

Comparative Analysis of Women's Empowerment through Self-Help Groups in Selected Districts of Madhya Pradesh

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I INTRODUCTION

In India, the story of women's empowerment is closely connected to the emergence of self-help groups (SHGs). In rural Madhya Pradesh, this phenomenon is especially poignant, as women have historically faced restricted social mobility and limited economic opportunities, leading to their marginalisation. This paper examines the effectiveness of SHGs in promoting women's entrepreneurial ventures in districts of Madhya Pradesh. It explores the varying impact of these groups in different socio-economic contexts, highlighting similarities and differences. The growing popularity of SHGs in India is not just a trend; it reflects the strong desire of women to have control over their lives and achieve financial freedom. In a study conducted by Das, it is highlighted how self-help groups offer women a supportive environment to combat social isolation, navigate through patriarchal limitations, and enhance their financial knowledge (Das, 2020). This has a profound impact on rural Madhya Pradesh, as studies conducted by the Indian Council for Research on Women's Development (ICRW) have shed light on the long-standing marginalisation of women resulting from their limited access to land, educational opportunities, and decision-making processes (ICRW, 2023). SHGs emerge as beacons of hope in this context through the promotion of solidarity, the pooling of resources, and the facilitation of microfinance access, these groups enable women to liberate themselves from the constraints of financial dependence and social exclusion. According to a ground breaking study conducted by Abdullah et al. (2018), SHGs play a crucial role in nurturing entrepreneurial endeavours. These groups not only promote the development of skills but also enhance collective bargaining power and facilitate access to markets (Abdullah et al., 2018). This newfound economic agency has a ripple effect of positive impacts, enhancing self-confidence, improving household well-being, and opening doors for increased involvement in public and social spheres (Bhattacharya & Jain, 2019). Nevertheless, the landscape of women's entrepreneurship in rural Madhya Pradesh is diverse. As we explore different areas, we come across unique elements that mirror the social and economic makeup of the region. One such example of tribal women in Alirajpur and Indore is surprising to understand the versatility and flexibility of SHGs. In Alirajpur, these women utilise microfinance loans to establish agriculture-related microenterprises, while in Indore, they navigate the urban environment with service-oriented ventures. This paper aims to acknowledge

the successes of empowered women while also recognising the ongoing obstacles and unexplored possibilities that await.

SHGs usually consisting of 10-20 women who offer a space for collective savings, access to microfinance, and the opportunity to enhance skills. This collective effort enables women to gain independence from financial reliance and overcome social isolation. According to the Madhya Pradesh State Rural Livelihood Mission, an impressive number of over 5 million women actively took part in 525,000 self-help groups throughout the state in 2022. Together, they made a significant contribution to a combined fund of ₹17,000 crore (MP SRLM, 2022). Empowered by microfinance loans and guided by peer-driven training, women are exploring a wide range of entrepreneurial opportunities. In a recent study conducted in 2023 by the ICRW in Ujjain district, it was discovered that 58% of members in self-help groups were involved in activities that generated income (ICRW, 2023). These encompassed various types of businesses such as agriculture-related microenterprises (such as livestock rearing and dairy farming), food processing units, garment making, handicraft production, and even digital businesses.

In Morena, a region renowned for its vibrant tribal communities and thriving agricultural sector, self-help groups have empowered women to avail government schemes such as the Kisan Credit Card and collectively market their agricultural products. In Indore, the urban district, SHGs have played a significant role in promoting micro-enterprises in service sectors such as beauty parlours and catering. These groups have utilised technology and participated in entrepreneurial training workshops to enhance their businesses (MP SRLM, 2022).

Although there have been some impressive achievements, there are still some constraints to consider. Progress is hindered by the unequal access to resources, resistance from patriarchal systems, and insufficient marketing support. However, programmes such as the Madhya Pradesh Mahila Kosh, which aim to empower women economically, show potential. In addition, working together with NGOs and private enterprises can be extremely beneficial in terms of skill development and creating connections to the market.

SHGs are playing a significant role in fueling women's entrepreneurial aspirations in Madhya Pradesh, although they are not a cure-all solution. Through the collaboration of resources, promotion of collective action, and facilitation of microfinance access, these organisations are empowering women to take control of their own economic futures. By receiving ongoing support from the government, implementing upskilling programmes, and establishing better connections to the market, SHGs have the potential to create a future where rural women in Madhya Pradesh are empowered in its true sense.

II EXPLORING THE WORLD OF ENTREPRENEURSHIP

Empowered by microfinance loans and guided by peer-driven training, women are exploring a wide range of entrepreneurial opportunities. In ICRW's study in Ujjain district, it was discovered that 58% of members in self-help groups were involved in activities that generated income (ICRW, 2023). These encompassed a range of enterprises such as livestock rearing, dairy farming, food processing units, garment making, handicraft production, and even digital businesses. Understanding the true potential of SHGs as catalysts for women's entrepreneurial ventures requires a thorough examination of their impact in various socio-economic settings.

III COMPARISON OF CONTRIBUTION OF SPGS IN MORENA AND INDORE

When we compare the experiences of women in Morena, a rural district with a predominantly tribal population and agrarian economy, to those in Indore, a bustling urban hub, a contrasting picture emerges in Madhya Pradesh.

(a) **Morena:** In Morena, self-help groups have become powerful tools for empowering tribal women who have long experienced marginalisation and struggled to access resources. Research conducted by the Centre for Micro Finance at IFMR in 2022 has found that SHGs in Morena have played a crucial role in helping women gain access to government schemes such as the Kisan Credit Card. This has allowed them to obtain microloans for agricultural inputs and technology, empowering them in their agricultural pursuits (CMF, 2022). Through their collective bargaining power, farmers have been able to secure more favourable loan terms and pricing for crucial agricultural supplies. In addition, SHGs in Morena are working together on marketing initiatives. Through the power of collaboration, women are able to secure better prices for their products and break free from the grip of unfair intermediaries. In a report published in 2023, the IFPRI revealed that women farmers in Morena experienced a significant 15% rise in their average

income through their participation in collective marketing initiatives (IFPRI, 2023).

(b) **Indore:** On the other hand, SHGs in Indore are empowering women to enter the dynamic realm of urban entrepreneurship. Capitalising on the city's thriving service sector, women are venturing into various fields such as beauty parlours, catering, and even digital businesses. In a recent study conducted by the Indian Council for Small and Medium Businesses (ICSBE), it was discovered that nearly half of the members of Self-Help Groups (SHGs) in Indore were involved in service-oriented microenterprises. These individuals are leveraging the power of technology, such as online booking platforms and social media marketing, to enhance their businesses (ICSBE, 2021). SHGs in Indore are also working closely with NGOs and private enterprises to gain access to skill development training and market opportunities. In 2022, the Federation of Indian Micro and Small and Medium Enterprises (FISME) collaborated with Indore SHGs to offer complimentary digital marketing training. This initiative had a positive impact on local handicraft businesses led by women, with a notable 20% surge in online orders (FISME, 2022).

IV CHALLENGES AND OPPORTUNITIES STAY

Morena and Indore still encounter some difficulties despite their achievements. Access to resources remains a significant challenge, particularly for tribal women in Morena who face barriers to land ownership. Additionally, rural areas lack the necessary technological infrastructure, further exacerbating the issue. In both districts, women's entrepreneurial aspirations can still face obstacles due to patriarchal resistance and inadequate marketing support. Nevertheless, programmes such as the Madhya Pradesh Mahila Kosh provide hopeful solutions for women's economic empowerment by offering microfinance and business development training. Further collaboration with NGOs and private enterprises can enhance skill development and market access for women entrepreneurs.

V CONCLUSION - A BEAUTIFUL TAPESTRY WOVEN WITH STRANDS OF HOPE

The story of Self-Help Groups (SHGs) in Madhya Pradesh showcases the complex interaction of different socio-economic factors. Both Morena and Indore share a common goal of empowering women to take control of their economic destinies, although they may have different approaches to achieving it. By fostering collaboration, offering resources, and inspiring innovation, SHGs are shaping a future where women have a central role in bringing about positive change in their communities.

Through consistent support and unwavering determination to overcome challenges, we can strengthen the foundation of women's empowerment, paving the way for a more promising future for future generations.

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