

Women Empowerment through Self-Help Groups in Kinnaur District of Himachal Pradesh

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Abstract: Empowering women is recognized as a crucial strategy for encouragement inclusive development and building strong societies. In tribal communities, women play a dynamic role in the social and economic fabric, yet their contributions often remain undervalued and overlooked. self-help groups (SHGs) serve as informal platforms that bring women together to collaboratively improve their living conditions and promote social and economic empowerment. The present descriptive study explores the role of SHGs in empowering tribal women in Kinnaur district of Himachal Pradesh. A sample of 100 women, drawn from 10 SHGs across selected villages, was surveyed using a structured questionnaire developed by the researchers. The data were analyzed using percentage analysis.

The findings reveal that participation in SHGs significantly enhanced women's self-confidence, including improvements in problem-solving, communication, decision-making, and active social participation. Furthermore, the majority of respondents reported the development of entrepreneurial skills through SHGs, enabling them to engage in income-generating activities such as knitting, stitching, dairy, fruit processing, and small-scale business start-ups. The study underscores the transformative potential of SHGs in encouragement women's empowerment, enhancing self-reliance, and promoting sustainable development in tribal areas..

Keywords: Women Empowerment, Self-Help Groups, Tribal Area, Entrepreneurship, Social Development.

INTRODUCTION

Women empowerment is well known worldwide as a precondition for inclusive development, poverty alleviation and social justice (United Nations, 2015). When women are empowered, they become involved in decision-making processes, economic opportunities, and traditional practices (World Bank 2018) the latter enabling them to develop not only economically but also socially by developing their families, communities (and nations) globally. But real empowerment goes beyond economic independence to include education, self-esteem, contributions to community life and the exercise of rights (Kabeer 2005).

An essential component of women's empowerment is education. It gives women the information, abilities, and self-assurance necessary to challenge social norms, make wise choices, and stand up for

their rights (OECD, 2012). Education can be a transformative tool for women in marginalized and tribal communities, allowing them to overcome sociocultural barriers and participate in economic and social development (Nidheesh, 2009). However, tribal women in India frequently face multiple disadvantages as a result of geographical isolation, limited access to quality education, economic deprivation, and deeply rooted patriarchal traditions (Sindhi, 2012).

Self Help Groups (SHGs) have become a very successful strategy in India's grassroots initiatives to support women's empowerment to solve these problems (Government of India, 2019). The SHG is a small, voluntary female group that meets regularly to save money, obtain microcredit, and participate in income-receiving activities. These organisations allow women to be financially independent, develop skills, take on leadership roles, and solve problems as a group (Kumar et al., 2021).

Participation in SHGs greatly enhances women's financial autonomy, decision-making skills, social engagement, and self-confidence, according to research that has repeatedly demonstrated this (Mahato & Jha, 2024; Alemu et al., 2018). SHGs help women develop resilience, entrepreneurial skills, and the ability to participate in both family and community affairs (Anand, 2002; Sahoo, 2013). Beyond financial gains, SHGs frequently result in enhanced recognition from society, psychological strength, and involvement in local government (Das, 2011).

In tribal regions such as Himachal Pradesh's Kinnaur district, the role of SHGs is especially important. Women in these remote areas face unique socioeconomic challenges, such as limited educational opportunities, insufficient access to financial institutions, and limited decision-making power (Prajapati et al., 2020). In such situations, SHGs serve as a change agent by allowing women to start small businesses, obtain credit, develop entrepreneurial skills, and actively participate in community development (Acharya 2018).

In the Kinnaur tribal area of Himachal Pradesh, the study aims to evaluate the contribution of SHGs in women's empowerment. The study specifically focusses on assessing improvements in confidence, decision-making skills, problem-solving skills and entrepreneurial abilities among tribal women after joining SHGs. By examining these dimensions, the study hopes to demonstrate SHGs' transformative potential in promoting sustainable development, gender equity, and social justice in marginalized tribal communities.

REVIEW OF RELATED STUDIES

Empowering women through SHG has become an important approach to improving their social and economic status, especially in rural and tribal areas of India. The role of SHGs in women's empowerment has been the subject of numerous studies across the country.

Manvar et al. (2023) conducted a study in Gujarat's Rajkot district to determine how SHGs help women achieve empowerment. The researchers collected data using open-ended questionnaires in both rural and urban areas as part of a cross-sectional study. According to the study, most of the women who participated in the SHG had basic household assets such as pressure cookers, electric fans, televisions, gas stoves and improved grain storage facilities. The study also found that women's education and employment had a positive impact on their empowerment, resulting in higher social and economic status.

Khakale et al. (2023) investigated the empowerment of rural women through SHGs in Ahmednagar district, specifically in the Kopargaon and Sangamner talukas. This study, which employed an exploratory research design, included 120 women from SHGs in ten chosen villages. The findings revealed a strong link between women's empowerment and their occupation, experience with SHGs, and positive attitude toward SHGs. The study also found that education, income, land ownership, family type, and social participation were all significantly associated with higher levels of empowerment, whereas age showed a negative correlation, indicating that younger women benefited more from empowerment.

Mahato and Jha (2024) investigated the impact of participation in SHGs on psychological empowerment of tribal women in Jharkhand. Using multi-stage random sampling, the study found that women who joined the SHGs had significant improvements in self-esteem, confidence, decision-

making, autonomy, knowledge, and life skills. These women also reported better mental health and quality of life, indicating that in addition to enhancing women's economic empowerment, SHGs supported women's psychological and emotional development.

These studies show that SHGs help women achieve overall empowerment by improving their economic situation, increasing their self-confidence, and encouraging active participation in society.

SIGNIFICANCE OF THE STUDY

Women's Self-help groups (SHGs) for empowerment in tribal areas is critical for understanding how these groups help marginalized women develop socially, economically, and psychologically, particularly in Himachal Pradesh's Kinnaur district. Tribal women faced many obstacles, such as restricted access to financial resources, education, and decision-making opportunities. SHGs give women a safe space to talk about their experiences, develop their self-esteem, financial independence, and entrepreneurial abilities. Thus, studying SHGs in tribal areas can help us understand their role in improving women's overall status and participation in community development.

The current study is essential because limited research has been conducted in the tribal district of Kinnaur on women's empowerment through SHGs. This study explores the impact of Self-Help Groups (SHGs) on women's self-confidence and entrepreneurial skill development, offering important insights into their empowerment role. The findings may assist policymakers, government agencies, and development organizations in developing effective training programs and support mechanisms for tribal women. The study also helps to promote sustainable development, economic self-reliance, and social inclusion in tribal communities.

OBJECTIVES OF THE STUDY

1. To study the self-confidence of tribal women after joining self-help groups.
2. To study the entrepreneurial skills developed among women through self-help groups for their empowerment.

DELIMITATIONS OF THE STUDY

The scope of the study was restricted to the following areas:

- Nichar block of district Kinnaur.
- Confined to women members belonging to Self-Help Groups (SHGs) from the selected block.

OPERATIONAL DEFINITIONS OF KEY TERMS

Women Empowerment:

For the purpose of the present study, women empowerment means the enhancement of women's confidence, decision-making capacity, and ability to bring positive changes in their personal and social lives. It also covers dimensions such as self-esteem, participation in community activities, development of entrepreneurial competencies, and support received from family and society.

Self-Help Groups (SHGs):

In the context of this study, Self-Help Groups (SHGs) denote small voluntary associations of women formed for collective savings, mutual assistance, skill enhancement, and livelihood-related activities in the rural areas of Kinnaur District.

METHODOLOGY

The present investigation adopted the Descriptive Survey Method to study the contribution of Self-Help Groups (SHGs) towards women empowerment in the tribal region of Kinnaur District. This method was considered suitable for collecting and interpreting data related to the self-confidence and entrepreneurial development of women after their association with SHGs.

Population and Sampling Techniques

Out of the three tribal districts of Himachal Pradesh, one district Kinnaur was selected randomly for the purpose of this study. In present study population comprised women from all three blocks of Kinnaur district. Within these three blocks, one block was randomly selected by using lottery method to serve as the study area.

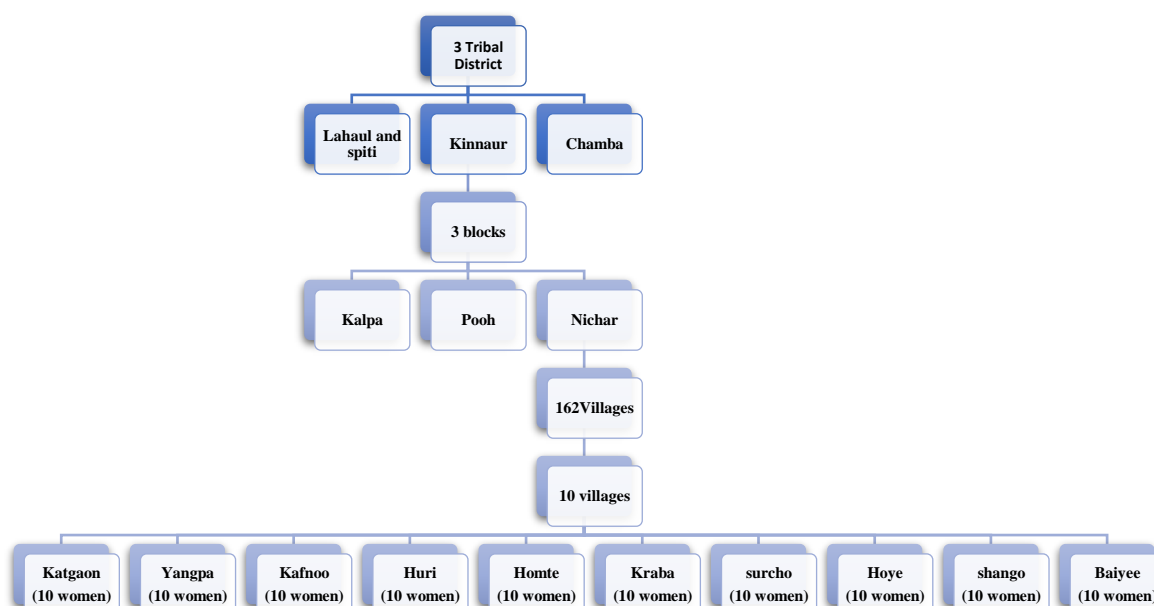
Within the selected block, there are 162 villages, out of which 10 villages were chosen using the lottery method. From each of these villages, 10 women members of active self-help groups were selected purposively based on their willingness to provide information, resulting in a total sample size of 100 women. Thus, the sample included 10 women from each village who were actively participating in SHGs activities.

The detailed distribution of the sample is presented below in Table 1.

Table 1. Distribution of Sample

Sr. No.	Name of Villages	No. of Women
1	Katgaon	10
2	Yangpa	10
3	Kafnoo	10
4	Huri	10
5	Homte	10
6	Kraba	10
7	Surcho	10
8	Hoye	10
9	Shango	10
10	Baiyee	10
	Total	100

Design of the Sample Distribution



TOOL USED

A structured questionnaire developed by researcher was used for data collection.

ANALYSIS AND INTERPRETATION OF DATA

1. To study the self-confidence of tribal women after joining self-help groups

The percentage of responses regarding improvement in self-confidence through self-help groups is given in Table 1.2.

Table 1.2. Improvement in self-confidence through self-help groups

Sr. No.	Improvement in self-confidence through self-help groups	Responses			
		Number		Percentage	
	Yes	100		100	
	No	-		-	
	If yes, then how:				
	Self-confidence	Before joining self-help groups		After joining self-help groups	
		No.	%	No.	%
1	Problem solving	34	34	99	99
2	Communication	77	77	99	99
3	Decision making	41	41	98	98
4	Participation in various meetings	15	15	89	89
5	Outdoor work (bank, school, electricity/water bills, household items, etc.)	5	5	46	46
6	Encourage others to join self-help groups	-	-	97	97
7	Recovering money lent	-	-	53	53
8	Any other	-	-	-	-

Table 1.2 revealed that 100 percent of the women showed an improvement in their self-confidence after joining the SHGs. Before joining SHGs, 77% of women reported confidence in communication, 41% in decision-making, 34% in problem-solving, 15% in participation in various meetings, and only 5% felt confident in carrying out outdoor tasks (such as visiting banks, schools, or handling household matters like electricity or water bills).

After joining the SHGs, there was a significant increase in self-confidence in all areas. Specifically, 99% of women reported improved confidence in both problem-solving and communication, 98% in decision-making, 97% in encouraging others to join SHGs, 89% in participating in various meetings, 53% in recovering money lent, and 46% in performing outdoor household work.

It can be concluded that majority of women reported enhanced abilities in problem-solving, communication, decision-making, encouraging others to join SHGs, and active participation in meetings after becoming members of self-help groups.

2. To study the entrepreneurial skills developed among women through self-help groups for their empowerment

The percentage of responses regarding the entrepreneurial skills developed by women through SHGs for their empowerment is given in Table 1.3.

Table 1.3. Provision of entrepreneurial skills for empowerment of women through self-help groups

Sr. No.	Provision of entrepreneurial skills for empowerment of women through self-help groups	Responses			
		Number		%	
	Yes	100		100	
	No	-		-	
	If yes, then how:				
	Empowerment of women	Before joining self-help groups		After joining self-help groups	
		No	%	No.	%
1	Business start-up (wool, goat/sheep, fruits/vegetables etc.)	-	-	95	95
2	Fruit products	-	-	90	90
3	Knitting	26	26	95	95
4	Stitching	38	38	82	82
5	Spinning	54	54	-	-
6	Milk products	32	32	93	93
7	Any others	-	-	-	-

Table 1.3 showed that women's development of entrepreneurial skills was greatly aided by self-help groups. Before joining SHGs, only 54% of women were involved in spinning, 38% in stitching, 32% in milk product preparation, and 26% in knitting. These figures indicate limited access to entrepreneurial activities prior to their participation in SHGs.

After joining the SHGs, there was a significant increase in the development of various entrepreneurial skills. About 95% of women started or expressed readiness for business start-ups involving wool, goat/sheep rearing, and fruit/vegetable trade, while 95% took up knitting, 93% engaged in milk product preparation, 90% in fruit product making, and 82% in stitching.

It can be concluded that the SHGs provided substantial opportunities for entrepreneurial skill development, enabling women to engage in income related activities and self-reliant.

DISCUSSION

The present study examined the role of SHGs in empowering tribal women in the Kinnaur district of Himachal Pradesh. The findings revealed that participation in SHGs significantly improved women’s self-confidence. After joining SHGs, women showed better problem-solving ability, communication skills, decision-making power, and increased participation in meetings and community activities. This improvement may be due to regular group interaction, exposure to financial activities, and

opportunities to share experiences with other members. These findings support by earlier studies which reported that SHGs help women develop confidence, leadership, and decision-making abilities.

The study also found that SHGs played an important role in developing entrepreneurial skills among women in SHGs. After joining SHGs, many women started income-generating activities such as knitting, stitching, fruit processing, dairy work, and small business initiatives. These activities helped women become economically independent and self-reliant. Similar findings have been reported in previous studies, which highlighted that SHGs provide skill development opportunities and improve the economic status of women.

The results further indicated that SHGs contribute not only to economic empowerment but also to social empowerment. Women became more active in community participation, encouraged others to join SHGs, and showed greater involvement in decision-making. This suggests that SHGs act as platforms for awareness, cooperation, and leadership development among tribal women.

Overall, the study finds that tribal women in the Kinnaur district are greatly empowered by SHGs. They enhance self-confidence, promote entrepreneurial skills, and improve social participation. Therefore, strengthening SHGs through training, awareness programs, and financial support can further promote women's empowerment in tribal areas.

CONCLUSION

It can be concluded that SHGs play an important role in the empowerment of women in the tribal areas of Kinnaur district. After joining self-help groups, participants' decision-making abilities, communication skills, and self-confidence all improved. Women actively participated in meetings and community activities after joining self-help groups. It helped to promote the development of entrepreneurial skills among women. Women started income generating activities such as fruit processing, knitting, dairy work and stitching. Due to which they become more independent and self-reliant. SHGs had enhanced their participation in community decisions and also motivated others. Thus, SHGs contributed to both economic and social empowerment of tribal women of district Kinnaur.

EDUCATIONAL IMPLICATIONS

- A significant number of SHGs members lack formal education; therefore, basic educational support is necessary. It is essential to provide these women with basic educational skills, including literacy, numeracy, and financial literacy, to enable them to function effectively in SHG activities.
- To enhance the efficiency and effectiveness of SHGs, specialized educational training programs should be organized. These programs should focus on developing entrepreneurial abilities, leadership skills, and financial management.
- Personality development programs should be conducted to help women build self-confidence, communication skills, decision-making abilities, and leadership qualities, which are crucial for personal and professional empowerment.
- Qualified and trained instructors should be appointed to deliver skill-based training and capacity-building sessions tailored to the specific needs of SHG members.
- There is an urgent need to raise awareness among the community about the importance of women's empowerment for achieving socio-economic development. This awareness can help women recognize their own potential and encourage greater participation in community development.
- Since the majority of women remain unaware of various social challenges and realities, planned educational programs should be introduced to equip them with knowledge about social issues, legal rights, and community responsibilities.
- Guidance and counselling sessions should be organized for women in SHGs to address personal, social, and psychological challenges, thereby promoting holistic development and sustained empowerment.

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