

STRUCTURAL MODELING FOR THE PROBLEMS OF WOMEN IN THE SELF HELP GROUPS

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Abstract: *Self-help groups play a vital role in funding and empowering women. Usually, this group consists of 10-20 women who are members of this group. Members make small redeemable offerings for a few months until there is enough evidence on board to lend. These types of groups are having a link with banks for their credit purpose. These groups are giving importance for the development of their activities, make their infrastructure, and make their mind as technical know-how. To increase their self-knowledge and power they are attending several skill training programmes which was organized by NGO's and NABARD. This provides savings opportunities for women to deal with the problems of their daily lives. Self-help groups help rural women improve their decision-making in the family and community. Self Help Groups are playing the contributory role for rural enhancement, poverty development, and social empowerment. This study focuses on women's empowerment through self-help groups and clarifies key issues in the decision-making process such as women's empowerment, family responsibilities, and key issues among team members. This topic includes the primary data collected related to the topic and the primary data collected with the sample size of 80 in Kovilpatti city. The collected primary data was analyzed by using ANOVA, KMO and Bartlett's Test, Factor Analysis and Structural Equation Modeling with the help of SPSS.*

Keywords: Empowerment, Enhancement, Opportunities, Problems, Self Help Group

Introduction

Women are key partners in local and global growth. Therefore, it is important for the overall development of the national development of women. Empowerment is an ongoing process that creates awareness of social realities and available rights that can help develop women's potential through education, knowledge and skills. Active participation of women in savings and economic fulfillment will improve their status and give them more power to make decisions in any situation. It changes the system that affects women and other influential factors that exclude them from society. SHGs are people who belong to the same group or economic group and who have the same goal of solving their problems with mutual assistance. The majority of women in the study area live in a very backward state of ignorance and poverty, completely unaware of their potential and uniqueness, leading to unhealthy lives. There is an intense plea that they should come out of poverty. It is an

excellent tool for improving the rural savings of the people and providing employment to them. The women involved in this group are actively involved in their duties and develop their knowledge through various skill development programs organized by the government. This not only enhances their knowledge but also leads to the empowerment of women in their decision-making progress. So, this article focused on promoting women through self-help groups.

Review of Literature

In her article, DR Uma Narang¹ she clarifies that the self-help group concept has been developed to improve the living conditions of rural and semi-urban women. Although the concept of self-help group applies to men in our country, it is only successful among women. Most of the employment programs now focus on reducing poverty by accessing lucrative self-employment and efficient wage employment for poor families, thereby improving their livelihoods on a sustainable basis and creating strong grassroots organizations (self-help groups) for the poor. Thus, self-help groups are moving forward to empower women and alleviate poverty in India.

K.N. Vijayanthi (2002)² seeks to explore the reasons for involving members of self-help groups in rural development. According to his findings, common bonds such as caste, sub-caste, blood, community and place of birth or place of work connected the members of the self-help groups. She said female self-help groups are more effective than others and are more likely to survive. Although social cohesion was used in establishing these groups, the author said that the real purpose was for economic factors. The author further emphasized the need to keep in mind the feelings and emotional values of rural women when providing support to self-help groups. The support provided should be sensitive to their feelings, timely and timely.

Problems of Women

There are women all over the world population and they play an important role in shaping their community. Women in India are affected by many socio-economic and cultural factors. They are an integral part of every economy. All kinds of development and harmonious development of a nation is possible only when women are considered as equal partners in progress with men. Poverty is a major obstacle to the advancement of women. Self-help group is the creation of self-help, self-development, self-achievement and other self-help groups and volunteer female members to help the community. The government realized that the concept of self-help groups was the best way to develop the community. The

development of women through self-help groups will benefit not only individual women, but the entire family and community through the collective action of their marketing. The participation of women in self-help groups (SHGs) has had a significant impact on their empowerment in social and economic aspects, but they have many barriers. To achieve their goal they face many obstacles such as lack of capital to promote the business, lack of credit support from financial institutions, high interest rates, lack of marketing knowledge, lack of machinery and stability to sell their products

Methodology

Convenient sampling method is used to collect primary data from respondents. After data was collected from various sources, the information was tabulated. On the basis of this analyzes, findings were noted and conclusion was arrived. The area of the study is Kovilpatti City which is located in Thoothukudi district and sample size is 80. The reliability of the data was checked by ANOVA and KMO and Bartlett's Test and the problems are highlighted with the help of Factor Analysis and Structural Equation Modelling.

Table 1 Test of Reliability for the Problems of Women in the Self-Help Groups

ANOVA						
Items		Sum of Squares	df	Mean Square	F	Sig
Between People		982.749	79	12.440	18.927	.000
Within People	Between Items	355.712	19	18.722		
	Residual	1484.738	1501	.989		
	Total	1840.450	1520	1.211		
Total		2823.199	1599	1.766		
Grand Mean = 3.10						
Reliability Statistics						
Cronbach's Alpha		N of Items				
.920		20				

Source: Derived

Challenges for Self Help Group Women (SHGS)

Women's self-help groups (SHGs) are gradually becoming an important way for women to organize a move and change their status. The quality of self-help groups can be very dedicated to individuals who face problems and shed light on them. The failure of formal credit systems to compensate the rural poor is generally recognized for the high cost of overseeing a large number of small loans. This has pushed a large number of NGOs (NGOs) to enter the rural credit scheme to organize the poor into ordinary groups. For mutual assistance, these groups help to save and promote the normal structure of the poor with confidence in funding these needs through women's self-help groups. Capacity building,

accounting and organizational development of self-help groups seeking support in financial management in relation to women's empowerment in India, in addition to weak market relations in the structure of income-generating events. The following tables describe the problems faced by women in self-help groups through personal, social, financial and marketing. The results were analyzed and explained with the help of factor analysis and structural modeling.

Table 2 Test of sample Adequacy for the Problems of Women in the Self-Help Groups

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.849
Bartlett's Test of Sphericity	Approx. Chi-Square	766.877
	Df	190
	Sig.	.000

Source: Derived

The Kaiser-Meyer-Olkin Measure of Sampling Adequacy substantiate the result of sample accuracy to the tune of .849. the Chi-Square value is 766.877 for a degree of freedom of and is statistically significant as the p value is 0.000 which is below 0.05. This test allows the researcher to go further in the analytical part.

Table 3 Factor Analysis for the Problems of Women in the SHGs

Rotated Component Matrix			
	Components		
	Uncertainty	Communication Gap	Conflict
Lack of training	.752	.006	.248
Lack of collateral security	.744	.219	-.021
Lack of experience about marketing	.663	.043	.291
Family responsibility	.645	.382	.235
Lack of freedom to take decisions	.624	.215	.394
Lack of encouragement	.604	.338	.023
Deficiency of shortage of capital	.600	.507	-.112
Insufficient loan	.557	.485	.168
Payment of debt	.542	.345	.371
Lack of mobility	.474	.238	.276
Market risk & uncertainties	.459	.255	.210
Heavy competition	.443	.282	.056
Lack of leadership	.048	.852	.155
Lack of financial information	.405	.675	.009
Lack of formal education	.293	.658	.346
Lack of communication skill	.341	.585	.306
Lack of training from marketing products	.307	.467	.287
Non cooperation from the group	.136	.093	.787
Conflict among the members	.152	.140	.716
Heavy interest rate	.113	.400	.452
% of Variance	24.196	17.662	11.584
Cumulative %	24.196	41.859	53.443
% to total	45	33	22

Source: Primary Survey

As per factor analysis test the 20 statements taken for study were filtered into three components namely Uncertainty, Communication Gap and Conflict. They are individually narrated as below.

Uncertainty: There are 12 problems highlighted under this component namely Lack of training (.752), Lack of collateral security (.744), Lack of experience about marketing (.663), Family responsibility (.645), Lack of freedom to take decisions (.624), Lack of encouragement (.604), Deficiency of shortage of capital (.600), Insufficient loan (.557), Payment of debt (.542), Lack of mobility (.474), Market risk & uncertainties (.459) and Heavy competition (.443). This component has a variance of 24.196 with 45 percent out of total.

Communication Gap: There are five problems highlighted under this component namely Lack of leadership (.852), Lack of financial information (.675), Lack of formal education (.658), Lack of communication skill (.585) and Lack of training from marketing products (.467). This component has a variance of 17.662 with 33 percent out of total.

Conflict: There are three problems highlighted under this component namely Non cooperation from the group (.787), Conflict among the members (.716) and Heavy interest rate (.452). This component has a variance of 11.584 with 22 percent out of total.

Table 4 Component Transformation Matrix for the Problems of Women in the SHGs

Component Transformation Matrix			
Components	Uncertainty	Communication Gap	Conflict
Uncertainty	.722	.577	.381
Communication Gap	-.569	.181	.802
Conflict	.394	-.796	.459
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			

Source: Derived

Among the three components, the component Uncertainty has positive association with Communication Gap (.577) and Conflict (.381), the component Communication Gap has positive association with Conflict (.802) and negative association with Uncertainty (-.569) and the component Conflict has positive association with Uncertainty (.394) and negative association with Communication Gap (-.796). the result concluded from the analysis that only the communication gap leads to conflict.

Structural Equation Modeling for the Problems of Women in the Self Help Groups

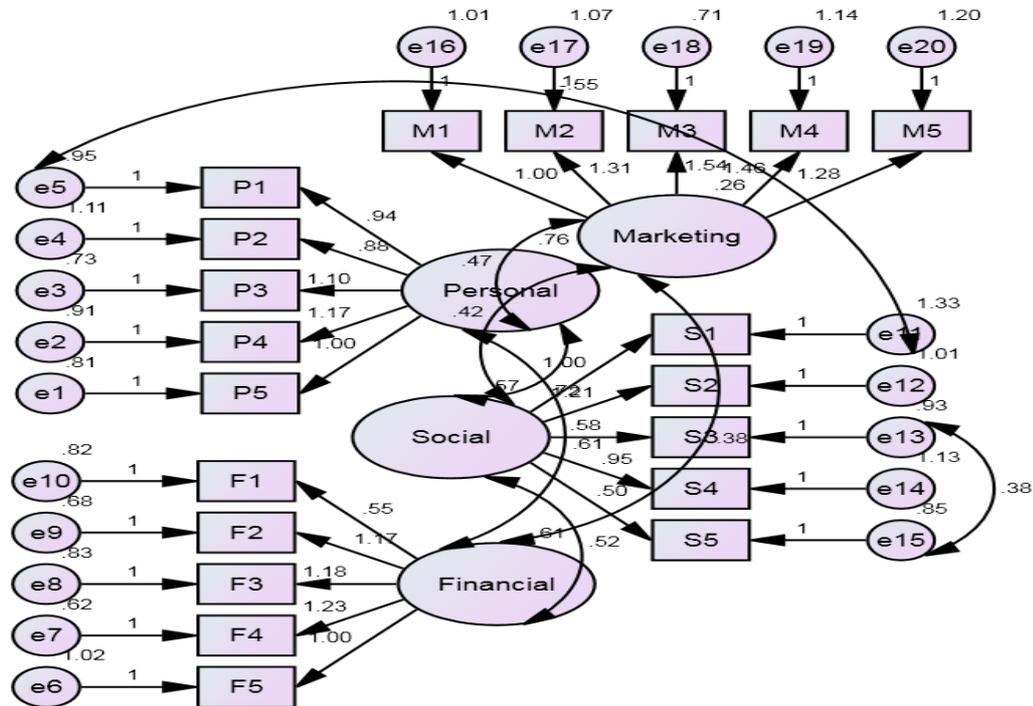


Table 5 Relationship the Problems of Women in the SHGs – Model fit

Model	Chi-square	CMIN/DF	P-Value	GFI	AGFI	CFI	RMSEA
Study model	241.120	1.488	0.000	0.788	0.725	0.877	0.079
Recommended value		Acceptable fit [1-4]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08
Limit		Accepted limit	Accepted limit	Non Accepted limit	Non Accepted limit	Non Accepted limit	Accepted limit
Summary of estimates							
Item		Item	Beta Estimate	SE	CR	P value	Result
Personal	<-->	Marketing	.469	.138	3.388	0.000	Significant
Personal	<-->	Social	.720	.185	3.888	0.000	Significant
Personal	<-->	Financial	.608	.160	3.808	0.000	Significant
Financial	<-->	Social	.519	.153	3.398	0.000	Significant
Social	<-->	Marketing	.418	.133	3.137	0.002	Significant
Financial	<-->	Marketing	.381	.121	3.137	0.002	Significant

Source: Derived

It can also be observed from the above table that the Chi-Square value is 241.120, the normed chi-square value is 1.488. The GFI for this model is 0.788, AGFI is 0.725, CFI is 0.877 and RMSEA is 0.079. All these values except the values of GFI, AGFI and 0.877 are

within the commonly accepted range of values and hence it can be concluded that the model is fit. The summary of estimates in the table reveals that the relationship between Personal and Marketing, Personal and Social, Personal and Financial, Financial and Social, Social and Marketing and Financial and Marketing are statistically significant as all the Critical Ratios exceeds 1.96 and the p values are less than 0.05.

Conclusion

Self-help groups as a significant human resource can effectively reduce their role if they are given equal opportunities and status in business. It is clear that by involving voluntary organizations in community mobilization and creating an enforceable policy environment, the micro future spouse can reach a wider scale and become a rational movement.

The success of self-help groups depends on the efficiency and effectiveness of the groups. The government should focus on the key issues facing SHGs, mobilize their resources and raise the members of SHGs economically. Self-help groups are fast growing as a powerful social tool for the socio-economic empowerment of the rural poor in India. The present study focuses mainly on the issues faced by women self-help group members in terms of personal, social, marketing and finance. Factor analysis divided the whole issue into uncertainty, communication gap and conflict between women. The structural equation model is appropriate because it meets most of the conditions for fittings. Therefore, despite the various problems and obstacles faced by women in self-help groups, it has been decided that they can live a fulfilling life with a small amount of surplus as the bread winner of the family. The right solution through expert advice, guidance and follow-up skill programs will make their lives even more colorful in the future.

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