women's should be empowering not only economically but also educationally, socially etc.

Major obstacles in front of SHG Movement:

Social:

Some of members haven't skill to advertise their product; they can't communicate properly in marketing system.

Economic:

Majority of members has submitted the money within the time line but some of members have a economic problem due to they submit the money after time line. All members want to advertise their product but they have no idea of proper way to advertise their product.

programmes with the support of SHG. They have also power groups

Concept for advancing women in order to ensure equal access and increased participation in political power structure of women in India 73rd and 74th amendment in 1993 to the Indian constitution gave a break through. Government of India celebrated year 2001 as "Women Empowerment Year". Some programs like Mahila Samridhi Yojana, Balika Samridhi Yojana, and etc. were implemented and seen as the step towards empowerment of Women.

SHG cannot remove poverty complete. Microfinance institutions give the lone to SHG but they takes lot of interest on it.

Educational:

Illiteracy is the main or basic obstacle of women's SHG. Then other women's should be increasing their educational status.

All members should be take formally training of their production, Then they will ascribe proper skill of production.

Political:

Political parties' gives a pressure on SHG to help the parties to give a credit them of social work done by SHG that's why SHG should go on proper direction and it is a need of SHG. All parties want to use the power of SHG.

All SHG should be connecting with each other with computer system. This is not a project or scheme but also a medium to give the developmental education for women's and also adults.

The position of women in the society improved significantly in recent era; still the gender inequality remains widespread mostly in developing countries like India.

Women based SHGs organization are popular from the perspective of social justice, economic benefits which result directly from

enhancing women's social and economic status both within the family and in society as a whole.

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Conflicts of interest

The authors declare that there are no conflicts of interest regarding the publication of this paper

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