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# Women Empowerment Through Self Help Groups Study of Ghatpuri Village in Khamgaon Region

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**ABSTRACT:** This research focuses on understanding how Self-Help Groups (SHGs) in Ghatpuri village, Khamgaon region, contribute to enhancing women's financial literacy and empowering them socially and economically. The study aims to assess how SHGs help women improve their financial knowledge, gain access to credit, and make better financial decisions, which in turn boost their confidence and independence. It also examines how these groups encourage gender equality by creating spaces for women to participate in decision-making, challenge traditional gender roles, and support each other. The research highlights the challenges faced by women in SHGs, including cultural barriers, lack of external support, and socio-economic difficulties, which can limit their full involvement. Furthermore, the sustainability of these groups is explored, with a focus on how they can continue to thrive over time and offer lasting benefits to the community.

Using surveys, interviews, and case studies, this dissertation provides valuable insights into the real impact of SHGs on women's lives in Ghatpuri village, and offers recommendations for strengthening their effectiveness and long-term success in rural areas.

## I. INTRODUCTION

Women's empowerment and gender equality are crucial for the development and progress of any society. In many parts of the world, women face multiple challenges that limit their growth, such as lack of access to education, domestic responsibilities that restrict their economic participation, financial difficulties, and gender-based violence. These challenges are deeply connected and often make it harder for women to achieve economic independence and equality.

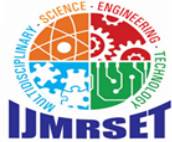
In response to these challenges, Self-Help Groups (SHGs) have become a powerful tool for empowering women and promoting gender equality. SHGs are community-based groups where individuals, usually from similar social and economic backgrounds, come together to pool resources, share knowledge, and solve common problems. For women, these groups provide an opportunity to learn financial skills, save money, access small loans, and become more independent. SHGs also help women build confidence and become active participants in decision-making, both at home and within the larger community.

The concept of SHGs in India started in 1972 when Ela Bhatt founded the Self-Employed Women's Association (SEWA) to help self-employed women workers improve their incomes. In 1992, the National Bank for Agriculture and Rural Development (NABARD) launched the SHG Bank Linkage Program, which became one of the largest microfinance initiatives in the world. This program allowed women to access bank loans, helping them better manage their finances. In 1999, the Indian government introduced the Swarn Jayanti Gram Swarozgar Yojana to support self-employment and promote SHG formation in rural areas, which later evolved into the National Rural Livelihoods Mission (NRLM) in 2011.

In rural India, where access to financial services is limited, SHGs play a vital role in alleviating poverty. These groups not only offer financial support but also help women build strong social networks, enhancing their role in the community. By participating in SHGs, women gain confidence, improve their financial management skills, and strengthen their voice in both household and societal decisions.

Self-Help Groups (SHGs) have proven to be an important tool for empowering women, especially in rural areas like Ghatpuri village. These groups offer women not just financial support, but also a sense of community, confidence, and the opportunity to take control of their own lives. Through SHGs, women gain access to financial resources, develop





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skills, and become active participants in decision-making processes that affect them both at home and in the community. As various government programs and initiatives continue to support and strengthen SHGs, their role in advancing gender equality and improving the socio-economic conditions of women in rural India becomes even more significant. Ultimately, SHGs have the potential to be a key driver of positive change, not just for individual women, but for the wider community as well.

### II. LITERATURE REVIEW

#### ❖ The role of self-help groups in enhancing women's financial literacy

Micro-finance and self-help groups (SHGs) play an important role in alleviating poverty and empowering women in India, (Dr. C Rao et al 2012)). In India where a significant portion of the population still lives below the poverty line. Women, who represent nearly half of the population, are particularly disadvantaged. Microfinance, especially through SHGs, has gained attention for its potential to create employment, improve income, and enhance the social and economic empowerment of the poor, particularly women. The research examines the impact of the SHG Bank Linkage Programme (SBLP) on SHGs across India, with a specific focus on women's SHGs in Andhra Pradesh and the RASS Mahila Pragathi initiative. Using secondary data from 2007 to 2013, the study evaluates the performance and outcomes of SBLP in empowering women and provides recommendations for improving the effectiveness of SHGs. The research is divided into three sections, covering the concept of SBLP, its performance, and its impact on women-specific SHGs.

#### ❖ Women at the forefront

Research highlights the critical role women play in society, especially in achieving sustainable livelihoods. (A kumar et al 2016). Empowering women through entrepreneurship is seen as a key factor in creating productive human resources that contribute to long-term development. Kerala stands out as a model in India, having achieved significant social progress, often compared to developed nations. This progress is evident in the state's high literacy rates among women, equitable wage structures, and professional opportunities for women, reflecting gender equality. Kerala's unique socio-political environment has also reshaped the understanding of poverty, viewing it not just in terms of income but as the ability to make socioeconomic choices. In this context, poverty reduction involves more than economic growth, integrating aspects like women's empowerment and entrepreneurship. These factors led to the creation of "Kudumbashree," a government-initiated project aimed at reducing poverty through female-led self-help groups (SHGs). Kudumbashree has since become one of Asia's largest women's movements, fostering a wide range of entrepreneurial activities among women.

#### ❖ Influence of self-help group on gender equality

Research examines the role of self-help groups (SHGs) in empowering women and reducing gender inequality in India, focusing on women's rights and development (L Seeli et al., 2020). Achieving gender equality by 2030, the study argues, requires dismantling deep-rooted discrimination that limits women's rights. For example, 49 countries lack domestic violence protections, and 39 countries don't provide equal inheritance rights for girls. The study highlights the issue of gender-based violence, noting that in a survey of 87 countries, one in five women under 50 reported experiencing physical violence. Harmful practices, like child marriage, affect around 15 million girls annually.

Women also bear 2.6 times more unpaid domestic and care work than men, limiting their ability to earn and engage in other activities. The research emphasizes that equitable economic resources and shared household responsibilities are essential for accelerating growth.

### III. RESEARCH METHODOLOGY

This chapter focuses on a systematic approach to identifying and solving research problems, detailing the tools and techniques used to gather data. Women's empowerment is recognized as a vital component for a nation's progress, with Self-Help Groups (SHGs) serving an important role in this process. SHGs offer short-term financial support to women's groups, allowing them to obtain the capital needed to start their own enterprises.



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### Objectives:

- To examine the impact of self-help groups on women socio-economic development.
- To evaluate the effectiveness of self-help groups in empowering women.
- To explore the influence of self-help groups on gender equality.
- To assess the challenges and barriers faced by women in self-help groups.
- To investigate the sustainability and long-term impact of self-help groups on women empowerment.

### Research Design:

This research will adopt a mixed-methods approach, integrating both quantitative and qualitative methods. This combination will facilitate a thorough exploration of the necessity for women's empowerment facilitated by Self-Help Groups.

### IV. DATA COLLECTION METHOD

#### Primary Source of Data Collection: -

- Questionnaire method
- Interview method
- Observations

#### Secondary Source of data Collection:-

- Research Journals and Magazines
- Websites and Online Portals:
- Social Media and Forums:
- Online Databases
- Literature review

### Sampling and Sample Size

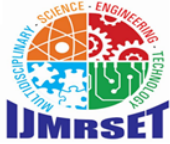
For this research the sample size is 300( no. of respondent).

And the respondent are those who are the registered member of the self help group.

**Sampling technique:** For this research Stratified random sampling technique will be used

### Data Analysis and Interpretation

Women Empowerment Through Self Help Groups A Study of Ghatpuri Village						
Counts in Numbers						
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Total
Societal impact on women's independence	4	19	83	162	32	300



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Equal access to freedom and opportunities	9	8	59	139	85	300
Has joining SHG made saving or accessing credit easier	3	3	53	124	117	300
How has financial contribution impacted your role in the family	2	2	67	121	108	300
How does education and skill development impact women's independence	3	0	62	138	97	300
Has the SHG increased your knowledge of rights and financial management	3	2	57	131	107	300
Has joining the SHG boosted your decision- making confidence	2	5	55	137	101	300
Has the SHG motivated you to embrace new challenges	2	3	56	124	115	300



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Did your family consider your opinion on your child's school before joining the SHG	43	102	90	37	28	300
Does your family consider your opinion on your child's school after joining the SHG	3	1	49	180	67	300

### V. HYPOTHESIS TESTING

To examine the impact of Self-Help Groups (SHGs) on women's empowerment, the **Chi-Square Test for Independence** was applied. This test is used to determine whether there is a significant relationship between categorical variables, such as women's financial independence, decision-making confidence, and family perceptions before and after joining SHGs.

#### ❖ Hypothesis For Factors

##### Financial Empowerment

- $H_0$ : SHG participation does not significantly impact women's access to credit or savings.
- $H_1$ : SHG participation significantly improves women's access to credit or savings.

##### Decision-Making Confidence

- $H_0$ : SHG participation does not influence women's confidence in making financial or household decisions.
- $H_1$ : SHG participation enhances women's confidence in decision-making.

##### Education and Skill Development

- $H_0$ : There is no relationship between education/skill development and women's independence.
- $H_1$ : Education and skill development positively contribute to women's independence.

##### Family Consideration in Decision-Making

- $H_0$ : There is no change in family members consideration of women's opinions on children's education after joining SHG.
- $H_1$ : Families are more likely to consider women's opinions on children's education after SHG participation.

##### Decision Rule:

- If **p-value** < **0.05**, reject  $H_0 \rightarrow$  SHG participation has a significant impact.
- If **p-value** > **0.05**, fail to reject  $H_0 \rightarrow$  No significant impact found.



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### Chi-Square Test Results for All Aspects

Aspect	Chi-Square Statistic ( $\chi^2$ )	p-value	Interpretation
Societal impact on women's independence	275.57	$2.01 \times 10^{-58}$	Significant impact
Equal access to freedom and opportunities	202.87	$9.08 \times 10^{-43}$	Significant impact
Has joining SHG made saving or accessing credit easier	231.53	$6.17 \times 10^{-49}$	Significant impact
How has financial contribution impacted your role in the family	213.37	$5.01 \times 10^{-45}$	Significant impact
How does education and skill development impact women's independence	238.43	$2.02 \times 10^{-50}$	Significant impact
Has the SHG increased your knowledge of rights and financial management	231.20	$7.28 \times 10^{-49}$	Significant impact
Has joining the SHG boosted your decision-making confidence	233.73	$2.07 \times 10^{-49}$	Significant impact
Has the SHG motivated you to embrace new challenges	229.17	$1.99 \times 10^{-48}$	Significant impact
Did your family consider your opinion on your child's school before joining the SHG	75.10	$1.89 \times 10^{-15}$	Significant difference before SHG
Does your family consider your opinion on your child's school after joining the SHG	355.00	$1.46 \times 10^{-75}$	Strongest impact after SHG

#### ❖ Interpretation

- All p-values are extremely small ( $< 0.05$ ), meaning that in all cases, there is a statistically significant difference in responses.
- The SHG positively impacted women's empowerment across financial, social, educational, and decision-making aspects.
- The most significant improvement was in family consideration of women's opinions on child schooling after joining SHG ( $\chi^2 = 355.00$ ,  $p < 10^{-75}$ ).

### VI. CONCLUSION

This study confirms that Self-Help Groups (SHGs) play a crucial role in empowering women, especially in rural areas. SHG participation has significantly enhanced financial independence, decision-making power, and social recognition. Women who were once excluded from financial and household decisions now actively contribute and are valued in their families.

While the impact is evident, further efforts—such as better access to credit, expanded skill training, and increased community support—can strengthen SHGs' effectiveness. Overall, SHGs serve as a powerful tool for long-term women's empowerment, fostering confidence, independence, and a more equitable society.

This study highlights the significant role that Self-Help Groups (SHGs) play in transforming the lives of women, particularly in rural areas. SHGs have emerged as a powerful platform that fosters financial independence, boosts self-confidence, and enhances women's participation in decision-making processes, both within their households and in the



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broader community. Women who were once marginalized in financial and household matters now actively contribute to their families, gaining the respect and recognition they deserve. This transformation marks a critical shift toward gender equity, ensuring that women are no longer passive participants but active drivers of their own progress and well-being.

One of the most profound impacts of SHGs is the economic empowerment they provide. By enabling women to engage in income-generating activities, these groups help reduce financial dependency on male family members and open new doors for personal and professional growth. Many women have successfully started small businesses, ventured into entrepreneurship, or improved their existing skills through SHG-led initiatives. As a result, their families enjoy better financial stability, children receive improved education, and overall living conditions enhance.

However, while the positive impact of SHGs is evident, there remains significant scope for improvement. A major challenge that SHG members face is limited access to affordable credit and financial resources. Although microfinance institutions and government schemes have made progress in bridging this gap, the process of obtaining loans can still be cumbersome and restrictive. Simplifying loan procedures, reducing interest rates, and ensuring timely financial support can further enhance the ability of SHGs to uplift women economically.

In addition to financial support, skill development programs are essential for maximizing the potential of SHGs. Offering training in digital literacy, vocational skills, and entrepreneurship can help women diversify their income sources and adapt to a rapidly changing economy. Programs focusing on leadership development can encourage more women to take up influential roles in their communities, fostering a sense of agency and self-reliance. Partnerships with educational institutions, NGOs, and corporate sectors can further expand learning opportunities and provide exposure to new industries and career paths.

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