

Self-Help Groups as Catalysts for Women's Socio-Economic Empowerment: Answers from Kashmir Valley

Dr. Shailendra Kumar Bharal, Professor and Head, School of Studies in Commerce, Vikram University, Ujjain, M.P
Email address: skbharal02@gmail.com

Irfan Shafi Baba, Research Scholar, School of Studies in Commerce, Vikram University, Ujjain, M.P
Email address: prof.Irfanshafibaba@gmail.com

Abstract

Self-Help Groups (SHGs) have emerged as pivotal instruments for women's socio-economic empowerment in rural India, particularly in conflict-affected regions like Kashmir. This study examines the impact of SHGs on women's empowerment in Budgam, Srinagar, Pulwama, and Ganderbal districts of Kashmir through a mixed-methods approach involving 300 SHG members and 70 non-SHG women. The research reveals significant positive impacts of SHG membership on economic independence (mean score 4.08), decision-making capacity (4.17), and self-confidence (4.25) on a 5-point Likert scale. Comparative analysis demonstrates that 89.55% of SHG members own household assets compared to only 2.17% of non-members, and 90.8% have access to financial services versus 15.2% among non-members. The study identifies critical success factors, including effective leadership (4.01), communication (4.08), and training programs (3.73), while highlighting challenges such as financial resource constraints (3.86) and unity issues (3.69). These findings contribute to the growing body of evidence supporting SHGs as effective mechanisms for women's empowerment and provide insights for policy formulation in post-conflict regions.

Keywords: *Self-Help Groups, Women Empowerment, Microfinance, Rural Development, Kashmir, Social Capital*

1. Introduction

Women's empowerment represents a fundamental prerequisite for sustainable development and social progress, encompassing enhanced control over resources, increased decision-making authority, and expanded social and economic opportunities (Kabeer, 2014). In India, where women constitute approximately 50% of the population yet face systemic marginalization, Self-Help Groups (SHGs) have emerged as transformative institutions for promoting gender equality and economic inclusion

(Kumar et al., 2021). The significance of women's empowerment extends beyond individual benefits to encompass broader societal transformation, as empowered women contribute more effectively to household welfare, community development, and economic growth (Sen, 1999).

The Self-Help Group movement in India, initiated in the 1980s and formalized through NABARD's SHG-Bank Linkage Programme in 1992, represents the world's largest microfinance initiative, currently encompassing over 82 million women across the country (Ministry of Rural Development, 2023). SHGs operate on principles of collective action, mutual support, and financial inclusion, providing women with platforms for savings, credit access, skill development, and social networking (Brody et al., 2017). The model's effectiveness lies in its ability to address multiple dimensions of empowerment simultaneously—economic, social, political, and psychological—through participatory processes that build both individual capabilities and collective strength.

In the context of Jammu and Kashmir, where the Department of Rural Development and Panchayati Raj is implementing this scheme under Deen Dhayal Uphaday – National rural Livelihood mission (DAY-NRLM) under the banner of Jammu Kashmir State Rural Livelihood Mission (JKSRLM), the implementation of SHGs assumes particular significance given the region's unique socio-political challenges, including prolonged conflict, economic instability, and traditional gender norms that have historically limited women's participation in public life (Qadir & Hassan, 2013). The state has witnessed significant social disruption, resulting in increased numbers of widows and half-widows, making women's economic empowerment a critical development priority. Against this backdrop, SHGs in Kashmir have demonstrated potential for addressing both immediate livelihood needs and longer-term empowerment objectives.

Comparative Analysis of Women's Empowerment: SHG vs Non-SHG Members in Kashmir

Recent scholarly work has increasingly focused on understanding the multifaceted impacts of SHGs on women's empowerment. A systematic review by Malque (2025) examining 24 studies published between 2014- August 2025 reveals that microfinance programs significantly enhance rural women's decision-making abilities, resource management, and self-confidence. Similarly, research from Bihar demonstrates substantial correlations between microfinance participation and women's economic and social empowerment, though effectiveness varies based on educational attainment and marital status (Research Review International Journal, 2025).

The conceptual framework for this study draws upon social capital theory and women's empowerment frameworks, recognizing that empowerment occurs through complex interactions between individual agency, collective action, and structural transformation. Social capital, defined as networks of trust, cooperation, and reciprocity, provides the foundation for effective SHG functioning (Putnam, 2000). Within SHGs, women develop bonding social capital through shared experiences and mutual support, while simultaneously building bridging social capital through connections with formal institutions, markets, and government programs.

2. Literature Review

2.1 Theoretical Foundations of Women's Empowerment

Women's empowerment has evolved from a narrow focus on economic participation to encompass multidimensional frameworks that recognize the interconnected nature of power relations across different spheres of life. Kabeer's (2014) seminal work identifies three core dimensions of empowerment: resources (access to material, human, and social assets), agency (the ability to make strategic life choices), and achievements (the outcomes of exercising agency). This framework recognizes that empowerment is both a process and an outcome, involving the transformation of power relations that enable women to make choices previously denied to them.

Longwe's (1991) five-level empowerment framework—welfare, access, conscientization, participation, and control—provides additional

analytical depth by delineating progressive stages of empowerment. At the welfare level, women receive basic material needs; access involves obtaining essential resources and services; conscientization represents awareness of inequalities; participation signifies active involvement in decision-making; and control denotes autonomous decision-making capacity. This hierarchical model helps understand how SHGs facilitate women's progression through different empowerment stages.

2.2 SHGs and Women's Empowerment: Global and Indian Perspectives

International evidence demonstrates SHGs' effectiveness in promoting women's empowerment across diverse contexts. Research from Bangladesh's Grameen Bank model reveals significant improvements in women's decision-making authority, social mobility, and economic status (Hashemi et al., 1996). Studies from sub-Saharan Africa similarly document positive impacts on women's entrepreneurship, leadership development, and community participation (Mayoux, 2001).

In the Indian context, extensive research has documented SHGs' multifaceted impacts on women's empowerment. A comprehensive study by Das and Sinha (2021) analyzing SHG impacts across multiple states found significant improvements in women's self-confidence, financial independence, and household decision-making authority. Research from Andhra Pradesh, home to the world's largest concentration of SHGs, demonstrates substantial economic benefits, with women SHG members contributing over 50% of their earnings to household income (Manimekalai & Rajeswari, 2000).

Recent systematic reviews provide robust evidence of SHGs' empowerment impacts. A meta-analysis by Kumar et al. (2021) examining evidence from across South Asia found consistent positive effects on women's economic empowerment, social capital accumulation, and decision-making capacity. However, the review also identified variations in effectiveness based on factors such as group composition, leadership quality, training provision, and external support.

2.3 SHGs in Conflict-Affected Regions

The role of SHGs in post-conflict and fragile contexts has received increasing attention from researchers and practitioners. In regions affected by prolonged conflict, SHGs serve multiple functions

beyond economic empowerment, including social healing, community rebuilding, and peace-building (Panda, 2018). Research from Nepal demonstrates how women's groups contributed to post-conflict recovery by providing platforms for dialogue, supporting widows and displaced women, and promoting reconciliation (Adhikari & Goldey, 2010).

In the Kashmir context, limited but emerging research suggests SHGs' potential for addressing conflict-specific challenges. Qadir and Hassan (2013) highlight how SHGs provide crucial support for widows and half-widows, enabling them to develop economic independence and social networks. The groups also serve as platforms for discussing social issues, accessing government services, and building resilience against ongoing uncertainty.

2.4 Recent Developments and Digital Innovation

Contemporary research increasingly focuses on how technological innovations can enhance SHG effectiveness. The Reserve Bank of India's digital innovation initiatives for SHGs (2024) demonstrate how digital platforms can streamline financial transactions, improve transparency, and enhance credit access. These innovations address traditional challenges such as documentation requirements, transaction costs, and geographical barriers.

Research on collective enterprises formed by SHGs reveals significant potential for scaling women's economic activities. A study by IFMR Lead (2025) examining group enterprises in various states found that collective action enables women to access larger markets, achieve economies of scale, and develop more sophisticated business models. The study emphasizes how entrepreneurial activities reinforce women's collective identity and strengthen community relationships.

2.5 Research Gaps and Study Contribution

Despite extensive research on SHGs and women's empowerment, significant gaps remain, particularly regarding: (1) comparative analysis between SHG and non-SHG women using robust methodological approaches, (2) examination of SHG effectiveness in conflict-affected regions like Kashmir in promoting the socio-economic empowerment of women folk (3) understanding of factors that mediate SHG success or failure, and (4) analysis of

how local socio-cultural contexts influence empowerment outcomes.

This study addresses these gaps by providing a comprehensive comparative analysis of SHG and non-SHG women in Kashmir, examining multiple dimensions of empowerment while identifying critical success factors and challenges. The research contributes to both theoretical understanding of empowerment processes and practical knowledge for program design and implementation.

2.6 Research objectives & Hypothesis.

2.6.1 Objectives

1. To examine how effective SHGs have been in empowering women in Budgam, Srinagar, Ganderbal & Pulwama districts of Kashmir.
2. To uncover the factors that result in the success or failure of SHGs in empowering women in the study area.
3. To assess the differences in the socioeconomic standing and degrees of empowerment between SHG members and non-members in the research area.
4. To investigate the obstacles SHGs encounter in advancing the socioeconomic empowerment of rural women within the research region.

2.6.2 Hypothesis

H₀1: The socioeconomic empowerment of women in Kashmir's Budgam, Ganderbal, Srinagar, and Pulwama districts is not positively impacted by SHGs.

3. Research Methodology

3.1 Research Design and Approach

This study employs a mixed-methods research design combining quantitative and qualitative approaches to comprehensively examine SHG impacts on women's empowerment. The mixed-methods approach enables triangulation of findings, providing both statistical evidence of empowerment outcomes and deeper understanding of underlying processes and experiences (Creswell, 2018).

3.2 Study Area and Context

The research was conducted in 4 districts of Jammu and Kashmir viz Budgam, Srinagar, Ganderbal & Pulwama, selected based on several criteria: (1)

significant SHG presence and activity, (2) representation of diverse socio-economic conditions, (3) accessibility for data collection, and (4) relevance to understanding SHG impacts in post-conflict contexts. All 4 districts have experienced prolonged conflict effects while maintaining active SHG programs under various government initiatives.

A mixed agricultural and tourism-based economy characterizes all 4 districts. These districts host around 13000 Active Self-help Groups, with Budgam, Ganderbal, Srinagar and Pulwama having 6098,2595,529,3645 active SHGs drawing members from 57339, 24319,5288 34195 Households respectively engaged in diverse economic activities, including handicrafts, dairy farming, and small-scale manufacturing. It is pertinent to mention that all are women-led groups.

3.3 Sampling Design and Participants

The study employed multi-stage random sampling to ensure representativeness and geographical diversity. 20 Community Development Blocks were purposively selected based on geographical representation, socio-economic diversity, and SHG density to present the comprehensive image of the region under study. Within each block, five villages were chosen based on SHG presence and accessibility. From each village, randomly, three SHGs were selected considering longevity and activity levels. Subsequently, individual members were randomly selected within each SHG, amplifying the experiences of women in these groups and recognizing the variety of viewpoints pertaining to them.

The final sample comprised a diverse set of participants aimed to offer a comprehensive picture of the socio-economic environment. :

- 300 SHG members (3 members randomly selected from each SHG)
- 70 non-SHG women for comparative analysis
- 70 community leaders and notable personalities
- 30 government officials involved in SHG programs

3.4 Data Collection Instruments

Primary data was collected through structured questionnaires designed to capture multiple dimensions of empowerment. The questionnaire incorporated validated scales for measuring:

- Economic empowerment indicators (financial independence, asset ownership, income generation)
- Social empowerment measures (decision-making authority, social mobility, community participation)
- Cognitive empowerment assessments (self-confidence, awareness, leadership capacity)

All instruments were pre-tested and validated through pilot studies to ensure reliability and cultural appropriateness.

3.5 Data Analysis

Quantitative data analysis employed SPSS software for descriptive statistics, independent sample t-tests, chi-square tests, and correlation analysis. Qualitative data was analyzed through thematic coding to identify emerging patterns and themes. The analysis framework incorporated both deductive approaches based on existing empowerment theories and inductive approaches, allowing for the discovery of context-specific factors.

4. Results and Discussion

4.1 Demographic Profile of Participants

Table: 1 Demographic Profile of SHG Members and Non-SHG Women

Characteristic	SHG Women (n=300)	Remarks
Age Group	25-45 years: 76%	The majority fall in active working age
Educational Level	Primary education: 45%; Graduate: 12%	Highlights the education variance

Marital Status	Married: 89%	Mostly married, typical in rural contexts
Family Income Range	₹50,000-₹150,000: 60%	Income disparity is illustrative of economic status

The study participants demonstrated diverse demographic characteristics reflecting the heterogeneous nature of rural Kashmir society. Among SHG members, the majority (76%) belonged to the 25-45 age group, with educational levels ranging from primary education (45%) to graduate degrees (12%). Most participants (89%) were married, representing nuclear (65%) and joint families (35%). Family income levels varied significantly, with 60% reporting annual incomes between ₹50,000-₹150,000.

4.2 Economic Empowerment Outcomes

Table 2: Impact of SHG Membership on Economic Indicators

Indicator	SHG Women (Mean ± SD)	Non-SHG Women (Mean ± SD)	% Reporting/Ownership	Remarks
Financial Independence (Likert 5)	4.08 ± 0.865	2.5 (approximate)	Not for non-SHG	Significantly higher among SHG members
Household Asset Ownership	89.55%	2.17%	Yes	Very high asset ownership among SHGs
Access to Financial Services	90.8%	15.2%	Yes	Substantially enhanced in SHG participants

The analysis reveals substantial positive impacts of SHG membership on economic empowerment indicators. SHG members demonstrated significantly higher mean scores across all economic empowerment dimensions compared to baseline expectations and non-member comparisons.

Financial Independence: SHG members reported high levels of financial independence (mean = 4.08, SD = 0.865), with 83.7% agreeing or strongly agreeing that SHG membership enhanced their financial autonomy. This finding aligns with recent research by IJRPR (2023) demonstrating microfinance's role in enabling women's financial independence through entrepreneurial activities.

Asset Ownership: The most striking difference emerged in asset ownership patterns, with 89.55% of SHG members reporting household asset ownership compared to only 2.17% among non-members. This dramatic disparity suggests SHGs' effectiveness in facilitating asset accumulation through improved access to credit, savings mobilization, and income generation opportunities.

Access to Financial Services: SHG membership resulted in substantially enhanced financial inclusion, with 90.8% of members accessing financial services compared to 15.2% of non-members. This finding reflects the success of the SHG-Bank Linkage Programme in connecting rural women to formal financial systems, consistent with NABARD's recent reports on program expansion (NABARD, 2022).

4.3 Social Empowerment Dimensions

Table 3: Social Empowerment Outcomes

Dimens ion	SH G Women (Mean ± SD)	Non-SHG Women (Mean ± SD)	% Report ing Increase or Confidence	Remar ks core finding s
Self-Confidence	4.25 ± 0.80	Lower scores, specific data not provided	~99.73 % report improved confidence	Strong confidence boost via collective participation
Household Decision-Making	4.17 ± 0.785	2.5 (approximate)	~80.6 % report increased authority	Significant enhancement in household power dynamics
Community Participation	3.98 ± 0.88	Not specified	71.4% report improved standing	Broadened women's voice in community forums

Self-Confidence Enhancement: SHG participation demonstrated the strongest impact on self-confidence improvement (mean = 4.25, SD = 0.800), with 99.73% of respondents in Pulwama and similar proportions in other districts reporting enhanced confidence levels. This finding supports social capital theory's prediction that collective participation builds individual capacities and self-efficacy.

Household Decision-Making: SHG membership significantly enhanced women's roles in household decision-making (mean = 4.17, SD = 0.785), with

80.6% of participants reporting increased decision-making authority. Comparative analysis with non-SHG women reveals substantial differences, with non-members reporting significantly lower decision-making capacity (mean = 2.5).

Community Participation: Women's voice valuation in community settings improved substantially among SHG members (mean = 3.98, SD = 0.880), with 71.4% reporting enhanced community standing. This finding demonstrates SHGs' role in expanding women's public sphere participation, consistent with research on collective action's empowerment effects (OpML, 2024).

4.4 Critical Success Factors

Table 4: Critical Success Factors and Their Ratings

Success Factor	Mean (± SD)	% Emphasizing Importance	Remarks
Effective Leadership	4.01 ± 0.816	75.5%	Foundational for sustainability and motivation
Communication Among Members	4.08 ± 0.870	83.7%	Essential for trust, cooperation, and goal alignment
Training and Capacity Building	3.73 ± 1.067	67.6%	Quality varies; critical for skill development

Leadership and Governance: Effective leadership emerged as a crucial success factor (mean = 4.01, SD = 0.816), with 75.5% of respondents emphasizing governance quality's importance for SHG effectiveness. Research from Chhattisgarh (IFMR Lead, 2025) similarly identifies strong leadership as fundamental to collective enterprise success.

Communication Networks: Proper communication among members received high ratings (mean = 4.08,

SD = 0.870), with 83.7% highlighting communication's critical role in SHG success. This finding underscores social capital theory's emphasis on trust and cooperation as foundations for collective action.

Training and Capacity Building: While training programs received positive evaluation (mean = 3.73, SD = 1.067), variations between districts suggest uneven quality and accessibility. Recent systematic reviews emphasize training quality's crucial role in developing management and entrepreneurial skills (Malque, 2025).

4.5 Challenges and Constraints

Table 5: Challenges Faced by SHGs

Challenge	Mean (± SD)	% Reporting	Remarks
Financial Resource Limitations	3.86 ± 1.028	75.5%	Major impediment to expansion and sustainability
Unity and Coordination Issues	3.69 ± 1.109	68.2%	Affects group cohesion and operation
Limited Access to Training	3.73 ± 1.067	67.6%	Need for systematic training programs

Financial Resource Limitations: The most significant challenge identified was limited financial resources (mean = 3.86, SD = 1.028), with 75.5% of respondents citing resource constraints as hindering SHG effectiveness. This finding reflects broader challenges in microfinance scaling and sustainability documented in recent literature.

Unity and Coordination Issues: Lack of unity among members emerged as another significant challenge (mean = 3.69, SD = 1.109), with 68.18% reporting coordination difficulties. This finding highlights the importance of group dynamics and social cohesion for sustained collective action.

Training Access Barriers: Limited access to relevant training programs (mean = 3.73, SD = 1.067) was identified as constraining SHG potential, with 67.62% reporting training accessibility challenges.

This finding emphasizes the need for systematic capacity building approaches.

4.6 Theoretical Framework Validation

Theoretical Framework: SHG-Led Women's Empowerment Process Model

The empirical findings validate the proposed theoretical framework linking input factors (SHG formation, microfinance, training) through process factors (collective action, social capital building) to empowerment outcomes (economic and social empowerment). The results demonstrate how SHGs function as transformative institutions that enable women to progress through Longwe's empowerment levels from basic welfare and access to participation and control.

The strong correlations between social capital indicators (communication, leadership, unity) and empowerment outcomes support social capital theory's predictions about collective action's empowerment effects. Similarly, the findings validate Kabeer's framework by demonstrating how SHGs enhance women's access to resources, expand their agency, and enable them to achieve improved outcomes.

Table 6: Correlation between Social Capital Factors and Empowerment Outcomes

Predictor Variable	Empowerment Outcome (e.g., Decision-Making, Self-Confidence)	Correlation Coefficient (r)	Significance	Remarks
Social Capital (e.g., Communication, Leadership)	Decision-Making & Self-Confidence	0.81	p<0.01	A strong positive relationship supports social capital theory

4.7 Comparative Analysis: SHG vs Non-SHG Women

Table 7: Comparative Analysis of Empowerment Dimensions

Empowerment Dimension	SHG Women (Mean % / Score)	Non-SHG Women (Mean % / Score)	Difference / Effect Size	Remarks
Social Mobility	3.84 (Likert)	Minimal / lower scores	Significant	SHG women show higher upward mobility
Decision-Making in Household	79.9% reporting authority	44.06%	Large effect	SHGs influence household power hierarchies
Asset Ownership & Income Contribution	89.55% asset ownership	2.17%	Large disparity	Demonstrates impact on tangible assets and income

The comparative analysis reveals substantial differences between SHG and non-SHG women across all empowerment dimensions. These differences suggest SHGs' effectiveness in addressing structural barriers that traditionally limit women's empowerment opportunities. The findings are particularly significant given the challenges of establishing causality in empowerment research, as the magnitude of differences observed strongly suggests program impact rather than selection effects.

Social Mobility: SHG members reported significantly higher social mobility (mean = 3.84) compared to non-members, with 68.49% of SHG

women reporting improved social status versus minimal improvements among non-members. This finding demonstrates SHGs' role in expanding women's social networks and opportunities for upward mobility.

Decision-Making Authority: The contrast in household decision-making capacity between SHG members (79.9% reporting enhanced authority) and non-members (44.06% reporting decision-making participation) illustrates SHGs' effectiveness in transforming household power dynamics.

4.8 District-Level Variations

Table 8: District Wise Variations in Empowerment Outcomes

District	Mean Empowerment Scores (e.g., Decision-Making, Confidence)	Notable Differences	Remarks
Pulwama & Srinagar	Higher scores on multiple indicators	More pronounced impacts	Differences may be due to implementation or context
Budgam & Ganderbal	Slightly lower scores	Variations suggest the influence of local factors	Critical for targeted interventions

The analysis reveals interesting variations between Budgam, Srinagar, Pulwama & Ganderbal districts, with Pulwama & Srinagar showing more pronounced empowerment outcomes across several indicators compared to Budgam and Ganderbal. These variations may reflect differences in program implementation, local socio-cultural contexts, or economic conditions. Understanding such variations is crucial for program design and adaptation to local contexts.

5. Implications and Recommendations

5.1 Policy Implications

The findings have significant implications for policy formulation and program design:

1. **Financial Inclusion Enhancement:** The dramatic differences in financial service access between SHG and non-SHG women underscore the need for expanded SHG coverage and strengthened bank linkages. Policy makers should prioritize scaling successful models while addressing resource constraints that limit program effectiveness.

2. **Integrated Empowerment Approaches:** The multi-dimensional nature of empowerment outcomes suggests the need for integrated program designs that address economic, social, and cognitive dimensions simultaneously rather than focusing solely on financial services.

3. **Context-Specific Adaptations:** District-level variations highlight the importance of adapting program designs to local contexts, particularly in post-conflict regions where traditional development approaches may need modification.

5.2 Program Design Recommendations

1. **Leadership Development:** Given the critical importance of leadership quality, programs should invest significantly in identifying, training, and supporting SHG leaders. Leadership development should encompass both technical skills and transformational leadership capabilities.

2. **Communication Systems:** Strengthening communication networks within and between SHGs should be prioritized, potentially leveraging digital technologies to enhance connectivity and information sharing.

3. **Systematic Training Approaches:** Training programs should be systematized, quality-assured, and made accessible to all SHG members. Training content should encompass financial literacy, entrepreneurship, leadership, and life skills.

5.3 Future Research Directions

Future research should explore:

- Longitudinal studies tracking empowerment trajectories over time
- Analysis of second-generation effects on families and communities

- Investigation of optimal SHG group sizes, compositions, and governance structures
- Examination of technology integration's potential for enhancing SHG effectiveness
- Cross-regional comparative studies to understand contextual factors influencing outcomes

6. Limitations

This study acknowledges several limitations:

1. **Cross-Sectional Design:** The cross-sectional nature limits causal inference, though the magnitude of differences observed strongly suggests program impact.

2. **Self-Reported Measures:** Reliance on self-reported empowerment measures may introduce response bias, though triangulation with objective indicators (asset ownership, financial access) supports validity.

3. **Selection Effects:** Potential self-selection bias in SHG membership may influence outcomes, though random sampling within groups and comparative analysis help address this concern.

4. **Generalizability:** Findings from Kashmir may have limited generalizability to other contexts, though the theoretical framework and methodology provide transferable insights.

7. Conclusion

This study provides robust evidence for SHGs' effectiveness as catalysts for women's socio-economic empowerment in Kashmir. The findings demonstrate significant positive impacts across multiple empowerment dimensions, with particularly strong effects on economic independence, social confidence, and decision-making capacity. The dramatic differences between SHG and non-SHG women in asset ownership (89.55% vs 2.17%) and financial service access (90.8% vs 15.2%) illustrate SHGs' transformative potential.

The research validates theoretical predictions about collective action's empowerment effects while identifying critical success factors including leadership quality, communication effectiveness, and training provision. Simultaneously, the study highlights persistent challenges, particularly

resource constraints and coordination difficulties that require attention for sustained program effectiveness.

In the specific context of Kashmir, SHGs demonstrate particular relevance for addressing post-conflict development challenges by providing platforms for economic recovery, social healing, and community rebuilding. The groups' effectiveness in empowering traditionally marginalized women, including widows and half-widows, underscores their importance for inclusive development in fragile contexts.

The study contributes to both theoretical understanding of empowerment processes and practical knowledge for program design and implementation. As India continues expanding its SHG programs and other countries consider similar approaches, these findings provide valuable insights for maximizing empowerment outcomes while addressing implementation challenges.

Moving forward, sustained investment in SHG programs, coupled with attention to quality, inclusivity, and local adaptation, offers significant potential for advancing women's empowerment and broader development objectives. The success demonstrated in Kashmir's challenging context suggests even greater potential in more favorable environments, provided that lessons learned are systematically applied and programs receive adequate support for long-term sustainability.

8. References

1. Adhikari, K., & Goldey, P. (2010). Social capital and its "downside": The impact on sustainability of induced community-based organizations in Nepal. *World Development*, 38(2), 184-194.
2. Armendariz, B., & Morduch, J. (2005). *The economics of microfinance*. MIT Press.
3. Banerjee, A., Duflo, E., Glennerster, R., & Kinnan, C. (2015). The miracle of microfinance? Evidence from a randomized evaluation. *American Economic Journal: Applied Economics*, 7(1), 22-53.
4. Brody, C., de Hoop, T., Vojtkova, M., Warnock, R., Dunbar, M., Murthy, P., & Dworkin, S. L. (2017). Can self-help group programs improve women's empowerment? A systematic review. *Journal of Development Effectiveness*, 9(1), 15-40.
5. Creswell, J. W. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). Sage Publications.
6. Das, S. K., & Chaudhury, S. K. (2021). Microfinance and empowerment of women: An empirical study on SHG-banking linkage programme. *HSB Research Review*, 3(1), 52-68.
7. Guilimoto, C. Z., Saikia, N., Tamrakar, V., & Bora, J. K. (2018). Excess under-5 female mortality across India: A spatial analysis using 2011 census data. *The Lancet Global Health*, 6(6), e650-e658.
8. Hashemi, S., Schuler, S. R., & Riley, A. P. (1996). Rural credit programs and women's empowerment in Bangladesh. *World Development*, 24(4), 635-653.
9. Hermes, N., & Lensink, R. (2011). Microfinance: Its impact, outreach, and sustainability. *World Development*, 39(6), 875-881.
10. IFMR Lead. (2025). *Empowering women through collective action: A review of group enterprises* [Study Report]. IFMR Lead.
11. Kabeer, N. (2014). The power of relationships. In *Feminisms, empowerment and development* (pp. 250-270). Zed Books.
12. Karlan, D., & Zinman, J. (2011). Microcredit in theory and practice: Using randomized credit scoring for impact evaluation. *Science*, 332(6035), 1278-1284.
13. Khandker, S. R. (2005). Microfinance and poverty: Evidence using panel data from Bangladesh. *The World Bank Economic Review*, 19(2), 263-286.
14. Kumar, N., Raghunathan, K., Arrieta, A., Jilani, A., & Pandey, S. (2021). The power of the collective empowers women: Evidence from self-help groups in India. *World Development*, 146, 105579.
15. Longwe, S. H. (1991). Gender awareness: The missing element in the third world development project. In T. Wallace & C. March (Eds.), *Changing perceptions: Writings on gender and development* (pp. 149-157). Oxfam.

16. Malque Publishing. (2025). A systematic review on the affect of empowerment among women in rural areas: The mediating role of management skill and vocational education training towards quality of life. *Malque Review*, 15(3), 245-267.
17. Manimekalai, N., & Rajeswari, G. (2000). *Impact of self-help groups on rural women empowerment*. Concept Publishing.
18. Mayoux, L. (2001). Tackling the down side: Social capital, women's empowerment and micro-finance in Cameroon. *Development and Change*, 32(3), 435-464.
19. Ministry of Rural Development. (2023). *Success under Deendayal Antyodaya Yojana-National Rural Livelihood Mission*. Government of India.
20. Morduch, J. (1999). The microfinance promise. *Journal of Economic Literature*, 37(4), 1569-1614.
21. NABARD. (2022). *State of the microfinance sector report 2021-22*. National Bank for Agriculture and Rural Development.
22. OpML. (2024). Women in India: Why collective action matters now more than ever. *Oxford Policy Management Insights*. Retrieved from <https://www.opml.co.uk/insights/women-india-why-collective-action-matters-now-more-ever>
23. Panda, S. K. (2018). Microfinance and women empowerment in post-conflict societies: Evidence from Sri Lanka. *Conflict, Security & Development*, 18(4), 287-309.
24. Putnam, R. D. (2000). *Bowling alone: The collapse and revival of American community*. Simon & Schuster.
25. Qadir, H., & Hassan, T. (2013). Empowerment of women through self-help groups in Jammu and Kashmir. *Research Publish Journals*, 1(1), 22-25.
26. Reserve Bank of India. (2024). *Digital innovation for SHGs: Enhancing financial inclusion through technology*. RBI Hub.
27. Research Review International Journal of Multidisciplinary. (2025). Women empowerment through microfinance: Empirical evidence from Bihar. *RRIJM*, 10(2), 231-239.
28. Sen, A. (1999). *Development as freedom*. Oxford University Press.