



SELF-HELP GROUPS: A VEHICLE FOR EMPOWERING RURAL WOMEN

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ABSTRACT

Empowerment helps individuals govern their lives, communities, and society. It helps one realise their individuality and authority in all facets of life. Empowerment happens in social, economic, political, personal, family, and cultural areas. Self-Help Groups strengthen women throughout time. Self-help organisations assist thousands of impoverished and disenfranchised Indians better their lives, families, and society. Self-help Groups have been involved in infrastructure development, marketing and technology support, communication level, self-confidence, family violence, interaction with outsiders, saving pattern, change in cumulative saving pattern per month, politics, community activities, etc. Illiterate women have gained confidence. Women may now assist males in agricultural season, family business, kid education, marriage, and other household needs. The aim of the paper is to examine the influence of self help group towards Empowering Rural Women. The main data was collected using the convenience sample technique by the researcher, and it was analysed using ANOVAs and Pearson correlation. Anova results reveal that motivating factors significant influence on women's participation in self-help groups (H01); and similarly, economic empowerment, social empowerment and personal empowerment factors significant influence on on women's participation in self-help groups. Correlation results revealed that motivation factors, it has a strong correlation with Personal Empowerment and Social Empowerment at 2-tailed significance level. Likewise, an Economic Empowerment factor has a significant correlated with Personal Empowerment and Social Empowerment at 2-tailed significance level. Similarly, Social empowerment has a significant correlated with Purchase Personal Empowerment at 2-tailed significance level. Respectively, personal empowerment has a strong correlation with Economic Empowerment, Motivation factors and Social Empowerment at 2-tailed significance level.

1. INTRODUCTION

The emancipation of rural women is not only essential to the growth of a nation's economy but also plays a key part in laying the groundwork for social transformation and change. In order to improve the socioeconomic standing of the people in any nation, it is a must to empower rural women by expanding and developing new opportunities for them to participate in whatever capacity they can in the most effective methods possible. If men and women in rural regions were both seen to be equal participants in the development process, then only would a country be able to accomplish a development that was both comprehensive and enjoyable.

Therefore, providing rural women with freedom is necessary for the economic growth and social advancement of society, and providing rural women with equal chances is something that should be done. The organisational framework of a Self-Help Group, often known as a SHG, is a device for fostering individual agency. Women's self-help groups play a vital part in the process of empowering women by offering an ideal platform for women to enhance their self-confidence, leadership, communication skills, decision-making ability, social recognition, quality of living, and other aspects of their lives. Women have less opportunity for upward social and economic mobility, influence, and position in society than males do. Empowerment may act as a strong vehicle for women to attain these goals. At the level of the individual as well as the level of society as a whole, it is a source of mobility, equality, and freedom. The Self-Help Group is able to expand because of the resources and managerial abilities of its members, as well as the members' growing confidence in their ability to participate in problems and programmes that demand their participation in both the public and private spheres. The notion of SHG has been helpful in achieving both social and economic empowerment. It has produced a feeling of leadership, organisational competence, and the administration of many operations of a company. Manimekalai and Rajeswari both contributed to its development (2001). Self-help groups are a potential source that can enable marginalised women to become more self-reliant and confident, as well as provide greater access to and control over resources. These groups can also encourage marginalised women to save money and use that savings to build their financial security. In their study titled "SHGs, Micro-Credit and Empowerment," Sudha Rani and her colleagues observed that participation in SHGs enhanced the empowerment of women in aspects such as an increase in self-confidence and decision-making power during the period of participation. This was



found to be the case during the period of participation. The primary goal of participating in a SHG is not only to get credit; rather, it is to participate in an empowering process that provides women with motivating qualities and encourages them to participate in the workforce. According to the findings of a research conducted by Saravana Kumar (2012), the concepts of self-help and microcredit hold the key to economic and socio-cultural independence for India's millions of underprivileged people, opening the doors to a previously untapped reservoir of human entrepreneurship. In their research, Lalitha and Nagarajan (2002) highlighted the facts that SHGs were institutions of the people, that with their support, women could march towards empowerment, and that the groups could promote individual and group ventures of income generating activities. These facts were emphasised because Lalitha and Nagarajan's research was published in 2002. The establishment of self-help groups within the framework of the microfinance movement has brought about tremendous change at the basic level by empowering women (Sahu and Singh, 2012).

2. REVIEW OF LITERATURE

In India, there is a sufficient quantity of study on women's SHGs. There have been several research completed on women SHGs; however, due to time and financial restrictions, this study attempt will only evaluate a subset of those studies. Kapoor did study on the growth of women's rights in India in 2001. He covered a broad variety of challenges that women's SHGs in India face in his study, and he gave in-depth debates, analyses, and responses to many of those concerns. He concluded that gender discrimination was still prevalent in India, which was the fundamental reason why women's SHGs in the country were unable to achieve the intended goal of empowerment. Manimekalai and Rajeswari (2002), on the other hand, conducted study titled "Grassroots entrepreneurship via Self Help Groups (SHGs)." Their goal was to explore the factors that influenced women to join self-help organisations. A considerable proportion of members are also small company owners. Several kinds of enterprises and the efficacy of self-help groups were investigated in this study in terms of growth in areas such as investment, turnover, capacity utilisation, profit, and others. According to their results, it is apparent that company owners who belong to Self-Help Groups have achieved tremendous improvement in terms of both their enterprises and their performances. Women used to be significantly dependant on the unpredictability of agriculture, it was emphasised. However, with the diverse assistance provided by SHGs, they have become more self-confident and autonomous in many other areas. Self-help groups have benefited not just the people who have participated, but also the greater community as a whole. Manimekalai said in his 2004 article that self-help groups (SHGs) need the support of non-governmental organisations (NGOs) in order to run efficient income-generating activities. He suggests that bank officials meet with and assist rural women in selecting and implementing profitable activities that may be utilised to produce money. These females are often misinformed and lack extensive expertise. He concluded that the development of SHGs had a good influence on rural women's self-image, perceptions, and self-assurance. Das Gupta (2005) argues in his article that there has to be a larger shift away from banking sector reform and toward microfinance reform in the country. SHGs should be prioritised, and financing to them should be needed for them to function. Microcredit facilities must be strictly monitored, and there should never be a cash shortage for SHGs. Gupta said in 2007 that SHGs are quite effective in fulfilling their aims when it comes to women's empowerment. In reality, women who engage in SHGs have greatly boosted their levels of self-assurance, which has had a positive influence on the whole circle, implying that as a direct result, the family and society as a whole have enjoyed many of the advantages. Ankita Dave's study "Determinants of Women's Empowerment in India," released in 2011, provided several instances of gender prejudice in action. The evidence and figures were generated using results from the National Family Health Study (NFHS), a large-scale survey with many rounds that collected data from a representative sample of houses throughout India. As a direct result of the research she did, she was able to measure the kind and degree of gender discriminating behaviours in India in a precise way. This research throws light on the reality, which is that the data provided by the media concerning the progress of the Indian economy and changes in the social environment may not be entirely accurate. This study gives insight on the actual situation. It is also very beneficial to social workers in India, since this study allows them to precisely measure the prevalence, operation, and popular acceptance of gender discrimination in India. Furthermore, it highlights the ways in which our policies must be amended in practise. In reality, it will not only motivate social workers to campaign for progressive policy legislation, but it will also aid them in formulating and putting forward ideas that would result in significant and necessary change. For an issue of the International Journal of Research in Commerce and Management, Dhanalakshmi and Rajini (2013) wrote "A Review of the Literature: Women Empowerment through Self-Help Groups (SHGs)." This story was first published in 2013. The major focus of this article is the literature surrounding the Self-Help Groups (SHGs) movement in India. It will undoubtedly be beneficial to other researchers who are also doing research in this area. Furthermore, it emphasises the historical background of self-help organisations within the Indian culture. This article conducts a literature review of the subject's empowerment process in relation to a Self-Help Group, as well as pertinent



material. It has come to our notice that the bulk of research has focused on women's empowerment as a goal rather than a process. Anuragh Pahuja and Shalini Agarwal (2017) performed research and wrote a review on the topic, "To study the effect that SHGs have on the empowerment of rural Women." This study is based on information gathered from three separate blocks in the Ghazabad district. As a result of these developments, women have acquired increased power not just in social, but also in economic and political sectors, according to the research. The poll received responses from over 400 distinct female respondents. There is little doubt that women have achieved great economic development; nonetheless, substantial progress in terms of women's political empowerment needs to be done. There is still a lot of work to be done to improve the political status of rural women.

3. OBJECTIVE OF THE STUDY

The purpose of this dissertation is to investigate the factor empowering rural women via SHGs in Nalgonda, Telanagna state.

- To study the socio demographic profile of the SHGs members in selected area
- To study the motivating factors that influence women's participation in self-help groups
- To study the economic empowerment, social empowerment and personal empowerment of SHGs members.

4. HYPOTHESES

Hypotheses are recognized as an essential tool in research analysis; it influences the significance of new judgments and expectations. Hypotheses are formed into every research report based on underlying beliefs or assumptions. Following a comprehensive review of the relevant literature, an attempt was made to construct a conditional assumption to investigate its logical implications. For the analysis, the following hypotheses have been generated.

- **H01:** There is no significant influence of motivating factors on women's participation in self-help groups.
- **H02:** There is no significant impact of economic empowerment, social empowerment and personal empowerment factors on women's participation in self-help groups.

5. METHODOLOGY

- **Research Design:** Descriptive research
- **Sources of data:** This study used a structured questionnaire to acquire primary data from respondents who were in self help groups from the Nalgonda district, telangana. Secondary data is gathered from a variety of journals and periodicals, such as magazines and business newspapers, as well as from subject-specific books and websites, among other sources.
- **Data collections methods:** The information was gathered via the use of a structured questionnaire, a survey approach, and a personal interview with SHG memebers.
- **Sampling area:** Nalgonda, Telanagna state
- **Sampling Method:** The sampling design is based on convenience sampling method. Total Sample size will be 520 buyers' respondents and 48 agents' respondents from the select Public and Private sector.
- **Statistical tools used:** ANOVAs and correlations, as well as multiple regression, were performed using SPSS 23.0 version for data analysis

Table-1:Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.822	.801	20

According to Table 1, the questionnaire was assessed for reliability and the findings are shown below. The constructed questionnaire has been pretested and validated via face validity by being provided to a carefully chosen group of experts, and it also has a sufficiently high reliability score. The outcome was a value of 0.822 for the. It shows that the data has a high level of dependability and validity.

5.1 Demographic Variables: The frequency distribution of demographic variables is presented in the following table.

Table 2 Demographic Analysis

Particulars	Classification	No of Responses	Percentage
Age	Below 25 years	15	2.9
	26-35 Years	53	10.2
	36-45 years	132	25.4
	46-55 years	152	29.2
	56 and above	168	32.3
Education	literate	405	77.9
	illiterate	155	22.1
Marital status	Married	435	83.6
	Un married	85	16.4
whose suggestion did you join SHG	SHG members	160	30.8
	Family members	187	36.0
	Friends	59	11.3
	NGO	54	10.4
	Other	60	11.5
Total		N= 520	100.0

ANOVAS

5.2 ANOVA for motivating factors and women's participation in self-help groups: ANOVA is conducted to understand whether there is any significant influence of motivational factors on women's who participation in self-help groups.

H01: There is no significant influence of motivating factors on women's participation in self-help groups.

Table 3 ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	62.649	28	2.237	1.769	.010
Within Groups	620.920	491	1.265		
Total	683.569	519			

The table exhibits the performance of the ANOVA study results, it any significant influence of motivational factors on women's who participation in self-help groups. The study results illustrated that 62.649 is the between-group variation and 620.920 is the within-group variation. It also reveals that F-distribution 1.769. Followed by the level of significance is .010, which is less than 0.05. Thus, there is a significant influence of motivational factors on women's participation in self-help groups. .

5.3 ANOVA for economic empowerment, social empowerment and personal empowerment factors and women's participation in self-help groups: ANOVA is conducted to understand whether there is any significant influence of followed factors on women's who participation in self-help groups.

- **H02:** There is no significant impact of economic empowerment, social empowerment and personal empowerment factors on women's participation in self-help groups.

Table 4 ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	81.311	28	2.904	2.736	.000
Within Groups	521.081	491	1.061		
Total	602.392	519			

The table exhibits the performance of the ANOVA study results, it any significant influence of economic empowerment, social empowerment and personal empowerment factors on women's who participation in self-help groups. The study results illustrated that 81.311 is the between-group variation and 521.081 is the within-group variation. It also reveals that F-distribution 2.736. Followed by the level of significance is .000, which is less than 0.05. Thus, there is a significant influence of economic empowerment, social empowerment and personal empowerment factors on women's participation in self-help groups.

5.4 Correlations between research variables such as motivators, marketing methods, and preference to acquire health insurance: To comprehend the relationship between many research variables such as income level, motivation factors, marketing strategies, and preference to purchase health insurance.

Table 4 Correlations

		Motivation factors	Economic Empowerment	Social Empowerment	Personal Empowerment
Motivation factors	Pearson Correlation	1	.511**	.588**	.686**
	Sig. (2-tailed)		.000	.000	.000
	N	520	520	520	520
Economic Empowerment	Pearson Correlation	.511**	1	.657**	.692**
	Sig. (2-tailed)	.000		.000	.000
	N	520	520	520	520
Social empowerment	Pearson Correlation	.588**	.657**	1	.663**
	Sig. (2-tailed)	.000	.000		.000
	N	520	520	520	520
personal empowerment	Pearson Correlation	.686**	.692**	.663**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	520	520	520	520

** . Correlation is significant at the 0.01 level (2-tailed).

Concerning correlation results, motivation factors, it has a strong correlation with Personal Empowerment ($r=.686^{**}$; $p<0.01$) and Social Empowerment ($r=.588^{**}$; $p<0.01$) at 2-tailed significance level. Likewise, Economic Empowerment factors has a significant correlated with Personal Empowerment ($r=.692^{**}$; $p<0.01$) and Social Empowerment ($r=.657^{**}$; $p<0.01$) at 2-tailed significance level. Similarly, Social empowerment has a significant correlated with Purchase Personal Empowerment ($r=.663^{**}$; $p<0.01$) at 2-tailed significance level. Respectively, personal empowerment has a strong correlation with Economic Empowerment ($r=.692^{**}$; $p<0.01$), Motivation factors ($r=.686^{**}$; $p<0.01$) and Social Empowerment ($r=.663^{**}$; $p<0.01$) at 2-tailed significance level.

6. RESULTS

Women's progress toward equality in society, the economy, and politics may be tracked using a number of different measures. The aim of the study is to examine the factor which influences on the women empowerment, via SHGs. The sampling design is based on non probability sampling method and total Sample size will be 520 buyers' respondents from SHG of Nalagonda district, Hyderabad. Demographic profile results revealed that 32.3 percent of respondents were between 56 and above years. 29.2 percent were between the ages of 46-55 years, 25.4 percent were 36-45 years, 10.2 percent were between the ages of below 26-35 years, and 2.9 percent were Below 25 years. 77.9 percent of the respondents were literate, while the remaining 22.1 percent were illiterate. 77.9 percent of the respondents were married, while the remaining 22.1 percent were Unmarried. Following that, 30.8% were SHG members, 11.5 percent were others persons, 11.3 percent were Friends, and 36 percent were Family members were suggested to join in SHG. Anova results reveal that motivating factors significant influence on women's participation in self-help groups (H01); and similarly, economic empowerment, social empowerment and personal empowerment factors significant influence on on women's participation in self-help groups. Correlation results revealed that motivation factors, it has a strong correlation with Personal Empowerment and Social Empowerment at 2-tailed significance level. Likewise, an Economic Empowerment factor has a significant correlated with Personal Empowerment and Social Empowerment at 2-tailed significance level. Similarly, Social empowerment has a significant correlated with Purchase Personal Empowerment at 2-tailed significance level. Respectively, personal empowerment has a strong correlation with Economic Empowerment, Motivation factors and Social Empowerment at 2-tailed significance level.

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