Women Empowerment through Self Help Groups: Evidence from Bodoland Territorial Region (BTR), Assam, India

Md. Anowarul Islam.[1] Dr. Pradip Brahamachary[2].

[1] *Research Scholar,*
Central Institute of Technology Kokrajhar,
Deemed to be University under MoE Govt. of India, India
[2] *Associate Professor,*
Central Institute of Technology Kokrajhar,
Deemed to be University under MoE Govt. of India, India

Address:
[1] Duramari P.O: Fakiragram. District: Kokrajhar (BTR) Assam, India.
E-mail: ph20hss1007@cit.ac.in
[2] Central Institute of Technology Kokrajhar,
p.brahmachary@cit.ac.in
Deemed to be University under MoE Govt. of India, India
P.O: Kokrajhar (BTR) Assam
PIN: 783370

KEYWORDS

Decision making, control over finance
Empowerment, family budgeting

ABSTRACT

Women self-help groups have played a substantial role in promoting socioeconomic empowerment in almost all the developing and underdeveloped countries in the recent past. The available literature suggests a positive impact of joining self-help groups (SHG) on various dimensions of empowerment with respect to economically disadvantaged women in different South Asian countries, including India. This paper is an attempt to study the socio-economic profile and the impact of SHGs on the socio-economic empowerment of the women members of the selected blocks of Bodoland Territorial Region (BTR. The study has employed both primary and secondary data. The primary data was gathered in 2023 by using pre-structured questionnaires from 281 sample self-help groups across four select blocks of BTR, Assam. The study also finds that the respondents have greater control over income and domestic financial decision-making processes, including family budgeting. .

INTRODUCTION:

Women empowerment through self-help group has become a crucial agenda for the developing and underdeveloped countries including India as without empowering women a nation cannot flourish and progress. Women empowerment entails a process that facilitates women to expand their ability to make choices which has a direct intervention with their socio-economic well-being. United Nations also defines empowerment as the process by which women increase their autonomy and participate in the important decision of their lives. Beijing Declaration and Platform for Action (1995) also emphasised on empowering by "removing all the obstacles to women's active participation in all spheres of public and private life through a full and equal share in economic, social, cultural and political decision-making." The idea of involving women in the self-help groups has gained momentum and acknowledged worldwide for poverty alleviation and women empowerment. It is also widely acknowledged that the women of the society need access to formal credit facility for undertaking productive activities that can facilitate their overall well-being. Indian government since 1980 focused on reducing poverty and improvement of rural livelihood of the impoverished women by introducing the concept of SHG. The initiatives of the government were primarily focused on addressing the credit constraints and formal bank linkage of the poor women of the rural communities (Shah et. al., 2007; Tankha, 2002). Swarnajayanti Gram Swarajgar Yojana (SGSY) was the major government programme introduced in 1999 and implemented at the state level with a view to promote social mobilization, social accountability, awareness of rights and entitlements and improve health and nutrition. After successful implementation of the SGSY programme it was replaced as National Rural Livelihood Mission (NRLM) in 2013 with some modifications to leverage the rural poor with the credit facility and capacity building for them. Self Help Group Bank Linkage Programme (SBLP) (NABARD) is one the important intervention to support the SHGs with bank linkage and credit facility for promoting women empowerment specially for rural impoverished women. Any country's progress essentially depends on the equal participation of men and women in the political, social, economic, and labour force sectors so, without considering them to be in the economic activities alleviation of poverty and other peripheral issues cannot be resolved. The SHG concept has institutionalized the rural impoverished women with the credit facilities that made them undertake economic activities that contribute significantly for women empowerment in India. Self-help groups empower women in increasing their capacity in house-hold decision making, solving minor house-hold financial crisis, saving more money, and gaining access to credit facilities that has increased their socio-economic status.

Over the last three decades, women's groups have achieved recognition as a prominent social and financial institutions in South Asian countries. Many welfare programs in India launched for rural advancement are also managed by self-help group (SHG) members. SHG programs in India have deliberately targeted women not only due to their low status in society as compared to men, but also because women's SHGs have proved to be successful and sustainable (Parida & Sinha, 2010). As a result of their reach - these groups currently reach more than 50 million households across

the country (NRLM, 2020) – donors and policymakers are increasingly interested in using SHGs as platforms for service delivery, as collateral substitutes that help to build other forms of capital, and as vehicles for women's empowerment.

Despite the fact that women's roles are vital to the survival of families, society, and the economy as a whole, they have not received the same treatment as males in any area of life (Sardagi,2012). According to the Economic Survey, 2022-2023 India has around 12 million self-help groups (SHGs) and out of which 88% are constituted of women from rural areas (DAY-NRLM). The financial operations of these groups are found to be the largest microfinance projects in the world. According to recent research, 142 million families of India are covered by the SHG-BLP (Bank Linkage Programme), which has total deposits of Rs. 47,240 crores. Over the past ten years, the credit linkage of SHGs has developed at a compound annual growth rate (CAGR) of 10.8%, whilst the credit disbursement per SHG has grown at a CAGR of 5.7% during the same period (The Economic Survey, 2022–2023). The available study also shows that 96% of SHG loans are repaid, and SHG strategies are now a crucial component of government policies and initiatives aimed at reducing poverty. The present study has emphasized on exploring the socio-economic profile of the SHG members of the study area and analyse the impact of the SHGs on the socio-economic empowerment of the members after joining self-help groups.

1. CONCEPT OF SHG:

SHGs are small unit consisting of ten to twenty women members belonging to homogeneous socio-economic background who get together on a regular basis to deposit thrift into an account that is controlled by the group and the members are given credit facility from the corpus when needed in a minimum interest (Baland, Somanathan, & Vandewalle, 2011; Sharma, 2001). Once SHGs gain maturity, they receive a range of further inputs like trainings on livelihood activities, inputs into agricultural methods, bank linkage, and loan facilities. The role of the SHGs have been expanded as they are being increasingly acknowledged and recognized in recent years to engage them in implementing various government programs, promoting health and nutrition awareness that is ensuring transparency in the execution of government schemes and addressing social issues like domestic violence, gender, caste-based discrimination and dowries.

SHGs function primarily as stimulants, encouraging women to advance socially and economically in the pursuit of self-sufficiency, to increasing their revenues and thereby social status. Available body of research reveals that SHGs contribution to the advancement of women's empowerment and serve as a catalyst for positive change in the conditions of rural impoverished women in India. SHG approach largely generates income and employment as they are encouraged in undertaking productive activities with the support of institutional credit that contributes substantially for alleviation of poverty which is evident exclusively in developing countries (Bhuiya et al. 2016; Khaki and Sangmi 2017; Khandker and Samad 2013; Pati 2017; Robinson 2001; Von Pischke 1996).

LITERATURE REVIEW:

Existing research indicates that women's involvement in SHGs improved their overall empowerment metrics, their control over savings and income and their involvement in decision-making (Desai & Joshi, Citation2014; Kumar, Raghunathan, Arrieta, Jilani, & Pandey, Citation2021; Swain & Wallentin, Citation2009). The group-based microcredit programmes, found in the studies of Pitt and Khandaker (1998), and Khandaker (2005), had a positive impact and statistically significant on poverty reduction in Bangladesh. Similarly, Nguyen, Minh, and Nguyet (2007), Zewde and Tollens (2008), and Habib and Jubb (2015), revealed in their studies that there was a positive and significant impact of microfinance on improving the condition of household welfare and poverty, while negligible effects were inferred by Coleman (1999), Diagne and Zeller (2001), Duong and Thanh (2015) and many others. Women's economic self-help groups (SHGs) have a favourable impact on women's control over family planning, women's mobility, and women's economic and political empowerment (Brody et al. 2017). Morrison et al. (2019) also found that Participatory Learning Action (PLA) approaches with women's groups in four countries like Bangladesh, India, Nepal, and Malawi increased women's confidence to negotiate with family members around adoption of recommended behaviour. The latter finding is consistent with qualitative evidence from rural Nepal that increased access to funds through community women's groups did, in fact, increase women's independence and decision making to some extent (Morrison et al., 2010).

Mohammad Aslam Ansari M A (2017) carried out research to analyse the performance of self-help groups' after they have obtained some essential benefits meant for them are like repayment of existing debts, subsidized credit and savings. The study also revealed that women’s decision-making skills which were affected significantly after they have joined the groups.

OBJECTIVES OF THE STUDY:

- To study the socio-economic profiles of the members of the self-help group of the study area.
- To analyse the impact of SHG on the socio-economic empowerment of the members after joining self-help groups.

1.1. HYPOTHESIS:

Most of the studies cited in the early section of the paper are found to be focusing and exploring on the impact of micro finance or small credit used by poor women of the society that has a significant contribution in making the participants socio-economically empowered in almost all cases. In the context of the studies conducted by Desai & Joshi, Citation2014; Kumar, Raghunathan, Arrieta, Jilani, & Pandey, Citation2021; Swain & Wallentin, Citation2009); Pitt and Khandaker (1998), and Khandker (2005) Nguyen, Minh, and Nguyet (2007); Zewde and Tollens (2008); and Habib and Jubb (2015) Coleman (1999); Diagne and Zeller (2001); Duong and Thanh (2015); Brody et al. 2017) and Morrison et al. (2019 the hypothesis framed and tested in the study are as follows:

H_0: There is no impact of joining SHG on the house hold decision making of the SHG members.

H_0: There is no impact of family consumption pattern in the family members of SHGs after joining.

H_0: There is no impact of SHGs on the monthly income of the families of the members of the area.

H_0: There is no impact of asset holding of SHG members after joining SHGs.

H_0: There is no impact of entrepreneurial development of SHG members after joining SHGs.

2. RESEARCH METHODOLOGY:

The present study employed both primary and secondary data. Related publications, including books, journals, NRLM, and NABARD websites, were used as secondary data. Pre-structured schedule for primary data were administered for gathering primary data from the 281 SHG members who were randomly selected from the four blocks of Kokrajhar and Chirang districts of Bodoland Territorial Region (BTR) Assam, India. The selected blocks were Kachugaon and Hatidhura of Kokrajhar district and Borobazar and Sidli-Chirang blocks of Chirang. The selection of blocks was on the basis of having highest concentration of SHGs and lowest concentration of SHGS among all the blocks of the select districts as on 31st August 2023. The SHGs by availing of loan and undertaken some economic activities with a view to support their families were considered for the study. Only 10% of the total number of SHGs who have availed loan in the select blocks have been covered for primary data by administering pre-structured schedule. The study has employed a method for statistics like percentage, One Sample T-test, Chi-square and logistic regression to interpret the result. The study has analysed the variables like decision making in family, family consumption pattern to measure the social impact of the SHGs on their members and asset holding, monthly income before and after joining SHGs, entrepreneurial development was measured for economic impact of the SHG members.

3. RESULTS AND DISCUSSION:

The present study conducted in BTR, Assam that is basically focused on interpretating primary and secondary data to analyse the socio-economic profile of the study samples and to assess the impact of the SHG on socio-economic development of the participants. The sample survey was conducted in 2023 for collecting the primary data from 281 selected SHG members. The study has ignored the SHGs which have not availed any credit facilities as the member of the programme. The study has selected only the sample respondents who are primarily the members of SHG and started any economic activities after they have availed the credit facilities and received necessary training imparted under NRLM provisions.

Table No. 1: Mean and SD about age, marital status and education level of the respondents.

Statistics

		Age	Caste	Marital status	Educational level	Type of family
N	Valid	280	280	280	280	280
	Missing	0	0	0	0	0
Mean		2.51	2.31	2.38	2.72	.69
Std. Deviation		1.005	1.044	.942	1.075	.464

Source: Calculated from Primary data

The study has categorized the age responses of the participants into four group ranging from "below 30 years, 30 to 40 years 40-50 and above 50 years". The responses for the age category collected were coded as 1 for 'below 30 years', 2 for '30-40 years', 3 for '40-50years' and 4 for '50 and above'. The study has considered only the women SHG members for the investigation. The demographic data of the participants as shown in the Table No-1 covered by the study were age, caste, marital status, educational level and type of family. The mean of the age, caste, marital status, educational level and type of family of the respondents are 2.51, 2.31, 2.38, 2.72 and .69 respectively. The SD for age (1.005), caste (1.044), marital status (.942), education level (1.075) and type of family (.464).

Table No. 2: Frequency of Age of the respondents:

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 30	42	14.9	14.9	14.9
	30-40	88	31.3	31.3	46.3
	40-50	95	33.8	33.8	80.1
	50 and above	56	19.9	19.9	100.0
	Total	281	100.0	100.0	

Source: Calculated from Primary data

In case of the age of the respondents, it can be inferred that the sample unit which is comprised of a maximum of 33.8 percent women represent the age group 40-50, it is followed by 31.3 percent

women fall in the age group between 30-40. Further, it is discovered that 19.9 percent and 14.9 percent women found to represent the age group 50 and above and below 30 years of age respectively.

Table No. 3: Frequency of Caste of the respondents:

Caste

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	General	78	27.9	27.9	27.9
	SC	80	28.6	28.6	56.4
	ST	78	27.9	27.9	84.3
	Others	44	15.7	15.7	100.0
	Total	280	100.0	100.0	

The frequency and percentage in terms of caste of the respondents as shown in Table No-3 that describes that 78 percent of the participants are belonging to scheduled caste, 78 percent belong to general caste and scheduled tribes and only 44 percent participants are found to be belonging to others. The data were collected for the caste of the respondents on the basis of four categories and coded as 1 for 'General', 2 for 'Scheduled Caste', 3 for 'Scheduled Tribes' and 4 for 'Others' for the conveniences of statistical analysis.

Table No. 4: Frequency of Marital Status of the respondents:

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Unmarried	21	7.5	7.5	7.5
	Married	185	66.1	66.1	73.6
	Widow	40	14.3	14.3	87.9
	Divorcee	16	5.7	5.7	93.6
	Separated	18	6.4	6.4	100.0
	Total	280	100.0	100.0	

As far as the marital status of the respondents are concerned, 66.1 percent of the respondents of the study are married, 14.3 percent women are found widow, 7.5 percent of them are unmarried 5.7 are separated and 5.7 are found to be divorcee. The study has also found that the sample unit is dominated by the women who are married. The data were collected for the Marital Status of the

respondents on the basis of five categories and coded as 1 for Unmarried, 2 for Married, 3 for Widow, 4 for Divorcee and 5 for Separated for the conveniences of statistical analysis.

Table No. 5: Frequency of Type of Family of the respondents:

Type of family

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Joint family	87	31.1	31.1	31.1
	Nuclear family	193	68.9	68.9	100.0
	Total	280	100.0	100.0	

Table No-5 shows that out of 280 respondents 68.9 percent participants are leading nuclear family only 31.1 percent of them are joint family. The data were collected for the category of 'Type of Family' of the respondents on the basis of two categories and coded as 1 for Joint Family and 2 for Nuclear Family.

Table No. 6: Frequency of Education Level of the respondents:

Educational level:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Illiterate	30	10.7	10.7	10.7
	Primary	100	35.7	35.7	46.4
	Matriculate	89	31.8	31.8	78.2
	Up to HS	40	14.3	14.3	92.5
	Degree and above	21	7.5	7.5	100.0
	Total	280	100.0	100.0	

Table No-6 presents that among all the sample respondents of the study 32.4 percent of them have attained their education level up to primary, 27 percent women are found to be matriculate and the remaining respondents that was consisted of 20.6, 11.4 and 8.5 percent are found received education up to HS level, Degree and above and illiterate respectively. It is also found that the sample unit is dominated by the respondents of having primary level of education. The data were collected for the 'Education Level' of the respondents by using Likert Scale and on the basis of five categories which were coded as 1 for Illiterate, 2 for Primary, 3 for Matriculate, 4 for H S and 5 for Degree and above.

Table No. 7: Major activities undertaken:

Major activities undertaken

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agricultural activities	64	22.8	22.8	22.8
	Poultry farming	31	11.0	11.0	33.8
	Weaving and handloom	22	7.8	7.8	41.6
	Production of handicrafts	41	14.6	14.6	56.2
	Food and beverage	26	9.3	9.3	65.5
	Engaged in goatery/piggery farming	97	34.5	34.5	100.0
	Total	281	100.0	100.0	

Source: Calculated from Primary data

Table No-7 represents that 34.5 percent of the participants of the study are engaged in farming activities followed by agricultural activities where 22.8 percent of the participants are engaged and 14.6 percent respondents are found to be engaged in production of handicrafts. The respondents are of the view that after receiving credit facilities they have considerably increased their monthly income by using the funds received after joining SHGs. The data were collected for the category of "Major activities undertaken" of the respondents on the basis of six categories and coded as 1 for 'Agricultural activities', 2 for 'Poultry farming', 3 for 'Weaving and handloom', 4 for 'Production of handicrafts',5 for 'Food and beverage' and 6 for 'Engaged in goatery/piggery farming'. The major activities for the study considered here were on the basis of the conversation with the NRLM (ASRLM) staff of the study area as majority of the SHGs have undertaken the above mentioned of activities. The NRLM guidelines also encourage the groups to undertake only the productive activities for their sustenance.

Table No. 8: Chi-square test of decision making of the respondents:

H_0: There is no impact of joining SHG on the house hold decision making of the SHG members.

Test Statistics

	Education of Children	Family expenditure	Family planning	Asset building	Bank Account	Loan taking	Savings
Chi-Square	74.822[a]	53.840[a]	94.552[a]	89.968[a]	64.858[a]	94.552[a]	96.886[a]
df	1	1	1	1	1	1	1
Asymp. Sig.	.000	.000	.000	.000	.000	.000	.000

Source: Calculated from Primary data

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 140.5.

Table No-8 presents a chi-square test which was conducted to assess whether there is any significant impact of joining SHGs in the house hold decision making process of the SHG members. The Chi-Square test statistics for education of children, family expenditure, family planning, asset building, bank account, loan taking and savings are 74.822, 53.840, 94.552, 89.968, 64.888,94.552 and 96.886 respectively. All the tests have 1 degree of freedom. The test statistics shows that p- value for decision making of the SHG members regarding education of children, family expenditure, family planning, asset building, bank account, loan taking and savings is found to be as .000 for all the variables, which is less than 0.05 that means there is a significant impact of joining the SHGs in the house hold decision making of the SHG members indicating that the null hypothesis is rejected.

Table No. 9: Binary Logistic regression analysis of consumption pattern of the respondents:

H_0: There is no impact of family consumption pattern in the family members of SHGs after joining.

Variables in the Equation

		B	S.E.	Wald	df	Sig.	OR	95.0% C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	Food	-.195	.295	.437	1	.508	.823	.461	1.467
	Frequency of meal per day	.568	.287	3.916	1	.048	1.765	1.005	3.097
	Clothing	-.193	.286	.456	1	.500	.824	.471	1.444
	Utilities	-.224	.295	.574	1	.449	.800	.448	1.426
	Health	.646	.281	5.292	1	.021	1.908	1.100	3.308
	Education of Children	-.199	.333	.357	1	.550	.820	.427	1.574
	Constant	.903	.463	3.793	1	.051	2.466		

a. Variable(s) entered on step 1: Food, Frequency of meal per day, Clothing, Utilities, Health, Education of Children.

Source: Calculated from Primary data

The intercept is -.195 (OR = .823, 95% CI: .461 – 1.467). It represents the log-odds of the response variable (Food) when all other predictor variables are set to 0. The coefficient for Frequency of meal per day is .568 (OR = 1.765, 95% CI: .1.005-3.097). A one-unit increase in the variable Food is associated with an increase of .823 in the log-odds (probability of the event occurring to the probability of the event not occurring) of the response variable. However, it is not statistically significant (p value = .508) the 95% CI also includes zero indicating that the coefficient is not statistically significant at 0.05 level of significance. The coefficient for clothing is -.193 (OR = .824, 95% CI: .471-1.444). The test indicates that it is not statistically significant but the fact that the relationship between this variable and the outcome variable is positive, an increase in clothing leads to an increase in consumption pattern of the respondents. A one-unit increase in the variable clothing is associated with decrease of .824 in the log-odds of the response variable. It is not statistically significant (p-value = .500) and thus has an insignificant impact on the response

variable. The coefficient for access to utilities is -.224 (OR = .800, 95% CI: .448-1.426). A one-unit increase in the variable utilities is associated with decrease of .800 in the log-odds of the response variable. It is not statistically significant (p value = .449). The coefficient of health is .646 (OR = 1.908, 95% CI: 1.100- 3.308). A one unit increase in the variable health is associated with an increase of 1.908 in the log-odds of the response variable. It is statistically significant since its p-value = .021. The test indicates that the null hypothesis is rejected. The coefficient of education of children is -.199 (OR = 2.466, 95% CI: .427- 1.564). A one unit increase in the variable health is associated with decrease of 0820 in the log-odds of the response variable. It is statistically insignificant since its p-value = .550.

Table No. 10: Paired Sample Statistics of monthly income of the respondents before and after joining SHG:

H_0: There is no impact of SHGs on the monthly income of the families of the SHG members of the studied sample.

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Monthly income before SHG	2.69	281	1.290	.077
	Monthly income after SHG	3.21	281	1.340	.080

Source: Calculated from Primary data

Table No. 10.1: Paired Sample Test of monthly income of the respondents before and after joining SHG:

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Monthly income before joining SHG Monthly income after joining SHG	-.516	1.840	.110	-.732	-.300	-4.701	280	.000

Source: Calculated from Primary data

A paired samples t-rest was conducted to compare monthly income of the self-help group members before joining the group and after joining the groups. There is a statistically significant difference in scores for before joining SHG i.e. M=2.69, SD=1.290 and after joining SHG M=3.21 SD=1.340; -4.701 (df)=280, p=.000.

The result suggests that as the p-value in the study found .000 which is less than 0.05 which is statistically significant at 5 % level of significance, so it inferred that the respondents after joining the SHG has significantly increased their monthly income than that of their monthly income before joining the SHGs. It is concluded that there is a significant change in the monthly income of SHG members after joining SHGs when the null hypothesis is rejected.

From the above Table No.10.1, it can be concluded that the selected respondents have significantly augmented their monthly income after they have joined the SHGs. The test indicates that since the p-values are found to be as low as 0.05 as shown in the Table No.5.1, that suggests a strong association between joining SHGs and an increase in monthly income.

Table No. 11: Chi-square Test of Asset Holding of the Respondents:
H_0: There is no impact of asset holding of SHG members after joining SHGs.

Test Statistics

	House	Television	Smart phone	Refrigerator	Agricultural equipment	Livestock	Vehicle
Chi-Square	45.441[a]	74.822[a]	202.107[b]	36.302[a]	224.602[c]	50.395[a]	50.395[a]
df	1	1	2	1	2	1	1
Asymp. Sig.	.000	.000	.000	.000	.000	.000	.000

Source: Calculated from Primary data

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 140.5.

b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 93.7.

c. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 93.0.

The Chi-Square test statistics for asset holding of house, television, smart phone, refrigerator, agricultural equipment, livestock and vehicle are 45.441, 74.822, 202.107, 36.302, 224.602 and 50.395 respectively. All the tests have 1 degree of freedom except smart phone and agriculture equipment with degree of freedom 2. The p-values for all the tests are calculated to be as significant at the 0.05 level or lower, which indicates that there is a significant impact of joining the SHGs in the asset holding of the SHG members.

A chi-square test was conducted to assess whether there is any significant impact of joining SHGs in the asset holding of the SHG members. The test statistics shows that p value for the asset holding of the SHG members regarding house, television, smart phone, refrigerator, agricultural equipment, livestock and vehicle is found to be as .000 for all the variables, which is less than 0.05 indicating that there is a significant impact of joining the SHGs in the asset holding of the SHG members so the null hypothesis is rejected.

Table No. 12: One-Sample Test on Entrepreneurial Development of the respondents:
H_0: There is no impact of entrepreneurial development of SHG members after joining SHGs.

One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Risk Taking attitude	120.165	280	.000	4.420	4.35	4.49
Tempted start own venture	107.949	280	.000	4.445	4.36	4.53
Imp in problem solving ability	120.172	280	.000	4.406	4.33	4.48
Participation in entrepreneurship training programme	74.964	280	.000	4.167	4.06	4.28

Source: Calculated from Primary data

A one-sample t-test was conducted to understand whether the mean of a population is statistically significant different from a known or hypothesized value. The test was conducted to find whether the members of the SHGs have significant impact on the entrepreneurial development of the self-help group members after joining the group. The test indicates that there is a statistically significant impact of joining the SHGs on their development of entrepreneurial skills as the p-value for all the four indicators were found to be .000 which is less 0.05. The test found that i.e. M=4.42, 4.44, 4.41 and 4.17 for enhancement in risk taking attitude, tempted to start own venture, improvement in problem solving ability and participation in entrepreneurial training programme respectively and SD=.617,.690, .615 and .932 respectively for all the indicators. The t-value for all the indicators is 120.165, 107.949, 120.172 and 74.964 for the selected indicators respectively.
The result suggests that as the p value in the study found .000 in all the four indictors which is less than 0.05 that indicates that it is statistically significant at 5 % level of significance, so it is inferred that the respondents after joining the SHG has significantly increased their entrepreneurial skills after joining the SHGs so the null hypothesis is rejected.

4. MAJOR FINDINGS:

- The study's conclusions indicate that a sizable portion of respondents are involved in farming or weaving, respectively, which provides additional income for their families. In contrast, 22.8% of respondents engage in agricultural activities that considerably increase their income after being the beneficiaries of the of SHGs.

- The Chi-square result indicates that there is a significant improvement of house hold decision making capabilities of the SHG members after joining the groups as all the indicators of the test have found P-value 0.000 which is at the 95 % confidence level.
- The logistic regression for consumption pattern of the respondents indicates that frequency of meal per day at 0.048 and health 0.021 which is found to be significant at 95 % level of confidence.
- The respondents' educational level highlights the domination of individuals with level of education up to HSLC and the comparatively lesser percentage of graduates in the study sample.
- The study finds that after joining SHGs, the respondents' monthly income grew significantly. It is possible to assume that the respondents' monthly income has increased significantly as a result of joining SHGs because as shown in Table 5 it is extremely low p-values that indicate a strong correlation between joining SHGs and an increase in monthly income.
- Our findings indicate that SHG women were somewhat more likely to be able to take money as loan from a nearby village to curb their immediate house-hold crisis, indicating that the social network impact is not limited to their own neighbourhood. A further indication of their improved social skills and confidence is that SHG members are more likely to be able to attend village meetings without the help of their husbands or other family members.
- Our results are steady with a growing body of qualitative research on the function of self-help groups in Indian collective social behaviour, participatory democracy, and governance (Rao & Sanyal, 2010; Sanyal, Rao, and Prabhakar (2015); Sanyal et al., 2015). SHG members have greater social networks and take part in local democratic processes more actively.
- Our results suggest that a program that promotes group formation and provides them with support through a federated structure can have significant positive social and nutritional effects, even in the very short term.
- SHGs have the potential to empower women both individually and collectively, which may enhance governance, accountability, and public entitlement scheme awareness.
- Our research indicates that microfinance can be used to assist the economically disadvantaged women but in needs proper program designing and structure so as to better suit the needs of the respondents for their socio-economic well-being.

5. CONCLUSION:

The study result suggests that women are making a substantial contribution to their socioeconomic growth since they are more likely to engage in economic activity after joining SHGS. The members of the groups have increased their skills and confidence level to conduct their business and entrepreneurship as the group approach has leveraged them with low-interest credit facility which was not possible before their affiliation to the groups. According to the current study, women who

joined SHGs saw an increase in their income. Women are able to connect with financial institutions through SHGs, which has greatly aided in their socioeconomic transformation. Women are found to increase their ability to undertake collective activities of the SHGs that has empowered them in socially and economically. The study reveals that the members of the SHGs have increased their capacity and autonomy of participating in decision making process in respect of education of children, family expenditure, family planning, asset building, bank account transactions, loan taking and savings. It can be determined that after being engaged in the SHGs the members are found to have significant increase in their family consumption pattern and entrepreneurial skills which has a significant contribution in their socio-economic development. The study indicates that there is a positive impact of joining the SHGs in the asset holding of the SHG members.

Authors' contributions: This study was carried out in joint collaboration. The corresponding author devised the research, collected and examined the data, discussed the findings and articulated the manuscript's initial document. The write-up was overseen by the co-author and finalised the draft. Both authors have gone through and approved the final manuscript for publication.

Funding Statement: Authors have received no funds from any funding agency for this research and publication.

Conflicts of Interest: The article is free from any conflicting interest.

Reference:

1. Baland, J. M., Demont, T., Somanathan, R., & Tenikue, M. (2011). *Microfinance mechanisms: evidence from observational panel data about Self-Help Groups in India*. Technical report, University of Namur.
2. Chandrashekar, H.M. & Lokesh, M.U. (2009). Role of SHGs in socio-economic change of vulnerable poor. *International NGO Journal*. 4 (4), 127-131.
3. Fernandez, E. L. (2023). A study on women empowerment through self-help group with reference to ernakulam district. *Ann. For. Res*, *66*(1), 3318-3324.
4. Husain, A.S. and Nair, A.S. (2006). Women empowerment through 'Kudumbashree' projects of Kerala- a micro level analysis. *MANAGE Ext. Res. Review*. VII (2):23-43.
5. Jagtap, K. N. and Goyal C. K. (2012). Impact of microenterprises on income generation of SHG beneficiaries under SGSY in Daund Taluka of Pune District, *Indian Streams Res. Journal*, II (3):1-4.
6. Jasuja and Seema (2005) Revitalizing women entrepreneurship through training; April 27-29. Society of Extension Education, Agra and NDRI (12):62-64
7. Joseph, L. and Easwaran, K. 2006. SHGs and tribal development in Mozoeam, *Kurukshetra* 54(3): 37-48.
8. Kumar, S.S. (2011). Women empowerment and poverty reductions through self-help groups in the Nilgiri district, *Golden Research Thoughts,* I (1): 1-4.
9. Kuratko., Donald,F.and Richard, M Hodgetts(2001). Entrepreneurship- A contemporary Approach. New York. U.S.A: Harecourt college publishers

10. Latha Krishnan, AH Sequeira & M Snehalatha 2008.Empowerment of underprivileged women through self-help groups. Journal of Community Guidance & Research. ISSN-0970-1346. Vol. 25 No. 1PP. 62-74.
11. Oral democracy and women? S Oratory competency in Indian village assemblies: A qualitative analysis. *S Oratory Competency in Indian Village Assemblies: A Qualitative Analysis (September 21, 2015). World Bank Policy Research Working Paper*, (7416).
12. Prabhakar, K. (2016). Microfinance Facilities Available to SHGs and Its Impact on Livelihood Options in Rural Areas of Karnataka, India. *Asia-Pacific Journal of Rural Development*, *26*(2), 21-36. Sanyal, P., Rao, V., & Prabhakar, U. (2015).
13. Sardagi, S.S. (2012). Women Empowerment through Self Help Groups, *Indian Streams Res. Journal*, II (2):1-4. *MANAGE Ext. Res. Review.* VII (2):23-43.
14. Shobhana Gupta and Sanjeev Kumar Singh (2012) Economic Security among Rural Women through Self Help Groups: An Analytical Study. *Indian Res. J. Ext. Edu.* 12 (2), May,117-121.
15. Shah, M., Rao, R., & Shankar, P. V. (2007). Rural credit in 20th century India: Overview of history and perspectives. *Economic and Political Weekly*, 1351-1364.
16. Tankha, Ajay. "Self-help groups as financial intermediaries in India: Cost of promotion, sustainability and impact." *New Delhi: Sa-Dhan, study prepared for ICCO and Cordaid, The Netherlands* (2002): 1-17.
17. Parida, P. C., & Sinha, A. (2010). Performance and sustainability of self-help groups in India: A gender perspective. *Asian Development Review*, *27*(01), 80-103.
18. Bhuiya, M. M. M., Khanam, R., Rahman, M. M., & Nghiem, H. S. (2016). Impact of microfinance on household income and consumption in Bangladesh: Empirical evidence from a quasi-experimental survey. *The Journal of Developing Areas*, 305-318.
19. Nguyet, C. T. K. (2014). Why do small and medium enterprises need to access informal credit? The case of Vietnam. *International Finance and Banking*, *1*(2), 1-17.
20. Zewde, Z. N., & Tollens, E. (2008). Microfinance impact evaluation at Household level. *Microfinance and Poverty Eradication: Indian and Global Experience*, 294-320.
21. Diagne, A. (2001). Access to credit and its impact on welfare in Malawi.
22. Habib, M., & Jubb, C. (2015). Poverty alleviation with microfinance: Bangladesh evidence. *Poverty reduction policies and practices in developing Asia*, 11-30.