Journal of International Commercial Law and Technology
Print ISSN: 1901-8401

Website: https://www.jiclt.com/

Article

The Role of 'Stree Shakti Groups (SSG)' as a New Pathway of Women's Empowerment

Article History:

Name of Author:
Dr. Radhika B[1] and Dr. LAKSHMAMMA HR[2]

Affiliation: [1]Associate Professor of Commerce Government First Grade College,Kanakapura, Bangalore South, (Ramanagara) District 562117
[2]Associate Professor of Commerce Government First Grade College, Harohalli , Bangalore South (Ramanagara) District 562112
Corresponding Author:
Dr. Radhika B

Email:*Radhika.kudumala1975@gmail.com*

How to cite this article: Dr. Radhika B[1] and Dr. LAKSHMAMMA HR[2]. The Role of 'Stree Shakti Groups (SSG)' as a New Pathway of Women's Empowerment *Int Commer Law Technol.* 2025;6(1):948–952.

Received: *28-09-2025*
Revised: *13-10-2025*
Accepted: *25-10-2025*
Published: *19-11-2025*

Abstract: This study explores the role of stree Shakti Groups as a new pathway of women empowerment for the national development. Numerous national development programs have made eradicating persistent poverty a top priority. Since gaining independence, the government has implemented several anti-poverty programs that have generally benefited the impoverished but fell short of their goals. Due to their dearth of resources and access to capital, the impoverished cannot take advantage of the opportunities created by economic growth. Promoting women's economic independence to eradicate poverty is a tried-and-true method. Even though their circumstances have significantly improved since independence, most poor are still women. It is difficult to combat the poverty, illiteracy, lack of skills, availability of excellent healthcare facilities, ignorance, etc., that plague rural economies on one's own. Still, these obstacles can be overcome with a coordinated group or community effort. It's just like the old fable you heard as a child about the birds in the net who couldn't escape one by one. They devised a plan and fled as a group, just as a bundle of sticks is more challenging to break than a solitary stick. The maxims "Unity is strength," "Self-help is the best help," and "United we stand, divided we fall" are reflected in these stories. Therefore, it is more effective to tackle the issue as a group.

Key words: Empowerment, Economic development, independence, women, national income.

INTRODUCTION

The Reserve Bank of India announced in January 2023 that India has surpassed China to become the fifth-greatest economy in the world (India, 2023). The Indian economy's growth trajectory is quite uncertain. For over four decades, the Indian economy adopted protectionist economic policies and embraced the extensive state intervention and economic control characteristic of dirigisme, emulating the Soviet Union. The economy has experienced significant economic disruptions, such as a severe balance of payment crisis in the 1990s. Since liberalization, the Indian economy has recovered and is expanding at approximately 7 percent annually. 70% of India's GDP is derived from domestic consumer expenditure, making it the ninth-largest exporter in the world by 2022. In January 2023, the country's total domestic product was $3.75 billion, making it the world's fifth-largest economy. The International Monetary Fund predicts that India's gross domestic product will be the fourth largest in the world by 2022, at $5.4 trillion, and the third largest by 2027, at $7.4 trillion. India's economy is one of the world's fastest-growing, at about 7% annually. India's economy is one of the world's healthiest due to rising incomes, living standards, and significant changes in consumer preferences, lifestyle, and mentality. A prime example of this vitality is rural India, which has undergone accelerated transformation over the past two decades. In 2017, approximately 69% of India's population and 49% of the country's GDP resided in rural areas. This is why rural India is sometimes referred to as India's "future powerhouse," as it offers enormous opportunities that could contribute $1.8 trillion to India's gross domestic product.

Meaning of Stree Shakti Sangha [SSGs]

At most, twenty people reside in this close-knit community of low-income rural residents. Such communities both model and promote a genuinely democratic culture in which every resident has a voice in policymaking. The group admits impulsive new members and conducts regular meetings to promote saving and frugality (where "savings" refers to the accumulation of excess money and "thrift" refers to the accumulation of savings through the postponement of virtually essential spending). Regularly, all participants contribute to a communal savings account known as the "Group Common Fund (GCF)." In addition to member contributions, non-governmental organizations (NGOs), the SHG's promoter, the government for various initiatives, and member penalties all contribute to the aggregate fund.

Objectives of the study:

1. To study the socio economic background of the women beneficiaries and the family characteristics of Stree Shakti Group members.
2. To find out the benefits derived by the Stree Shakti Group members

Review of Literature

1. **Shivam, S., & Peto, Karoly., (2018**) Self-help groups have been shown to have a significant impact on women's economic empowerment in India, where women make up the vast majority of self-help group members. This program is the largest of its kind in the world, with over 85 lakh groups contributing over Rs. 16,114 crores (as of the NABARD report).
2. **Akshaya, K. N., and Prabin, K. P. (2020)** examined the effect of women's participation in self-help groups on their decision-making skills and found that women gained confidence in their decision-making abilities and became more supportive of other family members' decision due to this effect.
3. **Shipra, G., and Hitendra, S., R., (2020)** Comparing the beneficiaries' levels of economic empowerment before and after their participation in self-help groups, in Bilaspur, Chhattisgarh, found that the beneficiaries who had participated in self-help groups were more economically empowered than their counterparts who had not participated in self-help groups.
4. **Raghu. C (2024)** in his research article "A study on improved savings and its role in women empowerment in rural India: an SHG way" explains how saving capabilities of Self Help Group Members has increased and establishes correlationship between enhancing savings and improved standard of living of the group members. The author has performed paired T-test to evaluate the changes in savings before and after becoming a group member. The study concludes that, saving capabilities of group members has considerably increased and this further improves their quality of life.

RESEARCH METHODOLOGY

Research Method: Primary sources, Secondary sources and Case based approach were adopted.

Sampling Method and Sampling Size: Purposive sampling is utilized due to its applicability and simplicity of implementation.

The rural density of the district is 75.27%. Kanakapura Taluk has maximum number of villages in the district and accommodates more population along with higher female population. These Villages have good number of 'Stree Shakti Groups', functioning and creating women empowerment.

Sample size: Using Slovin's formula, the appropriate sample size was determined. Cochran (1977) presents the following method for calculating the sample size when working with a finite population and straightforward random sampling with replacement.

$$n = \frac{n_0}{1 + n_0 / N}$$

Where $n_0 = Z^2\,P\,(1-P)/e^2$

Selection of the Study Area: Ramanagara district has been selected for carrying out the research. While selecting so, District Human Development Report 2014, published by Planning, Programme Monitoring and Statistics Department, Government of Karnataka has been referred. According to the report, Ramanagara is ranked 13th place, out of 30 Districts of the state, with a HDI value of 0.533 on zero to one scale. Out of four talukas, Kanakapura Taluk is placed at 95th place and Ramanagara Taluk is placed at 13th place.

Survey Instrument: A questionnaire sample was developed. When necessary, new terminology was introduced, and ideas were debated and refined. To facilitate the new order, some of the queries will need to be rearranged. Several queries that appeared unnecessary were eliminated. Therefore, we added some additional terms.

Sampling technique: Gram panchayats and villages of respondents were selected using a cluster sampling technique. Participatory Rural Appraisal is a method that enables rural residents to collaborate on planning and action.

Data Collection

Primary Data

(a) **Direct Personal Interview**: Visits to rural regions by SSG members provided the essential data used to confirm the advantages for all parties.

(b) **Personal observation Method**: How Stree Skati Groups played role in improving the social and economic life of the group members and asset ownership after joining the group has been ascertained using this method.

(c) **Questionnaire**: A detailed questionnaire was drafted for the purpose of procuring primary data.

(d) **Schedule method**: Since, Questionnaire was in English and many respondents were not comfortable in understanding and answering questionnaire on their own, Schedule method was followed to record their answers.

Secondary data

The required information was collected from various statistical and information departments of government, NABARDs SHG Wing, National Rural Livelihood Mission, Department of Panchayat Raj and Revenue, Government of Karnataka, Articles (International and National Journals), published reports, previous research studies, other relevant websites etc.

Statistical Tools: Analysis of the data is divided into two parts (a) Descriptive Data (b) Inferential Data.

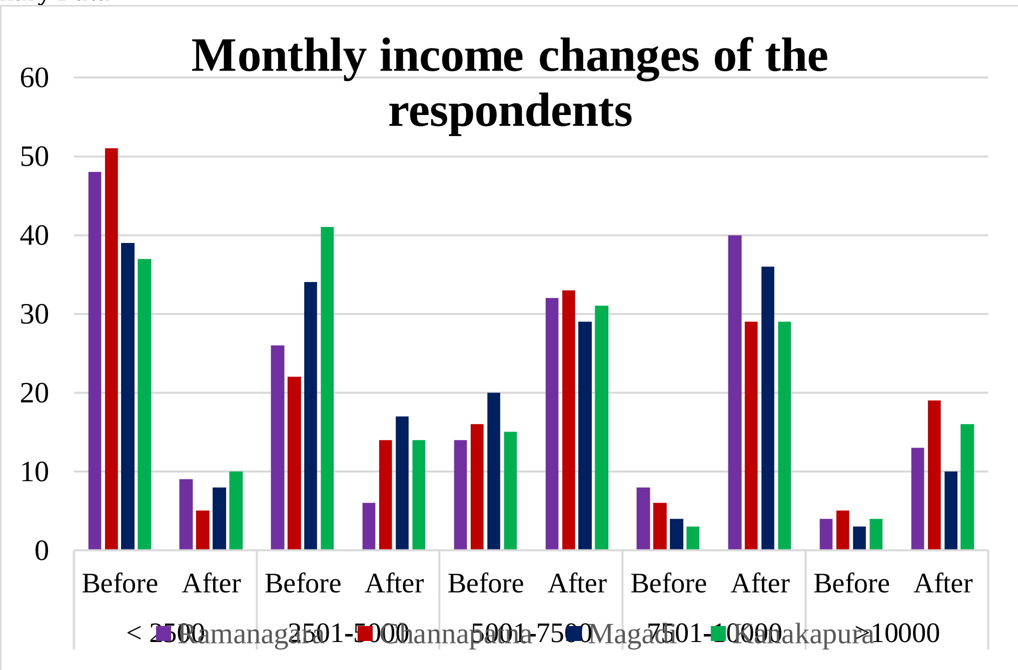
Analysis & interpretation of Data

Income Changes of the respondents before and after joining Stree Shakti Group (Consolidated)

Income group	**< 2500**		**2501-5000**		**5001-7500**		**7501-10000**		**>10000**		**Total**
	Before	After	Before	After	Before	After	Before	After	Before	After	
Ramanagara	48	9	26	6	14	32	8	40	4	13	100
Channapatna	51	5	22	14	16	33	6	29	5	19	100
Magadi	39	8	34	17	20	29	4	36	3	10	100
Kanakapura	37	10	41	14	15	31	3	29	4	16	100
Total	**175**	**32**	**123**	**51**	**65**	**125**	**21**	**134**	**16**	**58**	400

Table No:1

Source: Primary Data



Graph No: 1

Changes in the average monthly income of the respondents

Ramanagara

Average monthly earning capacity of the respondents has increased from Rs. 3600 to 7300. In terms of percentage, it is an increase from 36% to 73%, showing an improvement of 37%.

Table No: 2

Average Income	No. Before	Total income	No. After	Total income
1250	48	60000	9	11250
3750	26	97500	6	22500
6250	14	87500	32	200000
8750	8	70000	40	350000
11250	4	45000	13	146250
Total	100	360000	100	730000
Average		3600		7300

Channapatna

Average monthly earning capacity of the respondents has increased from Rs. 3550 to 7325. In terms of percentage, it is an increase from 35.5% to 73.25%, showing an improvement of 37.75%.

Table No: 3

Average Income	No. Before	Total income	No. After	Total income
250	51	63750	5	6250
3750	22	82500	14	52500
6250	16	100000	33	206250
8750	6	52500	29	253750
11250	5	56250	19	213750
Total	100	355000	100	732500
Average		3550		7325

Magadi

Average monthly earning capacity of the respondents has increased from Rs. 3700 to 6825. In terms of percentage, it is an increase from 37% to 68.25%, showing an improvement of 31.25%.

Table No: 4

Average Income	No. Before	Total income	No. After	Total income
1250	39	48750	8	10000
3750	34	127500	17	63750
6250	20	125000	29	181250
8750	4	35000	36	315000
11250	3	33750	10	112500
Total		370000		682500
Average		3700		6825

Kanakapura

Average monthly earning capacity of the respondents has increased from Rs. 3650 to 6925. In terms of percentage, it is an increase from 36.5% to 69.25%, showing an improvement of 32.75%.

Table No: 5

Average Income	No. Before	Total income	No. After	Total income
1250	37	46250	10	12500

3750	41	153750	14	52500
6250	15	93750	31	193750
8750	3	26250	29	253750
11250	4	45000	16	180000
Total		365000		692500
Average		3650		6925

Many respondents replied that they are sending their children, including girl children, to school, the opportunity they were deprived of. The 'Participatory Mechanism' followed by Stree Shakti Groups is replicated throughout the country because of the economic and social benefits it brings. Specific problems such as poverty, illiteracy, lack of skills, availability of proper health care facilities, ignorance, etc., persistently in the rural economy, cannot be tackled individually but could be effectively solved through group efforts. These groups, known as Stree Shakti Groups, have become the vehicle of change. As evident from the primary data, the income levels of respondents in Ramanagara taluka have increased on average by 37%. In contrast, the monthly income levels of respondents from Channapatana have increased by 37.75%, and Respondents from Magadi have increased by 31.25%. The monthly income of respondents from Kanakapura Taluk had increased by 32.75%. Since Economic empowerment is an essential component of Women's empowerment, it can be inferred that Stree Shakti Groups play an essential role in women's empowerment.

CONCLUSION

The Stree Shakti Group has played a pivotal role in enhancing the saving capabilities of its women members. Through collective effort, financial education, and a community support system, members have not only improved their savings but have also been uplifted socio-economically. Continued support and evolution of the group's initiatives will further solidify its impact on women's financial empowerment.

Saving is an integral part of Stree Shakti Group's functioning. The Stree Shakti Group's model emphasizes collective savings. Women pool in a certain amount of money regularly, which is then rotated among members or invested for a collective benefit. This encourages consistent savings habits and financial discipline. Apart from increased savings, other financial benefits derived from being a member of the group. Through the financial literacy programs, many women reported being more conscious of their spending habits, leading to a reduction in frivolous or unnecessary expenditures, and an increase in savings. Many women reported a significant increase in their understanding of financial planning and management after joining the group.

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