

How Self Help Groups are Empowering Women and Influencing Economic Development and Self Esteem.

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This research study identifies how traditional gender roles in India are affecting the success of microfinance efforts through self-help groups (SHGs) and non-government organizations (NGOs). Non-government organizations are refocusing beyond the economic side of small loans through Self Help groups the intrinsic social benefits of women's involvement in SHGs. Self Help Groups are an emerging business model that seeks to develop communities and alleviate poverty by providing new economic opportunities. The study's findings confirm when women actively participate in SHGs, the group unity, solidarity, and accountability give women confidence to accept greater social and financial risk. This study was conducted over the course of two weeks (June 1 – June 14, 2007) in Chennai, India. A sample population of 104 women participated in a combination of interviews and focus groups. The same study was administered with the questions to females in July 2012 to 12 focus groups in Chennai, India.