The Role of Self-Help Groups (SHGs) in Women Empowerment and Sustainable Development: A Case of Lower Siang District, Arunachal Pradesh

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Abstract. The study emphasis on important aspect of Women Empowerment and Sustainable Development by joining Self-Help Groups (SHGs) among the like-minded individual women. Arunachal Pradesh is a landlock area and also lacking in industrial sector. The state is said to be a male dominated society and therefore, SHGs can play a vital role in providing platform for Women Empowerment which may contribute towards Sustainable Development of the state in general and study district in particular. The study has been operationalized by using survey questionnaire from active SHGs (n=30) by visiting Lower Siang District of Arunachal Pradesh. A Convenient Sampling Method was adopted for the study. SPSS statistical tool has been used to analysis the data. The findings shows that women are in better position in term of economic status, social status, decision making capacity, and contributing in Sustainable Development like promoting used of Eco-friendly materials, Employment opportunity, and upliftment of Society after joining SHGs. The study is a kind of first-hand study in the field of Women Empowerment and Sustainable Development through SHGs in the study district. Moreover, the sample has been considered only to the active SHGs from the study district. The present study extended the existing literature on Women Empowerment and Sustainable Development through SHGs. The finding offered insight for all the stakeholder seeking helping hand and encourage the women to joined SHGs.
Keywords: Self-Help Groups, Women Empowerment, Sustainable Development, Arunachal Pradesh.

1. Introduction

Self-Help Groups (SHGs) are the group of people with a similar socio-economic background mostly women who choose to come together to address their common problems for economic development. It consisted of seven to twenty-five members from similar socio-economic backgrounds with common goals, objectives, and interests. The creation of self-help groups (SHGs) is a model for empowering common people, especially the female community. SHGs encourage members to start small businesses and provide support for capital formation and economic development of the nation by facilitating skill-building, self-reliance, and financial security. It's related to

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the uprooting poverty in particular and rural development through women empowerment in general. Self Help Groups (SHGs) hold crucial importance as they significantly contribute to extending financial assistance to marginalized segments of society, thereby enhancing living standards and mitigating poverty.

Self-Help Groups originated in India in 1954 when the Textile Labour Association (TLA) of Ahmedabad (Gujrat) organized its women's organization to train women from mill worker households in basic skills like knitting, sewing, embroidery, and weaving. In 1972, led by Ela Bhatt, a more structured approach was established with the formation of the Self-Employed Women's Association (SEWA) as a trade union. Its primary objective was to augment the earnings of women engaged in various occupations such as vendors, hawkers, weavers, agarbatti makers, potters, and manual labourers.

It has been observed that a good number of self-employment programs like Development of Women and Children in Rural Areas (DWCRA), Ganga Kalyan Yojana (GKY), and Supply of Improved Toolkit for Rural Artisans (SITRA) have been introduced by the government during the period of 1980s-90s. Encouragement of Self-Help Group formation for employment and Economic growth was one of the goals for the launch of such a self-employment programme.

Following the inception of Self-Help Groups, the Indian government introduced the Swarnjayanti Gram Swarozgar Yojana (SGSY) in 1999, aiming to promote self-employment opportunities in rural region. Self-Help Groups (SHGs), which were established by people who wanted to see better living conditions for Indians, are the change agents for the disadvantaged and marginalized groups in society. Having similar socioeconomic backgrounds, these groups strive to improve the usable potential of society’s vulnerable sectors, advancing the socioeconomic growth of the country.

"For women empowerment and economic development through Self-Help Groups, finance can play a major role".

As a result, the microfinance and microcredit program were launched by Professor Muhammad Yunus of Chittagong University in Dhaka, Bangladesh. Professor Yunus was recognized with the Nobel Peace Prize in 2006 for his efforts to "create economic and social development from below." This thought struck him during the 1974 Bangladeshi famine; he felt compelled to help the underprivileged in ways that went beyond education. To end poverty and empower people—especially Bangladeshi women—he decided to provide long-term loans to anyone wishing to launch their small businesses.

In 1992, when NABARD launched the SHG bank linkage project in India, which is today blossomed into the World's largest microfinance project. From 1993, NABARD along with RBI allowed SHGs to have a savings account in banks. This step greatly bolstered the SHG movement and cleared the path for the SHG-bank linking initiative. Despite the earlier establishment of SHGs, their prominence surged when the National

Bank for Agriculture and Rural Development (NABARD) took the initiative in the 1990s to facilitate the linkage of SHGs with the banking sector.

The issue became a national movement in 2011, and the greatest initiative in the world to combat poverty is currently the National Rural Livelihood Mission (NRLM). Except for Delhi and Chandigarh, State Rural Livelihood Missions (SRLMs) are currently operating in 6 Union Territories and 28 states. Today, India has more than 83 lakh SHGs with more than 10 crore members.

In the Northeast Region, which encompasses eight states including Assam, Arunachal Pradesh, Nagaland, Mizoram, Manipur, Tripura, Meghalaya, and Sikkim, the development of SHGs is relatively recent. With women constituting 60% of the population in this region, their empowerment is imperative for its overall progress. Empowering women in this region is not only crucial for socio-economic advancement but also for driving social transformation and economic growth. Given that more than half of the region's population comprises women, it becomes a prerequisite for the government to formulate and implement targeted policies and initiatives aimed at their empowerment. Recognizing this imperative, various national, regional, and state-level plans and programs have been introduced to foster the development of women's communities. Effective implementation of such programs, coupled with active participation from women, especially through SHGs, is anticipated to facilitate the achievement of their intended objectives.

SHG movement began in the late 1990s as far as the North East Region is concerned. With the support of NABARD, SHGs have grown rapidly in this region. Except for Assam, there are 1,37,599 SHGs in this region overall; according to data recorded in September 2023, Assam has 3,40,045 SHGs. Government initiatives such as the Swarnjayanti Gram Swarozgar Yojana in NER serve to promote self-help groups. Several NGOs actively participate in the area’s SHG promotion.

Although SHGs were established in Arunachal Pradesh as early as 2012, their widespread recognition and adoption have only recently gained momentum. Initially, there were merely 7 blocks with 235 SHGs operating under the Swarnjayanti Gram Swarozgar Yojana, in conjunction with the State Rural Livelihood Mission. However, in 2016, the Arunachal State Rural Livelihood Mission (ArSRLM) assumed full operational responsibility. It expanded its scope to encompass a total of 15 blocks, comprising both 8 new resource blocks and 7 existing ones. This expansion aimed to provide comprehensive support to SHGs and ensure the effective implementation of various programs intended to empower women in the state.

Now it has been increased to 87 blocks fully functional, covering 4285 villages under 3278 Gram Panchayat, with 11,268 SHGs registered and a membership of 93,383 SHG members in 25 districts.

As per Lower Siang District of Arunachal Pradesh is concern, presently there are total no. of 286 SHGs which are scattered in 3(three) block of the district viz. Likabali, Gensi and Ramle Bango. The following table No.1 shows the block wise distribution of the SHGs of the study district.

Table-1 Block wise distribution of SHG

Block	SHGs
Likabali	120
Gensi	65
Ramle Bango	101
Total	286

Sources- Field Survey

2. Literature Review

Murugesan & Ganapathi (2010) in their study on “Impact of Micro-Finance on Economic Status of Members of the Self-Help Groups” examines the impact of microfinance on the economic status and empowerment of women members of self-help groups (SHGs) in Coimbatore District, India, and provides suggestions for improving the implementation of microfinance through SHGs. The primary discovery revealed that members of SHGs were not aware of their surroundings or capable of doing their own task. In order to enhance the microfinance program's execution through SHGs, the study offered useful recommendations. Improved plans for microfinance programs could be formed using the study's recommendations and conclusions as a useful manual.

Tirkey and Masih (2013) “Women Empowerment Through Self-Help Groups (A Study of Lucknow District)” focuses on psychological, social, and economic demands of women living in rural areas. The study suggested that in order to help women improve their skills and talents, self-help groups should concentrate on training programs for them with the assistance of non-governmental organizations.

Sahoo (2013) on his study “Self-Help Group & Woman Empowerment: A Study on Some Selected SHGs” revealed that, after joining the SHGs, the majority of members had more influence over decisions made both inside and outside of their families.

Baghel and Shrivastava (2015) in their study on “Role of Self-Help Groups in Socio-Economic Development of Rural Women: A Study on Durg District of Chattishgarh” explores the role of self-help groups (SHGs) in the socio-economic development of rural women in the Durg district of Chattisgarh. The study revealed that rural women's socioeconomic development in the Durg area is significantly boosted by both social and economic factors. The study concluded that the government should take steps to encourage income-generating activities to enhance women's economic development.

Mohapatra & Sahoo (2016) in their study “ Determinants of Participation in Self-Help Groups (SHG) and it’s Impact on Women Empowerment”. suggested that, microfinance can serve as a catalyst to improve the status of women, especially in emerging and undeveloped areas. The study indicates that, women's empowerment may also reduce poverty in a number of different ways.

Geetha and Babu (2016) “Self-Help Group: An Effective Approach to Women Empowerment in India” examined the current state of women's empowerment in India and looks at how SHGs may empower women. The study suggested that promoting female literacy is essential to bolstering women's empowerment. It concluded that SHGs have been paving the way for women's empowerment and the reduction of poverty in India.

B (2019) in his study on “Are SHGs Catalysts of Inclusive Sustainable Rural Development? Impact Assessment of SKDRDP Interventions in India” analyzed the potential role that self-help groups, or SHGs, may have as a catalyst for the inclusive and sustainable development of rural impoverished communities like financial inclusion, economic well-being, social reforms, and capability enhancement. The study discovered that, SHGs supported by the SKDRDP significantly improve a rural development. The study also revealed that, since the family joined SHGs, there have been no noteworthy claims of an increase in their level of living or their economic standing.

Anand et al. (2020) “Can Women’s Self-Help Groups Contribute to Sustainable Development? Evidence of Capability Changes from Northern India”. stated that advantages were especially noteworthy for women belonging to lower castes and scheduled tribes. they also suggest that self-help group programs can contribute to poverty alleviation and women's empowerment by expanding their capabilities in diverse aspects of life. Further, they also recommended that, more study must be done on the opportunity costs and personal traits that affect self-help group membership, since this may help determine the subgroups and environments in which these kinds of initiatives are most likely to be successful.

Sushma et al. (2020) the primary goal of their study on “Role of Self-Help Groups on Women Economic Empowerment” was to gain a better understanding of the influence of SHGs on women’s empowerment in MP's tribal region. The study revealed that SHGs have a favorable influence on women's empowerment but a negative impact on economic development on the ground. The study also found that, though women’s awareness have increased in a variety of ways through SHGs, majority of them remain unaware of government schemes and financial literacy.

Aji and Abraham (2021) “Impact of Self-Help Groups in Women Empowerment: With Special Reference to Ernakulam District” indicates a strong link between women's empowerment and their involvement in self-help organizations. The study concluded how social, political, economic, and cultural advancement all contribute to women's empowerment.

Shinjini et al. (2021) studied “ The Power of the Collective Empowers Women: Evidence from Self-Help Groups in India” stated that membership in self-help groups (SHGs) significantly enhances overall women's empowerment and narrows the disparity between men’s and women’s empowerment scores. This increase in collective empowerment is primarily attributed to improvements in women's scores rather than a decline in men's. Factors such as greater control over income, enhanced decision-making regarding credit, and increased participation in community groups contribute to these gains. However, the effects on other aspects of empowerment remain limited. The study also revealed that, lack of significant changes in attitudes toward domestic violence and respect within households suggests that women's groups alone may not be sufficient to alter entrenched gender norms that undermine women's empowerment. The study suggested that these findings have important implications for designing and scaling women's group programs in South Asia, highlighting the potential need for male involvement to effectively shift gender norms.

Dave and Vasavada (2022) "Socio-Economic Empowerment of Self-Help Group Women in India with Special Reference to Gujarat: An Overview" demonstrated how SHGs effectively empower women in all states under study, including Gujarat, both socially and economically, particularly the underprivileged segments of society. The study noted that in every study state, a significant economic improvement was observed following SHG membership, in addition to a social improvement. It has been discovered that, in comparison to other states, Kerala's Self-Help Groups (SHGs) are more effective at empowering women on the social and economic levels. The study suggested that, for social upliftment and the economic empowerment of rural women in all Indian states, planners and policymakers require strategic planning.

Nikhithan and Prabhakar (2022) studied about " Review of the Functioning of SHG in the Context of Economic Development of the Women Members & it's Impact on Their Income" stated that there is now greater access to housing, wholesome food, healthcare, and education after joining the SHGs. They all concur that they now have a better awareness of the importance of children's education, health, finances, and social duties and also they feel more assured about living better lives as a result of their affiliation with the SHGs. The study suggested that these women should be given loans at fair interest rates and be educated on all loan financial elements, which is now currently lacking.

Al-Kubati & Selvaratnam (2023) in their study on "Empowering women through the Self-Help Group Bank Linkage Programme as a tool for sustainable development: lessons from India", found that how Self-Help Group bank-Linkage Programme empower women, challenges faced and it's progress in the last decades. The study indicates that the SHG-BLP program in India provides women with economic, social, and political empowerment by means of financial inclusion and group action, hence supporting sustainable development goals.

Arora & Chawla (2023) in their study "Empowering Women through Self Help Groups and Women Cooperatives-A Tool for Sustainable Development" shows that, SHGs provide women with the opportunity to become financially independent and empowered through self-employment and entrepreneurship. Through improving member knowledge of government initiatives, reducing dependency on money lenders, and encouraging increased member cooperation and self-help, SHGs favorably impact women's empowerment. The study also emphasis on the beneficial effects of these activities on women's socioeconomic position by presenting a number of successful case studies of SHGs and women's cooperatives in Jharkhand, India.

Sharma and Kashyap (2023) the aim of their study on "Self-Help Groups Contribute to Sustainable Development" was to examine the role of self-help groups in fostering sustainable development and promoting income-generating activities. The study found that, self-help groups (SHGs) are essential for self-employment, as they increase income levels and improve the standard of living for rural populations. It is also stated that, SHGs offer valuable training opportunities that empower individuals to contribute to their community's development.

Basak & Chowdhury (2024) in their study on "Role of Self-Help Groups on Socio-Economic Development and the Achievement of Sustainable Development Goals (SDGs) Among Rural Women in Cooch Behar District, India" examines how self-help groups (SHGs) have transformed the socioeconomic status of rural women in India's Cooch Behar District and how they have helped the world achieve the Sustainable Development Goals (SDGs) like no poverty (SDG 1), zero hunger (SDG 2), good health and well-being (SDG 3), high-quality education (SDG 4), and gender equality (SDG 5). The study found that, for rural women in India's Cooch Behar District, joining self-help groups (SHGs) greatly enhanced their socioeconomic advancement and level of awareness. It also revealed that, Sustainable Development Goals (SDGs) 1, 2, 3, 4, and 5 were significantly aided by SHGs in terms of empowering rural women. The study highlighted that one crucial element in achieving a developed, just, and inclusive society is the provision of microcredit through SHGs.

3. Methodology

3.1 Objectives of the Study

i. To analysis the impact of Self-Help Groups on Women Empowerment.

ii. To examined the Sustainable Development amongst women through creation of Self-Help Groups.

3.2 Hypothesis

For the purpose of the present study the following null hypothesis has been form.

HO 1: Formation of SHGs does not have positive impact on Women Empowerment.

HO 2: There is no significant relationship between Sustainable Development and Self-Help Groups.

3.3 Study area

The present study was conducted in Lower Siang District of Arunachal Pradesh, India.

3.4 Research instrument

In this present study, all the scale items measuring the variables were adapted from literature; however, small modification was done to the item statements to make it understandable for respondents. All of these measurement items used were in 5-point Likert scale.

3.5 Sample design and data collection

Simple random sampling method was administered for selecting the respondents. A total of 30 SHGs member from study area were selected for the collection of data (given in table-1). The data collection was done through schedule questionnaire.

3.6 Tools for Data Analysis

Correlation analysis has been used to evaluate the data which were collected during the field survey.

4. Data Analysis and Findings

4.1. Demographic profile

As per the age of the respondent is concerned, out of totals 30 sample respondent, 26.7% of them were below 30 years and 73.3% were found to be above 30 years as shown in table 4.5.1.1. Here, it may be assumed that the member of SHGs are matured enough to take various decision like financial, gender equality, etc.

Table-2 On the basis of Age

Age	No. of Respondents	Percentage (%)
Below 30 year	8	26.7
Above 30 year	22	73.3
Total	30	100

Sources- Field Survey

As per the education qualification of the respondents are concerned (Shown in table 4.5.1.2), only 20% of them are found to be below class-X passed. The out of total no. of respondent 80% were above class-X passed which reflect that the members are qualified enough to maintain proper record of all their transaction and also understand the various norms related to SHGs, banking, financial assistance, loan, etc.

Table-3 On the basis of Educational Qualification

Qualification	No. of Respondents	Percentage (%)
Below class X	6	20
Above class X	24	80
Total	30	100

Sources- Field Survey

As per the annual income of the respondent (before joining SHGs) is concerned, the no. of respondent were found to be earning equally under income level upto 40,000 and 40,001-60,000 respectively i.e., 33.3%, whereas, 23.4% were earning 60,001-80,000 and only 10% were earning 80,001 and above.

Table-4 On the basis of annual income (Before joining SHGs)

Annual Income	**No. of Respondent**	**Percentage (%)**
Upto 40,000	10	33.3
40,001 – 60,000	10	33.3
60,001 – 80,000	7	23.4
80,001 and above	3	10
Total	30	100

Sources- Field Survey

As per the annual income of the respondent (after joining SHGs) are concerned, 26.7% were earning under income level upto 40,000, 16.6% were earning 40,001-60,000, 36.7% were earning 60,001-80,000 and 20% of them were earning 80,001 and above. Therefore, it shows that under income level of both 60,001-80,000 and 80,001 and above were increased by 57.1% and 100% respectively.

Table-5 On the basis of annual income (After joining SHGs)

Annual Income	No. of Respondent	Percentage (%)
Upto 40,000	8	26.7
40,001 – 60,000	5	16.6
60,001 – 80,000	11	36.7
80,001 and above	6	20
Total	30	100

Sources- Field Survey

4.2 HO 1: Formation of SHGs does not have positive impact on women empowerment

To measure the women empowerment through SHGs, four variables have been considered namely, Financial Independent, Domestic Decision, Social matters and freedom to movement.

Figure 1: Women empowerment and its variable

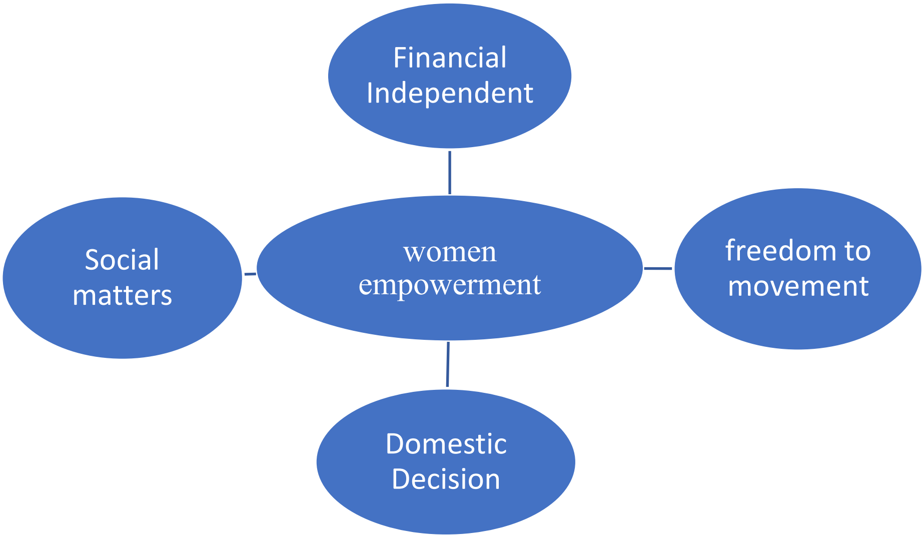

Table-6 Statement for HO 1

Sl. No.	Statement	1	2	3	4	5	Total
1	Financial Independent through SHGs	0	0	2	4	24	30
2	Involved in Domestic Decision-Making after joining SHGs	0	0	4	5	21	30
3	Engaged in Social matters more after joining SHGs	0	0	1	7	22	30
4	More freedom to movement in and around after joining SHGs	0	0	2	5	23	30

Sources- Field Survey

Statement 1: Financial Independent through SHGs

Here, the degree of coefficient of correlation between women empowerment through SHGs and financial independent through SHGs is 0.806226 as shown in table 7. The figure indicate that there is a high correlation between the two variable i.e. women empowerment through SHGs and financial independent through SHGs. Thus, it is proof that by joining SHGs women can have a financial independent which is a part of women empowerment.

Table-7 Financial Independent through SHGs

	Impact of Self-Help Groups on women empowerment	Financial Independent through SHGs
Impact of Self-Help Groups on women empowerment	1	0.806226
Financial Independent through SHGs	0.806226	1

Sources- Field Survey

Statement 2: Involved in Domestic Decision-Making after joining SHGs

As per the analysis, the degree of coefficient of correlation between women empowerment through SHGs and involved in domestic Decision-Making after joining SHGs is 0.855253 as shown in table 8. The figure indicate that high degree of correlation between the two variable i.e. women empowerment through SHGs and Involved in Domestic Decision-Making after joining SHGs. Therefore, it can be stated that by joining SHGs women can participate in Domestic Decision-Making.

Table-8 Involved in Domestic Decision-Making after joining SHGs

	Impact of Self-Help Groups on women empowerment	Involved in Domestic Decision-Making after joining SHGs
Impact of Self-Help Groups on women empowerment	1	0.855253
Involved in Domestic Decision-Making after joining SHGs	0.855253	1

Sources- Field Survey

Statement 3: Engaged in Social matters more after joining SHGs

As per the present finding is concern the degree of coefficient of correlation between women empowerment through SHGs and Engaged in Social matters more after joining SHGs is 0.857173 as shown in table 9. The figure indicate a high degree of correlation between the two variable i.e. women empowerment through SHGs and Engaged in Social matters more after joining SHGs. Hence, it is assumed that by joining SHGs women can engaged themselves in Social matters freely as before joining SHGs.

Table-9 Engaged in Social matters more after joining SHGs

	Impact of Self-Help Groups on women empowerment	Engaged in Social matters more after joining SHGs
Impact of Self-Help Groups on women empowerment	1	0.857173
Engaged in Social matters more after joining SHGs	0.857173	1

Sources- Field Survey

Statement 4: More freedom to movement in and around after joining SHGs

After analysing the present data, it has been observed that the degree of coefficient of correlation between women empowerment through SHGs and more freedom to movement in and around after joining SHGs is 0.839821 as shown in table 10. The figure indicate a high degree of correlation between the two variable i.e. women empowerment through SHGs and more freedom to movement in and around after joining SHGs. Hence, it is assumed that by joining SHGs women would have more freedom to movement in and around the locality area or elsewhere.

Table-10 More freedom to movement in and around after joining SHGs

	Impact of Self-Help Groups on women empowerment	More freedom to movement in and around after joining SHGs
Impact of Self-Help Groups on women empowerment	1	0.839821
More freedom to movement in and around after joining SHGs	0.839821	1

Sources- Field Survey

4.3 HO 2: There is no significant relationship between Sustainable Development through Self-Help Groups.

To measure the relationship between sustainable development and Self-Help Group three variable have been taken into consideration viz. Environment Friendly Material, Contribution in Society and Employment Opportunity.

Table-11 Statement for HO 2

Sl.No.	Statement	1	2	3	4	5	Total
1	Uses of Environment Friendly Material	0	0	14		16	30
2	Contribution in Society under the banner of SHGs	0	0	0	4	26	30
3	Created Employment Opportunity	0	0	14	0	16	30

Statement 1: Uses of Environment Friendly Material

As per the present data is concerned, it has found that the degree of coefficient of correlation between Sustainable Development through Self-Help Groups and Uses of Environment Friendly Material is 0.613572 as shown in table 12. The figure indicate a high degree of correlation between the two variable i.e. Sustainable Development through Self-Help Groups and Uses of Environment Friendly Material Hence, it is assumed that by joining SHGs women can have a sustainable development by using environment friendly material in there day to day activities.

Table- 12 Uses of Environment Friendly Material

	Sustainable Development through Self-Help Groups (SHGs)	Uses of Environment Friendly Material
Sustainable Development through Self-Help Groups (SHGs)	1	0.613572
Uses of Environment Friendly Material	0.613572	1

Sources- Field Survey

Statement 2: Contribution in Society under the banner of SHGs

After analysing the data, it has found that the degree of coefficient of correlation between Sustainable Development through Self-Help Groups and Contribution in Society under the banner of SHGs 0.782624 as shown in table 13. The figure indicate a high degree of correlation between the two variable i.e. Sustainable Development through Self-Help Groups and Contribution in Society under the banner of SHGs. Thus, it is assumed that by joining SHGs women significantly contribute in the development of society as whole.

Table-13 Contribution in Society under the banner of SHGs

	Sustainable Development through Self-Help Groups (SHGs)	Contribution in Society under the banner of SHGs
Sustainable Development through Self-Help Groups (SHGs)	1	0.782624
Contribution in Society under the banner of SHGs	0.782624	1

Sources- Field Survey

Statement 3: Created Employment Opportunity

The present data revealed that, the degree of coefficient of correlation between Sustainable Development through Self-Help Groups and Created Employment Opportunity is 0.782624 as shown in table 14. The figure indicate a high degree of correlation between the two variable i.e. Sustainable Development through Self-Help Groups and Created Employment Opportunity. Thus, it is assumed that by joining SHGs women can provide employment opportunity in the society.

Table-14 Created Employment Opportunity

	Sustainable Development through Self-Help Groups (SHGs)	Created Employment Opportunity
Sustainable Development through Self-Help Groups (SHGs)	1 0.613572	
Created Employment Opportunity	0.613572	1

Sources- Field Survey

5. Discussion

As per the previous studies conducted by the various researchers, it shows that Self-Help Groups with the help of government's initiative, positively impacting in empowering marginalized group of rural women. It also shows that how SHGs effectively empower women both socially and economically.

As per the findings of the present study is concerned, it may be assumed that the member of SHGs are matured enough to take various decision like financial, gender equality, etc. and also qualified enough to maintain proper record of all their transaction and also understand the various norms related to SHGs, banking, financial assistance, loan, etc. This study also analysed the impact of Self-Help Groups on Women

Empowerment and Sustainable Development. The study found that by joining Self-Help Groups, women significantly contribute in the development of society as whole and also can provide employment opportunity in the society.

6. Implication of the Study

The study found that by joining Self-Help Groups and intervention of Govt. by providing various schemes related to empower women, one can overcome the difficulties like financial constraint, restrictions to make decision at home, restraint from participating in social issues, etc.

These findings suggest that women by themselves are unable to overcome such circumstances, but if they organize a society or self-help group, they can undoubtedly compete with one another. According to the study, women can overcome a number of obstacles by joining self-help groups, including financial limitations, limitations on their ability to make decisions at home, and difficulties participating in social issues.

7. Suggestions and Conclusion

As per the findings of the present study is concerned, SHGs can play a vital role in Women Empowerment in the State like Arunachal Pradesh where there is a culture of male domination over female is prevailing. A woman alone can cannot overcome such kind of situation but at the same time if the women form a Self-Help Groups or Society then, they can definitely compete with the counterpart. The study reveals that, by joining Self-Help Groups, women can overcome various odds like financial constraint, restriction in domestic decision-making as well as problem in engaged themselves in social matter.

In this regard, a strong suggestion can be made to general public to motivate the woman to form a Self-Help Groups, especially in their locality. A government can also play a significant role in Women Empowerment by providing various subsidies to those women who are a part of Self-Help Groups. Apart from general public and government, Regional Rural Bank (RRB) can also be a partner of Self-Help Groups as Self-Help Groups are generally found in a rural area and one of the major objectives of RRB is to finance the rural people. Therefore, by the involvement of RRB, women can be empowered under the banner of Self-Help Groups.

In connection to the Sustainable Development through Self-Help Groups, the study revealed that, there is a possibility of Sustainable Development through Self-Help Groups, as SHGs focus on usage of environment friendly materials and also contributing in society development. Self-Help Groups are also found to be job provider by creating an employment opportunity for the locality people, especially for the educated unemployed people.

In today's modern world, gender equality is the burning topic in every corner, there is a debate on gender equality but in practical, nobody is concern about gender equality. To have a developed economy, man and woman should go hand with hand and therefore every opportunity that man got should also be provided to the woman.

No doubt, government are trying their best to bring woman forward by providing women reservation and all but still there is a need for practical aspect to bring woman forward in the society.

Self-Help Groups provide a platform to the women society to empowered themselves by forming SHGs in their locality, Government and other society may not possible to reach every individual but if every individual woman forms a group, then that will be easy for the responsible societies and government to reach them. Therefore, by forming or joining SHGs, every single woman can avail the benefit that are provided by the society and government.

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