

Original Article

# Assessing Women's Empowerment through Self-Help Groups: A Study of Personal and Economic Agency in Jabalpur, India

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**Abstract** - Empowerment is a multi-dimensional social process that enables individuals, particularly women, to gain autonomy and control over their lives. Historically, women have faced both struggles and progress in achieving empowerment. Globally and in India, institutional and systemic interventions have been accelerating, with Self-Help Groups (SHGs) emerging as a significant avenue for promoting women's empowerment. This study assesses women's personal and economic empowerment associated with SHGs in Jabalpur, India. Primary data was collected from 62 women using a modified pro-WEAI (Women's Empowerment in Agriculture Index) questionnaire that measures both intrinsic and instrumental agency among women. Statistical techniques, including t-tests and regression analysis, were employed to draw inferences from the data. The analysis revealed that women under the age of 35 exhibited higher levels of instrumental agency and total empowerment scores. This can be attributed to generational shifts, technological advancements, evolving gender roles, delayed marriage, and improved health and mobility. Additionally, women who had been associated with SHGs for more than 18 months and those educated to at least a high school level showed greater intrinsic agency, suggesting that government and educational programs can rapidly change mindsets. However, financial and asset-related impacts take longer to manifest. Regression analysis further indicated that the presence of more working individuals in a household is negatively associated with both intrinsic and instrumental agency among women. The findings highlight the need for targeted government initiatives to empower older and less educated women whose current programs may be underserved. Integrating financial literacy and asset management into SHG programs can further boost economic and personal empowerment. Tailored support for different demographic groups within SHGs can make interventions more inclusive and effective, promoting sustained empowerment and a more equitable society.

**Keywords** - Intrinsic agency, Instrumental agency, Jabalpur, Self-Help Groups, Women empowerment.

## 1. Introduction

Empowerment can be defined as a multi-dimensional social process that aids individuals to gain autonomy in their lives.<sup>[1]</sup> Globally, The United Nations defines empowerment as the process of states' empowerment, the process of facilitating people to augment control over their lives and the factors and decisions that shape them in order to increase their qualities and resources and to build capacities to gain networks, partners, access, and a voice.<sup>[2]</sup> Today, empowerment is increasingly used and connected to social development groups such as persons with disabilities, marginalized groups, indigenous communities, youth, senior citizens and the impoverished community regardless of its origins and sources of inspiration — which lie in a plethora of domains such as feminism, Freudian psychology, theology, the Black Power movement, and Gandhism, empowerment.<sup>[3], [4]</sup> A subset of marginalized groups to which empowerment has been increasingly relevant in the

past few decades includes women. Women have been second-class citizens throughout a significant portion of our history and across various cultures in society.<sup>[5]</sup> Money was restricted too, with professions or roles that allowed earning opportunities often barred to women, and any money they already had was often handed to the husbands on marriage.<sup>[5]</sup> Historically, women have always had fewer rights in law. More recently, a global survey that examines the level of economic empowerment in women has ranked India a stark 115 out of 128 countries.<sup>[6]</sup> The results of the survey indicated that approximately 1000 honor killings were propagated against Indian women.<sup>[6]</sup> Moreover, while many women struggle to receive job opportunities after giving birth, 45% of them believe that they are discriminated against at work because of their gender.<sup>[6]</sup> Finally, the report stated that more than 50% of women report safety concerns related to commuting.<sup>[6]</sup> These issues underscore the urgent need for institutional and systemic interventions to empower women. Globally and nationally,



such interventions have been rapidly progressing. An example of such an initiative is Self-Help Groups (SHGs). Mostly self-governed and peer-controlled, SHGs act as informal associations of individuals who find ways to improve their living conditions in their union.<sup>[7]</sup> An important aspect of SHGs is the concept of mutual support, even though the term 'self-help' may imply a focus on the individual.<sup>[8]</sup> Indeed, these SHGs can serve various purposes depending on the situation at hand and the individuals' requirements. In India, SHGs fall under The Ministry of Rural Development (MoRD), inter-alia, which is setting in place the Deendayal Antyodaya Yojana through the National Rural Livelihoods Mission (DAY-NRLM) and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)<sup>[9]</sup>. In order to support them and allow them to take up economic activities through SHGs, the model of DAY-NRLM has been bringing at least one-woman member from each rural poor household according to the Socio-Economic Caste Census 2011 data and process of Participatory Identification of Poor across the country.<sup>[9]</sup> Approximately 90.39 lakh SHGs have been formed out of 9.98 crore women's households as of 31<sup>st</sup> January 2024.<sup>[9]</sup>

A review of the literature yields the impact of SHGs on the empowerment of women and the development of economies. In their critique of the blueprint of Indian SHGs, Jakimo and Kilby<sup>[10]</sup>, in 2009, acknowledged the potential of SHG programs to empower marginalized women, particularly through bottom-up approaches in implementation. Their active participation in decision-making processes can enhance their agency and contribute to transformative change in social relations. Another study conducted by Swain and Wallentin<sup>[11]</sup> in 2009 in Tamil Nadu, Maharashtra, Andhra Pradesh, Orissa, and Uttar Pradesh with a 191 women-sample found results that strongly indicate that there is a significant increase, on average, in the empowerment of women who participate in SHG programs. This suggests that SHG participation contributes positively to enhancing women's empowerment levels.

The study also finds that members of the control group who do not participate in SHG programs do not experience significant changes in empowerment levels during the same period. Furthermore, Deininger and Liu<sup>[12]</sup> 2009, using a 2,400-household panel for two rounds in Andhra Pradesh, found that longer exposure to SHGs positively affects asset accumulation, nutrition intake and household consumption. This suggests that participation in the program improves household welfare and economic well-being over time. The study also finds that even the poorest households were able to benefit from the program, indicating its potential to contribute to poverty alleviation and empowerment among marginalized communities. In the same year, the authors<sup>[13]</sup> also used a large household survey to assess the economic and social impacts of forming self-help groups in India. They found the overall positive impacts of forming Self-Help

Groups on empowerment and nutritional intake in program areas. This suggests that economic and social development is prevalent at the local level when SHGs are formed. Reviewing Indian literature, research on the impact of Self-Help Groups on women empowerment has been limited to southern areas of the country, as mentioned above, including some studies in the west (UP, Bihar, Chhattisgarh). Datta's<sup>[14]</sup> (2015) evaluation of the large-scale SHG project titled Jeevika in Bihar and its social and economic impacts yields substantial and vigorous results on the levels of empowerment of beneficiary women. Gupta and Rathore<sup>[15]</sup> (2020) examined women's socio-economic and political agency in rural areas in the Bilaspur Division of Chhattisgarh through their SHGs. Indeed, they concluded the presence of significant empowerment in all of the three dimensions they analyzed. Furthermore, using the Garret Ranking Method, women associated with SHGs have been found to have the highest economic empowerment levels, followed by social and political empowerment.<sup>[15]</sup>

Research on the impact of Self-Help Groups on women's empowerment has been scanty in Indian states that show high disempowerment levels. Southern areas of the country are empirically shown to have greater empowerment rates for women, whereas a state-level analysis shows that disempowerment levels of women from Madhya Pradesh, Haryana, and Karnataka are found to be higher. Furthermore, research that brings together women from diverse demographic and socioeconomic backgrounds to highlight the varied impact of SHGs is also lacking. Moreover, the socio-cultural conditions in the country and throughout different states also largely differ, influencing the results significantly. Therefore, this paper collects data from women in Jabalpur, Madhya Pradesh. The study will contribute to illuminating the state of the effect of SHGs on empowerment in states where women are relatively disempowered. The paper aims to understand how the time of engagement of women in Self-Help Groups affects how personally and economically empowered they are. The paper uses a quantitative survey methodology using the Pro-WEAI Index (2020).<sup>[16]</sup>

## 2. Methodology

### 2.1. Research Objectives and Hypotheses

This study investigates the influence of time of engagement with a Self-Help Group on women's personal and economic empowerment in Jabalpur, Madhya Pradesh. Specifically, the research seeks to understand how exposure to Self-Help Groups, including the period of association and attendance of training sessions, impacts women's intrinsic and instrumental agency. This research adopts a quantitative approach to examine these dynamics. The primary data collection method is a structured survey questionnaire designed to gather numerical data on various aspects. This quantitative design aims to provide statistical insights into the relationships and patterns observed among women in Jabalpur, allowing for a rigorous examination of the role of Self-Help Groups in women's empowerment.

Mentioned below are the primary hypotheses of this research study:

- A higher engagement with Self-Help Groups will yield a higher level of empowerment in women.

Mentioned below are the secondary hypotheses of this research study:

- Younger women have higher empowerment scores.
- More educated women have higher empowerment scores.
- The higher the number of working people at home, the higher the women's empowerment.

## 2.2. Sampling and Sample Characteristics

The sample comprises women participants from Jabalpur. At the time of data collection, the women of Self-Help Groups in certain blocks were undergoing training. Moreover, a group of 20 women were invited separately for a meeting. Thus, women from both this meeting and other gatherings for the training were used as the sample. Accordingly, convenience sampling was used to obtain a sample of 62 women from 5 to 6 Self-Help Groups across different villages in Jabalpur. Jabalpur is a significant urban center in Madhya Pradesh undergoing rapid urbanization, which is marked by infrastructural development, improved public services, and expanding industrial sectors.

Although the city has made notable strides in promoting gender equality, with increasing female participation in education and the workforce, a noticeable gap exists in progressive empowerment due to traditional values rooted in patriarchal thinking. According to the 2011 Census of the country, the population of Jabalpur is approximately 1.44 million. The urban agglomeration, which includes neighboring areas, has a population of around 1.81 million. Despite the smaller rural percentage, at 43%, its influence is significant, marked by agricultural produce and labor supply. The interplay between urban and rural dynamics creates an interesting and multifaceted setting for studying women's empowerment in Jabalpur. In line with the research objective, ambiguous data points in responses were also systematically removed. To run equitable tests for certain categories, responses were randomly filtered to receive a reliable result.

The majority of the women in the sample are 25 to 35 years old (63%). There were no women that were younger than 18; 4% were between 18 to 25 years of age, and 29.6% were older than 35 years old. The upper primary was the most selected level of education, indicating that most of the women had education at least up to the 5th grade. An almost equal percentage of women chose 'high school' as their highest level of education, further conveying that most women had at least 10 years of education. The highest level of education received by women in the sample of 'post-graduate'; none of the women had completed technical education. Only 2 women were illiterate. A majority of the women lived above the poverty line (86.7%) and were self-employed (75.8%).

The family's most common number of dependents was 2 (34.8%), and the most common number of working people was 2 (55.2%).

## 2.3. Scales and Tools Used

This study employed The Pro-Women's Empowerment in Agriculture Index<sup>[16]</sup>, developed by Oxford Poverty and Human Development Initiative, IFPRI and USAID's Feed the Future in 2020.<sup>[16]</sup> The Pro-WEAI aims to assess women's empowerment within the context of specific projects and features optional modules designed for livestock, nutrition, and health programs.<sup>[16]</sup> Additionally, the development of Pro-WEAI incorporates qualitative methods to deepen insights into empowerment within distinct social and cultural settings.<sup>[16]</sup> The tool is reflective of three categories of empowerment: intrinsic agency (power within), instrumental agency (power to), and collective agency (power with). Certain modifications were made to tailor these scales to the specific nuances of this study. Collective agency was not measured, as the study focuses on a group-based program. The optional module within the intrinsic agency, respect among household members, was not measured either. Lastly, the work balance module within the instrumental agency was not measured since it was not an appropriate measure for the sample. These adaptations enhanced the scales' relevance and applicability within the research objectives' contextual parameters. This scale plays a crucial role in this research. Originally, Pro-WEAI comprised 10 indicators (and 2 optional indicators); however, the optional indicators have not been used in this study. The scale developers define intrinsic agency as 'a person's internal voice, self-respect, or self-confidence'.<sup>[16]</sup> It consists of four indicators: autonomy in decision-making, self-efficacy, attitudes about intimate partner violence against women, and respect among household members. Furthermore, instrumental agency is defined as 'a person's ability to make decisions in their best interest'.<sup>[16]</sup> It contains six indicators: input in productive decisions, ownership of land and other assets, access to and decisions on financial services, control over the use of income, freedom of movement, and work balance. Finally, the collective agency is 'the power we get from acting together'<sup>[16]</sup> with others, and it includes two indicators: group membership and membership in influential groups.

## 2.4. Rating of the Scale

The scale combined the Likert mechanism, the dichotomous mechanism, multiple-choice questions, and short answers.

## 2.5. Data Collection Procedure

The intended method of data collection was through Google Forms. The modified questionnaire was translated into the Hindi Language and then duplicated onto Google Forms. However, due to some technical issues during the chosen day of data collection, the questionnaire had to be printed instead. Over 70 forms were printed, stapled and distributed for manual data collection. The data from the finished questionnaires was

then manually logged onto another Google Form, created in the English Language with the questions of the modified questionnaire. Those results were analyzed to be used in this study. The data collection method was different for literate and illiterate participants. The literate participants employed the self-administered method of data collection. In contrast, the illiterate participants utilized the scheduled method, where the data collector explained the questions to them, and they relayed their responses.

**2.6. Statistical Tools and Techniques**

The software ‘DataTab’ was used to run hypothesis testing (t-tests) and the regression analysis. The demographic variables and the standardized survey were divided into metric variables and nominal variables, and the p-value for the relationships between different variables, in line with the hypotheses, was found. Regression analysis was used to understand the nature of the relationship between the variables and its strength. This deepened the analysis by allowing for a more nuanced understanding of how the different variables impact one another.

**2.7. Ethics and Informed Consent**

All data were collected ethically, and the study observed a complete ethical review. Before the inclusion of the participants in the survey or the interview process, all women

were provided with proper information regarding the purpose, procedures, and implications of their participation. Indeed, before the data collection process began, every participant was informed and assured of the anonymity and confidentiality of their responses. Potential risks, cultural sensitivity and researcher biases were thoroughly assessed before collecting data. The consent process included a voluntary nature of participation: individuals could withdraw from the study at any point without facing any consequences.

Moreover, each of the standardized survey forms started with the question requesting consent, and only if the answer to this question was affirmative were the responses considered for the study. For literate respondents using the physical survey, the consent was presented physically before proceeding with the survey. In the case of people without formal schooling, participants were interviewed personally, and the details of the study were verbally communicated, ensuring that each participant had the opportunity to seek clarification and ask questions before providing their informed consent. Data was protected by anonymizing personal information not required for statistical analysis, and the digital files were stored safely on encrypted devices. Paper records were locked and are accessible only to authorized personnel. Data access has been limited, especially with sensitive financial and personally identifiable information.

**Table 1. Independent t-test Analysis of Instrumental and Intrinsic Agency based on Age (N=40)**

	Categories	N	Mean	SD	t	p
Instrumental Agency	35 & under	21	70.24	10.82	2.45	0.019**
	Above 35	19	62.68	8.37		
Intrinsic Agency	35 & under	21	27.81	3.12	1.34	0.188
	Above 35	19	25.89	5.68		
Total Empowerment Score	35 & under	21	98.05	11.69	2.9	0.006***
	Above 35	19	88.58	8.55		

Note: \* p<0.10, \*\* p<0.05, \*\*\* p <0.01

**3. Results and Discussion**

As observed in Table 1, there is a significant difference in the instrumental agency scores of women in the age group of 35 and under (M=70.24, SD=10.82) and above 35 (M=62.68, SD=8.37), given t(38)=2.45, p<0.05. This shows that younger women have significantly more agency over input in livelihood decisions and control over the use of income, ownership of land and other assets and visiting important locations than older women. Hence, H<sub>0</sub> has been rejected. Moreover, there is a significant difference in the total empowerment scores of women 35 and under (M=98.05, SD=11.69) and above 35 (M=88.58, SD=8.55), given t(38)=2.9, p<0.01. This highlights that younger women have more intrinsic and instrumental agency overall as compared to women over 35. Hence, H<sub>0</sub> has been rejected. These observations can partly be associated with a generational shift of women in the country. The younger generation, Generation Z, has a greater exposure to the global world in that they have access to greater perspectives that

broaden their points of view on their power as individuals.<sup>[17]</sup> Indeed, there has been a societal shift in the perspectives towards women; society is increasingly open to women’s progress.<sup>[18]</sup> Moreover, the newer generation has greater technological savviness.<sup>[19]</sup> With access to mobile banking, online marketplaces, and other digital tools for managing their assets, women under 35 may be more optimistic in viewing their control over the use of income.<sup>[20]</sup> Furthermore, younger women may have had longer and earlier associations with progressive legal reforms or supportive government programs, such as Self-Help Groups.<sup>[21]</sup>

Notably, when a society experiences paradigm shifts, younger people are the beneficiaries; younger generations are less subjected to patriarchal norms.<sup>[22]</sup> These initiatives, with their emphasis on asset autonomy and financial independence, may enhance instrumental agency in women under 35.<sup>[23]</sup> In terms of total empowerment score, younger women may see evolving gender roles in their families as time passes.<sup>[24]</sup>

Additionally, women may now experience better health and mobility as the economy develops.<sup>[25]</sup> These factors may lead to a better overall economic score for women under 35. Tier-2 towns in India, over the past decade, have experienced delays in marriage ages.<sup>[26]</sup> Such delayed marriages may allow younger women to develop and experience greater overall empowerment scores.<sup>[27]</sup> Underage or arranged marriages often propagate marital control that breeds disempowerment in relationships.<sup>[28]</sup> As observed in Table 2, there is a significant difference in the intrinsic agency scores of women who have been associated with SHGs for more than 18 months (M=29.57, SD=2.46) and less than 18 months (M=22.33, SD=4.09), given  $t(35)=6.81, p<0.01$ . This shows that women who have been associated with SHGs for a longer period have greater autonomy in income, higher self-efficacy, and more progressive attitudes about intimate partner violence against women. Hence,  $H_0?$  has been rejected. This can be associated, firstly, with prolonged social capital building. The deepened trust and peer networks developed in SHGs allow women to share personal experiences, receive more support and amplify their self-belief.<sup>[29]</sup>

These community networks also foster access to collective resources, such as financial assets, that enable women with longer associations to master and benefit from.<sup>[30]</sup> This is enhanced by the cumulative financial training and increased economic contributions that allow women with longer tenures to diversify their income-generating activities and benefit from more opportunities to manage their incomes more effectively.<sup>[31]</sup> Moreover, women with more than 18 months of exposure have had a repeated engagement with the progressive discourse around gender roles, patriarchal structures and domestic violence, which SHGs discuss extensively in meetings and training.<sup>[32]</sup> Similarly, these longer-term members may benefit from role-modelling by senior members, who also have been associated for a longer time with SHGs.<sup>[33]</sup>

Lastly, the psychological and emotional advantages of longer exposure to progressive support groups include internalizing a stronger self-belief, a deeper exploration of identity and more awareness of social norms and expectations.<sup>[34]</sup> However, the lack of statistically significant change in the instrumental agency may stem from how the causes mentioned above do not affect the criteria for the instrumental agency, which are more rooted in the home environment and a tangible change in the condition of women.<sup>[35]</sup> Specifically, it brings attention to how being in an environment with women from different walks of life and engaging with them will not have much effect on the perceptions at home because they are isolated from this setting.<sup>[36]</sup> Income empowerment, for example, is also dependent on one's surroundings.<sup>[37]</sup> Indeed, involvement with SHGs may not affect the instrumental agency parameters unless the situation at home is progressive, too.<sup>[38]</sup> Notably, research finds that government reform programmes find it difficult to bring about tangible change in 1-5 years and require a decade or more to show results.<sup>[39]</sup> Thus, long-term engagement with SHGs improves your perception of yourself and what you deem acceptable, but changing the holistic reality of one's situation is more difficult. As observed in Table 3, there is a significant difference in the intrinsic agency scores of women who have attained educational qualification till high school or above (M=26.58, SD=4.35) and those who have not (M=23.97, SD=4.97), given  $t(35)=2.2, p<0.05$ . This shows that women who have completed educational degrees till high school or above have greater autonomy in income, higher self-efficacy and more progressive attitudes about intimate partner violence against women. Hence,  $H_0?$  has been rejected. Firstly, this can be associated with cognitive development through formal education, which builds skills such as critical thinking, problem-solving, abstract reasoning and future planning in women.<sup>[40]</sup> These skills directly influence their ability to navigate challenges such as financial decision-making and reinforce self-efficacy by allowing them to feel more confident as they lead.<sup>[40]</sup>

**Table 2. Independent t-test Analysis of Instrumental and Intrinsic Agency based on Tenure of Engagement with SHG (N=37)**

		N	Mean	SD	t	p
Instrumental Agency	> 18 months	21	65.76	12.27	-1.11	0.276
	< 18 months	18	69.44	7.55		
Intrinsic Agency	> 18 months	21	29.57	2.46	6.81	<0.001***
	< 18 months	18	22.33	4.09		
Total Empowerment Score	> 18 months	21	95.33	12.64	0.97	0.34
	< 18 months	18	91.78	9.86		

Note: \* p<0.10, \*\* p<0.05, \*\*\* p <0.01

**Table 3. Independent t-test Analysis of Instrumental and Intrinsic Agency based on Education (N=37)**

		N	Mean	SD	t	p
Instrumental Agency	High school and above	31	66.32	9.32	-0.3	0.763
	Less than high school	31	67.06	9.92		
Intrinsic Agency	High school and above	31	26.58	4.35	2.2	0.031**
	Less than high school	31	23.97	4.97		
Total Empowerment Score	High school and above	31	92.9	10.65	0.69	0.496
	Less than high school	31	91.03	10.85		

Note: \* p<0.10, \*\* p<0.05, \*\*\* p <0.01

**Table 4. Regression Analysis of the Impact of the Number of Working People on Women’s Empowerment Scores (N=57)**

Source	B	SE B	t	p
<b>Constant</b>	100.6	4.49	22.42	<0.001
<b>Number of Working People</b>	-4.58	2.38	-1.92	0.06*
<b>R<sup>2</sup></b>				0.06
<b>F</b>				3.69

\*\*\*p<0.01, \*\*p<0.05, \*p<0.1

Moreover, high school curricula expose women to discussions around gender equity and civic responsibilities, which allow for a more progressive mindset.<sup>[41]</sup> Within this, the school also allows access to role models, information and resources. Watching successful female figures and enhanced literary and media consumption permits a holistic development of the female.<sup>[42]</sup> Indeed, secondary education also breeds higher economic potential and labor market opportunities.<sup>[43]</sup> Business ventures provide legal protections, social security, and financial independence.<sup>[43]</sup> Importantly, high school education provides opportunities for personal growth, such as public speaking, group projects, and competitive events, which yield emotional resilience and higher self-esteem.<sup>[44]</sup> These are also crucial in resisting controlling behaviors in intimate relationships and asserting autonomy.<sup>[44]</sup> As seen in Table 4, there is a significant negative impact of the number of working people in the family on women’s empowerment scores [b=-4.58, t(56)=-1.92, R<sup>2</sup>=0.06, F(2, 55)=3.69, p<0.10].

This means that the more the number of working people in the family, the lesser would be the intrinsic and instrumental agency of the woman.<sup>[45]</sup> This can be rooted in the fact that when a higher number of people work, women in the family — owing to traditional norms — may not be expected or allowed to work.<sup>[46]</sup> Moreover, increased household earnings may not always be transferred to equitable distribution of financial control. This can limit women’s access to resources, negatively affecting their agency. Conversely, a smaller number of working people in the family may lead to the need for more working people, thus prompting the woman to find a job.<sup>[47], [48], [49]</sup> This would yield higher empowerment scores.<sup>[50]</sup>

**4. Conclusion**

This paper explores how women’s involvement in Self-Help Groups (SHGs) and various demographic factors impact their personal and economic empowerment. Key findings emerged from the study. Younger women aged 35 or below exhibit greater instrumental agency, meaning they have more influence over livelihood decisions, income use, asset ownership, and mobility compared to older women. They also show higher overall empowerment scores. Additionally, women engaged with SHGs for over 18 months, as well as those with a high school education or higher, report greater intrinsic agency—marked by autonomy in income, higher self-efficacy, and progressive views on intimate partner violence. Finally, regression analysis

revealed that women in households with fewer working members tend to be more empowered than those in households with more working members. The paper can have significant implications for policy, community development and gender equity. For policymakers, the paper guides in creating or refining gender-sensitive policies and welfare schemes. Insights into personal and economic agency through demographics suggest policymakers focus on instrumental agency in the long run: optimizing resource allocation toward financial-asset training, training to increase ownership of land for women, putting in place more systems to allow women control over the use of income and increasing mobility to increase visitation. Indeed, the results also indicate the possibility of work towards certain communities, such as women above the age of 35 and women who have not received schooling till high school. At the same time, the paper also provides insights for SHGs and NGOs that currently work towards women’s empowerment and skill development. SHGs may want to focus more on their newer members when creating new policies or schemes and may also want to look at how bringing about sustained growth in empowerment would be possible.

These organizations can focus more on financial independence and leadership development within groups. Nationally, insights from Jabalpur’s SHGs could serve as a model for replication in other parts of India. They can act as a blueprint for scaling SHG progress by adopting best practices. Economically, microfinance calls for a sustainable and scalable model. An increase in women’s economic parameters will boost local economies, which will ultimately reflect in the real GDP of the nation. Indeed, the paper also has implications for gender equity and social norms. It reflects the role of SHGs in breaking down patriarchal norms and allows the mechanism under which they foster change to inform other advocacy strategies to shift public perceptions. Lastly, in the future, the study allows for broader research on geographic or sectoral parameters and their influence on women’s economic and personal empowerment, as well as understanding certain limitations that Self-Help Groups suffer from. Moreover, it provides avenues for a comparative analysis where we can look at the differences between urban and rural Jabalpur or across different states to identify varying challenges and successes of SHGs based on cultural context. Furthermore, we can also examine the role of local government, NGOs, and other policies in sustaining SHGs, focusing on the necessary support structures for maximizing women’s personal and economic agencies. The study faced certain limitations. Firstly, due to the

relatively small sample size, the generalisability of the results may be affected and will introduce a higher margin of error. A higher sample size, upwards of 150 women, would have allowed us to generalize the results to more women in different SHGs. However, this is not possible at the time. Furthermore, some responses were skewed for certain questions, with the excess majority preferring one of three options. Therefore, responses had to be randomly removed from the excess group to compare the variables and run the tests. These adjustments could have impacted accuracy. Additionally, data collection methods varied, with some

participants receiving guidance while others completed the survey independently, which may have influenced their understanding of certain questions. This could have led to different respondents interpreting the question in their own ways and reducing the accuracy of the results. Since responses were self-reported, there is also a possibility of social desirability bias with the sample wanting to please their fellow respondents and the data collector or minor inaccuracies due to incomprehension and lack of support. Standardized data collection could help minimize these effects in future research.

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