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Impact of self-help groups on women's empowerment: An empirical study in Parbhani district of Maharashtra

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Abstract

Self-Help Groups (SHGs) have emerged as an important grassroots mechanism for strengthening the socio-economic position and empowerment of rural women. The present study was undertaken in Parbhani district of Maharashtra to examine the contribution of SHG participation towards different dimensions of women's empowerment. Parbhani, Purna and Manwat talukas were purposively selected, followed by the selection of two villages from each taluka and two SHGs from each selected village. Thus, a total of 12 SHGs and 105 women members constituted the sample for the study. Primary data were collected through personal interviews using a structured and pre-tested interview schedule. Women's empowerment was assessed across multiple dimensions, including social participation and mass media contact, occupational diversification, material possession and household assets, perceived socio-economic improvement, and decision-making ability. The collected data were analysed using frequency, percentage, mean score, ranking, pre- and post-SHG comparison, percentage change and the Women's Decision-making Empowerment Index.

The findings revealed that women had considerable participation in social activities and access to mass media, with other social activities recording the highest mean score (2.82), followed by television (2.63). A notable diversification in occupational activities was observed after joining SHGs, with dairy emerging as the major post-SHG occupation (18.42%), followed by tailoring (16.67%). Household asset ownership also improved, with total asset holdings increasing from 882 before SHG participation to 1,007 after participation, while mean asset ownership increased from 8.40 to 9.59 items per respondent, representing a 14.17 per cent increase. Further, all the respondents (100.00%) perceived an improvement in their socio-economic status after joining SHGs. Decision-making participation was particularly prominent in microcredit borrowing and utilization (mean score 2.95), followed by social participation and mobility autonomy (2.78) and enterprise expenditure and operational management (2.67). The overall Women's Decision-making Empowerment Index was 2.59 out of 3.00, indicating a high level of empowerment.

Overall, the study indicates that participation in SHGs has contributed positively to the social, occupational, material, socio-economic and decision-making empowerment of rural women in Parbhani district. The findings highlight the importance of strengthening SHG-based livelihood activities, skill development, access to credit, enterprise opportunities and market linkages to promote sustained and inclusive empowerment of rural women.

Keywords: Self-Help groups, women's empowerment, social participation, occupational diversification, household assets, decision-making, socio-economic status, Parbhani district

Introduction

Self-Help Groups (SHGs) have emerged as an important community-based institutional mechanism for promoting financial inclusion, livelihood development and women's empowerment in rural India. SHGs generally function through regular savings, internal lending, collective decision-making and mutual support. Participation in these groups can provide women with opportunities to access credit, undertake income-generating activities, develop financial management skills and participate in collective decision-making. In addition to their financial role, SHGs can facilitate social interaction, information sharing, leadership development and

greater confidence among members.

The development of SHGs in India has been supported by community organizations, non-governmental institutions, financial agencies and government programmes. The Self-Help Group-Bank Linkage Programme (SHG-BLP) promoted by the National Bank for Agriculture and Rural Development (NABARD) in 1992-93 marked an important step in connecting SHGs with formal banking institutions. Subsequently, the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) strengthened the SHG approach by integrating financial inclusion with livelihood promotion, skill development, entrepreneurship

and market linkages. Consequently, SHGs have increasingly evolved from savings and credit groups into broader community institutions supporting rural livelihoods and women's economic participation.

The contemporary emphasis on sustainable livelihoods is further reflected in the Lakhpati Didi initiative under DAY-NRLM. The initiative seeks to support women SHG members in achieving sustainable annual household incomes of at least ₹1 lakh through diversified livelihood activities, entrepreneurship, skills, financial services and market opportunities. The Government of India reported that the target of creating 3 crore LakhpatiDidis was achieved by December 2025, and the target was subsequently increased to 6 crore by March 2029. This development reflects the increasing policy emphasis on moving beyond basic financial inclusion towards sustainable income generation, enterprise development and economic self-reliance among rural women.

The SHG movement has also expanded considerably in Maharashtra through the Maharashtra State Rural Livelihoods Mission (MSRLM), popularly known as UMED. The mission supports the mobilization of rural women into SHGs and promotes savings, institutional credit, livelihood development, skill enhancement and enterprise activities. According to the information used in the present study, approximately 6,62,944 SHGs involving nearly 65.08 lakh members have been formed in Maharashtra. This extensive network provides an institutional foundation for strengthening rural women's access to financial and livelihood opportunities.

The relevance of SHGs is particularly significant in Parbhani district of Maharashtra, where women's collective institutions and livelihood-oriented initiatives have expanded in recent years. According to the information compiled for the present study, the district comprises nine talukas and has a substantial network of SHGs. The available district-level information indicates the presence of approximately 11,424 SHGs involving 1,08,417 members. Women-focused development initiatives through the Mahila Arthik Vikas Mahamandal (MAVIM) have also contributed to women's economic development, with approximately 37,500 women reported to have benefited from empowerment-oriented activities.

The emergence of women-led producer organizations further indicates the growing emphasis on collective economic participation in the district. Three women-oriented producer companies—Srushti Mahila Shetkari Utpadak Company in Purna taluka, Aakanksha Mahila Shetkari Utpadak Company in Parbhani, and Vrindali Mahila Shetkari Utpadak Company in Singnapur taluka—are being established to create opportunities for collective economic activity and market-oriented enterprise development. Financial support has also been extended to SHGs in the district. As reported by *Agrowon* on 10 March 2025, loans of Rs.5 lakh were provided to 1,050 SHGs in Parbhani district. These developments indicate the growing institutional and financial support available to women's collective organizations in the district.

However, the existence of SHG membership, access to credit or participation in livelihood activities does not necessarily guarantee women's empowerment. The extent of empowerment may depend on factors such as duration of

SHG membership, regularity of participation, utilization of credit, involvement in income-generating activities, training, market access and women's control over financial resources. Similarly, increased household income may not automatically lead to greater decision-making power, self-confidence or social participation. Therefore, the impact of SHGs needs to be examined through multiple dimensions rather than through financial outcomes alone.

Although several studies have examined SHGs and women's empowerment in different parts of India, the outcomes of SHG participation can vary according to local socio-economic conditions, livelihood opportunities, institutional support and market access. District-level empirical evidence is therefore necessary to understand the actual contribution of SHGs to women's empowerment in specific local contexts. In this regard, Parbhani district provides an appropriate setting for examining whether participation in SHGs has resulted in meaningful changes in women's economic position, financial capability, livelihood participation, household decision-making, self-confidence and social participation.

Against this background, the present study entitled "Impact of Self-Help Groups on Women's Empowerment: An Empirical Study in Parbhani District of Maharashtra" aims to empirically examine the contribution of SHG participation to women's empowerment. The study focuses on the extent to which SHG membership is associated with improvements in women's economic condition, savings and credit behaviour, livelihood participation, decision-making ability, self-confidence and social participation. It also seeks to identify the constraints that may limit women from fully utilizing the opportunities provided through SHGs. The findings are expected to contribute to a better understanding of the effectiveness of SHGs as instruments of rural women's empowerment and may provide useful insights for strengthening policies and programmes related to financial inclusion, sustainable livelihoods and women's socio-economic development.

Objective of the Study

To assess the impact of Self-Help Group (SHG) participation on the empowerment of women in Parbhani district of Maharashtra.

Materials and Methods

The study was conducted in Parbhani district of Maharashtra to examine the role of Self-Help Groups (SHGs) in enhancing women's empowerment. Parbhani, Purna and Manwat talukas were purposively selected. Two villages were selected from each taluka, and two SHGs were selected from each village, giving a total of 12 SHGs and 105 women respondents. Primary data were collected through personal interviews using a structured and pre-tested interview schedule. The schedule covered major aspects of women's empowerment, namely social participation and mass media contact, occupational status, material possession and household assets, perceived socio-economic improvement, and decision-making ability.

The impact of SHG participation was evaluated using frequency, percentage, mean score, ranking technique, pre- and post-SHG comparison, percentage change and the Women's Empowerment Index. Social participation and

mass media contact were measured according to the frequency of respondents' contact with selected social institutions and media sources, with responses classified as regular, occasional and never. Mean scores were used to determine the relative position of different activities and sources. Occupational changes were examined by comparing the respondents' occupational status before and after joining SHGs, while multiple responses were considered for respondents engaged in more than one occupation.

Changes in material well-being were assessed by recording the ownership of selected household assets before and after SHG participation and calculating the corresponding percentage change. Perceived socio-economic improvement was measured from the respondents' assessment of whether their socio-economic condition had improved after joining the SHG. Decision-making empowerment was examined across five domains: microcredit borrowing and utilization, children's education and healthcare, enterprise expenditure and operational management, household expenditure and savings allocation, and social participation and mobility. Decision-making was classified as independent, joint with spouse, or undertaken by husband/other adult members, and the Women's Decision-making Empowerment Index was calculated to determine the level of women's participation. The collected information was coded, classified, tabulated and analysed using the appropriate statistical measures. The

analysis enabled assessment of changes in the social, occupational, material, socio-economic and decision-making dimensions of women's empowerment and provided an overall assessment of the contribution of SHGs to women's empowerment in the study area.

Results and Discussion

Impact of Women on Social Participation and Mass Media Contact

Social participation and access to mass media are important indicators of women's empowerment, as they improve awareness, communication and involvement in community development activities. The impact of SHGs on the social participation of the 105 respondents was assessed. Since respondents could

participate in more than one social activity and use multiple mass media sources, multiple responses were recorded.

The findings indicate that other social activities recorded the highest mean score (2.82) and secured Rank I, followed by television with a mean score of 2.63 (Rank II). Cooperative societies ranked third with a mean score of 2.17, while village panchayat obtained a mean score of 2.10 (Rank IV). Radio recorded a mean score of 1.97 (Rank V), whereas milk cooperative societies had the lowest mean score (1.47) and were ranked sixth.

Table 1: Impact of Women on Social Participation and mass media contact

Sr. No.	Social activities and mass media	Frequency of contact						Mean Score	Rank
		Regular		Occasionally		Never			
		Frequency	Percentage	Frequency	Percentage	Frequency	Percentage		
1	Village panchayat	11	5.02	94	29.75	0	0	2.10	4
2	Cooperative societies	28	12.79	67	21.20	10	10.75	2.17	3
3	Milk cooperative	19	8.68	11	3.48	75	80.65	1.47	6
4	Radio	8	3.65	88	27.85	7	7.53	1.97	5
5	TV	66	30.14	39	12.34	0	0.00	2.63	2
6	Others	87	39.73	17	5.38	1	1.08	2.82	1
Total	219	100	316	100	93	100	13.16		

The results indicate that SHG participation has enhanced the involvement of women in various social activities and increased their exposure to mass media. Greater participation in community organizations and improved access to

information have strengthened women's awareness, confidence and social interaction, thereby contributing positively to their overall empowerment.

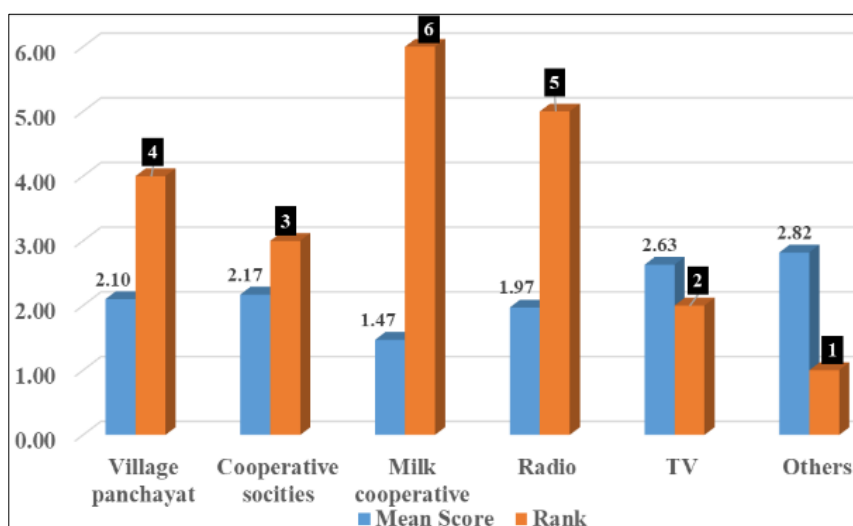


Fig 1: Impact of Women on Social Participation and mass media contact

Impact of the Respondents According to Pre-SHG and Post-SHG Occupational structure

Occupation is an important indicator of the economic empowerment of rural women. The occupational status of the 105 respondents before and after joining Self-Help Groups

(SHGs) was analysed to assess the impact of SHGs on employment generation. Since some respondents were engaged in more than one occupation after joining SHGs, multiple responses were recorded.

Table 2: Impact of the Respondents According to Pre-SHG and Post-SHG Occupational structure

Sr. No.	Occupation	Pre-SHG Stage		Post-SHG Stage	
		No of Respondents	Percentage	No of Respondents	Percentage
1	Dal mill	1	3.57	5	4.39
2	Goat Farming	2	7.14	3	2.63
3	Kapad dukan	1	3.57	11	9.65
4	Beauty Parlour	0	0.00	10	8.77
5	Tailoring	13	46.43	19	16.67
6	Flour mill	0	0.00	3	2.63
7	Shevaya Machine	0	0.00	5	4.39
8	Papad Udyog	0	0.00	4	3.51
9	Women emporium	0	0.00	4	3.51
10	Dairy	3	10.71	21	18.42
11	Masala Udyog	0	0.00	8	7.02
12	Kirana Store	4	14.29	9	7.89
13	Xerox Shoppe	0	0.00	1	0.88
14	Sugarcane Juice Stall	0	0.00	5	4.39
15	Others	4	14.29	6	5.26
Total		28	100.00	114	100

The data presented in Table 2 reveal that before joining SHGs, tailoring was the predominant occupation, accounting for 13 responses (46.43%), followed by Kirana Store and other occupations, each with 4 responses (14.29%), and dairy with 3 responses (10.71%). Very few respondents were engaged in Dal Mill, Goat Farming and Kapad Dukan. After joining SHGs, the occupational pattern diversified considerably. Dairy emerged as the major occupation with 21 responses (18.42%), followed by Tailoring (19 responses; 16.67%), Kapad Dukan (11 responses; 9.65%), Beauty Parlour (10 responses; 8.77%) and Kirana Store (9 responses; 7.89%). Respondents also undertook activities such as

Masala Udyog, Shevaya Machine, Sugarcane Juice Stall, Papad Udyog, Women Emporium, Flour Mill and Xerox Shop, indicating greater occupational diversification after joining SHGs.

The findings indicate that SHG participation has created opportunities for self-employment and encouraged respondents to undertake multiple income-generating activities. This diversification of occupations has contributed to increased employment opportunities, higher household income and improved economic empowerment of rural women.

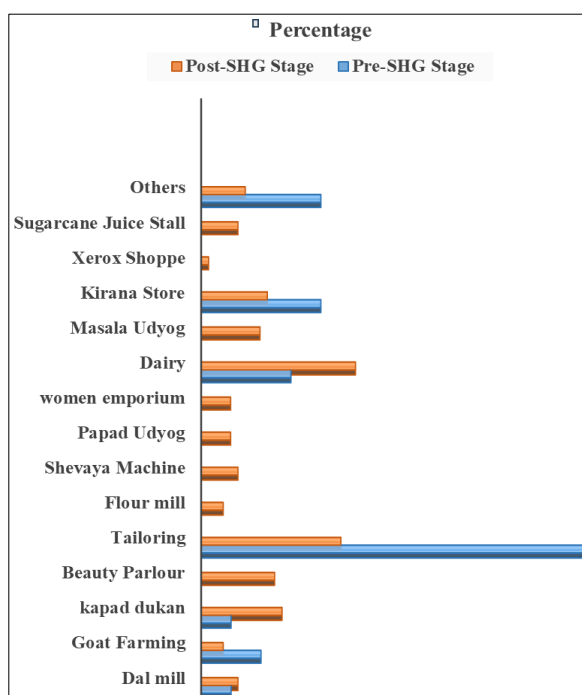


Fig 2: Impact of the Respondents According to Pre-SHG and Post-SHG

Occupational structure

Impact of respondents according to Material Possession and Household assets

The ownership of household material possessions is an important indicator of the socio-economic status and standard of living of SHG members. The findings presented in Table 4.20 indicate that participation in Self-Help Groups (SHGs) had a positive influence on the acquisition of household

assets among the 105 respondents. The total number of assets owned increased from 882 before joining SHGs to 1,007 after joining SHGs, while the mean asset holding per respondent increased from 8.40 to 9.59, registering an overall 14.17 per cent increase. This improvement reflects the enhanced purchasing capacity and economic well-being of the respondents after joining SHGs.

Table 3: Impact of respondents according to Material Possession and Household assets

Sr. No.	Material Possession	Before SHG		After SHG		Increase (%)
		Frequency	Mean No. Before	Frequency	Mean No. After	
1	Table (Wooden)	56	0.53	91	0.87	62.5
2	Cot	63	0.6	91	0.87	44.44
3	Stove (Kerosene)	81	0.77	21	0.2	-74.07
4	Lamp	67	0.64	56	0.53	-16.42
5	Wrist Watch	63	0.6	97	0.92	53.97
6	Bicycle	68	0.65	51	0.49	-25
7	Torch	72	0.69	50	0.48	-30
8	Iron Press	27	0.26	76	0.72	181.48
9	Chair	102	0.97	88	0.84	-13.73
10	Cupboard	49	0.47	89	0.85	81.63
11	Sewing Machine	14	0.13	28	0.27	100
12	Radio/Transistor	69	0.66	13	0.12	-81.16
13	Tape Recorder	2	0.02	8	0.08	300
14	Television	26	0.25	89	0.85	242.31
15	LPG Gas	80	0.76	62	0.59	-22.5
16	Farm Animals/Implements	41	0.39	40	0.38	-2.44
17	Ornaments	2	0.02	3	0.03	50
18	Any Other	0	0	43	0.41	
Total Asset Holding		882	8.40	1007	9.59	14.17

Among the various household assets, the highest increase was observed in the ownership of Tape Recorders (300.00%), followed by Televisions (242.31%), Iron Presses (181.48%), Sewing Machines (100.00%), Cupboards (81.63%), Wooden Tables (62.50%), Wrist Watches (53.97%), and Ornaments (50.00%). These increases indicate that SHG members were able to invest in durable household assets and improve their living conditions through enhanced income and savings.

In contrast, the ownership of some traditional household items declined after joining SHGs. The possession of Radio/Transistor decreased by 81.16 per cent, followed by Kerosene Stoves (74.07%), Torches (30.00%), Bicycles

(25.00%), LPG Gas (22.50%), Lamps (16.42%), Chairs (13.73%), and Farm Animals/Implements (2.44%). This decline may be attributed to changes in household preferences, technological advancement, and the replacement of traditional assets with more modern alternatives.

Overall, the results clearly demonstrate that SHG participation significantly improved the material asset base of the respondents. The increase in household possessions reflects improved economic security, higher purchasing power, and an enhanced standard of living, highlighting the positive role of SHGs in promoting the socio-economic empowerment of rural women.

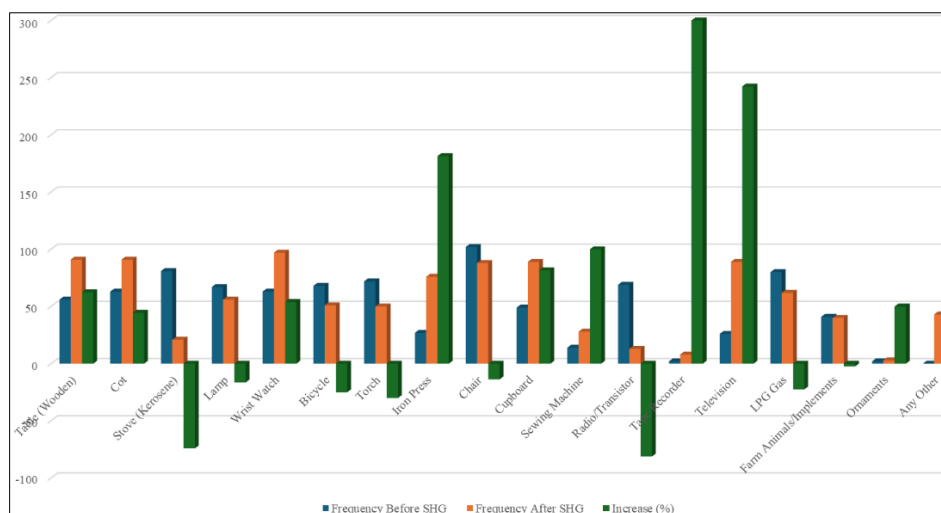


Fig 3: Impact of respondents according to Material Possession and Household assets

Perceived Socio – economic status improvement because of SHG

Improvement in socio-economic status is one of the primary objectives of Self-Help Groups (SHGs). The perception of respondents regarding the improvement in their socio-economic status after joining SHGs was assessed, and the results are presented in Table 4.

Table 4: Perceived Socio – economic status improvement because of SHG

Sr. No.	Category	Frequency	Percentage
1	Yes	105	100
2	No	0	0

The data presented in Table 4 reveal that all the respondents (105 respondents, 100.00%) reported that their socio-economic status had improved after joining SHGs, whereas none of the respondents (0.00%) reported any lack of improvement. The unanimous positive response indicates that SHG participation has brought significant changes in the

lives of the respondents through increased income, improved savings, better access to credit, enhanced employment opportunities and greater participation in income-generating activities.

The findings suggest that SHGs have made a substantial contribution to improving the socio-economic condition of rural women by strengthening their financial independence, livelihood opportunities and overall quality of life. Thus, SHGs have emerged as an effective instrument for promoting women's economic empowerment and socio-economic development in the study area.

Women's Decision-making Empowerment Index across Household and Business Spheres

Decision-making ability is an important indicator of women's empowerment, as it reflects their participation in household and economic affairs. The decision-making empowerment of the respondents across household and business domains was assessed, and the results are presented in Table 5.

Table 5: Women's Decision-making Empowerment Index across Household and Business Spheres

Sr. No.	Decision Domain	Independent Decision (%)	Joint Decision with Spouse (%)	Husband/ Other Adult (%)	Total (%)	Mean Empowerment Score (Max = 4)
1	Microcredit loan borrowing & utilization decisions	64.76	31.43	3.81	100	2.95
2	Children education & healthcare	42.86	52.38	4.76	100	2.38
3	Enterprise expenditure & operational management	71.43	23.81	4.76	100	2.67
4	Household spending & savings allocation	53.33	41.90	4.77	100	2.49
5	Social participation & mobility autonomy	81.90	14.29	3.81	100	2.78
Overall Composite Empowerment Score		314.28	163.81	21.91	100	2.59/3.00 (High)

(This table standardizes how empowerment is measured across domestic and business decisions)

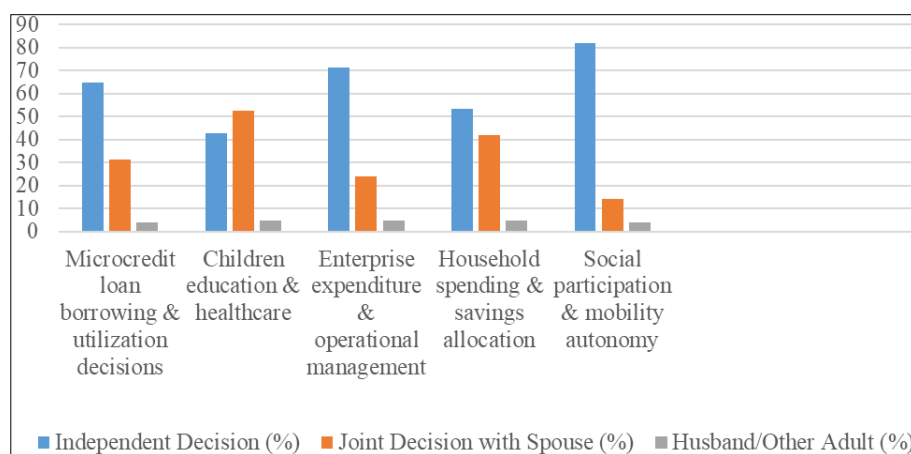


Fig 4: Women Decision-making Empowerment Index across Household and Business Spheres

The data reveal that the highest mean empowerment score (2.95) was recorded for microcredit loan borrowing and utilization decisions, indicating that the majority of respondents actively participated in financial decision-making. This was followed by social participation and mobility autonomy with a mean score of 2.78, enterprise expenditure and operational management (2.67), household spending and savings allocation (2.49) and children's education and healthcare (2.38). A large proportion of respondents reported taking decisions independently, particularly regarding social participation (81.90%), enterprise management (71.43%) and microcredit utilization (64.76%), while joint decision-making with spouses was

more common in matters related to children's education and healthcare (52.38%).

The overall composite empowerment score of 2.59 out of 3.00 indicates a high level of decision-making empowerment among the respondents. The findings suggest that participation in SHGs has strengthened women's confidence, financial independence and involvement in both household and business decisions, thereby contributing significantly to their overall empowerment.

Conclusion

The findings of the study demonstrate that Self-Help Group (SHG) participation has contributed positively to the

empowerment of rural women in Parbhani district of Maharashtra. The results indicate improvements in women's social participation, occupational engagement, household asset ownership, socio-economic status and decision-making ability. Participation in SHGs provided women with greater opportunities to engage in social and economic activities, access information and undertake income-generating occupations.

The occupational results showed a clear diversification of livelihood activities after joining SHGs. While tailoring was the major occupation before SHG participation, women subsequently became involved in a wider range of activities such as dairy, tailoring, small retail businesses, beauty parlours, masala production, papad making, flour mills and other enterprises. This diversification suggests that SHGs helped create opportunities for self-employment and economic activity among the respondents.

A positive change was also observed in household material possessions. Total asset ownership increased from 882 items before SHG participation to 1,007 items after participation, with the average asset holding increasing from 8.40 to 9.59 items per respondent, representing an overall increase of 14.17 per cent. Although the ownership of some traditional assets declined, several modern and productive household assets recorded substantial increases. This indicates an improvement in the purchasing capacity and living conditions of the SHG members.

The findings further revealed that all 105 respondents (100.00%) perceived an improvement in their socio-economic status after joining SHGs. This indicates that the respondents associated SHG participation with positive changes in their economic and social conditions. Improved livelihood opportunities, savings, access to credit and participation in income-generating activities appear to have contributed to this perceived improvement.

The results concerning decision-making empowerment provide further evidence of the positive contribution of SHGs. Women demonstrated greater participation in decisions related to microcredit utilization, enterprise management, household expenditure and savings, children's education and health, and social participation and mobility. The highest empowerment score was observed for microcredit borrowing and utilization (2.95), followed by social participation and mobility autonomy (2.78) and enterprise expenditure and management (2.67). The overall composite empowerment score of 2.59 out of 3.00, categorized as high, indicates that the respondents had a considerable level of participation in important household and business decisions.

Overall, the study concludes that SHGs have played an important role in strengthening the economic, social and decision-making dimensions of women's empowerment in the study area. The benefits of SHG participation extend beyond savings and credit by encouraging livelihood diversification, asset accumulation, social interaction and greater involvement of women in household and business decisions. Thus, SHGs can be considered an important grassroots mechanism for improving the socio-economic position and empowerment of rural women in Parbhani district. Continued support through credit facilities, skill development, enterprise promotion, market linkages and capacity-building programmes may further strengthen these

outcomes and enable women to achieve greater economic independence and sustainable empowerment.

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