

Self-Help Groups and Tribal Women's Empowerment: A Comparative Review of Agency, Social Participation and Household Decision-Making in Paschim and Purba Medinipur, West Bengal

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Abstract

Self-Help Groups (SHGs) are a central component of India's rural financial-inclusion and livelihood architecture, particularly through the SHG-Bank Linkage Programme and the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM). Yet the relationship between SHG membership and women's empowerment is neither automatic nor uniform. This paper offers a focused narrative and comparative review of the literature on tribal women, SHGs and women's empowerment in Paschim (West) and Purba (East) Medinipur, West Bengal. Using Naila Kabeer's resources-agency-achievements framework, it examines three dimensions of empowerment: agency, social participation and household decision-making. The review finds stronger direct evidence in Paschim Medinipur for collective participation and social empowerment among tribal SHG members, including Lodha women, while the Purba Medinipur literature is more strongly oriented toward livelihood security, occupational diversification and coastal resilience. Evidence on household decision-making among tribal SHG members is comparatively weak in both districts. The comparison therefore suggests not a demonstrated district-level causal difference, but a theoretically plausible divergence in empowerment pathways shaped by ecological setting, tribal composition, livelihood structures and the subjects emphasized by existing research. The paper identifies major gaps in the literature and proposes a common empirical framework for future comparative fieldwork across the two districts.

Keywords: Self-Help Groups; tribal women; women's empowerment; agency; household decision-making; social participation; Kabeer; Paschim Medinipur; Purba Medinipur; West Bengal

1. Introduction

Self-Help Groups (SHGs) occupy an important place in India's rural-development architecture because they combine savings and credit with collective organisation, livelihood promotion and links to public institutions. The SHG-Bank Linkage Programme pioneered by the National Bank for Agriculture and Rural Development (NABARD) and the later expansion of women's collectives through DAY-NRLM

have made SHGs one of the principal institutional routes through which rural women access finance, training and collective platforms (Ministry of Rural Development, 2024; NABARD, 2025).

However, access to a group or to credit should not be equated automatically with empowerment. Research on microfinance and women's collectives in India shows that empowerment depends on whether new resources alter women's ability to exercise meaningful choice, influence household and community decisions, and challenge constraints embedded in gendered institutions (Kabeer, 1999; Swain & Wallentin, 2009). This distinction is especially important in tribal contexts, where women's visible participation in productive labour may coexist with patrilineal inheritance, restrictions in customary political institutions and unequal control over land and major assets (Kelkar & Nathan, 1991; Kumari, 2021a, 2021b; Xaxa, 2004).

Paschim Medinipur and Purba Medinipur provide a useful comparative setting. The two districts share a common historical origin in the former Midnapore district but differ substantially in ecology, tribal demographic concentration and livelihood structure. Paschim Medinipur includes forest-fringe and lateritic areas associated with the wider Jangalmahal region and has substantial Santal, Lodha/Sabar, Munda and Bhumij populations. Purba Medinipur is predominantly deltaic and coastal, with livelihoods more closely connected to agriculture, fisheries and coastal-resource economies. These differences are likely to shape the contexts within which SHG resources are converted into agency and social outcomes. The existing literature does not provide a single empirical study that directly compares tribal women's SHG-linked empowerment in Paschim and Purba Medinipur using the same instrument. Accordingly, this paper does not claim to establish causal district differences. Its contribution is conceptual and comparative: it synthesises district-specific and thematic evidence, distinguishes direct findings from inference, and identifies the empirical questions that a future matched comparative study should test.

2. Objectives

1. To review theoretical and empirical literature on women's empowerment and SHGs, with particular attention to Kabeer's resources–agency–achievements framework.
2. To synthesise available literature on tribal women, SHG functioning and livelihood change in Paschim Medinipur and Purba Medinipur.
3. To compare, at a conceptual level, how ecological, demographic and livelihood differences may shape agency, social participation and household decision-making among tribal SHG members.
4. To identify gaps in the literature and propose a common methodological framework for future primary comparative research.

3. Review Approach and Scope

This paper adopts a focused narrative review rather than a systematic review or meta-analysis. The revised review prioritises peer-reviewed journal articles, academic books and chapters, university repository records, and official government or institutional sources directly relevant to four themes: (a) women's empowerment theory; (b) SHGs and microfinance in India; (c) tribal gender relations; and (d) district- or region-specific evidence from Paschim Medinipur, Jhargram and Purba Medinipur.

Sources were retained only where their bibliographic identity could be traced to an identifiable publication or official institutional record. Secondary-hosting platforms were not treated as the bibliographic source when an original journal, institutional repository, publisher or government record was available. The

review gives greater analytical weight to studies that directly examine tribal women, SHG members, empowerment outcomes or the two Medinipur districts.

Because the literature is uneven across the two districts, the comparison distinguishes three levels of evidence: direct district-specific findings; regional or thematic evidence used to interpret those findings; and explicitly labelled conceptual inferences. This distinction is necessary to avoid presenting a gap in the literature as if it were an observed empirical difference between Paschim and Purba Medinipur.

4. Theoretical Framework: Kabeer's Resources–Agency–Achievements Model

Kabeer (1999) defines empowerment as the expansion of people's ability to make strategic life choices where that ability was previously denied. Her framework distinguishes three interconnected dimensions. Resources refer to the material, human and social conditions under which choices are made. Agency refers to the process through which choices are made and acted upon, including decision-making, negotiation, bargaining and other forms of influence. Achievements refer to the outcomes that follow from the exercise of choice.

The framework is particularly suitable for analysing SHGs because SHG membership begins primarily as a resource-level intervention. Membership may provide savings, credit, training, information, social networks and access to institutions. Whether these resources become empowerment depends on whether women gain greater ability to decide, negotiate, move, participate and control income, and whether these changes translate into durable improvements in household and social position (Kabeer, 1999).

For this review, agency includes mobility, control over income and participation in SHG decisions; social participation includes attendance and voice in group meetings, collective action, federation membership and engagement with local institutions; and household decision-making refers to women's influence over expenditure, education, healthcare, livelihood investments and major assets. Household decision-making is treated as a key manifestation of agency and, depending on the indicator, an achievement of increased bargaining power.

5. Comparative Research Context

The two Medinipur districts share historical and cultural connections but differ in the social and ecological settings in which SHGs operate. Table 1 summarises the comparative context used in this review.

Dimension	Paschim Medinipur	Purba Medinipur
Ecological setting	Lateritic and forest-fringe tracts linked to the wider Jangalmahal region; agriculture, forest-linked activities and wage labour are important.	Deltaic and coastal setting; agriculture, fisheries and coastal livelihood systems are prominent.
Tribal context	Greater visibility of Santal, Lodha/Sabar, Munda and Bhumij communities in the district-specific literature.	Tribal populations are less central to the district's SHG literature; settlements are more dispersed in the available studies.
SHG evidence	Direct work exists on Lodha women's SHGs and on	Available block-level SHG research is more strongly

	Scheduled Tribe women's empowerment in Paschim Medinipur/Jhargram.	oriented toward livelihood security, occupational change and coastal resilience.
Gender-relations literature	Community-specific literature discusses land, inheritance, labour and customary authority among tribal groups.	Less district-specific research directly links tribal customary gender relations with SHG outcomes.
Likely analytical emphasis	Collective agency, social participation, tribal identity and constraints on assets.	Livelihood security, occupational diversification and economic resilience.

Note. The table is a synthesis of the literature reviewed below; it is not the output of an original survey.

6. Literature Review

6.1 SHGs and Women's Empowerment in India

National evidence supports a generally positive but context-dependent relationship between SHG participation and women's empowerment. Swain and Wallentin (2009), using evidence from Indian SHGs, argue that empowerment must be understood in relation to women's capacity to challenge existing social norms rather than only through income or credit access. Their analysis therefore reinforces Kabeer's distinction between resources and agency.

At the institutional level, DAY-NRLM is explicitly designed around women's collective organisation, financial inclusion, livelihood promotion and social inclusion. Official programme documents identify women's SHGs and their federations as institutional spaces through which poor households can access finance, livelihoods support, entitlements and public institutions (Ministry of Rural Development, 2024). NABARD's SHG-Bank Linkage Programme similarly remains a major financial architecture for SHGs, with women constituting the large majority of linked groups (NABARD, 2025).

These programmes create enabling resources, but outcomes remain shaped by local gender relations, group maturity, market access, household bargaining and institutional support. Thus, a comparative analysis of empowerment needs to ask not only whether women are SHG members, but what forms of choice and influence membership enables.

6.2 Tribal Women, Gender Relations and Empowerment

Earlier descriptions of tribal society often emphasised women's relatively visible labour participation and greater everyday mobility compared with women in some non-tribal settings. Later scholarship complicates this picture by showing that productive participation does not necessarily imply equal authority over land, inheritance or customary political institutions (Xaxa, 2004).

Kelkar and Nathan (1991) highlight the relationship between gender, land and forest-based livelihoods in tribal settings, drawing attention to women's unequal property rights. Studies of Santal gender relations similarly reveal restrictions embedded in customary practices. Kumari (2021a) demonstrates the gendered politics of the plough taboo, while Kumari (2021b) documents women's marginality in Santal traditional political space. Together, these studies show why participation in economic activity cannot be treated as equivalent to substantive decision-making power.

In Paschim Midnapore, Manna and Sarkar (2016) examine Santal, Lodha and Munda communities and emphasise the importance of women's economic roles while also recognising gendered limits in ritual and institutional domains. More broadly, educational research on Scheduled Tribe women shows that poverty,

social context and cultural variation strongly shape women's human-capital opportunities (Mitra & Singh, 2008; Mukherjee, 2014). These structural conditions form part of the background against which SHG-linked resources are converted—or fail to convert—into agency.

6.3 Paschim Medinipur and the Jangalmahal Context

District-specific evidence gives Paschim Medinipur a stronger direct empirical base for analysing tribal women's SHGs. Panda and Adak (2014) studied six Lodha women's SHGs in Daharpur Sabar Palli, Narayangarh block. Their study describes groups initiated by Lodha women themselves and highlights both collective participation and continuing socioeconomic marginalisation. The study is especially relevant because it treats the SHG as a social institution within a specific tribal community rather than merely as a credit mechanism.

More recent evidence also points to measurable differences between SHG and non-SHG Scheduled Tribe women in the western part of the region. Jana and Das (2025) compared Scheduled Tribe women in Paschim Medinipur and Jhargram across social, financial and political empowerment dimensions and reported higher measured empowerment among SHG members than non-members. This does not establish that all empowerment outcomes are caused by SHG membership, but it provides direct regional evidence that group participation is associated with broader empowerment indicators.

State initiatives also situate SHGs within livelihood and skills policy. The Government of West Bengal's Muktidhara programme was designed to enhance livelihood opportunities, initially with a specific focus on tribal women, through micro-enterprise, training and convergence across development departments (Government of West Bengal, 2026). Such interventions strengthen the resource side of Kabeer's framework, while the district-specific literature suggests that their social effects must be assessed separately.

6.4 Purba Medinipur: Livelihood and Coastal SHG Evidence

The published evidence located for Purba Medinipur is less directly focused on tribal identity and more strongly centred on livelihood security and coastal economic conditions. Mula and Maity (2023), studying 261 SHGs across 23 coastal villages in Ramnagar-I block, examine women's livelihood security and work participation in a coastal setting. Their work confirms the significance of SHGs within local livelihood strategies but does not provide the same depth of analysis of tribal customary gender relations found in the Paschim Medinipur/Jangalmahal literature.

This difference in research emphasis is analytically important. It would be incorrect to infer from the literature alone that Purba Medinipur women have weaker social agency; rather, the existing scholarship has measured livelihood and economic dimensions more directly than it has measured tribal identity, household bargaining or participation in customary and local political institutions. The absence of evidence on a dimension is therefore treated here as a research gap, not as evidence of absence.

Purba Medinipur's coastal economy also raises distinct questions for empowerment research. Where SHGs contribute to livelihood diversification or resilience, agency may be expressed through control over enterprise income, occupational choices, mobility to markets and decisions about household risk. These propositions require direct measurement before they can be compared with the community-level participation documented in western Medinipur.

7. Comparative Conceptual Analysis

7.1 Agency

Paschim Medinipur has the stronger body of direct evidence linking tribal women's SHG participation to

collective action and multidimensional empowerment. The Lodha SHG evidence demonstrates women's capacity to organise collectively despite severe socioeconomic constraints (Panda & Adak, 2014), while Jana and Das (2025) provide broader regional evidence of higher empowerment scores among Scheduled Tribe SHG members. These findings are consistent with Kabeer's proposition that access to collective resources can expand women's capacity to act. At the same time, research on tribal gender relations warns that gains in group participation need not dissolve constraints associated with land, inheritance or customary political authority (Kumari, 2021a, 2021b; Xaxa, 2004).

For Purba Medinipur, the evidence base does not support an equally direct conclusion about agency among tribal SHG members. Existing coastal studies support claims about livelihood participation, but they do not provide comparable measures of autonomy, bargaining or customary-political voice (Mula & Maity, 2023). A defensible comparative conclusion is therefore that the two literatures illuminate different dimensions of empowerment, not that one district has definitively achieved more agency than the other.

7.2 Social Participation

Social participation is most visible in the Paschim Medinipur evidence, where the Lodha SHGs studied by Panda and Adak (2014) functioned as locally organised collective institutions. At a broader policy level, SHG federations under DAY-NRLM are explicitly intended to create institutional spaces, voice and linkages with public bodies (Ministry of Rural Development, 2024). Whether these institutional possibilities translate into participation in gram sansad, gram sabha, panchayat processes or community dispute resolution should nevertheless be measured directly rather than assumed.

In Purba Medinipur, the scale of group-based livelihood activity documented in coastal villages indicates a substantial associational presence, but the published evidence reviewed here does not isolate political or civic participation as a principal outcome. Future comparison should therefore include common indicators of meeting attendance, speaking in meetings, leadership, federation membership and participation in local-governance forums.

7.3 Household Decision-Making

Household decision-making is the least adequately documented dimension in the district-specific literature. National research supports a connection between microfinance participation and women's empowerment, but it also shows that empowerment involves challenging social norms rather than merely obtaining loans (Swain & Wallentin, 2009). Tribal gender scholarship further indicates that women's economic contribution can coexist with unequal authority over land and major assets (Kelkar & Nathan, 1991; Xaxa, 2004).

Accordingly, future research in both districts should measure decisions separately rather than relying on a single general question about 'decision-making'. Routine household purchases, children's education, healthcare, borrowing, use of SHG loans, control over earnings, land transactions and major asset purchases may involve very different bargaining structures. This disaggregation is essential if the study is to distinguish symbolic participation from substantive control.

7.4 Synthesis

The most defensible comparative interpretation is that a common SHG institutional mechanism is embedded in different socioeconomic contexts and studied through different scholarly lenses. Paschim Medinipur's literature gives greater visibility to tribal identity, collective organisation and social empowerment; Purba Medinipur's literature gives greater visibility to livelihood security and coastal economic resilience. These patterns may reflect real differences in empowerment pathways, differences in research agendas, or both. Only matched primary research can separate those possibilities.

8. Research Gaps

- No located study directly compares tribal women's SHG-linked empowerment in Paschim and Purba Medinipur using one common instrument.
- Household decision-making is insufficiently disaggregated in the district-specific literature.
- Purba Medinipur lacks a comparable body of research explicitly integrating tribal identity, customary gender relations and SHG outcomes.
- Studies differ in sampling design, SHG maturity, promoting institution and outcome measures, limiting direct comparison.
- Longitudinal evidence is scarce; most available work is cross-sectional.
- Existing studies often identify association rather than causation, making non-member comparison groups and appropriate controls important for future research.

9. Proposed Framework for Future Empirical Research

Design: Comparative mixed-methods study using the same questionnaire and interview protocol in matched blocks of Paschim and Purba Medinipur.

Sampling: Multistage stratified sampling of tribal women SHG members, stratified by community, SHG age, livelihood type and promoting institution; where feasible, include a matched non-SHG comparison group.

Resources: Savings, credit access, loan use, training, market access, entitlements, social networks and federation membership.

Agency: Mobility, control over personal and enterprise income, ability to use loans, speaking and voting in SHG decisions, negotiation with officials and perceived self-efficacy.

Social participation: Meeting attendance, leadership roles, federation participation, gram sansad/gram sabha attendance, collective problem-solving and contact with local institutions.

Household decision-making: Separate items for daily expenditure, children's schooling, healthcare, borrowing, livelihood investment, land and major asset purchases; code decisions as sole, joint, consultative or no influence.

Qualitative component: Semi-structured interviews and focus groups to examine bargaining, resistance, customary norms, intra-household conflict and meanings of empowerment that closed survey items may miss.

Analysis: District and community comparisons using descriptive statistics and multivariate models, with SHG maturity, education, household income, age, marital status and livelihood type included as relevant controls.

10. Limitations of the Review

This paper is a focused narrative review, not a systematic review. The available district-specific literature is small and uneven, and the two districts have not been studied with identical measures. Some relevant evidence is available only through institutional repositories, edited volumes or local/regional journals. Consequently, the paper deliberately avoids ranking the two districts on empowerment and treats its comparative propositions as hypotheses for future empirical testing. The review also does not establish causal effects of SHG membership because most cited district-level studies are observational.

11. Conclusion

This review finds credible evidence that SHGs can expand resources and create spaces for collective participation among rural and tribal women, but it also confirms that empowerment should not be reduced to credit access. Kabeer's framework helps distinguish institutional resources from the agency required to use them and from the achievements that may follow.

In Paschim Medinipur, the strongest direct evidence concerns tribal women's collective organisation and multidimensional empowerment, particularly among Lodha women and Scheduled Tribe SHG members in the wider Jangalmahal context. In Purba Medinipur, the available research more clearly documents the livelihood-security role of SHGs in coastal communities. Evidence on household decision-making among tribal SHG members remains insufficient in both districts.

The central contribution of the paper is therefore a cautious comparative synthesis rather than an empirical claim of district superiority. It identifies how ecology, tribal social structure, livelihood systems and research emphasis may shape observed empowerment pathways, and it provides a common framework through which future fieldwork can test those propositions directly.

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