

Impact of participation of women in Self Help Groups and their empowerment: A study on the women from vulnerable delta region of West Bengal

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Abstract

Purpose: To examine the relationship between participation in Self Help Groups (SHGs) and the overall socio-economic empowerment of women.

Results: The comparative study covering 234 women representing functional and non-functional SHGs highlighted that the poor and vulnerable women often become inactive. A significant relationship was found between women's active participation in SHGs and its impact on women's perception of their rights and gender stereotypes, household decision making, and participation in other development activities. Women did access finance, though in a limited scale, due to the fear of repayment and lack of opportunities. Although the ability to take action differs in both categories of SHGs, women continue to experience domestic violence.


Conclusion: Convergent effort needs to be undertaken to integrate gender equality and access to finance; to facilitate the process of empowerment of women through an inclusive method of forming, sustaining, mentoring and training the most vulnerable women in SHGs.

Keywords: Self Help Groups (SHG). Functionality, Empowerment, Gender Equality

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Introduction

The international commitment to gender equality in human rights was reinforced with the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), 1981, having focus on women's empowerment in adherence with the article 27 (1) Universal Declaration of Human Rights, Articles 1, 2, 7, and 3.

Kabeer (2002) recognizes women's **empowerment as a process**, especially in the context of the women who do not have access to their own life choices and quality of life. She refers to the three dimensions of the process; resources, agency, negation and achievements of outcomes of overall wellbeingⁱ. Cornwall (2016), refers to the **pathway of women's empowerment that is critical for both individual and collectives**. She refers to the journey of women's empowerment as a 'hidden pathway' that in various cultural and social contexts works differently in policy and practice and the lessons that it offersⁱⁱ.

Chopra and Muller (2016) highlights that the fifth Sustainable Development Goal's (SDG5) exclusively focuses on gender equality, women's empowerment and rights and recognises the multi-dimensional perspective on gender issues by integrating gender equality indicator across other development goals. It emphasises on the interconnectedness of economic empowerment and its links with poverty reduction through its relation between paid and unpaid care work of women, social status in terms of gender norms and values, political empowerment

that are important parameters to empower women. The author suggests that focusing on 'structural inequality' by prioritizing women's agency by building a 'collective notion of empowerment' would enable to realise women's empowerment holisticallyⁱⁱⁱ.

Mohammad Yunus, the Nobel Laureate and Economist who pioneered microfinance in Bangladesh in the 1970s, by providing loan to women from poor basket weavers community enabled them to emerge out of poverty. It also generated an enterprise and personal initiative in them. He set up "Grameen Model", which is considered as one of the most successful models of the sector that originally was based on the principles of empowering women often microfinance is called 'women finance'^{iv}. On similar lines, Addai (2017) in her paper on the impact of micro finance in Ghana, reflected that women's access to savings and credit enhances their role in economic activities and also strengthens their ability to make decisions in social and economic matters^v. However, Mayoux (2000) argues that assuming empowerment of women as an automatic outcome of microfinance is unfounded. She rather cautioned that the rapid expansion of micro-finance is unlikely to lead to empowerment unless it becomes an integral part of development planning^{vi}.

Given the above, the trends still indicate globally women continue to struggle in an environment where patriarchy is dominant; they are exposed to violence, social norms that curb their choices in life including the choice for livelihood and utilization of resources. The Global Gender Gap Report, 2020^{vii} indicates that 34.4% of the global gender gap is yet to be bridged. Although 101 of the 153 countries covered in the report indicated some progress over the recent years, with respect to women's participation in economic activities, 58% of the global gender gap is yet to be filled. The report particularly highlights the limitation in access to credit, land and productive assets. The poorest performers in this respect remained India, Pakistan, Yemen, Syria and Iraq.

In the context of the critical development challenges confronted by women in India, Self Help Groups (SHGs) have emerged as a development strategy, primarily focusing on poverty alleviation and women empowerment. The programme has now been scaled up to all of the country (28 States and 8 Union Territories). Sinha and Navin, (EPW, 2021) have reviewed the spatial or regional spread of SHGs in the country, and found that the overall loan share of SHGs rose from 14.42% in 2011 to 26.95% in 2018. This was largely spread amongst the Southern and Eastern region with them together contributing to 94% of the total credit distributed. Furthermore, the paper related this rise to the reduction of rural poverty at the country level from 45% to 26% between 2004-05 to 2011-12^{viii}.

To further crystalize the understanding of pathways through which SHGs affect women empowerment, Brody, Hoop et al (2015) conducted a systematic review of 23 quantitative studies and 11 qualitative studies in low-and middle-income countries. Its synthesis of women's perspectives on 'factors determining their participation' concluded that there remains a need for more research to understand the incumbent factors that, 'mediate and/or moderate the impact of SHGs on women's empowerment'^{ix}.

Objective of the study:

The objective of the study is to understand the participation of women in SHGs and whether it leads to their empowerment. This paper particularly focuses on the empowerment journey of women in SHGs. Specifically, their participation and thereby their relationship with a range of variables – ability to make decisions at household level with respect to their understanding and access to rights, their perspectives on gender stereotypes, and their ability to take action individually or collective in case of exposure to domestic violence, both against themselves and other women in the community.

Methodology

Study Area:

This study was conducted in Sunderbans (a large delta spread across 40,000 sq. km between India and Bangladesh) covering two revenue districts of West Bengal, North 24 Parganas and South 24 Parganas. The mangrove forest of the Sunderbans is world's largest halophytic formation.

Roy, Bhounmik, Pandit et al, (2013) highlights that the local population in many ways face additional burdens because of the poverty resulting from the innumerable creeks, canals and tidal rivers, which separate the islands from the mainland. Gender discrimination is common throughout the region. Women have to work harder to secure food and livelihood. They have less control over income and assets, are being subjected to violence and intimidation, have subordinate social status, and are not adequately represented in policy and decision making.^x

Study Design:

An exploratory study by design has been used to test the theory of change to understand the levels of empowerment of women with respect to their participation in SHGs (under NRLM). The two cases for comparison included a comparison between, Functional SHGs and Non- functional SHGs, both covering members aged 19 to 49 years. The study was conducted using mixed methods including both quantitative (semi-structured interview tool) and qualitative approaches (Focus Group Discussions [FGD], in-depth interview, case studies and observation). The quantitative methods enabled analysis of association between participation in SHGs and empowerment. While the qualitative methods helped in exploring the social and process related dynamics of the functioning of SHGs and the empowerment of women. Multi Stage Probability Sampling method was used for drawing the sample of 234 women specifically to cover the key target groups from members of functional (116) and non-functional (118) and SHGs. Descriptive statistics was used to draw the findings using the Measures of Association (Cross Tabs, Chi-square, and z test) to see the association of different measures with functional status of SHGs. Binary logistic regression was applied to predict the outcome variables with respect to the empowerment of members.

Findings:

The socio-economic profile:

Social status: Table 1 represents the socio-economic profile of the SHG members interviewed during the study from functional and non- functional SHGs. The age distribution across both the group categories is fairly uniform with the mean age at 35.7 years with a standard deviation of ± 7.13 reflecting minimal variation. The religious distribution reflects that there is a larger concentration of Hindu members (85.9%). Initially it was challenging to form SHGs with women from minority communities however targeted mobilization has helped to include more women from such communities into the SHG movement. General category members in functional groups (50.9%) are more as compared to non- functional groups (29.7 %). Similar variation can be seen in the representation of SC and ST candidates in non-functional groups (52.5% SCs, 3% STs) as compared to functional groups (36.2 % SC, 3.2% ST). There is a significant relationship reflected between the two variables (participation in SHGs and their social groups with the Chi- Square P value at .004. The functional groups have 16.4% of their members who have never been to school as compared to 30.5% of the non- functional group members. Members of functional groups have more women having education above secondary level (51.7%) as compared to non- functional group members (37.3%). The results of chi-square test reflect significant relationship between education and active engagement in the groups (P value.039). This distribution reflects that woman from more backward communities tends to be more part of non-functional SHGs as they find it challenging to continue in the system.

Table 1.Social profile of the respondents

Group Categories	Functional SHG		Non-functional SHG		Total		Chi-Sq. P-Value
	Number	Percent	Number	Percent	Number	Percent	
Age							
Upto 30 years	37	31.9%	28	23.7%	65	27.8%	.376
31-40 years	52	44.8%	60	50.8%	112	47.9%	
Above 40 years	27	23.3%	30	25.4%	57	24.4%	
Mean Age	35.5 (SD ± 7.13)		35.9 (SD ± 7.15)		35.7 (SD ± 7.13)		
Religion							
Hindu	100	86.2%	101	85.6%	201	85.9%	.990
Muslim	15	12.9%	16	13.6%	31	13.2%	

Christian/others	1	0.9%	1	0.8%	2	0.9%	
Social Group							
General	59	50.9%	35	29.7%	94	40.2%	.004**
SC	42	36.2%	62	52.5%	104	44.4%	
ST	4	3.4%	11	9.3%	15	6.4%	
Other backward castes	11	9.5%	10	8.5%	21	9.0%	
Marital status							
Currently married	113	97.4%	109	92.4%	222	94.9%	.158
Widowed	3	2.6%	4	3.4%	7	3.0%	
Divorced/ Separated	0	0.0%	1	0.8%	1	0.4%	
Never married	0	0.0%	4	3.4%	4	1.7%	
Education Status							
Never been school	19	16.4%	36	30.5%	55	23.5%	.039*
Primary	37	31.9%	38	32.2%	75	32.1%	
Secondary	29	25.0%	30	25.4%	59	25.2%	
Hr. Secondary +	31	26.7%	14	11.9%	45	19.2%	

Note: *Significant at <.05 level; **Significant at <.005 level.

Economic status: Women from non-functional groups emerged to be poorer with 80.5% from Below Poverty Line (BPL) category as compared to 68.1% from functional groups (Table 2). More number of women from non-functional groups are in the lower income group with 92% earning below INR 3000 compared to 81.7% of the functional group members. With the limitations of opportunity in the region, women are mostly engaged in agriculture or livestock rearing (36.3%), are daily wage earners or labourers (32.9%), are engaged in the service sector (6.4%) or small businesses and enterprise (3%) and domestic work (21.4%). The variation in living condition is reflected through the nature of the household in which they live as higher percentage of women from non-functional groups live in *kachcha* (temporary) house (74.6%) as compared to members of functional group (62.9%). Ownership of bank account data indicates significant variation between the functional (91.4%) and non-functional groups (77%). This is further substantiated by the chi-square P value (.003). On the issue of women's access to credit, women in functional groups have accessed credit more in the last 5 years (86.2%) as compared to non-functional groups (72.9%). This is reflected in the chi square P value of .012.

Table 2 Economic Status of Respondents

Group Categories	Functional SHG		Non-functional SHG		Total		Chi-Sq. P-Value
	Number	Percent	Number	Percent	Number	Percent	
APL/BPL							.028*
APL	37	31.9%	23	19.5%	60	25.6%	
BPL	79	68.1%	95	80.5%	174	74.4%	
Income							.016*
<1000	67	68.4%	60	65.9%	127	67.2%	
1000-3000	13	13.3%	24	26.4%	37	19.6%	
>3000	18	18.4%	7	7.7%	25	13.2%	
Occupation							.309
Agriculture/ livestock	37	31.9%	48	40.7%	85	36.3%	
Labourer	37	31.9%	40	33.9%	77	32.9%	
Service	10	8.6%	5	4.2%	15	6.4%	
Business	5	4.3%	2	1.7%	7	3.0%	
Domestic work	27	23.3%	23	19.5%	50	21.4%	
Nature of House							.013*
Kachcha	73	62.9%	88	74.6%	161	68.8%	
Pakka	30	25.9%	13	11.0%	43	18.4%	

Semi-pakka	13	11.2%	17	14.4%	30	12.8%	
Having Bank Account							
Yes	106	91.4%	91	77.1%	197	84.2%	.003**
No	10	8.6%	27	22.9%	37	15.8%	
Taken Credit in last 5 years							
Yes	100	86.2%	86	72.9%	186	79.5%	.012*
No	16	13.8%	32	27.1%	48	20.5%	

Note: *Significant at <.05 level; **Significant at <.005 level.

Empowerment of the members of the groups:

Tracing the pathway of participation in the SHGs further led to the analysis of the levels of empowerment, drawing a comparison between the functional and non-functional groups. In order to capture the perspectives of the members on a range of gender roles and stereotypes, several random questions were posed to the members during the interview. Significant relationship (using chi square test) emerged between functionality of groups and the members' perspective on equality among men and women as represented in Table 3. Among those interviewed, 45% members from non-functional groups believe that women are different from men against 25.9% of members in functional groups, the relationship emerged to be significant with a P-value at .003. On the question whether women are mentally weaker than men, 39.8% of women in non-functional groups believed it to be true as compared to 2.6% in functional groups with a P-value of 0.023. Women should only concentrate on looking after children and family was expressed by 27.1% women from non-functional groups as compared to 13.8% members of functional groups with a P value of 0.012. This further reinforces that although overall women's notion of stereotypical roles is changing yet their care giving roles are prioritized. It emerged that with exposure to active SHGs, women's views were positively shaped towards gender equality.

Table3. Perspective of women on various gender stereotypes

Statements	Functional SHGs		Non-functional SHGs		P-value
	Number	Percent	Number	Percent	
Women are different from men(apart from physiological/biological)	30	25.9%	54	45.8%	0.003*
Women are mentally weaker than men	30	25.9%	47	39.8%	0.023*
Men take decisions better than women	64	55.2%	76	64.4%	0.150
Women should only concentrate on looking after children and family	16	13.8%	32	27.1%	0.012*
Only men should earn money	7	6.0%	6	5.1%	0.751
Women should eat after male members eat	29	25.0%	42	35.6%	0.078
Men can go out of the village	25	21.6%	24	20.3%	0.820
Girls should get married early to protect themselves	4	3.4%	7	5.9%	0.369
Women should visit a doctor or a hospital only when it is serious	49	42.2%	48	40.7%	0.808
Women and men are capable of doing the same things	98	84.5%	95	80.5%	0.424
Women can also earn a living	111	95.7%	109	92.4%	0.285

Note: * Chi-sq. p-value significant at <.05 level.

Awareness about women's rights: Straightforward questions on women's awareness about their rights, specifically on right to property, health and life free of violence revealed a significant relationship across the areas of enquiry and the functionality of SHGs (Table 4). When asked, if they were aware about their rights, 75% of the members of the functional groups responded positively as compared to 53.4% members of the non-functional group. The P-value (.001) reflects a significant relationship between the variables using the z-test. However, when asked specifically about these rights and their constituents, there was limited response from all members as they did not receive any specific training or orientation on rights. Right to health care and nutrition was known to 25.9%

functioning group members as compared to 9.3% non- functioning groups. The P-value being .000 as a result of the z test, reflects significant relationship between the variables of rights consciousness and functionality of the group. The presence of NGOs working on rights of women and similar discussion in functional SHG groups was found to have contributed to women's awareness about their rights.

Table 4: Awareness about women's rights

Rights items	Functional SHGs		Non-functional SHGs		P-value
	Number	Percent	Number	Percent	
Women aware that they have rights	87	75.0%	63	53.4%	.001*
Right to live with dignity	45	38.8%	21	17.8%	.000*
Right to property	44	37.9%	36	30.5%	.115
Right to health care and well being	30	25.9%	11	9.3%	.000*
Right to proper nutrition	29	25.0%	9	7.6%	.000*
Right to live a life free from violence and abuse	12	10.3%	11	9.3%	.397
Right to education and literacy	24	20.7%	18	15.3%	.140
Right to seek justice	17	14.7%	16	13.6%	.405

Note: * Z-test p-value significant at <05 level.

Decision making: The functional group members (74.1%) have expressed that their overall ability to take decisions have improved as compared with members of non- functional groups (49.2%). A z-test suggested a significant relationship between functionality of groups and their self-reported ability to make decisions with a P value .000 (<.05).

Binary logistic regression has been used to draw the relationship between the functional status of SHGs and a range of variables of related decision making (Table 5). The variables that reflect a strong influence include; the education of girl and boy child, marriage of the girl, health related decisions, construction of a toilet or minor repair, and whether to vote and to whom. On the other hand, the relationship is relatively weak between the functionality of the group and variables such as family's investment in a land and property or family's savings. The calculated odds ratio reflect that among functional SHG members there would be 2 to 2.5 times higher chance of members' contributing to the decision of their child's education, 1.7 times more for their own health and family's health, 1.8 times for social infrastructure such as toilet, 1.3 times for savings and 1.9 times higher odds for making the decision on voting rights, as compared to members of non- functional SHGs. The discussions with stakeholders (particularly male relatives of SHG members) reflected that with women's increasing contribution in the family and confidence in managing matters in household help them to become collaborators in decision making.

Table 5: Binary Logistics Regression to assess relationship between the functional Status of SHGs and decision-making for different types of decisions

Type of Decision (by self or jointly)	B	S.E.	Sig.	Odds Ratio	95% C.I.	
					Lower	Upper
Education of girl child	.918	.346	.008	2.505	1.273	4.932
Education of boy child	.730	.336	.030	2.075	1.075	4.006
Marriage of girl	.714	.300	.017	2.041	1.134	3.674
Health related decisions for you	.560	.266	.035	1.751	1.040	2.947
Health related decisions for others in the family	.532	.275	.053	1.702	.993	2.917
When investing in a land/property	-.146	.265	.583	.865	.514	1.453
Construction of toilet/ repair or house	.615	.278	.027	1.849	1.073	3.186
Saving	.329	.298	.269	1.390	.775	2.493
Who/ whether to vote during elections	.649	.277	.019	1.915	1.112	3.297

Note: Reference category = Non-functional SHGs

Violence against women: In the study area of Sunderbans violence continues to be a major threat to women's empowerment. Women respondents from SHGs have expressed being exposed to violence (36%) with more women from non-functional SHGs having such exposure. Some respondents still consider it acceptable that women be beaten (13.5% versus 4.3% of functional groups). Significant relationship emerged between acceptance of violence, its justification and functionality of the group with the z test, P- value at.006 (Table 6). However, in terms of action taken against violence, such as informing police or local authorities, in most cases in both groups women did nothing in response (75% of functional groups and 88.7% of the non- functional groups).

Table 6: Opinion, Experiences and Actions regarding Violence

	Functional SHGs		Non-functional SHGs		P-value
	Number	Percent	Number	Percent	
Women thinking it alright for women to be beaten	5	4.3%	16	13.5%	.006*
Women Experienced Violence	39	33.6%	47	44.0%	.161
Action taken on violence					
Done nothing	30	75.0%	47	88.7%	
Informed police	3	7.5%	1	1.9%	
Spoken to my group (SHG) members/ leader	1	2.5%	0	0.0%	
Have informed Panchayat	1	2.5%	3	5.7%	
Other	5	12.5%	2	3.8%	
SHG takes any action in violence cases	72	62.0%	40	33.9%	.000*
Type of action taken by SHG					
Speak to the victim	60	82.2%	27	65.9%	
Speak to the family	13	17.8%	13	31.7%	
Inform police	0	0.0%	1	2.4%	

Note: * Z-test p-value significant at <05 level.

The relationship between functionality of SHGs and action taken against violence in the community is found to be significant (62.0% functional and 33.9% non- functional groups) with a P-value of .000. The functional SHGs were found to have taken collective action against violence. They have also actively campaigned and stopped illegal liquor shops in the area. This campaign was initiated in a particular panchayat¹ area; 'Digambarpur'. Eventually women all over Sunderbans were inspired to conduct such campaigns.

Women's role in other social and community activities: Social and political role of the SHG members was further analysed using, a binary logistic regression analysis. It highlights that women in functional SHGs participate in the Gram Sabha² resulting from a strong political consciousness. Table 7 indicates that there is around two times higher chance for a woman from a functional group to attend a Gram Sabha compared to a member of a non-functional SHG. The odds ratio suggests that women from functional SHGs have around five times higher chance to attend a social campaign, and almost twice as higher probability to attend a community meeting as compared to the members from a non-functional SHG. The analysis therefore establishes a strong emerging role of SHGs in combating social evils like dowry, illegal alcohol trading and domestic violence within the community.

Table 7 Binary Logistics Regression to assess relationship between the Functional Status of SHGs and participation of women in various activities

	B	S.E.	Sig.	Odds Ratio	95% C.I.	
					Lower	Upper
Any political campaign	.215	.311	.489	1.240	.674	2.281

¹ Panchayat: Local governance level

² Gram Sabha: Community meeting at the local governance level i.e, Panchayat

Social campaign	1.660	.289	.000	5.260	2.986	9.265
Gram sabha	1.283	.277	.000	3.609	2.097	6.209
Other community meetings	.589	.266	.027	1.802	1.070	3.035
Marriage/ social function	.297	.462	.520	1.346	.544	3.327

Note: Reference category = Non-functional SHGs

Discussion

The global commitment to gender equality and women's empowerment is now decades old (CEDAW, 1979, Beijing Platform for Action, 1991, Universal Declaration of Human Rights, 1948), yet inequities perpetuate in society contributing to women's subordinate status. The deep-rooted social structures, power relations ingrained in the social norms are the reasons behind this. (Connell 1987^{xi}; Grabe 2010^{xii}).

Women's empowerment has been acknowledged as a journey and it is a multi-dimensional process. It requires a multi-pronged approach towards breaking the societal and systemic barriers to help women have equal access to resources and opportunities (Kabeer 1999a, 2005b^{xiii}, Chopra Muller 2016ⁱⁱⁱ). Economic participation of women is not only important in the context of their overall empowerment but it has inter-linkage with poverty reduction and nation's wellbeing. Economic empowerment must be supported with initiatives that amplify women's voice and *agency* (ability to make a decision). These initiatives have shown positive impact on development of women, their families, communities and societies. It has also been seen that limiting women's rights and voice has led to societies with increased violence, loss of productivity and income, and a strong linkage with poverty (Klugan et al, 2014).^{xiv}

Despite India's past phenomenal economic growth, it has struggled to achieve gender equality targets, (Desai, Joshi, 2019)^{xv} with declining participation of women in the economy in the last 15 years, increasing exposure to violence, poor nutritional status, and limited access to land rights (NFHS 4, WEF, 2021, MOSPI, 2019)^{xvi}. However, the SHG movement with micro finance as its foundation has witnessed the increasing participation of women in the economic process due to Government's effort to incorporate it under the national flagship programme, NRLM.

The importance of groups in the empowerment journey of women has been highlighted by several researchers. Freire's (1970^{xvii}) theory of 'consciousness raising' highlights that groups form a means to bring about empowerment. Mayoux (1999^{xviii}) too had recognized the same potential in the SHG movement in India as a catalyst to support strong individual empowerment outcomes. However, she also cautioned on overemphasis of SHG's role as a financial intermediary. There are also studies that challenge the various level of empowerment achieved through the SHG programme^{xix}. Rajendran and Raya (2011) analysed that there was an appreciable empowerment in the political space through the SHG movement but with lesser economic empowerment and negligible social empowerment^{xx}. It emerged that there is a need for deeper understanding of factors that influence the participation of women in SHGs such as age, distance from market, marital status and so on (Joshi 2019)^{xxi}.

In reference to the above context, the current study reveals that the women in the vulnerable delta region (Sunderban) of West Bengal have utilized the SHG movement to transform their own lives and that of their community. The comparison between functional and non-functional groups reflects a significant relationship between active participation in SHG groups and the members' improved awareness about women's role and rights in the society. The most critical element that emerged from the current study was women's extent of participation (differentiated across new and mature members SHGs, and non-members) and its relation with empowerment as also reinforced the findings of Swain and Varghese (2011^{xxii}).

Despite women's participation in SHGs, persistence of social evil such as domestic violence emerges as an area of concern as also highlighted in other studies undertaken in the region (Roy et al, 2013^{xxiii}). Opinions amongst men and women indicate a reduction in cases of domestic violence as also revealed by Sundaraman, 2012^{xxiv} who linked the reduction in domestic violence to reduction of economic difficulty of women in the region. The resilience is reflected with active SHG members taking a significant role in raising their voices against violence and alcoholism

(Hussain, Mukherjee, Dutta, 2012^{xv}). However, these voices and their collective empowerment are often discreet and need more collaborated and coordinated effort at the micro and macro levels.

Conclusion

This study provides evidence on the strong potential of Self-Help Groups in promoting empowerment of women, in relation to how well the SHG structures function at the community level. It is important for Government to collaboratively plan and invest on micro and macro measures to qualitatively strengthen the SHG movement in various geographies. The planning process should mobilize the local institutions, champion local SHG leaders, involve state actors and consciously integrate gender equality as a measure of the programme success through the national level strategy. It is also important that the Government's policies are contextualized to the regional and cultural diversity of the country. This research also an effort aimed for the practitioners and the policy makers to have insights on the key elements of functionality and its overall impact on women. It was to reinforce that by becoming members of SHGs poor rural women take an initial step to access their rights but for having deep rooted transformation a more equitable, inclusive, convergent, and targeted effort needs to be undertaken.

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