
SELF HELP GROUPS AS AGENTS OF WOMEN'S ECONOMIC AND SOCIAL TRANSFORMATION

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Abstract

This study investigates how Madhya Pradesh's Self-Help Groups (SHGs) engage ancestral women on the social and economic fronts. Focusing on 400 women in five districts, the study uses structured questionnaires to join descriptive and exploratory methodologies to analyze the information on monetary control and decision-production. Significant relationships between women's awareness levels and segment characteristics like conjugal status, instruction, and family structure have been tracked down through statistical research. As per the study, SHGs considerably raise women's cooperation in decision-production, give them more command over their monetary resources, and advance their economic circumstances. The findings underscore the progressive limit of Self-Help Groups (SHGs) to advance the economic empowerment and social inclusion of ancestral women.

Keywords: *Self-Help Groups (SHGS), Women's, Economic, Social Transformation, Empowerment*

1. INTRODUCTION

Self-Help Groups, or SHGs, have become a powerful force for social and economic change, especially in emerging nations like India. These grassroots organizations, which are distinguished by their collective character and mutual support structure, are essential in improving women's lives through the promotion of social empowerment and economic self-reliance. Initially designed as a

means of enhancing rural livelihoods and mitigating poverty, Self-Help Groups (SHGs) have transformed into all-encompassing arenas for the economic and social advancement of women, impacting a multitude of facets of their lives and communities.

In terms of the economy, SHGs give women a way to participate in activities that generate revenue and give them access to financial resources that were previously out of their grasp. SHG members can participate in small businesses, farming, and other revenue-producing endeavors by pooling their funds and obtaining microloans. Their financial independence strengthens their bargaining power both within the family and the community and contributes to their economic stability. Beyond just helping individual members, SHGs also contribute to the greater economic growth of their communities by fostering greater local entrepreneurship and manufacturing.

Socially, through encouraging group decision-making, leadership development, and community involvement, SHGs serve as a catalyst for women's empowerment. Members' sense of agency and self-confidence are bolstered by the cooperative nature of SHGs, which encourages them to contribute to group goals, voice their ideas, and participate in debates. SHGs also frequently take part in advocacy work and social activities related to health, education, and gender equality. Women's roles in their communities are further enhanced by their involvement in social concerns, which also helps to create a more egalitarian social structure. SHGs contribute to the larger movement towards social justice and gender equality by questioning conventional gender norms through various initiatives.

The effectiveness of Self-Help Groups (SHGs) as catalysts for economic and social change can be ascribed to their bottom-up strategy, which is highly in line with the needs and ambitions of women residing in rural and underprivileged regions. SHGs enable women to overcome socioeconomic barriers and attain a greater quality of life by offering a network of support and by making resources and opportunities accessible. However, a number of variables, including membership participation, organizational structure, and outside support, might affect how effective SHGs are. Thus, in order to maximize SHGs' potential as change agents, it is imperative to comprehend their dynamics and assess their influence.

1.1 Objectives of the Study

- To investigate the degree of awareness among tribal women about their power over financial resources and involvement in economic decision-making.
- To investigate the function and influence of Self-Help Groups (SHGs) on the economic advancement of tribal women in the MP tribal area.

2. REVIEW OF LITREATURE

Berglund, K., Ahl, H., Pettersson, K., & Tillmar, M. (2018) explore the intersection of women's entrepreneurship, neoliberalism, and economic justice in the context of Sweden, highlighting how policy changes have impacted the economic empowerment of women. The study critically examines how discourse around women's entrepreneurship has shifted in the postfeminist era, emphasizing individual responsibility over collective solutions. Through a discourse analysis, the authors reveal that while entrepreneurship is often framed as a pathway to empowerment, the neoliberal policies associated with it may perpetuate existing gender inequalities rather than address structural barriers.

Gallo Garcia, C. (2023) delves into the moral economy of volunteering for female empowerment in Brazil. The study takes a critical look at how volunteering activities are framed as tools for empowerment, particularly focusing on their social and economic dimensions. Through ethnographic research, Garcia highlights the complexities of volunteerism in contexts where economic disparities and gender inequalities persist. The findings suggest that while volunteering offers opportunities for women to engage in empowering activities and gain social recognition, it can also reinforce traditional gender roles and expectations.

Gates, M. F. (2019) in her book *The Moment of Lift: How Empowering Women Changes the World*, provides a compelling argument for women's empowerment as a catalyst for broader societal change. Drawing on her experiences and the work of the Gates Foundation, Gates discusses the critical role of women's empowerment in improving health outcomes, economic development, and social justice globally. The book blends personal stories, case studies, and

research to illustrate how empowering women in areas such as education, reproductive health, and financial inclusion can have transformative effects on families and communities. Gates argues that lifting women is not just about fairness; it's about effective development strategies that benefit everyone.

3. RESEARCH METHODOLOGY

The essential source of data for this descriptive-cum-exploratory study is used fundamentally, and structured questionnaires are used to gather relevant information. Individuals with an interest in Self Help Groups and their participants (Ancestral women) make up the study's sample. The selection of respondents, or the selection of items, almost always results from considerations of time and cost when the populace is so vast. The respondent that is chosen will be representative of the whole populace. Based on samples of 400 female respondents from a specific Madhya Pradesh ancestral district, this survey was directed. The districts chosen for the study were Dhar, Barawani, Jhabua, Chhindwara, and Khargone (the largest number of ancestral territory districts in Madhya still up in the air by the 2011 census). Through discussions, in-person interviews, and surveys, essential information is assembled. Various published and unpublished sources, including government websites and newspapers, journals, and articles, gave the secondary information to the study. Following assortment, the information were purposefully sorted, classified, and subjected to the necessary analysis using SPSS-17, a statistical program based on research. Both descriptive statistics and plain reports have been delivered using it. ANOVA, chi-square test, Wilcoxon Sign Test, mean, standard deviation, and other statistical analyses are utilized.

3.1 Hypothesis

Ho1: There is no discernible correlation between the awareness level of tribal women and the demographic variable.

Ho2: Tribal Women Economic Empowerment is not significantly impacted by demographic variables.

Ho3: The economic status of tribal women did not significantly change before or after they joined the SHGs.

Ho4: Women's control over financial resources and involvement in financial decision-making are diminished by SHGs.

4. DATA ANALYSIS AND INTERPERTATION

Ho1: There is no discernible correlation between the awareness level of tribal women and the demographic variable.

Table 1:Frequency Test for Tribal Women's Awareness Level and Demographic Variables (DV)

| S.No. | Variables | Chi-Square Value | DF | Asymp. Sig | Accept/Reject | Level of Association |
|-------|--|------------------|----|------------|---------------|----------------------|
| | | | | | | Cramer's V |
| 1 | Age and Awareness Level of Tribal Women | 6.618 | 05 | 0.300 | Accept | 0.129 |
| 2 | Marital Status and Awareness Level of Tribal Women | 2.406 | 02 | 0.000 | Reject | 0.078 |
| 3 | Family Type and Awareness Level of Tribal Women | 0.222 | 02 | 0.000 | Reject | 0.024 |
| 4 | House Type and Awareness Level of Tribal Women | 1.318 | 02 | 0.517 | Accept | 0.570 |
| 5 | Qualification and Awareness Level of Tribal Women | 3.860 | 06 | 0.000 | Reject | 0.098 |
| 6 | Occupation and Awareness Level of Tribal Women | 7.886 | 04 | 0.000 | Reject | 0.140 |
| 7 | Income and Awareness Level of Tribal Women | 3.808 | 03 | 0.283 | Accept | 0.098 |

Segment Variables and Awareness Level of Ancestral Women: By contrasting the ostensible variables of conjugal status, family type, capability, occupation, and awareness level of ancestral women to the recurrence of different groups, the chi square test illustrates the relationship between these variables. The result obviously shows that the invalid hypothesis must be dismissed because the P-esteem is underneath the significant degree of 0.05. As a result, we reach the inference that there is a substantial connection between's ancestral women's awareness level, family type, capability, and wedded status. Nonetheless, by carrying it to the recurrence of various groups,

segment factors like age, staying type, pay, and awareness level of indigenous women are assessed. The finding makes obviously we must acknowledge the invalid hypothesis because the P-esteem is higher than the 0.05 basis of significance. In this way, we reach the determination that there is no way to see a relationship between ancestral women's age, staying style, pay, and awareness level. The information level of indigenous women is associated with differences in segment characteristics. Cramer's V test is used to evaluate the level of association, and all variables show exceptionally low levels of association (0.3) aside from house type.

Ho2: Tribal Women Economic Empowerment is not significantly impacted by demographic variables

| Table No.2: Model Summary | | | | | | | | | |
|--|------------|----------------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change |
| 1 | .106a | .011 | -.006 | .50863 | .011 | .634 | 7 | 392 | .000 |
| a. Predictors: (Constant), Income, Marital Status, Occupation, Age, Educational Qualification, House Type, Family Type | | | | | | | | | |
| Table No.3: ANOVA ^b | | | | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. | | | |
| 1 | Regression | 1.147 | 7 | .164 | .634 | .000 | | | |
| | Residual | 101.413 | 392 | .259 | | | | | |

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|---------------------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 3.465 | .157 | | 22.072 | .000 |
| | Age | -.018 | .023 | -.040 | -.788 | .431 |
| | Marital Status | .049 | .074 | .033 | .659 | .510 |
| | Family Type | .038 | .046 | .051 | .841 | .000 |
| | House Type | -.031 | .027 | -.061 | -1.119 | .000 |
| | Educational Qualification | .017 | .019 | .045 | .889 | .000 |
| | Occupation | -.003 | .037 | -.004 | -.074 | .000 |
| | Income | -.036 | .030 | -.060 | -1.189 | .000 |

a. Dependent Variable: Economic Empowerment

Table 5:The outcome of the ANOVA for the economic empowerment of tribal women and demographic variables (DV)

| S.No. | Variables | Accept/ Reject |
|-------|---|----------------|
| 1 | Age and Economic Empowerment of Tribal Women | Accept |
| 2 | Marital Status and Economic Empowerment of Tribal Women | Accept |
| 3 | Family Type and Economic Empowerment of Tribal Women | Reject |
| 4 | House Type and Economic Empowerment of Tribal Women | Reject |
| 5 | Qualification and Economic Empowerment of Tribal Women | Reject |
| 6 | Occupation and Economic Empowerment of Tribal Women | Reject |
| 7 | Income and Economic Empowerment of Tribal Women | Reject |

As should be visible from the above table, Economic Empowerment and segment variables have an immediate relationship (ANOVA, tests 02 and 03). Considering that the ANOVA is 0.634, they have a positive association. Less than 0.05, or the significance level of.000, indicates that the ANOVA is statistically significant. In this manner, we dismissed the invalid hypothesis and acknowledged the other option, which holds that segment factors significantly impact ancestral women's economic empowerment.

The table 04 result illustrates what different segment factors mean for indigenous women's economic empowerment. Each segment factor, except for age and conjugal status, significantly affects economic empowerment.

Ho3: When joining the SHGs, ancestral women's economic conditions didn't significantly change. The sign test was utilized to analyze the invalid hypothesis, which states that there is "no significant distinction in the economic conditions when becoming members of the SHGs." Table 06 displays the result of the sign test for economic variables.

Table 6: The outcome of the economic condition variables' Wilcoxon Sign Test

| S.No. | Variables | Z Value | Level of Significant | Result |
|-------|------------------------------------|---------|----------------------|--------|
| 1 | Increases the expenditure capacity | -14.755 | 0.000 | Sig. |
| 2 | Value of Asset has improved | -10.989 | 0.000 | Sig. |
| 3 | Increases in Monthly Income | -8.471 | 0.000 | Sig. |
| 4 | Increases the Saving amount | -16.775 | 0.000 | Sig. |
| 5 | Offers Employment Opportunity | -12.072 | 0.000 | Sig. |

Table 06 makes obviously the variables' all's figured Z values are negative at the 5% level, and every variable's p-esteem is 0.000, or less than 0.05. Consequently, the invalid hypothesis is disproved. As a result, one might say that members' economic circumstances significantly different when they joined SHGs.

Ho4: Women's control over financial resources and involvement in financial decision-making are diminished by SHGs.

| Table No.7: Result of ANOVA | | | | | |
|-----------------------------|----------------|-----|-------------|-------|------|
| ECONOMIC EMPOWERMENT | | | | | |
| | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | .838 | 3 | .279 | 1.087 | .000 |
| Within Groups | 101.722 | 396 | .257 | | |
| Total | 102.560 | 399 | | | |

The ANOVA table 07 above demonstrated the force of women over monetary resources and their association in monetary decision-production. Considering that the ANOVA is 1.087, the relationship is positive. Less than 0.05, or the significance level of.000, indicates that the ANOVA is statistically significant. Thus, we acknowledged the substitute hypothesis — that SHGs work on women's impact over economic resources and support in economic decision-production — instead of the invalid hypothesis.

5. FINDINGS AND DISCUSSION

Most of respondents (44.50%) are between the ages of 31 and 40, which is great for this sort of research since most of them are sufficiently responsible to decide and most of them (88%) are hitched because women and little kids in ancestral areas are accustomed to getting hitched when they are youthful. Considering that most ancestral individuals in places where they stay live in joint families, most of respondents (46.75%) had relatives that are either somewhere in the range of four and at least six than six. It's also basic to take note of that the respondents are dispersed all through the Madhya Pradesh ancestral district that was chosen. As per the opinions of the ancestral women in the chosen Madhya Pradesh ancestral district, joining SHGs has raised their degree of information on political, legitimate, and wellbeing and family government assistance matters as well as monetary transactions. The indigenous women's commitment to SHGs has given them more prominent self-assurance and autonomy. Most of respondents (49.25%) had a kaccha ghar, or housing type, which reflects the type of their standard of living. Most of respondents (38%) are uneducated, which reflects the education rate in Madhya Pradesh's ancestral areas. Since there were no jobs accessible in other ancestral areas, 43.25% of the respondents just got a day to day pay.

Roughly 43% of those surveyed procure between Rs. 3,000 and Rs. 5,000 every month. SHGs significantly affect ancestral women's economic turn of events. SHGs goodly affect the empowerment of women, yet they adversely affect nearby economic turn of events. Despite the way that SHGs have raised indigenous women's understanding in several areas, most of them still

need monetary education and taxpayer supported initiative data. SHGs don't significantly influence the economic stability or decision-production cooperation of ancestral women.

Most of those surveyed have been SHG members for longer than three years. It indicates that self-help organizations have been working legitimately in the chosen Madhya Pradesh ancestral district for no less than three years. A sizable part of the indigenous women in the samples have managed the capability of SHGs in their lives. Most of ancestral women joined SHGs to pay for their everyday needs, demonstrating their precarious monetary and economic situations. The monetary advantages of SHGs are a significant extra component attracting ancestral women to them.

A part of them also join Self-Help Groups (SHGs) to get loans for their personal or professional use. The previously mentioned information makes it apparent that most of women in the ancestral region have joined self-help groups because of monetary or economic hardships.

Concerning in each SHG meeting, 52.25% of respondents detailed having saved Rs. 100, while 44.75% revealed saving between Rs. 100 and Rs. 300. The result is phenomenal since it demonstrates the ancestral women's saving behaviors, which are basic to the country's economic and monetary stability as well as the expansion of any home.

Each respondent has used the credit options that their SHGs have made accessible. The information makes it clear that most of them joined SHGs to meet their credit and monetary needs. 46% of the respondents said they use SHG loans going from Rs. 3,000 to Rs. 10,000 to meet their day to day requirements, both monetary and otherwise. Thirteen percent of those surveyed are using their SHGs' Rs. 10,000 credit. It demonstrates how self-help organizations assist indigenous women in Madhya Pradesh with meeting their material requirements.

The essential benefit of joining a SHG is that you will not need to stress over losing your jewels, land, or different possessions because the credit you get from the gathering does not need a home loan or other sort of security to be lent cash. Significant advantages for members of SHGs incorporate easy access and independence from the embarrassment of neighborhood lenders or monetary institutions. One of the fundamental benefits of joining a self-help bunch in a Madhya

Pradesh ancestral district is that there is less interest on the loans taken out. Goat cultivating and individual business ventures are the vitally economic pursuits attempted by SHG members.

Members of SHGs also cover the economic aspects of goat cultivating and dairy. Benefits like credit facilities, obligation opportunity, organizing opportunities, savings habits, and economic freedom are what SHG members most usually get from their groups. Before all else, most of ancestral women joined SHGs to fulfill their monetary needs; be that as it may, over the long haul, their debts decrease and they also structure the propensity for saving cash. Their savings and month to month pay have developed as a result of SHGs. The way that the worth of their assets has become further demonstrates the gainful effects of SHGs on the economic empowerment of Madhya Pradesh's ancestral women.

6. CONCLUSION

Self-Help Groups have gotten a great deal of praise in India for their significant commitment to women's economic empowerment. Notwithstanding, in Madhya Pradesh, there is really a more prominent requirement for emphasis on the empowerment of indigenous women. In spite of the fact that they are currently somewhat more learned of monetary matters, their social standing and association in domestic and monetary decision-production has gotten to the next level. As per the results of this study, indigenous women in the Madhya Pradesh district that was chosen have less access to credit, less dealing and decision-production authority, and restricted access to the compensation work market. Just when ancestral women perceive their own power and successfully challenge winning conventions and social practices to further develop their prosperity will genuine women's empowerment happen. The public authority's policies and programs are not actually arriving at ancestral women, which is the primary driver of the slow social and economic development of ancestral women in the chosen Madhya Pradesh district. Generally, self-help groups unremarkably affect the empowerment of ancestral women. To really enable ancestral women, Self-Help Groups (SHGs) must work all the more honestly in the right course. Really at that time will significant changes be made in the lives of ancestral women, and this will result in obvious empowerment.

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