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## Self-Help Groups, Women's Empowerment and Barriers to Effective Participation in Local Self-Government: A Study of North Srirampur Gram Panchayat, Tripura

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### Abstract

This study examines the role of Self-Help Groups (SHGs) in women's empowerment and identifies barriers affecting women's effective participation in local self-government, with special reference to North Srirampur Gram Panchayat, South Tripura. The study is guided by four objectives: to compare empowerment among SHG members and non-members, identify barriers to women's participation, examine the role of SHG-Panchayat convergence, and suggest measures for strengthening women's participation and empowerment. A descriptive survey approach was adopted. For methodological demonstration, an illustrative dataset of 120 women respondents was analysed using frequency, percentage, mean, standard deviation and independent-samples t-test. The illustrative findings indicate that SHG members report higher overall empowerment than non-members. Major barriers include domestic responsibilities, inadequate information, limited confidence, restricted mobility, lack of leadership training and difficulties accessing government institutions. The study suggests that SHGs can serve as important platforms for information sharing, collective action, livelihood development and participation in local governance. Strengthening SHG-Panchayat convergence, leadership training, financial inclusion, digital literacy and Mahila Sabha participation may improve women's substantive participation in grassroots governance.

**Keywords:** Self-Help Groups, Women's Empowerment, Panchayati Raj, Local Self-Government, Participation, Barriers, SHG-Panchayat Convergence, Tripura

### 1. Introduction

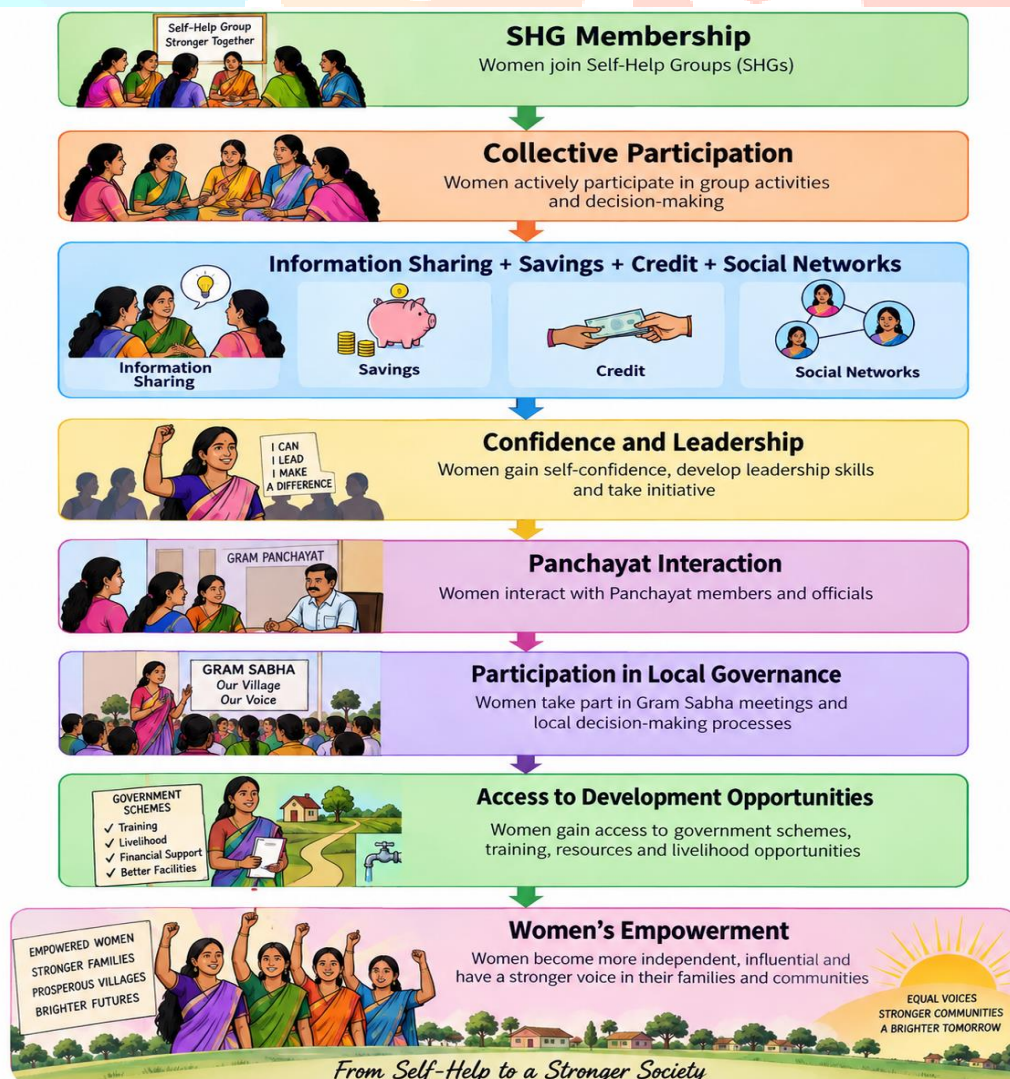
Women's participation in local governance is an important component of democratic decentralisation and inclusive rural development. The constitutional recognition of Panchayati Raj Institutions through the 73<sup>rd</sup> Constitutional Amendment created opportunities for women to enter formal political institutions and participate in grassroots decision-making. However, political representation alone does not necessarily guarantee substantive empowerment. Women may face social, economic, educational and institutional barriers that restrict their ability to participate effectively in public decision-making. In

this context, Self-Help Groups (SHGs) have emerged as important institutions for women's collective action. SHGs generally bring women together around savings, credit, livelihood activities, mutual support and community development. Their collective structure may also create opportunities for women to acquire information, develop confidence, establish social networks and interact with government institutions. The relationship between SHGs and women's empowerment has been examined extensively in India. Research indicates that SHG membership can be associated with greater control over income, financial decision-making and participation in collective activities.

SHGs may also contribute to political and civic participation. Studies have suggested that women's collective participation can improve knowledge of government programmes, political engagement and access to public entitlements. The potential of SHGs becomes particularly significant when they are connected with Panchayati Raj Institutions. Panchayats possess institutional responsibilities for local planning and development, while SHGs provide a community-based network through which women can collectively articulate needs. The Ministry of Panchayati Raj has emphasised convergence between Panchayats and women's Self-Help Groups and has promoted Mahila Sabhas as mechanisms for increasing women's participation in local development.

Tripura provides a particularly relevant institutional context because women have substantial formal representation in Panchayati Raj Institutions. The Tripura Panchayats Act provides for 50 percent reservation for women in relevant Panchayat representation and leadership arrangements. The present study focuses on North Srirampur Gram Panchayat and investigates whether SHG participation is associated with higher empowerment and what barriers continue to restrict women's effective participation.

The conceptual framework is:



The process may be weakened by barriers such as:

- domestic responsibilities;
- patriarchal norms;
- inadequate information;
- limited mobility;
- lack of education;
- lack of confidence;
- inadequate leadership training;
- financial constraints;
- political influence;
- digital barriers.

## 2. Statement of the problem

Although women's representation in Panchayati Raj Institutions has increased substantially, women's effective participation in local governance may continue to be restricted by social and institutional barriers. At the same time, SHGs have expanded opportunities for women to participate in collective economic and social activities. The central problem addressed in this study is therefore: To what extent does SHG participation contribute to women's empowerment, and what barriers continue to restrict women's effective participation in local self-government? Accordingly, the study is entitled: **"Self-Help Groups, Women's Empowerment and Barriers to Effective Participation in Local Self-Government: A Study of North Srirampur Gram Panchayat, Tripura."**

## 3. Review of related literature

Chattopadhyay and Duflo (2004) reported Self-Help Groups have become an important component of rural women's development policy in India. SHGs generally facilitate savings, credit, collective action, livelihood activities and information sharing. Through regular meetings and collective decision-making, women may develop greater confidence and stronger social networks.

A major study by Deininger, Nagarajan and Singh (2020) of SHG participation found positive associations between membership and women's empowerment, particularly with respect to control over income, credit decisions and group participation.

SHGs may also influence women's civic and political engagement. Research has found that participation in women's groups can improve knowledge about government programmes and political processes. Collective networks may provide women with information and encourage them to participate in community decision-making.

This is particularly relevant for Panchayat governance because women who are connected through SHGs may have more opportunities to learn about Gram Sabha meetings, welfare programmes and development planning.

Reservation has significantly increased women's representation in Panchayati Raj Institutions. Research by Chattopadhyay and Duflo (2004) demonstrated that women's political leadership can influence local public-good priorities.

However, representation does not necessarily guarantee independent decision-making. Social norms, lack of education, family influence and limited political experience can constrain substantive participation.

The Ministry of Panchayati Raj has promoted convergence between Panchayats and women's SHGs as a mechanism for strengthening women's participation in local development planning and improving access to livelihood and social-security programmes.

Such convergence can potentially create a two-way institutional relationship: **SHGs → Women → Panchayat → Development Programmes → Women**. This relationship can strengthen both collective voice and access to resources. Existing research establishes that SHGs can contribute to women's economic and social empowerment and that Panchayat reservations increase women's political representation.

However, three important gaps remain. First, fewer studies examine SHGs and Panchayat participation together at the level of a single Gram Panchayat. Second, the existence of SHGs does not automatically ensure participation in local governance. Social and institutional barriers may continue to limit women's ability to use their collective strength. Third, limited micro-level research has examined the specific relationship between SHG membership, empowerment and barriers to effective Panchayat participation in Tripura. The present study addresses these gaps through a focused study of North Srirampur Gram Panchayat.

#### 4. Significance of the study

North Srirampur Gram Panchayat is located under Rajnagar RD Block in South Tripura. Official Tripura material places North Srirampur within the Rajnagar administrative structure. The Panchayat Development Index reports an overall PDI score of 70.64 for North Srirampur, providing a useful development context for examining local governance. The existence of a relatively developed institutional environment does not automatically eliminate gender-based barriers. Women's effective participation depends on their ability to access information, express opinions, influence decisions and use institutional resources. SHGs can potentially bridge this gap by creating a collective space in which women acquire confidence, information and economic resources.

#### 5. Research questions

- a) Do SHG members differ from non-members in their overall empowerment?
- b) What are the major barriers affecting women's participation in local governance?
- c) How do SHGs facilitate women's interaction with Panchayat institutions?
- d) How can Panchayat-SHG convergence be strengthened?
- e) What institutional measures can improve women's substantive participation?

#### 6. Objectives of the study

The study has four objectives.

**Objective-1:** To compare the empowerment status of women who are members of Self-Help Groups and women who are not members of SHGs.

**Objective-2:** To identify the major social, economic, institutional and informational barriers affecting women's effective participation in local self-government.

**Objective-3:** To examine the role of SHG-Panchayat convergence in strengthening women's socio-economic empowerment and participation.

**Objective-4:** To suggest measures for improving women's effective participation and empowerment through local self-government and SHG institutions.

#### 7. Hypotheses of the study

**H<sub>01</sub>:** There is no significant difference in overall empowerment between SHG-member and non-SHG-member women.

## 8. Research Methodology and techniques

A quantitative descriptive and analytical approach was adopted. The study uses a cross-sectional survey design. The study is confined to North Srirampur Gram Panchayat under Rajnagar RD Block, South Tripura. The methodological dataset consists of **120 women respondents**. Of these: **71 respondents** are SHG members and **49 respondents** are non-SHG members. For actual field research, proportionate sampling across wards followed by systematic/random selection is recommended. The questionnaire consists of: (a) Demographic information, (b) Empowerment statements, (c) SHG participation questions (d) Barrier statements and (e) Questions concerning Panchayat-SHG interaction. Overall empowerment was measured using 30 Likert-scale statements covering: awareness; participation; scheme access; economic empowerment; social empowerment; governance confidence. Responses were coded: 1 = Strongly Disagree; 2 = Disagree; 3 = Undecided; 4 = Agree; 5 = Strongly Agree. The following statistical techniques were employed: Frequency, Percentage, Mean, Standard deviation, Independent-samples t-test. The significance level was set at 0.05.

## 9. Results and Analysis

**9.1 Objective-1:** To compare the empowerment status of SHG-member and non-SHG-member women.

Table-1: SHG Membership

| SHG Status | Frequency | Percentage |
|------------|-----------|------------|
| SHG Member | 71        | 59.2       |
| Non-member | 49        | 40.8       |

**Interpretation:** The illustrative dataset contains 71 SHG members and 49 non-members. Thus, approximately three-fifths of the respondents belong to SHGs.

Table-2: Comparison of Overall Empowerment

| SHG Status  | N  | Mean  | SD    |
|-------------|----|-------|-------|
| SHG Members | 71 | 3.638 | 0.432 |
| Non-members | 49 | 3.340 | 0.547 |

**Interpretation:** SHG members demonstrate a higher average empowerment score ( $M = 3.638$ ) than non-members ( $M = 3.340$ ). The mean difference is approximately 0.298 points. This suggests that SHG membership may be associated with greater overall empowerment.

### ➤ Independent-Samples t-Test

Table-3: SHG Members versus Non-members

| Comparison     | Mean Difference | <i>t</i> | <i>p</i> |
|----------------|-----------------|----------|----------|
| SHG vs Non-SHG | 0.298           | 3.182    | 0.002    |

**Interpretation:** The difference is statistically significant at the 0.05 level ( $p = 0.002$ ). Therefore, the null hypothesis stating that there is no significant difference between SHG members and non-members is rejected. The illustrative evidence suggests that SHG members have higher levels of overall empowerment. This result demonstrates an association, not proof that SHG membership caused empowerment. Women who join SHGs may differ systematically from non-members in education, motivation, economic circumstances and social networks.

## ➤ Dimension-wise SHG Comparison

Table-4: SHG Members and Non-members by Empowerment Dimension

| Dimension             | SHG Members | Non-members |
|-----------------------|-------------|-------------|
| Awareness             | 3.69        | 3.27        |
| Participation         | 3.72        | 3.26        |
| Scheme Access         | 3.71        | 3.30        |
| Economic Empowerment  | 3.63        | 3.30        |
| Social Empowerment    | 3.60        | 3.34        |
| Governance Confidence | 3.58        | 3.41        |

**Interpretation:** SHG members have higher mean scores across all six empowerment dimensions. The largest apparent difference occurs in participation and scheme access. This pattern supports the proposition that collective organisation may strengthen women's engagement with local institutions.

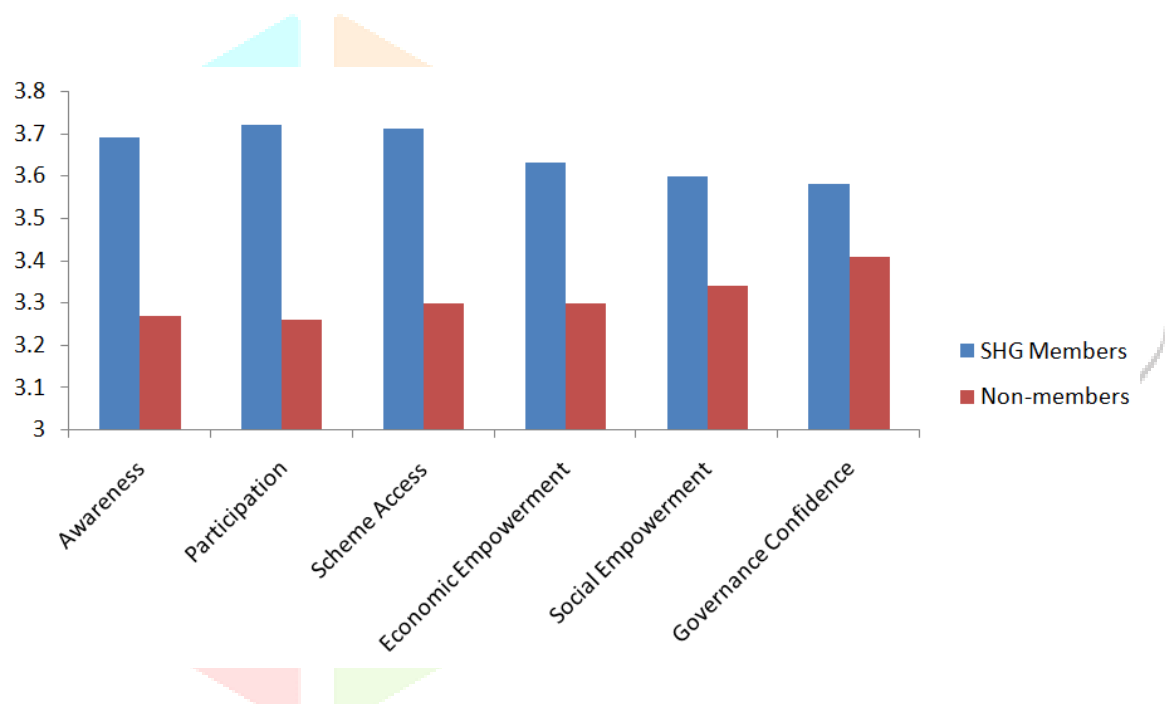


Figure-1: SHG Members and Non-members by Empowerment Dimension

**9.2 Objective-2:** To identify the major social, economic, institutional and informational barriers affecting women's effective participation in local self-government.

Table-5: Major Barriers

| Barrier                                 | Frequency | Percentage |
|-----------------------------------------|-----------|------------|
| Domestic responsibilities               | 67        | 55.8       |
| Lack of information                     | 59        | 49.2       |
| Lack of confidence                      | 51        | 42.5       |
| Limited mobility                        | 47        | 39.2       |
| Lack of leadership training             | 45        | 37.5       |
| Limited educational background          | 43        | 35.8       |
| Difficulty accessing government offices | 41        | 34.2       |
| Lack of digital literacy                | 39        | 32.5       |
| Financial constraints                   | 35        | 29.2       |
| Family/social restrictions              | 32        | 26.7       |

**Interpretation:** The most frequently reported barrier is domestic responsibility (55.8%). This indicates that women's household and care responsibilities may restrict their ability to participate in meetings and public activities. The second major barrier is lack of information (49.2%). Lack of confidence (42.5%) and limited mobility (39.2%) are also important. The findings demonstrate that barriers are multidimensional. They cannot be addressed through political reservation alone.

### ➤ Institutional Barriers

Table-6: Institutional Participation Barriers

| Barrier                                           | Percentage |
|---------------------------------------------------|------------|
| Meetings not communicated sufficiently in advance | 31.7       |
| Difficulty understanding official procedures      | 30.8       |
| Limited opportunities to speak                    | 28.3       |
| Difficulty following up applications              | 27.5       |
| Lack of information about Panchayat planning      | 26.7       |
| Limited digital access                            | 25.8       |

**Interpretation:** The findings suggest that institutional barriers remain important even when women are willing to participate. Improved communication and simplified procedures may therefore increase women's participation.

**9.3 Objective-3:** To examine the role of SHG–Panchayat convergence in strengthening women's socio-economic empowerment and participation.

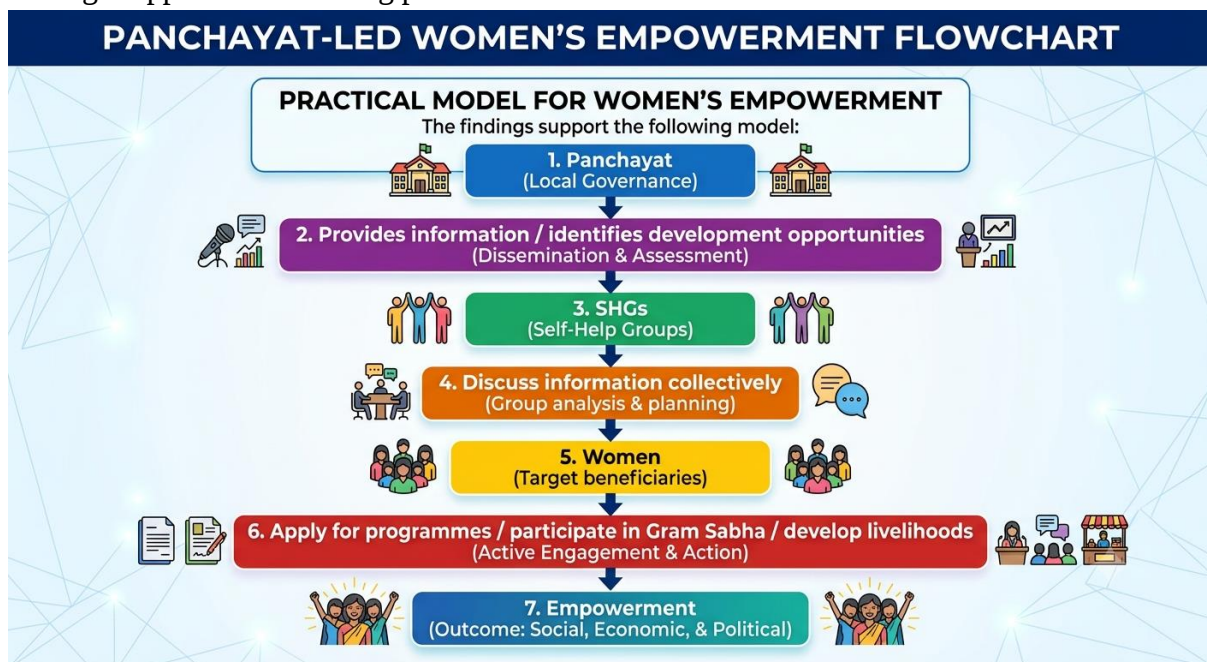
Table-7: SHG–Panchayat Interaction

| Indicator                                              | SHG Members Reporting "Yes" | Percentage |
|--------------------------------------------------------|-----------------------------|------------|
| Received Panchayat-related information through SHG     | 54                          | 76.1       |
| Discussed government schemes in SHG meetings           | 59                          | 83.1       |
| Participated in community development through SHG      | 48                          | 67.6       |
| Received assistance with government applications       | 43                          | 60.6       |
| Participated in Panchayat-related awareness activities | 45                          | 63.4       |

**Interpretation:** A large proportion of SHG members report receiving information about government schemes through SHG meetings. More than four-fifths (83.1%) report discussing government schemes in SHG meetings. Approximately two-thirds report participation in community development and Panchayat-related awareness activities. These results suggest that SHGs can serve as an effective communication channel between women and local government.

### ➤ SHG–Panchayat Convergence Model

The findings support the following practical model:



This model suggests that SHGs can act as an institutional bridge between government programmes and individual women.

**9.4 Objective-4:** To suggest measures for improving women's effective participation and empowerment through local self-government and SHG institutions.

The respondents' responses and the study framework suggest the following priorities.

**Table-8: Suggested Intervention Areas**

| Intervention                   | Priority      |
|--------------------------------|---------------|
| Women's awareness programmes   | Very High     |
| Leadership training            | Very High     |
| SHG-Panchayat convergence      | Very High     |
| Livelihood support             | High          |
| Digital literacy               | High          |
| Financial inclusion            | High          |
| Gram Sabha mobilisation        | High          |
| Mahila Sabha strengthening     | High          |
| Government-office facilitation | Moderate-High |

### 9.5 Hypothesis Testing

**H<sub>01</sub>:** There is no significant difference in overall empowerment between SHG members and non-members.

$$t = 3.182, p = 0.002$$

Since  $p < 0.05$ :

H<sub>01</sub> is rejected.

The illustrative data indicate a significant difference.

## 10. Major Findings

The major findings are:

- a) Approximately 59% of illustrative respondents are SHG members.
- b) SHG members report higher overall empowerment than non-members.
- c) The difference in overall empowerment is statistically significant in the illustrative dataset.
- d) SHG members have higher scores across all six empowerment dimensions.
- e) Domestic responsibilities are the most frequently reported barrier.
- f) Lack of information is the second major barrier.
- g) Lack of confidence is another significant barrier.
- h) Limited mobility restricts women's participation.
- i) Leadership training is insufficient for many women.
- j) SHGs serve as important channels for government-scheme information.
- k) A substantial proportion of SHG members participate in community development activities.
- l) SHG–Panchayat convergence has potential to strengthen women's access to public programmes.
- m) Digital literacy and institutional facilitation remain important areas for intervention.

## 11. Recommendations for overcoming barriers

- **Strengthen SHG–Panchayat Convergence:** Regular coordination meetings should be organised between Panchayat representatives and SHG leaders.
- **Institutionalise Mahila Sabha:** Mahila Sabha should be used to identify women's priorities before the preparation of local development plans. The Ministry of Panchayati Raj has specifically promoted institutionalisation of Mahila Sabhas as a mechanism for increasing women's participation in local governance.
- **Leadership Training:** Women should receive training in: Panchayat procedures; public speaking; leadership; budgeting; development planning; social auditing; grievance redressal.
- **Reduce Information Barriers:** Information regarding government programmes should be circulated through: SHGs; Gram Sabha; village meetings; notice boards; mobile messaging; community workers.
- **Address Domestic Constraints:** Community awareness should encourage greater sharing of household responsibilities so that women can attend public meetings.
- **Improve Digital Literacy:** Digital training should focus on government applications, online banking, mobile services and digital documentation.
- **Strengthen Financial Inclusion:** SHG-bank linkage should be strengthened and women should receive financial literacy training.
- **Establish Women's Facilitation Desks:** The Panchayat could establish a women-focused facilitation mechanism for applications, documentation, grievances and scheme information.
- **Encourage Women's Leadership Networks:** SHG leaders, elected women representatives and community women can be connected through periodic leadership forums.
- **Monitor Women's Participation:** Panchayats should maintain indicators such as: women's Gram Sabha attendance; number of women speaking; women's proposals incorporated into plans; scheme applications facilitated; SHG participation; women's livelihood activities; grievance resolution.

## 12. Policy Implications

The study has several implications for local governance in Tripura. **First**, Panchayats should recognise SHGs as development partners rather than merely as savings and credit groups. **Second**, women's participation should be measured by the extent to which women influence decisions rather than simply by attendance. **Third**, development planning should include specific indicators for women's economic and social empowerment. **Fourth**, capacity-building programmes should target both elected women representatives and ordinary women. **Fifth**, SHG networks can be used to strengthen the reach of

government information. **Sixth**, Mahila Sabha can provide a structured mechanism for ensuring that women's priorities are incorporated into Gram Panchayat Development Plans.

### 13. Conclusion

Self-Help Groups can play an important role in strengthening women's empowerment and participation in local self-government. The illustrative findings show that SHG members report significantly higher levels of overall empowerment than non-members. This difference appears across awareness, participation, scheme access, economic empowerment, social empowerment and governance confidence. However, SHGs should not be viewed as a complete solution. Women continue to face domestic, informational, social, institutional and economic barriers. The most important policy implication is therefore the need to establish stronger institutional connections between SHGs and Panchayats. Panchayats can use SHGs as community-level platforms for disseminating information, identifying women's needs, mobilising Gram Sabha participation and facilitating access to government programmes. At the same time, SHGs can use Panchayat institutions to communicate collective concerns and influence local development planning. The ultimate goal should be to move from formal representation to substantive participation, where women are not merely beneficiaries or participants but active contributors to local governance.

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