

EMPOWERING WOMEN THROUGH SELF-HELP GROUPS: A PRAGMATIC ANALYSIS OF WOMEN IN BHARATPUR

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ABSTRACT

The primary objective of this study is to gain deeper insights into the socioeconomic influence of women in Bharatpur, with a specific focus on those involved in Self Help Groups (SHGs). This research aims to comprehensively understand how the participation of women in SHGs has contributed to their empowerment and overall socioeconomic development. The study includes a detailed analysis and interpretation of various indicators, such as changes in income and savings levels before and after joining SHGs, as well as the growth in their confidence, leadership abilities, and knowledge acquisition. Furthermore, the literature review explores the broader socioeconomic impact on the lives of women, highlighting how involvement in SHGs has transformed their social and economic standing. Self Help Groups, as grassroots-level organizations, play a pivotal role in enhancing the quality of life for economically disadvantaged individuals, particularly women. By offering opportunities for collective action, skill development, and financial independence, SHGs have become instrumental in advancing the welfare of women in Bharatpur, fostering greater autonomy, economic stability, and community leadership. This research not only investigates the financial outcomes associated with SHG membership but also delves into the qualitative aspects of empowerment, such as personal growth, decision-making capacities, and the ability to influence community-level initiatives. By examining these elements, the study seeks to provide a comprehensive understanding of the socioeconomic transformations that SHGs facilitate in the lives of women in Bharatpur.

Keywords: *Self Help Groups (SHGs), Bharatpur, Gender Equality, Living Standard of Women.*

Introduction

In India, women have historically played a significant role in various aspects of life, from managing household finances to working as entrepreneurs and farmers. However, their contributions often go unrecognized, and they are frequently denied access to markets and other opportunities that could help them grow economically. Despite their evident skills and capabilities, social inequality and domestic violence persist, limiting their overall development and empowerment (**Gaiha et al., 2001**). Nevertheless, with the onset of globalization, new doors have opened for women in education, employment, and entrepreneurship, bringing a slow but significant shift in societal norms.

Globalization has been a catalyst for change, providing women with access to global markets, information, and financial resources. Policies aimed at promoting gender equality have further empowered women, allowing them to take leadership roles and challenge traditional boundaries (**Singh, 2001**). While barriers such as limited access to formal markets and domestic inequality continue, the exposure to new ideas and technological advancements has enabled women to assert their presence in sectors traditionally dominated by men (**Amin et al., 1998**). The evolving landscape promises a more equitable future, albeit with ongoing challenges.

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Self-Help Groups (SHGs) have emerged as a pivotal force in empowering marginalized women, particularly in rural and underdeveloped regions. These informal collectives offer a platform for women to collaborate on income generation and financial management while fostering social capital and mutual support (**Chen and Donald, 2001**). SHGs promote savings, entrepreneurship, and financial discipline, helping women build long-term financial security. Additionally, they act as a bridge to formal financial institutions, allowing women to access loans and other financial services, which are often out of reach for them individually (**Deaton and Drèze, 2008**).

In **Rajasthan**, SHGs have proven to be instrumental in addressing poverty, especially in urban slums and rural areas. The government, NGOs, and other organizations have played significant roles in fostering the development of SHGs (**Harper, 2012**). With support from the **National Bank for Agriculture and Rural Development (NABARD)** and other stakeholders, SHGs have become a tool for women to gain financial independence and contribute to community development. The **Bharatpur** district, for instance, has seen numerous SHGs working towards women's empowerment and poverty alleviation, with local NGOs offering training and capacity-building programs (**Dunn and Arbuckle, 2001**).

In the light of the above it can be postulated that, **Self-Help Groups (SHGs) have become a transformative force in empowering women in India, especially in regions like Bharatpur**. These collectives foster financial independence, leadership, and entrepreneurship among women, providing them with the tools and resources to break free from cycles of poverty and social inequality. As *this research paper explores, SHGs serve not only as economic vehicles but also as platforms for broader social change, offering a tangible path toward women's empowerment in Bharatpur and beyond.*

Review of Literature

Gaiha et al. (2001) explored the under-recognition of women's contributions to the economy in India, focusing on their roles as farmers, entrepreneurs, and household financial managers. Despite their financial prudence and productivity, societal norms limit women's access to markets and recognition, resulting in a gendered gap in economic opportunities.

Singh (2001) highlighted how globalization has provided new opportunities for women by dismantling traditional barriers and promoting education, entrepreneurship, and employment. The author discussed the role of policy interventions in advancing gender equality, but also noted that social and domestic inequalities persist.

Amin et al. (1998) emphasized that despite the challenges faced by women in breaking traditional norms, globalization has positively impacted their leadership roles in various sectors. The study also shed light on how access to global markets, technology, and financial resources has been transformative, though the shift is gradual and uneven.

Chen and Donald (2001) focused on Self-Help Groups (SHGs) as a mechanism for women's empowerment. Their study outlined how SHGs foster social capital by enabling collective action among marginalized women, leading to improved social and economic well-being.

Deaton and Drèze (2008) examined the role of SHGs in poverty alleviation and income generation. They concluded that SHGs foster financial independence and long-term security for women by promoting savings and entrepreneurship, enabling them to break out of cycles of poverty.

Harper (2012) emphasized the transformative potential of SHGs in both rural and urban contexts, especially in India. His work reviewed how government and NGO support have facilitated SHG formation, leading to socio-economic empowerment of marginalized women through financial inclusion and skill development.

Dunn and Arbuckle (2001) provided case studies from Rajasthan to illustrate the role of NGOs in supporting SHGs. Their research highlighted how NGOs offer training and capacity-building programs that enhance the leadership and financial literacy of SHG members, driving sustainable community development.

Sarkar (2008) analyzed the economic impact of SHGs, particularly in terms of financial inclusion. Sarkar found that SHGs play a crucial role in providing access to credit and banking services for women in marginalized communities, which in turn, increases their participation in economic activities.

Kumar and Paul (2007) discussed the role of government interventions in promoting SHGs, particularly in rural areas. Their research demonstrated how the government's financial and training support enables SHGs to flourish, addressing the economic and social needs of women.

Swain (2007) examined the importance of microfinance through SHGs in empowering women. His research underlined how access to credit through SHGs not only provides financial stability but also empowers women to take leadership roles within their communities.

Research Gaps and Need for the Study

Despite the significant progress made by SHGs in fostering women's empowerment, several gaps remain in the current literature. **Firstly, while many studies focus on the role of SHGs in rural areas, there is limited research on how SHGs operate in urban settings, particularly in small cities like Bharatpur.** Existing studies primarily address the financial aspects of SHGs but tend to overlook the broader socio-cultural dynamics, such as how women's participation in SHGs redesigns gender roles within households and communities.

Moreover, while the government and NGOs have been instrumental in forming SHGs, the quality and sustainability of these groups are often under-researched. Studies generally highlight success stories, but few explore the challenges faced by SHGs, such as uneven access to credit, leadership gaps, and geographical disparities in the effectiveness of SHGs. This research aims to fill these gaps by providing a comprehensive analysis of how SHGs contribute to women's empowerment in **Bharatpur, while also exploring the socio-cultural transformations they bring about.**

Overall, the paper not only provides a valuable framework for understanding the relationship between microfinance and women's empowerment but also offers actionable strategies to enhance the effectiveness of microfinance programs worldwide. It continues to serve as a critical resource for policymakers, practitioners, and researchers committed to advancing women's empowerment through sustainable economic development initiatives.

Research Objectives

- To examine the impact of Self-Help Groups (SHGs) on the socio-economic empowerment of women in Bharatpur.
- To analyze the role of SHGs in enhancing financial literacy and access to formal financial services among women in Bharatpur.
- To evaluate the effectiveness of SHGs in promoting leadership, decision-making, and entrepreneurial skills among women in Bharatpur.

Research Hypothesis

- Participation in Self-Help Groups (SHGs) has a significant positive impact on the socio-economic empowerment of women in Bharatpur.

Research Methodology

This study is primarily focused on Bharatpur district of Rajasthan and aims to explore the socioeconomic impact of Self-Help Groups (SHGs) on women in this region. The research utilizes primary data collected directly from the members of various SHGs through a structured approach that includes both questionnaires and interview schedules. For this study, a sample of 170 women was selected, with great attention to detail and to ensure a diverse and representative group. This selection process was designed to provide a comprehensive and in-depth understanding of the dynamics at play within the Self-Help Groups (SHGs) in the area. By focusing on a broad spectrum of participants, the study aimed to capture the varied experiences, challenges, and contributions of women involved in SHGs, thus offering a holistic perspective on their functioning and impact in the community.

The data collection was conducted using a stratified random sampling method, which allowed for a more precise representation of the population by categorizing members into different strata based on relevant characteristics before sampling. This approach ensures that the study captures a diverse cross-section of SHG members, offering a well-rounded perspective on the impact of SHGs.

Once collected, the data was meticulously organized, tabulated, and subjected to thorough analysis and interpretation. A variety of statistical techniques were employed to extract meaningful insights from the data. These included:

- Mean/Median calculations to understand central tendencies in the responses,
- Percentage analysis to quantify trends and compare results across different variables,
- Coefficient of variation to measure the degree of variability within the data, providing an understanding of consistency across the responses.

The presentation of findings was enhanced through the use of figures and charts wherever necessary, providing a clear and visual interpretation of the statistical data. These visual tools helped to simplify complex patterns and trends, making the results more accessible and easier to comprehend for stakeholders and readers.

In conclusion, this study adopts a robust methodology, combining both qualitative and quantitative approaches, to provide a detailed and statistically sound analysis of the role of SHGs in the empowerment of women in Bharatpur. The use of diverse statistical tools ensures that the findings are reliable and offer valuable insights into the effectiveness of SHGs in fostering socioeconomic growth in rural Rajasthan.

Results and Discussion

Demographic profile of Selected Sample Women Respondents

- **Ageprofile of Selected Sample Women Respondents**

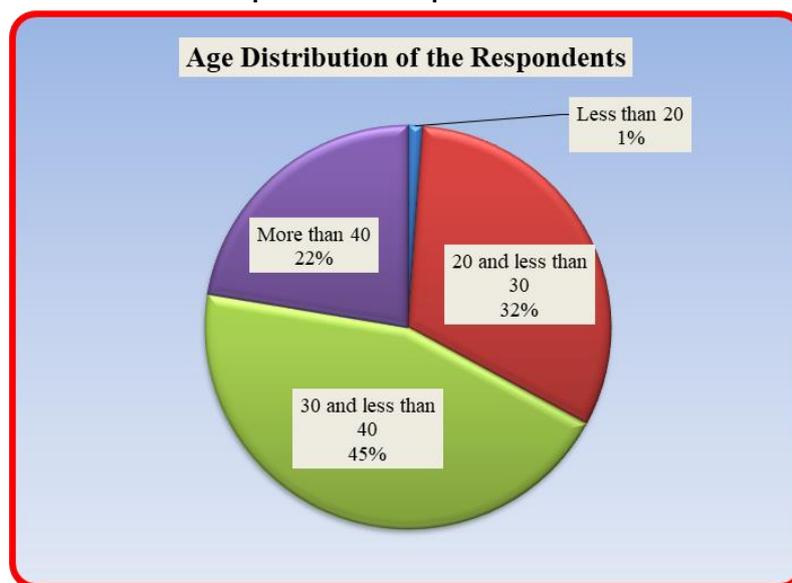


Figure 1: Age profile of Selected Sample Women Respondents

Interpretations

The data presented in the figure reveals important demographic insights regarding the age distribution of the sampled population. Out of the total respondents surveyed, only 2 individuals were aged less than 20 years, highlighting a notably low representation of younger participants in this study.

In the age category of 20 to 30 years, there were 54 respondents, indicating a modest representation of young adults within this demographic. However, the most significant findings emerge in the 30 to 40 years age bracket, where 76 respondents were recorded. This suggests that this particular group constitutes the largest segment of the sample population, indicating a strong presence of individuals in this pivotal life stage, which may correlate with increased responsibilities and participation in Self-Help Groups (SHGs).

Additionally, there were 38 respondents aged over 40 years, demonstrating that older adults are also represented in the study, albeit to a lesser extent compared to the 30 to 40 age group.

From this data, we can conclude that the majority of respondents fall within the 30 to 40 years age range, making it the most prevalent age group in the sample. This is followed by the 20 to 30 years category, which, while smaller, still comprises a significant portion of the respondents.

This age distribution analysis is crucial as it may influence the dynamics and perspectives shared by SHG members, particularly in terms of their experiences, challenges, and the impact of microfinance initiatives on their lives. Understanding the predominant age groups represented can help tailor programs and interventions to better meet the needs of these demographics, ultimately enhancing the effectiveness of SHGs in fostering empowerment and socioeconomic development.

- **Educational profile of Selected Sample Women Respondents**

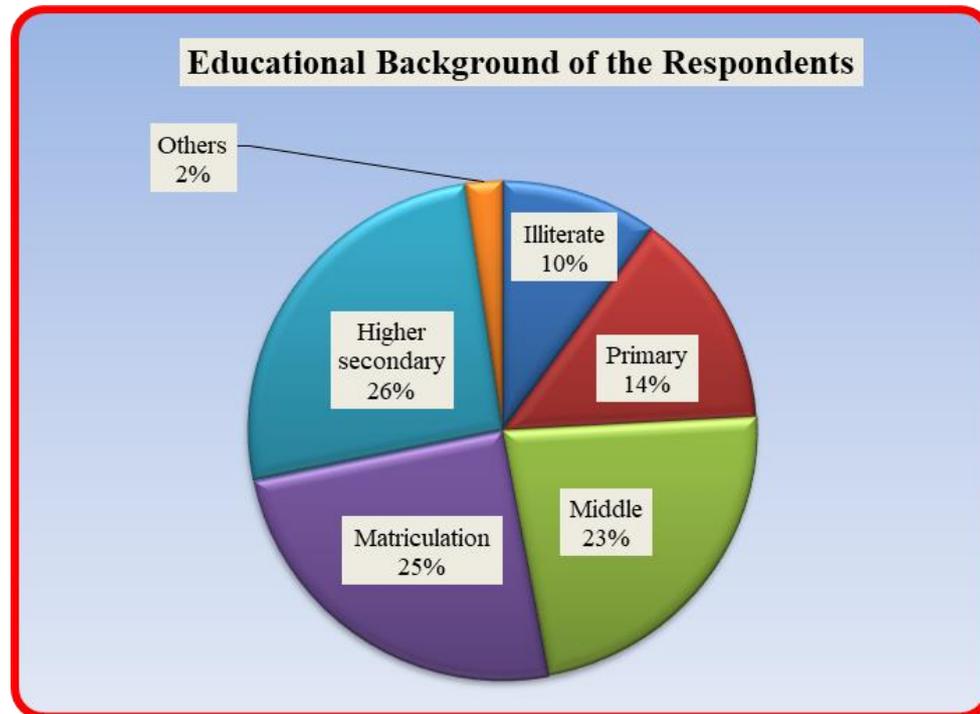


Figure 2: Educational profile of Selected Sample Women Respondents

Interpretations

The graph above represents a comprehensive overview of the educational background of the sampled population, shedding light on the literacy levels among the respondents. Out of the total respondents surveyed, 17 individuals identified themselves as illiterate, indicating a segment of the population that lacks formal education. This highlights an important area of concern, as literacy is a fundamental component of empowerment and access to opportunities.

24 respondents were having only primary education, illustrating that a portion of the population has completed at least the initial stage of formal schooling. Following this, the middle education category included 39 respondents, which suggests an upward trend in educational attainment, as more individuals have progressed beyond primary schooling.

The educational levels continue to rise in the subsequent categories, with 42 respondents having successfully cleared their matriculation exams. This achievement reflects a significant milestone in education, as matriculation is often seen as a gateway to further academic and vocational opportunities.

Furthermore, the higher secondary education category saw the highest representation, with 44 respondents. This indicates that a notable number of individuals have reached a level of education that typically prepares them for higher education or specialized vocational training, thereby expanding their potential for employment and skill development.

Lastly, 4 respondents reported possessing other qualifications, which may encompass various forms of vocational training or certifications not categorized within the standard educational system.

In summary, this data reveals a gradual increase in educational attainment among the respondents, from illiteracy to higher secondary education. While a portion of the population remains illiterate, there is a significant representation of individuals who have attained various levels of formal education. Understanding this educational distribution is critical, as it can inform the design of programs aimed at enhancing skills and knowledge among SHG members, ultimately contributing to their empowerment and socioeconomic advancement.

- **Marital Status profile of Selected Sample Women Respondents**

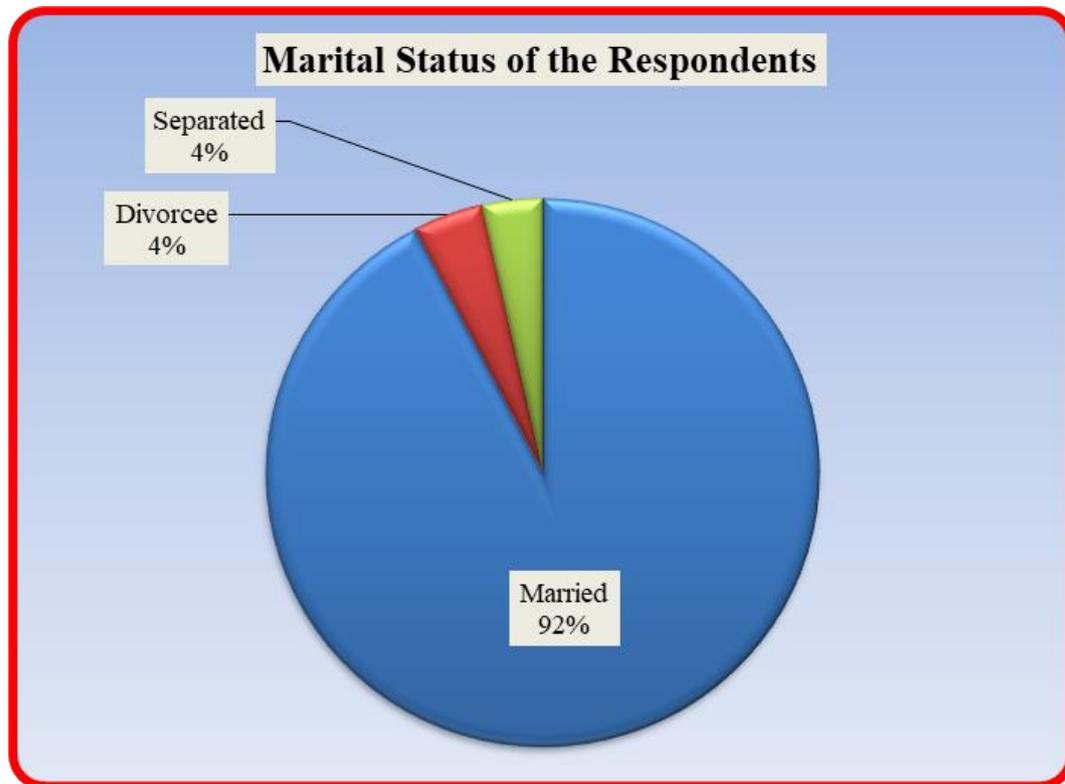


Figure 3: Marital Status profile of Selected Sample Women Respondents

Interpretations

The data presented in this figure provides valuable insights into the marital status of the sampled population, highlighting the predominant relationship dynamics within the community. Out of the total respondents surveyed, a significant majority, 157 individuals, reported that they are currently married. This substantial figure underscores the importance of marital relationships in the lives of the respondents, as marriage often plays a crucial role in social structures and economic activities, particularly in rural settings.

In contrast, the table reveals that there are 7 respondents who identify as divorcees. This number, while smaller compared to the married cohort, reflects the complexities and challenges faced by some individuals within the community. Divorce can carry significant social stigma and emotional consequences, indicating that a portion of the population navigates the intricacies of post-marital life.

Additionally, 6 respondents reported being separated, which adds another layer to the understanding of familial relationships within this demographic. Separation often signifies a transitional phase that may involve ongoing negotiations regarding family dynamics, responsibilities, and personal well-being.

Overall, the data illustrates that marriage is the dominant relationship status among the respondents, with a few individuals experiencing the ramifications of divorce or separation. Understanding these marital trends is essential, as they can influence participation in Self-Help Groups (SHGs) and impact socioeconomic outcomes. For instance, married individuals may have different motivations for joining SHGs compared to those who are divorced or separated, which could affect group dynamics, decision-making processes, and the overall effectiveness of empowerment initiatives aimed at enhancing women's roles in society.

- **Occupational profile of Selected Sample Women Respondents**

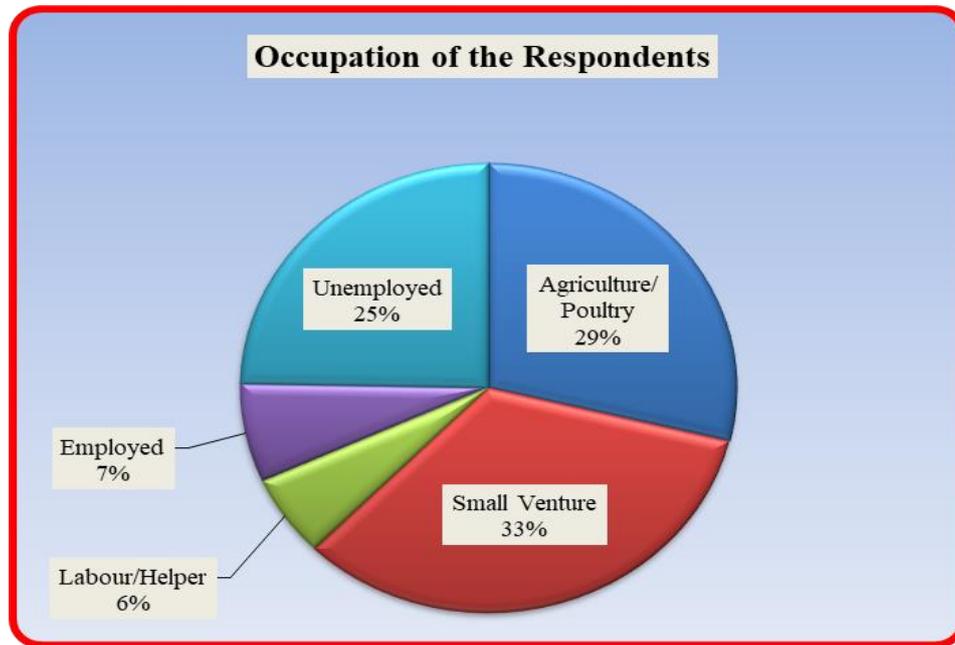


Figure 4: Occupational profile of Selected Sample Women Respondents

Interpretations

The data presented in this figure provides a detailed overview of the occupational landscape within the sampled population, revealing significant insights into the employment patterns and economic activities of the respondents.

Out of the total respondents surveyed, 49 individuals identified agriculture or poultry farming as their primary occupation. This figure highlights the importance of agriculture as a livelihood source in the community, underscoring its role in sustaining local economies and providing food security. The reliance on agriculture and poultry suggests that many individuals are engaged in traditional forms of employment, which may also contribute to their economic stability and community cohesion.

In the category of small ventures, 57 respondents reported engaging in entrepreneurial activities. This reflects an entrepreneurial spirit within the community, as individuals seek to create their own businesses, which could range from small retail operations to service-oriented enterprises. The presence of small ventures is crucial for economic development, as these activities can generate additional income and contribute to local job creation.

Additionally, 46 respondents identified themselves as laborers or helpers. This category likely encompasses individuals who work in various capacities to support agricultural or industrial activities, often receiving wages for their labor. Their involvement is indicative of the informal labor market that characterizes many rural areas, where flexibility and adaptability are key to economic survival.

The data further reveals that 54 respondents were employed in various sectors, highlighting a segment of the population engaged in formal or semi-formal jobs. However, a concerning aspect of the data is that 192 respondents reported being unemployed. This substantial number indicates significant challenges in the job market and suggests a need for targeted interventions to address unemployment, particularly in rural settings where opportunities may be limited.

In summary, this table illustrates a diverse range of occupational roles within the sampled population, from agriculture and small ventures to labor positions and formal employment. However, the high unemployment figure raises critical concerns about economic stability and the need for enhanced support mechanisms. Understanding these occupational dynamics is essential for designing effective programs that can foster economic empowerment, skill development, and job creation within the community, ultimately contributing to improved livelihoods for the respondents.

Analysis of Study Variables

- What motivated women to Join SHG.

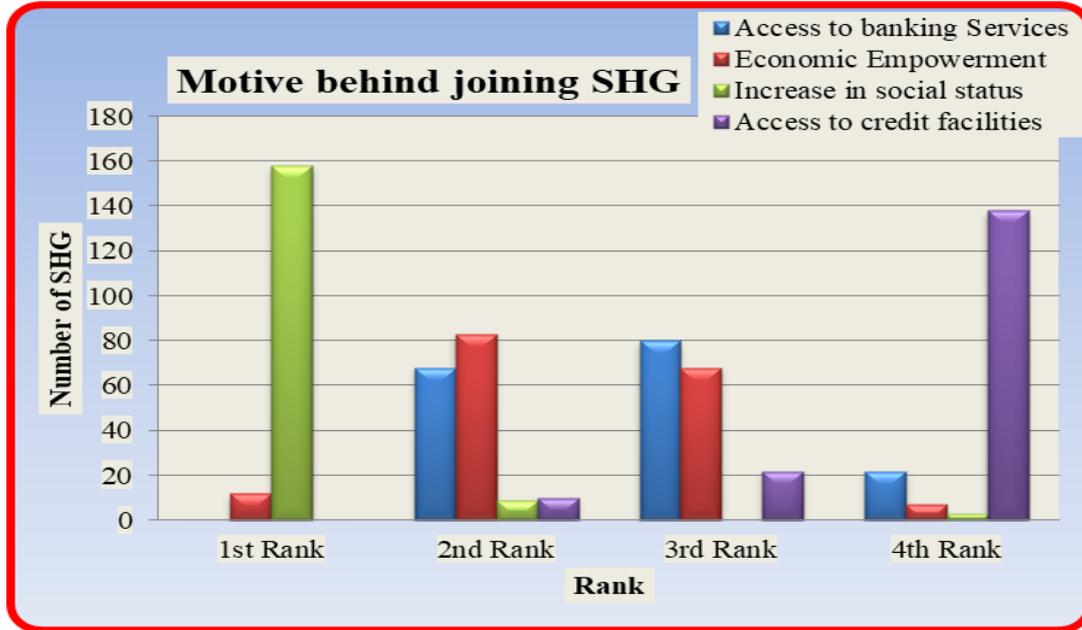


Figure 5: Motivation for Getting Associated with SHGG

Interpretations

The survey results regarding the motivations for joining Self-Help Groups (SHGs) reveal interesting insights into the priorities of the respondents. When participants were asked to rank their motivations, access to banking services did not receive the highest priority, as it was ranked first by none of the respondents. However, it received considerable attention, being ranked second by 68 respondents, third by 80 respondents, and fourth by 22 respondents. This suggests that while access to banking services is an important consideration, it is not the primary motivation for joining SHGs.

In contrast, economic empowerment was viewed more favourably, with 12 respondents ranking it first, 83 ranking it second, 68 ranking it third, and only 7 placing it fourth. This pattern indicates that many members perceive economic empowerment as a key benefit of their participation in SHGs, reinforcing the groups' role in facilitating income-generating activities and enhancing financial independence.

The desire for an increase in social status emerged as the most significant motivation, as indicated by the overwhelming majority of 158 respondents ranking it first. These findings highlight that for many women, the social aspect of being part of an SHG—such as gaining respect and recognition within their communities—holds greater importance than financial factors. The rankings show minimal interest in social status beyond the first position, with only 9 respondents ranking it second, none ranking it third, and 3 ranking it fourth.

Conversely, the motivation related to access to credit facilities ranked lower in importance, with no respondents ranking it first, 10 respondents ranking it second, 22 ranking it third, and a significant 138 respondents placing it fourth. This indicates a clear disconnect between the expectation of credit facilities and their perceived value among the members of SHGs.

Given that 158 out of 170 respondents identified increase in social status as their primary motivation for joining SHGs, it can be inferred that the “hypothesis stating Increase in access to credit facility is a major motive behind joining Self Help Group” is not valid. This finding suggests that while credit access is a feature of SHGs, the social and community aspects of these groups may be more influential in attracting members. Such insights could guide future SHG initiatives and policies, emphasizing the importance of social engagement and community-building alongside financial empowerment to enhance participation and effectiveness.

- **Change in Income status of Women respondents under study after joining SHG**

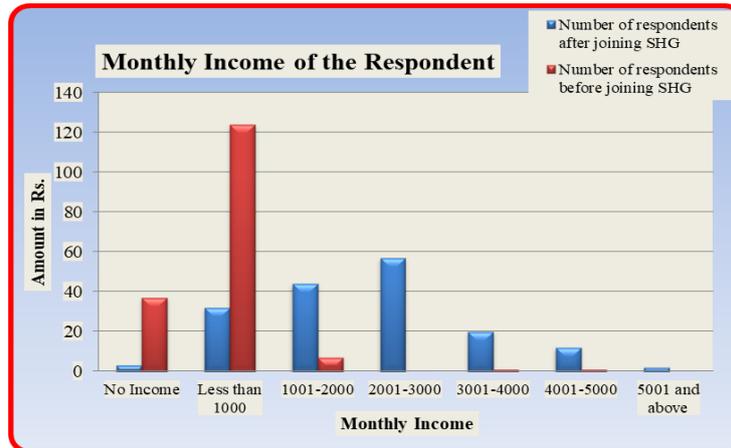


Figure 6: Change in Income status of Women respondents under study after joining SHG.

Interpretations

The current figure offers an in-depth comparison of the respondents' monthly income before and after their involvement in the Self-Help Group (SHG). This detailed data not only illustrates the shifts in income levels but also underscores the tangible improvements in financial status brought about by participation in SHGs. The comparison reveals significant changes in income distribution, reflecting the positive economic influence these groups have on members, particularly in enhancing their earning capacity and overall financial well-being. The figure highlights how SHGs have played a pivotal role in empowering participants by providing them with better opportunities for economic advancement and stability.

Initially, 37 respondents reported having no income before joining the SHG; however, this number dramatically decreased to only 3 after joining. This shift illustrates the effectiveness of SHGs in providing opportunities for income generation, empowering members to engage in various economic activities.

In the income bracket of less than Rs. 1000, there were 124 respondents prior to joining the SHG. After their participation, this number fell to 32, indicating that many individuals transitioned to higher income levels. This decrease suggests that members are finding better economic prospects through their involvement in the SHG, which likely provides access to resources and support for income-generating initiatives.

Conversely, the Rs. 1001 to Rs. 2000 income category saw a significant increase, with only 7 respondents in this range before joining the SHG rising to 44 afterwards. This notable growth indicates that SHG participation is facilitating a substantial improvement in income for many members.

Similarly, in the Rs. 2001 to Rs. 3000 brackets, there were initially 0 respondents, but this number rose to 57 after joining the SHG. This progression demonstrates that SHGs not only assist individuals in increasing their incomes but also enable them to reach income levels that were previously unattainable.

In the Rs. 3001 to Rs. 4000 range, the number of respondents increased from 1 to 20, further emphasizing the upward mobility in income levels facilitated by SHGs. Interestingly, the Rs. 4001 to Rs. 5000 categories saw a decline, from 1 respondent before joining to 0 afterwards. This may indicate that members have moved to higher income brackets or are experiencing shifts in their financial circumstances.

The data further highlights a significant shift in the income distribution of respondents, particularly with the emergence of higher income brackets that were previously absent. Notably, after joining the Self-Help Group (SHG), 2 respondents now report earning Rs. 5001 and above, a milestone that had not been achieved by any group members prior to their participation. This upward movement in income levels is a clear indication of the SHG's positive impact, as it demonstrates the ability of these groups to elevate members to higher financial tiers, fostering economic growth and improved livelihoods.

Overall, the data highlights a clear trend: the number of respondents classified as having “no income” has decreased significantly to just 3, while there has been a marked increase in the number of respondents in higher income brackets. This positive shift implies that, since joining the SHG, individuals have experienced considerable growth in their monthly incomes. The findings underscore the vital role that SHGs play in enhancing financial stability and promoting economic empowerment among their members.

- **Change in Income status of Women respondents under study after joining SHG**

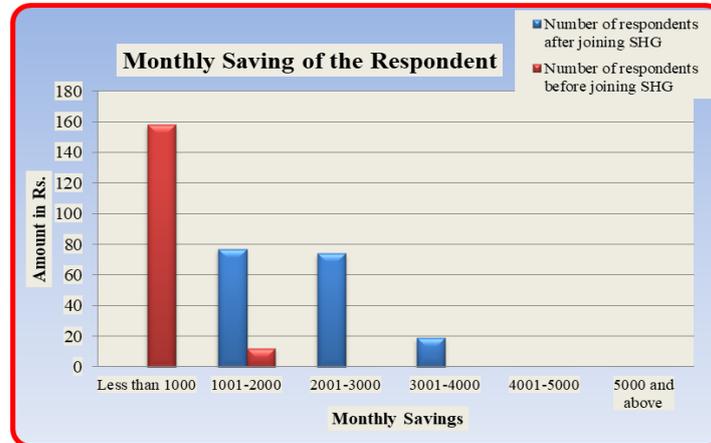


Figure 7: Change in Income status of Women respondents under study after joining SHG

Interpretations

The current figure provides a comprehensive comparative analysis of the respondents' monthly savings before and after their participation in the Self-Help Group (SHG). This analysis uncovers a notable transformation in the savings habits of the participants, indicating a substantial shift in their approach to financial management following their involvement in the SHG. The findings reveal that membership in these groups has fostered a culture of increased financial discipline and prudence, as participants have shown a marked improvement in their ability to save regularly. This transformation underscores the critical role that SHGs play in empowering individuals not only to increase their income but also to manage their finances more effectively, leading to enhanced financial security and long-term stability.

Initially, 158 respondents reported having no savings prior to joining the SHG, highlighting a critical gap in financial security and planning. In addition, only 12 respondents were found to save between Rs. 1001 and Rs. 2000. This situation reflects the challenges faced by individuals in accumulating savings, largely due to limited resources and lack of financial literacy.

However, after joining the SHG, there was a substantial increase in the number of respondents saving within higher income brackets. The data shows that 77 respondents are now saving between Rs. 1001 and Rs. 2000, a significant improvement from the previous figures. Furthermore, 74 respondents have moved into the Rs. 2001 to Rs. 3000 savings category, while 19 respondents are saving between Rs. 3001 and Rs. 4000. This shift indicates a marked enhancement in the ability of SHG members to save more substantial amounts.

The stark contrast between the savings figures before and after joining the SHG is evident. Prior to SHG participation, the maximum savings were predominantly in the less than Rs. 1000 category. Post-participation, members are not only saving more frequently but are also moving into significantly higher savings brackets. This transition from minimal to more robust savings patterns suggests that SHGs have played a crucial role in fostering a culture of saving among their members.

The rise in savings among SHG members can be attributed to a combination of key factors directly linked to their involvement in the group. One of the primary contributors is the improvement in financial literacy, as SHG members are often exposed to training and educational programs that enhance their understanding of budgeting, saving, and responsible financial planning. Additionally, SHGs provide access to structured savings schemes and microfinance programs, making it easier for members to contribute to regular savings with minimal barriers.

Another significant factor is the collective financial discipline fostered within the SHG environment. The group setting creates a sense of accountability, where members support and motivate each other to save consistently. This communal aspect reinforces positive financial behaviours, as individuals are encouraged to adopt better saving habits by observing the success of their peers. Furthermore, the supportive network within SHGs serves as a platform for sharing knowledge, experiences, and strategies on effective money management, ultimately cultivating a stronger culture of saving among participants. Together, these elements demonstrate how SHG membership promotes not only financial independence but also long-term economic stability for its members.

Overall, the data clearly indicates that the monthly savings of SHG members have significantly improved following their involvement with the group. This positive change reflects not only the financial empowerment of individual members but also contributes to their overall economic stability and resilience, enabling them to better face financial challenges and plan for the future.

- **Change in Organisational and administrative skills of Women respondents under study after joining SHG**

The comments of respondents were recorded on the above statement using a scale likert scale having a five-point scale.

Table 1: Change in Organisational and Administrative skills of Women respondents under study after joining SHG

Scale of Change after SHG	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	3.53 %	5.29 %	4.71 %	61.76 %	24.71 %

Interpretation

The table titled "Change in Organizational and Administrative Skills of Women Respondents After Joining SHG" provides valuable insights into the impact of Self-Help Group (SHG) membership on the development of crucial skills among women. The data is categorized across a five-point Likert scale, capturing varying levels of agreement or disagreement on the perceived improvement in organizational and administrative skills post-SHG involvement.

The table clearly demonstrates that the majority of women respondents (86.47% combining those who agreed and strongly agreed) recognized a positive change in their organizational and administrative skills after joining the SHG. This highlights the effectiveness of SHG participation in empowering women with essential skills that can enhance both their personal and professional lives. The development of these skills is likely tied to their active involvement in SHG activities such as group decision-making, financial management, and community-based initiatives.

The small percentages of disagreement and neutrality could reflect varying levels of participation or personal factors that may have influenced the extent to which certain women were able to benefit from the opportunities provided by the SHG.

In conclusion, the data strongly indicates that SHGs play a critical role in fostering the organizational and administrative competencies of women, equipping them with skills that are essential for leadership, effective management, and long-term empowerment.

Table 2: Descriptive Statistics of Table 1

Median	3.99091
Standard Deviation	0.90233
Skewness	-1.5201
Kurtosis	2.82371
Co-efficient of variance	22.6097

The statistical analysis reveals several important characteristics of the data regarding respondents' perceptions after joining the Self-Help Group (SHG). The median of the dataset is 3.99, indicating that half of the respondents rated their experiences positively, suggesting a general consensus on the improvements made through SHG participation. The standard deviation is 0.9, which indicates a moderate level of variability among the responses, allowing for some differences in individual experiences while still clustering around the median.

The skewness value of -1.52 indicates a leftward tilt in the distribution of responses, suggesting that the data is negatively skewed. This implies that there are fewer low ratings and that the majority of the responses are clustered towards the higher end of the scale, primarily on the right side. Essentially, most respondents feel positively about the changes they have experienced after joining the SHG.

In terms of kurtosis, the value is 2.8, which indicates that the distribution is tall and slender compared to a normal distribution. This higher kurtosis suggests that there are more extreme values or outliers in the dataset, meaning that while most respondents have a high agreement, a few might have exceptionally high or low ratings.

The coefficient of variation (CoV) is calculated at 22, which is significantly less than 33. A lower CoV indicates that the data is relatively consistent and that the median can be interpreted with confidence. This consistency is further supported by the values of skewness and kurtosis, which affirm the central tendency indicated by the median.

The combination of negative skewness and positive kurtosis reinforces the notion that most responses cluster closely around the median value of approximately 4. This concentration suggests that a significant majority of the respondents recognize and agree upon the positive impacts on communication and administrative skills that have developed since their involvement in the SHG.

In conclusion, the statistical metrics point to a strong consensus among respondents that their experiences with the SHG have led to notable improvements in communication and administrative capabilities. This insight underscores the effectiveness of SHGs in fostering personal and communal development among their members.

- **Change in Confidence and Overall development of Women respondents under study after joining SHG**

The respondents' feedback on the statement was gathered using a five-point Likert scale, offering a range of responses from strong disagreement to strong agreement. Analysing this data provides several key statistical insights, reflecting the varied perspectives of the participants.

The median value of the responses is 4.45, indicating that a significant portion of respondents generally agree with the statement, reflecting a positive sentiment overall. This high median suggests that most individuals perceive the matter in question favourably.

The standard deviation is 0.94, which reveals a moderate degree of variability in the responses. While many respondents have ratings clustered near the median, there are some differences in individual perceptions.

The skewness of -2.32 indicates a notable leftward tilt in the distribution of responses, suggesting that the data is negatively skewed. This means that while the majority of respondents rated the statement positively, there is a tail on the left side of the distribution, indicating a smaller number of lower ratings. Essentially, this skewness reflects a concentration of higher ratings, with fewer respondents providing lower scores.

In terms of kurtosis, the value of 5.34 indicates that the distribution is tall and slender, which suggests a greater presence of extreme values in the dataset compared to a normal distribution. This heightened kurtosis indicates that while most responses are positive, there are outliers that reinforce the strong agreement among a majority of respondents.

The coefficient of variation (CoV) is calculated at 21.24, which is well below the threshold of 33. This low CoV indicates that the data exhibits a good level of consistency, further affirming the reliability of the median as an accurate reflection of the respondents' sentiments.

In summary, the statistical analysis of the comments gathered via the Likert scale demonstrates a strong consensus among respondents regarding the positive sentiment expressed in the statement. The high median, combined with negative skewness and high kurtosis, suggests that most individuals strongly agree with the statement, while a small proportion may express more critical views. This overall trend indicates that the initiative or program under evaluation has been perceived favourably by the majority of participants.

Table 3: Change in Confidence and Overall development of Women respondents under study after joining SHG

Scale of Change after SHG	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	4.12 %	2.94 %	1.18 %	28.24 %	63.52 %

The data clearly indicates that a significant majority (91.76%) of women respondents, combining those who agreed and strongly agreed, experienced a positive change in their confidence and overall development following their involvement in the SHG. This demonstrates the effectiveness of SHGs in fostering an empowering atmosphere that encourages women to build their self-assurance and develop various skills.

The very low percentages of disagreement and neutrality highlight that the vast majority of respondents perceive tangible benefits from their participation in SHGs. This suggests that the activities and support offered through SHGs are instrumental in facilitating personal growth and enhancing the confidence of women, equipping them with the tools to navigate challenges in their lives more effectively.

In conclusion, the findings underscore the vital role that SHGs play in promoting the empowerment and overall development of women, contributing to their confidence and fostering a sense of community and shared purpose among participants.

Table 4: Descriptive Statistics of table 3

Median	4.45
Standard Deviation	0.94
Skewness	-2.32
Kurtosis	5.34
Co-efficient of variance	21.24

The calculated median value of 4.45 is notably close to 5, which corresponds to the response category of 'Strongly Agree (SA)' on the Likert scale. This suggests that the predominant sentiment among respondents leans heavily towards strong agreement with the statement in question.

Additionally, the negative skewness indicates that the distribution of responses is tilted towards the higher end of the scale. Specifically, this means that respondents are more likely to select ratings closer to 5 rather than those near 1. In practical terms, this further reinforces the idea that the majority of participants are expressing favourable views.

The positive kurtosis value signifies that the distribution is slender and peaked. This characteristic suggests that while most responses cluster around the high end of the scale, there are relatively few extreme values at either end. In essence, this results in a sharper peak, indicating a consensus among respondents that aligns with strong agreement.

Overall, these statistical findings collectively point to a significant trend: the responses from the majority of individuals are concentrated around the 5 rating, denoting a strong endorsement of the statement. Furthermore, the low coefficient of variation signifies a high level of consistency among the respondents' answers, enhancing the reliability and significance of the results.

In conclusion, the analysis indicates that the overwhelming majority of respondents have a highly favourable opinion regarding the subject matter, highlighting a clear and confident consensus in their agreement.

Findings of the Research Study

The research aimed to investigate the role of Self-Help Groups (SHGs) in promoting economic development. The study concentrated on several critical areas, including the fundamental concepts of financial inclusion, community engagement, self-education, and household decision-making. These elements have garnered substantial attention in recent years as vital components for achieving sustainable development. The objectives of the research were threefold:

- **Evaluate the Role of SHGs in Women's Empowerment:** The study aimed to assess how SHGs contribute to women's empowerment through enhanced financial inclusion.

- **Identify Barriers to Economic Inclusion:** By conducting a pragmatic analysis, the research sought to uncover the obstacles hindering economic inclusion and provide actionable policy recommendations.
- **Maximize the Impact of SHG Programs:** The research aimed to analyze the strengths of SHG initiatives in achieving rights and to develop strategies for effective utilization of these programs.

The findings of the research are summarized as follows:



- **Credit Facility:** Contrary to expectations, the availability of credit facilities was not a primary motivation for individuals to join SHGs. Instead, it served as a supportive aspect of the broader benefits offered by these groups.
- **Motivations for Joining:** The predominant reasons for joining SHGs were centered around savings and credit facilities, indicating that members are primarily driven by the prospect of financial stability and growth.
- **Increase in Monthly Income:** The research found that individuals' monthly income has seen a notable increase since they became members of an SHG, highlighting the economic benefits of participation.
- **Growth in Monthly Savings:** Similarly, SHG members reported a significant rise in their monthly savings, suggesting improved financial habits and security as a result of group involvement.
- **Enhanced Confidence:** A strong consensus among respondents indicated a marked increase in their confidence levels after becoming members of an SHG, reflecting personal growth and empowerment.
- **Development of Leadership Qualities:** Respondents acknowledged that their leadership skills have been enhanced through their experiences in SHGs, indicating a positive impact on personal development.
- **Improved Organizational and Communication Skills:** Members agreed that their organizational and communication abilities have improved as a result of their participation in SHGs, further underscoring the holistic benefits of being part of such groups.

In summary, the research illustrates that Self Help Groups play a crucial role in not only promoting economic inclusion but also in empowering women through enhanced confidence, leadership, and communication skills. The findings underscore the significance of SHGs as a valuable tool for community development and individual growth.

Conclusion

The research clearly indicates that Self Help Groups (SHGs) play a crucial role in supporting their members by fostering significant improvements in various dimensions of their lives. The findings highlight that SHGs contribute to financial enhancement, as members report increased financial stability and capacity through access to savings and credit facilities, enabling them to manage their finances effectively and invest in income-generating activities. Additionally, participation in SHGs has led to enhanced knowledge, equipping women with insights into financial management, business practices, and personal development essential for empowerment.

The role of Self-Help Groups (SHGs) in empowering women in *Bharatpur* has been both transformative and far-reaching. Through SHGs, women have gained access to financial resources, developed entrepreneurial skills, and enhanced their socio-economic standing. These groups provide women with a platform to collectively save, access credit, and generate income, which in turn fosters their independence and decision-making power. Furthermore, SHGs have contributed to breaking down traditional gender roles, allowing women to become active participants in the economic and social fabric of their communities. By promoting financial literacy, SHGs have also helped women better manage their finances and access formal banking services, which were previously inaccessible to many.

Despite these advancements, several challenges remain. Many SHGs in *Bharatpur* still face issues related to sustainability, uneven access to credit, and limited geographical reach. There is also a need for more comprehensive training programs that can equip women with the skills necessary to scale their businesses and take on leadership roles within their groups and communities. As this research highlights, while SHGs have made a significant contribution to women's empowerment in *Bharatpur*, further efforts are needed to ensure that their full potential is realized. Addressing these gaps will not only uplift individual women but also contribute to the broader goal of gender equality and socio-economic development in the region.

Overall, the research underscores that SHGs not only guide their members toward achieving specific goals but also develop a sense of value and worth among women, motivating them to advocate for their rights. In conclusion, it is evident that Self Help Groups significantly contribute to the empowerment of women by enhancing their economic conditions, fostering their skills, and promoting gender equality, highlighting their potential as catalysts for social and economic change within communities.

Scope of Further Research Study

- Examine the long-term sustainability of SHGs and their ability to maintain financial independence without external support.
- Investigate the role of SHGs in urban areas and compare their effectiveness with rural SHGs in terms of financial inclusion and empowerment.
- Explore the socio-cultural changes brought about by SHGs in gender dynamics within households and communities.
- Study the impact of digital literacy and technology integration in enhancing the operations and reach of SHGs.
- Analyze the barriers faced by SHGs in accessing formal credit and developing strategies to improve financial inclusion across underrepresented areas.

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