

MECHANISMS AND IMPACT OF SELF-HELP GROUPS ON THE SOCIO-ECONOMIC EMPOWERMENT OF TRIBAL WOMEN IN UTTAR PRADESH

Abstract

The promotion of women's empowerment is essential for the holistic development of society. Self-help groups (SHGs) are crucial in empowering women, especially those in rural and underprivileged regions, by providing financial inclusion and skill development training. The study seeks to assess the mechanism of SHGs in improving the livelihoods of tribal women in Uttar Pradesh. Additionally, it attempts to evaluate the impact of SHGs on their socio-economic empowerment and their perceptions of SHGs. For this purpose, the data was collected from tribal women in Varanasi and Sonbhadra using a structured questionnaire. The study used percentage analysis, one-sample t-test, paired t-test, and regression analysis to assess the objectives set forth based on a sample size of 263. The study's results indicate that the SHGs mechanism has a moderate to high level of effectiveness in enhancing the economic empowerment of tribal women in Uttar Pradesh. Since becoming members of SHGs, the beneficiaries have seen significant enhancements in their income, savings, and employment and moderate enhancement in expenditure patterns. SHG mechanisms are reliable indicators of socio-economic empowerment, and women who are empowered tend to have a positive perception of SHGs. The study's findings suggest that continuous support and the expansion of SHG initiatives may significantly enhance the socio-economic empowerment of tribal women.

Keywords: Livelihood; mechanism; perception; self-help groups; socio-economic empowerment; tribal women

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I. INTRODUCTION

India's tribal inhabitants, accounting for around 8% of the nation's overall population, are a multifaceted demographic group characterized by unique cultural traditions and socio-economic challenges (Jaiswal, 2019; Paltasingh & Paliwal, 2014). Tribal groups play a key role in India's cultural legacy and social structure, requiring the implementation of region-specific policies to cater to their varied needs. Uttar Pradesh has traditionally housed several tribes, each with its own cultural heritage, traditions, and challenges. The tribal women of Uttar Pradesh play a vital role yet often encounter discrimination in India's multifaceted socio-cultural environment. Tribal women have faced several barriers to attaining empowerment throughout history, which have been reinforced by enduring patriarchal traditions and socio-economic inequalities, despite repeated attempts to address their socio-economic challenges. The tribal communities of Uttar Pradesh, including the Tharu, Gonds, Raji, Khond, Agaria, Pasi, Bhotiya, and other tribes, have a long history of experiencing marginalization, exclusion, and exploitation. Poverty, illiteracy, and a lack of basic amenities have exacerbated their vulnerability and hindered their potential for growth and development. Tribal women in this marginalized demographic face several forms of prejudice (Weaver, 2022). Because of the interconnectedness of gender and ethnicity, persons who are part of these groups have a greater likelihood of encountering socio-economic exploitation and violence, both inside their homes and in society at large.

Self-help groups (SHGs) in India have emerged as an effective strategy for poverty alleviation, gender equality, women's empowerment, and social development (Thakur & Patel, 2014; Yadav *et al.*, 2024). Panda (2009) states that SHG is one of the most extensive microfinance initiatives globally, with the objective of alleviating poverty in rural regions. These groups, mostly comprised of women, provide a forum for collective savings, access to microcredit, and chances for skill development. SHGs empower women to transcend traditional gender roles, attain financial autonomy, and strengthen their ability to participate in decision-making processes within their households and communities via the establishment of solidarity and collaboration among group members (Meenai, 2003). SHGs facilitate the economic independence and social cohesion of women while also fostering cooperative endeavors (Kumar *et al.*, 2018). As a result, these groups play a vital role in improving the status of tribal women both inside their communities and perhaps in society at large. The existence of SHGs in Uttar Pradesh is a positive advancement in recognizing the capacity of tribal women to serve as a powerhouse of transformation. These groups help women get access to financial resources, allowing them to invest in income-generating entities and escape the cycle of poverty. Moreover, SHGs promote the sharing of information, provide training in diverse income-generating skills, and strengthen women's empowerment via initiatives that focus on health, sanitation, and gender rights (Suguna, 2006a). Government entities, non-governmental organizations (NGOs), and development agencies have promoted the adoption of SHGs as a means to alleviate poverty and enhance the empowerment of women (Jain & Jain, 2012). The efficiency of SHGs might vary considerably depending on the particular conditions and problems encountered by the community throughout their implementation, despite their universal acceptance. SHGs largely prioritize the development of the ability to gather and save funds (Nichols, 2021). Presently, the primary objective is to improve economic prospects by providing access to activities that generate income and promoting assurance in earning and managing money (Samineni & Ramesh, 2023a). Hence, it is essential to conduct a comprehensive assessment of the process by which women's

livelihood is improved in order to guarantee the socio-economic empowerment of women. An examination of the relationship between microfinance initiatives and the personal experiences of tribal women might provide valuable perspectives on the pathways to equitable and unbiased development and societal justice. The present study attempted to evaluate the mechanisms of the SHGs to enhance the livelihood of tribal women in Uttar Pradesh. An attempt was also made to evaluate the impact of SHG mechanisms for livelihood enhancement on the socio-economic empowerment of the tribal women and what these women perceive regarding the SHGs. The research uses empirical assessment and theoretical analysis to provide insights into achieving more complete and inclusive approaches to poverty reduction and the improvement of marginalized populations. This adds to the discourse on improving people's means of living and fostering societal change.

II. REVIEW OF LITERATURE

Women in tribal India frequently encounter abusive circumstances that include physical and mental trauma, wife-beating, sexual abuse, and domestic violence (Mahapatro, 2018). It is also acknowledged that women encounter resistance to participating in training programs as a result of the division of responsibilities at the family level. Additionally, they encounter obstacles as a result of the prevalent bias and discriminatory behavior in society (Sindhi, 2012). Hence, it is imperative to implement focused initiatives that specifically target these inequities and improve the well-being of tribal communities. Women's empowerment is linked to the facilitation of social connections and guidance and the development of entrepreneurial endeavors (Agarwal *et al.*, 2020), which seems to have a lasting impact on achieving financial autonomy. Microfinance drives economic empowerment (Babalola *et al.*, 2023). Microfinance has a positive impact on the economic empowerment of women by enhancing their individual income, increasing their ownership of assets, and boosting their monthly savings (Mengstie, 2022). The studies have also shown that microfinance institutions play a key part in the growth and development of women entrepreneurs (Mengstie & Singh, 2020). Kapoor (2019) and Singh (2016) confirmed that SHGs had a beneficial effect on women's economic independence, their capacity to make financial choices, and their entrepreneurial pursuits. Their research emphasized the significance of SHGs in helping women's ability to get loans, which in turn allows them to participate in income-generating activities and eventually break free from the cycle of poverty. Besides, several studies have emphasized the significance of SHGs in promoting social empowerment and cultivating female solidarity. Padmaja & Bantilan (2007) found that the participation of tribal women in SHGs enhanced their social capital and expanded their social networks, empowering them to challenge prevailing gender norms. Suguna (2006b) and Khan (2015) said that SHGs serve as forums for augmenting capacities, boosting skills, and promoting awareness of gender rights. Arora (2016) and Naveen *et al.* (2023) found that the status of tribal women in their households increased when they gained economic independence and actively participated in decision-making. The SHGs elicited favorable responses from male members, hence enhancing gender dynamics within the household. Brahma *et al.* (2019) showed in their research that SHGs served as forums for discussion and collaborative endeavors, actively questioning and opposing patriarchal norms and behaviors. Cheston & Kuhn (2002) stated that when tribal women achieved leadership positions in their communities, their contributions were recognized and highly valued, leading to increased empowerment and appreciation from their peers and community members.

Nevertheless, despite their capacity for transformative change, SHGs encounter several barriers in their efforts to empower tribal women. According to Parida & Sinha (2010), the continued viability of SHGs depends on many aspects, including group dynamics, leadership, and external assistance. SHG's efficacy was impeded by internal disagreements and a failure to promptly acknowledge its importance. Kumar & Kumar (2022) stated that a tribal woman's active involvement in SHG activities is sometimes constrained by socio-cultural norms and the responsibilities associated with household chores. Furthermore, McCallum (2014) observed that tribal women have increased vulnerability as a result of their restricted access to knowledge and resources, which impedes their capacity to make informed choices. Women had difficulties in accessing information support, technical help, marketing assistance, and financial aid when they joined SHGs (Anju & Raju, 2014). However, Samineni & Ramesh (2023b) argued that if implemented properly, microfinance may successfully decrease non-performing assets (NPAs) of SHGs and direct resources towards micro-level planning and training for self-sufficiency, thereby promoting economic growth. Studies indicate a significant difference in empowerment levels between pre-SHG and post-SHG situations (Mondal, 2018).

Hasan *et al.* (2022) found that urban microfinance has a substantial impact on poverty reduction, quality of life, social welfare, empowerment, and entrepreneurship among the urban poor, therefore improving their livelihood. Microfinance has made significant contributions to several parts of individuals' lives, empowering them to make informed choices and gain autonomy, therefore enhancing their overall well-being (Parwez & Patel, 2022; Mazumder, 2022). Microcredit may provide job opportunities while also advancing women's empowerment (Sahu *et al.*, 2024; Tria *et al.*, 2022). According to Wazir & Durmuşkaya (2023), interest-free microfinance programs are successful in achieving the main objectives of microfinancing. These objectives include poverty reduction, women's empowerment, gender equality promotion, economic prosperity, and job creation. The amount of loans provided by microfinance institutions has a favorable influence on the living standards, health, and education of the recipients (Chikwira *et al.*, 2022; Chirkos, 2014).

III. STATEMENT OF PROBLEM

The tribal community in Uttar Pradesh has distinct cultural and social attributes; nonetheless, they have always encountered socio-economic hardships. Indigenous women encounter a multitude of obstacles and prejudice throughout society, highlighting the need to enhance their empowerment and enable them to exercise autonomy in decision-making. Several initiatives have been implemented to improve the socio-economic status of women in the area, but they have not yielded durable results. Microfinance via SHGs enhances the socio-economic status of underprivileged persons, particularly women. Nevertheless, there has been a lack of detailed study of the influence of SHGs on the socio-economic empowerment of women, their perceptions of the SHG structure, and the distinctive mechanism by which they improve women's livelihoods. This study aims to address the existing gap in knowledge by conducting a comprehensive analysis of the mechanisms SHGs use to improve the livelihoods of tribal women in Uttar Pradesh.

IV. OBJECTIVES

1. To evaluate the livelihood enhancement mechanism of self-help groups in Uttar Pradesh.
2. To assess the impact of the livelihood enhancement mechanism of SHGs on the socio-economic empowerment of tribal women.
3. To evaluate the effect of socio-economic empowerment of tribal women on their perception of SHGs.

V. RESEARCH METHODOLOGY

1. Sample Design

The study focused on tribal women members of SHGs in Uttar Pradesh. We chose Sonbhadra and Varanasi districts in the state of Uttar Pradesh as the study area. The list of beneficiaries was acquired from the NRLM office in the respective district. They provided a list of around 620 female recipients. 334 tribal women who were members of SHGs were interviewed to gather data. The study only included women who have been members of a SHG for more than one year. Therefore, a total of 263 responses were included in the study since they satisfied the predetermined criteria. The study area was chosen by a multi-stage sampling method, and data was collected using purposive convenience sampling and snowball sampling techniques.

2. Variables Considered for the Study

Socio-economic factors such as income, expenditure, employment, savings and investment, the improved purchasing power of fixed and current assets, and other facilities such as food consumption patterns, loan repayment, decision-making ability, the standard of living, interpersonal relationships, social recognition, communication ability, participation in social activities, etc., were considered. Factors contributing to improving livelihoods were considered, such as training opportunities, skill enhancement, loan availability, market access, etc. The study also considered tribal women's perception of SHGs, a dependent variable. The socio-economic factor is also dependent, while the livelihood enhancement mechanism factor is independent.

3. Tools and Tests

The schedule comprising open-ended and close-ended questions was used to gather data and assess the stated objectives. Percentage analysis was performed on the demographic variables and training opportunities. The internal consistency of the data was assessed by calculating Cronbach's alpha for each factor included in the study. Cronbach's alpha value greater than 0.70 is considered acceptable, indicating good internal consistency of the items within each factor. Subsequently, a one-sample t-test was applied to evaluate the mechanism of SHGs in livelihood promotion. The paired sample t-test was carried out to evaluate the impact of joining SHG on the economic profile of the beneficiaries. Regression analysis was performed to examine the impact of the livelihood enhancement mechanism on socio-economic empowerment and the effect of socio-economic empowerment on the perception of tribal women. The statistical analysis was conducted using Python Algorithm in Jupyter Notebook and MS Excel.

VI. RESULTS AND DISCUSSIONS

Data was collected from 263 tribal women who are beneficiaries of SHG in Uttar Pradesh. 69.6% of the women beneficiaries are classified as middle-aged (aged between 33-52). 90.1% of women were married, while the others were widows or unmarried. 73.4% of women were educated, with 38.8% completing primary education while others received secondary or higher education. 26.6% of women were illiterate; however, they could sign documents. 42.6% of the workforce are farmers and agricultural workers, while 8.7% are industrial laborers. 20.2% of participants are self-employed with over three years of business experience, mainly from the 'Generation Y' demographic.

1. Tests of Reliability

Table 1: Reliability Statistics of Factors Considered

| Factor | Cronbach's Alpha | N of Items |
|--|------------------|------------|
| SHGs' Mechanism for Livelihood Enhancement | .872 | 7 |
| Impact on Socio-economic Empowerment | .910 | 23 |
| Perception of SHGs | .873 | 8 |

Source: computed from primary data

The reliability analysis findings in Table 1 indicated that all factors had Cronbach's alpha values over 0.70, indicating strong internal consistency. This shows that each item in a factor consistently measures the intended factor, supporting the robustness of the subsequent analysis.

2. Mechanism of SHGs in Livelihood Enhancement

a. Training Opportunities

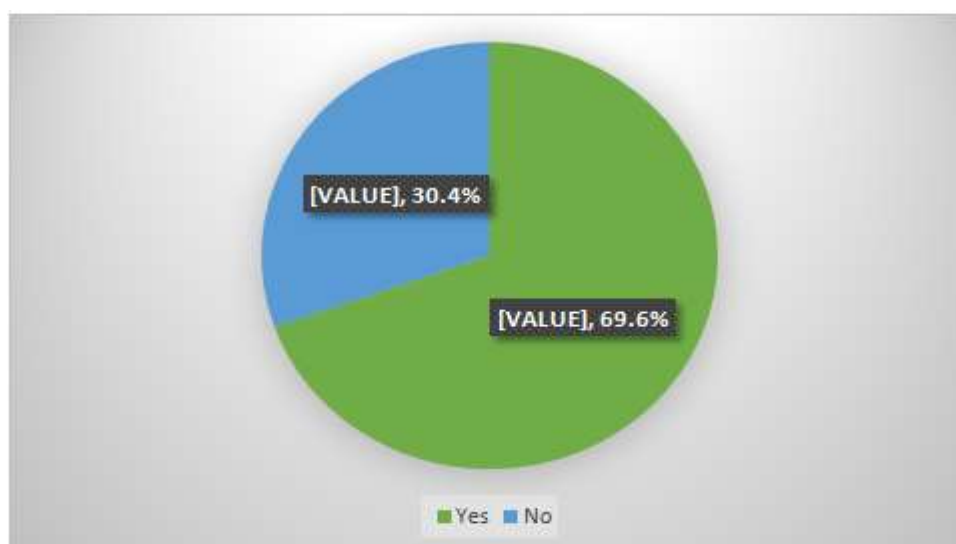


Figure 1: Beneficiaries who Received Training Opportunities

Source: Primary Data

Among 263 respondents, 183 individuals underwent training, while the other respondents did not. A few participants were not provided with training due to the relatively short period of time since they joined the group. Newly enrolled members may not have had the chance to participate in training sessions. Training sessions are often scheduled periodically, and new members may have missed out on the latest sessions. Other factors contributing to respondents not receiving training may include a lack of motivation or interest among some members, as well as a potential shortage of participants due to limited funding or a shortage of trainers.

b. SHG Mechanism Related to Economic Empowerment

H₀₁: The mechanism to economically empower tribal women to enhance their livelihood is ineffective.

Table 2: Economic Empowerment Mechanism

| | Mean | t | Sig. (2-tailed) | 95% Confidence Interval of the Difference | |
|--|--------|--------|--------------------|---|--------|
| | | | | Lower | Upper |
| Access to market or marketing channels | 3.7110 | 67.481 | .000 | 2.6323 | 2.7897 |
| Skills for one's own work/business | 3.6388 | 63.582 | .000 | 2.5571 | 2.7205 |
| Timely loan assistance | 3.6388 | 53.019 | .000 | 2.5408 | 2.7368 |
| Adequate loan amount received as required | 3.6350 | 53.213 | .000 | 2.5375 | 2.7325 |
| Easy sanction of loan | 3.6046 | 57.603 | .000 | 2.5155 | 2.6936 |
| Favorable legal and regulatory environment | 3.6312 | 66.701 | .000 | 2.5535 | 2.7089 |
| No encounter with bureaucracies | 3.6046 | 63.790 | .000 | 2.5242 | 2.6850 |

Source: computed from primary data

Table 2 shows that for the specified test value of 1, the t statistics for all items exceed the critical value, and the significance (p-value) for each item is below 0.05. This suggests that there is a significant difference between the observed mean and the expected mean (test value 1). Thus, we reject the null hypothesis and conclude that the SHG mechanism has a moderate to high effect on empowering tribal women to enhance their livelihood economically, as shown by mean values greater than 3.5. SHGs could further improve their mechanism by offering easy and timely credit services and assisting in skill enhancement.

3. Impact of Joining SHG on the Economic Profile of the Beneficiaries

H₀₂: There is no difference in the economic profile of the women beneficiaries before and after joining the SHG.

Table 3: Change in the Economic Profile of the Beneficiaries

| | | 95% Confidence Interval of the Difference | | t | Sig. (2-tailed) |
|--------|--|---|---------|--------|-----------------|
| | | Lower | Upper | | |
| Pair 1 | Income After Joining - Income Before Joining | .45540 | .57882 | 16.501 | .000 |
| Pair 2 | Expenditure After Joining - Expenditure Before Joining | .11832 | .21628 | 6.725 | .000 |
| Pair 3 | Savings After Joining - Savings Before Joining | 1.18288 | 1.45590 | 19.032 | .000 |
| Pair 4 | Employment After Joining - Employment Before Joining | .76887 | .91935 | 22.091 | .000 |

Source: computed from primary data

A higher absolute t statistic implies a more substantial difference between the means. According to Table 3, Pair 4 exhibits the highest t statistic (22.091), implying a substantial improvement in the employment of tribal women after joining SHG. Pair 1 and Pair 3 have higher t statistics (16.501 and 19.032, respectively), signifying a favorable impact of joining SHG on the income and savings of the beneficiaries. Pair 2, on the other hand, shows a somewhat lower t statistic (6.725), suggesting that there has been a favorable shift in the spending habits of the beneficiaries after joining SHG. However, this change does not correspond to the change in the beneficiaries' employment, income, and savings, reflecting their preference for reducing expenditures and increasing savings. Given that the significance for all pairs is below 0.000, we can certainly reject the null hypothesis and conclude that there is a statistically significant difference in the economic profile of the tribal women beneficiaries after they join the SHG.

4. Impact of SHGs' Mechanism for Livelihood Enhancement on the Socio-Economic Empowerment of Tribal Women in Uttar Pradesh

H₀₃: The SHGs' livelihood enhancement mechanism does not promote tribal women's socio-economic empowerment.

Table 4: Regression Results of SHG Mechanism on Socio-Economic Empowerment

| Variable | Unstandardized Coefficient (B) | Standardized Coefficient (β) | t-value | p-value |
|---|--------------------------------|------------------------------|---------|---------|
| Constant | 8.463 | - | 4.848 | .000 |
| SHGs' Livelihood Enhancement Mechanism | 2.794 | .931 | 41.195 | .000 |
| Dependent Variable: Socio-Economic Empowerment | | | | |
| <ul style="list-style-type: none"> • R-squared (R²): 0.867 • Adjusted R-squared: 0.866 • F-statistic: 1697.021 • p-value for F-statistic: .000 | | | | |

Source: computed from primary data

Table 4 presents that the R^2 value is 0.867, indicating that the independent variable accounts for around 86.7% of the variability in the dependent variable. This indicates a perfect fit for the model. The value of adjusted R^2 is fairly close to the R^2 value, implying that the model is not overfitting and the independent variable is a strong predictor. The F value of 1697.021 also implies that the model fits well. A beta value of 0.931 shows a significant positive association. The p-value is less than .001, confirming that the model is statistically significant. Therefore, we reject the null hypothesis and affirm that the livelihood enhancement mechanism of SHGs has a positive impact on the socio-economic empowerment of tribal women.

5. Effect of Socio-Economic Empowerment on Perception of Tribal Women of Uttar Pradesh:

H₀₄: The socio-economic empowerment of tribal women does not affect their perception of SHGs.

Table 5: Regression Results of Socio-Economic Empowerment on Perception

| Variable | Unstandardized Coefficient (B) | Standardized Coefficient (β) | t-value | p-value |
|---|--------------------------------|--------------------------------------|---------|---------|
| Constant | 7.492 | - | 9.381 | .000 |
| Socio-economic Empowerment | .281 | .868 | 28.243 | .000 |
| Dependent Variable: Perception | | | | |
| <ul style="list-style-type: none"> • R-squared (R^2): 0.753 • Adjusted R-squared: 0.753 • F-statistic: 797.676 • p-value for F-statistic: .000 | | | | |

Source: computed from primary data

As shown in Table 5, the R^2 value is 0.753, suggesting that the independent variable explains about 75.3% of the variation seen in the dependent variable (although there may be other variables influencing the dependent variable as well). This shows that the model is well-fitted. The adjusted R^2 value is equal to the R^2 value, implying that the model is not overfitting and that the independent variable is a good predictor. The F value of 797.676 also implies the model is a good fit. A beta coefficient of 0.868 suggests a robust positive correlation. The p-value is less than .001, confirming that the model is statistically significant. Therefore, we reject the null hypothesis and affirm that the socio-economic empowerment of tribal women affects their perception of SHGs.

VII. CONCLUSION AND SUGGESTIONS

Women's empowerment is essential for the overall development of society (Mandal, 2013). It involves establishing an atmosphere in which women are afforded the same rights and opportunities as men in areas such as education, decision-making, employment, and resource accessibility (Bhagat, 2017; Seam & Gupta, 2019). SHGs have a vital role in the empowerment of women, specifically those residing in rural and underprivileged areas (Mohapatra & Sahoo, 2016). By granting access to microfinance, it ensures financial

inclusion (Sarania & Maity, 2014). It also provides skill development training, which boosts women's skills and decision-making capabilities (Mathur & Agarwal, 2017; Krupa, 2017).

The study aimed to evaluate the mechanism of SHGs in enhancing the livelihoods of tribal women in Uttar Pradesh. Additionally, it sought to evaluate the impact of SHGs on their socio-economic empowerment and their perceptions of SHGs. The study's results indicate that the mechanism of SHGs has a modest to high level of effectiveness in enhancing the economic empowerment of tribal women in Uttar Pradesh. Since becoming members of SHGs, the beneficiaries have seen significant improvements in their income, savings, and employment and a moderate improvement in their expenditure patterns. The study's results further validated that the SHG mechanism is a robust indicator of socio-economic empowerment, i.e., the SHG livelihood enhancement mechanism has a positive impact on the socio-economic empowerment of tribal women, and women who are empowered have a more positive perception of SHG. The study's findings indicate that ongoing assistance and the expansion of SHG initiatives may significantly enhance the socio-economic empowerment of tribal women. SHGs could boost their livelihood enhancement mechanism by offering easy and timely loans and should assist in skill enhancement. More permanent employment opportunities need to be created. SHGs may give priority to more established members for training opportunities in order to guarantee that those who are associated with the group for a longer period of time get training first. As a result, it will promote fair, equitable, and inclusive development in the region. SHGs facilitate the emancipation of women from the vicious cycle of discrimination and destitution, so paving the way for a fairer and more prosperous society.

VIII. IMPLICATIONS

This study highlights the need to expand the scope of livelihood enhancement initiatives to include activities that go beyond conventional lending and savings. In order to enhance the socio-economic standing of women in these areas, it is imperative to prioritize financial literacy, income-generating endeavors, and skill development. Managers may enhance the ability of tribal women to meet their needs by ensuring that the programmes are relevant and responsive to the cultural disparities among the participants. This may be accomplished by integrating the knowledge acquired from this research into the approach they used.

The study emphasizes the advantages of social development approaches and advocates for more investment in SHGs to bring about social change. SHGs have the ability to enhance children's educational chances, increase family income, and promote general community development via the empowerment of women. Moreover, the study aims to shape societal perspectives on the involvement of women in the economy by pushing for gender equality and greater engagement.

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