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Economic, Social and Political dimensions of Empowerment of Women in SHG: A Cross Section Study of Indian States

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ABSTRACT

More often than not, Self Help Groups (SHGs) are considered to be 'magic pills' that acts as a universal solution in empowering women, be it the economy, the society or the polity. This paper attempts to observe the empirical evidence on the impact of SHGs with respect to social and political empowerment of poor women, besides empowering them economically. The inferences have been drawn from statistical analysis of reliable secondary sources namely the National Family Health Survey-4 (NFHS 2015-2016), the Ministry of Human Resource Development Bureau of Planning, Monitoring and Statistics (Statistics of School Education 2011-2012) and the latest Census 2011. Using state-level analysis, this study posits that while participating in SHGs does in fact contribute to making the women and their households economically-stronger, it doesn't do much to empower those women socially and politically. The innate patriarchy and the socio-cultural norms inter-twined in society makes it difficult for SHG coverage alone to radically transform and empower women socially and politically. This does not, however, mean that SHGs are wholly ineffective in bringing about any change. The authors suggest that the process is time consuming and requires support in other primarily through focussed efforts on women education, to bring about the desirable change in economic, social and political empowerment of women simultaneously.

Key Words : SHG, women empowerment, Economic, Social and political empowerment, SHG coverage, Intersectional analysis, Marginal effect of secondary education, Marginal effect of SHG coverage

INTRODUCTION

In the process of development discourse, self help groups are introduced as a powerful tool for helping the poorest and most vulnerable women for reduction of poverty and enhancement of economic empowerment. While Self-help groups (SHGs) are defined as *voluntary alliances formed by poor people of similar socio-economic backgrounds, to address their problems through self and mutual help*, women empowerment is identified as the ability to enjoy the power or agency to take the decisions of family, career and in broader sense, of their lives in gamut. The primary reason for huge numbers of papers being published in relation to self-help groups and women's empowerment is hinged upon the clear disparity in social norms between men and women, even though we're in the 21st century and SHG is identified as a strong tool for correcting the existing gender inequality by empowering women economically. Besides providing self-employment and economic support, SHGs are also expected to strengthen the social backbone of each community and sometimes even the

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political fibre, as a ripple effect of fortifying their economic scenarios. However, most of the studies deal with one or two dimensions, missing out the complete picture of the setting.

Since time immemorial, it has been ingrained in women that they are inferior or devalued in comparison to men. The amount of liberty and comfort that a man enjoys is starkly different from that enjoyed by a woman coming from the same family, with the same socio-economic background. Thus, the real 'empowerment' is seen when women lacking basic rights, liberties and respect, gain access to all of these aspects of life decisions and start living as 'citizens', just like men do. Or in other words, when women start taking agency of leading their own life, in relation to family, society, community and country, in spite of gendered inequality emanating from culture, social norms and other enabling environ, they are said to be empowered. Uplifting the already uplifted is easy. The task is to cater to the needs of those who lack equal rights and opportunities and 'empower' or authorize them with the same.

In India, the growth and policy orientation related to SHG and micro-credit have remained almost similar across states, though they have traversed a long path from the apex body of NABARD taking the lead to disperse micro finance in 1990s to the recent National Rural Livelihood Mission (NRLM) since 2010.

Given this basic tenant, the paper attempts to contribute in the existing literature by identifying the status of the three dimensions of women empowerment in the Indian states using available secondary data and explaining their relationship, if any, with the women's engagement in SHG . The paper is organised in following sections: Section 2 summarizes the available literature on different dimensions of women empowerment emanating from SHG membership. Section 3 discusses the data and methodology and Section 4 outlines the results. The conclusions and way forward are put together in the last section.

Literature review:

A wide variety of rich literature is available on SHGs and its impact on women's empowerment. Kabeer (2005) talks about how microfinance which forms the spine of SHGs helps boost economic strength of women directly. Formerly unemployed women now start earning through SHGs and contribute to the family kitty. Indirectly too, women experienced social empowerment through reduced violence and higher bargaining power within the family. Violence could've possibly reduced due to a load off the men of the family to earn bread, or because of the threat of women withholding financial cooperation in presence of violence. Nevertheless it stresses on the fact that there is no "magic bullet" per se when it comes to women empowerment. Proper policies targeting pro-poor growth are required, in the absence of which SHGs at the most cushion the impact of what women go through, but do not help women climb out of poverty and land on empowerment. Kabeer (2017) harps on the fact that 'empowerment' refers to the ability to make meaningful choices to make their own lives better. An interesting trade-off has been noticed in two situations, where some women prefer to work within their homes because it is less physically exhausting and reduces family conflicts and also because it followed the '*purdah*' norm, even though it does nothing to strengthen women's say in family matters. Some women on the other hand prefer working outside home to reduce domestic violence and increase their gravity. Thus, rules and conventions of the society have a huge role to play and SHGs alone cannot provide empowerment.

Ramesh (2007) shows that in the Southern States like Tamil Nadu economic factor is the strongest reason for empowerment and autonomy in the decision-making leads to a reduction in women's empowerment without women's access to loan-created assets. Thus, the impacts of SHGs sometimes depend on the quality of SHGs and greater awareness needs to be extended in favour of women empowerment for it to actually come about. The paper by Susan Johnson (2017) highlights the correspondence between evolution of economic and social conditions through cooperation among married couples. It focuses on the management of household finance where even though the largest category includes independent finance management where both the wife and husband manage their own finances, a very low percentage of households show complete trust and equality. Critical issues concerning the freedom of a female member to leave the house without a male member's permission were addressed. The results varied cross-country wise and though economic empowerment did generate some amount of spillovers on social empowerment, there was no unanimity in this regard. Some parts still require women to take permission before leaving, even after contributing to the family savings. Thus, economic empowerment didn't necessarily mean social

empowerment.

Rajeev *et al.* (2011) acknowledges the increase in a poor woman's access to credit through SHGs, but also openly declares the size of the credit to be too small to bring about any radical changes to the social empowerment of women. Significant inequality in access to credit among female-headed households also weakens chances of noticeable social empowerment.

Sreeramulu and Hushenkhan (2008) puts focus on the third corner of the triangle, known as political empowerment. According to studies of this paper, SHGs have increased political awareness among women through discussions of politics among their groups. Despite certain constraints, economic, social and political empowerment is taking place hand in hand. A similar conclusion is echoed in the paper by Salgaonkar and Salgaonkar (2009). SHGs are not only increasing unity and confidence among women through their group meetings and making them politically aware, but also are making them financially eligible to contest village-panchayat elections and directly be a part of social and political change. SHGs have also raised the self-belief of women enough to attend gram-sabhas by themselves and not depend on male members to get work done.

The study by Dhungana (2010) goes a step ahead to focus on the disparity among women on the basis of disability and how SHGs do not equally empower disabled and non-disabled women. If not made to work together and support each other, the disabled group of women will be marginalized and the impact of SHG on social and political empowerment on the two groups will be far from uniform. Kumar and Yelne (2003) highlights how SHGs have given women enough confidence to stand up against injustice and protest against violence. Group meetings increase unity among women where one stands up for the other in case of domestic violence. Male members also acknowledge the fact that beating women up would mean an immediate stoppage in sharing credit facilities with the women getting access to loans from SHGs. However, social empowerment still lacks in some cases where women refuse to share their stories related to SHGs in front of male members- both in fear of being dominated by the male and in order to protect the male members' self-respect.

Saikia (2017) recognizes SHGs as the pathway to economic and social empowerment of women. However, it also clarifies that these effects vary demography-wise and the impact of social and political empowerment due to economic empowerment in Assam, has been nowhere close to what it has been across India. Pie charts have been used to clearly depict how microcredit takes up a large share of loaning out to the poor. However, despite the large share, the total amount given out as loan is so small, that significant impact is not immediately seen on women's social and political empowerment. Although SHGs have significantly impacted economic strengthening of women, it cannot be seen as the instrument of social and political empowerment alone.

A paper by Swain and Wallentin (2017) highlights certain very important aspects related to empowerment of women through SHGs. Firstly, even with greater independence in work related decisions, women don't have ownership of their assets or loans. Secondly, non-significance of determinants like social attitude, communication and political awareness/participation in the short run, doesn't necessarily mean non-significance of the same factors in the long run. Fielding and Lepine (2017) defines empowerment not only in terms of political awareness and social promotion but also puts attention on tiny details like women's access to better healthcare and free-will to leave the house and meet people. How much of the woman's earnings are being utilized for her own well-being is a very important question.

A fêted study by Datta *et al.* (2015) identifies the impact of mobilizing women from impoverished households in Bihar into SHGs, on promotion of their livelihood and establishment of their economic and social identity. Female participants of the Community Driven Development programme called 'JEEViKA' were observed to have saved more and received greater access to low-cost credit. This was mainly achieved through provision of access to new sources of credit, linking the participants to formal sources and diminishing the increase in interest rates among informal sources. Additionally, female participants showed an increase in literacy rate and a greater inclination to reach out to social networks. It also strengthened the probability of collective action and to stand up against domestic or social violence. They were awarded with greater mobility to work related places but not so much in informal places like to a relative's place or a kirana store. They were also becoming politically aware and discussing grave issues like shortage of food amongst their groups. Another study by Banerjee *et al.* (2009) talks about the problems of self-selecting microfinance clients and emphasizes on the importance of randomization to address these issues.

Moreover, the paper clarifies that even though microcredit significantly impacts the pattern of household expenditure, it doesn't have any distinguished effect on women's empowerment in the short run. Although a large share of women's earnings was on children's health and education, they weren't observed to have had any authority of decision making with respect to these areas. Their decisions were mostly confined to food items, very much bounded within the four walls of the kitchen. They received no added importance in the household owing to an access to microcredit, let alone outside the house.

Taking into consider the aforementioned literature, it is clear that different inferences have echoed across different papers regarding the impact of SHGs and microfinance on the economic, social and political empowerment of women. While some papers deny a recognizable effect of SHGs on women empowerment, some papers argue for the establishment of the same. Weighing out both sides of the coin, the effect of women SHGs on empowerment can be divided into the following subcategories:

Pure economic benefits:

The most direct and arguably the most visible impact of SHG and microfinance is mirrored through a wide range of pure economic benefits. These range from increased access of women to low-cost credit, greater consumption and greater contribution to family funds. Improved access to low-cost and easy loans without collateral increases chances of starting businesses that could make not only the women but the entire household self-sufficient. It also increases the access to improved healthcare and other basic amenities that were previously unaffordable due to financial constraints. Additionally, it relieves male members of the sole burden of earning and brings a sense of independence amongst women because of their earning capacity. However, effectively the degree of independence enjoyed by women isn't purely economically driven and is hinged upon the social empowerment of women as well.

Social benefits:

An indirect impact of economic empowerment has resulted in social benefits across certain programmes while some other programmes still await positive social change. The social benefits include marginally increased bargaining power within the household, ability to counter domestic abuse and ability to attend group meetings and complete tasks on their own without banking on others to do their share of work. The biggest social empowerment is perhaps the boosted self-confidence and the ability to voice their opinion, which is a direct impact of attending group meetings and partaking in a sense of unity. Certain programmes have observed women taking part in management of household finances. While free will to leave houses for recreation is still not visible, women have shown greater mobility to work places.

Political benefits:

Another type of indirect benefit to women through SHGs and microfinance is mainly political. SHGs have not only increased unity amongst women but also have made them politically aware of their circumstances. Women previously under house-arrest and confined to kitchens now discuss politics and address crucial areas of concern in panchayat meetings. Further, economic stability grants most of them the financial freedom to contest panchayat election themselves. However, given all this, the most obvious and important form political empowerment is still nebulous when it comes to women. Political empowerment of women implies the freedom of will to choose their own leaders and cast their votes to the same without being dictated by anyone to do otherwise. While SHGs have made women politically aware and able to contest elections, its impact on the free will of women to vote for their choice is still unclear.

METHODOLOGY

This paper deals with the macro-picture of women empowerment across Indian states. On the basis of the indices that have been calculated for three variables, Economic, Social and Political, a binary classification of each of the 29 states has been constructed to indicate whether the women in each state are economically, politically and socially empowered or not. An index of 1 represents empowerment whereas that of 0 represents non-empowerment in the respective category.

There were three economic sub-indicators which were aggregated to represent one economic indicator. Similarly, there were two social sub-indicators, aggregated to represent one social indicator and there was one political indicator. The first economic indicator considered was 'Share of women who did paid work in the last 12 months (%)'; the second one was 'Share of women having a bank or savings account that they themselves use (%)' and the third one was 'Share of women owning

a house and/or land (alone or jointly with others) (%)'. The summative average of these three economic sub-indicators for each state was calculated to indicate the score of aggregate economic empowerment indicator for a particular state by giving equal weight to all three sub-indicators. In general, the index for the calculation of scores for economic empowerment for 29 states can be expressed as follows:

$$f_{ei} = (e_{1i} + e_{2i} + e_{3i})/3$$

where i ranges from 1 to 29 representing each state, and 'e' stands for economic sub-indicator

Similarly, the first social indicator used was 'Share of currently married women who usually participate in household decisions (%)' and the second social indicator was the complementary set of 'Share of ever-married women who have ever experienced spousal violence (%)'. The summative average of these two indicators, with the reverse effect of the second indicator was calculated to indicate the score of social empowerment indicator for a particular state. The secondary data for economic and social indicators were drawn from the state-level fact-sheet of National Family Health Survey-4 (NFHS 2015-2016 (www.rchiips.org/nfhs)).

Lastly, the single political indicator that was used to represent score for political empowerment was 'Share of contesting female candidates' contesting in the State Election to the Legislative Assembly. This state wise variable was drawn from the latest results published by the Election Commission of India.

Thereafter, the median of the scores of all states was calculated and considered to be the yardstick for a binary classification indicating empowerment or otherwise. An illustration of Andhra Pradesh representing the scores and categorization into empowerment or otherwise has been presented in Table 1b in the results section. The process is repeated in the same way for all the 29 states in the sample.

The next step was to incorporate the variable measuring SHG coverage in every state. This data measuring the number of SHGs per-state, was drawn from the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) website under the Ministry of Rural Development (www.nrlm.gov.in). This in turn was combined with the latest Census Data (2011) to arrive at the SHG coverage indicator measured by 'SHGs per thousand adult women'. Thereafter, the data was divided into four quartiles and states classified under four categories- 'Lowest' , 'Lower Middle', 'Upper Middle' and 'Highest', on the basis of SHG coverage. After having categorized every state into each of the four SHG coverage categories and their respective empowerment status, the correlation between each of the three economic, social and political indicators are calculated, with respect to SHG coverage.

The final step was to incorporate data on secondary education. This was done mainly to test the importance of secondary education in shaping up empowerment indices of women. The data representing the state-wise gross enrolment ratio (GER) of secondary education was drawn from the Statistics of School Education-Ministry of Human Resource Development Bureau of Planning, Monitoring and Statistics, New Delhi 2014 (SSE-MHRD) website under the Ministry of Human Resource Development (www.mhrd.gov.in). The gross enrolment ratio of boys and girls were recorded both totally and separately. While analysing the data, the gross enrolment ratio of girls considered and was classified into four quartiles as under – highest secondary education, upper middle secondary education, lower middle secondary education and lowest secondary education. This was done to carry on an intersectional analysis explained in the following section.

RESULTS AND DISCUSSION

Carefully looking at the available literature, it becomes clear that economic, political and social empowerment cannot be seen in isolation without considering the interlinked consequences of one on the other two. However, while economic empowerment through SHGs does have an impact on social and political empowerment of women, the results vary widely across demographics. Social empowerment can be seen as a woman's opinions being valued at home or a reduction in domestic violence, or a respect of their free will to visit their friends and also enjoy a shared workload of household chores. Political empowerment can be either through increasing political awareness of women, giving them the liberty to vote who they want, discussing politics and administration or even through direct representation to lead from front. One very clear advantage of SHGs is the sense of unity and confidence generated in favour of women who bond through conversations within those groups. However, the immediate impact of SHG's economic boost up may not bring radical changes to women's lives, making them politically or socially empowered overnight. The society has a baggage of

patriarchal and mostly patrilineal age old traditions favouring men and oppressing women, still being followed in some parts of the country without question. Therefore, it is impossible to bring about drastic changes in women's empowerment in such a country in the short run. Political empowerment might even come about earlier than social empowerment of women. Changing the conventions of the society is a mammoth task and making it perfectly normal for a woman to be working and her partner to be at home will take time. Therefore, these baby steps of economic empowerment through SHGs towards social and political empowerment should be recognized and one should rightfully hope that positive changes in social and political empowerment of women will come about in the long run.

In terms of SHG coverage, the states are categorized in four quartiles. Table 1a below shows the distribution of these states across the four categories. Table 1b shows an illustration for Andhra Pradesh and suggests that the same procedure applies for all the other 29 sample states. Next, the states under each quartile of SHG coverage have been categorized on the basis of high and low empowerment in economic, social and political empowerment (as discussed in methodology section) are given in Table 2. Table 2 shows that there is no uniform picture in terms of SHG coverage and different forms of empowerment. Though the states like Andhra Pradesh, Assam, Chhattisgarh, Kerala and Odisha, belonging to the highest slab of SHG coverage, had high economic empowerment among women, Bihar and West Bengal represent poor economic empowerment. High SHG coverage in these two latter states cannot improve their positions in economic progress, neither are the women in these states empowered to take social decisions within and outside household. On the other hand, Arunachal Pradesh and Tripura represent high empowerment in all three dimensions, in spite of having low coverage of SHG among the adult women.

The scatter diagram and trend fitted between SHG coverage and share of women economically empowered across 29 Indian states have been presented in Fig. 1. It seems that there is no linear relationship between the two. Rather, it initially falls and then rises representing a non-linear u shaped curve. Additionally, the goodness of

Table 1a : Distribution of Indian states by coverage of SHG women

SHG per 1000 adult women	States	No of states
Lowest	Arunachal Pradesh, Goa, Haryana, Manipur, Punjab, Rajasthan, Tripura, Uttar Pradesh	8
Lower Middle	Himachal Pradesh, Jammu & Kashmir, Meghalaya, Nagaland, Puducherry, Sikkim, Uttarakhand	7
Upper Middle	Gujarat, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Mizoram, Tamil Nadu	7
Highest	Andhra Pradesh, Assam, Bihar, Chattisgarh, Kerala, Odisha, West Bengal	7

Source: Analysis of data from NRLM website
(Note: The number of SHGs per 1000 adult women ranges from 0.54 in Punjab to 16.69 in Andhra Pradesh)

Table 1b : Illustration for Andhra Pradesh

	Economic		Social		Political	
Sub Indicator 1	Share of women who did paid work in the last 12 months (%)	48.2% Or 0.482	Share of currently married women who usually participate in household decisions (%)	80.40% Or 0.804	Share of contesting female candidates	8.11%
Sub Indicator 2	Share of women having a bank or savings account that they themselves use (%)	69.8% Or 0.698	Share of ever-married women who have ever experienced spousal violence (%)	43.60% Or 0.436	N/A	
Sub Indicator 3	Share of women owning a house and/or land (alone or jointly with others) (%)	45.6% Or 0.456	N/A		N/A	
Aggregate	54.53% or 0.5453		62.00% or 0.62		8.11% or 0.811	
Median of all states	35.5% or 0.355		65.60% or 0.656		8.08% or 0.808	
Score	1		0		1	

Source: Analysis of data from NRLM website

Table 2 : Classification of empowerment indices by SHG coverage- the state-wise picture

SHG per 1000 adult women	High eco empowerment	Low eco empowerment	High social empowerment	Low Social empowerment	High pol empowerment	Low pol empowerment
Lowest	Arunachal Pradesh, Goa, Manipur, Tripura,	Haryana, Punjab, Rajasthan, Uttar Pradesh	Arunachal Pradesh, Goa, Punjab, Tripura	Haryana, Manipur, Rajasthan, Uttar Pradesh	Arunachal Pradesh, Haryana, Punjab, Tripura, Uttar Pradesh	Goa, Manipur, Rajasthan
Lower Middle	Meghalaya, Puducherry	Himachal Pradesh, J&K, Nagaland, Sikkim, Uttarakhand.	Himachal Pradesh, J& K, Meghalaya, Nagaland, Sikkim, Uttarakhand	Puducherry	Meghalaya, Sikkim, Uttarakhand	Himachal Pradesh, J&K, Nagaland, Puducherry
Upper Middle	Jharkhand, Karnataka, Madhya Pradesh, Tamil Nadu	Gujarat, Maharashtra, Mizoram	Gujarat, Karnataka, Maharashtra, Mizoram	Jharkhand, Madhya Pradesh, Tamil Nadu	Jharkhand, Tamil Nadu	Gujarat, Karnataka, Madhya Pradesh, Maharashtra, Mizoram,
Highest	Andhra Pradesh, Assam, Chattisgarh, Kerala, Odisha	Bihar, West Bengal	Assam, Kerala	Andhra Pradesh, Bihar, Chattisgarh, Odisha, West Bengal	Andhra Pradesh, Assam, Chattisgarh, Kerala, Odisha, West Bengal	Bihar

Source: Analysis of data from NRLM website

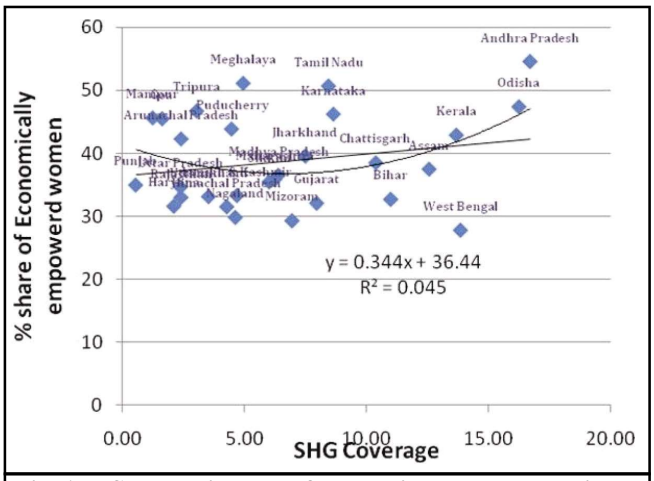

Fig. 1 : Scatter diagram of economic empowerment index and SHG coverage and trend fitted

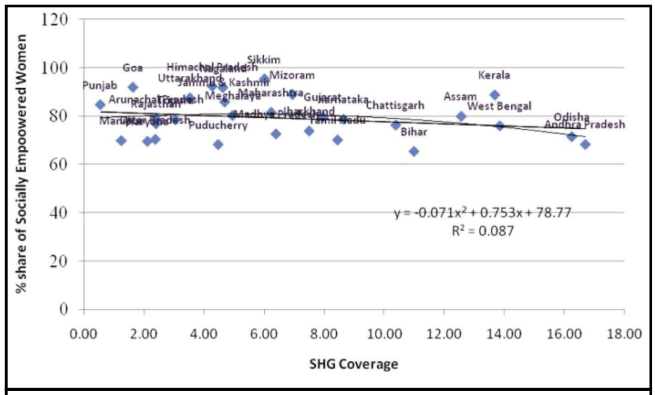

Fig. 2 : Scatter diagram of social empowerment index and SHG coverage and trend fitted

fit of the curve is low, indicating limited connection between these two.

Likewise, the scatter diagram and trend fitted between SHG coverage and share of women socially empowered across 29 Indian states have been presented in Fig. 2. Here too, there is no linear relationship between the two. It initially rises and then falls, which is represented by a non-linear inverted u-shaped curve. Also, the goodness of fit is low suggesting limited connection between the two variables.

Similarly, the scatter diagram and trend fitted between SHG coverage and share of women politically empowered across 29 Indian states have been presented in Fig. 3. Similar to the results of the above two indices, it seems that here too there is no linear relationship between the two. Rather, it initially falls and then rises representing a non-linear u shaped curve. The goodness of fit of the curve is also low, indicating limited connection between these two.

These results can be presumed to be the direct impact of quite of few factors playing in together. Often

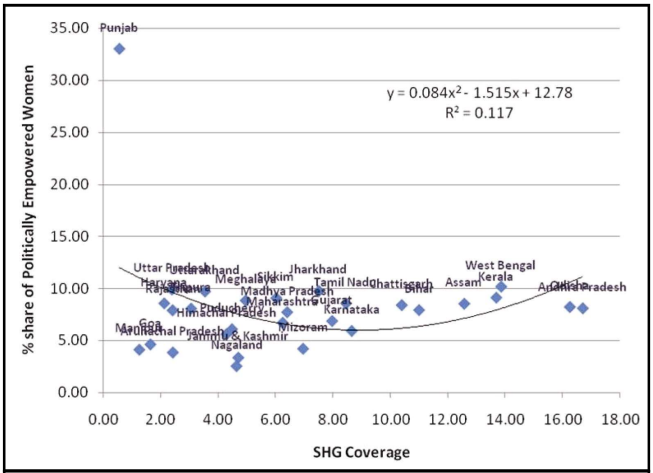

Fig. 3 : Scatter diagram of political empowerment index and SHG coverage and trend fitted

it is seen that women entitled to loans through SHGs give that money away to the male members of the family for them to start business or invest in their own business. The fact that there is SHG coverage doesn't guarantee that the money being borrowed is solely being utilized to invest in new and existing businesses of women. Alternatively, it might also be possible that the lack of desired level of education among women is failing to bring in the required level of empowerment socially and politically, along with economically empowering them. Factors like access to secondary education or appropriate skill-based training act as a boost to the positive and empowering impacts of SHG coverage.

The above analysis clearly hints that merely taking SHG coverage as the only reason for bringing in economic, political and social empowerment isn't enough. This is because, SHG coverage needs to be supported by other positive externalities like education. Only then will there be improvement in the results in terms of empowerment of women. When the SHG coverage and each of economic, social and political empowerment showed no significant linear relationship, the effect of secondary education of women on SHG coverage and also the combined results of secondary education of women and SHG coverage on each of the three empowerment indices were explored. To establish the above idea, an additional variable representing gross enrolment ratio of girls into secondary education has been considered.

Table 3 shows the distribution of these states across the four quartiles of secondary education- 'Highest', 'Upper Middle', Lower Middle' and 'Lowest', along with the two categories of SHG Coverage- 'High' and 'Low'.

From the above Table, is it clear that there are 5 states with the highest secondary education and low SHG coverage (Goa, Tripura, Pondicherry, Uttarakhand, Himachal Pradesh) and 4 states with both low SHG coverage and lowest secondary education (Rajasthan, Arunachal Pradesh, Nagaland, Madhya Pradesh). Similarly, there are 2 states with the highest secondary education and high SHG coverage (Mizoram, Kerala) and 4 states with the lowest secondary education and high SHG coverage (Gujarat, Jharkhand, Bihar, Odisha). To identify the effect of each of the two factors namely, secondary education and SHG coverage, a comparison on the basis of changes in percentage of empowerment indices has been done in two parts. Looking at the cohort of high and low SHG Coverage as opposed to secondary education, it is seen that Rajasthan, Arunachal Pradesh, Nagaland, Madhya Pradesh are the most vulnerable when it comes to possibility of empowerment and Mizoram, Kerala are expected to be the most empowered. This analysis will separate out the impact of having a strong or high secondary education employment on the empowerment indices. The results have been summarized in Tables 4a through 4d.

The next step is to find out the change in percentage of empowerment indices with varying levels of Secondary Education. The results of this have been summarized in Table 5.

If we try to understand the effect of secondary education acting as a catalyst in helping SHG bring about

Table 3 : Classification of states on the basis of SHG Coverage and Secondary Education

SHG per 1000 adult women	Highest Secondary Education	Upper Middle Secondary Education	Lower Middle Secondary Education	Lowest Secondary Education
Low	Goa, Tripura, Pondicherry, Uttarakhand, Himachal Pradesh	Haryana, Punjab, Sikkim	Uttar Pradesh, Manipur, Meghalaya	Rajasthan, Arunachal Pradesh, Nagaland, Madhya Pradesh
High	Mizoram, Kerala	Maharashtra, Karnataka, Tamil nadu, West Bengal	Andhra Pradesh, Chattisgarh, Assam	Gujarat, Jharkhand, Bihar, Odisha

Source: Analysis of data from MHRD website

economic, social and political empowerment, then the above analysis comes in handy. Here, we are looking at the impact on the three empowerment indices in opposing situations- one with high SHG and lowest secondary education and the other with low SHG and highest secondary education. Here, when there is high SHG coverage but with low secondary education, the percentages of economic, social and political empowerment are 50%, 25% and 50%, respectively. However, even if SHG coverage is low, a high enrolment into secondary education pushes up percentages of empowerment indices such that the percentages of economic, social and political empowerment rise up to 60%, 80% and 60%, respectively. It is clear from the results that the percentage of economic, social and political empowerment increases with increase in secondary education and falls with lack of the same. Had SHGs been capable enough on their own to bring about economic, social and political empowerment then the percentages would not have fallen in the presence of high SHG coverage irrespective of low secondary education. This not only means that bringing in SHG Coverage alone without secondary education isn't enough for empowerment; but also means that secondary

Table 4a : State wise classification of Low SHG Coverage and Highest Secondary Education on the basis of Economic, Social and Political Empowerment

SHG per 1000 adult women and Secondary Edu	High eco empowerment	Low eco empowerment	High social empowerment	Low Social empowerment	High Pol empowerment	Low pol empowerment
Low SHG Coverage and Highest Education	Goa, Tripura, Pondicherry	Uttarakhand, Himachal Pradesh	Goa, Tripura, Uttarakhand, Himachal Pradesh	Pondicherry	Tripura, Uttarakhand, Himachal Pradesh	Goa, Pondicherry

Source: Analysis of data from MHRD website

Table 4b : State wise classification of Low SHG Coverage and Lowest Secondary Education on the basis of Economic, Social and Political Empowerment

SHG per 1000 adult women and Secondary Edu	High eco empowerment	Low eco empowerment	High social empowerment	Low Social empowerment	High pol empowerment	Low pol empowerment
Low SHG Coverage and Lowest Education	Arunchal Pradesh, Madhya Pradesh	Rajasthan, Nagaland	Arunachal Pradesh, Nagaland	Rajasthan, Madhya Pradesh	NIL	Rajasthan, Arunachal, Nagaland, Madhya

Source: Analysis of data from MHRD website

Table 4c : State wise classification of High SHG Coverage and Lowest Secondary Education on the basis of Economic, Social and Political Empowerment

SHG per 1000 adult women and Secondary Edu	High eco empowerment	Low eco empowerment	High social empowerment	Low Social empowerment	High pol empowerment	Low pol empowerment
High SHG Coverage and Lowest Education	Jharkhand, Odisha	Gujarat, Bihar	Gujarat	Jharkand, Bihar, Odisha	Jharkhand, Odisha	Gujarat, Bihar

Source: Analysis of data from MHRD website

Table 4d : State wise classification of High SHG Coverage and Highest Secondary Education on the basis of Economic, Social and Political Empowerment

SHG per 1000 adult women and Secondary Edu	High eco empowerment	Low eco empowerment	High social empowerment	Low Social empowerment	High pol empowerment	Low pol empowerment
High SHG Coverage and Highest Secondary Education	Kerala	Mizoram	Mizoram, Kerala	NIL	Kerala	Mizoram

Source: Analysis of data from MHRD website

education is a very powerful catalyst in bringing about empowerment. This highlights a poignant issue which proves that maybe lack of secondary education and training is what is preventing empowerment indices from achieving desired levels.

To strengthen this point, an inter-sectional analysis is conducted now keeping one indicator fixed. Thus I compare 'Lowest Education and Lowest SHG coverage' and Lowest Education and Highest SHG coverage' to unleash the marginal effect of SHG coverage. Then to unravel the marginal effect of education, 'Lowest SHG and Lowest Education' is compared with 'Lowest SHG coverage and Highest Education' (Table 6).

This table posits that when the states move from low to high SHG coverage, keeping education fixed at lowest level, there is no change in share of economic empowerment, while share of social empowerment falls and that of political empowerment improves significantly. Again, as the state moves from low to high women education sector, keeping SHG coverage fixed at low level, economic empowerment increases, but not significantly, while social and political empowerment increased appreciably.

Finally, it is interesting to look at the inter-connection of different states in terms of three empowerment categories. For this an attempt is made to create a matrix below where the indices are placed in the order of Economic, Social and Political Empowerment respectively wherein the element '111' signifies that the women in the state are economically, socially and politically empowered. Similarly, the element '101' signifies that the women in the state are economically and politically empowered but not socially empowered. The element '000' signifies that the women in the states are not empowered in any of the three categories.

From the matrix, it is clear that no state in India has majority of women that are empowered in all three categories (none in the 111 box), nor does it have women who are not empowered in any one category (none in the 000 box). Thus, neither is there a very high level of women empowerment in India, nor is there a very low level of women empowerment in India. Most number of states (7 each) appear in the categories where either the women are economically and socially empowered but not politically empowered (e.g., Goa) or they are economically and politically empowered but not socially empowered (e.g. Pondicherry). It is seen that women are not economically empowered but are politically and

Table 5 : Percentage of Economic, Social and Political Empowerment with differing levels of SHG coverage and Secondary Education

	Low SHG Coverage and Highest Secondary Education	High SHG Coverage and Lowest Secondary Education
Percentage of Economic Empowerment	60%	50%
Percentage of Social Empowerment	80%	25%
Percentage of Political Empowerment	60%	50%

Source: Analysis of data from MHRD website

Table 6 : Identifying the marginal effects of SGH coverage and secondary education

	Lowest Education and Highest SHG	Lowest Education and Lowest SHG	Highest Education and Lowest SHG
Share of Economic empowered	50%	50%	60%
Share of Social Empowered	25%	50%	80%
Share of Political Empowered	50%	0%	60%

Source: Analysis of data from MHRD website

Table 7 : Economic, Social and Political Empowerment Matrix

111: No state	110: Arunchal Pradesh, Assam, Goa, Karnataka, Kerala, Meghalaya, Tripura	101: Andhra Pradesh, Chhattisgarh, Jharkhand, Madhya Pradesh, Odsiha, Pondicherry, Tamil Nadu	100: Manipur
011: Gujarat, Sikkim, Uttarakhand	010: Himachal Pradesh, Jammu & Kashmir, Maharashtra, Mizoram, Nagaland, Punjab	001:Bihar, Haryana, West Bengal, Uttar Pradesh, Rajasthan	000: No state

Source: Analysis of data from NFHS website

socially empowered, as in the case of three states, *i.e.* Gujarat, Sikkim and Uttarakhand. Surprisingly in five states including West Bengal and Bihar, women appear politically empowered but not economically or socially empowered. A total of 14 out of 29 states show that women are either politically or socially empowered without being economically empowered. Thus, women in around 48.27% of states in India are either politically or socially empowered without being economically empowered. This raises a question mark on economic empowerment as a necessary condition of either social or political empowerment or pushes the researchers to resist the measure if social and political empowerment.

Conclusions:

SHGs are considered to be 'magic pills' when it comes to policy intervention towards economic empowerment of women across various strata. A very commonly conceived idea is that SHGs result in economic empowerment which automatically leads to social and political empowerment of women. However, the results of the intersectional analysis depicted above clearly state that certain states are economically and politically empowered or economically and socially empowered, whereas there are some states like West Bengal which are neither economically nor socially empowered, but are politically empowered. This proves that the three indices of empowerment are not cohesively related supported by the fact that social and/or political empowerment can take place with or without economic empowerment. Thus, there is no rule which asserts that economic empowerment of women automatically brings about social and political empowerment. Additionally, it is also not correct to assume that SHGs and microfinance alone brings about economic, social and political empowerment of women. Rather, from the intersectional analysis it is observed that marginal effect of education in certain areas or states is higher than the marginal effect of SHG coverage. Therefore if enrolment into education or skill development is not timely linked with the formation of SHGs via NRLM and bank linkage, the policy formulations with respect to empowerment indices will be based on incomplete information and will not be effective. Merely creating SHGs and supporting them through bank linkage programmes is not enough to bring about empowerment via the path of entrepreneurship in every strata, especially social and political empowerment. Thus, it is incorrect to consider SHGs as 'magic pills' that bring about economic, social and political empowerment. However, there are two broadly identified limitations in this paper. Firstly, a state level analysis is being done with the help of meso-level data. No matter how reliable the secondary source of aggregate data is, the inter-state variations are not being aptly captured. This problem can be resolved with the help of unit level analysis but the lack of availability of appropriate secondary data sets for the same purpose makes is a bottleneck. Secondly, cultural and social norms play a very significant role in shaping up the social empowerment index of women. Unless these norms are explored and taken into account in the analysis, some variation is bound to exist in the desired results. Therefore, in conclusion, until education and/or skill development is closely blended with SHG and microfinance while formulating policies, the desired positive effects on empowerment indices will not come about in the long run.

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