

ENHANCING LIVELIHOODS AND EMPOWERING TRIBAL WOMEN: ANALYZING THE ROLE OF SELF-HELP GROUPS IN SONBHADRA

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Abstract

Women's empowerment is crucial for the overall development of society. Through financial inclusion and skill development training, self-help groups (SHGs) play a crucial role in empowering women, particularly those in rural and underprivileged areas. The study aims to evaluate SHGs' mechanism in enhancing the livelihoods of tribal women in Sonbhadra and to assess its impact on their socio-economic empowerment and perceptions of SHGs. On the sample of 103, the study employed percentage analysis, one-sample t-test, paired t-test, and regression analysis to evaluate the stated objectives. The study's findings reveal that SHGs' mechanisms are moderately effective in economically empowering the tribal women of Sonbhadra. After joining SHGs, there has been a substantial improvement in the beneficiaries' income, savings, employment, and expenditure patterns. SHG mechanisms are strong predictors of socio-economic empowerment, and empowered women have a favorable perception of SHGs. The study's results indicate that providing ongoing assistance and expanding SHG efforts may effectively strengthen the socio-economic empowerment of tribal women.

Keywords: *Livelihood, Mechanism, Perception, Self-Help Groups, Socio-Economic Empowerment, Tribal Women*

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INTRODUCTION

India's diverse cultural heritage and complex socio-economic structure are closely connected to several tribal groups, each adding a unique element to the country's social framework. The tribal women of Sonbhadra play a crucial role yet often face exclusion in India's diverse socio-cultural landscape. Sonbhadra, a district in Uttar Pradesh, has historically housed several tribal populations, each with its cultural legacy, customs, and obstacles (Chattopadhyaya, 2008). Tribal women have historically encountered several obstacles to achieving empowerment (Mihesuah, 2003), further strengthened by long-standing patriarchal customs and socio-economic disparities, despite multiple efforts to address their socio-economic issues (Meera & Yekta, 2021). The tribal people of Sonbhadra, such as the Gonds, Bhuiya, Chero, Patari, and others, have a long history of being marginalized, excluded, and exploited (Verma, 2013). Their susceptibility and opportunities for growth and development have been worsened by poverty, illiteracy, and a lack of essential amenities. Within this disadvantaged population, tribal women encounter many levels of discrimination (Weaver, 2022). Due to the intersectionality of gender and ethnicity, individuals belonging to these groups are at a higher risk of experiencing socio-economic exploitation and violence both inside their households and in the broader community.

Self-help groups (SHGs) have emerged as a transformative mechanism for tackling gender inequalities and poverty in several regions of India (Tiwari & Thakur, 2007). These groups, mainly consisting of women, impart a platform for group savings, access to small loans, and opportunities for developing skills. SHGs enable women to surpass conventional gender roles, achieve economic independence, and

enhance their capacity to make decisions within their families and communities by establishing unity and cooperation among group members (Meenai, 2003). SHGs promote the financial autonomy and social unity of women while also promoting collaborative efforts (Kumar *et al.*, 2018). Consequently, these groups have a crucial impact on changing the position of tribal women within their communities and, perhaps, in society as a whole. The presence of SHGs in Sonbhadra signifies a promising development in acknowledging the ability of tribal women to act as catalysts for change. These groups facilitate women's access to financial resources, enabling them to invest in businesses that generate income and break free from the cycle of poverty. In addition, SHGs facilitate knowledge exchange, provide training in various income-generating abilities, and enhance women's empowerment via programs addressing health, sanitation, and gender rights (Suguna, 2006a). The government, non-governmental organizations (NGOs), and development agencies have advocated using SHGs to reduce poverty and empower women (Jain & Jain, 2012). Despite their widespread acceptance, the effectiveness of SHGs might vary significantly depending on the specific circumstances and challenges faced by the community when they are implemented. SHGs focus primarily on fostering the capacity to accumulate savings (Nichols, 2021). Currently, the focus is on enhancing economic opportunities by offering exposure to revenue-generating activities and fostering confidence in earning and handling money (Samineni & Ramesh, 2023a). Therefore, a thorough evaluation of the mechanism of women's livelihood enhancement is crucial to ensure the socio-economic empowerment of women. An analysis of the relationship between microfinance programs and the actual experiences of tribal women might provide insights into the routes toward fair and balanced development and social justice. By conducting an empirical evaluation and engaging in theoretical analysis, the study aims to shed light on ways to achieve more comprehensive and inclusive methods for reducing poverty and improving marginalized communities. This contributes to the discussion on enhancing livelihoods and bringing about social transformation.

REVIEW OF LITERATURE

Tribal women often experience poverty, illiteracy, and limited access to healthcare and essential utilities (Kirmayer *et al.*, 2009; Hentschel & Waters, 2002). There is a need for targeted initiatives to address these disparities and enhance the welfare of tribal populations. Kuokkanen (2011) highlighted the significance of property rights for tribal women, as land ownership is crucial to their economic stability and social standing. Women's empowerment is associated with social intermediation/mentorship and entrepreneurial growth, which appears to have a long-term influence on financial independence. Microfinance can drive economic empowerment (Shaheen *et al.*, 2018). Microfinance affects economic empowerment for women through improved independent women's income, increased levels of asset ownership, and increased monthly savings. The study also showed that microfinance institutions play a crucial part in the growth and revelation of women entrepreneurs (Mengstie & Singh, 2020). Kapoor (2019) and Singh (2016) revealed that SHGs positively impacted women's economic autonomy, their ability to make financial decisions, and their entrepreneurial endeavors. Their study highlighted the role of SHGs in facilitating women's access to loans, enabling them to engage in income-generating enterprises and ultimately escape the cycle of poverty. In addition, several studies have highlighted the role of SHGs in enhancing social empowerment and fostering female solidarity. According to Padmaja & Bantilan (2007), the involvement of tribal women in SHGs increased their social capital and broadened their social connections, enabling them to challenge existing gender stereotypes. Suguna (2006b) and Khan (2015) said that SHGs are platforms for enhancing capabilities, improving skills, and fostering awareness of gender rights. Arora (2016) and Mahmud *et al.* (2012) indicated that tribal women's status within families improved when they achieved economic autonomy and actively engaged in decision-making. The SHGs prompted positive reactions from male relatives, improving gender relations inside the home. In their study, Brahma *et al.* (2019) revealed that SHGs functioned as platforms for discussion and joint efforts, actively challenging patriarchal norms and behaviors. According to Cheston & Kuhn (2002), when tribal women attained leadership roles within their communities, their efforts were acknowledged and esteemed, fostering empowerment and admiration among their peers and community members.

However, despite their potential for revolution, SHGs face several obstacles in empowering tribal women. Parida & Sinha (2010) argue that the long-term viability of SHGs relies on factors such as group dynamics, leadership, and external support. Internal conflicts and a lack of timely recognition hindered SHG's effectiveness. Kumar & Kumar (2022) observed that socio-cultural norms and the burden of household tasks sometimes restrict the active participation of tribal women in SHG activities. In addition, McCallum (2014) noted that tribal women are more vulnerable due to limited access to information and resources, which hinders their ability to make well-informed choices. Women had challenges in obtaining information support, technical support, marketing assistance, and financial aid when joining SHGs (Anju & Raju, 2014). Nevertheless, Samineni & Ramesh (2023b) stated that when implemented correctly, microfinance may effectively reduce non-performing assets (NPAs) of SHGs and allocate resources towards micro-level planning and training for self-sustainability, thereby contributing to vigorous economic development.

In terms of enhancing the livelihood of the urban poor, Hasan *et al.* (2022) revealed in their study that urban microfinance significantly affects poverty reduction, the quality of life, social welfare, empowerment, and entrepreneurship among the urban poor. Microfinance has substantially contributed to many aspects of people's lives and their ability to make decisions and take control of their own lives, eventually improving their livelihoods (Mazumder, 2022). Microcredit can provide employment prospects while promoting women's empowerment (Sahu *et al.*, 2024). Considering the mechanism, Sherwani *et al.* (2021) found that interest-free microfinance programs effectively achieve

the primary goals of microfinancing, which include reducing poverty, empowering women, promoting gender equality, fostering prosperity, and generating job opportunities. The level of living, health, and education of those who receive loans from microfinance institutions are favorably impacted by the magnitude of such loans (Rashid & Kumar, 2023).

STATEMENT OF PROBLEM

The Sonbhadra tribal population has unique cultural and social characteristics; nevertheless, they have long been disadvantaged in terms of socio-economic situations. Tribal women face numerous challenges and discrimination in society, which raises the need to empower women and make them capable of making decisions. Various endeavors have been undertaken to enhance the socio-economic standing of women in the community, but resilient outcomes have not been achieved. Microfinance via SHGs improves the socio-economic condition of impoverished individuals, particularly women. However, the impact of SHGs on the socio-economic empowerment of women, their perceptions of the SHG framework, and the specific mechanisms through which they enhance the livelihood of women have not been comprehensively examined. The present study fills this gap by broadly analyzing SHGs' mechanism for livelihood enhancement of tribal women in Sonbhadra. The study examines how microfinance initiatives empower women to achieve financial autonomy, enhance their social status, and engage in decision-making within their households and communities.

OBJECTIVES

1. To evaluate the livelihood enhancement mechanism of self-help groups (SHGs).
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.

RESEARCH METHODOLOGY

Sample Design:

The study focused on tribal women from Sonbhadra's SHGs. The list of beneficiaries from the Ghorawal and Robertsganj blocks was obtained from the NRLM office in Sonbhadra. They furnished a list of 400 women beneficiaries. Data was collected from 160 tribal women who were part of SHGs. Only women who had been members of a SHG for over one year were included in the study. Thus, 103 responses were included since they met the study's criteria. The study area was selected using a multi-stage sampling approach; data was gathered using purposive convenience sampling and snowball sampling.

Variables Considered for the Study:

Socio-economic factors such as income, employment, savings and investment, the improved purchasing power of fixed and current assets, and other facilities such as food consumption patterns, repayment of loans, decision-making power, the standard of living, interpersonal relationships, social recognition, ability to communicate, participation in social activities, etc., were considered. Factors contributing to improving livelihoods were considered, such as training opportunities, 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.

Tools and Tests:

The schedule of open-ended and close-ended questions was used to gather data and examine the stated objectives. Percentage analysis was done on the demographic variables and training opportunities. Cronbach's alpha was calculated for each factor considered for the study to evaluate the internal consistency of the data. Cronbach's alpha value greater than 0.70 is deemed acceptable, indicating good internal consistency of the items within each factor. Subsequently, a one-sample t-test was applied to evaluate the mechanism of livelihood promotion. The impact of joining SHG on the economic profile of the beneficiaries was analyzed using a paired sample t-test. The impact of the livelihood enhancement mechanism factor on socio-economic empowerment and the effect of socio-economic empowerment on the perception of tribal women was then analyzed using regression analysis. Python Algorithm (using Jupyter Notebook) and MS Excel were used to carry out statistical analysis.

RESULTS AND DISCUSSIONS

Data was collected from 103 tribal women who are beneficiaries of SHG in Sonbhadra. 68.8% of the women beneficiaries are classified as middle-aged. 90.6% of women were married, while the others were widows or unmarried. 48.2% of women received education, with 23.8% completing elementary school. 16.4% of women were illiterate; however, they could sign documents. 47.1% of the workforce are farmers

and agricultural workers, while 21.7% are industrial laborers. 16% of participants are self-employed with over five years of business experience, mainly from the 'Generation X' demographic.

Tests of Reliability:

Table 1: Reliability Statistics of Factors Considered

Factor	Cronbach's Alpha	N of Items
SHGs' Mechanism for Livelihood Enhancement	.885	7
Impact on Socio-economic Empowerment	.929	23
Perception of SHGs	.766	8

Source: computed from primary data

The reliability analysis results in Table 1 showed that all factors have Cronbach's alpha values above 0.70, signifying high internal consistency. This suggests that each item in a factor reliably measures the intended factor, supporting the robustness of the subsequent analyses.

Mechanism of SHGs in Livelihood Enhancement:

Training Opportunities:

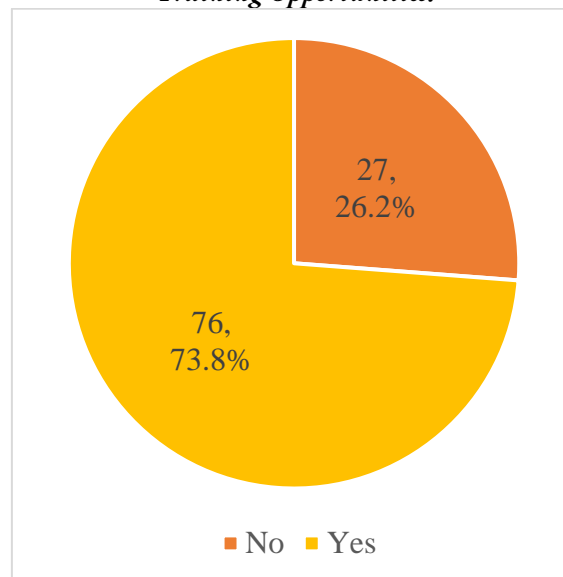


Fig. 1: Beneficiaries who Received Training Opportunities

Source: Primary Data

Out of 103 respondents, 76 received training, while the remainder did not. Some respondents did not receive training because of the relatively short duration since joining the group. Members who have recently joined may not yet have had the opportunity to participate in training programs. Training sessions are generally periodically organized, and new members may have failed to take advantage of the most recent sessions. Additional reasons why respondents could not have received training include the possibility that some members were not motivated or interested in attending the training sessions or that the number of participants might not have been as large as it could have been due to a lack of financing or trainers.

SHG Mechanism Related to Economic Empowerment:

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

Table 2: Economic Empowerment Mechanism

	Mean	t	Sig. (2-tailed)	95% Confidence Interval of the Difference	
				Lower	Upper
Access to market or marketing channels	3.4272	47.699	.000	2.3263	2.5281
Skills for one's own work/business	3.4660	42.345	.000	2.3505	2.5815
Timely loan assistance	3.3204	40.535	.000	2.2068	2.4339
Adequate loan amount received as required	3.3107	44.712	.000	2.2082	2.4132
Easy sanction of loan	3.3398	49.892	.000	2.2468	2.4328

Favorable legal and regulatory environment	3.3204	46.265	.000	2.2209	2.4199
No encounter with bureaucracies	3.3107	46.397	.000	2.2119	2.4095

Source: computed from primary data

Table 2 shows that the test value of 1 (as per the hypothesis), t statistics for all the items are higher than the critical value, with the significance (p-value) of each of them below 0.05, indicating that there is a difference between the observed mean and expected mean (test value 1). Therefore, we reject the null hypothesis, concluding that the SHG mechanism to empower tribal women to enhance their livelihood economically is moderate since mean values are above 3. SHGs need to further enhance their mechanism by providing easy and timely loans.

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	.41641	.61272	10.398	.000
Pair 2	Expenditure After Joining - Expenditure Before Joining	.19322	.36988	6.322	.000
Pair 3	Savings After Joining - Savings Before Joining	1.07780	1.42706	14.225	.000
Pair 4	Employment After Joining - Employment Before Joining	.92994	1.08947	25.108	.000

Source: computed from primary data

A higher absolute t statistic indicates a more significant difference between the means. Table 3 shows that Pair 4 has the highest t statistic (25.108), indicating that after joining SHG, the employment of tribal women improved significantly. Pair 1 and Pair 3 also have higher t statistics (10.398 and 14.225, respectively), indicating the positive effect of joining SHG on the income and savings of the beneficiaries. Pair 2, in comparison, has a slightly lesser t statistic (6.322), indicating that there has been a positive change in the expenditure pattern of the beneficiaries after joining SHG. However, this change is not equivalent to the change in the beneficiaries' employment, income, and savings, indicating their inclination towards less expenditure and more savings. Since the significance for all pairs is less than 0.000, we reject the null hypothesis and infer that there is a statistically significant difference in the economic profile of the women beneficiaries after joining the SHG.

Impact of SHGs' Mechanism for Livelihood Enhancement on the Socio-economic Empowerment of Tribal Women:

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	8.560	-	2.820	.006
SHGs' Livelihood Enhancement Mechanism	2.738	.905	21.349	.000
Dependent Variable: Socio-economic Empowerment				
<ul style="list-style-type: none"> R-squared (R²): 0.819 Adjusted R-squared: 0.817 F-statistic: 455.793 p-value for F-statistic: .000 				

Source: computed from primary data

Table 4 shows that the R² value is 0.819, indicating that the independent variable accounts for about 81.9% of the variability in the dependent variable. This indicates a perfect fit for the model. The value of adjusted R² is very close to the R² value, indicating that the model is not overfitting and the independent variable is a strong predictor. The F value of 455.793 also indicates that the model fits well. A beta value of 0.905 indicates a strong positive relationship. The p-value is also below .001, indicating that the model is statistically significant. Thus, we fail to accept the null hypothesis, asserting that the SHGs' livelihood enhancement mechanism affects tribal women's socio-economic empowerment.

Effect of Socio-economic Empowerment on Perception of Tribal Women:

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	10.876	-	10.354	.000
Socio-economic Empowerment	.243	.860	16.973	.000
Dependent Variable: Perception				
<ul style="list-style-type: none"> • R-squared (R^2): 0.740 • Adjusted R-squared: 0.738 • F-statistic: 288.096 • p-value for F-statistic: .000 				

Source: computed from primary data

Table 5 shows that the R^2 value is 0.740, indicating that the independent variable accounts for about 74% of the variability in the dependent variable (there can be several other factors affecting the dependent variable). This indicates a good fit for the model. The value of adjusted R^2 is very close to the R^2 value, indicating that the model is not overfitting and the independent variable is a good predictor. The F value 288.096 also indicates that the model is a good fit. A beta value of 0.860 indicates a strong positive relationship. The p-value is also below .001, indicating that the model is statistically significant. Thus, we fail to accept the null hypothesis, asserting that the socio-economic empowerment of tribal women affects their perception of SHGs.

CONCLUSION AND SUGGESTIONS

To ensure the overall development of society, women's empowerment is crucial (Ghosh *et al.*, 2015). It entails creating an environment where women have equal rights and opportunities regarding education, decision-making, employment, and access to resources (Bhagat, 2017; Seam & Gupta, 2019). SHGs play a crucial role in empowering women, particularly those in rural and underprivileged areas (Sahu & Singh, 2012). By providing access to microfinance, it ensures financial inclusion (Sarania & Maity, 2014). It also provides skill development training, which enhances women's skills and decision-making capacity (Krupa, 2017).

The study's objective was to evaluate SHGs' mechanism in enhancing the livelihoods of tribal women in Sonbhadra and to assess its impact on their socio-economic empowerment and perceptions of SHGs. The study's findings reveal that SHGs' mechanisms are moderately effective in economically empowering the tribal women of Sonbhadra. After joining SHGs, there has been a substantial improvement in the beneficiaries' income, savings, employment, and expenditure patterns. The study's findings also confirmed that the SHG mechanisms are strong predictors of socio-economic empowerment, and empowered women perceive SHGs more favorably. The study's results indicate that providing ongoing assistance and expanding SHG efforts may effectively strengthen the socio-economic empowerment of tribal women. SHGs should improve their livelihood enhancement mechanism by providing easy and timely loans. SHGs may prioritize more established members for training opportunities to ensure that those with a longer commitment to the group receive training first. Consequently, it will encourage just, equitable, and inclusive development in the area. SHGs open the door to a more just and prosperous society by assisting women in escaping the cycle of prejudice and poverty. Further research should explore additional factors that impact perception and empowerment, guaranteeing an all-inclusive approach to the sustainable development of tribal communities.

IMPLICATIONS

Theoretical Implications: The present study makes a substantial contribution to the prevailing body of knowledge on microfinance and the socio-economic empowerment of tribal groups. The present study addresses a significant gap in the existing literature by concentrating on the techniques used by SHGs to improve livelihoods and their impact on socio-economic empowerment. Subsequent studies exploring the correlation between women's empowerment, indigenous studies, and microfinance may expand upon the findings.

Managerial Implications: The study emphasizes the importance of broadening the horizon of livelihood enhancement projects to activities beyond traditional credit and savings. To improve the socio-economic status of women in these regions, there is a need to put more emphasis on money management education, income-generating activities, and skill development. Managers can more effectively address the needs of tribal women by ensuring that the programs are relevant and sensitive to the cultural differences of the participants. This can be achieved by incorporating the insights obtained from this study into their approach.

Regulatory Implications: The findings of the study can be used by policymakers to introduce legislative frameworks that will enable SHGs to operate effectively in remote areas. Policies should be formulated to take into account the constraints faced by the Sonbhadra tribal people and provide the necessary services, facilities, and skills for equitable socio-economic development.

Social Implications: The study highlights the benefits of social development strategies and insists on increased investment in SHGs to affect social transformation. SHGs can potentially enlarge children's educational opportunities, family income, and overall community development by empowering women. Furthermore, the study seeks to influence social perceptions of women's role in the economy by advocating for gender equality and increased participation.

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