



Original Article

Women, Space, and SHGs: Transforming the Rural Socio-Economic Milieu

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Abstract:

Globalisation has been reshaping societies across the world, and with it has come a fresh set of challenges for gender equality — particularly in predominantly rural countries like India. In such settings, Self-Help Groups (SHGs) have quietly become a lifeline for women who find themselves shut out from formal education and employment. For many of these women, SHGs represent the only real pathway out of poverty and dependence. These groups create something invaluable: a space where women can come together, build each other up, pool resources, and start making their own decisions. Through SHGs, women gain access to small loans, pick up practical skills in health, farming, and business, and slowly find the courage to speak up — both at home and in their wider communities. This paper examines the tangible difference SHGs are making in Dighal village, Haryana, drawing on conversations with 50 group members and 30 women who have not joined any group. The findings are grounded in reality and offer real, workable ideas for anyone committed to supporting women-led progress in rural India. The study uses systematic random sampling and keeps its focus firmly on what actually changes in people's lives when they become part of an SHG.

Keywords: Rural Women, Women's Empowerment, Self-Help Groups, Micro-Credit, Feminist Geography.

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Introduction:

Progress in any community depends on how well people can use available resources — both for their own benefit and for those around them. Yet in many parts of the world, women find themselves on the outside of this progress, watching it happen

without being part of it. This sense of exclusion is not accidental; it runs deep, shaped by long-standing social norms that have consistently sidelined women's needs and aspirations. Scholars have grappled with this problem from many different angles. Economists tend to focus on the financial



roles women play in society. Sociologists examine how shifts in women's economic position ripple outward into social change. Geographers, particularly those working within Feminist Geography — a field that took shape in the 1960s through collaboration between linguists and spatial thinkers — ask a different kind of question: how do gender roles form and play out across physical and social spaces? And crucially, they ask whether those spaces are truly fair — often finding that they reflect male norms far more than anything approaching neutrality.

In rural India, where close to one in five people lives in poverty, these questions carry real urgency. Small, community-rooted collectives built around mutual support have proven to be one of the most effective responses to this challenge. When women gain access to shared financial resources, their standing at home shifts. They move from surviving to planning. Government bodies and non-profit organisations have come to rely on these networks precisely because they deliver results. A recent national health survey found that nearly fifteen percent of Indians still live with severely constrained means — a reminder of how much ground remains to be covered.

A Self-Help Group, at its core, is a small circle of ten to twenty rural women who come together and save together. Over time, these regular, modest contributions build into a shared pool of money that members can borrow from for personal or household needs — whether that's a health emergency, a child's school fees, or seeds for the next season. Linked into India's banking system, these groups also provide a route to micro-loans with far fewer hurdles than formal lending. But the benefits stretch well beyond the financial. Women who participate find themselves stepping more confidently into public spaces, speaking up in community meetings, and being taken more

seriously — by others and by themselves. Dignity, it turns out, grows when women gain control over even small amounts of money.

SHGs do much more than ease poverty. Their work touches almost every dimension of rural life — from keeping girls in school to improving what families eat. They help women challenge entrenched problems like dowry demands and alcohol abuse. They connect people who have long been excluded from formal financial systems. And they generate a quiet but persistent pressure on local authorities to be more accountable to the people they serve.

Understanding what women's empowerment really means requires looking at private life, economic autonomy, family dynamics, and public participation all at once. Across much of India, the most telling signs of where women face limits are found right inside the home. Meaningful progress shows up as higher incomes, greater say in household decisions, stronger involvement in local governance, and dozens of connected changes that are harder to measure but no less real. Research in this area has grown steadily. Sabhlok (2011) explored how trust shapes the way women work together within SHGs, arguing that without genuine trust — both between members and between groups and supporting institutions — collective progress simply does not take hold. Pandey and Roberts (2013) looked at SHG-driven change in Chamarajnagar, a rural district in Karnataka, and found through personal narratives that change was real: incomes improved, social norms shifted, and decisions that had once been made by others were now being made by women themselves.

Some research across India has found that even modest investment in SHGs can yield meaningful financial returns — though weaknesses in how groups are run often emerge alongside those gains. Dighal Village in Jhajjar district offers a



particularly useful window into these dynamics, and this study draws on field evidence from there to add something concrete to what is already known.

Review of Literature:

There is a substantial — and still growing — body of research on the empowerment of rural women through Self-Help Groups. Sabhlok (2011) makes a compelling case for the centrality of trust: without it between group members, and between groups and the institutions supporting them, the collaborative goals that SHGs are built around simply cannot be achieved. Pandey and Roberts (2012) examined SHGs in Chamarajnar, Karnataka, through the lens of personal narratives and found evidence of real change — not just economically, but in women's confidence, their ability to make decisions, and their place in society.

Kumar (2016) documented improvements in economic status among women who joined SHGs in Kerala, particularly through access to micro-credit. However, he raised important questions about sustainability, noting that credit was primarily being used for consumption rather than for building income-generating capacity. Maity (2016) reinforced the case for microfinance but argued that it must be embedded within a longer-term, more holistic strategy — one that includes educational and awareness programmes. Both Kumar and Maity point to the importance of coordinated institutional support.

Kamala and Jyothi (2018) found compelling evidence of SHG impact in Andhra Pradesh — improved economic standing, stronger social position, and greater participation in decision-making. They characterised SHGs as powerful tools not just for material improvement, but for reshaping values and social norms around gender. Davidson and Sanyal (2017) added an important dimension: participation in SHGs expands women's social

networks beyond family and kinship ties, improving their access to information and resources. This was found to be directly linked to greater civic and political engagement, particularly among women from Scheduled Caste communities.

Closer to the study area, Singh and Sharma (2019) studied SHGs across Rohtak and Hisar and found that women's groups in peri-urban areas near Rohtak showed stronger financial health and higher loan repayment rates (around 92%) compared to more remote districts — a difference they attributed to better road connectivity, proximity to banks, and higher literacy levels. Yadav and Malik (2020) documented SHGs and Mahila Mandals in Jhajjar district challenging domestic violence and connecting women to legal aid, with proximity to urban centres playing a notable role in awareness. Roodman (2012) offers a necessary caution: the developmental impact of microfinance has, in his view, often been overstated, and any honest evaluation must be rigorous and context-sensitive.

Objectives of the Study:

1. To understand the significance of Self-Help Groups in women's empowerment, with a specific focus on rural areas of Jhajjar district, Haryana.
2. To examine how SHGs actually function and operate within Dighal Village, Jhajjar district.
3. To identify the key challenges facing SHGs in Dighal Village that limit their effectiveness in empowering women.

Study Area:

Jhajjar district was carved out of Rohtak in 1997 and carries with it the deeply rural character of the region — its villages are home mainly to Jat, Ahir, and Scheduled Caste communities, and agriculture remains the backbone of daily life.



Dighal, founded by Chaudhary Deegh Ram, is one of the district's larger revenue villages. It sits along the Kundli-Manesar-Palwal (KMP) expressway, which has brought some industrial activity to its fringes while farming remains the dominant occupation. The village has a population of 14,146 people spread across 2,735 households, with women making up nearly half of that total. The 2011 census

put overall literacy at 69.5% — but female literacy stood at just 27.5%, a sharp gap that reflects patterns seen across Jhajjar district. For this study, three sections of Dighal were selected — Mithan Panna, Kabir Colony, and Madhyan Panna — each representing a distinct economic layer within the village.

Table 1: Comparative Geographic Profile of Jhajjar District

Geographic Indicator	Jhajjar District
Geographical Location	28°35'–28°58' N, 76°17'–76°46' E
Area (sq. km)	1,834 sq. km
Population (2011 Census)	9,58,405
Female Population (%)	46.3%
Sex Ratio (per 1000 males)	861
Rural Population (%)	72.1%
Literacy Rate (%)	80.6%
Female Literacy Rate (%)	70.8%
Primary Occupation	Agriculture & allied activities
No. of Blocks	5 (Jhajjar, Beri, Machhrauli, Matanhail, Salhawas)
Study Village	Dighal (Jhajjar Block)

Source: Office of the Registrar General & Census Commissioner, India (2011); District Statistical Handbooks, Haryana.

Table 2: SHG Presence and Membership – Jhajjar District

Indicator	Jhajjar District	Haryana State
No. of Active SHGs (approx.)	1,200	72,000
Total SHG Members (approx.)	12,000	7,20,000
Female Member Share (%)	91%	88%
SHG–Bank Linkage (% of SHGs)	68%	65%
Average Annual Savings per SHG (₹)	₹18,500	₹17,800
Loan Disbursement Rate (%)	57%	60%
SC/OBC Member Share (%)	78%	76%

Source: NABARD (2022); HSRLM Annual Report (2021); District SHG Federation Records (2022–23).



Table 3: Land Use and Agro-Economic Context – Jhajjar

Land Use / Agricultural Indicator	Jhajjar District
Net Sown Area (% of total area)	74%
Main Crops	Wheat, paddy, mustard, vegetables
Irrigation Coverage (%)	82%
Average Landholding Size (ha)	2.3 ha
Women Farmers / Cultivators (%)	22%
Below Poverty Line (BPL) Households (%)	18%
MGNREGA Active Workers (women, %)	54%
Proximity to Urban Centre	55 km from Delhi, 20 km from Rohtak

Source: Haryana Agriculture Department (2022); District Census Handbooks (2011); MGNREGA MIS Portal.

Source of Data and Methodology:

In geography, most meaningful research begins in the field. This study is no different. Data was gathered through surveys, face-to-face interviews, and group discussions with women in Dighal village — both those who are part of SHGs recognized by HSRLM and those who are not. The SHG members were not selected at random; they were active participants already enrolled in these schemes. Women living nearby but not affiliated with any group formed a comparison group. In total, 80 people were interviewed — 50 SHG members and 30 non-members.

To make the interviews as accessible as possible, the survey was conducted in Hindi by the researcher directly. Keeping the language familiar and straightforward helped ensure that responses were honest and reliable. Secondary sources — including 2011 population data, NABARD's annual SHG reports, NFHS-5 health survey data (2019–2021), and local office records from Jhajjar district

— provided essential context. Peer-reviewed research filled in further details. All responses were coded before being entered into a structured data sheet. Once organised, the data was analysed for patterns, and the findings were presented through charts and tables. Descriptive statistics guided interpretation throughout.

Analysis and Findings: Socio-Economic Profile of Respondents:

The largest group of respondents in Dighal village — 45% — fell between the ages of 30 and 40. This matches what similar SHG studies in Haryana and neighbouring states have found (Singh & Sharma, 2019). Women in this age group are typically most involved in managing households and, at the same time, most open to taking up income-generating opportunities. Table 4 sets out the socio-economic profile of all 80 respondents across age, caste, education, and employment.



Table 4: Socio-Economic Profile of SHG Members

Variable	Category	No. of Respondents	Percentage (%)
Age Group	20–30 years	19	23.75%
	30–40 years	36	45.00%
	40–50 years	15	18.75%
	50–60 years	7	8.75%
	60 & above	3	3.75%
Caste	Scheduled Caste (SC)	59	74.00%
	Backward Class (BC)	11	14.00%
	General	10	12.00%
Education Level	Illiterate	20	25.00%
	Primary	15	18.75%
	Middle School	25	31.25%
	Secondary	15	18.75%
	Intermediate & above	5	6.25%
Employment	Housewife	45	56.25%
	Agricultural Worker	13	16.25%
	Wage/Daily Labour	22	27.50%

Source: Based on Primary Field Survey (2023), Dighal Village, Jhajjar District.

Caste Profile:

Among the 80 households surveyed in Dighal, caste membership was noticeably skewed: 74% of respondents were from Scheduled Caste communities, 14% from Backward Classes, and 12% from the general category. This is broadly in line with district-level data — SC communities make up around 24.7% of Jhajjar's population, the highest share of any district in Haryana (Office of the Registrar General, 2011). The overrepresentation of SC women within SHGs in Dighal is not coincidental. As Davidson and Sanyal (2017) point out, these are the women who face the steepest barriers to formal financial services — and who therefore have the most to gain from collective alternatives. At the national level, SC and BPL households dominate SHG membership rolls across India.

Educational Level of Respondents:

Educational levels among respondents in Dighal reflect the wider literacy challenges of the area. Of the 80 women interviewed, one in four could not read or write. About one in five had completed only primary school, while just over three in ten had studied up to middle school. A similar proportion had reached secondary level, and just 6% had gone beyond intermediate. These numbers closely mirror the 27.5% female literacy rate recorded for the village in the 2011 census — a figure that exposes how limited access to education remains for women in rural Jhajjar. The broader district and nearby Rohtak show higher female literacy rates of 70.8% and 69.5% respectively, but even those figures trail men's rates by a significant margin. As Yadav and Malik (2020) argue, closing this gap is not just a matter of fairness — when women read and write with confidence, their



contributions to SHGs improve, and their capacity to make sound financial decisions grows.

Motivation to Join SHGs:

The reasons women in Dighal join SHGs are layered and personal. They are rarely driven by a single factor. More than two-fifths of respondents said they joined to develop themselves — to learn something, build skills, or move their lives forward. This points to something important: inner motivation matters here. Nearly a quarter got the idea through a current group member who spoke about their experience, reflecting how trust and peer recommendation spread these networks — a pattern noted in earlier studies. Conversations with close friends influenced about one in six; family encouragement also played a role for some. The picture that emerges is one where policy and top-down direction matter much less than personal relationships and community bonds. For those designing programmes to strengthen SHGs, this is a meaningful finding: invest in the connections between members, not just in funding or regulations.

Reasons for Joining SHGs:

When asked specifically why they joined, 53% of respondents in Dighal cited the discipline of regular saving as their primary motivation. A further 27% were drawn by the prospect of improved social standing, while 20% were motivated primarily by access to loans. Those loans were used for a wide range of purposes: children's education, home construction, farming inputs, and general household needs. A very similar pattern appeared in a neighbouring district — an HSRLM (2021) survey of SHGs in Rohtak's Maham and Kalanaur blocks found that 58% of members cited savings promotion as their main reason for joining, 29% wanted social recognition, and 13% joined primarily for credit access. The consistency across both districts

suggests that in the Jhajjar-Rohtak belt, it is the savings habit — not the prospect of borrowing — that draws women into these groups.

Loan Utilisation Among Group Members:

Around 58% of the women interviewed in Dighal had borrowed from their SHGs at some point. Of these borrowers, 39% used the loans for household consumption, 27% for their children's education, 21% for emergencies, and 13% for marriage-related costs. This pattern echoes Kumar's (2016) findings in Kerala, where SHG credit was predominantly spent on consumption rather than income generation — a trend that raises genuine questions about whether such credit truly shifts long-term financial outcomes. The contrast with Rohtak is instructive: Singh and Sharma (2019) found that 35% of SHG loans there were invested in small enterprises — micro-trade, dairy, handicrafts — a difference they attribute to better market access and the more developed urban environment of Rohtak. Dighal's more remote location likely shapes how women use what they borrow.

Changes in Outlook Post-SHG Participation:

Just over half of respondents — 54% — said that joining an SHG had changed how they see themselves and the world around them. These shifts showed up as greater self-confidence, better awareness of government welfare programmes, and a greater willingness to attend and speak up in community meetings. Kamala and Jyothi (2018) found similar changes in Andhra Pradesh, attributing them to the regular platform SHG meetings provide for collective discussion, peer learning, and problem-solving. The other 46% reported no perceptible shift in outlook. This is not a failure of SHGs as an idea, but it does suggest that belonging to a group is not enough on its own. How well the group is facilitated, how regularly it meets,



and what it actually discusses all shape whether membership translates into transformation (Pandey & Roberts, 2012). Table 5 captures the broader

before-and-after picture across key empowerment indicators.

Table 5: Impact of SHG Participation on Key Empowerment Indicators

Impact Indicator	Before Joining SHG (%)	After Joining SHG (%)	Change
Household Savings (regular)	18%	73%	+55%
Participation in HH Decision-Making	24%	61%	+37%
Access to Formal Credit (bank loans)	9%	52%	+43%
Awareness of Government Schemes	21%	68%	+47%
Children's School Attendance	54%	78%	+24%
Self-Confidence (self-reported)	29%	74%	+45%
Positive Change in Social Status	—	54%	N/A

Source: Based on Primary Field Survey (2023), Dighal Village, Jhajjar District.

Willingness to Recommend SHG Membership:

A strong 78% of respondents said they would encourage other women in their community to join an SHG — a level of endorsement that speaks for itself. Notably, this figure is higher than the 54% who said their personal outlook had changed, which suggests that many women who did not experience a subjective transformation still clearly recognised the practical value of membership: the financial security, the loan access, the sense of collective backing. The 22% who would not recommend membership were not satisfied — they pointed to irregular meetings, internal conflicts, and frustration with how loans were allocated. These concerns are consistent with what Maity (2016) found and point to an unmet need for stronger internal governance, clearer decision-making processes, and ongoing support from government and civil society bodies.

Discussion: Geographical Dimensions of SHG

Impact:

This study sits within the tradition of Feminist Geography, which examines how physical space and social structure interact to shape gender inequality (Rose, 1993; Massey, 1994). For women in rural areas like Dighal, geography has long been a constraint: before joining SHGs, most spent their days within the home or the courtyard — familiar spaces, but limiting ones. After joining, something shifts. Meetings happen at Anganwadi centres, local government offices, and sometimes schools. These are public spaces, and being in them changes things. Officials are spoken to directly. Banks become less intimidating. Conversations happen with people from outside one's immediate circle. Space, it turns out, is not just a backdrop — it actively shapes what is possible.



Jhajjar district sits about 55 kilometres from Delhi and 20 kilometres from Rohtak — close enough to the capital to feel its pull, and well-connected enough through NH-10 to allow towns like Beri and Salhawas to maintain strong links between local savings circles and financial institutions. Better roads translate into wider economic opportunities for women. In contrast, interior villages like Dighal face real disadvantages: distant bank branches, limited transport, fewer economic openings. Women's groups near Rohtak benefit from proximity to cooperative banks, and members there typically access loans that are around 20% larger than those available just a little further out. These contrasts within a single district illustrate how geography quietly determines what SHGs can and cannot achieve — yet very few studies of SHGs in India pay close attention to this spatial dimension.

Conclusion:

For rural women in Dighal Village, Jhajjar district, Self-Help Groups have opened genuine doors — both economic and social. Household savings climbed by 55 percentage points. Access to formal credit rose by 43 points. Women's participation in household decision-making increased by 37 points. These are not marginal shifts; they are meaningful changes in how women live and relate to the world around them. The fact that 74% of participants come from Scheduled Caste communities is itself significant — it shows that access is reaching women who have historically been most excluded. Dighal is a small village, but what it reflects is part of a larger and genuinely important shift.

What the evidence also makes clear is that geography matters. SHGs perform better where women can reach banks, roads are passable, and urban markets are not too far away. Villages near Jhajjar's urban centres show higher savings rates,

stronger banking relationships, and more loans invested in livelihoods. Remote areas like Dighal face a steeper climb. One-size-fits-all policy rarely works — what is needed instead is an approach that takes these spatial differences seriously: more bank correspondents in rural areas, stronger local networks, and sustained support that does not disappear after the initial setup phase. And any real progress in a context where 25% of women cannot read must begin with literacy — without it, the gains from SHG participation remain limited and fragile.

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