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Role of self-help groups in women's empowerment concerning decision making

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Abstract

Self-Help Groups (SHGs) have emerged as pivotal platforms for fostering women's empowerment, particularly in rural and agrarian contexts. This study examines the role of SHGs in enhancing women's decision-making abilities in Kupwara district, Jammu & Kashmir. Three blocks with the highest concentration of SHGs engaged in agricultural activities were purposively selected, and 140 members were sampled using proportional allocation. An ex-post-facto research design was employed, and data were collected through a pre-tested structured interview schedule. Findings revealed that the majority of members (80%) exhibited moderate decision-making ability (scores between 11-25), with a mean score of 17.535 (SD = 7.198). Age, education, marital status, source of information, and social participation were positively and significantly correlated with decision-making capacity, while family size showed a negative relationship. The predominance of moderate decision-making skills suggests that SHGs contribute to collective problem-solving and participatory governance; however, the presence of members with low decision-making capacity underscores the need for targeted interventions such as decision-making training, mentoring, and capacity-building programs. Strengthening these skills will not only enhance individual empowerment but also improve overall SHG performance and rural development outcomes.

Keywords: Self-help groups, women empowerment, decision-making, rural development, agricultural activities

Introduction

Self-help groups are informal groups formed by individuals facing similar challenges. Members come together to address common problems and improve their living conditions. Many self-help groups consist of individuals from similar socio-economic backgrounds, and the small savings they contribute form a fund from which members can borrow. This pooled resource becomes a crucial tool for improving the socio-economic status of the impoverished, enabling them to pursue self-employment. The constraints were defined as difficulties faced by the self-help groups while taking decisions or the agricultural activities.

Profile of self-help group members, like age that the majority of the self-help group members 74.29 per cent had an age group of (22-40), possessed medium (14-18) source of information, with family size of 5-8 members, and 26.42 per cent were graduates and above. The majority of the farmers were marginal farmers with landholding of <1 hectare, with a medium family income of Rs. 64901-2,82,202. The majority of the self-help groups had no membership in any organization. The majority of self-help group members (11-25) had moderate decision-making, and the majority of the self-help groups had not received any training.

Materials and Methods

The Present Study was carried out in Kupwara District of

Jammu and Kashmir, and the Kashmir valley is divided into ten districts. District Kupwara was chosen for the study, based on the basis of maximum number of self-help groups doing agricultural activities. The district Kupwara consisted of 24 blocks. Three blocks were chosen purposively from a total of 24 blocks based on the highest number of self-help groups involved in agricultural activity. Out of the total number of self-help groups (1012) in the selected blocks, 140 self-help groups (140%) were selected for the present study by following the proportional allocation method.

The research design followed in the present study was an *ex-post-facto* design, which is also known as after-the-fact research. This refers to any investigation using existing data for the study. A well-structured interview schedule was formulated in accordance with the objectives and in consultation with the experts of the Division of Agriculture Extension and Communication and the Division of Agronomy (Faculty of Agriculture, Wadura). The interview schedule was based on objectives and contained both open and closed-ended questions. The interview schedule was pre-tested in a non-sampled area. Necessary modifications, if any, were made to the schedule before its final use. The statistics employed for data analysis were frequency and percentage. This methodological approach ensured that the study not only documented the existing profile and decision-making capacity of SHG members in Kupwara but also provided insights into the socio-economic and informational

factors influencing women's participation and empowerment within SHGs.

Results and Discussion

The data presented in the Table 1.1 showed that the majority 76.62 per cent of the self help group members from block Mawar Qalamabad, 88.88 per cent of the Self help group members from block Qaziabad, 78.57 per cent of the self help group members from block Langate were having moderate decision (11 - 25), whereas, 8.95, 6.66 and 14.28 per cent of the self help group members from block Mawar Qalamabad, Qaziabad and Langate having high decision (Above 25) respectively. The data further showed that 16.14, 4.44 and 7.14 per cent of the self help group members block Mawar Qalamabad, Qaziabad and Langate having low decision (upto 11) respectively. The mean

decision making is 17.535 and the standard deviation is 7.198.

The overall data present in Table 1.1 indicates that majority 80.00 per cent of self help group members were having moderate decision, 10.71 were having low decision and 9.29 per cent of members were having high decision.

The majority having moderate decision-making skills suggests that the group is functioning effectively, with members generally capable of making balanced decisions. However, the smaller percentages of low and high decision-making skills highlight areas for potential improvement. Strategies such as workshops, mentoring, or decision-making training could be implemented to address the needs of those with lower skills and to further enhance the decision-making capabilities of the entire group. The findings were in line with the findings of Chayal.

Table 1.1: Distribution of respondents according with respect to decision making.

Decision Making	Block wise percentage			Overall N=140
	Mawar Qalamabad (n ₁ =67))	Qaziabad (Sup) (n ₂ =45)	Langate (n ₃ =28))	
	Frequency (Percentage)	Frequency (Percentage)	Frequency (Percentage)	
Low Decision (upto 11)	11 (16.41)	2 (4.44)	2 (7.14)	15 (10.71)
Moderate Decision (11-25)	50 (74.62)	40 (88.88)	22 (78.57)	112 (80.00)
High Decision (Above 25)	6 (8.95)	3 (6.66)	4 (14.28)	13 (9.29)

Table 1.2: Relationship between selected profile characteristics and decision-making

S. No.	Independent variable	Correlation coefficient (r)	p value
1.	Age	0.358**	0.000
2.	Education	0.230**	0.004
3.	Marital status	0.298**	0.000
4.	Land holding	0.156	0.066
5.	Family Size	-0.118	0.163
6.	Family type	0.054	0.527
7.	Family Income	0.089	0.297
8.	Source of information	0.063**	0.002
9.	Social participation	0.039**	0.001
10.	Training received	0.035	0.068

The data from the above table 1.2 revealed that for decision making, age, education marital status, land holding, family type, family income, source of information, social participation, and training received had a positive and significant relationship with the decision making. Whereas variables like family size had a negative effect and did not establish any significant relationship with the decision-making.

Conclusion

The findings of the study indicate that the majority (80%) of Self Help Group (SHG) members across the three blocks—Mawar Qalamabad, Qaziabad, and Langate—exhibited a moderate level of decision-making ability, with mean scores falling within the 11-25 range. This suggests that most SHG members are reasonably competent in making balanced decisions within their groups, which is a positive indicator of group functionality and participatory involvement. However, a small proportion of respondents exhibited low decision-making abilities (10.71%), while an even smaller group demonstrated high decision-making capabilities (9.29%). This distribution highlights variability in the decision-making strengths among members, suggesting the need for targeted interventions

The findings are consistent with earlier research Chayal *et al.*, (2013) reinforcing the importance of structured support systems in enhancing decision-making capabilities within SHGs. Strengthening these capacities will not only benefit individual members but also contribute to more effective group performance and community development.

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