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DOES SOCIAL IDENTITY SHAPE THE BENEFITS OF SELF-HELP GROUPS? A COMPARATIVE STUDY OF MUSLIM MINORITY AND NON-MINORITY WOMEN IN ANDHRA PRADESH

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ABSTRACT

Self-Help Groups (SHGs) have emerged as an important mechanism for advancing women's empowerment in rural India; however, the benefits of participation may vary according to women's social identity and initial socio-economic position. This study examines whether SHG-associated empowerment outcomes differ between Muslim minority and non-minority women in Ananthapuramu district, Andhra Pradesh. Primary data were collected from 320 SHG members, comprising 160 Muslim minority and 160 non-minority women, selected through a multi-stage random sampling procedure across five revenue divisions. Changes in savings behaviour, awareness of government schemes and policies, financial literacy, public-speaking confidence and legal-rights awareness were examined using frequencies, percentages and chi-square tests. Substantial improvements in savings behaviour, government-scheme awareness and financial literacy were observed among both groups following SHG membership. Awareness of government schemes showed considerable convergence, with 59.38% of minority and 61.25% of non-minority women becoming well aware after membership. Nevertheless, disparities persisted in certain dimensions: comfortable financial literacy reached 45.00% among minority women compared with 56.25% among non-minority women. Public-speaking confidence also differed significantly between the groups ($\chi^2 = 10.4652$, $p = 0.015$), whereas legal-rights awareness showed no statistically significant group difference ($\chi^2 = 4.5427$, $p = 0.2085$). The findings indicate that the association between social identity and SHG-related empowerment varies across specific dimensions. SHGs therefore appear to promote both convergence and differentiated outcomes, highlighting the importance of socially responsive capacity-building strategies for achieving more inclusive women's empowerment.

KEYWORDS: *Self-Help Groups; women's empowerment; social identity; Muslim minority women; financial literacy; rural Andhra Pradesh.*

1. INTRODUCTION

Women's empowerment is a multidimensional process involving access to resources, the capacity to make meaningful choices and the ability to translate those choices into desired outcomes. Kabeer (1998, 1999) conceptualised empowerment through the interconnected dimensions of resources, agency and achievements, emphasising that access to economic opportunities becomes meaningful when women can exercise greater control over their lives. Similarly, Mayoux (2000) viewed empowerment as involving changes in individual capabilities, interpersonal relations and wider structures of power. Within this framework, women's economic participation, household influence, self-confidence, mobility and interaction with institutions represent interconnected dimensions of empowerment rather than isolated outcomes. Self-Help Groups (SHGs) have emerged as an important institutional mechanism for strengthening these dimensions among rural women in India. SHGs provide opportunities for regular savings, credit access, livelihood activities, collective interaction and engagement with financial and public institutions. Ahmad (1999) recognised SHGs as an important mechanism for women's empowerment, while Pangannavar (2010) linked women's SHG participation with improvements in rural socio-economic conditions. Evidence from different regional settings has further associated SHG membership with enhanced economic participation and personal empowerment (Borah, 2014; Pillai, 2015). Vinodhini and Vaijayanthi (2016) demonstrated the broader socio-economic significance of SHGs for rural women, while Nandhini et al. (2017) similarly reported their contribution to women's empowerment. Thus, SHGs may function

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not merely as savings and credit organisations but also as platforms through which women strengthen their capabilities and participation.

Nevertheless, women participating in the same institutional programme may not necessarily experience identical benefits. Their capacity to utilise SHG opportunities can be influenced by differences in social position, economic circumstances, educational exposure, household relations and access to institutions. Kabeer's (1999) agency framework is particularly relevant in this context because resources do not automatically produce equivalent achievements for individuals operating under different social constraints. Lungbila (2016), in reviewing SHG-based empowerment, also highlighted the broader social dimensions associated with women's participation, while Kumari (2017) documented the importance of SHGs in improving empowerment among women from disadvantaged settings. Consequently, aggregate assessments of SHG outcomes may obscure important differences between social groups. This concern assumes particular significance when examining Muslim minority women alongside non-minority women. Differences in socio-economic circumstances and opportunities may influence their initial position as well as the extent to which SHG participation is associated with subsequent improvement. Therefore, simply demonstrating that both groups benefit from SHG membership does not establish that they benefit **equally**. Sharma and Sharma (2014) showed that SHG participation can influence multiple dimensions of women's empowerment, while Yadav et al. (2016) identified improvements at the individual level among women participating in SHGs. Arora and Singh (2018) further demonstrated the importance of evaluating the empowerment effects of SHG-linked programmes rather than considering participation alone. A comparative approach can consequently reveal whether different groups experience similar trajectories or whether disparities persist despite participation in the same institutional mechanism.

Social identity is particularly relevant because empowerment can progress at different rates across different dimensions. Financial participation, livelihood engagement or access to institutional resources may improve relatively rapidly, whereas household influence, mobility and other expressions of agency may change differently. Bano et al. (2020) emphasised the multidimensional role of SHGs in rural women's empowerment, and Rai and Shrivastava (2021) demonstrated that the relationship between microfinancial participation and empowerment can vary according to contextual factors. Srivastava and Mondal (2021) likewise identified SHGs as important contributors to socio-economic development. These observations indicate the need to move beyond the question of whether SHGs empower women and examine whether their benefits are distributed similarly across socially differentiated groups. Despite substantial research on SHGs and women's empowerment, comparatively less attention has been directed towards identifying whether Muslim minority and non-minority women participating in SHGs experience similar patterns and magnitudes of benefit within the same local context. Such comparison is important because improvements within both groups may coexist with persistent inter-group disparities. Examining their conditions before and after SHG membership can therefore provide a more nuanced understanding of whether participation is associated with convergence in empowerment outcomes or whether differences between the groups remain.

Accordingly, the present study compares SHG-associated empowerment outcomes among Muslim minority and non-minority women in Ananthapuramu district of Andhra Pradesh. Specifically, it aims to **(i)** compare the conditions of minority and non-minority women before SHG participation; **(ii)** assess changes experienced by both groups following SHG membership across selected empowerment dimensions; **(iii)** compare the magnitude and pattern of these changes between the two groups; and **(iv)** determine whether the observed changes indicate convergence or persistence of disparities between minority and non-minority women. no significant difference in the pattern of SHG-associated benefits between Muslim minority and non-minority women. It was hypothesised that SHG participation would be associated with significant improvements in selected empowerment outcomes among both Muslim minority and non-minority women, while the magnitude and pattern of observed changes may vary between the two social groups. The conceptual framework presented in Figure 1 therefore proposes that social identity may influence women's baseline conditions and access to resources, thereby shaping the extent to which SHG participation translates into empowerment outcomes.

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Figure 1. Conceptual framework of social identity and differential SHG empowerment outcomes.

2. METHODOLOGY

2.1 Study Area and Research Design

The study was conducted in Ananthapuramu district of Andhra Pradesh, India, using a descriptive and comparative research design. The analysis focused on women participating in Self-Help Groups (SHGs) and specifically examined whether the benefits associated with SHG participation differed between Muslim minority and non-minority women. Rather than treating SHG members as a homogeneous population, respondents were classified according to social-group status to permit systematic comparison of their conditions and empowerment outcomes. This comparative approach is consistent with the multidimensional understanding of empowerment proposed by Kabeer (1999), in which access to resources and opportunities may translate into different achievements depending on women's capacity to exercise agency. Mayoux (2000) similarly emphasised that empowerment processes operate within broader social and institutional relations, supporting the examination of differences across socially situated groups.

2.2 Study Period and Sampling Design

The study covered the period from 1 April 2019 to 31 March 2024. A multi-stage random sampling procedure was employed to select respondents from the five revenue divisions of Ananthapuramu, Dharmavaram, Penukonda, Kadiri and Kalyanadurgam. From each division, 32 Muslim minority and 32 non-minority SHG women were selected, resulting in 64 respondents per division. The final sample comprised 320 women, equally distributed between 160 Muslim minority and 160 non-minority respondents. The balanced group structure provided a consistent basis for comparing SHG-associated outcomes between the two social categories. Comparative respondent-based approaches have also been employed in SHG empowerment research to examine variations in women's socio-economic and empowerment outcomes (Sahoo, 2013; Sharma & Sharma, 2014).

2.3 Data Collection

Primary data were collected through a structured interview schedule designed to obtain information on respondents' socio-demographic characteristics, socio-economic conditions, participation in SHGs and different dimensions of women's empowerment. Information was recorded for conditions before and after SHG membership, enabling changes within each social group to be examined alongside differences between Muslim minority and non-minority respondents. Structured respondent-level assessments have been widely applied in studies examining the relationship between SHG participation and women's empowerment (Palani & Balamurugan, 2016; Nandhini et al., 2017). Secondary information was obtained from official and institutional

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sources, including Census reports, the National Family Health Survey (NFHS), DAY-NRLM, SHG-Bank Linkage reports, the Society for Elimination of Rural Poverty (SERP), Stree Nidhi, the District Rural Development Agency (DRDA), and the Chief Planning Office, Ananthapuramu. These sources were used to provide contextual information relating to women, SHGs and the socio-economic setting of the study area.

2.4 Comparative Assessment of SHG Benefits

The analysis was structured to examine SHG-associated changes from a social-identity perspective. Muslim minority and non-minority respondents were assessed separately to determine whether the direction and magnitude of change differed between the two groups. Selected indicators representing relevant dimensions of empowerment were compared across the pre- and post-SHG membership periods. Particular attention was given to identifying differences in baseline conditions, the magnitude of improvement following SHG participation and the persistence or narrowing of disparities between the two groups. This multidimensional approach reflects the view that empowerment cannot be adequately evaluated through a single economic or social indicator. Kabeer (1999) emphasised the interrelationship between resources, agency and achievements, while Vinodhini and Vaijayanthi (2016) identified socio-economic dimensions as integral to assessing SHG-related empowerment. Bano et al. (2020) likewise highlighted the multiple pathways through which SHGs may contribute to rural women's empowerment. Accordingly, the comparative analysis considered the pattern of change across selected indicators rather than interpreting SHG participation through a single outcome.

2.5 Statistical Analysis

The collected data were classified, tabulated and analysed using frequencies and percentages to describe the distribution of respondents across the selected indicators. Before-and-after comparisons were undertaken separately for Muslim minority and non-minority women to identify changes associated with SHG participation. The magnitude and direction of these changes were then compared between the two groups to assess whether similar or divergent empowerment patterns were evident. Chi-square tests were used, where applicable, to examine statistically significant differences in the distribution of categorical outcomes. Statistical results were interpreted alongside the observed percentage changes to avoid relying solely on significance testing when evaluating substantive differences between the groups. As the research employed an observational before-and-after design without random assignment or an experimental control group, the results are interpreted as associations with SHG participation rather than definitive causal effects. This distinction is particularly important when comparing socially differentiated groups because other socio-economic, household and contextual factors may also contribute to observed differences in empowerment outcomes.

3. RESULTS AND DISCUSSION

3.1 Differential Changes in Savings Behaviour

Savings behaviour provides an important indicator of women's financial participation and capacity to manage household resources. SHG participation has been associated with improved financial practices and broader socio-economic empowerment among rural women (Pangannavar, 2010; Vinodhini & Vaijayanthi, 2016). In the present study, substantial improvements in savings behaviour occurred among both Muslim minority and non-minority women, although the magnitude and pattern of change differed between the groups. Before SHG membership, 60.63% of minority women reported no savings, compared with 48.13% of non-minority women; after membership, this category declined to zero in both groups. Regular small savings increased markedly from 6.88% to 73.75% among minority women and from 8.13% to 57.50% among non-minority women. Significant regular savings increased from 3.75% to 13.13% among minority respondents and from 5.00% to 23.75% among non-minority respondents. These results indicate different trajectories: minority women demonstrated a stronger transition towards regular small savings, whereas non-minority women attained a greater post-SHG representation in the significant-savings category.

The changes were statistically significant among both minority ($\chi^2 = 203.4136$, df = 3, $p < 0.0001$) and non-minority women ($\chi^2 = 167.1337$, df = 3, $p < 0.0001$). However, these tests establish significant before–after changes within each group and should not be interpreted as direct tests of between-group differences. Consistent with Kabeer's (1999) multidimensional perspective, the findings suggest that women from different social backgrounds may translate access to the same institutional mechanism into somewhat different financial outcomes. Overall, SHG participation was associated with substantial improvement in both groups, while social identity appears relevant to the pattern and magnitude of those improvements. As shown in Table 1, savings behaviour improved substantially among both groups following SHG membership, although the pattern of transition differed between Muslim minority and non-minority women.

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Table 1. Comparative Changes in Savings Behaviour among Muslim Minority and Non-Minority Women Before and After SHG Membership

Savings behaviour	Minority Before n (%)	Minority After n (%)	Non-Minority Before n (%)	Non-Minority After n (%)
No savings	97 (60.63)	0 (0.00)	77 (48.13)	0 (0.00)
Irregular small savings	46 (28.75)	21 (13.13)	62 (38.75)	30 (18.75)
Regular small savings	11 (6.88)	118 (73.75)	13 (8.13)	92 (57.50)
Significant regular savings	6 (3.75)	21 (13.13)	8 (5.00)	38 (23.75)
Total	**160 (100.00)**	**160 (100.00)**	**160 (100.00)**	**160 (100.00)**

Statistical test: Minority: $\chi^2 = 203.4136$, df = 3, $p < 0.0001$; Non-Minority: $\chi^2 = 167.1337$, df = 3, $p < 0.0001$.

3.2 Differential Changes in Awareness of Government Schemes and Policies

Awareness of government schemes and policies is important for women's ability to access institutional support, welfare programmes and livelihood opportunities. SHGs can facilitate such awareness through group meetings, information exchange and interaction with public institutions. Previous studies have similarly recognised SHGs as platforms that extend women's participation beyond financial activities and strengthen their access to information and institutional opportunities (Bano et al., 2020; Srivastava & Mondal, 2021). Before SHG membership, 82.50% of Muslim minority women were not aware of government schemes and policies, compared with 71.88% of non-minority women, indicating a clear initial disadvantage among minority respondents. After SHG membership, these proportions declined sharply to 4.38% and 6.88%, respectively. Conversely, the proportion classified as well aware increased from 2.50% to 59.38% among minority women and from 4.38% to 61.25% among non-minority women. Table 2 demonstrates a substantial increase in awareness of government schemes and policies among both groups, accompanied by considerable convergence in their post-SHG awareness levels.

Table 2. Comparative Changes in Awareness of Government Schemes and Policies among Muslim Minority and Non-Minority Women Before and After SHG Membership

Awareness level	Minority Before n (%)	Minority After n (%)	Non-Minority Before n (%)	Non-Minority After n (%)
Not aware	132 (82.50)	7 (4.38)	115 (71.88)	11 (6.88)
Aware to some extent	24 (15.00)	58 (36.25)	38 (23.75)	51 (31.88)
Well aware	4 (2.50)	95 (59.38)	7 (4.38)	98 (61.25)
Total	**160 (100.00)**	**160 (100.00)**	**160 (100.00)**	**160 (100.00)**

The before–after changes were statistically significant among both minority ($\chi^2 = 210.1541$, df = 2, $p < 0.0001$) and non-minority women ($\chi^2 = 166.6068$, df = 2, $p < 0.0001$). These tests indicate significant within-group changes but do not directly test differences in the magnitude of change between the two groups.

The results reveal substantial improvement in both groups and, importantly, considerable convergence in post-SHG awareness levels. Although minority women began from a more disadvantaged position, their post-membership level of high awareness approached that of non-minority respondents. This pattern supports the view that collective participation can strengthen women's access to information and institutional resources (Kabeer, 1999; Bano et al., 2020). The findings therefore suggest that SHGs may contribute to narrowing social-group disparities in institutional awareness, although the observational design does not establish that SHG participation alone caused these changes.

3.3 Differential Changes in Financial Literacy

Financial literacy is essential for enabling women to understand savings, credit and household budgeting and to use financial services effectively. SHG participation can strengthen these capabilities through regular engagement with savings and credit activities. Financial capability has therefore been recognised as an important component of SHG-based economic empowerment (Arora & Singh, 2018; Rai & Shrivastava, 2021). Before SHG membership, financial literacy was comparatively weak in both groups. 36.88% of minority women and 31.88% of non-minority women reported very poor financial literacy, while 46.88% and 43.75%, respectively, reported poor literacy. After SHG membership, these proportions declined considerably. Most importantly, the proportion reporting a comfortable level of financial literacy increased from 1.88% to 45.00% among minority women and from 3.75% to 56.25% among non-minority women. The financial-literacy results presented in Table 3 indicate a

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pronounced movement from poor and very poor literacy towards average and comfortable levels following SHG membership.

Table 3. Comparative Changes in Financial Literacy among Muslim Minority and Non-Minority Women Before and After SHG Membership

Financial literacy	Minority Before n (%)	Minority After n (%)	Non-Minority Before n (%)	Non-Minority After n (%)
Very poor	59 (36.88)	12 (7.50)	51 (31.88)	7 (4.38)
Poor	75 (46.88)	15 (9.38)	70 (43.75)	18 (11.25)
Average	23 (14.38)	61 (38.13)	33 (20.63)	45 (28.13)
Comfortable	3 (1.88)	72 (45.00)	6 (3.75)	90 (56.25)
Total	**160 (100.00)**	**160 (100.00)**	**160 (100.00)**	**160 (100.00)**

The before–after changes were statistically significant among both minority ($\chi^2 = 151.7832$, df = 3, $p < 0.0001$) and non-minority women ($\chi^2 = 139.4527$, df = 3, $p < 0.0001$). However, these within-group tests should not be interpreted as direct evidence that the magnitude of change differed significantly between the two groups

The results demonstrate substantial improvement in both groups but also reveal a persistent post-SHG difference. Although minority women experienced a large improvement, non-minority women were 11.25 percentage points more likely to report a comfortable level of financial literacy after SHG membership (56.25% versus 45.00%). Thus, unlike the strong convergence observed for awareness of government schemes, financial literacy shows that some social-group differences remained after participation. These findings support the multidimensional interpretation of empowerment proposed by Kabeer (1999), as access to common financial institutions does not necessarily translate into identical capabilities across social groups. The results therefore suggest that SHGs were associated with improved financial literacy among both groups, while the magnitude of higher-level financial capability remained somewhat greater among non-minority women.

3.4 Social Identity and Changes in Public-Speaking Confidence

The ability to speak in meetings, Gram Sabha forums and interactions with officials represents an important expression of women's public agency. SHGs can provide opportunities for collective interaction and participation that strengthen women's confidence beyond the household (Sahoo, 2013; Bano et al., 2020). The results reveal a clear difference between the two social groups. Among minority women, 18.13% reported a significant increase and 53.75% a moderate increase in public-speaking confidence. The corresponding proportions among non-minority women were 23.13% and 63.13%, respectively. Conversely, 22.50% of minority women reported no change, compared with only 10.00% of non-minority women. Overall, therefore, improvement was reported by 71.88% of minority women compared with 86.26% of non-minority women. As presented in Table 4, improvements in public-speaking confidence were reported by both groups, although the magnitude of improvement was greater among non-minority women.

Table 4. Changes in Public-Speaking Confidence among Muslim Minority and Non-Minority Women

Change in public-speaking confidence	Minority n (%)	Non-Minority n (%)	Total n (%)
Increased significantly	29 (18.13)	37 (23.13)	66 (20.63)
Increased moderately	86 (53.75)	101 (63.13)	187 (58.44)
No change	36 (22.50)	16 (10.00)	52 (16.25)
Feel less confident	9 (5.63)	6 (3.75)	15 (4.69)
Total	**160 (100.00)**	**160 (100.00)**	**320 (100.00)**

Between-group test: $\chi^2 = 10.4652$, df = 3, $p = 0.0150$. The difference between the groups is statistically significant at the 5% level.

Importantly, unlike the previous within-group comparisons, this indicator provides a direct statistical comparison between minority and non-minority women. The difference in public-speaking outcomes was statistically significant ($\chi^2 = 10.4652$, df = 3, p = 0.015). The findings therefore provide stronger evidence that social identity is associated with variation in the benefits experienced following SHG participation. While both groups reported substantial gains, non-minority women demonstrated greater improvement in public-speaking confidence. This supports Kabeer's (1999) view that access to opportunities does not necessarily translate into equivalent agency outcomes. The persistence of comparatively greater hesitation among minority women indicates that SHG participation may expand public agency while not completely eliminating differences between social groups.

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3.5 Comparative Awareness of Legal Rights

Legal awareness is an important component of empowerment because women's ability to exercise their rights depends partly on their knowledge of available legal protections. SHGs may facilitate such awareness through group interaction, institutional exposure and information sharing. Previous studies have recognised that SHG participation can strengthen women's social awareness and capacity to engage with institutions (Pandey, 2014; Bano et al., 2020). The findings show broadly comparable levels of legal-rights awareness between the two groups. Among minority women, 86.25% reported being either *very aware* or *somewhat aware*, compared with 90.00% of non-minority women. However, only 11.88% of minority women were very aware, compared with 20.00% of non-minority respondents. Conversely, 10.00% of minority women were not aware of the specified legal protections, compared with 6.88% of non-minority women.

Despite these percentage differences, the overall distribution of legal awareness did not differ significantly between the two groups ($\chi^2 = 4.5427$, df = 3, p = 0.2085). Thus, social identity was not associated with a statistically significant difference in overall legal-rights awareness in this sample. Although minority women were less represented in the 'very aware' category, this descriptive difference should be interpreted cautiously because the overall distribution of legal-rights awareness did not differ significantly between the two groups. These findings provide an important counterpoint to the significant difference observed in public-speaking confidence. Rather than indicating uniform disadvantage across all dimensions, the results suggest that social-group differences are outcome-specific. This strengthens the central argument of the study: SHG-associated empowerment should be evaluated across multiple dimensions rather than assuming that social identity influences every outcome in the same manner. Table 5 shows that legal-rights awareness was broadly comparable between the two groups, despite some differences in the distribution of respondents across individual awareness categories.

Table 5. Comparative Awareness of Legal Rights among Muslim Minority and Non-Minority Women

Awareness of legal rights	Minority n (%)	Non-Minority n (%)	Total n (%)
Very aware	19 (11.88)	32 (20.00)	51 (15.94)
Somewhat aware	119 (74.38)	112 (70.00)	231 (72.19)
Not aware	16 (10.00)	11 (6.88)	27 (8.44)
Prefer not to say	6 (3.75)	5 (3.13)	11 (3.44)
Total	**160 (100.00)**	**160 (100.00)**	**320 (100.00)**

Between-group test: $\chi^2 = 4.5427$, df = 3, $p = 0.2085$. The difference is not statistically significant.

3.6 Overall Pattern of Social-Group Differences in SHG Benefits

Taken together, the findings demonstrate that SHG-associated improvements were evident among both Muslim minority and non-minority women, but the pattern was not uniform across empowerment dimensions. Savings behaviour showed substantial improvement in both groups, with minority women recording a particularly strong transition towards regular small savings. Awareness of government schemes also showed considerable convergence, as the initially wider disadvantage among minority women narrowed markedly after SHG membership. Financial literacy improved substantially in both groups, although non-minority women retained an advantage in the highest literacy category. A clearer social-group difference emerged in public-speaking confidence. Improvement was reported by 71.88% of minority women compared with 86.26% of non-minority women, and the difference between the groups was statistically significant ($\chi^2 = 10.4652$, p = 0.015). In contrast, legal-rights awareness did not differ significantly between minority and non-minority women ($\chi^2 = 4.5427$, p = 0.2085). The overall comparative pattern is synthesised in Figure 2, which illustrates that SHG-associated empowerment was characterised by both convergence and persistent social-group disparities across different outcome dimensions.

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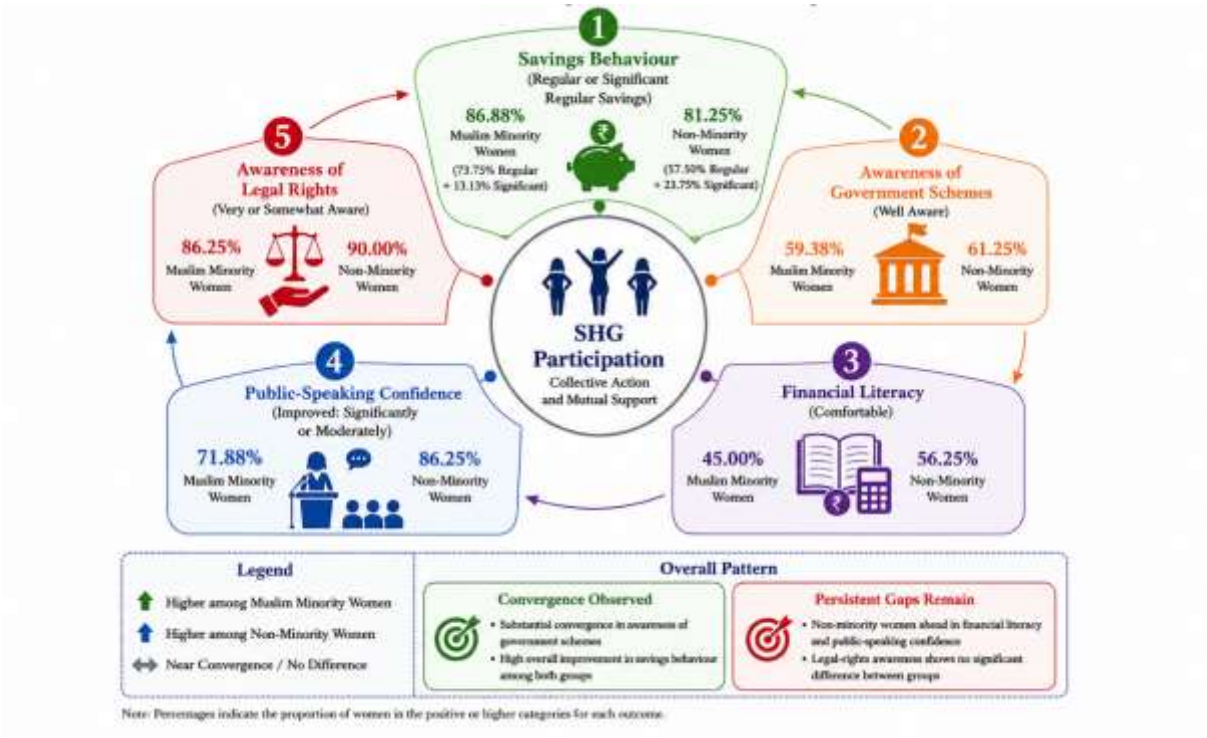


Figure 2. Comparative Patterns of SHG-Associated Empowerment Outcomes among Muslim Minority and Non-Minority Women

These contrasting outcomes indicate that social identity does not operate as a uniform barrier to empowerment. Rather, its relevance varies according to the specific outcome being considered. This interpretation is consistent with Kabeer's (1999) multidimensional understanding of empowerment and with studies emphasising the context-dependent nature of SHG outcomes (Lungbila, 2016; Bano et al., 2020). Overall, the evidence suggests a combination of convergence in some dimensions and persistent disparities in others, highlighting the need for SHG interventions that respond to differences in women's social and institutional circumstances.

4. CONCLUSION

The findings demonstrate that SHG participation was associated with substantial improvements among both Muslim minority and non-minority women, although the extent and pattern of these benefits varied across empowerment dimensions. Improvements were evident in savings behaviour, awareness of government schemes, financial literacy and public-speaking confidence. In several areas, minority women showed considerable progress from comparatively disadvantaged initial positions, indicating a tendency towards convergence between the two groups. However, convergence was not universal. Non-minority women retained advantages in higher levels of financial literacy and reported stronger improvements in public-speaking confidence. The significant between-group difference in public-speaking outcomes ($\chi^2 = 10.4652$, $p = 0.015$) indicates an association between social-group status and this dimension of empowerment. Conversely, the absence of a significant difference in legal-rights awareness ($p = 0.2085$) indicates that minority status does not uniformly disadvantage women across all outcomes. Overall, the study suggests that SHGs can function as an inclusive platform for women's empowerment, but equal participation does not necessarily produce identical outcomes across social groups. Greater attention to financial capability, legal literacy, leadership development and opportunities for public participation among comparatively disadvantaged members could further reduce persistent gaps. Future research employing longitudinal designs and direct statistical tests of differential change would help establish more precisely how social identity conditions the benefits associated with SHG participation.

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