



## Socio-Economic Impact of Self-Help Groups on Rural Women of Sonapat District in Haryana

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### Abstract

The present district-level study aims to analyze the socio-economic impact and empowerment of rural women associated with Self-Help Groups (SHGs) in Sonapat District, Haryana. The study was conducted during 2023–2025 in four blocks—Mundlana, Gohana, Gannur, and Kharkhoda. A total of 240 SHG members from 16 SHGs were selected using random sampling techniques. Data were collected through questionnaires and interview schedules and analyzed using mean, percentage, and t-test. The results indicate that SHGs have played a crucial role in improving women's income, decision-making ability, confidence, and social status. Women have become more financially independent, socially aware, and participative in family and community decisions. The study concludes that SHGs have significantly contributed to the socio-economic development and empowerment of rural women by enhancing their financial inclusion, leadership skills, and entrepreneurial capacity—particularly in the textile and handicraft sectors.

**Keywords:** Self-Help Groups, Socio-Economic Development, Rural Women, Empowerment, Haryana

1. **Introduction:** In rural India, women have historically faced various socio-economic challenges such as limited access to education, financial resources, technology, and decision-making power. The Self-Help Group (SHG) movement has emerged as a vital instrument for empowering rural women by providing them opportunities for financial independence, self-employment, and community leadership. SHGs not only act as micro-finance institutions but also as platforms for collective learning, social awareness, and entrepreneurship. In Haryana, especially in Sonapat District, SHGs have enabled women to enhance their income levels, participate in economic activities such as handicrafts, food processing, and textiles, and play active roles in family and community decision-making. This study focuses on the socio-economic impact of SHGs on the empowerment of rural women in Sonapat District. It assesses how SHGs have influenced the income, education, social participation, and overall standard of living of their members and highlights their role in promoting gender equality and sustainable rural development.

### Objectives of the Study

1. To assess the actual socio-economic condition and profile of SHG women in Sonapat District.
2. To examine the growth and contribution of rural women entrepreneurs towards the development of rural areas in Sonapat District.
3. To offer suggestions for the effective management and reform of Self-Help Groups.



**2. Literature Review :** Women's empowerment is a multidimensional concept that involves enhancing women's autonomy, decision-making power, and access to economic, social, and political resources. Economic independence, achieved through income generation and financial autonomy, is considered a crucial foundation of empowerment, along with improvements in education, social awareness, gender equality, and participation in decision-making processes. Empowering women not only helps address long-standing inequalities but also contributes to sustainable and inclusive development. Self-Help Groups (SHGs) have emerged as an effective institutional mechanism for promoting women's empowerment, particularly in rural and marginalized communities. Several studies have highlighted the significant role of SHGs in improving women's socio-economic status by facilitating access to microfinance, encouraging savings, and supporting income-generating activities. Kabeer (2001) emphasized that SHGs act as catalysts for social change by integrating women into economic activities and strengthening their collective voice. Previous research indicates that SHGs contribute not only to economic empowerment but also to social development. Pattanaik (2023) reported that SHGs play a vital role in spreading awareness related to health, hygiene, and family welfare in rural areas. Similarly, Mehta et al. (2021) observed that SHGs provide supportive spaces for women to share experiences, reduce social stigma, and enhance mental well-being. These findings suggest that SHGs function as platforms for both economic upliftment and social awareness. Studies by Mishra and Sahoo (2022) and Vasudevan (2022) highlighted that capacity building, financial literacy, and leadership training are essential for the long-term sustainability and effectiveness of SHGs. Lack of managerial skills and institutional support can limit their impact; therefore, continuous training and support systems are necessary. Swain and Wallentin (2009) further noted that participation in SHGs enhances women's self-confidence, decision-making ability, and social recognition within households and communities. Recent studies have also emphasized the growing role of SHGs in promoting entrepreneurship, particularly in sectors such as textiles, handicrafts, food processing, and agriculture-based micro-enterprises (Ashish Prasad, 2022). These activities have enabled women to generate income, reduce dependency on moneylenders, and improve their standard of living. Moreover, SHGs have been found to challenge traditional gender roles by increasing women's participation in economic and community-level decision-making processes. Overall, the reviewed literature establishes that Self-Help Groups are powerful instruments for women's socio-economic empowerment. However, sustained impact depends on effective capacity building, institutional support, and access to markets and technology. The present study builds upon these insights by examining the socio-economic impact of SHGs on rural women in Sonapat District, Haryana, with special reference to income enhancement, employment, awareness, and empowerment outcomes.

**3. Sample Design:** The present study was conducted in Sonapat District of Haryana State. For the purpose of the study, Sonapat District was selected purposively due to the active presence of Self-Help Groups (SHGs) and their involvement in women empowerment activities. Further, four blocks, namely Mundlana, Gohana, Gannur, and Kharkhoda, were selected purposively to ensure adequate representation of SHG activities across the district. From each selected block, four Gram Panchayats were chosen purposively, resulting in a total of sixteen Gram Panchayats for the study. From each Gram Panchayat, three Self-Help Groups (SHGs) were selected, and fifteen respondents were randomly selected from each Gram Panchayat. Thus, a total of 48 SHGs were covered, and the overall sample size comprised 240 SHG members. The selection procedure followed a purposive sampling method for the selection of district, blocks, Gram Panchayats, and SHGs, while random sampling technique was adopted for the selection of respondents. This sampling design ensured adequate representation of rural women SHG members across different blocks of Sonapat District and enhanced the reliability and validity of the findings.

State name	District name	Block name	Gram-panchayat name	SHGs number	Respondent number	Total Sample size	Selection procedure
Haryana	Sonapat	Mundlana	GP-1	3	15	240	District, block and gram-panchayat SHG's selected purposively and respondent selected randomly.
			GP-2	3	15		
			GP-3	3	15		
			GP-4	3	15		
		Gohana	GP-5	3	15		
			GP-6	3	15		
			GP-7	3	15		
			GP-8	3	15		
		Gannur	GP-9	3	15		
			GP-10	3	15		
			GP-11	3	15		
			GP-12	3	15		
		Kharkhoda	GP-13	3	15		
			GP-14	3	15		
			GP-15	3	15		
			GP-16	3	15		

**Tab.1: 240 Respondents is selected randomly from Sonapat district.**

#### **4. Results, Analysis and Interpretation**

##### **4.1 Results**

##### **4.1.1 Age Distribution**

Age	Respondent	Percent
Less than 20	13	5.4
20-40 year	115	47.91
Above 40 years	112	46.66
<b>Total</b>	<b>240</b>	<b>100</b>

**Tab 2: Showing Age Distribution**

It was found that **47.91% (115 respondents out of 240)** belong to the age group of **20–40 years**, indicating that the majority of SHG members are in the economically active age group. **Another 46.66% (112 respondents)** fall in the age group of **above 40 years**, showing significant participation of middle-aged women in SHG activities. Only **5.40% (13 respondents)** are **below 20 years of age**, indicating comparatively lower involvement of younger women in Self-Help Groups.

#### 4.1.2 Education (Level of awareness of SHGs programmes)

Education qualification	Respondent	Percent
illiterate	87	36.25
High school	106	44.16
PUC	28	11.66
Under Graduate Degree	15	6.25
Post Graduation	4	1.66
<b>Total</b>	<b>240</b>	<b>100</b>
<b>Tab 3: Showing level of Educational Qualification of member of SHGs</b>		

It was observed that a majority of rural women members of Self-Help Groups possess some level of formal education, with many having completed at least high school. However, a significant proportion of respondents, **36.25% (87 out of 240)**, were found to be **illiterate**, indicating the continued presence of educational deprivation among rural women.

Further analysis shows that **44.16% (106 respondents)** had completed **high school education**, forming the largest educated group among SHG members. This was followed by **11.66% (28 respondents)** who had attained **PUC (higher secondary) education**. Additionally, **6.25% (15 respondents)** were **undergraduate degree holders**, while only **1.66% (4 respondents)** had completed **postgraduate education**.

The findings indicate that Self-Help Groups provide an inclusive platform that enables women from diverse educational backgrounds, including those with little or no formal education, to actively participate in socio- economic activities. Participation in SHGs has also been effective in creating awareness among women regarding savings, income-generating activities, government schemes, health, and family welfare, thereby improving their livelihood opportunities and contributing significantly to their overall empowerment.

#### 4.1.3 Impact of joining SHG

SHG Impact	Number of respondent	Percent
Rise in income	117	48.75
Financial assistance	18	7.5
Improve standard of living	88	36.66
Develop saving habits	8	3.33
Socio-economic empowerment	9	3.75
<b>Total</b>	<b>240</b>	<b>100</b>
<b>Tab 4: Showing Impact of joining SHGs Income</b>		

The table shows the impact of joining Self-Help Groups on the income and socio-economic status of rural women. It was found that 48.75% (117 respondents out of 240) reported a **rise in income** after joining SHGs, indicating that participation in SHGs has significantly enhanced women's earning capacity through income-generating activities.

Further, **36.66% (88 respondents)** stated that their standard of living had improved, reflecting better access to household necessities, healthcare, and education for children. About **7.50% (18 respondents)** joined SHGs primarily to obtain **financial assistance**, especially during emergencies and for family needs.

A smaller proportion of respondents, **3.33% (8 respondents)**, reported that SHG participation helped them in developing saving habits, while **3.75% (9 respondents)** experienced overall socio-economic empowerment, including increased confidence, awareness, and decision-making ability.

Overall, the findings clearly indicate that Self-Help Groups have played a crucial role in improving the economic condition and living standards of rural women, thereby contributing to their socio-economic empowerment.

#### 4.1.4 Comparative Analysis of Income Before and After Joining SHGs

Income before joining SHG			Income after joining SHG		
Respondent	Income /month	Mean	Respondent	Income /month	Mean
45	100	4500	15	250	3750
70	150	10500	180	400	72000
125	200	25000	45	750	33750
<b>240</b>		<b>40000/240=166.66</b>	<b>240</b>		<b>109500/240=456.25</b>
Meandifference:456.25-166.66=289.59					
Tab 5: Income Level Before and After Joining Self-Help Groups					

The table clearly depicts the change in income levels of SHG members before and after joining Self-Help Groups. The study reveals that the average monthly income of respondents before joining SHGs was

**₹166.66**, which increased to **₹456.25 after joining SHGs**. The mean difference of ₹289.59 **indicates** a substantial improvement in the income levels of rural women following their association with SHGs.

This significant increase in income reflects the positive impact of SHGs on women's economic status. Participation in income-generating activities such as tailoring, embroidery, food processing, and handicrafts has enabled women to contribute financially to their households. As a result, SHG members experienced an improvement in their **standard of living**, reduced dependence on moneylenders, and enhanced capacity to meet family needs related to education, health, and daily expenses.

Overall, the findings confirm that Self-Help Groups have played a crucial role in improving the **economic and social status** of rural women, thereby contributing effectively to their socio-economic empowerment.

#### 4.1.5 Number of Years in SHGs

Numbers of year	Number of respondent	Percent
Lessthan6year	2	0.8
Lessthan2year	3	1.2
Lessthan1year	15	6.2
1-3 year	30	12.5
Morethan3 year	190	79.1
Total	240	100
Tab.6 : Showing duration of staying in SHGs		

The table shows the duration of membership of respondents in Self-Help Groups. It was found that a large majority, **79.1% (190 respondents out of 240)**, have been associated with SHGs for **more than three years**, indicating long-term participation, stability, and sustained interest in SHG activities.

Further, **12.5% (30 respondents)** have been members of SHGs for a period of **one to three years**, suggesting gradual inclusion of women into SHG networks. A smaller proportion of respondents, **6.2% (15 respondents)**, reported membership of **less than one year**, while only **1.2% (3 respondents)** and **0.8% (2 respondents)** had been associated with SHGs for **less than two years** and **less than six months**, respectively.

Overall, the findings reveal that most women have remained associated with Self-Help Groups for a considerable period, reflecting trust in SHG functioning and the positive impact of these groups on the socio-economic lives of rural women.

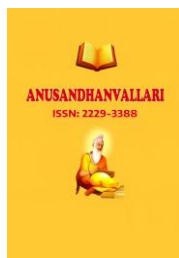
#### 4.1.6 Occupation of Respondents

Occupation	Respondents	Percent %
*Agriculturelabour	5	2.08
Nonagriculturelabour	9	3.75
*Employee(Textile/fashion, Handicrafts/ food)	48	20.00
Entrepreneur (Textile/fashion, Handicraft-toymaking/food)	16	6.67
Housewife	162	67.50
Total	240	100
Tab.7: Showing Occupation of Respondents		

The table presents the occupational distribution of SHG members. It was found that a majority of respondents, **67.50% (162 women)**, were **housewives**, indicating that most rural women joined Self-Help Groups alongside their household responsibilities.

Further, **20.00% (48 respondents)** were **employed in textile, fashion, handicrafts, and food-related activities**, reflecting the role of SHGs in creating employment opportunities for women in micro-industries. Additionally, **6.67% (16 respondents)** had undertaken **entrepreneurial activities**, such as tailoring, embroidery, handicraft production, toy making,

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and food processing, highlighting the entrepreneurial potential nurtured through SHG participation.

Only a small proportion of respondents were engaged in **agricultural labour (2.08%, 5 respondents)** and **non-agricultural labour (3.75%, 9 respondents)**. The findings clearly indicate that participation in Self Help Groups has encouraged women to shift from traditional wage labour towards self-employment and income-generating activities, thereby contributing to their socio-economic empowerment.

## 4.2 Analysis and Interpretation

### Objective 1: To assess the actual socio-economic condition and profile of SHG women

#### Age and Education

The majority (47.9%) of SHG members are in the age group of 20–40 years, followed by 46.6% above 40 years. Educationally, 44.16% completed high school, 11.66% had higher secondary education, 6.25% were graduates, and 1.66% postgraduates, while 36.25% were illiterate.

→ *Interpretation:* SHG participation has encouraged even less-educated women to engage in productive work, showing inclusiveness across education levels.

#### Family and Marital Status

About 85.41% belonged to nuclear families and 97.8% were married, indicating that married women are more active in SHGs, balancing family and financial responsibilities effectively.

#### Economic Conditions

Before joining SHGs, the average monthly income was ₹166.66, which increased to ₹456.25 after joining, showing a mean difference of ₹289.59.

→ *Interpretation:* SHGs have significantly improved income and reduced dependence on moneylenders.

### Objective 2: To examine the growth and contribution of rural women entrepreneurs towards rural development

#### Employment and Entrepreneurship

20% of women were employed in textile, fashion, or handicraft-related activities; 6.67% had started small-scale entrepreneurial ventures in tailoring, embroidery, toy making, and food processing.

→ *Interpretation:* SHGs encouraged women to utilize their skills for self-employment and community development.

#### Occupation of Respondents

- Agricultural labour: **2.08%** (5 out of 240)
- Non-agricultural labour: **3.75%** (9 out of 240)
- Employed in textile/fashion/handicrafts/food: **20.00%** (48 out of 240)
- Entrepreneurs (textile/handicraft/food micro-ventures): **6.67%** (16 out of 240)
- Housewives: **67.50%** (162 out of 240)

→ *Interpretation:* The occupational distribution clearly shows a shift towards productive engagement in textile, fashion, and related micro-enterprises, while a small segment remains in agricultural and wage labour.

#### Impact of Joining SHGs

- 48.75% reported a rise in income.
- 36.66% improved their standard of living.

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- 7.50% received financial assistance.
- 3.33% developed saving habits.
- 3.75% gained socio-economic empowerment.

→ *Interpretation:* SHG participation enhanced financial literacy and savings, leading to improved social and economic mobility.

### Years of Membership

Nearly 79% of members had been associated with SHGs for more than three years, reflecting stability, trust, and consistent growth.

### Awareness

Around 85% of respondents were aware of SHG functions, government schemes, and financial programs—showing improvement in community awareness and social participation.

### Objective 3: To offer suggestions for better SHG management

Based on the findings:

1. **Capacity Building:** Regular training programs in entrepreneurship, digital marketing, and financial management should be provided.
2. **Supportive Institutions:** Collaboration between SHGs, NGOs, NABARD, and government bodies should be strengthened.
3. **Technology Integration:** Encourage women to adopt digital tools for marketing and e-payments.
4. **Financial Inclusion:** Banks should simplify loan procedures and design women-friendly saving and insurance schemes.
5. **Awareness Drives:** Conduct village-level awareness campaigns to attract illiterate and marginalized women into SHGs.
6. **Skill Upgradation:** Continuous technical training in textile, fashion, and handicrafts to increase income generation and product quality.

## 5. Suggestions

### 1) Capacity Building & Skills

- **Regular skill upgradation** in stitching, embroidery, surface ornamentation, toy-making, food processing, packaging, QC.
  - *Implement:* Quarterly trainings with BPSMV, ITI, KVIC, DIC.
  - *Indicator:* No. of trainings held; % members certified; average product rejection rate ↓.
- **Entrepreneurship & business basics** (pricing, costing, record-keeping, GST basics, customer service).
  - *Implement:* Two-day modules using NRLM toolkits.
  - *Indicator:* % groups maintaining cashbook/ledger; on-time loan repayment rate.

### 2) Digital & Financial Literacy

- **Digital payments & bookkeeping:** UPI/QR use, bank app, Excel/ledger apps.
  - *Implement:* Hands-on sessions; create a simple digital template.
  - *Indicator:* % transactions via digital mode; reconciliation accuracy.
- **E-commerce onboarding:** ONDC/GeM/Meesho/Etsy basics, product photography, listing, shipping.





- *Implement:* Monthly clinics; peer mentors.
- *Indicator:* No. of live listings; monthly online sales volume.

### 3) Credit Linkage & Insurance

- **Simplify bank linkage and enhance limits** based on repayment history.
  - *Implement:* Quarterly BLU (Bank Linkage Update) meetings with NRLM & bank managers.
  - *Indicator:* Average loan size; approval TAT (days); NPA rate.
- **Micro-insurance & social security:** PMJJBY, PMSBY, APY coverage drives.
  - *Implement:* Camps with banks/LIC; collective enrollment.
  - *Indicator:* % members insured/pension-enrolled.

### 4) Market Linkages & Branding

- **Collective brand & standardization:** Common label for Sonepat SHG products; standardized size charts, tags, MRP.
  - *Implement:* Hire local designer; print brand kit.
  - *Indicator:* Repeat orders; average selling price ↑.
- **Cluster approach & bulk orders:** Tie-ups with schools (uniforms), hospitals (linen), corporate gifting, fairs.
  - *Implement:* Annual vendor directory; MoUs via DIC/MSME.
  - *Indicator:* Institutional orders/year; order value.

### 5) Common Facility & Quality

- **Common Facility Centers (CFCs):** shared cutting/sewing machines, finishing, testing, packaging.
  - *Implement:* Leverage MSME/SFURTI/NRLM convergence.
  - *Indicator:* Unit capacity (pcs/day); rejection/return rate ↓.
- **Quality protocols:** final inspection checklists; basic QC tools.
  - *Indicator:* Customer complaints/month ↓.

### 6) Product Diversification & Design Support

- **Seasonal product lines** (summer cotton sets, festive embroidery, eco-toys, snack packs).
  - *Implement:* Biannual design workshops with NIFT/NID alumni or BPSMV Fashion Technology.
  - *Indicator:* Share of new SKUs in sales; sell-through rate.

### 7) Governance & Transparency

- **Strong SHG governance:** attendance norms, role rotation, grievance cell, annual social audit.
  - *Implement:* Display “SHG Dashboard” (savings, loans, orders) at meeting place.
  - *Indicator:* Meeting attendance ≥80%; timely audits (100%).
- **Federation/Producer Company formation** for scale.
  - *Indicator:* Collective procurement savings; margin realization ↑.

### 8) Awareness & Inclusion

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- **Target the least-reached:** literacy drives for illiterate members; buddy system.

- *Implement:* Night schools/bridge courses; peer tutors.
- *Indicator:* Literacy test pass rate; participation of new entrants.

- **Men & family sensitization** to reduce resistance and increase mobility.

- *Implement:* Quarterly family meetings; success-story screenings.
- *Indicator:* Reported mobility constraints ↓.

#### 9) Health, Mental Well-being & Safety

- **Health camps** (anemia, NCD screening) and **mental health circles** (stress, stigma reduction).

- *Implement:* PHC tie-ups; simple referral map.
- *Indicator:* Camp attendance; referrals completed.

#### 10) Childcare & Meeting Convenience

- **On-site childcare** during meetings/trainings; travel stipends where needed.

- *Indicator:* Attendance of mothers with young children ↑.

#### 11) Pricing & Cost Control

- **True-cost pricing** (material, labor time, overhead, margin).

- *Implement:* Simple costing sheets per SKU.
- *Indicator:* Gross margin  $\geq 30\%$  target; stockouts/overstock ↓.

#### 12) Procurement & Inventory

- **Bulk raw material procurement** to cut costs; maintain minimum inventory norms.

- *Indicator:* Input cost/unit ↓; lead time stability.

#### 13) Compliance & Risk Management

- **Basic formalities:** PAN, Udyam registration, FSSAI (for food), simple contracts for bulk orders.

- *Indicator:* % compliant SHGs; penalties/returns = 0.

- **Risk buffers:** emergency fund; order-level advance payments.

- *Indicator:* Liquidity cushion ( $\geq 1$  month OPEX).

#### 14) Monitoring & Data Use

- **Simple MIS:** monthly tracker for sales, income, savings, loan status, training attended.

- *Implement:* One-pager dashboard; WhatsApp monthly summary.
- *Indicator:* Data completeness; data-driven decisions recorded.

#### 15) Showcasing & Recognition

- **Exhibitions & awards:** district-level SHG melas; “Top 10 Women Entrepreneurs – Sonepat.”

- *Indicator:* Media mentions; buyer enquiries.

#### 16) Academic–Industry Convergence

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- **Intern projects** from BPSMV (design, merchandising, social media) as live assignments.

- *Indicator:* No. of intern projects; sales uplift tied to campaigns.

#### 17) Logistics & After-Sales

- **Courier partnerships** (India Post/aggregators); clear return/rework policy.

- *Indicator:* On-time delivery rate; return handling time.

#### 18) Environmental & Social Responsibility

- **Sustainable materials & waste upcycling;** safe workplace practices.

- *Indicator:* % eco-products; waste diverted from landfill.

**6. Conclusion:** The study concludes that Self-Help Groups in Sonapat District have emerged as effective agents of socio-economic transformation and women's empowerment. SHG participation has significantly increased women's income, financial independence, confidence, and decision-making power. Women now contribute to their family welfare, children's education, and community development. SHGs have not only strengthened economic independence but also built a supportive social structure that fosters leadership, cooperation, and gender equality. By promoting entrepreneurship in textile, handicraft, and food sectors, SHGs have opened new avenues for sustainable rural livelihoods. To ensure long-term sustainability, continuous capacity building, digital inclusion, and institutional support are essential. Strengthening SHGs will further empower women as entrepreneurs, leaders, and changemakers, thereby fostering inclusive and equitable rural development in Haryana.

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