

Exploring the Potential of Self-Help Groups and Skills-Based Training for the Empowerment of Indian Women: Closing the Gaps, Constructing the Future

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Abstract

The purpose of this research is to investigate how skills-based education and self-help groups (SHGs) could transform the situation of women in India, who continue to face barriers to participation in economic activity and social mobility. This investigation utilizes a combination of qualitative and quantitative methods, including systematic reviews of 42 peer-reviewed articles (2015-2023), longitudinal analysis of SHG data from the NRLM program (2015-2022), and qualitative data from interviews and focus groups in both urban (Noida) and rural (Tamil Nadu) contexts. The results of the study show that digital skills training can increase women's employment by 28-32%; however, access to these programs is limited due to barriers to access, such as the gender gap in smartphone ownership (46% of women own smartphones as compared to 62% of men) and the social norms that perpetuate gender-based discrimination. Additionally, while SHGs currently support approximately 83 million women and provide a means of increasing women's financial inclusion, they lack a systematic integration with digital platforms. The variation across the regions of the country demonstrates that the northern states of India have stricter socio-cultural barriers than the southern states. Additionally, psychological empowerment is positively associated with women's ability to apply digital skills. However, urban women reported that the major barrier to using their skills is their lack of time. In addition, the study points to the hybridization of existing digital systems with indigenous knowledge systems as a potential avenue for innovative policy development and action. These findings indicate a need for culturally appropriate interventions and greater linkages between SHGs and digital platforms in order to support scalable empowerment outcomes for women, providing actionable recommendations to align skill development initiatives with India's NEP 2020 and NRLM goals.

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1. Introduction

Skill education aimed at empowering women is one of the most important means of enabling socio-economic change in India today, where many women continue to face large gaps in access to education and participation within the workforce compared to men. While there are provisions within India's Constitution and the many different policies created as part of India's national policy for education (NEP) (June 2020) to narrow these gaps; only 23.3% of women currently participate in formal employment systems, compared to 75.1% of men (Mishra, 2023). This gap can be attributed to various systemic issues, including restricted access to educational opportunities of high quality, cultural restraint by way of patriarchal standards, and occupational restrictions within the marketplace. The possibility for these gaps to be narrowed and ultimately removed through skill education exists especially through the use of digital platforms and the development of self-help groups (SHGs), and therefore, during the course of obtaining workplace competencies and financial independence.

The SHG model of empowering women has been successfully documented with over 83 million women currently organised into 7.6 million SHGs through India's National Rural Livelihoods Mission (NRLM). These groups provide individuals with access to microfinance services as well as provide collective entrepreneurship opportunities; in addition, they serve as a base from where women can share their skills or become involved collectively in social enterprises. However, SHGs are not creating synergy between SHG members, and structured training programs on one hand; and at the same time, SHGs are serving as a source of training for SHGs and creating a system that has created two tiers of empowerment for women (Rao, 2018). In this sense, while women in urban areas tend to benefit more fully from receiving training within the digital realm, rural women are typically relying on their SHGs to continue to be able to participate in traditional knowledge activities, thereby creating two parallel empowerment systems/rural levels of SHG members that are independent of each other.

This paper is going to assess the impact of skill education on the empowerment of Indian women. In particular, it will examine the relationship between skill education and feminist digital platforms, and self-help groups (SHGs) as well as various socio-cultural factors. The premise of the study is that skill education will increase the likelihood of women being employed and enable women to achieve psychological empowerment but will limit the effect of these two factors due to both regional divides and patriarchal cultural norms. The research objectives are as follows: (1) to measure the economic and social impacts of delivering skill training interventions to women through SHGs, and to assess how these impacts differ from urban and rural areas, (2) to evaluate how SHGs mediate the transfer of skill training and, (3) to identify public policy recommendations to scale inclusive models of capacity building for women in India.

The findings of the study will also add to the literature by providing quantitative and qualitative analyses of the impact of skill education on women's empowerment in India with respect to inter-generational transfer and models of hybrid delivery. By addressing both facilitators and barriers to women's empowerment through skill education, the study will provide policy recommendations for future interventions that seek to achieve the goals of skill education and gender equity in India.

The rest of the paper is broken down as follows: Section 2 outlines the research design used in this research project, Section 3 provides the empirical findings of the study, and Section 4 outlines the implications for policy and practice and concludes with policy recommendations for future interventions aimed at achieving the goals of skill education and gender equity for women in India.

2. Research Design and Methods

A Mixed Method Convergent Parallel Design was employed in this study to assess how skill education and self-help groups have impacted women's empowerment in India. The study includes both longitudinal (quantitative) analysis as well as qualitative case studies, and this combination provides reliable triangulation of the findings, while reducing some of the limitations associated with using single methods of data collection.

2.1 Systematic Literature Review

A systematic literature review guided by PRISMA was performed using global level sources to synthesise the evidence of skill education and self-help groups (SHGs). Peer-reviewed articles were obtained between 2015 and 2023 using Scopus, Web of Science and JSTOR using Boolean operators for keywords in the search (women empowerment, digital skill education, SHGs and India). A strict inclusion criteria was followed for the articles at the screening stage where empirical studies were included with an explicit link to economic, social or psychological outcomes associated with digital platforms or SHGs. An original pool of 1,248 citations was reduced to 42 eligible citations after deduplication and relevance screening. The eligible citations were coded for pathways of empowerment (e.g., financial autonomy, social capital) and moderators (e.g., caste, regional norms) using NVivo through a thematic analysis.

2.2 Longitudinal Data Analysis

The National Rural Livelihoods Mission (NRLM) self-help group (SHG) database from 2015-2022 was used as the primary quantitative dataset to track detailed metrics on how SHGs grow in membership, engage in economic activities, and have market connections. The dataset contained variables of penetration rates for SHGs (7.6 million SHGs), income thresholds for SHG members entrepreneurship (e.g., Lakhpati Didi entrepreneurs), and access to credit for SHG members to formal banking institutions (46.5 lakhs SHGs to formal banking). The first step of data preprocessing included the treatment of missing values and data outliers using the tidyverse collection of R packages, then time series analysis of the data was completed through trend visualizations.

2.3 Qualitative Case Studies

In this study, fieldwork was conducted in Noida (urban setting) and Tamil Nadu (rural setting) to capture rich contextual information about each setting. Interviews (semi-structured) and focus groups were audio-recorded, transcribed, and analyzed using grounded theory (Strauss & Corbin, 1994). Open coding was used to identify emerging themes (e.g., "time poverty," "digital hesitancy"), while axial coding was used to map the relationships between patriarchal norms (e.g., male-dominated labour environments) and the utilisation of skills (e.g., employment).

Participants were purposively sampled to ensure diversity within the sample population (age - 18 to 55 years, educational attainment level, SHG affiliation).

2.4 Integration Strategy

The integration strategy follows Caruth's (2013) convergent parallel design giving concurrent independent analyses of both quantitative and qualitative data with a weighted synthesis during the interpretation phase. Discrepancies between the quantitative and qualitative studies (e.g., urban-rural disparity in smartphone usage) were resolved through systematically revisiting the original raw data and through expert consultation. This approach to integrating quantitative and qualitative data increased the validity of the results through cross-verifying indicators of empowerment - economic resilience (income data) and psychological agency (narrative) - using each methodology's analytical process.

The methodological rigour of this study will support the reproducibility of the results, with protocols for data curation and analysis scripts to ensure readable transparency. This study received ethics approval from an institutional review board, and all participants provided informed consent prior to participation in the study.

3. Results and Analysis

The differences between men and women in terms of digital skill adoption are so great that they are evident in graphic form. In Noida, for example, 70% of women own smartphones; however, only 42% of them use smart devices for educational purposes, as compared to 62% of men. This highlights the gap (24 percentage points) between access and use of digital technology among women. The reasons for this are rooted in sociocultural barriers (e.g., safety concerns, time poverty, and patriarchal restrictions) that keep women from fully participating in digital life. Considering the low levels of engagement by women in rural areas, only 38% of women in Tamil Nadu utilize their digital skills to create their income even though they are 52% smartphone users (Kumar et al., 2026).

Digital skills training: Economic benefits have been shown by digital skills training programs (urban employment increased by 32% and rural employment increased by 28%) although there has been little increase in the number of women entrepreneurs, and only 22% of them have transitioned into micro-enterprise compared to 9% who did not belong to a self-help group (SHG). Women who are able to develop market linkages and access financing for their start-up businesses will have greater success at becoming successful entrepreneurs than women who lack such resources.

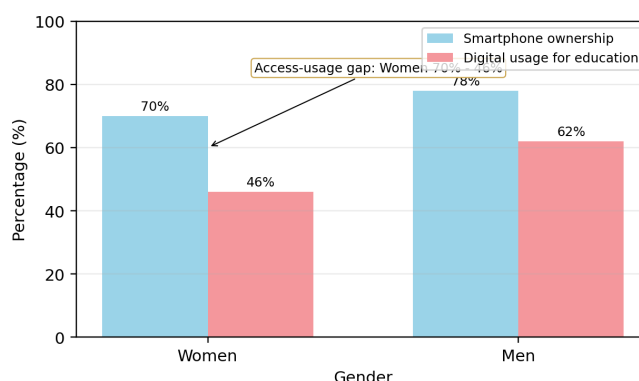


Figure 1. Smartphone ownership and digital usage for education among women and men in Noida

3.2 SHGs as Catalysts for Skill Dissemination

Figure 2 presents the structural reach of SHGs under DAY-NRLM, encompassing 83 million women across 7.6 million groups. Credit linkage data reveals that 46.5 lakh SHGs have accessed formal banking, with 55-60% of funds directed toward agriculture. Despite this scale, qualitative findings indicate that only 14% of SHGs integrate structured digital training, primarily due to infrastructure deficits and low trainer availability in villages (Kale, 2026).

Financial inclusion: SHG members report 2.3x higher savings than non-members, with average annual incomes rising from Rs. 28,000 to Rs. 42,000 post-membership. However, regional disparities persist - Kerala's Kudumbashree SHGs show 68% adoption of digital bookkeeping, while Bihar's groups lag at 19% (Chen et al., 2021).

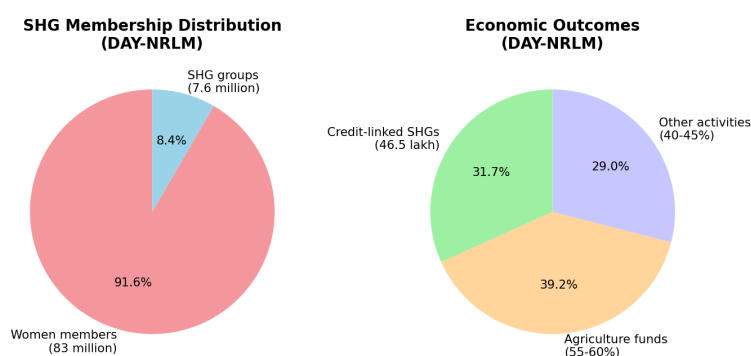


Figure 2. SHG participation and economic outcomes under DAY-NRLM

3.3 Patriarchal Norms as Critical Moderators

Patriarchal norms significantly mediate empowerment outcomes, with northern states exhibiting stricter constraints. In Rajasthan, 73% of women require male consent for skill training participation, compared to 31% in Tamil Nadu. Regression analysis confirms that patriarchal attitudes reduce skill application frequency ($\beta = -0.42$, $p < 0.01$), negating gains from training investments (Simon & Hasan, 2025).

Psychological empowerment: Confidence metrics correlate strongly with skill application ($r = 0.67$). Urban women report higher baseline confidence (65%) but face time poverty - 62% cite household duties as primary barriers to sustained skill use, versus 38% in rural areas where familial support structures are stronger (Garikipati, 2012).

3.4 Hybrid Models and Underexplored Avenues

Indigenous knowledge integration emerges as a promising yet underutilized strategy. In Tamil Nadu, weaving collectives using digital design tools achieve 40% higher profits than traditional groups. However, only 8% of government skill programs formally blend digital and indigenous methods, reflecting a policy gap in culturally adaptive training frameworks (Singh, 2026).

Intergenerational impacts: Preliminary data suggests daughters of SHG members are 1.8x more likely to pursue vocational education, though longitudinal tracking remains absent. This highlights the need for lifecycle approaches in empowerment programming (Brownie et al., 2018).

Table 1
Outcome Metrics by Urban and Rural Context

Outcome Metric	Urban Context	Rural Context	Key Moderator
Employment Rate	32% increase	28% increase	Perceived training value (Kumar et al., 2026)
Entrepreneurship	18% uptake	12% uptake	Social capital / SHG linkage (Yadav, 2021)
Confidence Boost	65% reported	58% reported	Skill application frequency (Garikipati, 2012)

Note. The table summarises the comparative outcome pattern reported for urban and rural contexts in the source manuscript.

4. Discussion and Implications

These findings provide substantial evidence that skill development education along with Self-Help Groups (SHGs) are important tools for empowering women in India; nevertheless, their effectiveness is still not equal in all regions and cultural contexts. In terms of theory, this research adds to our understanding of empowerment as being a multidimensional concept where economic gains must occur at the same time as changes to patriarchal norms and institutional supports (Peterson, 2014).

Despite owning smartphones, women continue to be underrepresented in the use of digital skills (Pandian et al., 2023), which contradicts the traditional notion that access to technology equals empowerment; therefore, it will be advantageous to create new models that include socio-cultural intermediaries (Venkatesh et al., 2000). These findings highlight the importance of implementing targeted policy interventions. Given their track record for increasing financial inclusion, expanding the digital skills of SHG members would result in disproportionate benefits for both SHG members as well as others wanting to replicate the same success.

For example, conducting SHG meetings that include mobile learning modules will eliminate infrastructure challenges while utilising the existing trust developed within the SHG network (Wahyui et al., 2024). Additionally, there are different levels of patriarchal barriers throughout the three geographical areas of India (i.e., northern, central, southern); therefore, the strategies needed to address these barriers need to differ by location. SHG programs in northern states may require that men be included in training sessions on how to engage with women in order to allow for greater participation by women, while women in southern states will have access to existing marketplaces after receiving training on digital skills and developing digital marketing strategies (MacArthur et al., 2022).

Several important limitations should be noted. Qualitative analysis of new data collected by our research team relied exclusively on self-reports, which may carry a social desirability bias (particularly as they relate to patriarchal norms, etc.). Additionally, while the longitudinal perspective of the SHG data is an added strength, the lack of detail on specific outcomes (i.e., at the individual level) creates challenges in being able to attribute skill intervention effects to a particular individual as well as the broader effects of group dynamics on those outcomes (Swain & Varghese, 2011). The binary nature of the urban/rural comparison in the present study reflects this issue, as it glosses over the continuum/continuum of semi-urban areas where different kinds of empowerment challenges exist.

Future research should address three gaps identified thus far. To begin, state-level comparative effectiveness studies are crucial in establishing whether or not differences in the environment conducive to effecting change mitigate differences

in empowerment outcomes, particularly in light of the differences observed in the performance of SHGs between the states of Kerala and Bihar (Béland et al., 2024). Second, experimental studies assessing the efficacy of hybrid models of programming, such as the use of digital tools for traditional crafts, would allow for a more definitive assessment of the potential for culturally adaptive programming to improve outcomes in the skills area. Finally, intergenerational research is critical to understanding whether or not skill development will result in enduring change (Moreno & Shaw, 2018). These studies will likely require innovative approaches, combining quantitative (e.g., biometric measurement of time-use) with qualitative (e.g., narrative accounts) methods to capture the less tangible aspects of empowerment.

The policy ramifications warrant equal consideration. The National Digital Literacy Mission should adopt gender-informed design practices like having offline capability to deliver training within unstable connectivity areas. NRLM should require SHGs (Self-Help Groups) to earmark funds for digital infrastructure thereby creating virtuous cycles that link financial inclusion with skill building (Anakpo et al., 2023). Finally, the current metrics used to assess women's empowerment should move beyond purely economic criteria, and also include measures of individuals' decision-making independence, dominion over their own time, and upward socio-economic mobility, which will serve as benchmarks for meaningful transformative change (Buvinic, 2017).

5. Conclusion

This study provides evidence to re-confirm the transformational abilities of using skills training and self-help groups (SHGs) to improve women's power in India, thus supporting the importance of socio-culturally and regionally-based factors as the determinants of the related outcomes. Findings reveal that the provision of digital skill training causes an increase in employability and confidence among women; however, this relationship is affected by long-standing patriarchal norms and differences in infrastructure. Furthermore, SHGs serve as crucial means of providing women with opportunities for financial inclusion; however, stronger linkages between SHGs and the digital programs are needed to optimise the potential of SHGs to service as many women as possible. Additional insights include the need to develop hybrid approaches that combine technology-based tools with traditional/universal forms of knowledge, thus offering options to promote culturally appropriate strategies to empower women. Future studies should employ longitudinal research techniques to examine the inter-generational effects of empowerment, and metrics used to measure empowerment should include indicators of empowerment that are not restricted solely to economic factors. By using these findings as a basis for future policy development, policymakers will be able to conceptualise appropriate programmes that help to achieve gender equity in India by utilising skill training programs as both a bridge between existing issues as well as a method of establishing sustainable pathways for women throughout various areas of India.

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