

“Rural Women Empowerment through Entrepreneurial Activities of Self Help Groups in Churu District of Rajasthan.”

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ABSTRACT

Women's empowerment is an indicator of their all-around development. Women's empowerment is a multi-dimensional process that identifies, confronts, and addresses the challenges women face in their lives. Rural livelihood programs in Rajasthan are implemented under the RGAVP, which coordinates government and non-government initiatives across central and state governments by promoting community institution-building, financial inclusion, livelihood support, and skill development through women's self-help groups (SHGs). The entrepreneurial activities of self-help groups (SHGs) are proving effective in empowering rural women by awakening their entrepreneurial spirit. Self-help groups (SHGs) are organizations of women in rural areas that provide microcredit for entrepreneurial activities. Focusing on poor women and marginalized groups in Rajasthan, it aims to improve the income, economic opportunities, and empowerment of the rural poor and the agriculture and non-farm sectors. This study aimed to explore the empowerment of rural women through the entrepreneurial activities of self-help groups (SHGs). The findings indicate that membership in SHGs significantly impacts women's ability to engage in work and make financial decisions for their families. As a result, SHGs' business initiatives have a huge influence on women's socioeconomic circumstances in various ways. This research study examines the level of empowerment of rural women before and after their membership in a self-help group.

Keywords: self-help groups (SHGs), Women Empowerment, Entrepreneurial activities

INTRODUCTION

Women empowerment is a multidimensional process whose objective is to provide rights to women deprived of rights and make them socially, economically and educationally prosperous. Through this, they can establish their important identity at the social level by giving a new direction and shape to their lives and fighting the challenges coming in their lives. If we talk about women in the current scenario, women in rural areas remain a part of invisible or hidden unemployment. In a developing country like India, rural women are still limited to household tasks like cooking, cleaning utensils and washing clothes due to conservative traditions, illiteracy and ignorance. Due to which rural women are unable to express their capabilities at the social level and are deprived of their contribution to social progress. According to FAO, about half of the world's population is women, out of which two-thirds are illiterate. 70 percent of women in the world are poor. If we understand the reasons for poverty, we come to know that a major reason for poverty in India is lack of access to productive assets and financial services (Bharamappanavara et al.2014). On the basis, we can say that Women empowerment is an important factor in reducing problems like poverty and unemployment in a developing country like India. In India, about 250 million people are below the poverty line. Rural women and children are the most affected among them. Due to conservative traditions, women are not considered equal to men in Indian rural society, but we know that along with fulfilling family responsibilities, women also make an important contribution in the development of the economy (sardagi,2012). Taking up entrepreneurial activities enhances the overall development of women i.e. makes them fully empowered. It is a participatory approach that includes education, social awareness and sharing of ideas to empower women. It helps women to become self-reliant and self-confident.(suguna,2006,Islam& Jantan,2017, Harley,et al.2018).



If we look at the present form of Churu, then it is a land area spread over 13858 km² (5351 sq mi.) in the Shekhawati region of northern Rajasthan, which is divided into eight tehsils and seven blocks. It shares a boundary with Haryana state to the east, and Jhunjhunu and Sikar districts in the south-east, Nagaur in the south, and Bikaner district in the west.

According to the official census of 2011, the total population of Churu district was 20 lakh 39547, out of which the population of males and females was 10 lakh 51,448 and 9 lakhs 88101 respectively. The total literacy rate of Churu is 67.46% while the female literacy rate is 54.04%. In this, the literacy rate of rural women is 51.12%. The above figures show the backwardness of women.

Rajasthan has been a leading state in women's health for many years. As per National Family Health Survey (NFHS-5) data, it is performing better than the national average. The state has made improvements in key health indicator which has led to a positive growth in women's health and well-being. For women's empowerment, it is important to have strong rural health services and infrastructure so that the urban-rural gap can be reduced. However, with the launch of UDAN scheme and "Mukhyamantri Chiranjeevi Swasthya Beema Yojana" by the state government in the year 2021, there has been an increase in the number of families having access to clean menstrual protection and health insurance. As we know women's empowerment is a comprehensive process which is affected by factors such as education, social economic participation, education, training and adequate health and security. Here we try to understand the status of women's empowerment through Health and other social norms perspective in different districts of Rajasthan by the table of NFHS figures.

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Indicator	Rajasthan	Best Performers			Worst Performers		
		First	Second	Third	Last	Second-last	Third-last
At least 4 antenatal care visits ⁶	55.3	Kota (81.3)	Baran (79.3)	Chittorgarh (75.0)	Alwar (30.0)	Bharatpur (33.2)	Karauli (42.0)
Institutional births ⁷	94.9	Pali (98.8)	Jhalawar (98.3)	Dausa (98.2)	Churu (87.8)	Bikaner, Jaisalmer, GJodhpur (90.0)	
Hygienic menstrual protection ⁸	84.1	Pali (94.1)	Sikar (94.0)	Jhunjhunu (93.6)	Banswara (61.3)	Jhalawar (62.1)	Chittorgarh (67.5)
Health Insurance Coverage ⁹	87.8	Barmer (97.8)	Dungarpur (97.5)	Jalor (96.6)	Sawai Madhopur (80.5)	Alwar (80.8)	Kota (80.9)

Table 1 Women's Health (Districts performance)

¹<https://www.mapsofindia.com/maps/rajasthan/tehsil/churu.html>

²*Source NFHS-5 Report

Rajasthan's Important Indicators as per NFHS-5 Report (2019-21)	Women with ten or more years of schooling (%)	Child Marriage (% women married before 18 years of age)	Married women involved in house-hold decision-making ²² (%)	Women aged 18-49 years facing spousal violence (%)
NFHS 5 Value	33.4	25.4	87.7	24.3
Rank	21	22	20	14

Table 2. Important Indicators as per NFHS-5 (2019-21)

*Source NFHS-5 Report

As per the above NHHS data Churu District is in the last position with 87.8 anindex in institutional births which still requires improvement Because women need proper care before and after delivery so that they can be physically and mentally healthy and empowered to do other tasks of their life. Along with women's health, women's education and gender-based violence are important factors in which social norms play an important role. Therefore, women empowerment provides ability women's to participate in household matters by taking advantage of current practices and leading innovations. According to the NFHS-5, 88% of women's who were not victims of domestic violence participated in at least three household decisions, while the percentage of women facing marital violence is 24% which is less than the national average of 29%.

Along with empowering women economically, there is a need to reduce the chances of their death during each delivery by improving their reproductive and health services because economic development is directly related to better health care, nutrition and sanitation facilities which reduce the risk of complications and deaths during delivery.(ayachandran, Lleras-Muney and Smith 2010) In less developed and developing countries like Africa, the chances of dying due to complications during child birth is one in 31 women while in developed areas this risk is one in 4300 (World Bank, 2011).³

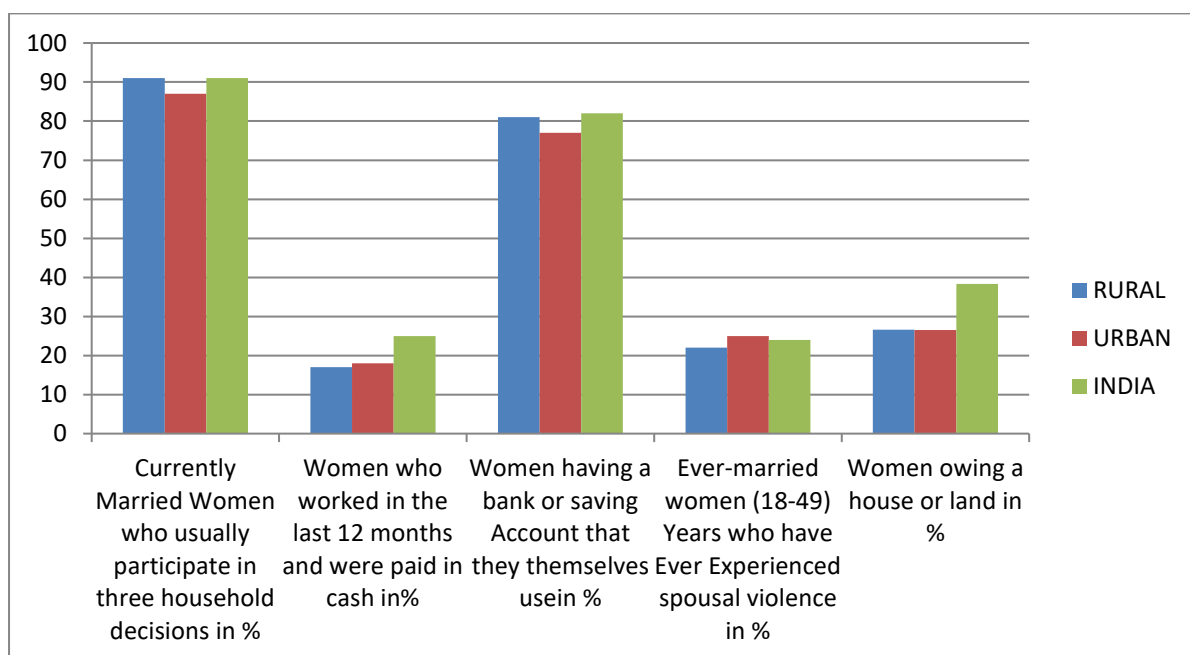


Figure 1: Women empowerment and gender- based violence comparison as per NFHS-5*

Rajasthan ranks 14th in terms of the percentage of women facing marital violence while the state ranks 20th in terms of married women participating in household decisions. Participation in household work as well as involvement in salaried employment is also an important indicator of women empowerment. Therefore, better representation of both rural and urban areas of the state is essential in this. For this, despite the nationwide progress made in opening of bank accounts through the **Jan DhanYojana** at the national level, the percentage of women engaged in salaried employment

³Source: National Family Health Survey (NFHS-5) data,

has declined by 1.2 percentage points due to the Covid-19 pandemic and we know that Social norms have greatly affected the role of women in society due to the loss of employment in the Covid-19 pandemic. However, the state government launched the **Back to Work Scheme and Indira Mahila Shakti Udyam Pratsahan Yojana** for this purpose, which aimed to increase the participation of women through employment and entrepreneurship. Participation of women in entrepreneurship is not possible without capital, so the contribution of self-help groups becomes very important for women in the availability of capital. Women's participation in entrepreneurship is not possible without capital. Hence the contribution of self-help groups in availability of capital for women is important. Any country or state can improve their self in reducing gender based violence and increasing women empowerment by bringing about changes in appropriate basic infrastructure and social norms in the context of women because existing schemes like **Beti Bachao Beti Padhao Yojana and Mukhyamantri Rajshri Yojana** have continuously focused their attention. Therefore for the special progress of women in rural areas, there is a need to reduce their domestic work burden and increase their social, economic and political participation For this we need good quality in women education and women's need to be supported by institutional self-help groups.

LITERATURE REVIEW

In the current scenario in developing countries like India, self-help groups play a crucial role in promoting economic, social, and women empowerment. In the case of economic empowerment, SHGs increase the financial inclusion of marginalized communities, especially rural women, by providing loans and savings opportunities. Through self-help groups, these rural women can improve their livelihoods and achieve financial independence by forming themselves into various small groups and starting businesses. Similarly, in the case of social empowerment, self-help groups reduce poverty and gender inequality and increase women's participation in quality education and promote social cohesion by bringing women into the mainstream of society thereby increasing the confidence of women for social decision making and leadership development. (Suguna 2006; Islam & Jantan, 2017; Harley et al., 2018). Through self-help groups, rural women are able to run small production-based businesses from their homes. Such as papad making, bandhej, sewing, cooking, and painting etc. which improves the standard of living of rural women. They can use their increased income for household cleanliness, fee payment, quality improvement, covering the cost of healthy treatments and nutrition of household members. (Downs, 2007; Kumar et al., 2015; Flora, 2018).

Self-Help Groups

Self Help Group is a voluntary, informal and registered group formed by micro entrepreneurs through which people of similar nature help each other by pooling their small savings. (Husain et al., 2014; Gill, & Mishra, 2018; Pandey, & Santra, 2018). Apart from this, the government also provides financial assistance from time to time for self-help groups. Generally speaking, self-help groups are based on the principles of cooperation such as self-help, self-responsibility, equality i.e. all for one and one for all. Through self-help groups, the socio-economic empowerment of rural people can be improved and their condition can be improved and self-help groups provide training opportunities for employment and income earning. (Husain and Nair, 2006).

Self-help groups monetize women's contributions, benefit them economically through savings and loans, and empower them as change agents. (Gill & Mishra, 2018; Husain et al., 2014; Pandey & Santra, 2018). Self Help Groups help in building social capital and create an organizational environment in which people work together for a common purpose and share their values and principles by subordinating individual interests to the interests of the group. (Putnam, 2000; Atteraya, Gnawali, & Palley, 2016; Narasimha et al., 2017;) and (Atteraya et al., 2016; Brody et al., 2016).

Self Help Groups play a vital role in empowering women by strengthening the financial system for the benefit of the country's economy so that women can get micro credit to start entrepreneurial activities. It is through Self Help Groups that rural women are breaking away from traditional traditions and getting involved in various productive activities like poultry farming, fishing, bandhej, sewing and packing. (Hoque & Itohara, 2009, Hossain, 2010 Hasan et al. 2015).

Participation in entrepreneurial activities reflects the holistic development of women in other word it makes them fully empowered. It is a participatory approach that includes education, social awareness and sharing of ideas to empower women. (Suguna, 2006 Islam & janton, 2017, Harley, et al. 2018) It also helps in making women self-reliant and self-confident

Entrepreneurship is a dynamic process in which entrepreneurs provide a product or service in exchange for a price while bearing the risk of capital, time, and uncertainty of the future. (Kuratko and Richard, 2001) In this multi-dimensional empowerment process, self-help groups and micro-entrepreneurship programs can enable women to protect their rights and lead social change. Thus, a holistic approach to women empowerment through self-help groups paves the way for sustainable development and poverty alleviation.

In this multidimensional empowerment process, self-help groups not only provide short-term immediate financial assistance but also facilitate long-term empowerment. Therefore, women empowerment has improved the quality of life of women, which has increased women's self-esteem, social mobility, and political participation.

The overall development of rural women,(financial, social and economic) creates a supportive environment for women empowerment through favorable economic and social policies. This environment refers to qualitative changes within the social structure that facilitates the attainment of women's goals and aspirations.(AyshaAkter, &Nobaya Ahmad, Wan Munira Wan Jaafar,et al.2018)

Concept of Empowerment and Women's Empowerment

Empowerment:

The concept of empowerment is dynamic and comprehensive which has always been a subject of intellectual discussion and research because this concept is based on two dimensions, individual and community aspects.

In the concept of individual empowerment, it is argued that every person can become empowered on the basis of his or her life experience, personality and aspirations, (Bradbury-Jones, Sambrook, & Irvine, 2008; Adams, 2017; Garcia-Juan, Escrig-Tena, & Roca-Puig, 2018).while the concept of community empowerment is broader, which is based on family units rather than individual women or men, which includes the ability to work together in empowerment. According to this concept, productive activities empower not only an individual but the entire community or family. (Becker, 2012; Roncolato& Willoughby, 2017).

Women's Empowerment:

In a large country like India, women have been worshipped as goddess of power not only in the present but since ancient times. In our ancient religious scriptures, women have been praised as goddesses. It is written in scriptures that where women are worshipped, there the gods reside, which means where women are worshipped or respected, there always happiness and prosperity. It can be said that no society or country can progress till it practices discrimination towards women. Therefore, for the upliftment of society, every country or society will have to create a transparent and violence free environment for women and develop the feeling of self-respect in them.

Women's empowerment is the process of providing women with opportunities to make their own choices, participate in society, and effect social change.In other words the aim of women empowerment is to provide rights to women so that they can become socially, economically and educationally strong and can take their own life decisions without any social pressure.

Main principles of women empowerment

- A. Increasing political, educational and social participation.
- B. Bring about financial inclusion.
- C. Development of leadership capacity that promotes gender equality, educational training for women and creation of an environment with adequate health and safety.
- D. Creation of a transparent violence-free environment.

The average political representation of women at the global level is 25% whereas in the 18th Lok Sabha this representation is 13.6% with 74 women MPs. and 13% in Rajya Sabha. The maximum gender representation in Sweden is 46%. In this matter, India is behind countries like Vietnam, Philippines, China and Pakistan.(PRS Legislative research,2023)

In rural areas of developing countries, women are treated differently than men, and many rural women are deprived of education, government jobs, and political participation that they might have received if they were men.(NBER,2011).

Women earn less than men for the same work. Apart from this, women spend twice the time than men in household work and 5 times more time in child care, while they spend almost half the time in market work as compared to men. (Beniell and Sanchez, 2011).

Women still have less power than men in rural society. Studies have shown that rural women help produce up to 80% of food in developing countries. Despite this, women are placed at the bottom of society and face discrimination in the workplace such as low wages, little participation in household and social decisions, lack of control over resources and access to only 10% of loans and 5% of extension advice.

The unequal treatment of women is due primarily to parents having lower expectations for their daughters than for their sons and the belief that if women do not work outside the home, they do not need as strong, healthy, and formal education as sons do.In a study conducted on the role of women, it was found that 86% of parents want their daughters to

either become housewives or do whatever their in-laws decide for them. In a study conducted in West Bengal, it was found that 32% of parents want their teenage boys to pursue secondary or college education, while only 18% want the same for their girls. Beaman et al. (2011)

In the current post-Covid-19 scenario, Self-Help Groups have become important for inclusive growth. Their role has become more relevant than ever as Self-Help Groups highlight local issues such as health, sanitation, and education through collective efforts and provide opportunities for women to participate in community development by giving them access to resources. If we talk about the main factors of women's empowerment, then women's access to quality education enables them to participate in the workforce and civic activities by increasing their knowledge, skills, and confidence. Secondly, economic independence, which women gain from proper salaries in jobs and entrepreneurship opportunities, increases their access to resources. Apart from this, effective health services, nutrition, and adequate political and social participation of women are also important factors in empowerment, as they help women make effective policies through their political decisions.

Challenging the current patriarchal norms, SHGs reduce gender inequality and provide protection from socio-economic challenges. Self-Help Groups also help to fulfill basic needs such as education, health, and housing and increase access to government schemes, which helps in tackling the vicious cycle of poverty and environmental challenges.

Objectives of the study:

1. To study relationships between rural women’s empowerment and entrepreneurial activities of SHGs.
2. To study the impact of entrepreneurial activities of SHGs of on the socio-economic and political development of rural women’s.

Hypotheses of the study:

H0₁ There is no relationships Between Rural women’s empowerment and entrepreneurial activities of SHGs.

H0₂ There is no impact of entrepreneurial activities of SHGs of on the socio-economic and political development of rural women’s

METHODOLOGY

The present study was conducted in the Churu district of Rajasthan. The Churu district, which is divided into eight tehsils and seven blocks, has 9,634 Self-Help Groups that were formed under the Rajasthan Society Act of 1958 by the Rajasthan Grameen Aajeevika Vikas Parishad (Rajvika). Out of these self-help groups, eight self-help groups (one from each tehsil) were randomly selected for research, and seven women were selected from each self-help group. In this way, a total sample size of 56 was selected from the research. Only women members of self-help groups were selected as the sample size for the study, but in the case of illiterate women, data were also collected from men on their behalf. Thus, there were 56 respondents, and data collection was done with the help of a pre-tested structured interview schedule and a Google Form questionnaire. For this research, descriptive statistics were utilized to comprehend the socio-economic profile of rural women SHG members. This research employed SPSS for statistical analysis and the presentation of respondent data. The t-test was used to determine the difference after SHG membership, and the ANOVA test was used to compare three or more groups.

RESULT AND DISCUSSION

The descriptive data give a general picture of the socio demographic profile of the people who took part in the study on how SHGs can empower rural women in Churu district. The mean gender value is 1.74, with a standard deviation of 0.44. This suggests that the sample is female-dominated, which is understandable considering the focus on rural women and Self-Help Groups.

Data Statistics

	Gender	Age	Edu.Q	Mar.S T	Family. typ	Monthly.F amlily.Inc
N Valid	50	50	50	50	50	50

Missing	6	6	0	6	6	6
Mean ⁴	1.7400	2.2800	4.9000	1.4600	1.8200	2.7400
Median	2.0000	2.0000	6.0000	1.0000	2.0000	3.0000
Mode	2.00	2.00	6.00	1.00	2.00	3.00
Std. Deviation	.44309	.88156	1.50170	.50346	.38809	1.30634

The majority of female respondents indicates that SHGs in the research area are largely women-centric institutions, aligning with the purpose of boosting women's empowerment through collective entrepreneurship. The descriptive analysis suggests that the respondents are largely young, married, and reasonably educated rural women belonging to joint households with moderate income levels. Such socio-demographic features create a suitable environment for engagement in SHG-based entrepreneurial activity. Apart from that education, family support, and age emerge as enabling characteristics that improve women's involvement in income-generating activities, hence boosting their socio-economic and empowerment outcome.

Statistics

	Gender	Age	Edu.Q	Mar.ST	Family.t yp	Monthly.F amlily.Inc
N Valid	50	50	50	50	50	50
N Missing	6	6	6	6	6	6
Mean	1.7400	2.2800	4.9000	1.4600	1.8200	2.7400
Median	2.0000	2.0000	6.0000	1.0000	2.0000	3.0000
Mode	2.00	2.00	6.00	1.00	2.00	3.00
Std. Deviation	.44309	.88156	1.50170	.50346	.38809	1.30634

The descriptive statistics shown in the table provide an overview of the socio-demographic characteristics of the respondents selected for the study.

Out of 50 replies gathered, 6 responses were missing across specific variables; however, the existing data were sufficient for meaningful analysis.

The mean gender value (Mean = 1.74, SD = 0.44) suggests that the majority of respondents were female, which is appropriate for a study about rural women's empowerment through Self-Help Groups (SHGs). This demonstrates that SHGs in the studied area are primarily women-oriented entities.

With respect to age, the mean score of 2.28 (Median = 2.00; Mode = 2.00; SD = 0.88) indicates that the majority of respondents were between the ages of 20 and 30. This shows that SHGs attract women in their economically productive years, increasing their engagement in entrepreneurial and income-generating activities.

The examination of educational qualification yields a mean score of 4.90 with a standard deviation of 1.50, but the median and mode are both 6.00, showing that a large proportion of respondents were graduates or higher. This level of education may improve women's awareness, decision-making skills, and entrepreneurial competence within SHGs.

In terms of marital status, married women made up the majority of respondents (mean = 1.46; median = 1.00; mode = 1.00; SD = 0.50). This emphasizes the role of SHGs in helping married rural women supplement their home income and achieve economic independence.

⁴Note: missing data were not include in statistics analysis (calculation of mean and Std. deviation)

The results for family type reveal a mean score of 1.82, with a median and mode of 2.00, indicating that the majority of respondents belonged to joint families.

Joint family support frequently encourages women's participation in SHG activities by sharing household duties and fostering economic engagement. In terms of monthly family income, the mean value of 2.74 (median = 3.00; mode = 3.00; SD = 1.31) suggests that the majority of respondents were from low- to middle-income households. This research shows the significance of self-help groups (SHGs) as tools for increasing income and financial inclusion among rural women.

The respondents' occupational profile has a mean value of 2.50 (median = 3.00; mode = 3.00; SD = 1.18), showing that they were primarily working as housewives, agricultural laborers, and self-employed individuals. The prevalence of missing numbers indicates that some respondents may have informal or seasonal jobs, which are frequent in rural areas.

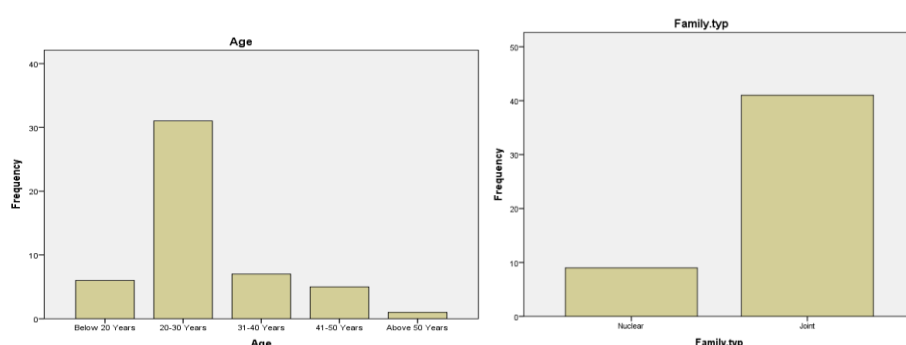
Statistics & Bar Chart

		Occupation
N	Valid	50
	Missing	6
Mean		2.5000
Median		3.0000
Mode		3.00
Std. Deviation		1.18235

The findings support the view that SHGs provide an effective platform for organizing rural women and improving their economic involvement and social status.

The respondents' occupational profile was evaluated using descriptive statistics. For the occupation variable, six responses were missing from a total of fifty six data.

The mean value of occupation is 2.50, with a median and mode of 3.00, showing that the majority of respondents fell into the third occupational category. The standard deviation of 1.18 indicates moderate occupational heterogeneity among respondents. The respondents' occupational profiles have been evaluated using descriptive statistics. Six out of fifty six responses to the occupation variable were missing. The mean occupation value is 2.50, with a median and mode of 3.00, indicating that the majority of respondents fit into the third occupational category. A standard deviation of 1.18 shows moderate occupational variation among respondents.

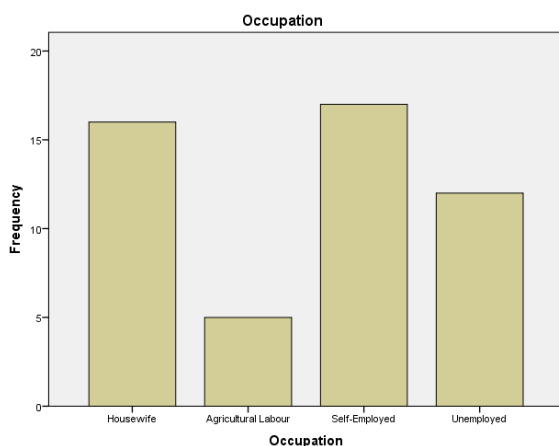


Education Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Illiterate	2	4.0	4.0	4.0
	Primary (up to Class 5)	4	8.0	8.0	12.0

Upper Primary (Class 6–8)	3	6.0	6.0	18.0
Secondary (Class 9–10)	5	10.0	10.0	28.0
Higher Secondary (Class 11–12)	10	20.0	20.0	48.0
Graduate or above	26	52.0	52.0	100.0
Total	50	100.0	100.0	

Bar chart



Monthly.Family.Income Table & Bar chart

	Frequency	Percent	Valid Percent	Cumulative Percent
Below 5,000	10	20.0	20.0	20.0
5,001–10,000	13	26.0	26.0	46.0
10,001–20,000	14	28.0	28.0	74.0
20,001–30,000	6	12.0	12.0	86.0
Above 30,000	7	14.0	14.0	100.0
Total	50	100.0	100.0	

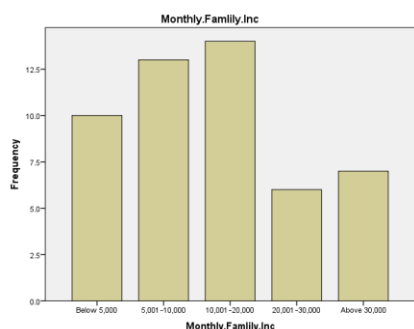


Table: After Apply One-sample t-Test for Women Empowerment Variables
(Test value=2.0)

S. No.	Variable	N	Mean	Std. Deviation	t-value	Sig. (2-tailed)	Result
1	SHG Membership	50	1.54	0.68	-4.80	0.000	Significant
2	SHG Support in Marketing	50	1.16	0.37	-16.04	0.000	Significant
3	Financial Independency	50	1.84	0.68	-1.66	0.103	Not Significant
4	Household Financial Decision after SHG	50	1.56	0.58	-5.39	0.000	Significant
5	Confidence Increase	50	1.94	0.79	-0.54	0.590	Not Significant

A one-sample t-test was used to assess whether the empowerment-related variables differed significantly from the test value of two (=2.00). The results show that SHG membership, marketing support, and household financial decision-making after joining an SHG are statistically significant ($p < 0.05$), indicating a favourable impact of SHG participation on these dimensions of empowerment. These significant results suggest that SHG participation effectively contributes to women's engagement in economic activities and household financial decision-making. However, the non-significant findings for financial independence and confidence indicate that empowerment is a long process driven by numerous socio-economic factors. These findings partially refute the null hypothesis regarding the impact of SHG on women's empowerment.

One-Sample Test

	Test Value = 3				
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference
					Lower
Gender	27.768	49	.000	1.74000	1.6141
Age	18.288	49	.000	2.28000	2.0295
Edu.Q	23.073	49	.000	4.90000	4.4732
Mar.ST	20.506	49	.000	1.46000	1.3169
Family.typ	33.161	49	.000	1.82000	1.7097
Monthly.Famlily.Inc	14.831	49	.000	2.74000	2.3687
Occupation	14.951	49	.000	2.50000	2.1640
SHG.Membership	16.099	49	.000	1.54000	1.3478
SHG.suppo.marketing	22.149	49	.000	1.16000	1.0548
Financial.independency	19.107	49	.000	1.84000	1.6465
Household.finan.decission.a fter.SHG	19.114	49	.000	1.56000	1.3960
Confidence increase	17.297	49	.000	1.94000	1.7146

One-Sample Test

	Test Value = 3
	95% Confidence Interval of the Difference
	Upper
Gender	1.8659
Age	2.5305
Edu.Q	5.3268
Mar.ST	1.6031
Family.typ	1.9303
Monthly.Famlily.Inc	3.1113
Occupation	2.8360
SHG.Membership	1.7322
SHG.suppo.marketing	1.2652
Financial.independency	2.0335
Household.finan.decission.after.SHG	1.7240
Confidence.increase	2.1654

The findings of the one-sample t-test demonstrate that the mean scores of all socio-economic, demographic, and SHG-related indicators are substantially lower or higher than the neutral test value three (=3.00). This suggests that the responders are not just neutral, but also have explicitly voiced their opinions.

In addition, the mean scores for indicators such as SHG membership, SHG marketing support, financial independence, participation in household economic decisions, and increased self-confidence were significantly lower than the neutral point, indicating strong agreement/agreement among respondents. The t-values and p-values for all variables show that Self Help Groups have a significant influence on rural women. The findings of the current study clearly show that Self Help Groups (SHGs) have improved the lives of rural women in Churu district, Rajasthan.

The significant results obtained with related to financial independence and household financial decision-making indicate that women's economic independence and ability to take household decisions have risen after joining SHGs.

The significant confidence increase indicates that SHGs have contributed not only to economic but also to psychological empowerment. Thus, the results of the one-sample t-test conclude that SHGs are an effective medium for socio-economic and psychological empowerment of rural women.

Statistics

		Gender	Age	Edu.Q	Mar.ST	Family.typ	Monthly.Famlily.Inc	Occupation
N	Valid	50	50	50	50	50	50	50
	Missing	6	6	6	6	6	6	6
Mean		1.7400	2.2800	4.9000	1.4600	1.8200	2.7400	2.5000
Median		2.0000	2.0000	6.0000	1.0000	2.0000	3.0000	3.0000
Mode		2.00	2.00	6.00	1.00	2.00	3.00	3.00

Std. Deviation	.44309	.88156	1.50170	.50346	.38809	1.30634	1.18235
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ANOVA

		Sum of Squares	df	Mean Square	F
Household financial decision after SHG	Between Groups	5.250	5	1.050	3.221
	Within Groups	14.332	44	.326	
	Total	19.582	49		
Financial independency	Between Groups	6.210	5	1.242	2.556
	Within Groups	21.371	44	0.486	
	Total	27.581	49		
Has your participation in SHG entrepreneurial activities	Between Groups	6.070	5	1.214	2.716
	Within Groups	19.678	44	0.447	
	Total	25.748	49		

ANOVA analysis is based on 50 correct responses as 6 responses were incomplete or missing and hence excluded from the analysis. The mean value in this analysis is 1.74 which is the highest in the 2 coded category. The average age of the respondents is 1.90 which indicates that most of the respondents belong to the middle age category. Similarly, the educational qualification mean score is 4.90 with median and mode being 6 which indicates that most of the respondents are higher education qualified. Similarly, the mean of occupational variable is 2.50 which shows that most of the respondents are engaged in middle level occupational category. Thus, the standard deviation values for all the variables are very low to medium which indicates that the responses are fair.

The ANOVA results reveal that the computed F value is 3.221 with df (5, 44). Since the calculated F value is bigger than the tabulated F value (2.45 at 5% level), the result is statistically significant. This shows that **household financial decision-making vary significantly** among the groups after joining SHG.

Second, the computed F value is 2.556 with df (5, 44). The result appears statistically significant at the 5% level because the calculated value exceeds the critical F value. This means that **financial independence varies significantly across groups**, depending on family conditions, i.e., family background.

Last but not least similarly, The ANOVA results show that the computed F value is 2.716, which exceeds the crucial value. As a result, there is a statistically significant difference in **group participation in SHG entrepreneurial activity**.

Analysis of respondent data shows that Self Help Groups play a significant role in impacting various socio-economic aspects of rural women. SHG participation has a significant impact on household financial decisions, financial independence and entrepreneurship of members.

CONCLUSION

The empowerment of rural women plays a significant role in the social and economic development of the country. This study shows that SHGs play a significant role in shaping rural women's social identity, their status in society and the family, the size of their social circle, and women's participation in family financial decisions. Furthermore, self-help groups have been successful in empowering and strengthening rural women through entrepreneurial activities. Self-help groups have seen an increase in rural women's income, spending, and savings habits, leading to greater social and economic participation. Self-help groups disseminate information not only about schemes run by the Rajasthan government but also about various government schemes and policies implemented by Rajivika, thereby increasing their awareness and technical understanding of government schemes and policies.

The study results show that SHG membership, marketing support, and financial decision-making after becoming a member of an SHG are statistically significant, demonstrating the significant role of SHGs in women's empowerment. Furthermore, self-help groups contribute significantly to women's participation in economic activities and household financial decision-making. However, the non-significant results related to financial independence and confidence suggest that empowerment is a long-term process driven by multiple socio-economic factors. This finding somewhat disproves the null hypothesis regarding the impact of SHGs on women's empowerment. In summary, it can be said that after

joining an SHG, there has been a significant difference in household financial decision-making within the group, suggesting that women's participation significantly impacts household financial decisions, financial independence, and members' entrepreneurship.

In the current scenario, SHGs not only increase income and savings but also help rural women acquire necessary skills through skill-based education and technical understanding. SHGs also provide financial incentives, technology and adequate training to rural women to start entrepreneurial activities, which increases self-confidence, self-reliance and independence in rural women to engage in entrepreneurial activities

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