Journal of Socio-Educational & Cultural Research
International Journal of Arts & Social Sciences
Peer Reviewed Refereed Journal
Published by Srijan Research Foundation, Varanasi India
DOI: https://doi.org/10.68868/14Js15aK42
www.jsecrjournal.in

Women's Empowerment, Social Transformation and the Dynamics of Institutional Credit (A Sociological Study in the Context of Rural and Seasonal Migration)

Umesh Prasad Rai
Research Scholar, Department of Sociology,
Maharaj Balwant Singh P.G. College, Gangapur, Varanasi, U.P., India

Prof. Alok Kumar Kashyap
Professor, Department of Sociology,
Maharaj Balwant Singh P.G. College, Gangapur, Varanasi, U.P., India
ORCID ID: https://orcid.org/0009-0009-5554-587X

Abstract
This article presents a sociological analysis of the relationship among rural women's empowerment, social transformation, and their access to institutional credit. Special attention is given to women who migrate seasonally with their families and work in informal sectors such as brick kilns. Self-Help Groups (SHGs) develop savings, collectivism, financial discipline, and local leadership capacities among rural women. However, when families migrate to other states or districts for about eight to nine months a year in search of work, women's connection with regular meetings, savings, and banking activities may weaken. This disrupts continuity with formal credit systems and increases dependence on advance payments provided by contractors, commonly known as pesgi. (Gupta & Pandey, 2026).

The article interprets the issue through Naila Kabeer's Resources–Agency–Achievements framework, Amartya Sen's Capability Approach, Karl Marx's Alienation Theory, Robert Redfield's Little and Great Traditions, and M. N. Srinivas's concept of Sanskritization. Based on available secondary sources, it becomes clear that earning an income by itself does not guarantee empowerment. If women do not have continuous access to economic decision-making, banking facilities, social security, and community institutions, their gains may remain unstable. Therefore, portable digital financial services, social security for migrant women, emergency credit, direct wage payments, and continuity of children's education are necessary. In relation to rural women's decision-making, Mishra and Kashyap (2026) also emphasize the multidimensional nature of women's empowerment.

Keywords-Women's empowerment; Self-Help Groups; seasonal migration; institutional credit; brick-kiln workers; social transformation; financial inclusion; pesgi; DAY-NRLM.

1. Introduction

In the twenty-first century, women's empowerment cannot be viewed merely as a process of increasing women's income. It is a broad process of social transformation associated with access to resources, decision-making capacity, social respect, education, health, political participation, and the ability to influence choices concerning one's own life. In rural India, Self-Help Groups have accelerated this transformation. Group-based savings and bank linkage have connected many women with the formal financial system and provided opportunities for collective decision-making at the local level.

At the same time, instability of employment in the rural economy, limited resources, and increasing pressure on agriculture have encouraged many families to undertake seasonal migration. Family-based labour arrangements in brick kilns are a major example. In such places, women often constitute an important part of family labour, but their work is not recorded as individual wages. Consequently, a gap remains between economic contribution and economic autonomy.

Migration affects more than employment. Staying away from home for eight to nine months may affect participation in SHG meetings, regular savings, use of bank accounts, and contact with local institutions. In such circumstances, taking an advance from a contractor may appear to be an easy option for meeting immediate family needs. Yet the same arrangement can become a mechanism for controlling future labour and income. Therefore, women's empowerment needs to be examined in connection with migration and the continuity of institutional credit.

2. Objectives of the Study

The major objectives of this study are: (1) to understand the role of SHGs in the economic and social empowerment of rural women; (2) to analyse barriers to the continuity of institutional credit and savings caused by seasonal migration; (3) to examine women's economic identity and decision-making capacity within the brick-kiln labour system; (4) to understand the social, linguistic, and educational effects of migration from a sociological perspective; and (5) to identify policy directions that can make the financial and social rights of migrant women more sustainable.

3. Literature Review

Previous studies provide a basis for understanding women's empowerment as a multidimensional process. Mishra and Kashyap (2026) have connected economic, political, educational, social, and health dimensions with women's empowerment. Rai and Kashyap (2026) have focused on socio-cultural change during seasonal migration and disruption of SHG activities among migrant tribal brick-kiln workers. Kabeer (2005) conceptualised empowerment through the interrelationship of resources, agency, and achievements. This makes it clear that merely providing credit is not sufficient; women must also possess real decision-making capacity over the use of that resource. Their analysis further supports the link between seasonal migration, socio-cultural change, and disruption of institutional participation. Related discussions of ethical conduct, social harmony, and public welfare in Vedic literature (Agnihotri, 2026), as well as the relationship between yogic discipline, social wellbeing, and cultural continuity (N. Agnihotri & A. Agnihotri, 2026), offer broader cultural perspectives. These works are relevant as interpretive context rather than as direct empirical studies of women's access to institutional credit.

The World Economic Forum's 2025 report points to the persistence of global gender inequality. In the Indian context, literature on informal labour and migration indicates that migrant families may face difficulties in maintaining continuity of locally administered welfare and financial facilities. NABARD documents on microfinance demonstrate the breadth of SHG-bank linkage, while migration studies highlight the role of contractor advances. Srivastava's study discusses advance payments and the

structure of worker dependence in labour-contractor relationships. Mishra (2016) points to family-based piece-rate labour in brick kilns, where women's labour may be absorbed into the household unit.

An important research gap emerges when the literature is integrated: women's empowerment, SHG-based financial inclusion, and seasonal migration are often treated as separate subjects, whereas in the lives of migrant women all three form part of the same socio-economic process. The present study places this interrelationship at the centre. Recent work on social media further indicates that digital platforms can shape participation and collective action .

4. Research Methodology

This study is based on secondary data and sociological theoretical analysis. The available material refers to the Global Gender Gap Report 2025, Census of India, NSSO, e-Shram, DAY-NRLM progress reports, and NABARD sources relating to microfinance. Sociological literature and policy documents have also been used. The analytical process first examined indicators related to women's labour, SHGs, credit, migration, and social security. The conditions of migrant brick-kiln workers were then connected with the wider rural economy. Finally, theoretical concepts were used to examine how the availability of resources is transformed into agency and achievements and under what circumstances this process is disrupted. This study does not claim to be based on a primary survey; its conclusions are based on available secondary sources and their sociological interpretation.

5. SHGs and Women's Empowerment

Self-Help Groups are not merely institutions of savings for rural women. They can become platforms for collective learning, mutual trust, financial discipline, and social participation. Regular savings provide women with a collective basis for small loans and can strengthen their relationship with the banking system. Participation in group meetings can also develop the ability to speak publicly, raise issues, and participate in collective decision-making.

Nevertheless, the effectiveness of SHGs depends on continuity. If a woman remains away on migration for a long period and becomes disconnected from meetings, savings, and banking processes, the social and economic benefits received from the group may weaken. Therefore, arrangements are needed for migrant families through which women's financial identity and group-linked services do not end when their place of residence changes. Digital transactions, remote meetings, and portable accounts may be useful in this direction, provided digital literacy and technological access are also ensured. Digital technology can also support ethical and socially constructive practices in the contemporary digital era **6. Seasonal Migration and Institutional Credit**

Seasonal migration is a source of income for rural families, but it is also associated with instability. In brick kilns, families often work as a single labour unit. In such an arrangement, women's labour may be essential while their individual economic identity remains weak. When a family needs cash before migration, the advance provided by a contractor offers immediate relief. However, the advance becomes linked to future labour and may reduce the family's bargaining power.

Available sources indicate that the problem of SHG accounts becoming inactive and formal financial contact being interrupted during migration may be serious. The original study mentions inactivity of up to 60–70 percent. This figure is taken from the source cited in the study and should not be treated as a universal rate for all migrant women. Similarly, the mention of an advance of ₹30,000–₹60,000 relates to a specific study context. Sociologically, the important point is that formal and informal credit do not provide equivalent choices: formal credit involves rules, records, and institutional oversight, whereas pesgi can transform a labour relationship into a debt relationship.

7. Social and Cultural Transformation

Migration is not merely economic relocation. When people move from one socio-cultural environment to another, changes may occur in language, dress, food habits, religious practices, and social networks. This can be understood through Redfield's concept of Little and Great Traditions. When local folk culture and community traditions come into contact with wider markets and diverse groups, processes of cultural transformation may accelerate. In the digital context, social media can also influence social participation, collective mobilization, and the exercise of social power.

Srinivas's concept of Sanskritization also provides a useful analytical tool in this context. When migrant communities come into contact with different social groups, they may adopt certain new lifestyles and behaviours. Such change is not always one-sided or negative; however, if the transmission of local language and cultural memory to children is weakened, the possibility of long-term cultural erosion may increase. Disruption of children's education during migration is another important issue. If families remain at worksites for long periods and become separated from permanent schooling arrangements, continuity of education may be affected. Therefore, discussions of women's empowerment should also include children's education, mother tongue, and social identity.

8. Theoretical Analysis

According to Kabeer's framework, resources, agency, and achievements are three interconnected dimensions of empowerment. An SHG may provide resources to a woman, but if migration prevents her from using the account or if she has little role in decisions concerning credit, the resource will not be fully transformed into agency.

Amartya Sen's Capability Approach broadens the issue further. Poverty is not merely low income; it also involves a lack of capability to achieve desired ways of living. If a migrant woman cannot access banking, health, education, and social security services, her substantive capabilities remain limited, even if household cash income increases for some period. Marx's Alienation Theory can help explain the lack of control over labour in brick-kiln work. A woman may contribute to the production of goods while having limited control over the product and the conditions of production. She may contribute to household income and still have a limited role in individual economic decisions.

Redfield's and Srinivas's theories help explain cultural transformation. Thus, rather than examining economic, social, and cultural dimensions separately, it is more appropriate to view them as parts of an integrated structure.

9. Major Findings

First, SHGs provide rural women with economic resources as well as a platform for social participation, but migration can weaken continuity. Second, receiving income from employment and achieving empowerment are not the same; decision-making capacity and access to institutional services are also necessary. Third, prolonged distance from formal banking during migration can increase dependence on informal advances. Fourth, in family-based labour arrangements such as brick kilns, women's contribution may remain invisible or under-recorded. Fifth, the impact of migration extends to culture, language, and children's education. Sixth, existing welfare schemes will become more effective when they are made portable in accordance with the dynamics of migrant life.

10. Policy Recommendations

1. Interstate portable SHG finance: SHG accounts and related services should remain usable when women change locations.

2. Digital financial inclusion: Women should receive local training alongside mobile banking and digital transactions.
3. Pre-migration emergency credit: Village organisations or SHGs can provide families with legal, low-cost small emergency loans to reduce dependence on contractor advances.
4. Direct wage payment: Women workers should receive separate digital payments and clear wage records so that their labour becomes economically visible.
5. Portability of social security: Ration, health, and other eligible benefits for migrant families should remain usable despite changes of location.
6. Continuity of education: Mobile education centres near brick-kiln clusters and mother-tongue-sensitive educational arrangements for children should be developed.
7. Women's leadership: Women SHG members should receive training in financial literacy, legal rights, and participation in local governance.
8. Recognition of labour: In family-based work, efforts should be made to record women not merely as "family helpers" but as independent labour units.

11. Conclusion

Women's empowerment cannot be understood through a single indicator such as credit, employment, or income. For rural women, empowerment becomes more sustainable when economic resources, decision-making agency, social security, and dignified achievements reinforce one another. SHGs provide an important foundation in this direction, but seasonal migration challenges their institutional continuity.

For migrant women working in brick kilns, the greatest challenge is that although their labour contributes to household income, it is not always visible in their individual economic identity and institutional rights. A system such as pesgi can provide immediate cash, but when formal credit options are weak, it may increase dependence and labour control. It is therefore necessary to connect financial inclusion with the actual conditions of migration.

The focus of future policy should be "portability"—that is, wherever a woman goes, her bank account, SHG relationship, social security, health facilities, and children's right to education should travel with her. Such a model can establish women not merely as beneficiaries who receive credit, but as active citizens in economic and social decision-making.

References

- Gupta, J., & Pandey, D. K. (2026). Role of self-help groups in women empowerment. *The Opinion: International Journal of Arts & Social Sciences, 15*(28), 44–49. https://doi.org/10.5281/zenodo.23135727
- Mishra, P., & Kashyap, A. K. (2026). Women's empowerment: A multidimensional approach to gender equality and sustainable development. *International Journal of Innovative Science and Research Technology, 11*(8), 1819–1825.
- Rai, U. P., & Kashyap, A. K. (2026). Tribal cultural change under migratory conditions: A sociological analysis (with special reference to migrant tribal workers engaged in brick kilns). *International Journal of Social Science Research, 3*(5), 401–410.
- Agnihotri, A. (2026). SPIRITUALITY, DHARMA, AND PUBLIC WELFARE IN VEDIC LITERATURE: RELEVANCE TO THE CONTEMPORARY SCENARIO. *International Journal for*

Research Trends and Innovation, 11(10), i84-i87. https://doi.org/10.56975/ijrti.v11i10.302241

- Agnihotri, N., & Agnihotri, A. (2026). The yogic tradition and yogic practice in the perspective of the Śrīmad Bhāgavata. *The Opinion: International Journal of Arts & Social Sciences*, *15(29)*, 16–21. https://doi.org/10.5281/zenodo.23735609
- Pandey, D. K. (2026). Changes in Family and Marital Relations in DigitalSociety: A Sociological Study. *International Journal for Research Trends and Innovation*, Volume 11, Issue 10, DOI: 10.56975/ijrti.v11i10.301460
- Kabeer, N. (2005). Gender Equality and Women's Empowerment: A Critical Analysis of the Third Millennium Development Goal. Gender and Development, 13(1), 13–24.
- World Economic Forum. (2025). Global Gender Gap Report 2025: Benchmarking Gender Gaps 2025. Geneva: WEF.
- United Nations. (2025). Achieve Gender Equality and Empower All Women and Girls: SDG 5 Progress Report. New York: UN.
- UN Women. (2024). Progress on the Sustainable Development Goals: The Gender Snapshot 2024. New York: UN Women.
- Saxena, N. C. (2019). Social Protection for Informal Sector Workers in India. New Delhi: International Labour Organization.
- Sharma, K. L. (2018). Social Stratification and Change in India. Jaipur: Rawat Publications.
- NABARD. (2022). Status of Microfinance in India 2021–22. Mumbai: National Bank for Agriculture and Rural Development.
- Srivastava, R. (2012). Internal Migration and Social Protection in India: The Missing Links. UNESCO–ILO Working Paper No. 2, New Delhi.
- Mishra, D. K. (Ed.). (2016). Internal Migration in Contemporary India. New Delhi: Sage Publications.
- McKinsey & Company. (2025). Women in the Workplace 2025: Representation and Advancement Trends.
- Ministry of Statistics and Programme Implementation. (2024). Women and Men in India 2024. Government of India, New Delhi.
- Press Information Bureau. (2025). 11 Years of Women Empowerment: One Stop Centers and Lakhpati Didi Initiative Progress Report. Government of India.
- Kumar, U.(2026). The Impact of Cultural Norms and Education on Women's Mental Health. *The Opinion: International Journal of Arts & Social Sciences, 15*(28), 90–100. https://doi.org/10.5281/zenodo.23135727