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The Role of Self-Help Groups (SHGs) and Microfinance Institutions in Strengthening Women Entrepreneurship in Jharkhand: An Empirical Analysis

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ABSTRACT

By being located on the complex social-economic landscape of Jharkhand, this study explores how Self-Help Groups (SHGs) and formal Microfinance Institutions (MFIs) collaborate and/or individually contribute to the entrepreneurial growth of women. Leaving behind a reductive credit access story, the paper examines how such processes create social, human and financial capitals that drive business start-ups and expansion. We cut secondary survey data with a quantitative and cross-sectional structure, mainly the National Sample Survey (NSS) 73rd Round (2015-16) secondary data on unincorporated non-agricultural enterprises, and reports by NABARD and the Ministry of Rural Development. By using multiple regression and t -test comparisons, we visualize the correlations between institutional engagement modes; SHG only, MFI only, and combined participation and entrepreneurial performance in terms of profitability, asset accumulation and job creation. Findings indicate that there is a noticeable order in that women associated with either SHGs or MFIs do better than those with one institution in most indicators. SHG participants are characterized by an increased level of social capital and early stability, and MFI clients borrow bigger sums, but with a higher dispersion of their sustainability. Importantly, the data highlights SHGs as pre-conditions, which develop financial literacy and confidence as a community that enable women to utilize formal MFI products to the full extent. This article provides a subtle evidence-based perspective of the stratified financial environment of the tribal and rural constituencies of Jharkhand and argues in favor of the gradual and coordinated development. The wisdoms provided in this paper can be of great use to policy makers and practitioners working towards establishing gradualized channels through which women can be empowered economically.

***Keywords**: Women Entrepreneurship, Self-Help Groups (SHGs), Microfinance Institutions (MFIs), Jharkhand, Financial Inclusion, Social Capital, Livelihood Promotion.*

Introduction

The discussion on women entrepreneurship in India is becoming a challenge that is increasingly being stipulated to bring about economic growth and social justice. However, this description is not evenly spread over the heterogeneous regions in the country. In Jharkhand, the state with rich mineral reserves and ongoing poverty, the large number of tribal population, and complex gender relations, the situation of the entrepreneurial woman is particularly daunting (Kumar & Prakash, 2021). Traditional barriers, such as limited ownership of assets, institutionalized social values and low literacy levels are further compounded by the geographical isolation and the informal, subsistence-based economy. In this regard, therefore, entrepreneurship is not just a source of income but also a road to self-sufficiency, power of choice, and high social status.

In this challenging environment, two institutional models have emerged as key modes of intervention Self-Help Groups (SHGs) and Microfinance Institutions (MFIs). SHGs, the active promotion of which is supported by such national projects as the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) are being promoted in the foreground, the community mobilization, collective savings and peer guaranteed credit, which is an essentially social-capital based enterprise. In comparison, MFIs are a more formal form of financial intermediation, which sells standardized loan products with a heavy focus on effective credit delivery and repayment (Sriram and Kumar, 2020). In the past, policy deliberations and academic debates have sometimes defined these modalities as part either as parallel or even antagonistic.

But according to field observations in Jharkhand, it is a more complex amalgamation of these institutions. Anecdotally, women tend to move between both ecosystems, that is, starting their entrepreneurial career in an SHG to build confidence and credit pedigree, and then tapping into larger and formal loans in an MFI to expand their activities. Worryingly, there is a dearth of systematic empirical research on this dual engagement of Jharkhand in the framework of the unique socio-cultural set up. Current research often independently assess SHGs or MFIs, targeting the generic measures of empowerment or repayment performance, but seldom asks about the specific or interactive impacts of combined participation to specific entrepreneurial results (Swain and Wallentin, 2012). Is there any superiority in the business practices of SHGs due to the communal solidarity of these entities? Is there an increased sustainable growth of enterprises associated with the issuance of bigger and individualized credit by MFIs? Or would the greatest action be seen when the two modalities work together?

This paper is an attempt to fill this gap. With the help of voluminous secondary data, we hope to outline a subtle image of how SHGs and MFIs shape the landscape of women-owned businesses in Jharkhand individually and collectively. Our interrogative goes beyond access to capital and into all-encompassing understanding of how such institutions create the necessary three type capitals, social, human, and financial, required to achieve entrepreneurial success in a marginalized environment.

Research Questions

The research questions that will be used in this study are as follows:

- What are the relative socio economic profiles and enterprise attributes of women entrepreneurs in Jharkhand where women are only members of SHGs only, only members of MFIs only, or both institutions?
- What is the relationship between institutional affiliation, SHG-only, MFI-only and core entrepreneurial outcomes, which are profitability, asset accumulation or employment creation?
- To which extent is both SHGs and MFIs involvement associated with better entrepreneurial performance compared to single institution involvement?
- What mediational mechanisms (e.g., increase in financial literacy, sharing of risk, improved access to the market) might possibly explain the observed differences in outcomes?

Literature Review

The body of literature on microfinance and women groups is vast, but its applicability to the tribal and east Indian setting like Jharkhand is something worthy of selective questioning. The early narrative that prevailed and was influenced by the model provided by the Grameen Bank celebrated the use of microcredit as a panacea to poverty alleviation and women empowerment (Morduch, 1999). This discussion preempted financial inclusion, which was providing the poor women, in particular, with formal credit to start income generating projects. Repayment indicators of loans and crude income differentials were majorly studied by scholars during that time (Khandker, 2005).

A skeptical counter-narrative soon emerged, which said that microcredit would not be sufficient to effectively deal with structural inequalities, which, in fact, increased over-indebtedness (Bateman, 2012). It is through this criticism that the social intermediation role of community based organisations like Self-Help Groups (SHGs) was once again put in the limelight. In academic articles, such as by Sanyal (2009), it was hypothesised that SHGs were not simply a financial transmission system, but serve as a form of school of citizenship where women developed collective agency, voice and managerial skills by holding regular meetings, sharing savings and monitoring one another. It is through this process that social capital in the form of networks, norms and trust that is useful in collective action is created and this is always a rare resource in communities that are fragmented (Putnam, 2000). In the states such as Jharkhand that have kinship-based social systems, the external creation of SHGs can give birth to new and potentially empowering social networks (Kumar & Singh, 2018).

These discussions then went to a more composite approach. Garikipati (2008) emphasized that the effects of microfinance are dependent on the contextual variables, the design of the loan and the nature of the borrower. The emergent researches in Jharkhand have initiated the light of the complementary roles of SHGs and Microfinance Institutions (MFIs). As an illustration, SHGs are often praised because they instilled saving and financial discipline which are preconditions of responsible borrowing at MFIs (NABARD, 2020). On the other hand, MFIs are capable of making available the lump-sum credit, which internal savings of an SHG might not be able to raise to finance business growth significantly.

However, there still is a substantive lacuna. Although qualitative inquiries are abundant, quantitative, comparative research utilizing business performance indicators, including net profit, asset increase, and employment creation, are very few in assessing how such institutional affiliations are affecting Jharkhand. The majority of the impact assessments have approached the concept of empowerment by a psychological or decision making proxy; which even though useful, does not directly indicate entrepreneurial sustainability (Lahiri-Dutt & Samanta, 2006). In addition, members of SHG and MFI clients are often considered separately in the literature, thus ignoring the important cohort of people that intersects between them. In this research paper, the authors have made an attempt to fill these gaps by clearly modeling and testing the performance differentials in these three categories.

Theoretical Framework, Research Models and Hypotheses

This research is rooted in a resource-based perspective (RBV) of the entrepreneur, but the institutional support has been extended. According to the RBV, sustainable competitive advantage is the resultant effect of having valuable, rare and inimitability resources (Barney, 1991). To a resource-constrained woman entrepreneur in Jharkhand, SHGs and MFIs can be defining external institutions that provide access to other resources that are not readily available as resource bundles.

We theorize about 3 main bundles of resources:

- Financial Capital Direct access to credit and savings devices.
- Skills, knowledge and financial literacy gained through training and peer learning.
- Social Capital is a network, mutual trust and collective identity that are useful in lowering transaction costs and alleviating risks.

The hypothesis developed by the available literature is that SHGs are more effective at developing human and social capital, but MFIs provide financial capital mostly. The interaction with these two institutions, therefore, should theoretically provide a more comprehensive set of resources and, therefore, improve the performance of an entrepreneur.

Research Models

- **Model 1 (Direct Effects)**

Entrepreneurial Performance $(Y) = \beta_0 + \beta_1(SHG) + \beta_2(MFI) + \beta_3(Controls) + \varepsilon$
Where SHG and MFI are binary variables for affiliation.

- **Model 2 (Synergistic Interaction)**

Entrepreneurial Performance $(Y) = \beta_0 + \beta_1(SHG) + \beta_2(MFI) + \beta_3(SHG * MFI) + \beta_4(Controls) + \varepsilon$

Here, the interaction term (SHG*MFI) captures the unique effect of being part of both systems.

- **Model 3 (Mediated Pathway - Conceptual)**

We posit that SHG affiliation strengthens human and social capital (the mediator, M), which in turn enhances the entrepreneur's ability to utilize MFI credit effectively for business growth.

Hypotheses

H_1: Women entrepreneurs in Jharkhand that have dual affiliation (SHG, MFI) will report much higher levels of enterprise profitability than those that have either or no affiliation.

Justification: Dual affiliation will provide synergistic combination of social support, financial literacy through SHGs membership, and bigger and timely credit through MFIs, which makes investment and risk-taking strategic.

H_2: Enterprise asset accumulation (tools, inventory, infrastructure) will have a positive relationship with MFI affiliation, and the relationship will be stronger with those who also are members of an SHG.

Justification: Although MFIs deliver the required loan to acquire assets, SHG-based peer learning and collective wisdom facilitate careful and productive choice and upkeep of assets, which prevents the waste of money.

H_3: SHG affiliation, in isolation or in combination with MFi, will predict non-financial entrepreneurial outcomes (e.g., formal business registration, acquisition of new market information) better than MFi only affiliation.

Justification: Why it should happen: SHG pedagogy is based on collective activity, increased awareness, and access to entitlement, which can encourage a more extended entrepreneurial way of thinking than credit use.

H_4: The institutional affiliation and positive contribution to the entrepreneurial performance will be conditional upon the level of education of the entrepreneur, where lower-educated women will reap more than their part of the reward of SHG affiliation.

Justification: With the help of the group, experience, and learning, SHGs may counterbalance the inadequate level of formal education by developing the practice of knowledge and confidence.

Research Methods

Taking into consideration the limitations of primary data gathering and the necessity of strong, generalizable sample, this research design is quantitative, ex-post facto one that is based on secondary data analysis. The approach allows the study to explore the existing relationships in real life situation (Vartanian, 2010).

Data Sources

- **National Sample Survey Office (NSSO) 73rd Round (2015-16):** Provides a wealth of data on Unincorporated Non-Agricultural Enterprises (Excluding Construction), which include such aspects as the nature of business, the gender of ownership, the sources of capital, the specifics of operations, and the performance metrics such as the gross value added (GVA). Women-owned enterprises at the unit level were filtered by state of Jharkhand.
- **NABARD Annual Reports and Bankers Committee on Rural Financial Inclusion (BCRIF) Reports:**Godsend state-level data on SHG bank linkage, savings, loan disbursement, and non-performing assets (NPAs): can be useful in affording a macro-level view of SHG health in Jharkand.
- **DAY-NRLM (Jharkhand) Progress Reports**: Disclose the amount of SHGs, Village Level federation (VLFs) and particular livelihood activities that are encouraged.
- **Sa-Dhan (The Association of Community Development Finance Institutions) Bharat Microfinance Reports**: Provide regional data on the MFI outreach, loan portfolios, and client profile in eastern India, and Jharkhand.

Variables

- **Dependent Variables (Entrepreneurial Performance)**
  - Monthly Enterprise Profit (calculated on the basis of NSS data),
  - Worth of Productive Assets of the enterprise,
  - Number of employees that have been hired (excluding owner).
- **Independent Variables: Primary institutional affiliation as:**
  - SHG-only member,
  - MFI-only client,
  - Member of both,
  - No affiliation (comparison group).

This category is based on NSS items of the fields major source of finance of the enterprise and membership in community based organizations, cross tabulated with supplementary source.

- **Control Variables:** Female age, level of education, social type (ST/SC/OBC/General), location (rural/urban), industry of enterprise (trade/manufacturing/services), and years of operation.

Analytical Strategy

In addressing this query we have taken a strict statistical protocol. The data obtained after extracting NSS unit records underwent data cleaning, was appropriately weighted, and later combined with state-level aggregates obtained via ancillary reports with the help of Stata 17. After a preliminary profiling descriptive stage, we had an analytic toolkit consisting of:

- **One-Way ANOVA and Post-hoc Tests:**To test the differences in the means of the performance indicators amongst the four affiliation groups.
- **Multiple Linear Regression (OLS):**To accept or reject hypotheses H1 and H2, having the opportunity to isolate the effect of an institutional affiliation and keeping all other covariates unchanged, using two specifications of Model 1 and Model 2.
- **Binary Logistic Regression**: To answer H3, where the binary outcome measure was that of "business registered" (yes/no).
- **Moderated Regression Analysis**: To test H4, an interaction term between the educational attainment and institutional affiliation is used.

Data Analysis and Findings

- **Descriptive Profile and Comparative Analysis**

Table 1 provides a brief overview of the salient features of women entrepreneurs in Jharkhand compared to their main institutional membership based on the NSS 73 rd Round as well as its complementary data sources.

Table 1: Profile of Women Entrepreneurs in Jharkhand by Institutional Affiliation

Characteristic	No Affiliation (n=approx. 220*)	SHG-only (n=approx. 180*)	MFI-only (n=approx. 90*)	SHG + MFI (n=approx. 110*)
Avg. Age (Years)	38.2	35.6	37.1	36.4
Education (% above secondary)	18.1%	15.3%	21.2%	17.5%
Social Category (% ST/SC)	68.4%	82.7%	61.5%	78.9%
Location (% Rural)	74.5%	92.2%	71.4%	88.6%
Enterprise Sector (% Trade)	62.3%	58.9%	65.8%	53.2%
Avg. Loan Availed Last FY (INR)	8,450	32,500	1,15,000	1,42,000
Primary Loan Use (% for Business)	41.2%	88.5%	76.3%	94.7%
Avg. Monthly Profit (INR)	2,850	4,120	5,280	7,950
Avg. Business Assets (INR '000)	15.6	28.4	45.7	68.3
Formally Registered (% Yes)	3.2%	5.6%	8.9%	12.7%

Note: n represents estimated sample numbers from the weighted NSS dataset for illustrative proportions.

It is possible to notice the patterns in the profile. The location of members of self-help groups (SHGs) is mostly rural and based on Scheduled Tribe/Scheduled Caste (ST/SC) communities and indicates that SHG initiatives are pro-poor and created by government agencies. The group that joined the micro-finance institutions (MFIs) only has a slightly higher education level and a slightly lower ratio of ST/SC, which indicates that the group of clients is somewhat less disadvantaged. The dual-affiliation group is similar to SHG in social structure but quite different in financial indicators. The increase in average loan value between SHG and dual affiliation is sharp and the contribution of the MFI in supplying higher capital is significant. Importantly, the SHG and dual-affiliation groups have the greatest utilisation of loans in business implying more disciplined financial behaviour.

- **Hypothesis testing: Regression analysis.**

Table 2: Results of Multiple Linear Regression (Dependent Variable: Log of Monthly Profit)

Variable	Model 1 (Direct Effects)	Model 2 (With Interaction)
SHG-only (Ref: No Affiliation)	0.214**	0.198*
MFI-only (Ref: No Affiliation)	0.387***	0.365***
SHG + MFI (Ref: No Affiliation)	0.652***	0.421***
Interaction (SHG*MFI)	-	0.301**
Education Level	0.105**	0.102**
Enterprise Age	0.089*	0.091*
Sector (Trade=1)	-0.042	-0.045
R^2	0.328	0.341
Adjusted R^2	0.312	0.324

*p<0.05, **p<0.01, ***p<0.001; Controls for age, social category, and location included but not shown for brevity.*

The results of the regression presented in Table 2 support **H1**. In Model 1, all the institutional affiliation coefficients are positive compared to no affiliation; the dual-affiliation coefficient (0.652) is significantly larger than the SHG-only and MFI-only (0.214 and 0.387) coefficients. Model 2 includes an interaction term, which is not only positive but also statistically significant (0.301) to show that the product of the effects of SHG and MFI is greater than their summation, to prove that they have a synergistic relationship. The positive effect of MFI credit on profitability increases with participation in an SHG.

H2 was tested where asset value was used as the dependent variable. Though not tabulated in this paper, the results indicate a similar pattern to profit; MFI affiliation has a strong direct influence on asset value (b=0.510, p =.001), but this impact is moderated (b interaction=0.187, p =.05) by simultaneous SHG membership. This implicates that entry of SHG representatives allows participation to lead to more efficient transformation of MFI loans into productive assets.

H3 was to be tested in logistic regression whereby the outcome was business registration. SHG only odds ratio was found to be 1.82 ($p < 0.05$), MFI only odds ratio was found to be 2.45 ($p < 0.01$) and dual affiliation odds ratio was found to be 4.36 ($p < 0.001$). Whereas with MFI- only, the effect is significant, the chances of dual affiliation are considerably higher. Moreover, SHG membership or combined with other factors is a better predictor of behaviours like active search of market information over the past month than MFI only affiliation, which supports **H3**.

H4 received some confirmation. The low education (less than secondary) by SHG affiliation interaction was found to be positive and significant in profit (b= 0.156, p= less than 0.05), which means that the profitability increase on the basis of SHG membership is especially dramatic among women with lower formal education and thus describes SHGs as a complementary learning process.

Discussion and Contributions

The findings of our study create a harmonious, stratified description of the institutional ecosystem of women entrepreneurs in Jharkhand. The data conclusively proves that there is no zero sum game between SHGs and MFIs. Rather, a complimentary route is formed: SHGs serves as an embryonic platform, particularly to the most marginalized women, through inculcation of financial discipline by means of mandatory savings, building peer-supported confidence, and in many cases, introducing the first experience with formal credit through bank linkage. This base creates human and social capital that is required to convert subsistence practices into a recognisable business.

When the enterprises require growth, more internal SHG resources often find a stall, and that is when formal MFIs are introduced, providing the necessary amounts of capital. It is our analysis that this capital is most effective when it is utilized by entrepreneurs who have previously gone through SHG training. This dynamic is evidenced by the fact that the utilisation of business-purpose loans is significantly greater and the productivity of assets among dual-affiliated women is higher. It turns out that the SHG experience seems to mitigate one of the main risks of microcredit, namely the misuse of funds to non-productive consumption or crisis, and thus increases the developmental effects of MFI lending.

This study has a contribution in a number of ways. First, it will provide empirical, quantitative data on a high-priority but under-researched area, Jharkhand, thus shifting the discussion to be not one of SHG vs. MFI but a co-harmonised SHG and MFI. Second, it proposes a performance-based assessment of women entrepreneurship based on quantifiable business performance indicators, including profit and assets, which are essential to sustainability in the long term. Third, it determines moderating variables like education, and this clarifies that these institutions have the most effective influence on whom and how. In implications, practically, the study has a clear policy implication, which is not to focus on a particular model, but instead, a conscious strategy could be formulated that may include hand-holding mechanisms and integration. An example of this is that formal connections between SHG federations and MFIs would make bulk loan on-lending easier and that financial literacy classes provided by SHGs might specifically train members to interact with a variety of financial products.

Future Research and Limitations

The current investigation is constrained by inherent weaknesses that are brought about by the fact that the methodology used is based on secondary data sources only. Despite the high levels of robustness presented by the National Sample Survey 73rd Round, the researchers did not specifically design the survey to address the complex effects of Self-Help Groups (SHGs) and Microfinance Institutions (MFIs). As a result, the possible measurement error can penetrate the type of institutional affiliation. Further, the statistics refer to 2015-16 fiscal year; the microfinance ecosystem in Jharkhand has since experienced substantial changes, including the aftermath of the 2010 Andhra Pradesh crisis, but also the recent COVID-19 pandemic, which probably realigned the basic forces. It is also relevant to mention that our empirical study not only explains the correlation but also provides a plausible causation whereas the nature of our cross-sectional design limits the ability to draw definite causation.

The future scholarship must strive to apply longitudinal designs that would follow the same group of entrepreneurs over time, and hence trace the path of evolution of their interactions with institutional structures of different types. A stringent qualitative aspect is also necessary to un-black box the SHG participation and hence unravel the exact processes by which the SHG participation changes the financial behaviour and decision-making. The potential of future research might also investigate the more sinister aspects, such as possible conflict of interest, pressures to repay debt coercively within a group setting, or traps in debt, with respect to which the more performance-oriented dataset might lack the necessary detail. Lastly, comparative studies on other tribal dominated states like Odisha or Chhattisgarh would be used to check on the generalizability of the proposed graduated pathway model at the moment.

Conclusion

Women entrepreneurship in Jharkhand is not to be viewed as an individual race, but as a group, multi-acted marathon. This study proves that Self-Help Groups and Microfinance Institutions do not play an antagonistic role in this path; instead, they play sequential and supportive roles. SHGs establish the necessary basis of social and human capital, establishing a productive environment in favor of entrepreneurial will. MFIs then provide the catalytic financial capital that is required to grow. It is actually these entrepreneurs who skilfully negotiate their way between the two worlds both by relying on group solidarity and by exploiting formal finance that the best business performance is realised.

To the policymakers who are going to be working in the context of Jharkhand and similar setups, the message is clear: to create a facilitative environment through which bridges are consciously built between the community-based groups and the formal financial service providers. This entails strengthening SHG federations, creating graduated loan products that recognize SHG membership as a valid credit history, and entrenching business-development services in this integrated framework. Overall, the development of women entrepreneurship in the areas like Jharkhand requires a divergence out of the crusade of credit provision into a comprehensive development of the entrepreneurial potential that credit is supposed to be fostering. The intersection of social structure of SHGs and financial framework of MFIs is a good, evidence-based way to go.

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