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BEYOND MICROCREDIT: SELF-HELP GROUPS, SOCIAL PARTICIPATION AND PUBLIC VOICE AMONG WOMEN IN RURAL INDIA

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ABSTRACT
Self-Help Groups (SHGs) are widely recognised as mechanisms for financial inclusion and livelihood support; however, their contribution to women's social participation and public voice remains equally important. This study examines the association between SHG membership and changes in community interaction, participation in local governance and public-speaking confidence among women in Ananthapuramu district, Andhra Pradesh. A multi-stage random sampling design was used to select 320 SHG members, comprising 160 Muslim minority and 160 non-minority women across five revenue divisions. Primary data were collected through a structured interview schedule, and changes associated with SHG membership were analysed using frequencies, percentages and chi-square tests. The findings indicate substantial improvement in women's social engagement following SHG membership. Frequent community interaction increased markedly, while non-participation in Gram Sabha and Panchayat meetings declined in both groups and active participation increased. Public expression also strengthened, with 79.06% of respondents reporting moderate or significant improvement in public-speaking confidence. Overall, the findings suggest that SHGs extend beyond their conventional microcredit function by providing collective spaces that facilitate social interaction, civic participation and confidence in public expression. Nevertheless, the observational and partly retrospective design does not establish causality. Strengthening leadership development, public-speaking opportunities and linkages between SHGs and local-governance institutions may further enhance their contribution to women's social and civic empowerment.

KEYWORDS: *Self-Help Groups; Women's Empowerment; Social Participation; Public Voice; Local Governance; Rural Andhra Pradesh.*

1. INTRODUCTION
Self-Help Groups (SHGs) have become an important institutional mechanism for women's collective organisation and empowerment in rural India. Women's empowerment extends beyond economic independence and includes agency, participation and the ability to exercise voice within social and institutional settings (Kabeer, 1999; World Bank, 2001; Narayan, 2002). Kabeer (1998, 1999) conceptualised empowerment through the interconnected dimensions of resources, agency and achievements, emphasising women's capacity to make meaningful choices and act upon them. Mayoux (2000) similarly viewed empowerment as a multidimensional transformation in power relations, incorporating women's ability to articulate their interests, act collectively and engage with wider social and institutional structures. From this perspective, participation in community networks, local governance and public forums represents an important manifestation of empowerment beyond microcredit.

SHGs may provide an institutional setting through which women move from relatively restricted social interaction towards greater participation in collective and community life. Regular group meetings create opportunities for communication, peer interaction, information exchange and collective problem-solving. Such processes may strengthen women's confidence to interact beyond their immediate households and participate more actively in community affairs. Previous studies have associated SHG membership with broader socio-economic and social empowerment among rural women (Sahoo, 2013; Borah, 2014; Pillai, 2015). Vinodhini and Vaijayanthi (2016) further identified social empowerment as an important dimension of SHG participation, while Nandhini et al. (2017) reported improvements in women's empowerment through collective group participation. SHGs should therefore be examined not merely as financial intermediaries but also as potential spaces for developing social networks, collective agency and civic engagement. However, SHGs can extend beyond their financial functions by creating collective spaces in which women interact regularly, develop confidence, exchange experiences and participate in wider social activities (Ahmad, 1999; Kabeer, 1998; Pandey, 2014).

The transition from social interaction to public participation is particularly important in rural settings, where women's engagement with community institutions and local governance may be constrained by established social and household structures. Participation in Gram Sabha and Panchayat meetings provides women with opportunities to engage with local issues, articulate community

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concerns and participate in grassroots decision-making. Within empowerment theory, these forms of engagement correspond closely to the expansion of agency and collective action. Kabeer (1999) emphasised that resources become empowering when they strengthen the ability to define goals and act upon them, while Mayoux's (2000) concept of *power with* highlights collective organisation and the expression of shared interests. Studies of SHGs have similarly linked women's group participation with increased social engagement, confidence and involvement in decision-making processes (Sharma & Sharma, 2014; Lungbila, 2016; Bano et al., 2020). Such collective interaction may strengthen women's social mobilisation and encourage greater engagement with community organisations and local institutions (UNDP, 2001; Sahoo, 2013; Mohanty & Mishra, 2018).

Public voice represents a further dimension of this transition. Women may participate formally in groups or community institutions while remaining hesitant to express their opinions in meetings or interact directly with officials. Consequently, the ability to speak in public provides an important behavioural indicator of whether participation is accompanied by greater confidence and agency. The study data specifically assess women's ability to speak in meetings, Gram Sabha forums and interactions with officials, thereby providing a direct connection between SHG participation and the expression of public voice. This distinction is important because social empowerment should not be inferred solely from membership in an organisation; it should also consider whether women become more visible, communicative and active within community and institutional spaces. The broader empowerment framework used in the study likewise identifies effective interaction in the public sphere and participation in non-family groups as important manifestations of women's empowerment. Empirical studies have further demonstrated that SHG participation is associated with improvements in women's confidence, social participation and broader socio-economic empowerment (Arora & Singh, 2018; Mohanty & Mishra, 2018; Srivastava & Mondal, 2021).

Despite extensive research on the economic contribution of SHGs, comparatively greater attention is needed to the processes through which collective membership may translate into social participation and public voice. The present study therefore shifts attention beyond microcredit and examines SHGs as platforms for women's social connectivity, civic participation and public expression in rural Andhra Pradesh. The empirical analysis focuses particularly on changes in interaction with community members, participation in Gram Sabha/Panchayat meetings and confidence in speaking in public settings. The study aims to (i) assess changes in women's community interaction following SHG membership; (ii) examine changes in participation in local-governance activities; (iii) evaluate women's reported changes in public-speaking confidence; and (iv) determine whether these outcomes collectively indicate an expansion of women's social participation and public voice. It is hypothesised that SHG membership is associated with increased community interaction, greater participation in local governance and stronger confidence in public expression. Accordingly, the present study conceptualises SHG participation as a progressive pathway through which peer interaction and collective networks may facilitate community engagement, participation in local governance and confidence in public expression, ultimately contributing to enhanced public voice and social empowerment (Figure 1).



Figure 1. Conceptual pathway from SHG participation to social empowerment and public voice. The framework illustrates the proposed progression from SHG participation through peer interaction and collective networks, community interaction, local-governance participation and public-speaking confidence towards enhanced public voice and social empowerment.

2. METHODOLOGY

2.1 Study Area and Research Design

The study was conducted in Ananthapuramu district, Andhra Pradesh, India, using a descriptive and comparative research design to examine changes in women's social participation and public voice associated with Self-Help Group (SHG) membership. The

analysis focused on community interaction, participation in local governance and public-speaking confidence, reflecting broader dimensions of agency and social empowerment (Kabeer, 1999; Mayoux, 2000).

2.2 Study Period and Sampling Design

The study covered the period from 1 April 2019 to 31 March 2024. A multi-stage random sampling procedure was employed across five revenue divisions: Ananthapuramu, Dharmavaram, Penukonda, Kadiri and Kalyanadurgam. From each division, 32 Muslim minority and 32 non-minority SHG members were selected. The final sample comprised 320 women, including 160 Muslim minority and 160 non-minority respondents. Similar field-based sampling approaches have been employed in empirical studies examining women's empowerment through SHGs (Palani & Balamurugan, 2016; Nandhini et al., 2017).

2.3 Data Collection

Primary data were collected using a structured interview schedule covering demographic and socio-economic characteristics, SHG participation and different dimensions of women's empowerment. For the present analysis, variables directly related to social interaction, civic participation and public expression were selected. Where applicable, respondents reported their conditions before and after joining SHGs. Structured survey approaches are commonly employed to assess empowerment outcomes among SHG members (Borah, 2014; Vinodhini & Vaijayanthi, 2016). Secondary information was obtained from Census reports, NFHS publications, DAY-NRLM documents, SERP reports, Stree Nidhi, the District Rural Development Agency and the Chief Planning Office of Ananthapuramu district.

2.4 Assessment of Social Participation and Public Voice

Three indicators formed the analytical framework. Community interaction represented women's social connectivity; local-governance participation captured involvement in Gram Sabha and Panchayat meetings; and public-speaking confidence assessed women's reported ability to express themselves in meetings, Gram Sabha forums and interactions with officials. The latter is directly represented in the survey instrument as an indicator of women's ability to speak in public settings. Together, these indicators represent a progression from social connectivity to civic participation and public expression, consistent with multidimensional understandings of women's agency and collective empowerment (Kabeer, 1999; Mayoux, 2000).

2.5 Statistical Analysis

Data were analysed using frequencies and percentages, with before-and-after distributions compared where corresponding measures were available. Chi-square tests were used to assess changes in community interaction and local-governance participation among minority and non-minority respondents. Significant changes were observed in community interaction for both minority (χ^2 = 97.7476, df = 3, $p < 0.0001$) and non-minority women (χ^2 = 110.8396, df = 3, $p < 0.0001$). Local-governance participation also changed significantly in both groups (minority: χ^2 = 65.2593; non-minority: χ^2 = 37.8108; df = 3, $p < 0.0001$).

3. RESULTS AND DISCUSSION

3.1 Changes in Community Interaction Following SHG Membership

Community interaction improved substantially following SHG membership, indicating greater social engagement beyond women's immediate household environments. Before joining SHGs, 58.75% of respondents interacted with community members only occasionally, whereas only 14.06% reported frequent and 6.56% very frequent interaction. After joining SHGs, frequent interaction increased markedly to 54.06% and very frequent interaction to 22.81%, while occasional interaction declined to 14.69%. The improvement was evident across both groups. Following SHG membership, frequent or very frequent community interaction reached approximately 71.26% among minority women and 82.50% among non-minority women. The changes were statistically significant for both minority (χ^2 = 97.7476, df = 3, $p < 0.0001$) and non-minority respondents (χ^2 = 110.8396, df = 3, $p < 0.0001$). The distribution of respondents across the four levels of community interaction before and after SHG membership is presented in Table 1.

Level of community interaction	Before SHG, n (%)	After SHG, n (%)
Rarely	66 (20.63)	27 (8.44)
Occasionally	188 (58.75)	47 (14.69)
Frequently	45 (14.06)	173 (54.06)
Very frequently	21 (6.56)	73 (22.81)
Total	**320 (100.00)**	**320 (100.00)**

Table 1. Community Interaction Before and After SHG Membership

These findings suggest that SHGs function not only as financial groups but also as social platforms that expand women's interpersonal networks and community engagement. Regular meetings and collective activities may provide opportunities for communication and social participation that were comparatively restricted before membership. This interpretation corresponds with Kabeer's (1999) emphasis on social resources and agency and Mayoux's (2000) concept of collective empowerment. Similar improvements in women's confidence, social interaction and collective participation through SHGs have been documented in previous studies (Pandey, 2014; Vinodhini & Vaijayanthi, 2016; Nandhini et al., 2017; Mohanty & Mishra, 2018).

3.2 Participation in Local Governance

Participation in local governance showed a marked improvement following SHG membership, although the pattern of change differed between the two groups. Among minority women, the proportion who had never participated in Gram Sabha or Panchayat meetings declined substantially from 51.88% before SHG membership to 19.38% after membership, while active participation increased from 3.75% to 20.00%. Among non-minority women, non-participation declined more modestly from 22.50% to 20.00%, whereas active participation changed slightly from 23.13% to 22.50%. Importantly, non-minority women showed a pronounced shift towards the *sometimes participated* category, which increased from 11.88% to 38.75%. At the overall sample level, women reporting that they sometimes or actively participated increased from 24.06% before membership to 57.50% after membership. Changes in respondents' participation across the four categories are presented in Table 2.

Level of participation	Before SHG, n (%)	After SHG, n (%)
Never participated	119 (37.19)	63 (19.69)
Rarely participated	124 (38.75)	73 (22.81)
Sometimes participated	34 (10.63)	116 (36.25)
Actively participated	43 (13.44)	68 (21.25)
Total	**320 (100.00)**	**320 (100.00)**

Table 2. Participation in Local Governance Before and After SHG Membership

The pattern supports the view that SHGs can extend women's participation beyond savings and credit activities by creating collective networks through which members gain confidence and opportunities to engage in community affairs. Such participation represents an important expression of agency because women become increasingly visible within public and institutional spaces (Kabeer, 1999; Mayoux, 2000). Similar evidence indicates that SHGs can strengthen women's social and community participation and facilitate their engagement beyond conventional household roles (Sahoo, 2013; Pillai, 2015; Mohanty & Mishra, 2018; Bano et al., 2020; Srivastava & Mondal, 2021). Thus, SHGs appear to provide an important bridge between social connectivity and civic participation, forming a basis for the development of women's public voice.

3.3 Public-Speaking Confidence and Public Voice

Public-speaking confidence showed substantial improvement following SHG participation. Of the 320 respondents, 20.63% reported that their confidence had increased significantly, while 58.44% experienced a moderate improvement. Together, 79.06% of women reported improved confidence in public speaking, whereas 16.25% reported no change and only 4.69% felt less confident. Improvement was reported by 71.88% of minority women and 86.25% of non-minority women. The distribution of public-speaking outcomes differed significantly between the two groups ($\chi^2 = 10.4652$, df = 3, $p = 0.015$), although subgroup differences are secondary to the overall improvement observed among SHG members. Women's increased ability to speak in meetings, Gram Sabha forums and interactions with officials is particularly important because it represents a transition from participation in collective spaces towards the active expression of opinions and concerns. Respondents' reported changes in their ability to speak in public settings following SHG participation are presented in Table 3.

These findings suggest that SHGs may provide supportive environments in which women repeatedly interact, communicate and participate in group activities, thereby strengthening confidence in public expression. This pattern is consistent with conceptualisations of empowerment that emphasise agency, self-confidence and the capacity to articulate individual and collective interests (Kabeer, 1999; Mayoux, 2000; Narayan, 2002). Similar improvements in confidence and social participation among SHG members have been observed by Sharma and Sharma (2014), Pillai (2015) and Lungbila (2016). Public-speaking confidence therefore represents an important link between participation and effective public voice.

Reported change	Minority n (%)	Non-minority n (%)	Overall n (%)
Increased significantly	29 (18.13)	37 (23.13)	66 (20.63)
Increased moderately	86 (53.75)	101 (63.13)	187 (58.44)
No change	36 (22.50)	16 (10.00)	52 (16.25)
Feel less confident	9 (5.63)	6 (3.75)	15 (4.69)
Total	**160 (100.00)**	**160 (100.00)**	**320 (100.00)**

Table 3. Changes in Public-Speaking Confidence Following SHG Membership

3.4 From Social Connectivity to Civic Voice: Integrated Interpretation

Taken together, the findings indicate a broader progression in women's social empowerment following SHG membership. The increase in frequent and very frequent community interaction, the decline in non-participation in Gram Sabha and Panchayat meetings, and the 79.06% overall improvement in public-speaking confidence collectively suggest that SHGs are associated with changes extending beyond their conventional financial functions. The results support a sequential interpretation in which greater social interaction provides opportunities for collective engagement, which may subsequently strengthen civic participation and confidence in public expression. This pattern is consistent with multidimensional conceptualisations of empowerment in which

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resources, individual agency, collective action and opportunities to exercise voice contribute to women's wider social empowerment (Kabeer, 1999; Mayoux, 2000; World Bank, 2001; Narayan, 2002). Previous SHG studies have similarly reported improvements in women's confidence, social participation and involvement in community affairs (Vinodhini & Vaijayanthi, 2016; Arora & Singh, 2018; Mohanty & Mishra, 2018; Bano et al., 2020). The integrated pattern of change across community interaction, local-governance participation and public-speaking confidence is summarised in Figure 2.

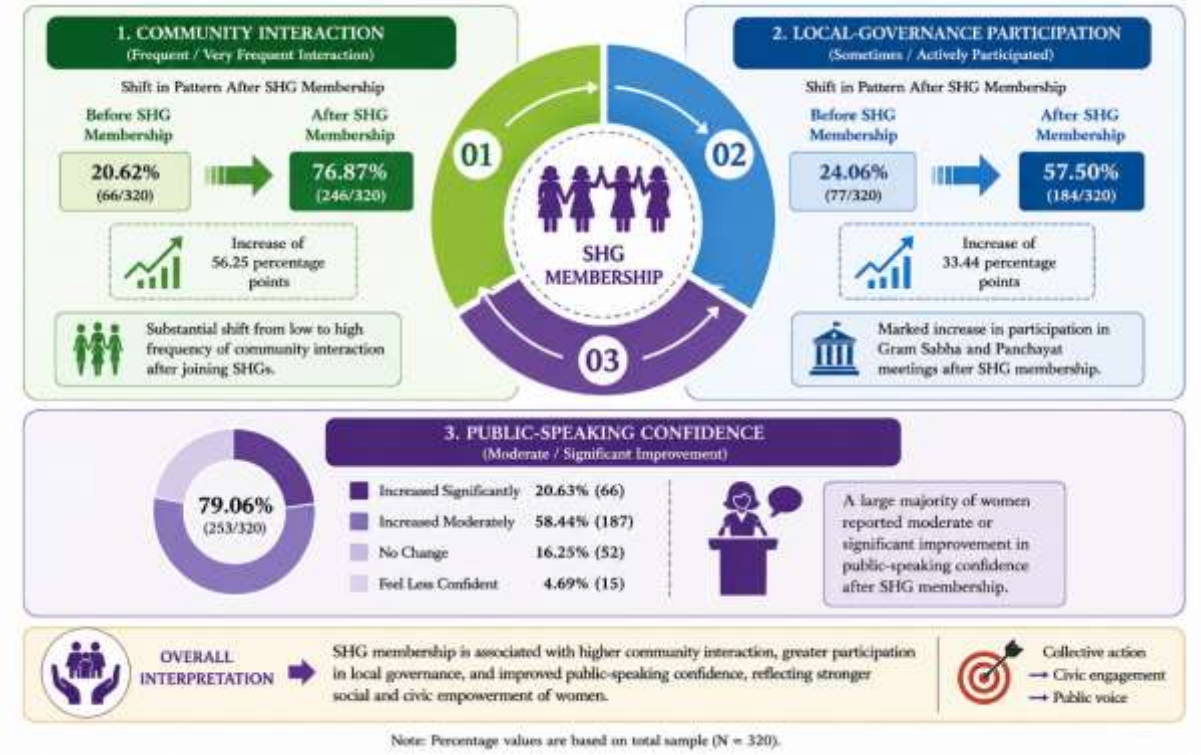


Figure 2. Integrated pattern of social participation and public voice associated with SHG membership.

Frequent/very frequent community interaction increased from 20.62% before SHG membership to 76.87% after membership, while sometimes/active participation in local governance increased from 24.06% to 57.50%. In addition, 79.06% of respondents reported moderate or significant improvement in public-speaking confidence. Percentages are based on the total sample (N = 320).

Importantly, the results should not be interpreted as establishing a causal sequence because the study was observational and relied partly on retrospective assessments of pre-SHG conditions. Nevertheless, the consistency of improvement across the three dimensions provides evidence that SHG membership is associated with wider social and civic empowerment. SHGs may therefore serve not only as mechanisms of microcredit but also as collective platforms through which rural women expand their social networks, participate more actively in local institutions and develop a stronger public voice.

4. CONCLUSION

The study demonstrates that SHG membership is associated with meaningful improvements in women's social participation, civic engagement and public voice in rural Andhra Pradesh. The findings show a clear shift towards more frequent community interaction and greater involvement in Gram Sabha and Panchayat meetings. Most notably, 79.06% of respondents reported improvement in public-speaking confidence, suggesting that participation in SHGs may strengthen women's capacity to communicate and express themselves in public and institutional settings. The findings extend the role of SHGs beyond their conventional emphasis on savings, credit and livelihood support. The observed progression from community interaction to civic participation and public expression suggests that SHGs can function as collective social platforms through which women expand their networks, engage with local institutions and strengthen their agency. This interpretation is consistent with multidimensional approaches to women's empowerment that emphasise both individual agency and collective participation (Kabeer, 1999; Mayoux, 2000). From a practical perspective, SHG programmes could further strengthen these outcomes by integrating leadership development, public-speaking opportunities, awareness of local governance and structured participation in Gram Sabha and Panchayat activities into routine group activities. However, because the study is geographically confined to Ananthapuramu district and relies partly on retrospective reporting of pre-SHG conditions, broader generalisation and causal interpretation should be approached cautiously. Future studies incorporating longitudinal designs and evidence from multiple districts could provide stronger insight into how SHGs facilitate women's transition from economic participation towards sustained social and civic empowerment.

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