



Prabandhan Darpan - Journal of Management Studies

Contents available at: <https://prabandhandarpan.com/index.php/pjms>

Impact of Self-Help Group Model on Women Empowerment: A Survey Based Study on Nadia District

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Abstract

Women are among the most vulnerable sections of society, particularly in rural and semi-urban regions, where limited access to financial resources, restricted mobility, and entrenched socio-cultural norms constrain their economic and social advancement. In this context, Self-Help Groups (SHGs) have emerged as an important grassroots intervention aimed at promoting financial inclusion and women's empowerment. Acting as financial intermediaries, SHGs provide affordable group-based credit while simultaneously fostering collective strength, social interaction, and mutual support among women members. This study examines the impact of SHGs on women's empowerment in the Nadia district of West Bengal by capturing the perceptions of 379 randomly selected SHG members. Recognizing that empowerment is a multi-dimensional and subjective process, the study focuses on women's own assessments of changes in various empowerment components after joining SHGs. Primary data were collected through personal interviews using a structured questionnaire, and the Garrett Ranking Method was employed to rank different dimensions of empowerment based on the perceived level of improvement. The findings reveal that economic empowerment indicators—such as increased income, improved savings behavior, and better access to affordable credit—are ranked significantly higher than social and personal empowerment indicators. Respondents strongly believe that access to low-cost institutional credit and its productive utilization have played a decisive role in improving their economic conditions.

Keywords: SHGs, Women, Empowerment, Economics, Cohesion

1. Introduction

Women's empowerment has emerged as a critical objective of development policy and academic inquiry, particularly in developing economies where structural gender inequalities continue to limit women's access to resources, opportunities, and decision-making authority. Empowerment refers to the process through which individuals gain the ability to make strategic life choices in contexts where such choices were previously constrained (Kabeer, 1999). In the case of women, empowerment is inherently multidimensional, encompassing economic independence, social recognition, political participation, psychological self-confidence, and enhanced bargaining power within households and communities. Among the various policy interventions designed to promote women's empowerment, microfinance—especially through the Self-Help Group (SHG) model—has gained considerable prominence due to its inclusive and

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participatory nature. Microfinance is widely recognized as an effective instrument for poverty reduction and women's empowerment, as it extends financial services such as credit, savings, insurance, and financial literacy to populations traditionally excluded from formal banking systems (Ledgerwood, 2013). Women constitute the primary beneficiaries of microfinance programs globally, largely because they demonstrate higher repayment discipline and tend to allocate income toward household welfare, education, and healthcare (Armendáriz & Morduch, 2010). Beyond income enhancement, access to microfinance contributes to the accumulation of social capital, collective agency, and self-confidence, thereby reinforcing multiple dimensions of empowerment.

In India, the institutionalization of microfinance occurred with the launch of the Self-Help Group–Bank Linkage Programme (SHG–BLP) by the National Bank for Agriculture and Rural Development in 1994. The program represented a structural shift in rural credit delivery by integrating informal savings groups with the formal banking sector. SHGs typically consist of 10–15 women from similar socio-economic backgrounds who engage in regular savings, internal lending, and collective decision-making based on mutual trust and peer monitoring (NABARD, 2024). Over time, these groups gain access to bank credit without collateral, enabling them to meet consumption needs, invest in income-generating activities, and manage financial risks. The scale and outreach of the SHG–BLP underscore its importance in India's financial inclusion strategy. As per the Status of Microfinance in India 2023–24 report, approximately 14.4 million SHGs are linked with banks, covering nearly 178 million households nationwide (NABARD, 2024). SHGs have thus emerged as crucial financial intermediaries, facilitating access to low-cost institutional credit for rural women who were previously dependent on informal moneylenders. Importantly, SHGs also function as social platforms that promote regular interaction, leadership development, information sharing, and collective problem-solving, thereby strengthening women's agency beyond purely economic outcomes.

From a theoretical perspective, the empowerment effects of SHGs can be understood through multiple frameworks. The capability approach emphasizes that access to financial resources expands women's substantive freedoms by increasing their choices and control over life outcomes (Sen, 1999). Social capital theory highlights the role of group-based models in fostering trust, shared norms, and networks, which are essential for collective empowerment and social cohesion (Putnam, 2000). Feminist development scholarship further suggests that while economic empowerment does not automatically translate into social or political empowerment, it often serves as a foundational entry point for challenging gendered power relations within households and communities (Mayoux, 2001). Consequently, SHGs are increasingly viewed as transformative institutions rather than mere credit-delivery mechanisms.

A substantial body of empirical literature documents the positive impact of SHGs on women's empowerment in India. Studies consistently report improvements in income levels, savings behavior, employment opportunities, and self-confidence among SHG members. Evidence from Tamil Nadu indicates that women's participation in SHGs significantly enhances economic well-being and self-esteem, with income generation and self-employment emerging as primary motivations for group membership (Thangumani & Muthuselvi, 2013). Comparative analyses further demonstrate that SHG members exhibit significantly higher levels of empowerment across economic, social, and psychological dimensions compared to non-members (Bariya et al., 2022). In West Bengal, SHG-based microfinance has played a particularly significant role in advancing women's empowerment, supported by strong institutional backing and state-level initiatives. District-level studies suggest that access to microcredit through SHGs, combined with its productive utilization, has led to enhanced economic independence, improved household decision-making power, increased self-worth, and greater social recognition for women (Kundu, 2019). Empirical evidence from Alipurduar district further indicates that women assign greater importance to economic empowerment indicators—such as increased income, self-employment, reduced dependency, and improved access to financial institutions—than to non-economic indicators (Ghosh & Paul, 2021).

At the same time, the literature also highlights certain limitations and contextual variations in SHG outcomes. Comparative studies conducted in Nadia district reveal that SHG members demonstrate higher levels of personal autonomy, family decision-making authority, and political awareness than non-members, although the SHG model alone

cannot fully address structural poverty (Garai et al., 2012). Broader regional studies covering Nadia, North 24 Parganas, and Bankura districts identify significant inter-group variations in income, savings, expenditure, and debt reduction, suggesting uneven benefit distribution and limited impact on sustained micro-entrepreneurship (Das et al., 2015). Despite these mixed findings, there is broad consensus that SHGs contribute positively to women's empowerment across multiple dimensions. However, an important research gap remains. Much of the existing literature relies on composite indices or externally defined empowerment indicators, often assuming equal relevance across economic, social, political, and psychological domains. Such approaches may fail to capture women's subjective assessments of empowerment and the relative importance they attach to different dimensions.

Empowerment is inherently subjective and context-specific, shaped by individual aspirations, socio-cultural norms, and lived experiences (Kabeer, 2005). Consequently, evaluating empowerment outcomes without incorporating beneficiaries' perceptions may yield an incomplete understanding of SHG effectiveness. There is a growing need for studies that compare and prioritize empowerment components based on women's own experiences and perceived improvements. Against this backdrop, the present study focuses on the Nadia district of West Bengal, a region with a long-standing SHG presence and substantial female participation. Using a survey-based approach and the Garrett Ranking Method, the study compares different components of women's empowerment and ranks them according to the perceived level of improvement experienced by SHG members. By foregrounding women's perspectives, the study aims to provide a more nuanced and policy-relevant understanding of the impact of the SHG model on women's empowerment.

2. Method of the Study

Women constitute one of the most marginalized sections of society, particularly in developing regions where socio-economic and cultural constraints restrict their access to resources, opportunities, and decision-making power. Structural inequalities rooted in patriarchy, limited educational attainment, restricted mobility, and economic dependency have historically placed women at a disadvantage, especially in rural areas. In such contexts, women's empowerment has emerged as a critical development objective, emphasizing the need to enhance women's economic independence, social status, self-confidence, and participation in household and community decision-making. Among various policy interventions, the Self-Help Group (SHG) model has gained prominence as an effective grassroots mechanism for empowering marginalized women by providing access to financial services, collective strength, and social support.

In order to assess the impact of Self-Help Groups on women's empowerment, the present study was conducted in the Nadia district of West Bengal, a region characterized by widespread SHG penetration and active female participation in microfinance initiatives. The study is empirical in nature and is based on primary data collected from 379 women who are active members of SHGs. The respondents were selected through random sampling to ensure adequate representation and to minimize selection bias. Focusing exclusively on SHG members allowed the study to capture women's lived experiences and their perceptions of empowerment after joining SHGs. Data collection was carried out through personal interviews using a structured questionnaire during the period from January to February 2024. The questionnaire was designed to capture multiple dimensions of women's empowerment, including economic, social, personal, and decision-making aspects. Personal interviews were preferred over self-administered questionnaires due to varying literacy levels among respondents and to ensure clarity, reliability, and completeness of responses. This approach also enabled the researchers to build rapport with the respondents and gain deeper insights into their experiences as SHG members.

Following data collection, the Garrett Ranking Method was employed for data analysis. This method was used to rank different components of women's empowerment based on the perceptions of SHG members regarding the extent of improvement experienced in their lives. The Garrett Ranking Method converts individual ranks assigned by respondents into scores, which are then averaged to obtain a final ranking. This technique is particularly useful in studies where multiple qualitative factors need to be prioritized based on respondents' preferences or perceptions. By applying

this method, the study was able to systematically compare various empowerment dimensions and identify those that had the most significant impact on the beneficiaries.

The use of the Garrett Ranking Method adds analytical rigor to the study by moving beyond simple descriptive analysis and enabling a comparative assessment of empowerment components. It helps in understanding not only whether SHGs have contributed to women’s empowerment, but also which specific aspects—such as access to credit, income generation, savings behavior, self-confidence, or decision-making power—are perceived as most beneficial by the women themselves. This perception-based approach is particularly important because empowerment is inherently subjective and context-specific. Overall, the methodology adopted in this study provides a robust framework for assessing the impact of SHGs on women’s empowerment in a marginalized rural setting. By combining primary data, direct beneficiary interaction, and a structured ranking technique, the study offers meaningful insights into the role of SHGs in improving the socio-economic position of women in Nadia district.

3. Results and Discussion

Women’s empowerment is widely acknowledged as a multi-layered, multi-dimensional, and multi-faceted concept, making it difficult to capture through any single indicator or isolated outcome. Empowerment extends beyond mere economic advancement and includes social recognition, psychological strength, decision-making authority, awareness of rights, and the capacity to challenge injustice. Previous studies on women’s empowerment have therefore adopted a multidimensional approach, assessing changes across economic, social, political, and personal domains. Drawing from this established body of literature and field realities, the present study conceptualizes women’s empowerment through seven major components that together reflect the holistic impact of Self-Help Groups (SHGs) on women’s lives.

Based on prior research and field-level relevance, the following seven components of empowerment were identified and analyzed in this study: Economic Conditions, Social Status, Financial Literacy, Skills Development, Awareness and Availing of Government Schemes, Subsidies, and Policies, Self-Decision Making Ability, and Protest Against Injustice. These components were selected to capture both tangible (economic and skill-based) and intangible (psychological, social, and political) dimensions of empowerment experienced by women after joining SHGs.

Components of Empowerment	Garrett Mean Score	Ranking
Economic Conditions	53.49868	1
Social Status	47.88918	6
Financial Literacy	51.78892	2
Skills Development	46.3562	7
Self-Decision Making Ability	51.27177	3
Awareness and Availing of Government schemes, subsidies, and policies	50.20844	4
Protest Against Injustice	47.98681	5

During the field survey, all 379 respondents were individually asked to rank these seven components based on the level of improvement they experienced after becoming SHG members. Rank 1 was assigned to the component in which they perceived the highest level of empowerment, while Rank 7 was assigned to the component showing the least improvement. The Garrett Ranking Method was subsequently applied to convert individual rankings into mean scores, allowing for a comparative assessment of empowerment components. The resulting Garrett Mean Scores and rankings are presented in Table 1.

a) Overall Ranking of Empowerment Components

The results clearly indicate differential levels of empowerment across the seven components. Among all dimensions considered, *Economic Conditions* emerged as the most empowered component with the highest Garrett Mean Score (53.49868), followed by *Financial Literacy* (51.78892) and *Self-Decision Making Ability* (51.27177). These were

followed by *Awareness and Availing of Government Schemes, Subsidies, and Policies* (50.20844), *Protest Against Injustice* (47.98681), *Social Status* (47.88918), and *Skills Development* (46.35620). This ranking pattern highlights the dominance of economic and finance-related empowerment over social and skill-based empowerment among SHG women in Nadia district.

The findings reinforce the argument that economic empowerment often acts as the foundational layer upon which other forms of empowerment gradually develop. However, the relatively lower ranking of social status and skills development also points to structural and contextual constraints that limit the translation of economic gains into broader social transformation.

b) Economic Conditions: The Most Empowered Dimension

Economic Conditions ranked first among all empowerment components, indicating that SHGs have been most effective in improving the financial well-being of women members and their households. This outcome is both expected and consistent with the core objectives of the SHG model, which primarily focuses on promoting savings, facilitating access to affordable credit, and supporting income-generating activities. The majority of respondents reported increased income levels through the utilization of SHG loans for activities such as agriculture, petty trading, animal husbandry, tailoring, and small household enterprises.

Improvement in economic conditions was reflected not only in increased earnings but also in enhanced savings habits, asset creation, and reduced dependence on informal moneylenders. Regular savings meetings inculcated financial discipline among members, while access to collateral-free credit reduced vulnerability to exploitative lending practices. Many respondents reported greater financial security, improved household consumption patterns, and enhanced ability to meet emergency expenses, including health care and education.

The prominence of economic empowerment supports the widely accepted view that access to financial resources is a critical entry point for women's empowerment, particularly in rural settings. For marginalized women, economic independence enhances bargaining power within households and increases their visibility as contributors to family welfare. The high ranking of economic conditions thus underscores the effectiveness of SHGs as financial intermediaries and validates their role in improving women's material well-being.

c) Financial Literacy: Strengthening Economic Agency

Financial Literacy ranked second among the empowerment components, highlighting the importance of knowledge and skills related to financial management in the empowerment process. SHG members receive regular training in bookkeeping, savings management, credit utilization, interest calculation, and repayment schedules. These training programs have significantly improved women's understanding of basic financial concepts, enabling them to manage both SHG finances and household finances more effectively.

Respondents reported increased confidence in maintaining savings records, monitoring loan transactions, and understanding bank procedures. Many women who were previously unfamiliar with formal financial institutions now actively engage with banks, understand passbooks, and participate in discussions related to loan disbursement and repayment. This enhanced financial literacy has strengthened women's economic agency, allowing them to make informed financial decisions rather than relying solely on male family members.

The strong ranking of financial literacy suggests that empowerment is not limited to access to credit alone but also depends on women's capacity to understand and control financial resources. Improved financial knowledge enhances transparency within SHGs, strengthens group sustainability, and contributes to women's long-term economic security.

d) Self-Decision Making Ability: Psychological and Household Empowerment

Self-Decision Making Ability ranked third, indicating substantial improvement in women's confidence and autonomy after joining SHGs. Regular group meetings, collective discussions, and participation in decision-making processes within SHGs have enhanced women's self-confidence and communication skills. As a result, many

respondents reported greater involvement in household decisions related to expenditure, children's education, healthcare, and livelihood choices.

The improvement in decision-making ability reflects the psychological empowerment of women, which is often considered a critical but less visible dimension of empowerment. Economic independence, combined with group solidarity, has strengthened women's negotiating power within families. Women who contribute financially to household income are more likely to be consulted and respected in family matters.

This finding supports the argument that economic empowerment can lead to psychological empowerment by enhancing women's sense of self-worth and agency. However, it is important to note that while decision-making ability has improved, it may still be constrained by deep-rooted patriarchal norms, particularly in more conservative households.

e) Awareness and Availing of Government Schemes: Institutional Empowerment

The component *Awareness and Availing of Government Schemes, Subsidies, and Policies* ranked fourth, indicating moderate but significant improvement. SHG members reported increased awareness of various government welfare schemes related to livelihoods, health, sanitation, housing, and social security. Group meetings, training sessions, and regular interaction with NGOs, community-based organizations, and government functionaries have played a crucial role in disseminating information about these schemes.

Respondents highlighted the role of SHGs in facilitating access to benefits such as Revolving Funds, Mohila Apto Sohayok (MAS), and other group-based incentives. Collective action and group lending mechanisms have reduced bureaucratic barriers and enhanced women's ability to navigate administrative procedures. The presence of intermediaries, such as NGOs and SHG federations, has further strengthened institutional linkages and ensured timely information dissemination.

While awareness levels have improved, some respondents noted challenges in availing benefits due to procedural delays, documentation requirements, and limited coverage. This explains why this component did not rank among the top three empowerment dimensions.

f) Protest Against Injustice: Emerging Social Agency

Protest Against Injustice ranked fifth, indicating that SHGs have contributed to enhancing women's collective voice and resistance to injustice, albeit to a lesser extent compared to economic and financial dimensions. Respondents reported increased willingness to speak out against domestic violence, exploitation, discrimination, and social injustices. Group solidarity and peer support have emboldened women to challenge unfair practices both within households and in the community.

However, the relatively lower ranking suggests that while SHGs have created a supportive platform, structural and cultural constraints still limit women's ability to actively protest against injustice. Fear of social backlash, family pressure, and entrenched power relations continue to inhibit open resistance. Nevertheless, the improvement in this dimension indicates a gradual shift toward social empowerment and collective agency.

g) Social Status: Gradual Recognition and Acceptance

Social status ranked sixth among the empowerment components, indicating that improvements in societal recognition and acceptance of women occur at a relatively slower pace. Although participation in Self-Help Groups (SHGs) has enhanced women's visibility within their households and communities, changes in social status tend to be gradual and are strongly influenced by deeply entrenched cultural norms and traditional gender roles. Many respondents acknowledged that their contribution as income earners and active SHG members has increased their importance within the family and improved their standing in village-level interactions.

Women holding leadership positions within SHGs reported relatively higher levels of respect and recognition, reflecting the positive role of collective participation and responsibility. However, despite these gains, broader societal attitudes toward women's roles and capabilities continue to evolve slowly. Persistent patriarchal values and social expectations limit the extent to which economic contributions are translated into equal social recognition. This explains

the lower ranking of social status as an empowerment component, suggesting that while SHGs initiate positive change, sustained social transformation requires long-term cultural and attitudinal shifts beyond economic participation alone.

h) Skills Development: The Least Empowered Dimension

Skills Development ranked seventh, indicating that this dimension has experienced the least improvement among SHG members. Although SHGs provide training programs related to livelihood activities, the scope, quality, and continuity of such training vary across groups. Many respondents reported limited opportunities for advanced skill development and entrepreneurship training.

While basic skills related to income generation have improved, the absence of market linkages, technological support, and follow-up training has constrained the potential impact of skill development initiatives. This finding highlights the need for more structured and sustained skill-building interventions to enhance women's long-term economic prospects.

i) Overall Discussion

The results clearly demonstrate that SHGs have played a significant role in empowering women in Nadia district, particularly in economic and financial dimensions. Economic empowerment has emerged as the most visible and impactful outcome, reinforcing the notion that financial independence is a foundational element of women's empowerment. Improvements in financial literacy and decision-making ability further strengthen women's agency and confidence.

However, the relatively lower ranking of social status, skills development, and protest against injustice indicates that empowerment is an uneven and gradual process. Economic gains alone are insufficient to bring about comprehensive social transformation unless accompanied by sustained efforts to address structural inequalities, cultural norms, and institutional barriers. Overall, the findings suggest that SHGs have not only improved women's economic conditions but have also contributed to psychological, social, and institutional empowerment. By fostering collective strength, confidence, and awareness, SHGs have created pathways for marginalized women to assert their rights and improve their quality of life. Nevertheless, the study highlights the need for policy interventions that go beyond credit provision to include skill enhancement, social sensitization, and stronger institutional support to achieve holistic women's empowerment.

4. Why Women Are Vulnerable

Women's vulnerability arises from deep-rooted structural inequalities that intersect with gender, limiting access to resources, rights, decision-making power, and protection. These factors—economic disparities, social norms, violence, health inequities, political exclusion, crisis amplification, legal gaps, and intersecting oppressions—create compounded risks, particularly in low- and middle-income countries like India and South Asia. Authentic studies from UN Women, ILO, WHO, World Economic Forum, and national surveys like NFHS-5 reveal persistent patterns, with slow progress toward equality. Structural gender inequality forms the foundation. Gender norms assign women primary responsibility for unpaid care work, domestic duties, and caregiving, restricting mobility, economic participation, education, and resource access. These roles make women more susceptible to shocks like economic downturns, health crises, and disasters. UN Women emphasizes that climate change amplifies these inequalities, disproportionately threatening women's livelihoods, health, and safety due to disparities in information, mobility, decision-making, and resources. Existing gender gaps in access exacerbate vulnerabilities, with women facing unique threats from environmental stressors.

Economic vulnerability is central. Women are over-represented in informal and precarious employment lacking protections, stable wages, or rights. Globally, nearly 60% of women's employment is informal, exceeding 90% in low-income countries (UN Women and ILO data). In developing contexts, women face higher vulnerability in forms like own-account work or unpaid family labor. Conditional analyses show women are 7 percentage points more likely than

men to be in vulnerable employment after accounting for individual and household factors. This limits financial independence, perpetuating poverty cycles, exploitation, and barriers to essential services. The ILO highlights that informality heightens precariousness, with women often in low-paid, insecure jobs offering no social benefits or safety nets. Social and cultural norms reinforce dependency and exclusion. Patriarchal systems limit women's autonomy, decision-making, and public participation. In South Asia, mobility restrictions isolate women from networks, healthcare, education, and escape from abuse, increasing reliance on male relatives. These norms perpetuate power imbalances across domains.

Gender-based violence (GBV) both stems from and intensifies vulnerability. Globally, one in three women experiences physical or sexual violence, mostly from intimate partners (WHO and UN Women). In humanitarian or conflict settings, 70% of women face GBV compared to 35% worldwide. In India, NFHS-5 (2019-21) data indicate about 29-31% of women aged 15-49 have experienced spousal violence, with physical violence most prevalent (around 27-29%), followed by emotional and sexual forms. Prevalence is higher among less empowered women, varying by education, region, and caste. Stigma, limited justice access, and institutional failures entrench risks, with patriarchal socialization normalizing abuse.

Health inequities compound exposure. Women face disproportionate burdens from gender gaps in healthcare, caregiving roles, and environmental stressors. A systematic review on climate change and gendered health vulnerabilities shows women in low- and middle-income countries experience amplified adverse maternal, newborn, and mental health outcomes due to pre-existing inequalities and reduced access. Climate change acts as a threat multiplier, worsening GBV and vulnerabilities in fragile settings. Differential access to reproductive health, maternal care, and family planning further limits bodily autonomy and life choices, heightening poverty and health risks.

Exclusion from decision-making and political participation diminishes influence over policies affecting women. The World Economic Forum's Global Gender Gap Report 2025 reports the global gender gap at 68.8% closed, with Political Empowerment at only 22.9% parity—the lowest subindex. Women hold fewer leadership roles in government, business, and institutions, reducing advocacy for equitable laws, violence protections, and inclusive policies. Full parliamentary parity may take until 2063 at current rates. This exclusion weakens enforcement of gender protections and increases risks like exploitation.

In crises—disasters, pandemics, migration—vulnerabilities intensify through intersecting disadvantages. Women and girls face higher disaster mortality due to social constraints on mobility and exclusion from planning/response, not biology. UN Women notes climate change fuels extreme weather, disproportionately impacting women via disrupted livelihoods and increased GBV risks. Displacement affects over 60 million women and girls forcibly displaced, elevating GBV exposure. The COVID-19 pandemic widened gaps by amplifying unpaid care burdens and job losses in female-dominated informal sectors. Legal and property rights inequities persist despite formal reforms. Implementation gaps and cultural resistance limit women's asset control, undermining economic security and household bargaining power. In India, inheritance law disparities continue due to sociocultural norms.

Intersecting inequalities explain why women's vulnerabilities are often compounded rather than isolated. Gender alone does not fully account for disadvantage; it intersects with poverty, caste, ethnicity, disability, migration status, and age to intensify social and economic barriers. Intersectionality theory highlights how marginalized groups—such as lower-caste, indigenous, migrant, or disabled women—experience overlapping forms of exclusion that restrict access to education, employment, healthcare, and social protection. In the Indian context, Dalit women face triple marginalization arising from caste, gender, and poverty, which heightens their exclusion from basic services, including energy access, healthcare, and climate-resilience resources. Empirical studies indicate that the intersection of class, caste, and gender significantly widens unmet healthcare needs and deepens poverty outcomes, with Scheduled Caste, Scheduled Tribe, and minority women being disproportionately affected. Addressing such layered vulnerabilities requires confronting structural root causes through enforceable policies, institutional accountability, and sustained investment in women's rights and capabilities. Although progress has been made in select areas, persistent gaps—particularly in economic and

political empowerment—underscore the urgency of inclusive development strategies that promote resilience and equality.

5. Conclusion

Women, particularly in rural areas, remain among the most vulnerable sections of society due to persistent economic dependency, limited access to institutional finance, and deep-rooted socio-cultural constraints. In this context, the present study examined the role of Self-Help Groups (SHGs) in empowering women in the Nadia district of West Bengal by assessing and ranking different dimensions of empowerment based on the perceptions of SHG members themselves. Using primary data collected from 379 respondents and applying the Garrett Ranking Method, the study provides empirical insights into the relative effectiveness of various empowerment components facilitated through SHG participation. The findings clearly indicate that SHGs have played a significant role in enhancing women's empowerment, with economic empowerment emerging as the most prominent outcome. Improved income levels, better savings habits, and access to affordable institutional credit have substantially strengthened the economic conditions of SHG members and their households. Financial literacy and self-decision-making ability were also found to have improved considerably, suggesting that economic empowerment acts as a catalyst for psychological confidence and household-level agency. Increased awareness of government schemes and the ability to collectively access institutional benefits further demonstrate the role of SHGs in strengthening women's institutional and informational empowerment.

However, the study also reveals that social empowerment dimensions such as skills development, social status, and protest against injustice have shown relatively lower levels of improvement. This suggests that while SHGs are effective in addressing economic vulnerability, broader social transformation remains a gradual process influenced by entrenched cultural norms and structural barriers. Overall, the study concludes that SHGs serve as an effective grassroots mechanism for reducing women's vulnerability by providing financial independence and collective strength. For achieving holistic empowerment, policy interventions should complement SHG-based microfinance with sustained skill development programs, social sensitization initiatives, and stronger institutional support. Strengthening these areas will enable SHGs to move beyond economic empowerment and contribute more effectively to long-term social and gender equity..

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