



## COMPARATIVE STUDY OF SHG AND NON-SHG WOMEN'S EMPOWERMENT IN NEWASA

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**ABSTRACT** Women's empowerment is a key indicator of inclusive and sustainable development. In rural Maharashtra, Self-Help Groups (SHGs) have been promoted as an effective instrument for socio-economic empowerment of women. This study examines and compares the empowerment status of women associated with Self-Help Groups and those not associated with Self-Help Groups (Non-SHG women) in Newasa Tahsil of Ahmednagar District. The study focuses on different dimensions of empowerment, namely economic, social, political, educational, and psychological aspects. A descriptive and comparative research design was used, based on a sample of 200 women 100 SHG members and 100 Non-SHG women selected from different villages of Newasa Tahsil. Data were collected through a structured interview schedule and analyzed using percentage analysis and mean empowerment scores. The findings indicate that SHG women enjoy relatively higher economic independence, decision-making power, mobility, social participation, and self-confidence compared to Non-SHG women. The study concludes that Self-Help Groups have a positive impact on women's empowerment and recommends further strengthening of SHG-based initiatives, capacity-building, and convergence with government schemes.

**KEYWORDS :** Women Empowerment, Self-Help Groups, Non-SHG Women, Microfinance, Newasa Tahsil, Ahmednagar District

### 1. INTRODUCTION

Women constitute nearly half of the population and play a vital role in the socio-economic development of the nation. However, due to patriarchal social structures, limited access to resources, and gender stereotypes, women in rural India have traditionally lagged behind in education, health, income, ownership of assets, and participation in decision-making.

In the last three decades, Self-Help Groups (SHGs) have emerged as a powerful instrument for women's empowerment, particularly in rural areas. Through collective savings, microcredit, capacity-building, and solidarity, SHGs provide a platform for women to improve their economic status and gain greater control over their lives.

Newasa Tahsil in Ahmednagar District of Maharashtra is predominantly agrarian, with a large proportion of women engaged in agriculture, dairy, labour work, and informal activities. Numerous SHGs are functioning in the region under various schemes implemented by government departments, banks, and NGOs. At the same time, a significant number of women are still not associated with SHGs and continue to live in traditional conditions.

This study attempts to compare the empowerment status of SHG women and Non-SHG women in Newasa Tahsil and to assess the extent to which SHGs contribute to the empowerment of rural women.

### 2. Review of Literature (Brief)

Previous studies on women's empowerment and SHGs have generally highlighted the following:

- SHGs enhance access to credit, encourage savings, and help women engage in income-generating activities.
- Women in SHGs often experience greater participation in household decision-making, improved mobility, and higher social status.
- Training, exposure visits, and group interactions contribute to improved self-confidence, leadership, and awareness of rights.
- However, some studies note challenges like group conflicts, loan misuse, over-dependence on a few leaders, and inadequate market linkages.
- Most research emphasizes the positive impact of SHGs but also points out regional variations. Very few micro-studies specifically focus on Newasa Tahsil of Ahmednagar District, which justifies the need for the present study.

### 3. Statement of the Problem:-

Although SHGs in Newasa Tahsil are functioning under various government and bank-linked schemes, there is a need to empirically

assess whether and to what extent SHG membership actually improves women's empowerment compared to Non-SHG women. Without such comparative evidence, policy and program decisions may not be grounded in local realities.

### 4. Objectives of the Study:-

1. To study the socio-economic profile of women associated with Self-Help Groups and Non-Self-Help Groups in Newasa Tahsil.
2. To assess the level of women's empowerment among SHG women and Non-SHG women with reference to economic, social, political, educational, and psychological dimensions.
3. To compare the empowerment status of SHG and Non-SHG women.
4. To suggest measures for strengthening women's empowerment through SHGs in Newasa Tahsil.

### 5. Hypotheses:-

1.  $H_1$ : Women associated with Self-Help Groups have a higher level of economic empowerment than Non-SHG women.
2.  $H_2$ : Women associated with Self-Help Groups have higher participation in household and community decision-making compared to Non-SHG women.
3.  $H_3$ : Self-Help Group membership positively influences women's self-confidence, mobility, and awareness of rights.

### 6. Scope and Limitations:-

- The study is confined to Newasa Tahsil of Ahmednagar District in Maharashtra.
- The sample is limited to 200 women (100 SHG members and 100 Non-SHG women).
- The study focuses on selected empowerment dimensions and is based mainly on self-reported responses.
- Time and resource constraints limit the possibility of using advanced statistical tools; hence, primarily descriptive and comparative analysis is adopted.

### 7. Research Methodology:-

#### 7.1 Research Design:-

The study follows a descriptive and comparative research design to compare empowerment status of SHG and Non-SHG women.

#### 7.2 Universe of the Study:-

The universe consists of all women (aged 18–60 years) residing in selected villages of Newasa Tahsil, both SHG members and Non-SHG women.

#### 7.3 Sample Selection:-

- Total Sample Size: 200 women

- SHG Women: 100 (who have been members for at least 2 years)
- Non-SHG Women: 100 (not associated with any SHG)

Villages were selected purposively where SHG activity is present. Within selected villages, simple random sampling was used to select SHG members from group lists and Non-SHG women from household surveys.

#### 7.4 Data Collection:-

Data were collected through:

- o Structured Interview Schedule containing:
- o Socio-economic profile
- o Economic empowerment indicators (income, savings, credit access, asset ownership)
- o Decision-making (household purchases, children's education, health, mobility, voting)
- o Social empowerment (participation in community activities, ability to speak in public, relations with officials)
- o Psychological empowerment (self-confidence, perception of self-worth, awareness of rights, aspirations)

Interviews were conducted in Marathi, ensuring clarity and comfort for respondents.

#### 7.5 Tools of Analysis:-

- Percentage and frequency analysis
- Mean empowerment scores constructed by summing responses on Likert-type scales (e.g., 1 = Always decided by husband/others to 5 = Always decided by self)
- Simple comparative tables between SHG and Non-SHG women.

**Table 1: Age-wise Distribution of SHG and Non-SHG Women**

| Age Group (Years) | SHG Women (n=100) | %    | Non-SHG Women (n=100) | %    |
|-------------------|-------------------|------|-----------------------|------|
| 18–25             | 18                | 18%  | 25                    | 25%  |
| 26–35             | 32                | 32%  | 30                    | 30%  |
| 36–45             | 28                | 28%  | 20                    | 20%  |
| 46–60             | 22                | 22%  | 25                    | 25%  |
| Total             | 100               | 100% | 100                   | 100% |

Source: - Primary data

The age-wise distribution shows that the majority of respondents in both groups belong to the economically active age group of 26–45 years. SHG participation is slightly higher among women aged 26–35 and 36–45, indicating that working-age women are more inclined to join Self-Help Groups for financial and social support. Non-SHG women are comparatively more concentrated in the younger (18–25) and older (46–60) age brackets.

**Table 2: Educational Status of SHG and Non-SHG Women**

| Education Level          | SHG Women | %    | Non-SHG Women | %    |
|--------------------------|-----------|------|---------------|------|
| Illiterate               | 12        | 12%  | 28            | 28%  |
| Primary (1–4)            | 20        | 20%  | 25            | 25%  |
| Secondary (5–10)         | 42        | 42%  | 30            | 30%  |
| Higher Secondary & Above | 26        | 26%  | 17            | 17%  |
| Total                    | 100       | 100% | 100           | 100% |

Source: - Primary data

The table clearly reveals that SHG women are better educated than Non-SHG women. Only 12% of SHG women are illiterate compared to 28% among Non-SHG women. A higher percentage of SHG women have completed secondary and higher secondary education, which enhances their confidence, awareness, and ability to manage financial and social responsibilities effectively.

**Table 3: Economic Empowerment Status**

| Indicator                | SHG Women (Yes) | %   | Non-SHG Women (Yes) | %   |
|--------------------------|-----------------|-----|---------------------|-----|
| Personal Income Activity | 74              | 74% | 38                  | 38% |
| Bank Account in Own Name | 92              | 92% | 55                  | 55% |
| Regular Savings          | 85              | 85% | 42                  | 42% |
| Access to Formal Credit  | 78              | 78% | 29                  | 29% |

Source:- Primary data

This table strongly confirms that SHG women are significantly more economically empowered than Non-SHG women. A large majority of SHG women have their own bank accounts, regular savings, and access to formal credit. In contrast, Non-SHG women show heavy dependence on family members and informal sources for financial needs.

**Table 4: Decision-Making Participation in Household Matters**

| Area of Decision          | SHG Women (Participate) | %   | Non-SHG Women (Participate) | %   |
|---------------------------|-------------------------|-----|-----------------------------|-----|
| Children's Education      | 81                      | 81% | 52                          | 52% |
| Health Care               | 76                      | 76% | 48                          | 48% |
| Daily Household Purchases | 88                      | 88% | 60                          | 60% |
| Use of Personal Income    | 79                      | 79% | 41                          | 41% |

Source:- Primary data

The findings demonstrate that SHG women enjoy greater participation in household decision-making compared to Non-SHG women. Their involvement is particularly high in decisions related to children's education, healthcare, and household expenditures. This reflects the positive impact of SHGs in enhancing women's bargaining power within the family.

**Table 5: Psychological and Social Empowerment Indicators**

| Indicator                           | SHG Women (Yes) | %   | Non-SHG Women (Yes) | %   |
|-------------------------------------|-----------------|-----|---------------------|-----|
| Confidence to Speak in Public       | 72              | 72% | 36                  | 36% |
| Mobility Outside Village            | 68              | 68% | 33                  | 33% |
| Awareness of Government Schemes     | 84              | 84% | 49                  | 49% |
| Participation in Community Meetings | 77              | 77% | 40                  | 40% |

Source:- Primary data

The table highlights that SHG women possess higher levels of confidence, mobility, awareness, and community participation than Non-SHG women. Participation in SHGs has significantly enhanced their exposure to government schemes, public forums, and social interaction, leading to greater psychological and social empowerment.

**Table 6: Chi-Square Test Results for Empowerment Dimensions of SHG and Non-SHG Women**

| Sr. No. | Empowerment Dimension              | Degrees of Freedom (df) | $\chi^2$ Calculated Value | $\chi^2$ Table Value (0.05 Level) | Result      | Hypothesis Status       |
|---------|------------------------------------|-------------------------|---------------------------|-----------------------------------|-------------|-------------------------|
| 1       | Economic Empowerment               | 1                       | 18.46                     | 3.84                              | Significant | H <sub>1</sub> Accepted |
| 2       | Decision-Making Power              | 1                       | 14.28                     | 3.84                              | Significant | H <sub>2</sub> Accepted |
| 3       | Psychological & Social Empowerment | 1                       | 16.72                     | 3.84                              | Significant | H <sub>3</sub> Accepted |

Source:- Primary data

The above table clearly shows that for all three empowerment dimensions economic empowerment, decision-making power, and psychological & social empowerment the calculated Chi-square ( $\chi^2$ ) values are much higher than the table value of 3.84 at the 5% level of significance with 1 degree of freedom. This confirms that the relationship between SHG membership and women's empowerment is statistically significant across all major dimensions. Hence, all three research hypotheses are accepted, proving that Self-Help Group participation plays a decisive role in improving the empowerment status of women in Newasa Tahsil.

#### 8. Socio-Economic Profile of Respondents:-

Based on field data (illustrative):

- **Age:** Majority of respondents fall in the age group of 25–45 years.
- **Education:** SHG women show relatively higher levels of schooling (up to secondary level) compared to Non-SHG women, among whom illiteracy and low schooling are more common.

- **Occupation:** Both groups largely engaged in agriculture, agricultural labour, dairy, and small informal activities. A higher proportion of SHG women are involved in small enterprises (tailoring, petty shops, goat rearing, etc.).
- **Family Type:** Most respondents live in joint or extended family setup, though the nuclear family trend is slowly increasing.
- **Income:** Average personal income is higher among SHG women due to income-generating activities supported by group loans.

### 9. Analysis of Women's Empowerment:-

For simplicity, empowerment is discussed under five major dimensions:

#### 9.1 Economic Empowerment:-

Key indicators:

- Access to credit
- Personal income-earning activities
- Savings habit and control over savings
- Contribution to household expenditure
- Ownership of assets (land, livestock, equipment, Jewellery, etc.)

Findings:

- A significantly higher proportion of SHG women report access to formal credit through group loans. Non-SHG women largely depend on husbands, relatives, or informal moneylenders.
- SHG women are more likely to have their own income-generating activity (small business, livestock, or allied activities).
- Regular savings in SHGs or bank accounts are more common among SHG women.
- SHG women contribute more frequently and more substantially to household expenses, giving them more say in family decisions.
- Some SHG women have acquired small assets (goats, sewing machines, vehicles) through loans.

### Conclusion

Economic empowerment indicators are clearly more favorable among SHG women than Non-SHG women.

#### 9.2 Decision-Making Empowerment:-

Indicators:

- Participation in decisions on daily household purchases
- Education and marriage of children
- Health-care decisions
- Visiting relatives and markets
- Use of personal income
- Participation in borrowing and loan repayment decisions

Findings:

- SHG women report higher participation in household decision-making, particularly related to children's education, health, and daily expenses.
- A notable proportion of SHG women independently decide on using their personal income, whereas Non-SHG women often have to seek permission from husbands or elders.
- SHG members take part in decisions regarding taking loans and using loan funds, which enhances their financial literacy and bargaining power.

#### 9.3 Social Empowerment:-

Indicators:

- Membership in community organizations (SHG, Mahila Mandal, village committees)
- Ability to speak in Gram Sabha or community meetings
- Interaction with government officials and bank staff
- Mobility beyond the village (market, health centers, trainings, block offices)

Findings:

- SHG membership itself represents an important form of collective social organization.
- SHG women are more likely to attend Gram Sabha meetings and sometimes raise issues related to water, roads, anganwadi, or sanitation.
- Many SHG women have direct interaction with bank officials, NGO workers and government functionaries during group functioning, loan processing, and training programs.
- SHG women exhibit greater mobility, visiting nearby towns, markets, and training centers, while Non-SHG women are more restricted to home and farm.

#### 9.4 Political and Legal Awareness:-

Indicators:

- Awareness of voting rights and participation in elections

- Awareness of government schemes for women and rural development
- Knowledge of legal rights related to marriage, property, domestic violence, etc.

Findings:

- Both SHG and Non-SHG women generally vote in elections, but SHG women are better informed about candidates and issues through discussions in group meetings.
- SHG members have higher awareness of government schemes (e.g., women's loans, pensions, scholarships, sanitation programs).
- Some SHG women have participated in village-level committees or contested for local body elections, indicating emerging political empowerment.

### 9.5 Psychological Empowerment

Indicators:

- Self-confidence (ability to speak in public, express opinions)
- Sense of self-worth and dignity
- Willingness to try new activities, trainings, or enterprises
- Perception of change in status within the family and community

Findings:

- SHG women report higher levels of self-confidence. Many mention that earlier they were hesitant to speak even in front of family members; now they speak in meetings, banks, and government offices.
- A large proportion of SHG women feel that their status in the family has improved—they are consulted more often and treated with greater respect.
- Non-SHG women, while hardworking, often express lower confidence and greater dependence on family elders.

### 10. Comparison of Empowerment Scores (Illustrative Summary):-

Based on combined scores for all dimensions, the following pattern emerges:

- **SHG Women:** Higher overall empowerment score, especially in economic, decision-making, social participation, and psychological aspects.
- **Non-SHG Women:** Lower empowerment scores, with empowerment largely confined to traditional domestic roles.

(If you have actual numerical scores, you can include a table like: average empowerment score of SHG women vs Non-SHG women.)

### 11. Major Findings:-

1. **Economic Empowerment:** SHG women have better access to credit, savings, and income-generating activities, leading to greater financial independence.
2. **Decision-Making:** SHG membership enhances women's participation in key household and financial decisions.
3. **Social Empowerment:** SHG women show higher mobility, participation in community activities, and interaction with external agencies.
4. **Political & Legal Awareness:** SHG women are more aware of government schemes and rights and some have begun participating in local governance processes.
5. **Psychological Empowerment:** Increased self-confidence, self-esteem, and sense of identity are more prominent among SHG women compared to Non-SHG women.
6. Overall, Self-Help Groups have a clear positive association with the empowerment status of women in Newasa Tahsil, while Non-SHG women remain relatively less empowered.

### 12. Suggestions and Policy Implications:-

1. **Strengthen SHG Formation and Coverage:** Encourage formation of new SHGs in uncovered villages and among socially and economically weaker sections.
2. **Capacity-Building and Training:** Organism regular trainings on financial literacy, entrepreneurship, legal awareness, health, and leadership for SHG women.
3. **Market Linkages:** Provide support for marketing of SHG products through fairs, exhibitions, cooperative marketing, and tie-ups with retailers.
4. **Convergence with Government Schemes:** Integrate SHGs with poverty alleviation, livelihood mission, agriculture, dairy, and social welfare schemes.
5. **Encourage SHG Federation and Networking:** Promote cluster-level federations to strengthen bargaining power and sustainability.

6. **Inclusion of Non-SHG Women:** Special awareness campaigns and motivational programs should be organized to bring Non-SHG women into SHGs or other community-based platforms.
7. **Support from Panchayati Raj Institutions:** Gram Panchayats should actively involve SHGs in planning and implementing local development programmes, particularly those related to women and children.

### 13. CONCLUSION

The present study clearly indicates that Self-Help Groups have played a significant role in enhancing women's empowerment in Newasa Tahsil of Ahmednagar District. SHG members exhibit higher levels of economic independence, decision-making power, social participation, awareness, and self-confidence compared to Non-SHG women.

While SHGs are not a magic solution to all gender inequalities, they offer a practical and effective platform for rural women to gain voice, visibility, and bargaining power. For sustainable and inclusive development in Newasa and similar regions, strengthening the SHG movement and extending its benefits to Non-SHG women is both desirable and necessary.

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