

Breaking the Barriers and Building Empowerment: an Analysis on the Women Empowerment through the Self-Help Groups

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ABSTRACT

The study examines how self-help groups affect women's empowerment. Here, the study focuses on whether the group has any effect on women's empowerment. The study is analytical and makes use of both primary and secondary data. In this case, the researcher gathered primary data from the members of the self-help group of Palakkad district and secondary data from a variety of articles, magazines, and newspapers. Regression analysis, one-way anova, correlation coefficient, and independent t-test are the techniques employed in this research. The aforementioned studies, which were carried out in various parts of India, discovered that self-help groups affected women's empowerment. This study focuses on the various factors that contribute to women's empowerment through self-help groups. All of the prior research has generally discussed SHG membership and women's empowerment; however, this study focuses on a few key variables that lead to women's empowerment through the groups. The study discovered that women's empowerment is impacted by self-help groups. Taking part in the training program is one way to increase the ability to make decisions in the self-help group. Through the self-help group, the decision-making power within the group contributes to the empowerment of women. Women's empowerment is associated not only with their ability to make decisions within the group but also with their socioeconomic level and involvement in training programs.

INTRODUCTION

The self-help groups are formed to get together the women in a particular society and to share the issues related to the socio-economic empowerment of women (Dave & Vasavada, 2022). To get financial independence to have unity in society or to personal development women created groups. The self-help groups facilitate services like financial assistance through loans provided by the banks to the members of the particular group (Sinha & Navin, 2021). With the help of these financial support, women can start or expand their business or they can use it for investment in their health, and education or can use it to overcome their unexpected financial needs (M C, 2020). SHGs provide more opportunities for women to enhance their capacity to make decisions and manage funds and entrepreneurial skills (Divakar & Singh, 2022). The benefits of the group will be enjoyed by the members who contribute resources to the group. The group collects funds from the members of the group and they invest it in a particular bank.

Purpose of Self-Help Group

The regular meetings and the training programs by the members provide the opportunity to discuss their socio-economic problems and they get the ability to deal with different situations. Moreover, it provides mental support to the members of the particular group (Sarwari & Srivatsa, 2021). By sharing their knowledge, experience, social support, and other resources the members feel the group as a comfort zone to express their feelings and emotions, thereby they get more sense of knowledge with regards to the problem faced by them. The problems may be common to everyone because they may be related to health issues, education, or domestic violence. With the support of these kinds of groups, women can overcome problems like social isolation (Starly & Karuppiah, 2022). Then the women get more ideas to enhance their capacity to earn income or develop their personality. Thereby they can empower their socio-economic status and they get the power to decide on their own. Through the self-help-group many women are working in different sectors like agriculture, handicrafts, and micro enterprises.

Functions of Self-Help Group

The members of the self-help group contribute and save a small amount of money within the group and they use that money for various purposes like providing loans to members at low interest to start small-scale businesses or to expand their business. Then the regular programs always focus on empowerment through sessions related to capacity building, entrepreneurial skills, money management, and other relevant topics. Through the sessions or the meetings, women start to speak in front of others, and they become capable of making decisions themselves, which expands their empowerment.

Impact or Benefit of Self-Help Group

Self Help Group facilitates financial assistance to the members and it helps them to start small-scale businesses and reduces their dependence on other money lenders. Working in different sectors facilitates women with

financial stability and thereby they generate income to solve their financial problems and poverty (Kumar et al., 2021). Moreover, the economic activities of the women lead to regional development and the creation of more job opportunities. Then serving a leadership role in the group leads to the creation of leadership quality and confidence among the members. Gender equality is also can be ensured through the changing role of women in society.

LITERATURE REVIEW

(Sinha & Navin, 2021), evaluated the performance of self-help groups in India. The study found that the self-help groups are favored in the southern states of India and the eastern region also having improved performance in the last 8 years. However, the programs are not properly implemented in the northeast part of India. Through several reports, the researcher found an increasing trend in the loan default by the group.

(Kumar et al., 2021), analyzed the empowerment through the women's membership in the self-help groups. The researcher used panel data from 5 states for the study and the study found that participation in women in the self-help group has a positive impact on women empowerment. Through participation, women experienced improvements in various aspects like economic, social, and decision-making ability. However, the study also highlighted that the self-help group doesn't have an impact on the attitude towards domestic violence and the respect that they get from their family. The study's insights provide valuable suggestions to conduct more studies in the area of women empowerment through the self-help group will be helpful for the policymakers to take necessary actions for the proper implementation of the programs.

(M C, 2020), examined the impact of the self-help group on the entrepreneurial talents of the women and also evaluated whether the competencies among the women differ based on their membership in the self-help groups. Through the analysis, the researcher found that the SHGs play a crucial role in the entrepreneurial capacity development among women. So the study concluded that women's empowerment is possible through self-help groups because the groups facilitate more entrepreneurial competency among the women and it creates an awareness among them about the new entrepreneurial opportunities and challenges.

(Divakar & Singh, 2022), analyzed the impact of inclusive governance on women's empowerment also evaluating the impact of kudumbasrees in Kerala on poverty eradication, women empowerment, and inclusive governance. The researcher discussed the challenges and limitations that are faced by the beneficiaries of the program and highlighted the issues related to resource allocation, loan repayment, greater inclusivity, and the inclusion of marginalized groups within the governance structure.

(Dave & Vasavada, 2022), reviewed the studies to understand the socio-economic empowerment of the self-help group in India. The study found that the self-help group in Gujarat influences the socio-economic empowerment of women. The researcher concentrated on different research papers and found

that there exists a notable economic and social empowerment in women after joining SHGs.

(Sarwari & Srivatsa, 2021), evaluated Muslim women's empowerment through participation in self-help groups. Here the researcher conducted a survey method and analyzed the data with the help of different non-parametric tools like Kruskal walis and signed rank test. The study took financial and social variables for analysis and the study found that the self-help group has an impact on Muslim women's empowerment the study suggests that different kinds of microfinance programs should be offered to them for the empowerment of Muslim women.

The aforementioned studies, which were carried out in various parts of India, discovered that self-help groups affected women's empowerment. This study focuses on the various factors that contribute to women's empowerment through self-help groups. All of the prior research has generally discussed SHG membership and women's empowerment; however, this study focuses on a few key variables, including participation in various institutions' training programs, the SHG members' decision-making authority, the socioeconomic status of the individual member, and the social support among members. By concentrating on these elements, it is feasible to reach out to the women in the group and obtain satisfactory results. Therefore, the current study will help to find the elements that support women's empowerment through self-help groups.

METHODOLOGY

The study is analytical and makes use of both primary and secondary data. In this case, the researcher gathered primary data from the members of the self-help group of Palakkad district and secondary data from a variety of articles, magazines, and newspapers. The researcher used well well-structured questionnaire to collect data from the respondents and 100 responses were collected based on the accuracy of the data the researcher selected 80 responses. Regression analysis, one-way ANOVA, correlation coefficient, and independent t-test are the techniques employed in this research.

RESULT AND DISCUSSION

Table 1. Shows The Demographic Profile Of The Respondent

		Frequency	Percent
Age	Below 25	9	11.3
	25-35	49	61.3
	Above 35	22	27.5
	Total	80	100.0
Qualificatio n	Below higher secondary	41	51.3
	Higher Secondary	30	37.5
	Above higher secondary	9	11.3
	Total	80	100.0
Occupied or not	Yes	32	40.0
	No	48	60.0
	Total	80	100.0

The majority of the respondents fall under the age group of 25-35 and more of the respondents have the qualification of below higher secondary and only 11.3 % of the respondents have the qualification of above higher secondary. Then the majority of the respondents are not engaged in any occupation.

Table 2. Shows The Reliability Statistics

	Cronbach's Alpha	N of Items
Participation in the training programs (PT)	.729	5
Decision-making power (DM)	.866	5
Socio-economic status (SES)	.862	4
Social support (SS)	.821	4
Women Empowerment (WE)	.881	5

The Cronbach's alpha value of the variables is above .7 so the reliability statistics suggest that the items measuring the variables are reliable and will provide consistent measurement of the constructs.

Table 3. Shows The Test Of Normality

	Shapiro-Wilk		
	Statistic	df	Sig.
WE	.982	80	.340
PT	.971	80	.069
DM	.981	80	.262
SES	.973	80	.085
SS	.970	80	.057

The Shapiro-Wilk test shows a significant value of more than .05 for the variables. It shows that the test fails to reject the null hypothesis of normality. This suggests that the variables are likely normally distributed.

Table 4. Shows The Result Of One-Way ANOVA (Grouping Variable; Age)

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
WE	Between Groups	.737	2	.369	.433	.650
	Within Groups	65.475	77	.850		
	Total	66.212	79			
DM	Between	.820	2	.410	.495	.611

	Groups					
	Within Groups	63.720	77	.828		
	Total	64.540	79			

The result of one-way ANOVA shows a significant value of more than .05, therefore it fails to reject the null hypothesis. This means there are no significant differences in women's empowerment and decision-making power in self-help groups across the different age groups.

Table 5. Shows The Result Of One-Way ANOVA (Grouping Variable; Qualification)

ANOVA		Sum of Squares	df	Mean Square	F	Sig.
WE	Between Groups	.888	2	.444	.523	.595
	Within Groups	65.324	77	.848		
	Total	66.212	79			
DM	Between Groups	.484	2	.242	.291	.749
	Within Groups	64.056	77	.832		
	Total	64.540	79			

The result of one-way ANOVA shows a significant value of more than .05, therefore it fails to reject the null hypothesis. This means there is no significant difference in the women's empowerment and decision-making power among the respondents having different qualifications.

Table 6. shows the Independent t-test (Occupational status)

	T	Df	Sig. (2-tailed)	Mean Difference
SS	.315	67.943	.754	.06630
DM	.310	67.720	.758	.06399

The independent sample t-test shows a significant value of more than .05, which means the level of the mean value of social support and decision-making power doesn't vary significantly across the occupational status of the respondent.

Table 7 Shows The Result Of The Correlation Analysis Between The Variables.

Correlations					
	WE	PT	DM	SES	SS
WE	1	.259*	.620**	.292**	-.099
PT	.259*	1	.522**	.078	-.228*
DM	.620**	.522**	1	.091	-.161
SES	.292**	.078	.091	1	-.196
SS	-.099	-.228*	-.161	-.196	1

The result shows that participation, decision-making power, and socioeconomic status are significantly correlated with women's empowerment. Then participation is significantly correlated with decision-making power and social support.

Table 8. Shows The Result Of The Regression Analysis

Model Summary				
Model	R	R Square	F	Sig.
PT	.259 ^a	.067	5.628	.020 ^b
DM	.620 ^a	.384	48.612	.000 ^b
SES	.292 ^a	.085	7.246	.009 ^b
SS	.099 ^a	.010	.773	.382 ^b
Dependent variable WE				

The regression result shows that the decision-making power has R² value of .384, which means that 38% of the women's empowerment is explained by the decision-making power. Then participation and socio-economic status have a significant impact on women's empowerment but it has an impact of less than 10 % on women's empowerment through the self-help group.

Findings

1. From the descriptive statistics of the respondents, it's found that the majority of the members of the self-help groups are in the age group of 25-35 with qualifications below higher secondary. Then most of the members of the self-help groups are currently not engaged in any occupation.
2. The age and qualification of the members of the self-help group don't show any significant differences in women's empowerment through the self-help group and the decision-making power of the members of the self-help group.
3. The social support among the members of the self-help group and the decision-making power within the self-help group don't have any connection with their occupational status.

4. Women empowerment through the self-help group is correlated with participation in the training programs, decision-making power of the member within the group and the socio-economic status of the member.
5. The decision-making power and the social support within the group are correlated with participation in the training program.
6. The decision-making power of the member has an impact on women's empowerment through the self-help group.

CONCLUSIONS AND RECOMMENDATIONS

The study concentrated on the impact of self-help groups on women's empowerment. For that, the participation in the training program, socio-economic status of the member, social support given by the members and the decision-making power of the member within the groups are taken as the variables to measure the impact of self-help groups. The study concluded that self-help groups are capable of women empowerment and that women should work for it to get decision-making power within the group. Highlighting how well training initiatives improve the member's capacity for making decisions, the study shows that decision-making power in self-help groups plays a major role in empowering women and has a good correlation with both socioeconomic status and participation in training programs.

The study highlights the significance of removing socioeconomic barriers and encouraging participatory decision-making processes to improve women's overall empowerment within these groups, even though it also implies that age, education level, and economic status may not significantly affect the self-help group's ability to empower women. Policymakers and practitioners who want to create focused initiatives and programs that support women's empowerment via self-help groups and ultimately assist them achieve advancement in society and agency will find great insights into these implications.

Suggestions

1. Women's empowerment through the self-help group is correlated with participation, decision-making power and socioeconomic status. So the member should actively participate in the training programs that are conducted by the government or non-government organizations.
2. The decision-making power of the member is correlated with the participation, so the participation will help the member to get more decision-making power within the group.
3. The age, qualification, and occupational status don't show any significant differences in women's empowerment, decision-making, and social support. So any member can get benefits from the groups without any discrimination.
4. The impact of decision-making power has an impact on women's empowerment through the self-help group, so every member should acquire decision-making power within the groups and it will lead to women's empowerment through the groups.
5. The self-help groups are contributing to women's empowerment but it will depend on different factors like participation in the training

program and decision-making power within the groups. So women should work hard within the group rather than act as just members. Then only women's empowerment is possible with the help of the self-help group.

ADVANCED RESEARCH

In writing this article the researcher realizes that there are still many shortcomings in terms of language, writing, and form of presentation considering the limited knowledge and abilities of the researchers themselves. Therefore, for the perfection of the article, the researcher expects constructive criticism and suggestions from various parties.

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