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Comparative analysis of empowerment between SHG members and non-members in Bhandara district of Maharashtra state

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Abstract

The present study entitled “Comparative Analysis of Empowerment between SHG Members and Non-members in Bhandara District of Maharashtra State” was undertaken to compare the empowerment levels of rural women who are members of Self Help Groups (SHGs) with those who are non-members. The study was conducted in Bhandara district of Maharashtra, covering three purposively selected tahsils: Bhandara, Sakoli, and Lakhani. A total of 120 respondents were selected, comprising 60 SHG members and 60 non-members. Data were collected using a structured interview schedule and analysed using mean, standard deviation, and z-test to compare the empowerment dimensions between the two groups. The findings revealed that SHG members had significantly higher levels of empowerment compared to non-members across various dimensions. Specifically, 51.67 percent of SHG members were found to be highly empowered, whereas 80.00 percent of non-members belonged to the medium empowerment category. SHG members showed higher psychological, cultural, social, and economic empowerment levels, while political empowerment remained low in both groups. The z-test analysis indicated significant differences between members and non-members in their overall empowerment status. The study concludes that membership in SHGs plays a vital role in enhancing the empowerment of rural women by improving their confidence, decision-making ability, social participation, and economic status. It is recommended that promotion of SHG formation, capacity building, and financial literacy programmes should be strengthened to empower more rural women and achieve inclusive rural development.

Keywords: Women empowerment, SHG members, non-members, comparative study, rural women

Introduction

Empowerment of women is a multidimensional process enabling them to realise their full potential, improve their self-confidence, decision-making abilities, and gain control over resources and their own lives (Deepa & Bose, 2024) [2]. In India, rural women constitute nearly half of the agricultural workforce and significantly contribute to crop production, livestock management, and allied activities. However, despite their vital roles, they continue to face gender-based disparities such as limited access to productive resources, inadequate participation in decision-making, and minimal recognition for their contributions (Nithya *et al.*, 2017) [1].

To address these challenges, Self Help Groups (SHGs) have emerged as an effective strategy to empower rural women socio-economically and psychologically. SHGs are informal groups formed primarily by women for collective savings, credit activities, income generation, and capacity building. Studies have consistently highlighted that participation in SHGs not only enhances financial security but also builds leadership qualities, improves social recognition, and fosters cultural and psychological empowerment among women (Bariya *et al.*, 2022; Shinogi *et al.*, 2021) [3, 4].

However, empowerment among rural women is not homogeneous. Women associated with SHGs generally report better empowerment outcomes compared to non-members, owing to the training, exposure, and networking opportunities they receive through these groups (Deepa & Bose, 2024) [2].

In contrast, non-members often continue to struggle with social and economic insecurities and lack opportunities to improve their agency and decision-making capacity (Nithya *et al.*, 2017) ^[1].

Considering the transformative potential of SHGs, it becomes essential to assess their effectiveness in enhancing women's empowerment by comparing members with non-members. Such comparative studies help in understanding the extent of impact SHGs create, identifying the existing gaps among non-members, and formulating effective rural development policies and extension programmes for inclusive growth. Therefore, the present study was undertaken with the objective to compare the empowerment status of SHG members and non-members among rural women in Bhandara district of Maharashtra. The study specifically focused on analysing five dimensions of empowerment: psychological, cultural, social, economic, and political, to understand how SHG membership influences each aspect of rural women's lives.

Methodology

The present study was conducted in the Bhandara district of Maharashtra state. There are 7 tahsils in Bhandara district

from which three tahsils i.e. Bhandara, Sakoli and Lakhani are selected. two villages from each tahsils were purposively selected where SHGs are working for more than two years. From each selected village 10 SHGs members and 10 non SHGs members such that 60 SHG members and 60 non-members are selected for the study. The data were collected by personal interviews using a pre-tested structured schedule and the data were analysed by using mean, standard deviation and z-test to compare the empowerment dimensions between the two groups.

Results and Discussion

Empowerment of women is operationally defined as empowerment is an active multidimensional process which enables women to realize their high identity and power in all spheres of life. empowerment refers to psychological, cultural, social, economic and political empowerment of the respondents. The overall empowerment of rural women was calculated by summing value of indices with regard to the five dimensions i.e. psychological, cultural, social, economic and political empowerment. The distribution of respondents according to their overall empowerment is shown in Table 1.

Table 1: Distribution of respondents according to their overall empowerment

SI. No.	Overall empowerment	SHG Members (n=60)		SHG Non-members (n=60)	
		Frequency	Percentage	Frequency	Percentage
1	No empowerment	0	0.00	0	0.00
2	Low empowerment	0	0.00	12	20.00
3	Medium empowerment	29	48.33	48	80.00
4	High empowerment	31	51.67	0	0.00
	Total	60	100.00	60	100.00
		Mean= 66.76		Mean=39.14	

It is evident from Table 1 that high empowerment of rural women was observed among 51.67 percent of SHG members, followed by 48.33 percent who belonged to the medium empowerment category. Notably, none of the SHG members fell into the low or no empowerment categories, indicating a strong positive influence of SHG membership on the overall empowerment of rural women.

In contrast, a majority of non-members 80.00 percent were found in the medium empowerment category, while 20.00 percent were in the low empowerment category. None of the non-members had reached the high empowerment level, and no respondents from either category were found in the no

empowerment group. This emphasizes the significance of self-help groups (SHGs) in enhancing the empowerment levels of rural women by providing them with platforms for financial access, leadership training, decision-making power, and social recognition. These findings align with previous studies by Shinogi *et al.* (2021) ^[4], Bariya *et al.* (2022) ^[3], Deepa and Bose (2024) ^[2] and Nithya *et al.* (2017) ^[1], which reported that SHG membership plays a crucial role in improving overall empowerment.

The data regarding the comparison of mean empowerment index between members and non-members is presented in Table 2.

Table 2: Comparison of mean empowerment index between members and non-members

SI. No.	Main indicators index	Mean score		Mean Difference	Z value
		Members (n=60)	Non-members (n=60)		
1	Psychological empowerment	71.34	34.20	37.14	11.48**
2	Cultural empowerment	78.51	60.64	17.87	7.32**
3	Social empowerment	79.36	48.61	30.75	13.64**
4	Economic empowerment	70.80	36.36	34.44	17.10**
5	Political empowerment	33.55	15.88	17.67	5.09**
6	Overall empowerment	66.76	39.14	27.65	16.61**

Table 2 shows that The mean score of psychological empowerment among members was 71.34, compared to 34.20 for non-members, with a mean difference of 37.14. The Z value was found to be 11.48, which was significant at 0.01 level of probability, indicating that members experienced higher levels of confidence, decision-making ability, and self-worth compared to non-members. In the

case of cultural empowerment, members had a mean score of 78.51, while non-members scored 60.64, reflecting a mean difference of 17.87. The Z value here was 7.32, which was also statistically significant at 0.01 level. This indicates that members were more involved and aware of cultural practices, traditions, and identity expressions than non-members.

For social empowerment, members scored 79.36 compared to 48.61 for non-members, with a mean difference of 30.75. The Z value was 13.64, significant at 0.01 level, indicating that members had better social participation, recognition, and acceptance in society compared to non-members.

In the case of economic empowerment, members scored 70.80, while non-members scored 36.36, showing a mean difference of 34.44. The Z value was 17.10, significant at 0.01 level, indicating that SHG members had better economic access, income generation opportunities, and financial security.

For political empowerment, members had a mean score of 33.55 compared to 15.88 for non-members, with a mean difference of 17.67. The Z value was 5.09, significant at 0.01 level, showing that SHG members had better political awareness, participation, and representation than non-members.

Regarding overall empowerment, members scored 66.76, whereas non-members scored 39.14, resulting in a mean difference of 27.65. The Z value was 16.61, which was significant at 0.01 level, indicating that members had higher overall empowerment compared to non-members. These findings are in line with Shinogi *et al.* (2021)^[4], Nithya *et al.* (2017)^[1], Bariya *et al.* (2022)^[3].

Conclusion

The study titled “Comparative Analysis of Empowerment Between SHG Members and Non-members in Bhandara District of Maharashtra State” concludes that membership in Self Help Groups (SHGs) significantly enhances the empowerment of rural women. SHG members demonstrated markedly higher levels of empowerment across all five dimensions assessed: psychological, cultural, social, economic, and political. Statistical analysis using the Z-test confirmed significant differences between members and non-members in each dimension of empowerment. These results emphasize the effectiveness of SHGs as a powerful tool for enhancing the socio-economic status and overall empowerment of rural women.

Therefore, the study recommends strengthening SHG-related initiatives such as formation, capacity building, financial literacy training, and leadership development to expand the benefits of empowerment to more rural women. This approach can play a crucial role in achieving inclusive and sustainable rural development.

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