

## WOMEN'S EMPOWERMENT IN INDIA: A COMPARATIVE STUDY ON REGIONAL DISPARITIES THROUGH SHGS—ACROSS INDIAN STATES

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### ABSTRACT

The Self-Help Groups (SHGs) have become a transformative mechanism in women's empowerment in India by giving them an opportunity to become financially independent, strengthen their decision-making capacity and facilitate social mobility. This study makes a comparative assessment of women's empowerment driven by SHGs in different Indian states, assesses the sustainability of women's empowerment after participation in SHGs, and identifies the challenges faced by women after dejection from the SHG framework. The analysis rests on a descriptive research approach, and the secondary data are based on government publications, national surveys, and SHG focused studies. In the research, the regional variation in empowerment outcomes, income levels, savings patterns and access to credit is evaluated through both quantitative and qualitative approaches. The findings show considerable state heterogeneity in SHG led empowerment: SC/ST participation is elevated in Rajasthan and Odisha and there are marked gains in Gujarat and Tamil Nadu. Participation in SHGs has a strong positive impact on women's incomes in the short term: business ownership increases from 10 per cent to over 40 per cent and incomes go up by up to 50 per cent. It is nevertheless difficult to continue to have long term benefits. Within three to five years after exiting SHGs, about 50% of women say that their businesses become less sustainable, savings erode, and they lose influence in decisions in the home. In addition, 60 percent struggle to access credit and skill development opportunities. The study finds that Self Help Groups (SHGs) act effectively in short term empowerment, however, sustained outcomes require addressing wider constraints concerned with social, familial and market dynamics. This is imperative in ensuring that these empowerment impacts are long lasting and scalable beyond SHG membership.

**Keywords:** Empowering Women, Self-Help Groups, Regional Inequalities, Sustainable Development

### 1. INTRODUCTION

Women empowerment has become a core issue in development theme all over the globe and in India, Self-Help Groups (SHGs) have been at the heart of it. SHGs are the most popular microfinance loans mechanism that work on the lines of financial inclusion, social cohesion and economic empowerment of the women, especially in rural parts. SHGs over the last few decades have emerged as a critical tool for enabling socio-economic and political empowerment where they supported women in terms of savings, credit access, income generation as well as skills for leadership. While a large body of research exists on the aggregate level impact of SHGs (for empowerment), particularly useful insights into the sort of regional disparities in SHG-based empowerment in various Indian states are still lacking. The full spectrum of how SHGs facilitate empowerment in India is no simple matter due to India's enormous cultural, geographical and socio-economic diversities. Several studies have looked at states such as Kerala and Tamil Nadu; and popularized the idea that SHGs have been very successful in raising women's economic as well as social status. But these are often single-country studies without a comparative study, in the larger sense, of how the effectiveness of SHGs is different across states and even within rural-urban subsets.

Also, women's empowerment has been subjected to a research which is non-existent (lack of studies providing insights to long-term outcomes and challenges in sustaining women's empowered status from reaching decades later.), Short of conducting this analysis, the study seeks to bridge this gap by comparing SHG led women empowerment in different states of India; an exploration of geographical variations and the reasons behind it. This research will highlight the non-uniformities in SHG impacts across states and between rural-urban settings to delve into the understandings that can be used for tailoring SHG initiatives better catering to the women-specific challenges in different contexts. Furthermore, the study will also evaluate the sustainability of empowerment post-SHG involvement i.e. the distress that women experience preserving their empowered status once out of SHG programs. We hope that the present research will help

inform a finer-grained discussion of the pathways through which SHGs empower women along India's diverse socio-economic terrain, crucial for policymakers and implementation-driven development practitioners attempting to design more effective yet context-sensitive SHG interventions.

### **Challenges to Women Empowerment in India:**

#### **1. Socio-Cultural Barriers:**

- All Those Patriarchal Norms: entrenched patriarchal beliefs and gender stereotypes prevent the autonomy, decision-making capability and mobility of women especially in rural places.
- Shyness & Resistance to Change: Social norm about women that they should be in their comfort zones leads the huge resistance with SHGs and other kind of empowerment program.
- Disparities of Caste & Class: Social differentiations like caste and class make for inequality in relations to resources opportunity and empowerment programs.

#### **2. Economic Dependence:**

- Absence of Financial Freedom: Generally, women (especially from rural unsystematic systems) have very less access to financial resources, credit and savings (a major ingredient in economic empowerment).
- Inequal Employment Opportunities: Most women end up with limited options at the workplace and wage discrimination resulting financial dependence which restricts them from participating in the economy.
- Male Family Members Dependence: Seasonal or permanent restriction in the economic decision making of Women depending on male members is very common from region to region as SHGs.

#### **3. Educational Barrier:**

- Low Literacy Percentage: With the overabundance of illiterate and uneducated women across different regions those who do not engage in SHGs cannot make optimal decisions as well.
- Absence of Skill Development: Too many women are not given the right training and skill development programs are needed for income generation activities as well leadership.

#### **4. Regional Disparities:**

- Regional Discrepancies in SHG Implementation: Different states have varying levels of government policy, local governance and institutional support that either led to success or not among SHGs. Rural vs Urban – Rural women have it tougher, literally when it comes to empowerment infrastructure & economic opportunities & services are usually limited.
- Geographic Location: Remote locations mean minimal connectivity and an absence of the necessary infrastructure can be a barrier to SHG programs as well as other female empowerment programs.

#### **5. Challenges at Political/ Institutional level:**

- Policy Mismatch: Many state-level policies that run counter to each other and inconsistent state-level government support make implementing SHG programs in a uniform manner nationwide difficult.
- Corruption and Hindrances through Bureaucratic: The effectiveness of SHG initiatives to empower women bleeds due to corruption mismanagement and delays in government scheme and program.
- Absence of Leadership Opportunities: The way that women frequently experience their reduced power to take part in political and SHG decision processes or larger community decisions means they can have less of an influence on even advocating for change.

#### **6. Following SHG Participation:**

- Services and Enhancing Empowerment Maintained Post-Solution Empowerment Maintenance: Women often have problems in maintaining their promotive status after leaving SHGs-difficulties are hence posed due to issues like financial vulnerability and the lack of better means of continued operational support.
- Less Transient Impact – Sustained interventions however increase our chances for the control gains achieved through SHGs not going back into disempowerment mode following overtime with limited support at a regional level or resources.

#### **7. Health and Safety Concerns**

- Domestic violence, sexual harassment and safety problems constitute a serious impediment to women empowerment by keeping them out of public life, their SHG activities.
- Health Inequities- women are most affected when it comes access to healthcare, reproductive rights and sustainability in many ways including rural that restrict the ability to participate fully women empowerment initiatives.

## 8. Technological Barriers

- Digital Divide: Lack of convenient available digital technology & internet in rural parts women missing their opportunity for banking, training and coordination of SHG through digital financials.
- Digital illiteracy: Most of the females in underdeveloped areas have no digital interface to use technology at the greatest extent of entrepreneurship, education and empowerment.

## 2. REVIEW OF LITERATURE

**Itishree Panda, Damodar Jena & S Naveen (2024)** A study on "Women Empowerment through Self Help Groups: A Bibliometric Analysis" explores the intersection of Self-Help Groups (SHGs) and women's empowerment using bibliometric analysis. It highlights SHGs as critical tools for socio-economic empowerment, gender equality, and health promotion, particularly among rural women. The research also underscores the importance of SHGs in achieving Sustainable Development Goal 5, advocating for gender equality and empowering women through individual and collective capacity-building.

**Kumar & Aithal (2024)** "The dynamics of women's empowerment through Self-Help Groups (SHGs) in rural Kerala" focusing on the interplay between Social Empowerment (SE) and Economic Empowerment (EE) as predictors of Total Empowerment (TE). Using quantitative methodologies, including ordinal regression and correlation analysis. The research highlights the strong interdependence between SE, EE, and TE. The Findings underscore that addressing both social and economic dimensions is crucial for fostering holistic empowerment.

**Vaishnavi & Ramesh (2024)** "The economic empowerment of women through Self-Help Groups (SHGs) under the Tamil Nadu Corporation for Development of Women (TNCDW) in Cuddalore district". And the objective of this study is to assess the impact of Self-help groups (SHGs) over financial emancipation, quality of life and employment generating. The data collected from respondents looking at their levels of empowerment to quantifying SHGs for women social, economic development of savings and living standards overtime.

**Gaurav Joshi (2019)** "An analysis of self-help group (SHGs) involvement in microfinance program in India". The purpose of this study is to elucidate the social and economic elements that influence women's participation in self-help group in order to achieve economic and social empowerment. The data is gathered through primary sources by using a structured questionnaire and survey. The findings indicate that characteristics such as age, education, family type and distance from the market have a substantial impact on women's engagement in SHGs.

**M. Gupta (2020)** A study on "women empowerment of NGOs". The purpose of this study is to determine the role of NGOs in boosting women's empowerment through direct livelihood facilities. The data is gathered through interviews. The findings indicate that women's empowerment occurs through venture development and entrepreneurship, which can be achieved with appropriate training and information.

**S. Khan, M. Bhat & M. Sangami (2022)** "Whether microfinance entrepreneurship might serve as a holistic empowerment strategy for women". The objective of this study is to look into the effectiveness of microfinance-backed entrepreneurship as a tool for women's holistic empowerment. This study uses a mixed-method research design that includes in-depth semi-structured interviews (qualitative approach) and a quasi-experimental design (quantitative approach) with women, both entrepreneurs (132) and non-entrepreneurs (238).

**T. Mahato, M. Jha & A. Nayak (2023)** A study on "women empowerment through participation in SHGs". The objective of this study is to examine the research landscape on women's empowerment through involvement in self-help groups. The data is gathered from bibliometric analysis and systematic review. This study finds that SHGs are paramount in achieving rural women's empowerment multidimensionally.

**Raghu Raman & Nava Subramaniam (2022)** A study on "women entrepreneurship and sustainable development". The purpose of this study is to highlight the evolving landscape of research on women entrepreneurship, emphasizing the need for a broader, more interdisciplinary approach. The study aims to identify trends, key themes, and research opportunities within the field, particularly in relation to the Sustainable Development Goals (SDGs) and women's empowerment.

**Shikha Dubey, Dr Ajay Dwivedi (2021)** "The role of microfinance and self-help group in women financial, behavioural and psychological empowerment". The objective of this study is to value the creativity of women who join self-help groups and examine the state of empowerment. The data was acquired from primary and secondary sources. The findings of this study, 2.5% of women participants who have a combined self-help group and take out a microfinance loan saw no improvement in their income level, and the found microfinance justice Mall amount can only assist them cover portion of their basic needs.

**Dr. Arjun.Y. Pangannovar (2015)** “A research study on rural empowerment through self help groups”. The objective of this study is to determine the success of women's self-help groups through women's empowerment. The study's conclusions aim to better comprehend the rural difficulties that the spirit of India faces in her communities.

**Kiran Rana, M.A. Ansari** A study on “analyse the performance of self-help group in promoting women empowerment in Uttarakhand State”. The goal of this study is to collect both primary and secondary data to analyse the operating system of a self-help organization in order to mobilize savings. The findings of the current research highlight the importance of investigating the contributing factors that improve women's empowerment and have a social impact on the relationship between women's empowerment and their characteristics.

**Shagufta Tariq Khan & Mohd Abass Bhatt (2021)** A study on “entrepreneurship be a holistic empowerment tool for women”. The objective of this study is to explore the effectiveness of microfinance backed entrepreneurship as a strategy for the overall empowerment of women. The data is gathered from semi structured interview (qualitative approach). The findings are quantitative investigation shows that female entrepreneurs outperform non-entrepreneurs in economic, social, political, and pschycological markers of empowerment.

**Santhosh Kumar & P.S. Aithal (2024)** This study investigates how Social Empowerment (SE) and Economic Empowerment (EE) influence Total Empowerment (TE) among women using ordinal regression. The objective of this study is to analyze the relationship between these empowerment dimensions and their collective effect on women's overall empowerment, providing insights into factors driving comprehensive empowerment. The data gathered from both primary and secondary sources. The findings reveal that Social Empowerment (SE) and Economic Empowerment (EE) significantly predict Total Empowerment (TE) among women.

**Shikha P. Aji & Abin Abraham (2021)** A study on “women empowerment impact of self-help groups”. This study highlights the significant impact of women's participation in self-help groups (SHGs) on empowerment. Using a mixed-method sequential explanatory design, data from 120 respondents across three panchayaths showed correlations between SHG participation and social, political, economic, and cultural development.

**Manvar H.A & Kathiriya J.B. (2023)** A study on “empowerment of women by self-help groups”. The objective of this study in Rajkot District, Gujarat (January–July 2022) assessed women's empowerment through Self-Help Groups. Using a cross-sectional design, data revealed disparities in rural and urban areas. Education, employment, and household assets positively impacted empowerment.

### Research Gap

Though a lot of research exists in the implementation and impact of SHGs across many social economic and political dimensions for overall women empowerment, there is little work on the regional differences where women are more empowered in India through SHGs. In particular, most of the studies are topic oriented (e.g. specific states—like Kerala, Tamil Nadu and Gujarat) while very few are state-wise comparative in nature or dynamics rural-urban within states. Moreover, the extended sustainability of empowerment after SHG participation and the sequencing challenges women face in sustaining their empowered position once out of SHGs have not been systematically investigated. The gap is particularly important in the heterogeneous cultural, economic and geographical heterogeneity across India would leave SHGs to have varied effect and success.

## 3. RESEARCH OBJECTIVE

1. To assess a comparative analysis of regional differences in women's empowerment through self-help groups.
2. To analyze the long-term sustainability of women's empowerment post self-help group participation.
3. To examine the challenges for women face in certaining their empowered position once they exit self-help groups.

## 4. RESEARCH METHODOLOGY

The comparative analysis of the regional disparity in women's empowerment through Self-Help Groups (SHGs) and the sustainability of empowerment long-term after SHG participation will be done using a descriptive research design.

- **Sampling Design** -The research design involves Comparative Analysis of existing secondary data from different regions on women empowerment through self-help groups (SHGs). The Data will come from studies addressing various regions of India for an inclusive comparative analysis of the results. Longitudinal data or followed up studies SHG reports will be selected first.
- **Data Collection** - This study will be based on the data available from National Rural Livelihoods Mission (NRLM) database, few government reports and surveys taken up by NGOs. Relevant research papers as well national level surveys (NSSO, NFHS reports) will be reviewed to understand the SHG participation, women empowerment and Outcome after SHG.



- **Data Analysis** – Following method will be use for data analysis -
  - Qualitative Analysis: Quantitative statistical tools shall be used for the analysis of the regional disparities in empowerment indices, trends in sustainability and post-SHG challenges.
  - Comparative Analysis: Regional variations are compared via cross-tabulation and trend analysis to show discrepancies in empowerment delivered outcomes.
  - Thematic Analysis: A Thematic Analysis of Literature will be done to identify the most important impediments for women to sustaining their position in empowerment after leaving SHGs.

## 5. DATA COLLECTION & PRESENTATION

- **Comparative Analysis of Regional Differences in Women's Empowerment through SHGs using NRLM data**

State/Region	Total SHGs	Total Members	SC SHG Members (%)	ST SHG Members (%)	Minority SHG Members (%)	Others SHG Members (%)	Total Women Empowered
Uttar Pradesh	10,50,000	1,20,00,000	22%	10%	15%	53%	50,00,000
Bihar	9,40,000	1,10,00,000	20%	5%	18%	57%	45,00,000
West Bengal	8,60,000	95,00,000	18%	6%	20%	56%	40,00,000
Madhya Pradesh	7,20,000	85,00,000	25%	12%	10%	53%	35,00,000
Maharashtra	6,50,000	80,00,000	15%	8%	12%	65%	32,00,000
Odisha	5,40,000	70,00,000	20%	20%	15%	45%	30,00,000
Karnataka	5,00,000	650000	12%	10%	8%	70%	28,00,000
Tamil Nadu	480000	60,00,000	10%	5%	25%	60%	25,00,000
Rajasthan	4,20,000	55,00,000	30%	15%	5%	50%	22,00,000
Gujarat	3,90,000	50,00,000	8%	5%	12%	75%	20,00,000
Assam	3,50,000	45,00,000	10%	35%	20%	35%	18,00,000
Other States	21,76,000	2,60,00,000	Varies	Varies	Varies	Varies	1,10,00,000
<b>Total</b>	<b>90,76,000</b>	<b>10,04,00,000</b>	<b>----</b>	<b>----</b>	<b>----</b>	<b>----</b>	<b>5,55,00,000</b>

Source: Author

- This table assists in the comparison of SHG empowerment of women among states paying attention to SC, ST, Minority and Other representation within the SHG and the total empowered women.

- **Impact of SHG Participants on Women's Empowerment (Long Term Data)**

Indicator	Data Source	Before SHG Participation	After 3+ Years of SHG Participation	Sustainability (After 5+ Years)
Women's Income Increase (%)	National Rural Livelihood Mission (NRLM) Report	15%	45%	50%
Savings Rate Per Women (Rs. /month)	NABARD SHG-Bank Linkage Report	Rs. 250	Rs. 1200	Rs. 1400
Women Owning Micro Business (%)	NITI Aayog SHG Impact Study	10%	35%	40%
Decision-Making in House hold (%)	Ministry of Women & Child Development	30%	70%	75%
Access to Formal Credit (%)	RBI Financial Inclusion on Report	20%	65%	68%

Literacy & Skill Development (%)	NSDC women Empowerment Report	40%	75%	78%
Reduction in Domestic Violence Cases (%)	National Crime Records Bureau (NCRB)	0%	20%	25%
Participation in Local Governance (%)	Panchayat Raj Ministry Report	5%	25%	30%

Source: Author

• **Challenges Faced by Women After Existing SHGs**

Challenges	Data Sources	% of Women Affected (After 3 Years of Exit)	% of Women Affected (After 5+ Years of Exit)
Decline in Savings Rate	National Rural Livelihood Mission (NRLM) Report	38%	50%
Loss of Financial Independence	NABARD SHG Impact Report	42%	55%
Drop in Business Sustainability	NITI Aayog Women Entrepreneurship Report	50%	65%
Reduced Decision-Making Power in Household	Ministry of Women & Child Development	30%	48%
Limited Access to Credit & Banking Services	RBI Financial Inclusion on Report	45%	60%
Limited Opportunities for Skill Upgradation	NSDC women Empowerment Report	40%	60%
Increased Vulnerability to Domestic Violence	National Crime Records Bureau (NCRB)	25%	40%
Reduced Political Participation (panchayat, local governance)	Panchayat Raj Ministry Report	20%	35%
Social Restrictions & Family Pressure	National Sample Survey Report	35%	50%
Lack of Market Linkage for Micro Businesses	MSME Ministry Report	55%	70%

Source: Author

**Data Analysis**

- Information from NRLM (National Rural Livelihood Mission) reports, NABARD, NSSO findings, NFHS and NGO surveys will be statistically validated for quantitative evaluation. Income of women, savings rates and enterprise ownership will be regionalized across various segments of India as key indicators. The data shows big differences in empowerment be it the TNCs at managing shared women members of SHGs in states like Rajasthan-where (SC & ST members), or states such as Gujarat & Tamil Nadu for their minority participation.
- Empowerment Outcome Trends: Trends in changes to outcomes reported on income and decision-making pertaining to marginalized community empowerment post-SHG participation that point to swift gains but enduring challenges.
- Results of longitudinal analysis over five years finding SHG participation, financial independence, decision-making power and access to credit have increased for women in substantial ways. Income rises, on average, by up to 50% and women that own businesses rise from 10% to 40% during this duration for all the improvements, the sustainability of these enhancements is compromised after SHG exit as data show that savings and business sustainability and financial independence for many women are declining up to three to five years after exit. 50% of

women experience a loss in decision power/losses livelihood and income, indicates the sustainability of being an SHG member is short term at best. Through the comparative analysis, we will examine these discrepancies and patterns by means of cross-tabulation as well as statistical comparisons to determine the sustainability of empowerment by region.

## 6. FINDINGS

This study findings highlight substantial regional variations in women's empowerment at the Self-Help Group (SHGs) level differing across states in India. On the flip side of this analysis reveal states like Rajasthan and Odisha are more inclusive of SC/ST members while forth Gujarat and Tamil Nadu have higher SHG representation from minorities. Even though the variety of results between regions differ, the broad path remains that SHG participation causes large improvements in financial independence, decision-making power, income and credit access for women. Women's income went up by up to 50%, and she moved from owning 10 percent businesses to 40 percent after three or five years of SHG participation,

The study, however, points to sustainability in the long run. Many women lose financial independence, decision-making power and savings rates plunge after they leave SHGs. Some of the data indicate that within three to five years past exit, roughly 50% of women say their business is less sustainable and saving rate is down; many clients indicate loss of household decision-making authority. Access to credit and job training options reduce as 60% of women are restricted with banking services and skill up gradation.

Repeatedly, the study emphasizes that though SHGs benefit women in the short-run they face a long-term sustainability challenge to sustain this level of empowerment. The issues further hamper long-term empowerment by social restrictions, family pressure and market linkage for micro business.

These results imply that post SHG membership added support is required to maintain empowerment outcomes and challenge the barriers women faced in maintaining their empowered status.

## 7. CONCLUSION

Finally, the study shows that though Self-Help Groups (SHGs) are of great use in increasing women empowerment in the short term but sustainability by a long term is a difficult task of women empowerment. After coming out of SHGs, several of the women subjects lose financial independence and autonomy in terms savings rate; business sustainability and decision-making capacities within households. At three to five years post-SHG participation, about 50% of women see a decrease in business sustainability based on criteria not met and authority regarding household issues whereas 60% are unable to access financial credit and skill development opportunities.

Evidence suggests that SHGs are good at facilitating short-term empowerment, but long-term outcome delivery require support mechanisms. Moreover, Social restrictions, family pressures and no market linkages on micro-businesses complicate the difficulties women face to preserve being empowered. Hence policy interventions and ongoing institutional support outside of SHG membership needed to remediate these barriers, to sustain women empowerment.

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