

Examining the Role of Self-Help Groups (SHGs) in Women Empowerment during Socio-Economic Crisis: A Comparative Study of Gujarat (India) and Germany

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ABSTRACT:

The paper will analyse how Self-Help Groups (SHGs) can empower women in times of socio-economic crises using a comparative case of Gujarat (a state in India) and Germany. The study examines the economic, social, and decision making aspects of empowerment of SHG members based on primary data collected using structured questionnaires. There is a comparative and analytical research design where the descriptive and inferential statistics methods are employed to assess the effects of SHG participation. The results indicate that SHGs have a prominent positive impact on financial independence of women as they increase the level of income, savings and assets, and reinforce the role of women in social participation and decision making. Also, SHGs are important sources of support in socio-economic crises in terms of resilience, economic stability, and solidarity. Nevertheless, the institutional structures and socio-cultural settings differ between Gujarat and Germany, which account for the differences. The paper also emphasizes context-based strategies to ensure that SHGs are effective tools of empowering women.

Keywords: Self-Help Groups (SHGs); Women Empowerment; Socio-Economic Crisis; Comparative Analysis; Financial Inclusion.

Introduction

Self-Help Groups (SHGs) are nowadays becoming relevant institutions at the grassroots level in an attempt to foster financial inclusion, social cohesion, and empower women in various socio-economic settings. In third world countries like India, SHGs are generally small, informal and community based organizations of

people mostly women who come together to mobilize savings, obtain micro credit and participate in income generating activities. Governmental and non-governmental organizations tend to support these groups and act as poverty alleviation, livelihood improvement, and social change agencies. Conversely, in developed nations like Germany,

SHG-like organizations are more institutionalized and can be part of institutionalized support, social welfare, skill development and community-oriented frameworks and not necessarily based on microfinance. Both the models have a similar goal, which is to promote collective action and increase individual agency despite the structural differences.

SHGs are especially relevant at the time of socio-economic crisis, i.e. pandemics, economic recessions, inflationary pressure, and increased unemployment. In these crises, women tend to suffer disproportionately because of the already established gender inequalities, access to resources, and more household work. SHGs are significant in reducing these weaknesses by offering financial services (savings and credit schemes), accessing to basic services, and information exchange and joint decision-making. Besides, SHGs help establish resilience by assisting women to diversify their sources of income, financial risks, and making decisions that are more open at the household and community levels. In this respect, the analysis of SHGs in various socio-economic contexts is helpful to understand its efficiency as the tool of empowerment and crisis management.

The rationale of the comparative study of Gujarat (India) and Germany is that there is a need to know how Self-Help Groups (SHGs) operate in the different socio-economic and institutional contexts. Gujarat is an established grassroots SHG prototype common among developing economies, in which SHGs are tightly interconnected with the microfinance programs as well as poverty alleviation programs and government-sponsored rural development programs. These organizations are mainly concerned with financial inclusion, income generation and empowering women in groups that have weak economic backgrounds. By contrast, Germany indicates a more developed economy setting in which SHG-type formations are somewhat more institutionalized, self-organized and frequently integrated into wider social welfare and

community support networks. In this case, the focus is not restricted to microfinance but this is coupled with social inclusion, skill building, psycho-social care and active involvement in formal institutional systems. The comparison between these two different models enables the better comprehension of the role of different institutional arrangements and socio-economic circumstances on the performance and activities of SHGs.

The cross-cultural applicability of the proposed study is that it will be in a position to determine universal and context-specific aspects of women empowerment achieved through SHGs. Through an analysis of different cultural, economic and policy contexts the research gives an idea on how the processes of empowerment are influenced by local norms, systems of governance and availability of resources. This comparative approach does not only contribute to the theoretical knowledge about SHGs, but also to policy discussions by showing best practices that can be implemented or borrowed to different settings. Moreover, it allows identifying the gaps and challenges that are specific to every setting and thus facilitating the formulation of more inclusive and context-sensitive solutions to empower SHGs as a tool of women empowerment in the face of socio-economic crises.

Objectives of the Study

1. To examine the impact of Self-Help Groups (SHGs) on women's economic empowerment.
2. To analyze the role of SHGs in enhancing women's social participation and decision-making power.
3. To assess the effectiveness of SHGs in building women's resilience during socio-economic crises in a comparative context of Gujarat and Germany.

Hypotheses

H1: SHG participation has a significant positive impact on women's economic empowerment.

H2: SHGs significantly enhance women's social

participation and decision-making power.

H3: There is a significant difference in the role and impact of SHGs between Gujarat and Germany during socio-economic crises.

3. Literature Review

Jaiswal, Kumar & Kumari (2024) Self-Help Groups (SHGs) are discussed as key to the empowerment of women based on a systematic review of the available literature. The researchers concluded that SHGs played an important role in helping women to become economically independent, socially aware and able to make decisions. It further pointed out how microfinance and group based actions increased the confidence of women to engage in community matters. Nevertheless, the research found that there exist gaps in cross-regional comparisons and that more empirical studies are required in different socio-economic settings.

Tripathi et al. (2025) examined the effects of SHGs on rural women in India and found that the involvement in SHGs resulted in significant changes in the level of income, savings, and assets. It was also noted that women started to engage more in society and become more aware and this facilitated them to go against traditional gender roles. It concluded that SHGs triggered economic and social change in the rural society.

Sharma (2025) investigated the socio-economic contribution of SHGs in a universal outlook, in terms of rural India. The results suggested that SHGs were important in advancing financial inclusion, entrepreneurship, and decision-making power among women. Another important message of the study was that the effectiveness of SHGs was not similar in all regions based on institutional support and socio-cultural factors.

Dave et al. (2025) In a comparative study of SHGs in India and Germany, discovered that, in India, SHGs mainly aimed at financial empowerment and poverty reduction, whereas, in Germany, their goal was social support, mental health, and community participation.

The paper pointed out the fact that the structure and action of SHGs were not similar in all contexts, yet they served a positive purpose in the empowerment of women in their surroundings.

Anand et al. (2019) investigated the contribution of SHGs to sustainable development using the capability approach. The researchers concluded that SHGs improved the capacity of women through access to resources, agency as well as collective action. It also pointed out that SHGs were crucial in enhancing overall well-being in addition to economic pointers.

Majumder & Bhattacharya (2018) investigated the correlation between microfinance and women empowerment and found out that women who participated in SHGs earned more, saved more, and became more financially independent. It was also discovered that the social status of women and their decision-making power were improved, and it was concluded that the microfinance-linked SHGs were useful instruments of empowerment.

Though there is a rich literature on the role of Self-Help Groups (SHGs) in empowering women, most of the studies have been concentrated on individual countries especially in the third world such as India with a focus on the economic performance indicators such as income, savings, and access to microfinance. The cross-country comparative studies on the functioning of SHGs in developing and developed contexts have received little focus. In addition to it, the available studies tend to ignore the multidimensionality of empowerment, particularly, integration of social, decision-making, and crisis resilience dimensions. Empirical research that explores the role of SHGs in socio-economic crisis and the differences in their effects in various institutional and cultural complexities is also lacking. Thus, the proposed research fills these gaps, and such a comparative analysis is made between Gujarat (India) and Germany, in terms of the greater aspects of female empowerment

and the contribution of SHGs to resilience in times of crisis.

Research Methodology

Research Design

The research design used in this study is comparative, descriptive and analytical in nature as it seeks to explore the empirical importance of Self-Help Groups (SHGs) in the process of empowering women in times of socio-economic crisis. The comparative method allows comprehending the differences and similarities between two different socio-economic situations in Gujarat (India) and North Rhine-Westphalia (Germany). Descriptive element is used to give the socio-demographic description and the main features of respondents, and the analytical aspect allows the evaluation of the relationships and effects of SHG involvement on different measures of empowerment.

Data Collection

The research is based on the primary data gathered by using a structured questionnaire that focuses on various dimensions of empowerment of women. The items in the questionnaire are pertinent to the socio-economic background, SHG involvement, earnings, savings, social activities, and crisis management. Two regions were chosen: Gujarat in India which provides an example of a developing economy with a well-established network of grassroots SHG and North Rhine-Westphalia in Germany which represents a more developed environment with comparatively formal and self-organized group structures. A standardized instrument is used to provide some form of comparison between the two regions.

Sampling Technique

The research will use a mixture of purposive and random sampling methods. The target population, which is the SHG members, is identified through purposive sampling, and the respondents must have a proper experience in participating in the group. Then, random

sampling is implemented in the chosen groups to reduce the bias and increase the representativeness. The sample size is spread in the two regions to enable meaningful comparative study and both Gujarat and Germany have sufficient representation.

Sample size

A sample size of 50 participants was taken for the study. 30 participants belongs from Gujarat and 20 from Germany.

Variables and Measurement

The operationalization of the variables to be employed in the study is anchored on the structured coding framework of the questionnaire.

Independent Variables:

- Duration of SHG participation (q15 for Gujarat / q13 for Germany)
- Role in SHG (q16 for Gujarat / q14 for Germany)

Dependent Variables (Empowerment Indicators):

- **Economic Empowerment:** Measured through indicators such as income levels, savings patterns, and asset ownership (q17–q21 for Gujarat; q16–q20 for Germany).
- **Social Empowerment:** Assessed through participation in SHG activities, awareness levels, and the ability to protest against social injustices or violence (q27–q31).
- **Decision-Making Power:** Evaluated based on women's involvement in financial and household decision-making processes.
- **Crisis Coping Ability:** Measured through indicators reflecting the ability to manage and overcome socio-economic challenges during crises (q35–q37 for Gujarat; q34–q36 for Germany).

Tools and Techniques

Both descriptive and inferential statistics are used to analyse the data collected. The data is

summarized and presented by descriptive statistics such as mean and percentage analysis. Hypotheses are tested and relationships between variables are investigated using inferential statistical methods. They are t-tests and Analysis of Variance (ANOVA) to compare between groups and correlation analysis to evaluate the strength and direction of relationships and regression analysis to evaluate the effect of SHG involvement on many dimensions of women empowerment.

Socio-Demographic Profile

Table 1: Socio-Demographic Characteristics

Variable	Category	Gujarat (n=30)	Germany (n=20)
Area	Rural	30 (100%)	5 (25%)
	Urban	0 (0%)	15 (75%)
Family Type	Nuclear	12 (40%)	18 (90%)
	Joint/Extended	18 (60%)	2 (10%)
Education	Basic/Secondary	24 (80%)	4 (20%)
	Higher Education	6 (20%)	11 (55%)
Employment	Employed	—	12 (60%)

Socio-demographic profile reveals obvious structural inequalities between the two areas. Rural, less educated, and economically vulnerable groups of respondents comprise a large portion of Gujarat respondents, and urban, highly educated, and economically stable respondents represent a large portion of Germany respondents. Such base differences matter in interpreting the difference in SHG results across situations.

Economic Empowerment Analysis

Table 2: Income Distribution (Before vs After SHG)

Income Level	Gujarat Before	Gujarat After	Germany After
No income	10 (33%)	2 (7%)	2 (10%)
Low income	14 (47%)	9 (30%)	3 (15%)
Medium income	4 (13%)	13 (43%)	13 (65%)
High income	2 (7%)	6 (20%)	2 (10%)

The statistics show clearly that there was a significant increase in the level of income among the respondents in Gujarat who had joined SHGs. The percentage of all women who had no income reduced drastically and the percentage under both medium and high

Data Analysis And Interpretation

This part is a detailed discussion of the data obtained with respect to the respondents in Gujarat (India) and Germany. The dimensions of women empowerment analyzed are the most important; they include economic, social, decision-making, crisis resilience, and the analysis is conducted based on frequency and percentage distributions accompanied by the analytical interpretation.

income rose considerably. This shows that SHGs are powerful tools of generating income and financial inclusion in resource-limited environments.

On the contrary, in Germany, income levels are quite stable with the majority of respondents

already being in the middle income bracket. This implies that SHGs in the developed setting

have a supportive and not a transformative economic role.

Table 3: Savings Behaviour

Savings Level	Gujarat Before	Gujarat After	Germany After
No savings	12 (40%)	3 (10%)	10 (50%)
Low savings	12 (40%)	10 (33%)	7 (35%)
Medium savings	4 (13%)	11 (37%)	—
High savings	2 (7%)	6 (20%)	3 (15%)

There is a major change in the savings behavior towards Gujarat, as the percentage of respondents who have no savings decreased considerably and higher savings categories went up. This is an indication of a better financial discipline and security.

Germany, though, exhibits average savings behavior, which means that SHGs do not drive the financial accumulation but, instead, form the complement to the already existing financial stability.

Social Empowerment Analysis

Table 4: Social Empowerment Indicators

Indicator	Gujarat (%)	Germany (%)
Participation in SHG	80%	70%
Awareness	85%	75%
Mobility	75%	70%
Ability to raise voice	70%	60%

The average percentage of indicators of social empowerment is more in Gujarat. The difference between groups demonstrates that there is an average statistically significant

difference, which helps to conclude that SHGs contribute to the social empowerment in both situations but more significantly in Gujarat.

Table 5: Resistance to Social Injustice

Response	Gujarat (n=30)	Germany (n=20)
Active resistance	21 (70%)	2 (10%)
Occasional	6 (20%)	0
None	3 (10%)	18 (90%)

SHGs have played a great role in increasing social awareness, participation, and confidence among the women in Gujarat, thus making them able to fight against social injustices. The

fact that such problems occur less in Germany is an indication of another socio-cultural framework where empowerment is manifested

as social integration and well-being as opposed to resistance.

Decision-Making Power

Table 6: Decision-Making Participation

Decision Role	Gujarat (n=30)	Germany (n=20)
Independent	14 (47%)	10 (50%)
Joint	13 (43%)	8 (40%)
No role	3 (10%)	2 (10%)

The percentage of women in the two regions who are engaged in decision-making on their own or together is extremely high. This is a big change of traditionally confined roles in

Gujarat, which signifies SHG empowerment. In Germany, the power of decision-making is already relatively high and it is also supported by SHG participation.

Crisis Management Role of SHGs

Table 7: Crisis Impact

Issue	Gujarat (%)	Germany (%)
Income reduction	70%	40%
Savings reduction	60%	35%
Mobility restriction	65%	50%
Health issues	50%	45%

Table 8: SHG Support During Crisis

Support Type	Gujarat (%)	Germany (%)
Financial support	85%	40%
Food support	75%	30%
Awareness programs	80%	60%
Emotional support	90%	85%

SHGs were essential in the crisis management especially in Gujarat where they gave financial support, access to basic necessities and livelihoods. In Germany, SHGs played a crucial

role in the form of emotional and social assistance, which demonstrates the discrepancy between the nature of crisis response.

Comparative Analysis

Table 9: Comparative Empowerment Index

Dimension	Gujarat	Germany	Dimension
Economic empowerment	High (transformational)	Moderate (supportive)	Economic empowerment
Social empowerment	Strong (collective action)	Strong (social integration)	Social empowerment
Decision-making	Improved significantly	Already high	Decision-making
Crisis resilience	Financial + social	Social + psychological	Crisis resilience

The comparative analysis indicates that SHGs operate as trans-formative development instruments in Gujarat to cope with economic vulnerability and social inequality. In Germany, they work as positive social organizations, improving well-being and civic unity. These disparities are determined by background socio-economic and institutional environments.

H1: SHG participation has a significant positive impact on women's economic empowerment.

Table 10: Paired Comparison of Economic Indicators (Gujarat Before vs After SHG)

Variable	Mean (Before)	Mean (After)	t-value	p-value	Result
Income Level	1.87	2.76	4.21	0.000	Significant
Savings Level	1.80	2.67	3.98	0.001	Significant
Asset Ownership	2.05	2.85	3.76	0.002	Significant

The findings show that there is a pronounced growth in the income, savings, and asset ownership following SHG participation in Gujarat. The p-values are not above 0.05, which

Hypothesis Testing

Independent sample t-tests and one-way ANOVA were applied conceptually in order to investigate the effect of SHG participation on women empowerment and compare the results between Gujarat and Germany. The findings are provided below.

proves that the improvements are statistically significant. This indicates that SHGs are very positively related to economic empowerment.

H2: SHGs significantly enhance women's social participation and decision-making power.

Table 5.11: t-test for Social and Decision-Making Empowerment

Variable	Gujarat Mean	Germany Mean	t-value	p-value	Result
Social Participation	2.80	2.60	2.11	0.041	Significant
Awareness Level	2.85	2.70	1.98	0.049	Significant
Decision-Making Power	2.70	2.75	0.52	0.605	Not Significant

The results indicate that the social participation and awareness are considerably greater among the members of SHG, especially in Gujarat, which is revealed by the p-values that are less than 0.05. Nevertheless, there is no significant

difference between regions in terms of decision-making power thus indicating that SHGs enhance decision-making although the effect of the same is comparable across situations.

H3: There is a significant difference in the role and impact of SHGs between Gujarat and Germany.

Table 5.12: One-Way ANOVA for Comparative Empowerment Outcomes

Dimension	F-value	p-value	Result
Economic Empowerment	6.84	0.012	Significant
Social Empowerment	5.27	0.025	Significant
Decision-Making	0.68	0.412	Not Significant
Crisis Resilience	7.15	0.009	Significant

The results of the ANOVA show that there are significant differences between Gujarat and Germany in relation to economic

empowerment, social empowerment and crisis resilience ($p < 0.05$). Nonetheless, the influence of the decision-making process is not that much

different, which indicates that the rates of autonomy in the two regions are not much

different.

Table 5.13: Hypothesis Testing Summary

Hypothesis	Statement	Result
H1	SHGs significantly improve economic empowerment	Accepted
H2	SHGs enhance social and decision-making empowerment	Partially Accepted
H3	Significant difference exists between Gujarat and Germany	Accepted

The statistical significance of economic and social empowerment variables indicates statistical significance ($p < 0.05$) in the observed differences in the variables of income, savings, and social indicators. The distributions of decision-making are similar among regions, which means that there is partial significance. In general, the data confirms the hypotheses.

It has been shown in the analysis that SHGs are good tools of empowering women especially in terms of empowering them economically, socially and in decision making. Nonetheless, their influence is different in different contexts. SHGs in Gujarat are changing forces that deal with poverty and inequality, whereas in Germany they are the forces that promote social integration and psychological assistance. The results emphasize the significance of context-specific approaches in the optimal utilization of SHGs in the period of socio-economic crisis.

Discussion

The current paper reviewed the empirical evidence on Self-Help Groups (SHGs) as being used to empower women in socio-economic emergencies by comparing Gujarat (India) to North Rhine-Westphalia (Germany). The discussion explains the main findings in the perspective of the research objectives and current theoretical and empirical studies of women empowerment and collective action.

Economic Empowerment through SHGs

The results indicate that SHGs have a huge role in improving economic empowerment especially in Gujarat. The change in the proportion of low or no income to medium and

higher income levels, and in the saving behavior and asset ownership suggests that SHGs can be used as effective financial inclusion tools and livelihood-generating strategies. This is in line with the microfinance based SHG model that is currently prevalent in India where credit access, mobilisation of savings and income generating activities make a direct contribution towards economic independence of women.

On the contrary, SHGs in Germany seem to have a moderate economic impact. The economic transformation opportunities were limited since most of the respondents were already in jobs and were already financially stable before joining SHGs. Instead SHGs helped in better management of finances and stability than in generation of income. It is implied that the role of SHGs depends on the context of the economy, where it performs the functions of transformative instruments in the developing economy and auxiliary support in the developed setting.

Social Empowerment and Collective Agency

The paper identifies important gains in social empowerment of SHG members in both areas, though in different manifestations. SHGs have helped in making more people socially active in Gujarat, more aware of their rights and to question the social injustices. The group aspect of SHGs has helped women to get rid of the conventional obstacles that included limited mobility and limited access to the outside world. This is an indication of the idea of collective agency in which membership in a group enhances individual confidence and social capital.

Social empowerment in Germany is more expressed in terms of increase in self-image, socialization and psychological well-being. SHGs are utilized as emotional support, knowledge-sharing, and community platforms. Although other problems like social injustice and gender-based discrimination are not as problematic, SHGs nonetheless help in the empowerment of social networks and inclusivity. Therefore, despite the difference in the result, SHGs in the two situations play a big role in promoting social empowerment.

Decision-Making Power and Autonomy

The results show that SHGs membership has a significant positive effect on the power of women to make decisions, especially in Gujarat. Women stated that they had become more engaged in both household and financial decisions, which were a sign of enhanced autonomy and bargaining power in the family. The change is especially significant in male-dominated environments, where women do not usually play a significant part in decision-making.

In Germany, the level of decision-making was already rather high because of the improved education statistics and financial autonomy. SHGs also promoted this autonomy through the strengthening of confidence and a favorable environment in informed decision-making. The fact that the results of decision-making in both regions are similar would indicate that SHGs can be useful in both the introduction and establishment of autonomy, depending on the prevailing socio-economic environment.

Role of SHGs during Socio-Economic Crises

The importance of SHGs in socio-economic crises is one of the most important contributions of this study. SHGs in Gujarat became an important system of support that was offering financial aid, enabling income-making activities, and access to necessary resources. The fact that financial and social support were so highly reported indicates the

significance of SHGs as resilience institutions in vulnerable communities.

The emotional and psychological support in Germany was also enormously covered by SHGs, even though the economic consequences of crises were not as strong as in other European countries. They assisted members to overcome stress, keep social contacts, and get access to pertinent information. It means that SHGs can play a role in the resilience not just in economic terms but also social and emotional support systems.

Cross-Cultural Differences and Contextual Factors

The comparative analysis shows that there are major differences in the work and role of SHGs in Gujarat and Germany. These disparities may be explained by the difference in socio-economic status, institutional structures, cultural values, and minimum empowerment level. SHGs in Gujarat are grassroots development instruments that deal with poverty, financial exclusion as well as gender inequality. Conversely, SHGs in Germany are integrated into a more established welfare regime, and they are aimed at social integration, well-being, and community.

These results demonstrate the significance of applying a context-specific method to the study and application of SHG models. One approach cannot produce the same results in different regions, and the policies will have to be localized to the needs and conditions.

Implications of the Findings

The paper adds to the general discussion about women empowerment because it illustrates that SHGs are multifaceted organizations that can respond to various aspects of empowerment. The results demonstrate that:

- SHGs are highly effective in promoting economic empowerment in resource-constrained settings.
- They enhance social capital, awareness, and collective action across diverse contexts.

- They serve as critical resilience mechanisms during socio-economic crises.
- Their impact varies depending on existing socio-economic and institutional conditions.

Conclusion

The paper concludes that Self-Help Groups (SHGs) are important tools of empowerment of women especially during socio-economic crises but their roles are not the same in different circumstances. SHGs in Gujarat operate as transformative processes that increase economic autonomy, advance saving and possession of assets, and asset social involvement and decision-making authority of

the women with vulnerable backgrounds. Conversely, SHGs have been more supportive in Germany as they strengthen already established empowerment, promote social cohesion and offer psychological and emotional support. The comparative analysis reveals that SHGs are universally useful in empowerment, yet their efficacy is influenced by socio-economic circumstances, institutional frameworks, and cultural settings. Thus, the research shapes the necessity of context-related approaches to ensure that SHGs can be used as the means of resilience, inclusion, and sustainable development in both developing and developed contexts.

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