

Effect of Self-Help Groups (SHGs) in Women's Empowerment: An Empirical Study in Birbhum District, West Bengal

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Abstract

Self-Help Groups (SHGs) play a key role in helping women in rural areas, especially in the Birbhum district of West Bengal. This study examines how SHGs affect women's empowerment in the personal, social, economic, political, and health areas. Researchers used a questionnaire to collect data from 403 women in SHGs in four blocks in Birbhum. The results show that 61.5% of women felt personally empowered after joining SHGs. They gained economic independence, made more household decisions, and received greater social recognition than men. However, social and political empowerment had mixed results, with 46.2% of women reporting improvements. Economic empowerment was strong, with 61.5% of women gaining better access to loans, savings, and assets. Health empowerment has yielded mixed results. Overall, SHGs greatly helped in socio-economic development, with 61.5% of the women reporting progress. Statistical analyses revealed a strong link between SHG participation and women's empowerment. However, not all women benefit equally. Some face social barriers, have limited decision-making power, and lack resources to support their choices. This study suggests that while SHGs help empower women in Birbhum, more targeted actions are required to overcome these challenges. Future efforts should focus on leadership training, removing social barriers, supporting SHG programs and promoting regional growth.

Keywords: Self-Help Groups (SHGs), Women's Empowerment, Birbhum District, Empirical Study, Socio-economic Development, Personal Empowerment, Economic Empowerment

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I. INTRODUCTION AND LITERATURE REVIEW

The role of Self-Help Groups (SHGs) in facilitating social and economic transformation among women in rural areas has garnered considerable scholarly attention in recent years. These groups provide women with a platform to achieve financial autonomy, engage with their communities, and achieve personal empowerment, thereby playing a crucial role in their comprehensive development. In the context of the Birbhum district of West Bengal, SHGs have emerged as key entities in promoting women's empowerment by providing access to microfinance, encouraging entrepreneurship, and fostering social networks within communities. Research indicates that SHGs in India significantly contribute to enhancing women's empowerment by reducing gender disparities in socioeconomic contexts, thereby granting women greater control over income and decision-making processes. Furthermore, SHGs have expanded their focus beyond economic empowerment to encompass health, nutrition, governance, and social issues (Kumar et al. 2021). This multidimensional approach underscores the potential to address gender- and caste-based disparities and elevate women's societal status. Empirical studies highlight the transformative impact of SHGs, noting positive developments in financial independence, social participation, and overall well-being among women in these groups (Pandhare et al., 2024). While the specific activities and structures of SHGs may vary, their core objectives remain centered on uplifting women, promoting economic independence, and facilitating access to essential resources for women. This collective empowerment mechanism enables women to assert their rights and improve their socioeconomic status, thereby aligning with the broader development goals. In the Birbhum district, the empowerment narrative aligns with broader trends observed in similar rural landscapes across India. Women engaged in SHGs reported increased participation in household decisions and civic activities, indicating a shift towards more egalitarian gender

relations within these communities (Desai & Joshi, 2013). Despite these advancements, challenges persist, particularly in transforming entrenched patriarchal norms that continue to constrain women's roles and opportunities. Consequently, this empirical study seeks to explore the specific impacts of SHGs on women's empowerment in Birbhum, examining the socioeconomic and cultural factors that shape these outcomes. By analysing the dynamics within these groups, this study aims to provide valuable insights into their potential to foster sustainable empowerment and contribute to the district's development.

Numerous research studies have been conducted internationally, including in India, by various scholars, academicians, and researchers focusing on Self-Help Groups (SHGs) and their impact on women's empowerment and rural development at the global, national, and state levels. The following are some of the most relevant and notable studies in this field.

Ben and Yadav (2025) contend that Self-Help Groups (SHGs) empower rural women through microfinance, leadership, and financial literacy. This study examines how SHGs enable financial independence and social empowerment and influence entrepreneurial activities. Despite limited resources and sociocultural barriers, SHGs can be improved through policy intervention. The findings show the impact of SHGs on women's status and that expanding networks enhances empowerment.

Chakraborty and Dasgupta (2024) reviewed the literature on the impact of Self-Help Group (SHG) activities on women's socioeconomic empowerment. This study highlights the global marginalization of women and the importance of empowerment. In developing countries, such as India, microfinance through SHGs addresses these challenges. Evidence shows that SHG participation enhances women's decision-making, household income, employment opportunities, and social status. SHG effectiveness depends on location, delivery mechanisms, market access, and socio-cultural norms of the area. While SHGs benefit households, concerns regarding their impact on women's autonomy exist. This study emphasizes the need for research to evaluate SHG effectiveness across contexts because success depends on the factors of policy implementation.

Choudhury and Pal (2025) studied the impact of Self-Help Groups (SHGs) on women's empowerment in South 24 Parganas, India, surveying 368 female members. Microfinance through SHGs provides group loans and fosters cohesion, thereby empowering women. Using the Garrett Ranking, economic empowerment ranked highest, showing that credit access primarily economically empowers women. Social status and financial literacy followed, while skill development, self-decision-making, and awareness of schemes showed a lesser impact. This study confirms that SHGs empower women, mainly through economic factors.

Dari (2025) examined rural women's empowerment through Self-Help Groups (SHGs) in the Cooch Behar and Kalimpong districts of West Bengal, India. This study analyses empowerment levels and compares SHG effectiveness between districts using primary and secondary data with stratified sampling and statistical tools, including t-tests and regression analysis. The findings show a significant improvement in women's economic status post-SHG participation, with district-level variations in the results. The study concludes that SHGs enhance rural women's living standards, with impacts varying by local context, and emphasizes the role of education in empowerment.

Gubhaju (2023) studied Self-help Group (SHG) models in developing countries to promote women's development. This study evaluated the impact of microfinance on women's empowerment in the Rautahat District by measuring indicators such as income, savings, and decision-making. A questionnaire was administered to 209 women enrolled in microfinance programs. The findings indicate that microcredit significantly contributes to women's empowerment in both social and economic dimensions.

Jahan (2024) studied women's empowerment effects on organizational performance in Bangladesh. This study examined empowerment factors using data from 100 bank employees collected through a questionnaire survey. Statistical analysis showed that access to finances, employment, education, safe workplaces, and innovation opportunities empowered women. Women's empowerment improves organizational performance through enhanced innovation, morale, and decision-making. This study emphasizes the need for policies that support women's economic, social, and legal empowerment for national progress.

Javed et al. (2022) reviewed South Asian Self-Help Group (SHG) programs supporting women's income generation. Their World Bank review found that SHG programs help women save money and build social networks but do not significantly increase income, except for skills training. Evidence regarding the impact on violence, self-esteem, and goals remains limited. While SHGs affect village finances and community welfare, research must identify the program elements that best enable women's economic empowerment.

Juma (2025) studied the impact of WSHGs on rural development in Homa Bay County, Kenya. WSHGs empower women through collaboration and financial independence. This study examined how these groups reduce poverty and improve access to education, healthcare, and income. This study analyzed five WSHGs using interviews, surveys, and observations. The findings show that WSHGs strengthen communities and support sustainable development by addressing poverty and gender inequity. This study emphasizes the importance of supporting WSHGs for rural development in Kenya.

Kaiyum (2023) studied the impact of self-help groups (SHGs) on women's empowerment in the Mahamaya Block of Dhubri District, Assam. This study compared 120 SHG members with 120 non-members, examining their jobs, income, savings, and decision-making. The results showed that women gained better jobs, higher incomes, and increased savings after joining SHGs. Members have improved their health awareness, banking knowledge, and standard of living. The study concluded that SHGs effectively empower women socially and economically. Government support through affordable loans, training, and marketing assistance can enhance the impact of SHGs on women's empowerment.

Maity (2023) investigated the impact of the Self-Help Group Bank Linkage Program (SHG-BLP) in Assam, focusing on the role of Self-Help Groups in financial and social inclusion among marginalized communities. Using Preference Indexing and Principal Component Analysis, this study found that the SHG-BLP effectively promoted both financial and social inclusion.

Mishra and Mehata (2023) investigated women's empowerment through Self-Help Groups (SHGs) in West Bengal's Sundarbans region. This study examined SHG members' conditions and functioning across economic, social, political, and health domains. The results showed that SHG membership improves women's living conditions through loans and income generation while enhancing financial literacy and social engagement. Rural women experienced economic growth and improved decision-making, demonstrating the positive impact of SHGs on women's empowerment in the study area.

Mohile and Manglani (2024) reviewed studies on self-help groups (SHGs) that empower women in India. SHGs are groups of 15-20 poor women living in rural or semi-urban areas. This study examined 30 research articles to identify the gaps. SHGs function as informal banks, saving money and providing loans to their members. This study examines SHGs' organizations, their impact on women's empowerment, and their role in poverty reduction. Studies have shown that SHGs improve women's status and decision-making abilities. This review discusses the challenges and suggests research on microfinance and women's empowerment through SHGs.

1.2 Research Objectives:

This study examines the critical dimensions of women's empowerment and rural economic development facilitated by Self-Help Groups (SHGs) in Birbhum district, West Bengal.

1.3 Research Methodology and Data Analysis:

Database: This study combines analytical and theoretical aspects. The theoretical component draws from secondary data, including research articles, publications, books, journals, newspapers, committee reports, and web resources, on the impact of self-help groups (SHGs) on women's empowerment. The analysis uses primary data collected through field surveys with structured questionnaires in selected blocks of Birbhum district, West Bengal, during 2024-2025. The researcher selected the Birbhum district based on familiarity. From the district's 19 blocks, four have been selected based on SHG concentration: Sainthia (4530 SHGs) and Murarai-II (4407 SHGs), with the highest concentrations, and Rajnagar (1787 SHGs) and Suri-II (1968 SHGs), with the lowest concentrations.

Methodology: The questionnaire has been distributed to different Self-Help Groups (SHGs) in four blocks: Sainthia, Murarai-II, Rajnagar, and Suri-II, in the Birbhum district. A total of 403 women from these groups answered all questions. Convenience sampling was used to select the participants for the survey. The questionnaire used a three-point scale: "1" for "Yes," "2" for "Undecided," and "3" for "No." It had 56 questions across nine main categories. Five key areas were identified from a pilot survey: demographic details, SHG information, women's empowerment in personal, social, economic, political, and health areas, the overall impact of SHGs on empowerment, and environmental product marketing by SHGs. These areas helped assess the impact of SHGs on women's empowerment in Birbhum, West Bengal, India. Data have been collected in 2024-25. Tools such as cross-tabulation, frequency tables, percentages, charts, and statistical tests such as chi-square and paired t-tests were used to analyse the data. Cronbach's alpha was used to check the reliability of the questionnaire, scoring 0.813, which was very good. A score above 0.70 is usually considered acceptable. Therefore, the methods used in this study were valid and reliable. Data analysis was performed using SPSS software version 26.0.

Hypothesis Formulation: To fulfil the research objectives, four sets of hypotheses have been developed, as outlined below:

Hypothesis-1

H₀: There is no difference in the mean social empowerment of women before and after joining SHGs.

H₁: There is a difference in the mean social empowerment of women before and after joining SHGs.

Hypothesis-2

H₀: There is no difference in the mean economic empowerment of women before and after joining SHGs.

H₁: There is a difference in the mean economic empowerment of women before and after joining SHGs.

Hypothesis-3

H₀: There is no association between overall socioeconomic development and the social empowerment of women.

H₁: There is an association between overall socioeconomic development and social empowerment of women.

Hypothesis-4

H₀: There is no association between overall socioeconomic development and economic empowerment of women.

H₁: There is an association between overall socioeconomic development and economic empowerment of women.

Analysis and Discussion: The primary data obtained from the field survey conducted across various blocks of the Birbhum district, utilizing a structured questionnaire, have been analysed and are discussed in this section of the study. This section is organized into four subsections. The first subsection addresses the demographic information of the respondents, specifically the women members of the Self-Help Groups (SHGs) in the study area. The second subsection examines women's empowerment from several critical perspectives, including personal, social, economic, political, and health and hygiene empowerment of women who are members of the SHGs in the study area. The third subsection presents the overall impact of SHGs on women's empowerment. The final subsection addresses various significant hypotheses tested using a sample paired t-test and chi-square test.

Demographic Information: The subsequent section provides an analysis of the demographic characteristics of the respondents, encompassing the following details:

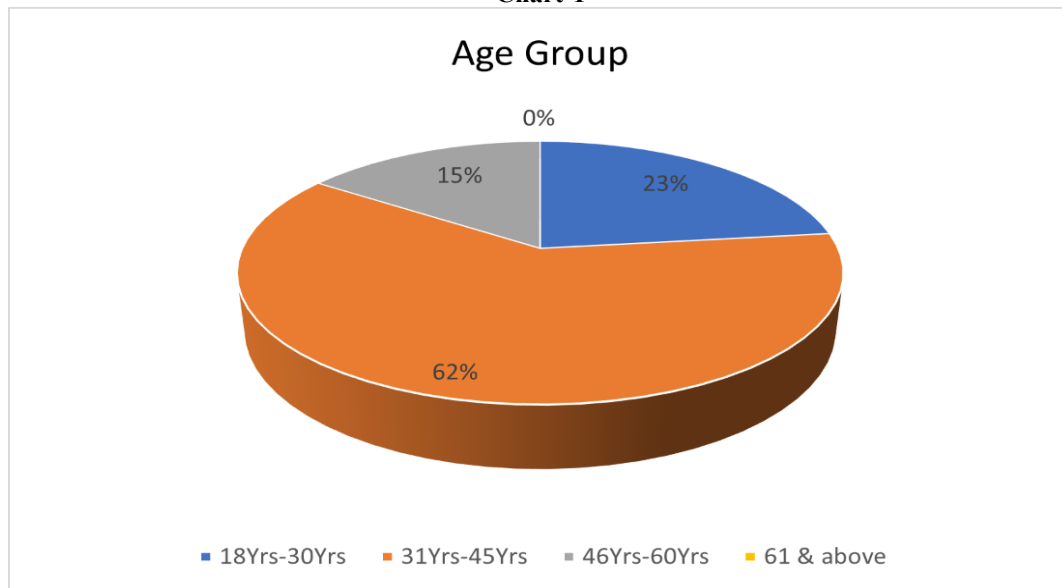
Age Group of Respondents:

Table-1

Age Group		
Age Group	Frequency	Percent
18Yrs-30Yrs	93	23.1
31Yrs-45Yrs	248	61.5
46Yrs-60Yrs	62	15.4
61 & above	0	0
Total	403	100

(Source: Primary Data)

Chart-1



(Source: Primary Data)

Observation: The analysis of the data presented in the table indicates that 61.5% of the respondents were within the age range of 31 to 45 years, whereas 15.4% were between 46 and 60 years.

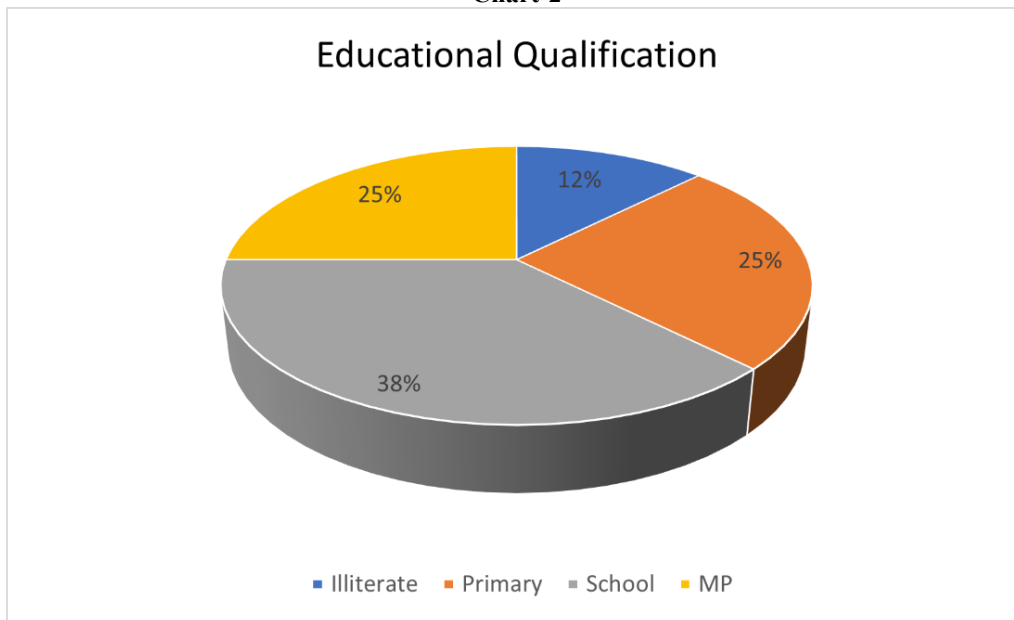
Educational Qualification of Respondents:

Table-2

Educational Qualification		
Educational Qualification	Frequency	Percent
Illiterate	31	7.7
Primary	62	15.4
School	93	23.1
MP	62	15.4
HS	93	23.1
UG	62	15.4
PG	0	0
Others	0	0
Total	403	100

(Source: Primary Data)

Chart-2



(Source: Primary Data)

Observation: The data presented in the table reveal that 23.1% of the respondents had completed both primary and high school education, while 7.7% of the respondents were identified as illiterate.

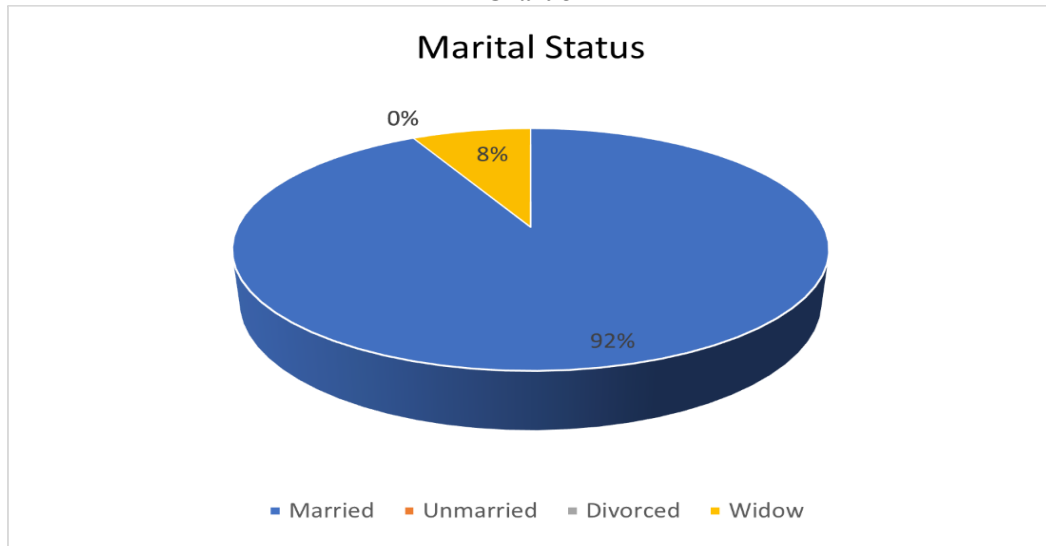
Marital Status of Respondents:

Table-3

Marital Status		
Marital Status	Frequency	Percent
Married	372	92.3
Unmarried	0	0
Divorced	0	0
Widow	31	7.7
Total	403	100

(Source: Primary Data)

Chart-3



(Source: Primary Data)

Observation: The table above indicates that 92.3% of the respondents were married, while 7.7% were widowed.

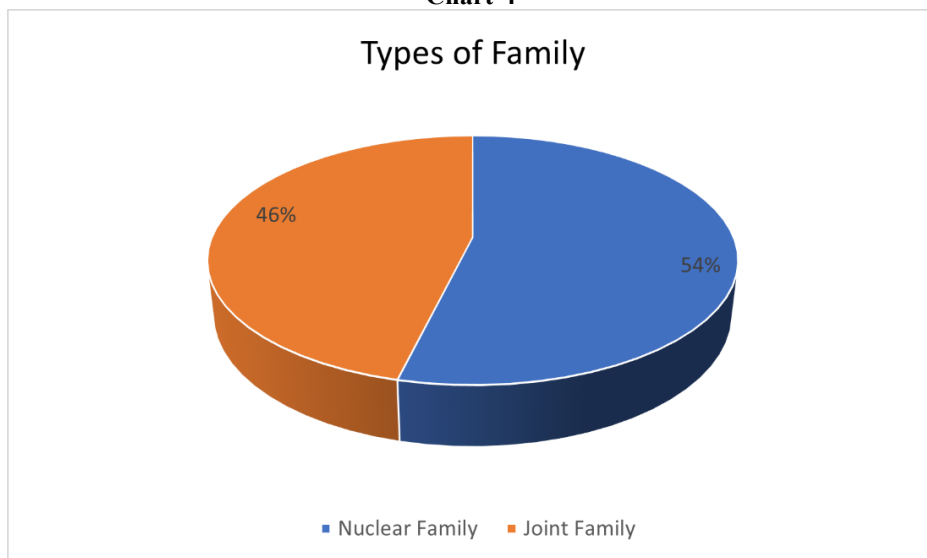
8.1.4 Types of Family of Respondents:

Table-4

Types of Family		
Types of Family	Frequency	Percent
Nuclear Family	217	53.8
Joint Family	186	46.2
Total	403	100

(Source: Primary Data)

Chart-4



(Source: Primary Data)

Observation: The table above indicates that 53.8% of the respondents originated from nuclear families, while 46.2% were raised in joint family settings.

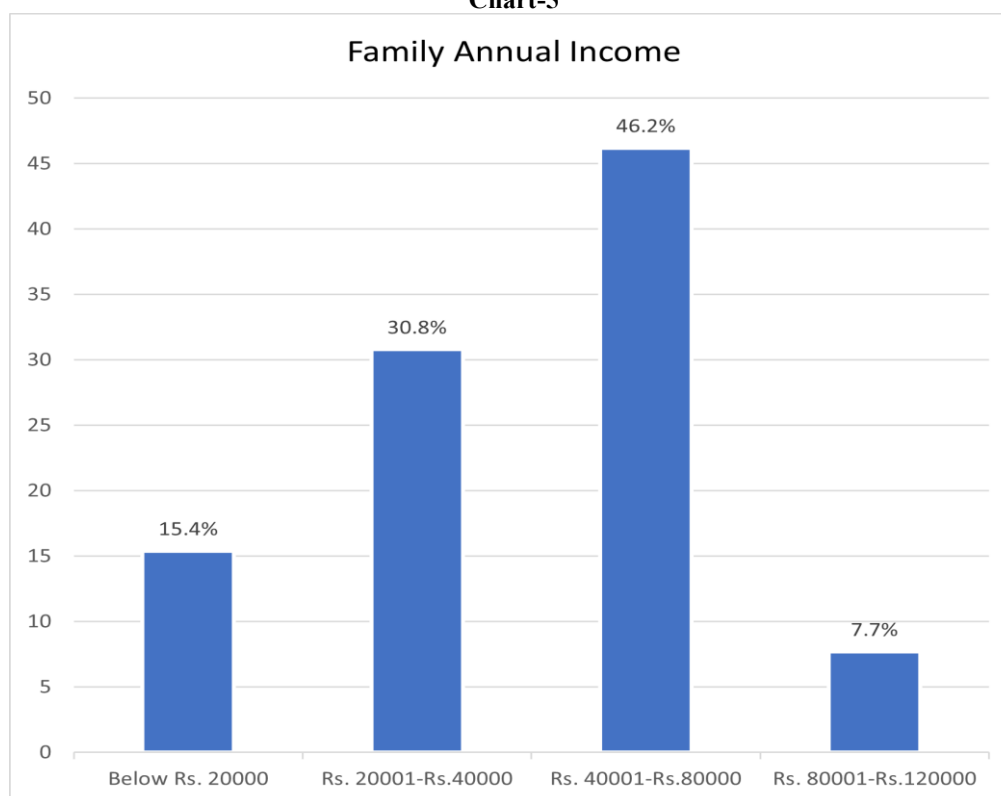
8.1.5 Family Annual Income of Respondents:

Table-5

Family Annual Income		
Family Annual Income	Frequency	Percent
Below Rs. 20000	62	15.4
Rs. 20001-Rs.40000	124	30.8
Rs. 40001-Rs.80000	186	46.2
Rs. 80001-Rs.120000	31	7.7
Rs. 120001-Rs. 160000	0	0
Rs. 160001-Rs.200000	0	0
Above Rs.200000	0	0
Total	403	100

(Source: Primary Data)

Chart-5



(Source: Primary Data)

Observation: The analysis of the data presented in the table indicates that 46.2% of respondents reported an annual family income within the range of Rs. 40,001 to Rs. 80,000, while 7.7% of respondents reported an income range of Rs. 80,001 to Rs. 120,000.

Various Women Empowerment Aspects: Women's empowerment encompasses several critical dimensions, including personal, social, economic, political, and health and hygiene aspects, particularly among female members of Self-Help Groups (SHGs) in various selected blocks of the Birbhum district in West Bengal. These dimensions are illustrated below, based on primary data collected after women in the area joined SHGs.

Women Empowerment in Personal Aspects: Women's empowerment within the personal domain encompasses factors such as household material selection, communication skills, leadership abilities, children's education and marriage, and self-esteem. The selection of household materials enables women to make decisions that affect their daily lives. Communication skills help women to articulate their needs effectively and foster better relationships. Leadership skills empower women to assume prominent roles in decision-making within households and the community.

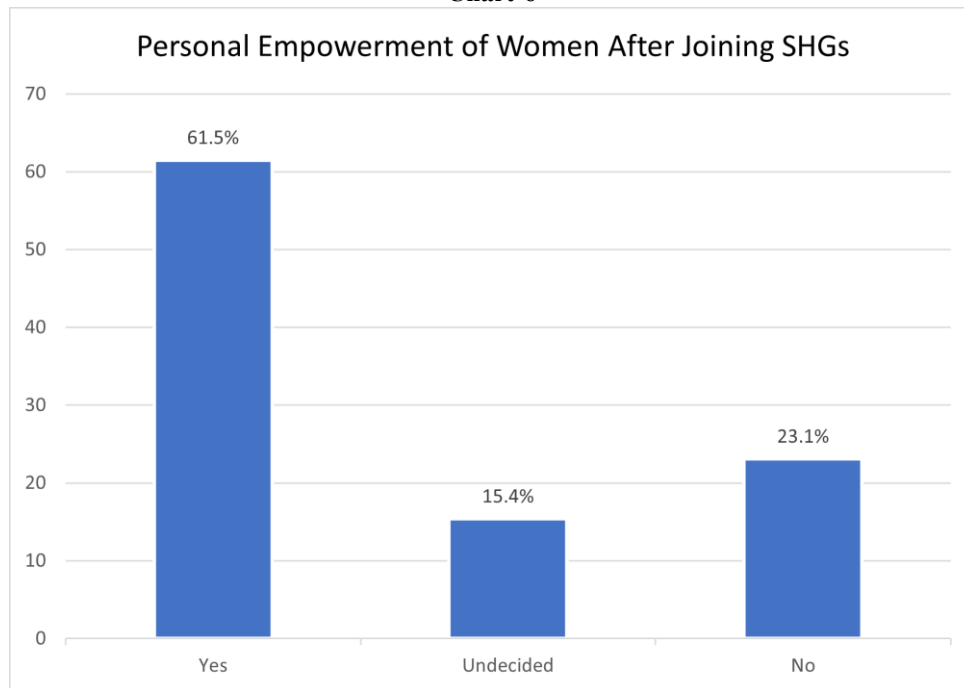
Personal Empowerment of Women After Joining SHGs:

Table-6

Personal Empowerment of Women After Joining SHGs		
Attributes	Frequency	Percent
Yes	248	61.5
Undecided	62	15.4
No	93	23.1
Total	403	100

(Source: Primary Data)

Chart-6



(Source: Primary Data)

Observation: This study investigated women's sense of personal empowerment after participating in Self-Help Groups (SHGs). The data showed a positive transformation with room for improvement. The findings revealed that 61.5% of women felt empowered, attributed to economic independence (70% in income-generating activities), improved household decision-making (69.2%), and enhanced social recognition (84.37%). However, 23.1% of the respondents reported no empowerment, possibly due to limited participation, patriarchal barriers, or mismatched expectations. Additionally, 15.4% were "undecided," reflecting partial progress or uncertainty in their empowerment status.

Women Empowerment in Social Aspects: Women's empowerment in the social domain includes visiting financial institutions, government offices, markets, and healthcare facilities, and engaging in social visits and school activities. These factors provide insights into women's autonomy and mobility in their daily lives. These indicators can help policymakers evaluate progress in gender equality and identify areas that require intervention.

Social Empowerment of Women After Joining SHGs:

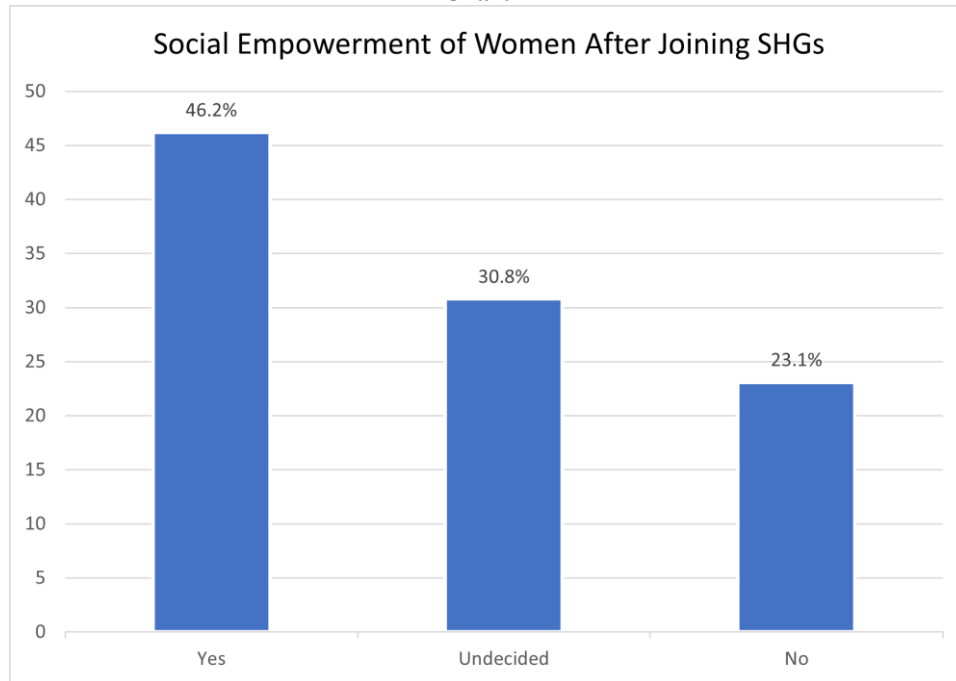
Table-7

Social Empowerment of Women After Joining SHGs		
Attributes	Frequency	Percent
Yes	186	46.2
Undecided	124	30.8

No	93	23.1
Total	403	100

(Source: Primary Data)

Chart-7



(Source: Primary Data)

Observation: Analysis of women's social empowerment through Self-Help Groups (SHGs) showed that 46.2% of the surveyed women reported experiencing social empowerment, indicating improved confidence and decision-making. However, 30.8% remained undecided, suggesting that some women need more support to achieve empowerment. Additionally, 23.1% reported no social empowerment, indicating that SHGs may not equally benefit all members. With 53.9% (undecided plus no) not experiencing empowerment, more robust interventions and training programs are needed.

Women Empowerment in Economic Aspects: Women's economic empowerment includes loan acquisition, utilization, savings, investment, and asset ownership. Loan acquisition enables women to access capital for their business ventures. Effective loan utilization ensures judicious investment for income growth. Savings, investments, and asset ownership contribute to financial and economic security.

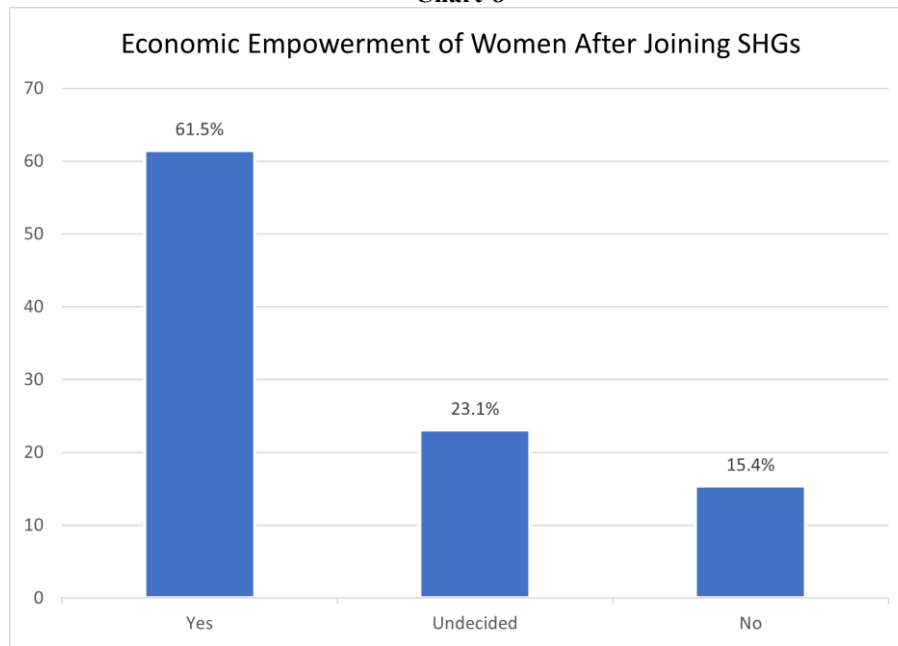
Economic Empowerment of Women After Joining SHGs:

Table-8

Economic Empowerment of Women After Joining SHGs		
Attributes	Frequency	Percent
Yes	248	61.5
Undecided	93	23.1
No	62	15.4
Total	403	100

(Source: Primary Data)

Chart-8



(Source: Primary Data)

Observation: An analysis of economic empowerment in Self-Help Groups (SHGs) showed that 61.5% of women experienced measurable economic empowerment, with 76.9% accessing loans, engaging in savings, and making investments, while 61.5% acquired assets. However, 23.1% remained uncertain about their economic empowerment, possibly due to insufficient benefits, a lack of awareness, or being in the early stages of participation. Despite the advantages of SHG, 15.4% of the women reported no economic empowerment, potentially due to resource utilization barriers, limited participation, or the need for targeted interventions.

Women Empowerment in Political Aspect: Women's political empowerment includes voting, social movements, protests, and electoral participation. Voting enables women to influence their communities and national development positively. Through social movements and protests, women advocate for their rights, challenge discrimination, and bring about societal change.

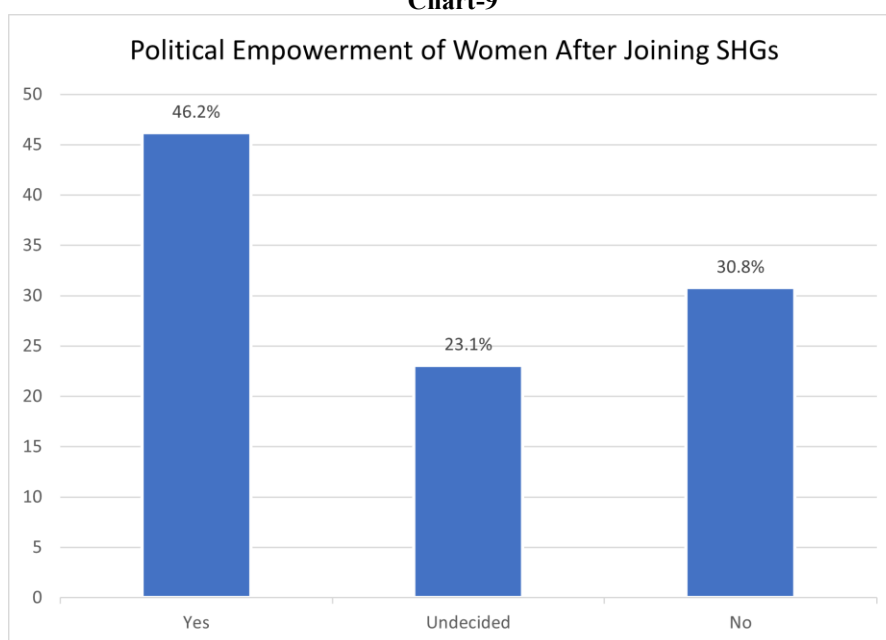
Political Empowerment of Women After Joining SHGs

Table-9

Political Empowerment of Women After Joining SHGs		
Attributes	Frequency	Percent
Yes	186	46.2
Undecided	93	23.1
No	124	30.8
Total	403	100

(Source: Primary Data)

Chart-9



(Source: Primary Data)

Observation: An analysis of political empowerment in Self-Help Groups (SHGs) showed that 46.2% of women reported feeling empowered, while 53.8% remained undecided or unempowered. 23.1% of undecided respondents suggest growth potential, possibly due to early-stage political engagement or lack of tangible outcomes. Despite SHG membership, 30.8% reported no political empowerment, likely due to patriarchal constraints, insufficient leadership training, and weak connections to formal political systems. While 69.2% of the women participated in elections, only 46.2% felt politically empowered, indicating that voting alone does not ensure empowerment and that women may need leadership positions to feel genuinely empowered.

Women Empowerment in Health and Hygiene Aspects: Women's empowerment in health and hygiene encompasses nutritious food intake, household cleanliness, child vaccination, and access to health care. Access to nutritious food enables women to maintain a balanced diet and prevents malnutrition-related illnesses. A clean-living environment promotes physical and mental health while reducing the risk of infection. Child vaccination reflects a woman's ability to make informed healthcare decisions for her family.

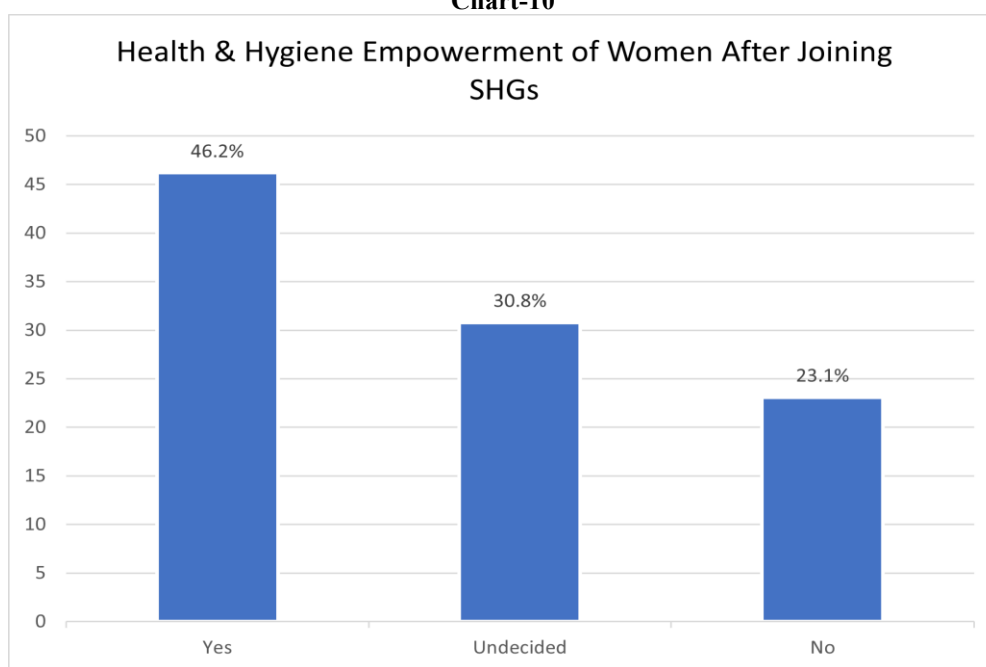
Health and Hygiene Empowerment of Women After Joining SHGs:

Table-10

Health & Hygiene Empowerment of Women After Joining SHGs		
Attributes	Frequency	Percent
Yes	186	46.2
Undecided	124	30.8
No	93	23.1
Total	403	100

(Source: Primary Data)

Chart-10



(Source: Primary Data)

Observation: This table presents data on women's perceived health and hygiene empowerment after joining Self-Help Groups (SHGs) from 403 respondents. The findings showed that Empowerment Reported (46.2%); 186 women indicated that SHGs positively impacted their health and hygiene awareness and practices. Undecided (30.8%): 124 women were uncertain about SHG-related health improvements, possibly because of their early participation or insufficient training. No Improvement Reported (23.1%), and 93 women reported no positive changes, potentially due to inadequate health programs, socioeconomic barriers, or low SHG engagement.

Overall Impact of SHGs on Empowerment: The influence of Self-Help Groups (SHGs) on empowerment can be examined using three variables: socioeconomic development, women's empowerment, and rural economic advancement. Socioeconomic development includes improvements in income, education, and healthcare access. Women's empowerment within SHGs encompasses decision-making power, financial independence, and elevated social status. Rural economic development manifests itself through increased economic activities, infrastructure, and market linkages.

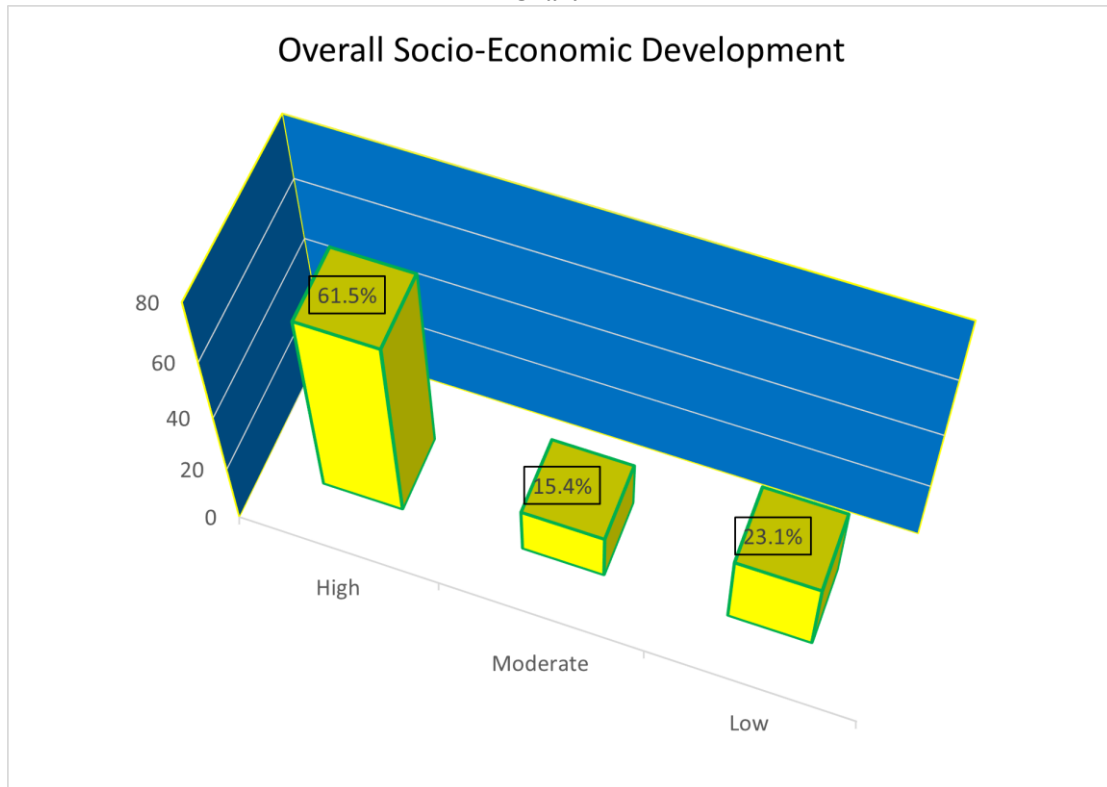
Overall Socio-Economic Development:

Table-11

Overall Socio-Economic Development		
Attributes	Frequency	Percent
High	248	61.5
Moderate	62	15.4
Low	93	23.1
Total	403	100

(Source: Primary Data)

Chart-11



(Source: Primary Data)

Observation: An analysis of socioeconomic development in Self-Help Groups (SHGs) showed that 248 of 403 women (61.5%) reported significant advancement in livelihood, income, education, and quality of life. Moderate improvement was reported by 62 women (15.4%), possibly because of limited credit access or recent membership status. However, 93 women (23.1%) experienced minimal gains, which were attributed to the exclusion of SHG benefits, lack of market access, household restrictions, and low participation.

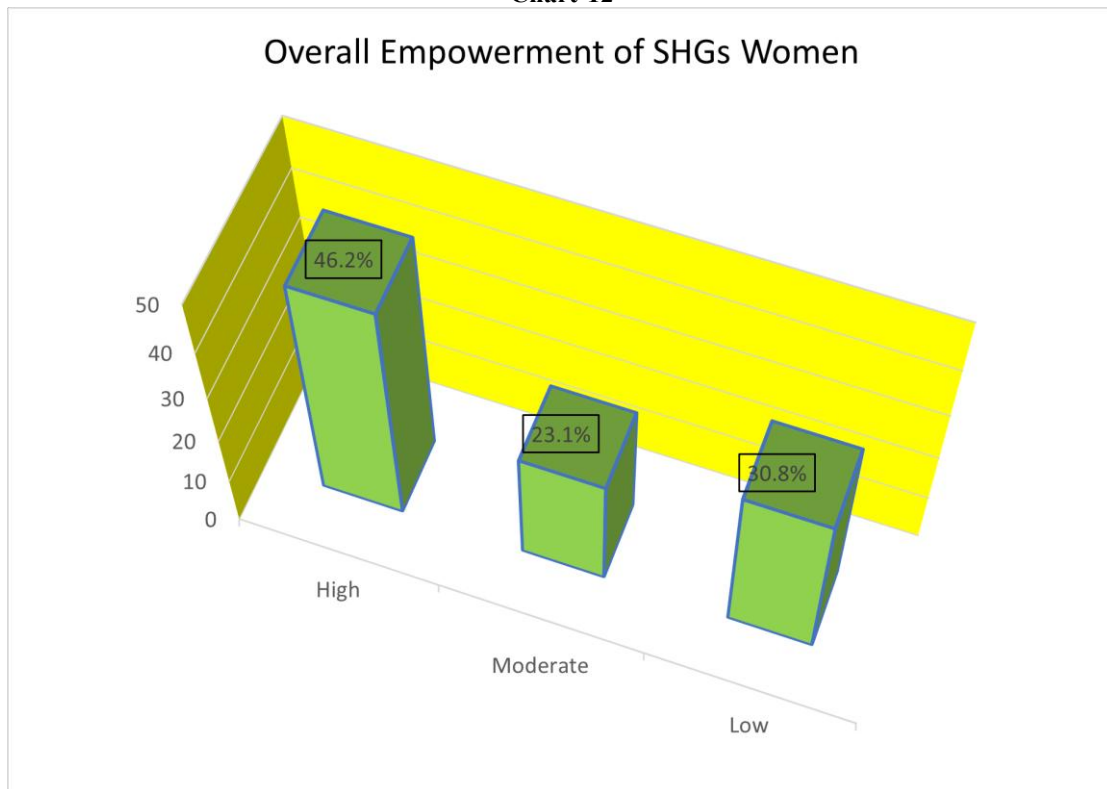
Overall Empowerment of SHGs Women:

Table-12

Overall Empowerment of SHGs Women		
Attributes	Frequency	Percent
High	186	46.2
Moderate	93	23.1
Low	124	30.8
Total	403	100

(Source: Primary Data)

Chart-12



(Source: Primary Data)

Observation: An analysis of empowerment levels among women in Self-Help Groups (SHGs) showed that 186 of 403 women (46.2%) reported high empowerment, while the majority (53.8%) experienced moderate or low levels. A moderate level of improvement was reported by 93 women (23.1%), reflecting some improvement without transformative change, often due to limited decision-making power and leadership roles. Among the participants, 124 women (30.8%) reported minimal benefits, facing challenges such as social barriers, mobility restrictions, financial control by husbands, weak SHG engagement, and limited access to skill-building programs and loans.

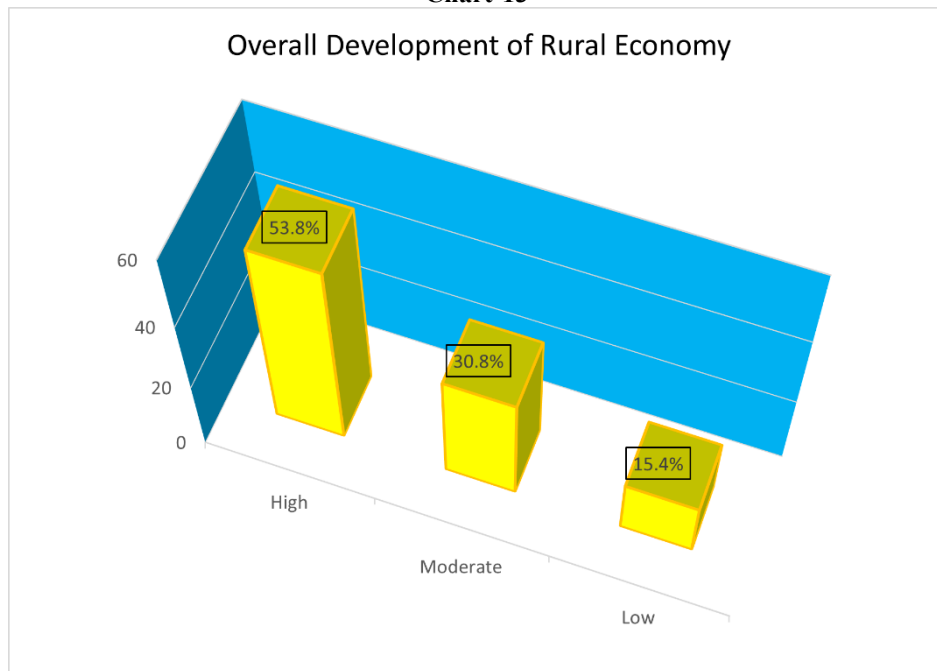
Overall Development of the Rural Economy:

Table-13

Overall Development of Rural Economy		
Attributes	Frequency	Percent
High	217	53.8
Moderate	124	30.8
Low	62	15.4
Total	403	100

(Source: Primary Data)

Chart-13



(Source: Primary Data)

Observation: Data shows 53.8% of respondents perceive rural economic development as "High," while 30.8% view it as "Moderate" and 15.4% as "Low." The predominance of positive perceptions suggests progress in rural economic initiatives, although moderate growth indicates room for improvement. The low percentage of respondents reporting poor development shows that economic challenges affect a minority.

Hypothesis Testing: Paired Sample t-Test: The paired sample t-test investigated differences in perceptions of the same sample at two time points. This study evaluated the social and economic empowerment of female Self-Help Group (SHG) members before and after participation. This study aimed to determine whether women's empowerment improved significantly after joining SHGs. The t-test results provided insights into the effectiveness of SHGs in empowering women. Comparing pre- and post-membership scores helps quantify the impact of these groups, enabling policymakers to make informed decisions about SHG program support.

Hypothesis-1

H₀: There is no difference in the mean social empowerment of women before and after joining SHGs.

H₁: There is a difference in the mean social empowerment of women before and after joining SHGs.

Table-14

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Visit Banks and Post Office Before Joining SHG -After Joining SHG	1.07692	0.82952	0.04132	0.99569	1.15816	26.062	402	0.000
Pair 2	Visit Government Offices Before Joining SHG -After Joining SHG	1.07692	0.82952	0.04132	0.99569	1.15816	26.062	402	0.000
Pair 3	Visit Market Before Joining SHG -After Joining SHG	1	0.87815	0.04374	0.91401	1.08599	22.86	402	0.000
Pair 4	Visit Hospital Before Joining SHG -After Joining SHG	1.15385	0.94955	0.0473	1.06086	1.24683	24.394	402	0.000
Pair 5	Social Visit to Native Place, Friends, Relatives Before Joining SHG -After Joining SHG	1.15385	0.86453	0.04307	1.06918	1.23851	26.793	402	0.000

	SHG								
Pair 6	Visit Children's School Before Joining SHG -After Joining SHG	0.92308	0.82952	0.04132	0.84184	1.00431	22.339	402	0.000

(Source: Compiled by researcher)

Interpretation: The table shows that the p-value of the test is 0.000, which is less than 0.05. This is true for all six pairs related to women's empowerment in the social area. Therefore, the null hypothesis has been rejected, and the alternative hypothesis has been accepted. This means that women's average social empowerment improved significantly after they joined the Self-Help Groups (SHGs) compared to before they joined. So, being a part of the SHGs greatly helps women become more socially empowered.

Hypothesis-2

H₀: There is no difference in the mean economic empowerment of women before and after joining SHGs.
 H₁: There is a difference in the mean economic empowerment of women before and after joining SHGs.

Table-15

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Taking Loan Before Joining SHG -After Joining SHG	1.23077	0.8004	0.03987	1.15239	1.30915	30.869	402	0.000
Pair 2	Proper Utilization of Loan Before Joining SHG -After Joining SHG	1.23077	0.8004	0.03987	1.15239	1.30915	30.869	402	0.000
Pair 3	Savings Before Joining SHG -After Joining SHG	1.15385	0.77019	0.03837	1.07842	1.22927	30.075	402	0.000
Pair 4	Investment Before Joining SHG -After Joining SHG	1.23077	0.8004	0.03987	1.15239	1.30915	30.869	402	0.000
Pair 5	Owned Assets Before Joining SHG -After Joining SHG	1.07692	0.82952	0.04132	0.99569	1.15816	26.062	402	0.000

(Source: Compiled by researcher)

Interpretation: The table shows that the p-value of the test is 0.000, which is less than 0.05. This is true for all six pairs related to women's economic empowerment. Therefore, the null hypothesis has been rejected, and the alternative hypothesis has been accepted. This means that women's economic empowerment improved significantly after they joined Self-Help Groups (SHGs). So, being a part of the SHGs greatly helps women's economic empowerment.

8.4.2 Chi-Square Test:

The chi-square test evaluates the associations between categorical variables' means. This study used chi-square testing to examine the relationships between socioeconomic development and women's empowerment dimensions (personal, social, economic, political, health, and hygiene) in self-help groups (SHGs). The analysis investigates the associations between these variables and overall rural economic development to fulfil the research objectives.

Hypothesis-3

H₀: There is no association between overall socioeconomic development and the social empowerment of women.
 H₁: There is an association between overall socioeconomic development and social empowerment of women.

Table-16

Crosstabulation between Overall Socio-Economic Development and Social Empowerment of Women After Joining SHGs						
			Social Empowerment of Women After Joining SHGs			Total
			Yes	Undecided	No	
Overall Socio-Economic Development	High	Number	186	62	0	248
		% of Total	46.20%	15.40%	0.00%	61.50%
	Moderate	Number	0	62	0	62
		% of Total	0.00%	15.40%	0.00%	15.40%
	Low	Number	0	0	93	93
		% of Total	0.00%	0.00%	23.10%	23.10%
Total	Number	186	124	93	403	
	% of Total	46.20%	30.80%	23.10%	100.00%	

(Source: Compiled by researcher)

Table-17

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	554.125	4	0.000
Likelihood Ratio	573.754	4	0.000
Linear-by-Linear Association	328.186	1	0.000
No of Valid Cases	403		

(Source: Compiled by researcher)

Interpretation: Based on the data presented in the table, the Pearson Chi-Square test yielded a p-value of 0.000 at the 5% level of significance, which is below the threshold of 0.05. Consequently, the null hypothesis was rejected in favour of the alternative hypothesis. This indicates a significant association between overall socioeconomic development and social empowerment of women following their participation in Self-Help Groups (SHGs). The cross-tabulation analysis further revealed that 61.50% of respondents acknowledged a high level of overall socio-economic development after joining SHGs, while 46.2% affirmed their social empowerment as a result of SHG participation.

Hypothesis-4

H₀: There is no association between overall socioeconomic development and economic empowerment of women.

H₁: There is an association between overall socioeconomic development and economic empowerment of women.

Table-18

Crosstabulation between Overall Socio-Economic Development and Economic Empowerment of Women After Joining SHGs						
			Economic Empowerment of Women After Joining SHGs			Total
			Yes	Undecided	No	
Overall Socio-Economic Development	High	Number	217	31	0	248
		% of Total	53.80%	7.70%	0.00%	61.50%
	Moderate	Number	0	62	0	62
		% of Total	0.00%	15.40%	0.00%	15.40%
	Low	Number	31	0	62	93
		% of Total	7.70%	0.00%	15.40%	23.10%

		% of Total	7.70%	0.00%	15.40%	23.10%
Total		Number	248	93	62	403
		% of Total	61.50%	23.10%	15.40%	100.00%

(Source: Compiled by researcher)

Table-19

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	476.464	4	0.000
Likelihood Ratio	440.384	4	0.000
Linear-by-Linear Association	198.463	1	0.000
No of Valid Cases	403		

(Source: Compiled by researcher)

Interpretation: Based on the data presented in the table, the Pearson Chi-Square test yielded a p-value of 0.000 at the 5% level of significance, which is below the threshold of 0.05. Consequently, the null hypothesis was rejected in favour of the alternative hypothesis. This indicates a significant association between overall socioeconomic development and economic empowerment of women following their participation in Self-Help Groups (SHGs). The cross-tabulation further revealed that 61.50% of respondents acknowledged a high level of overall socioeconomic development after joining SHGs, and an identical percentage affirmed their economic empowerment post-participation in SHGs.

1.4 Findings and Interpretation: The key findings from the study on the impact of Self-Help Groups (SHGs) on women's empowerment in Birbhum district, West Bengal:

Demographic Profile:

- The majority of the SHG members (61.5%) were aged 31-45 years.
- A total of 23.1% had completed their primary and high school education.
- 92.3% were married.
- Of these, 53.8% were from nuclear families.
- The annual family income is 46.2 %, i.e., Rs. 40,001-80,000.

Personal Empowerment:

- A total of 61.5% of the women felt personally empowered after joining the SHGs.
- Improvements are seen in economic independence, household decision-making, and social recognition.

Social Empowerment:

- A total of 46.2% of participants reported experiencing social empowerment.
- Of these, 30.8% were undecided, indicating a need for more support.

Economic Empowerment:

- In total, 61.5% of the participants experienced measurable economic empowerment.
- A total of 76.9% accessed loans and engaged in savings and investment.
- 61.5% acquired assets

Political Empowerment:

- 46.2% felt politically empowered.
- Of the participants, 69.2% participated in elections.
- A total of 53.8% remained politically undecided or unempowered.

Health and Hygiene Empowerment:

- A total of 46.2% of participants reported improvements in health and hygiene awareness and practices.
- A total of 30.8% were undecided regarding health-related improvements.

Overall Impact:

- A total of 61.5% of the participants reported significant socioeconomic development.
- A total of 46.2% of the participants reported high overall empowerment.
- A total of 53.8% of respondents perceived high rural economic development.

Statistical Analysis:

- Significant improvements in social and economic empowerment have been observed after joining the SHGs (p<0.05).

- A significant association has been found between overall socioeconomic development and social/economic empowerment of women ($p < 0.05$). The findings indicate that SHGs have had a positive impact on various dimensions of women's empowerment in Birbhum district, though there is still room for improvement in some areas. This study provides evidence of the effectiveness of SHGs in promoting women's empowerment and rural development.

Interpretation: This study examined the impact of Self-Help Groups (SHGs) on women's empowerment in Birbhum, West Bengal. The findings show that SHGs improve women's personal, social, economic, political, and health empowerment. Most members are middle-aged married women from nuclear families with moderate incomes, indicating that SHGs reach women who can benefit from empowerment programs. Concerning personal empowerment, 61.5% of women felt more empowered after joining the SHGs, gaining economic independence and better decision-making. Social empowerment showed mixed results, with 46.2% seeing improvement. Economic empowerment was strong, with 61.5% of the women reporting better access to loans, savings, and assets. Political empowerment had modest gains of 46.2%, while health empowerment showed mixed results. Overall, the SHGs significantly impacted socioeconomic development, with 61.5% reporting improvements. Statistical analyses confirmed a strong link between SHG participation and empowerment. However, many women reported moderate or low empowerment levels, suggesting that the benefits were not evenly distributed. Social barriers, limited decision-making power, and resource constraints may limit the potential of SHGs. While SHGs are effective for women's empowerment in Birbhum, targeted interventions are required to address these challenges. Future efforts should focus on strengthening high-impact areas and addressing gaps in political, health, and social empowerment through enhanced leadership training and addressing sociocultural barriers.

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