



## **Self-Help Groups and Women’s Empowerment: A Data-Driven Analysis from Selected Districts of West Bengal**

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### **ARTICLE DETAILS**

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### **ABSTRACT**

To promote gender equality and empower women, the UN came up with its 5th Sustainable Development Goal. Since the population is a significant proportion of women, issues surrounding the inclusive empowerment of women are yet to be addressed in all 17 goals. The Government of India turned the tide when it developed women empowerment as a key goal and introduced the SHG system as an element of the 9<sup>th</sup> Five-Year Plan (1997- 2002). SHG became one of the important institutional models to facilitate financial inclusion. This paper is an analytical study of how Self-Help Groups have promoted the empowerment of women in the selected districts in West Bengal. The article provides a critical review of the literature about the importance of SHGs in enhancing overall empowerment of women. The majority of the research has been based on Primary survey data and has concentrated on perception-based results. In the current research, we have aimed to fill the gap by employing secondary data in evaluating the development in the operational performance, comprehensive financial performance and the regional incongruity between the chosen districts. An Implementation Efficiency Index is put together to evaluate the efficiency of operating performance and administration. Credit Intensity



Ratio and Credit Absorption Efficiency were assessed to measure financial accessibility, access to banking, and financial status. Also, the descriptive statistics such as mean, standard deviation, coefficient of variation and composite rank have been evaluated to determine inter-district incongruity. The general conclusion is that SHGs play a significant role in empowering women, primarily in the form of access to finances, institutional engagement, and programme growth. Their full empowering potential is also curtailed by the inter-district inequality. Recommendations rest on the finding that makes realistic suggestions to policymakers and program administrators under the National Rural Livelihood Mission to initiate district-specific interventions and even the distribution of resources between the districts.

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## 1. Introduction

Gender inequality is one of the oldest impediments to sustainable development, and it limits women in accessing economic opportunities, decision-making power, and social mobility. Once these barriers are established, the United Nations has made gender equality and women empowerment as central to the Sustainable Development Goals (5<sup>th</sup> goal) and has also emphasised economic empowerment of women as a crucial factor towards inclusive growth (United Nations, 2015). Empowerment is not a result, but a process that evolves. The process entails the transition from disempowerment to empowerment. Earning an income, being in a group and working are not enough to characterise empowerment. It involves empowering the people who have been deprived of such gifts to make strategic life decisions. The framework identifies resources, agency and achievements as the main dimensions of women empowerment since, without exercising agency by women, which leads to substantial achievements, resources alone cannot empower women (Kabeer, 1999). The fact that women have a bank savings account does not imply that they are empowered. Nevertheless, empowerment in the financial sphere can be guaranteed by encouraging financial resources autonomy (Roy & Patro, 2025). The international agencies and development economists determined that women are affected by poverty disproportionately due to the lack of substantial asset ownership, limited mobility, inaccessible organisational credit and dependency in decision-making. It may be termed as feminisation of poverty to highlight the situation of structural disproportionality that is entrenched in the financial system (Boserup, 1970; Sen, 1999).



## 2. Literature Review

### 2.1. SHGs and Socio-Economic Empowerment of Women

A large body of literature supports the idea that if women are to be socio-economically empowered, Self-Help Groups (SHGs) play an important role. The evidence on the reliability of savings, credit, financial knowledge, and decision-making ability empowers women in SHGs has been researched reliably. Roy and Patro (2025) assert that the financial inclusion of women cannot be comprehended without accessing and utilising financial services. They found out that as long as women are not able to make a decision regarding the financial resources' usage, we cannot emphasise it as the appearance of real empowerment. Similarly, Kumara et al. (2021) indicate a large positive impact of SHG membership on overall female empowerment and also reduces the disparity in household empowerment. Joshi (2019) also asserts that the empowerment index of women rises significantly after they join SHGs and that the same has been affected by age, education, type of family, and market distance. The role of SHGs in enhancing functional capabilities and confidence of women is also mentioned in many articles. According to Midya et al. (2021), the members of SHG in Paschim Medinipur developed banking skills, regular saving behaviours, and basic financial skills. Similarly, Sinha Babu (2024) discovered that the women of SHG have enhanced education, financial awareness and social standing, but not political empowerment, which is not strong. According to Choudhury and Pal (2025), the most resolute result of SHG membership is economic empowerment, which is then followed by social empowerment, financial awareness, self-choice, and competencies. All these findings suggest that SHGs are not mere financial platforms but also facilities of consistent capacity formation and social revolution.

### 2.2. SHGs, Credit Performance and Financial Inclusion

One of the major themes of the literature focuses on the importance of SHGs in enhancing financial inclusion amongst women. Pal et al. (2024) document that a steadily increasing SHG among women is associated with savings and credit over the last decade and that there is a strong positive correlation between access to formal banking services and the formation of SHG. Prasad (2024) also discovers, based on NABARD secondary data, that the number of women beneficiaries, credit disbursement, and SHG formation have increased between 2019 and 2024, which demonstrates the effectiveness of SHG-based microfinance in promoting inclusive finance. Roy and Biswas (2016) noted that a significant proportion of women had joined SHGs after opening bank accounts, which meant that SHGs were directly involved in elevating women into the formal financial system. Sarania and Maity (2014) also discovered that compared to non-members, members of SHGs are better included in terms of savings,



borrowing and access to insurance. Some of the structural challenges are, however, also documented in the literature. Chavan and Birajdar (2009) noted that there is a regional gap in microfinance disbursement and that the portion of total bank lending is inflicted to SHGs is extremely minimal. In other instances, they note that they are still depending on moneylenders. According to Bonny and Rajendran (2013), the manner in which value is created in SHGs is based on institutional and behavioural variables like centrality, appropriability, visibility and group priorities. These papers prove that SHGs can improve financial inclusion, but their financial reach and usefulness of credit vary between regions and institutions.

### **2.3. Regional Incongruity and Policy Context of Women's Empowerment**

Another important issue that the literature provided was the imbalance of the products of women empowerment regionally. Regional background influences access to welfare schemes, microfinance, institutional support, and group performance. Samanta and Chakraborty (2024) found that more empowerment has been acquired by those women, particularly socially and economically backward women, who availed government welfare schemes in Manteswar block. This shows that the SHG participation can either facilitate or inhibit empowerment, and the wider support ecosystem can do the same. Kumari (2024) and Ramesh (2023a, 2023b) go ahead to argue that SHG is the pillar in the economic upliftment of women, although the success will be felt in the long run with the assistance of the state and institutions. Simultaneously, the inconsistent results have been observed in the studies of other areas. Although Choudhury and Pal (2025) find positive changes in South 24 Parganas, Midya et al. (2021) highlight the local tribal and multiethnic environment in the Jungle Mahal, where the socio-economic realities determine empowerment. According to Chavan and Birajdar (2009), another factor that is identified as hindering the growth of microfinance in India is the geographical imbalance in the distribution of microfinance institutions and SHGs. Thus, the literature distinctly suggests that the success of SHGs cannot be discussed as the same across all the districts or regions.

## **3. Literature Gap**

The available literature clearly indicates that Self-Help Groups contribute to women empowerment by offering financial inclusion, saving, credit access and capacity-building. Most are done on the premise of primary surveys and primarily on insight-based results like belief, awareness, and decision-making skill. Because of this, there has been little focus on the secondary data-based analysis of the performance of SHG at the district level. There is still a significant gap in the measurement of operational performance of SHGs by administrative and implementation indicators. Similarly, despite the wide coverage of financial



inclusion, there is less research that evaluates inclusive financial performance using quantifiable measures like credit intensity and credit absorption efficiency. Also, regional disparity is frequently discussed, yet there are not enough comparative data on a district level in West Bengal. Therefore, the study fills these gaps by relying on secondary data to assess the operational performance, inclusive financial performance and regional incongruity across the sampled districts, which is directly in line with the three objectives of the research.

#### **4. Objectives of the Study**

1. To inspect the progress of operational performance of Self-Help Groups in the selected districts.
2. To examine the inclusive financial performance of Self-Help Groups in the selected districts.
3. To evaluate the regional incongruity among the selected districts.

#### **5. Methodology**

In this study, the research onion framework is used to validate a systematic and transparent research design. Meanwhile, this paper looks at the role of Self-Help Groups (SHGs) as a means of empowering women based on their performance on a district-level; the methodology relates to the three aims of working performance, inclusive financial performance, and regional disconnect in the chosen districts of West Bengal.

##### **5.1. Research Philosophy**

The research is carried out according to positivist research philosophy. Positivism is suitable since the analysis is based on observable and measurable figures including the number of SHGs, amount of disbursement, amount of outstanding and district-level financial measures. The study has not tried to interpret the individual experience of SHG members. Instead, it attempts to evaluate trends, performance and variance, basing them on objective numerical data.

##### **5.2. Research Approach**

The study has opted to use a deductive approach. It begins by presenting current theoretical and empirical knowledge that SHGs help women to become more empowered by growing its operations, including financial inclusion and access to credit. Based on this known fact, the research will focus on understanding whether such tendencies can be observed in the chosen districts in West Bengal based on the analysis of secondary data. Thus, the study analysis shifts to the general propositions of the district-level empirical research.



### **5.3. Research Strategy**

As the paper relies on officially published and already available secondary data instead of gathering fresh answers via field surveys, the best approach to adopt in this research is Archival research. The strategy is suitable to track patterns, compare districts and derive performance indicators based on recognised sources.

### **5.4. Methodological Choice**

In this study, a single method quantitative decision is employed. No qualitative interviews and survey responses are provided; quantitative data are analysed only. This option is appropriate since the research is going to build quantifiable measures in terms of Implementation Efficiency Index, Credit Intensity Ratio, and Credit Absorption Efficiency. To facilitate direct details of the aims of the study, a single quantitative approach can help to ensure consistency in the analysis.

### **5.5. Time Horizon**

This study employs a cross-sectional comparative time frame with secondary records that will cover an area of five years, starting in 2020-21 to 2024-25. The primary goal of the study is not to develop a long historical trend model. Instead, the focus is to make comparisons between the district-level performance in a given analytical frame. Therefore, the research is largely cross-sectional in nature, but a little observation of trends will be made to facilitate interpretation where necessary.

### **5.6 Sampling Framework**

The current research will be grounded on identified five districts of West Bengal as secondary data analysis, and these are: Nadia, Bankura, Birbhum, Malda and Cooch Behar. The authors have chosen these districts through the convenience sampling method so as to explore inter-district variation on SHG performance under different regional contexts in the state. Among them, Bankura is in the Medinipur Division, Birbhum is in the Burdwan Division, Cooch Behar is in the Jalpaiguri Division, Malda is in the Malda Division, and Nadia is in the Presidency Division. This gives a broader geographical coverage by selecting each of these five districts from the five administrative divisions.

### **5.7 Sources and Selection of Data**

The research is based on secondary data that is obtained from the official portal of the Deendayal Antyodaya Yojana-National Rural Livelihood Mission-Bank Linkage programme under the Ministry of



Rural Development, Government of India. Secondary academic literature is also employed in order to back up conceptual interpretation and to frame the gap of analysis. To identify the implementation and financial outreach variances, the districts in West Bengal are selected for comparison. The method permits the study to show dissimilar improvements and geographical disparity by using district-level selection, which is paramount to the third goal.

## 5.8 Variables and Indicators

To align the methodology with the objectives, the study uses the following analytical indicators:

- **Implementation Efficiency Index (IEI):** It is a measure of the average level of performance towards the core operational indicators, i.e. SHG formation, credit disbursement and performance of outstanding loans with respect to respective targets. The index is created to measure the operational performance of SHGs in the chosen districts with the following formula:

$$IEI = \frac{\left(\frac{Ach_{SHG}}{Tar_{SHG}} \times 100\right) + \left(\frac{Ach_{DIS}}{Tar_{DIS}} \times 100\right) + \left(\frac{Ach_{OUT}}{Tar_{OUT}} \times 100\right)}{3}$$

Here,

$Ach_{SHG}$  = Nos. of SHGs Formed,  $Tar_{SHG}$  = Target Nos. of SHGs

$Ach_{DIS}$  = Amount Disbursed,  $Tar_{DIS}$  = Target Amount of Disbursement

$Ach_{OUT}$  = Actual Outstanding,  $Tar_{OUT}$  = Target Amount of Outstanding

- **Credit Intensity Ratio (CIR):** The ratio is applied to assess the strength of credit outreach in terms of credit disbursed to the number of SHGs within a district. It captures the level of financial inclusion and penetration of institutional credit. The ratio is created to determine the Inclusive Financial performance of SHGs in the selected districts through the formula:

$$CIR = \frac{Disbursement\ Amount}{Number\ of\ SHGs\ Formed}$$

- **Credit Absorption Efficiency (CAE):** This indicator would determine the level at which the available credit is well-utilised or swept. It quantifies access to banking, credit requests, and the feasibility of the financial provision to SHGs. The indicator is designed to determine the Inclusive Financial performance of SHGs in the selected districts using the formula:



$$CAE = \left(1 - \frac{Outstanding}{Disbursement}\right) \times 100$$

- **Descriptive Statistics:** Further, descriptive statistics are applied to determine variation within districts. Averages, proportions, comparative dispersion and coefficient of variation are some of the measures used to determine the regional disparity and skewed benefits allocation.

## 6. Findings and Analytical Interpretation

### 6.1 Operational efficiency and programme execution

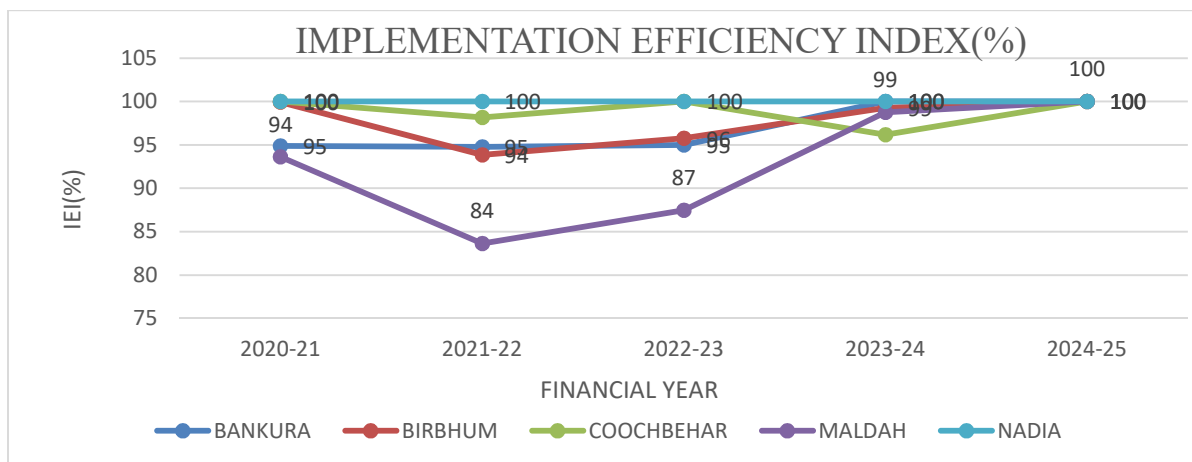
The operational performance of Self-Help Groups is best understood through the trend of administrative efficiency across the selected districts.

**Table 1: Implementation Efficiency Index of Selected Districts (2020-21 to 2024-25).**

IMPLEMENTATION EFFICIENCY INDEX (%)					
Districts/Years	2020-21	2021-22	2022-23	2023-24	2024-25
Bankura	95	95	95	100	100
Birbhum	100	94	96	99	100
Cooch Behar	100	98	100	96	100
Malda	94	84	87	99	100
Nadia	100	100	100	100	100

(Source: DAY-NRLM Bank Linkage, Ministry of Rural Development, Govt. of India; Compiled & Computed by: Author).

The unequal implementation in the beginning is displayed by the analysis, but performance is enhanced over time. The overall pattern designates that district administration progressively became more operative in implementing SHG-related targets and activities.



**Figure 1: Implementation Efficiency Index (IEI) of Selected Districts.**

The above figure shows that the efficiency of implementation remained very high in all the chosen districts from 2020-21 to 2024-25, which suggests efficient administration of the SHG program. Nadia maintained a full 100% efficiency over the entire time, displayed consistency and achieved its targets. Bankura had a consistent performance at a 95% level for three years and then gradually rose to 100% in the last two years. Birbhum recorded a minor fall from 100% to 94% in 2021-22, but improved in the next three years to reach 100% in 2024-25. Cooch Behar also maintained a very satisfactory level, only dropping slightly to 96% in 2023-24. Malda had the lowest starting performance (84% in 2021-22), but improved significantly and achieved 100% in 2024-25.

**6.2 Credit Intensity Ratio of SHGs**

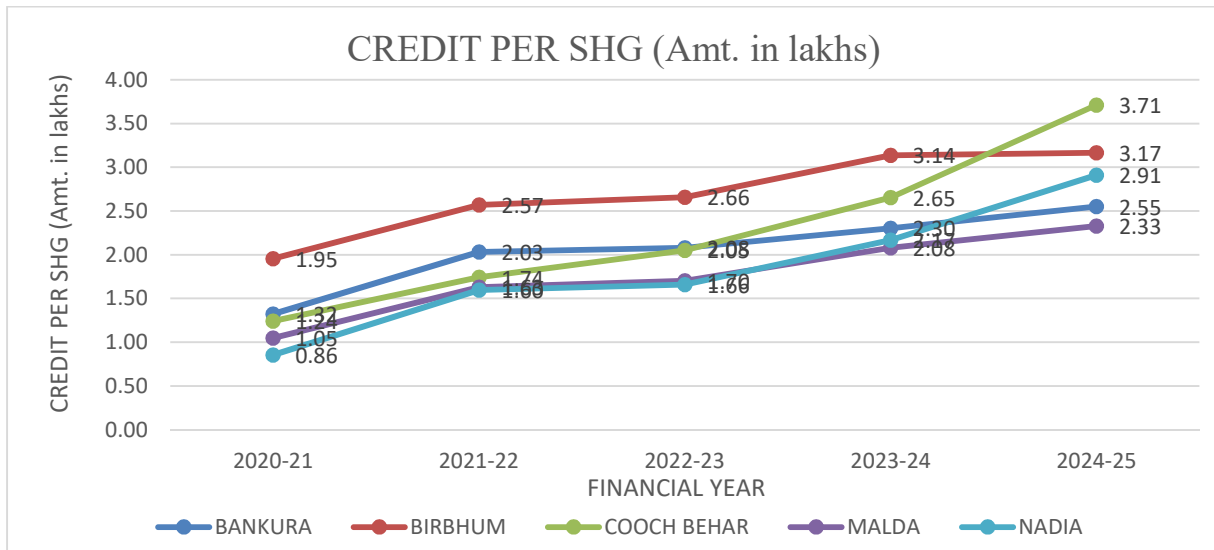
Credit Intensity Ratio reflects how the Total Disbursement Amount is distributed among the SHGs, i.e., the average financial reach per SHG or simply Credit Per SHG. To understand inclusive financial performance, total credit alone is not enough. The average credit available to each SHG gives a clearer measure of financial outreach.

**Table 2: Credit Per SHG of Selected Districts (2020-21 to 2024-25).**

CREDIT PER SHGs (Amt. in lakhs)					
Districts/Years	2020-21	2021-22	2022-23	2023-24	2024-25
Bankura	1.32	2.03	2.08	2.30	2.55
Birbhum	1.95	2.57	2.66	3.14	3.17
Cooch Behar	1.24	1.74	2.05	2.65	3.71
Malda	1.05	1.63	1.70	2.08	2.33
Nadia	0.86	1.60	1.66	2.17	2.91

(Source: DAY-NRLM Bank Linkage, Ministry of Rural Development, Govt. of India; Compiled and Computed by: Author using MS Excel).

This shows whether the assistance of institutional credit is reaching SHGs effectively at the group level.



**Figure 2: Credit Intensity Ratio of Selected Districts.**

The table and Figure above show a consistent growth in the credit per group in all the selected districts from 2020-21 to 2024-25, which implies improved access and better institutional credit support to the group. The most improvement was observed in Cooch Behar, from 1.24 lakhs to 3.71 lakhs that is 199% growth. Nadia also improved significantly from 0.86 lakhs to 2.91 lakhs, a rise of almost 238%. Birbhum led most of the years and improved from 1.95 lakhs to 3.17 lakhs (63% growth). Bankura increased from 1.32 lakhs to 2.55 lakhs, that is, by about 93%. In Malda, the growth was from 1.05 lakhs to 2.33 lakhs, a rise of 122%. So, all the districts showed positive growth, but the extent of economic growth varied.

### 6.3 Credit Repayment and Financial Position

The financial position of SHGs depends not only on the size of disbursement but also on how efficiently the disbursed credit is absorbed and repaid.

**Table 3. Credit Absorption Efficiency of Selected Districts (2020-21 to 2024-25).**

CREDIT ABSORPTION EFFICIENCY (%)					
Districts/Years	2020-21	2021-22	2022-23	2023-24	2024-25
Bankura	-5	-12	-12	-5	-16
Birbhum	19	17	14	12	6
Cooch Behar	-56	-49	-35	-34	-37
Malda	-25	-37	-19	-19	-24
Nadia	-33	-33	-18	-11	-20



(Source: DAY-NRLM Bank Linkage, Ministry of Rural Development, Govt. of India; Compiled & computed by: Author using MS Excel).

Whether a district utilises credit efficiently or carries a relatively higher level of outstanding liabilities can be enlightened with the help of Credit Absorption Efficiency.

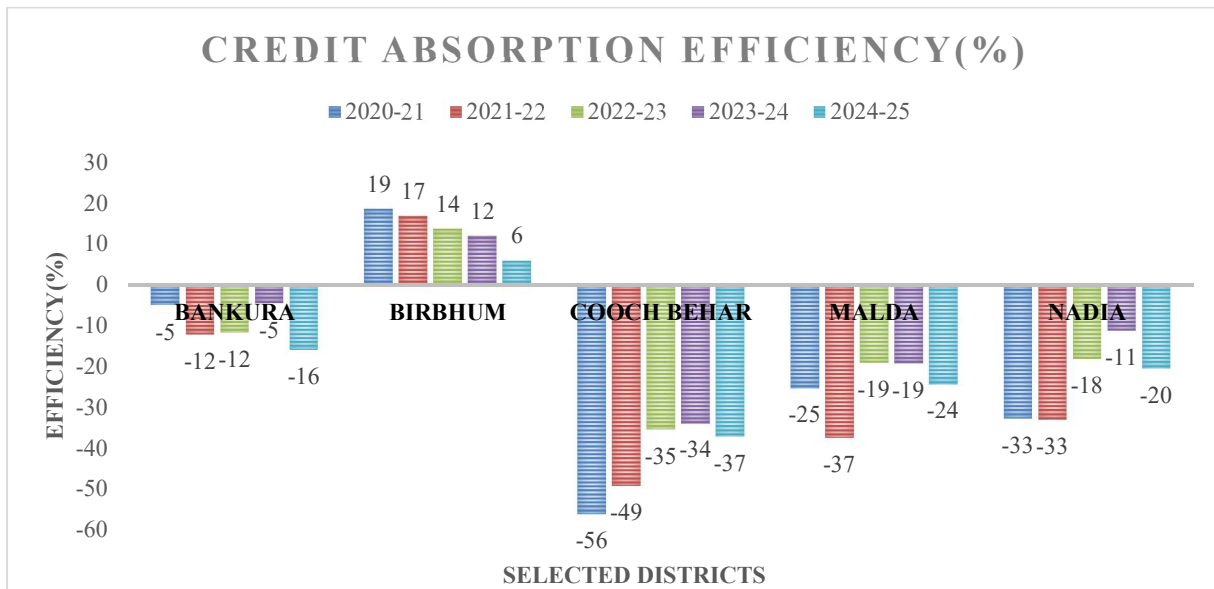


Figure 3: Credit Absorption Efficiency of Selected Districts.

As illustrated in the above table and figure, there is an evident difference in the efficiency in credit absorption between the selected districts between 2020-21 and 2024-25. Birbhum has posted the highest financial position during the timeframe of the study, and positive efficiency values are declining steadily, starting with 19% in 2020-21, and finishing with 6% in 2024-25. This is a sign that there is a relatively high credit utilisation and repayment ability than in the other districts. By contrast, Cooch Behar demonstrated the lowest results, as it had been negative in all the years, but improved in 2024-25 to -37% compared to -56% in 2020-21. In the majority of years, Bankura stayed near zero, whereas its value fell to -16% in 2024-25. Malda improved to -19% in 2022-23 from -37% in 2021-22 and 2023-24, but declined slightly later. Nadia was improving as well, moving to -33% down to -11%. Therefore, Birbhum was the most effective and Cooch Behar the least effective.

### 6.4 Regional disparity in SHG formation

The number of SHGs formed is a direct indicator of outreach and programme expansion.

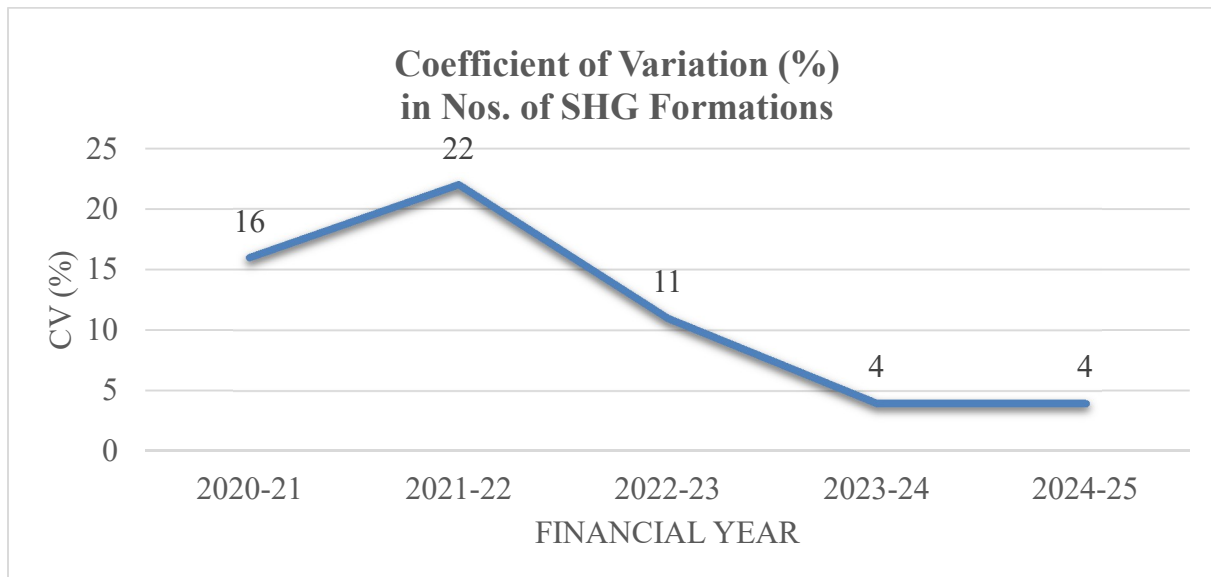


**Table 4: Descriptive Statistics of SHG Formation of the Selected Districts (2020-21 to 2024-25).**

NUMBERS OF SHG FORMATIONS					
Districts / Years	2020-21	2021-22	2022-23	2023-24	2024-25
Bankura	44,605	32,729	38,120	44,104	46,876
Birbhum	55,513	48,005	52,965	51,106	55,278
Cooch Behar	39,114	38,990	47,364	47,427	50,181
Malda	51,775	35,403	46,429	47,148	52,499
Nadia	42,929	27,756	40,903	46,864	51,883
DESCRIPTIVE STATISTICS					
Mean	47333	37539	46915	48136	52460
Standard Deviation	7607	8405	4939	1993	2119
Coefficient of variation (%)	16	22	11	4	4

(Source: DAY-NRLM Bank Linkage, Ministry of Rural Development, Govt. of India; Compiled and Computed by: Author using MS Excel).

Inequal formation means that the expansion of SHGs itself is imbalanced regionally, restricting the wider empowerment effect.



**Figure 4: Coefficient of Variation (%) in Number of SHG Formations.**



As indicated in the above table and figure, the regional disparity in SHG formation reduced tremendously during the study period. In 2020-21, the coefficient of variation was 16%, and in 2021-22, it was 22%, showing the greatest inter-district variation in the latter year. Subsequently, the gap decreased dramatically to 11% in 2022-23 and decreased even more to just 4% in 2023-24 and 2024-25. This tendency indicates that the process of SHG formation started to be more balanced within the chosen districts with time. The relatively higher numbers were registered in the early years in districts like Birbhum and Malda, whereas in some years, Nadia and Bankura registered low levels. But later in years, with the approach of all districts toward the common mean, there was much less variability. Thus, the general trend is that the distribution of SHG formation was more homogeneous and evenly distributed in the second part of the study period.

### 6.5 Regional disparity in disbursement distribution

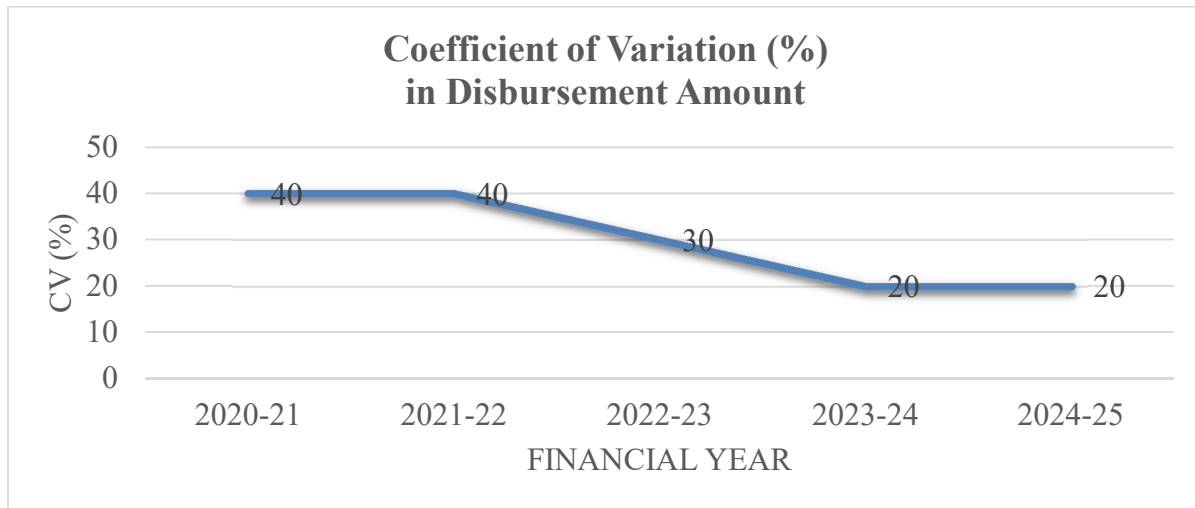
A key indicator of whether financial benefits are distributed evenly or unevenly is the amount of disbursement across districts

**Table 5: Descriptive Statistics of Disbursement Amount of the Selected Districts (2020-21 to 2024-25).**

AMOUNT OF DISBURSEMENT (In Lakhs)					
Districts/Years	2020-21	2021-22	2022-23	2023-24	2024-25
Bankura	59,068	66,471	79,232	1,01,533	1,13,768
Birbhum	1,08,451	1,23,445	1,40,722	1,60,351	1,75,848
Cooch Behar	48,536	67,898	97,171	1,25,836	1,45,164
Malda	54,233	57,751	79,085	97,981	1,20,592
Nadia	36,716	44,308	67,928	1,01,572	1,24,891
DESCRIPTIVE STATISTICS					
Mean	61401	71974	92827	117455	136053
Standard Deviation	27593	30265	28751	26435	25134
Coefficient of Variation (%)	40	40	30	20	20

(Source: DAY-NRLM Bank Linkage, Ministry of Rural Development, Govt. of India; Compiled and Computed by: Author using MS Excel).

The higher the coefficient of variation, the greater the incongruity in disbursement. It also means that some districts receive much larger financial or credit support than others.



**Figure 5: Coefficient of Variation (%) in Disbursement Amount**

The table and figure of coefficient of variation (CV) in disbursement amount shown above reveal that the disparity between regions in financial assistance narrowed over time. It stayed at a higher level (40%) in 2020-21 and 2021-22, which suggests a significant disparity in the disbursement of institutional credit among the selected districts. Then the disparity declined to 30% in 2022-23 and then further declined to 20% in both 2023-24 and 2024-25. This is an indication that financial assistance was more equitably distributed in the later years. In the initial years, Birbhum district showed significantly higher disbursement than other districts (for example, Nadia and Cooch Behar), which created a gap between the selected districts. But in the later years, each district witnessed a significant increase in disbursement size, and the disparity between the districts with higher and lower disbursement decreased. Thus, the findings suggest that the financial assistance under the SHG scheme became more balanced across the selected districts in the later years.

### 6.6 Regional disparity in outstanding liabilities

The continuing or unpaid loan position of SHGs is a reflection of the outstanding amount held by the selected districts. The outstanding amount is the part of the disbursed amount that is not yet repaid.

**Table 6. Descriptive Statistics of Outstanding Amount of the Selected Districts (2020-21 to 2024-25)**

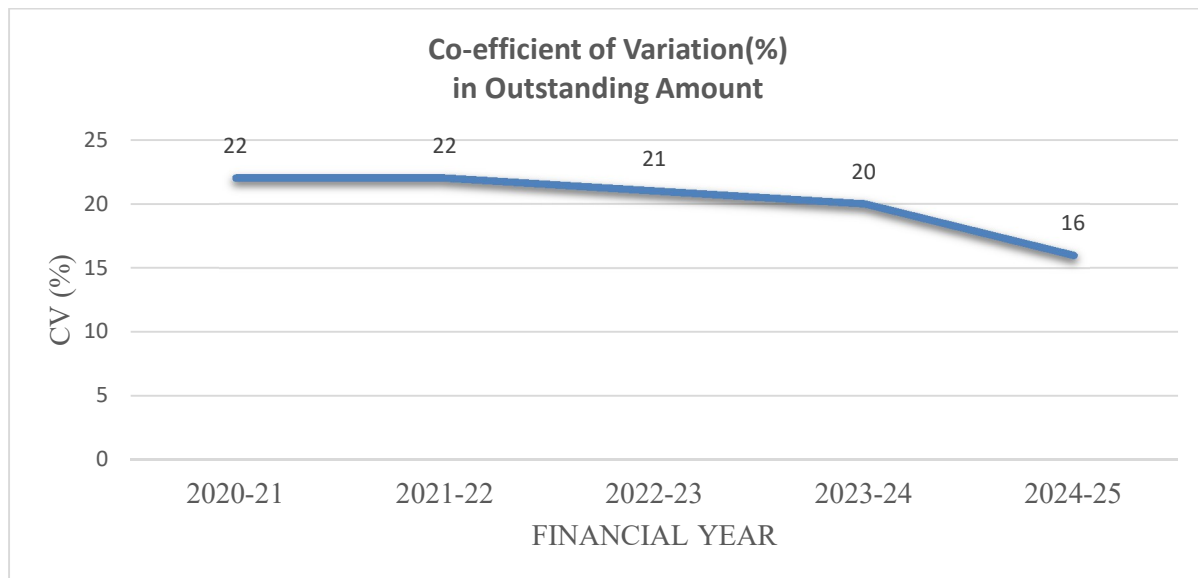
AMOUNT OF OUTSTANDING (In Lakhs)					
Districts / Years	2020-21	2021-22	2022-23	2023-24	2024-25
Bankura	61,777	74,556	88,447	1,06,144	1,31,812
Birbhum	88,310	1,02,669	1,21,481	1,41,251	1,65,406



Cooch Behar	75,729	1,01,236	1,31,532	1,68,440	1,99,054
Malda	67,944	79,324	94,105	1,16,791	1,49,886
Nadia	48,705	58,949	80,237	1,12,937	1,50,472
<b>DESCRIPTIVE STATISTICS</b>					
Mean	68493	83347	103161	129113	159326
Standard Deviation	14850	18588	22161	25666	25198
Coefficient of Variation (%)	22	22	21	20	16

(Source: DAY-NRLM Bank Linkage, Ministry of Rural Development, Govt. of India; Compiled and Computed by: Author using MS Excel).

Variation in outstanding amount across districts is a key indicator of whether the management of liabilities is even or concentrated in a few districts.



**Figure 6: Coefficient of variation (%) in outstanding amount.**

The coefficient of variation in outstanding amount reveals that the regional imbalance in outstanding liabilities of SHGs decreased over the period. In the years 2020-21 and 2021-22, it remained 22%. Then, in the later years, it fell slightly to 21% in 2022-23 and 20% in 2023-24. In the last year of our study period, it further declined to 16%. This suggests that while the amount of outstanding liabilities rose in all the districts, they became more equitably distributed over time. In the earlier years, outstanding payments in districts like Cooch Behar and Birbhum were much higher than in Nadia and Bankura districts, increasing the disparity between districts. But in the subsequent years, all districts experienced significant growth in outstanding credit, and the variability decreased. Thus, the findings reveal that the inequitable



burden of outstanding liabilities declined, while the absolute size of unpaid credit grew consistently in all the regions.

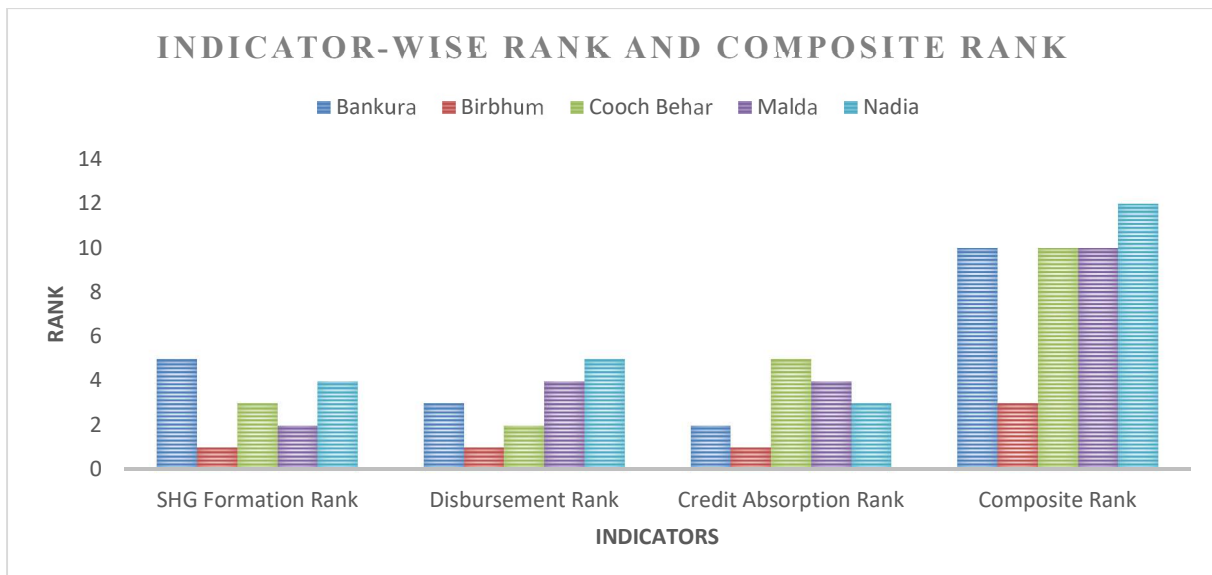
### 6.7 Overall comparative district position

A composite ranking helps combine the main scale indicators into one summary measure. This makes it easier to compare the overall position of the selected districts.

**Table 7: Composite Ranking of Selected Districts**

Districts	SHG Formation (in numbers)		Disbursement Amount (in lakhs)		Credit Absorption = Disbursement - Outstanding (in lakhs)		Composite Rank
	5 years' Total	Ranking	5 years' Total	Ranking	5 years' Total	Ranking	
Bankura	2,06,434	5	2,06,439	3	-42,665	2	10
Birbhum	2,62,867	1	2,62,868	1	89,699	1	3
Cooch Behar	2,23,076	3	2,23,079	2	1,91,387	5	10
Malda	2,33,254	2	2,33,256	4	-98,410	4	10
Nadia	2,10,335	4	2,10,339	5	-75,886	3	12

(Source: DAY-NRLM Bank Linkage, Ministry of Rural Development, Govt. of India; Compiled and Computed by: Author using MS Excel).





### **Figure 7: Indicator-wise Rank and Composite Rank of Selected Districts.**

The above composite rank table and figure show that Birbhum is the best-performing district among the top 12 districts with an overall composite score of 3. It secured first position in SHG formation, in disbursement amount and also in credit absorption. It means that Birbhum has performed well in most indicators. The other three districts, Bankura, Cooch Behar, and Malda, performed well with composite scores of 10, but their individual performances are different. Bankura was efficient in credit absorption, while Cooch Behar was efficient in disbursement, and Malda was efficient in the formation of SHGs. The worst performance was reported from Nadia with a composite rank of 12, which is primarily driven by lower disbursement amount and poor balance in performance. Thus, the outcome reveals that Birbhum is the most efficient district, while other districts are moderately performing with some differences in indicators.

#### **6.8 Overall findings**

Analysis of secondary data indicates that the overall performance of SHG in the chosen districts is mostly positive, albeit imbalanced in certain ways. Implementation Efficiency Index revealed that most districts performed well in the administration, although Nadia had 100% of the time, and Malda had a definite improvement in the later years. Financial indicators talk about ambivalent outcomes. All the districts registered an increment in credit per SHG with wider financial reach, with Cooch Behar being the greatest growth and Birbhum performing very well. Nevertheless, there was still an unequal absorption of credit, Birbhum doing best and Cooch Behar the worst. The comparison of the regions reveals that the difference in SHG formation, disbursement, and outstanding liabilities decreased over the years. Generally, Birbhum was the strongest performing district, with the others recording an average yet diverse performance.

#### **7. Suggestions and Recommendations**

One of the most relevant policy recommendations is a district-specific support policy approach, rather than one that covers all the districts, since there are varying cases of SHG performance in the chosen districts. Chronic districts that bear worse financial indicators, particularly in terms of efficiency of credit absorption, should get tougher institutional guidance, repayment monitoring, and frequent handholding assistance. The credit planning should also become more balanced, to ensure that the districts with lesser financial capabilities will be given adequate formal lending assistance. Capacity-building programmes would have to be increased to enhance financial literacy, loan utilisation, record keeping, and disciplined



repayment amongst the members of the SHG. When such corrective efforts are made, SHGs will be able to operate more efficiently and balance as the tools of women empowerment and inclusive development.

## **8. Limitations and Future Scope**

The research has limitations since only secondary data is utilised, and the main focus is on the operational and financial indicators of SHGs. It also focuses on just five chosen districts of West Bengal, based on the convenience sampling method, and thus the results cannot be generalised to the rest of the state. The research lacks field-level data like personal involvement, social confidence, behavioural change or domestic decision-making among the members of SHG. Future studies can be a hybrid of secondary and primary data, more districts, longer study durations, and field surveys to make SHG-related results more balanced, inclusive and comprehensive.

## **9. Conclusion**

It is demonstrated by the findings that Self- Help Groups have contributed significantly towards ensuring that women empower themselves, especially by implementing programmes in the sampled districts in West Bengal, by providing financial outreach and by expanding their activities to more institutions. The results indicate that the administrative performance is high in the majority of the districts, as it can be seen through the constantly high Implementation Efficiency Index. This indicates that the institutional structure that has underpinned SHGs has been enhanced over the years and has ensured that there has been an enhancement in the implementation of activities that involve SHGs at the district level. Simultaneously, the analysis demonstrates that not all districts have similar financial performance of SHGs. Changes in credit per SHG became positive in all the chosen districts, which characterises the expansion of financial coverage and enhanced formal credit. Nevertheless, there was still an uneven rate of credit absorption. This was the strength of Birbhum, and the weakness of Cooch Behar, though it had raised its finances. The regional disparity analysis further indicates that even though the inter-district variance in SHG formation, disbursement, and outstanding liabilities has decreased with time, the general distribution of benefits still varies among districts. Therefore, SHGs have become valuable tools of women empowerment by participating in finances and enlarging the programs, although the magnitude of their contribution is still informed by the differences in financial efficiency and institutional power at the district level.

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