

Examining the Effects of Self-Help Groups on Rural Women in the Context of Empowerment Dynamics and Sustainable Development

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Abstract:

Using the ordinal regression tactic, this study seeks towards examining association amongst women's Broad Empowerment (BE) and Community Empowerment (CE) and Financial Growth (FG). Ambition in this assessment is of investigating the process regarding empowerment related towards one another and how they affect total empowerment of women. Quantitative research technique is used in this work, which draws on primary data sources. Members of Self-Help Groups (SHGs) in the Anugul District of Odisha are given a structured questionnaire to complete in order to collect primary data. Statistical techniques like ordinal regression, Spearman's correlation coefficient analysis, and Kolmogorov-Smirnov tests are used to analyse the data and look at the correlations between variables. The findings show that among women, Broad Empowerment (BE) is significantly predicted by both Community Empowerment (CE) and Financial Growth (FG). The significance of lecturing both communal then financial aspects aimed at women's empowerment is highlighted by the ordinal regression model's substantial correlation between CE, FG, and BE. Furthermore, significant positive relationships between BE and CE, BE and FG, and CE and FG are noted, highlighting the interdependence of these aspects of empowerment. By providing visions hooked on complex attitude of women's empowerment, particularly in the context of Self-Help Groups (SHGs), this study adds to the body of current material. By analyzing how CE and FG affect BE and investigating how they interact, the study provides important insight into the variables influencing women's overall empowerment results. The results emphasize that in order to raise women's socioeconomic standing and general well-being, social and financial growth must be addressed concurrently.

Keywords: Self-help groups, financial growth, community empowerment, broad empowerment and women's empowerment.

Introduction

During a perspective regarding gender and development, empowerment has been seen by way of a continuous process as opposed to final accomplishment. It is dynamic, impacted by a number of variables, and essential to releasing women from social norms. Their active involvement in decision-making and transformational acts is made possible by it. Although empowerment transcends simple control or domination, its concept is difficult to define because different situations impact different people's experiences. There is discussion over the moral ramifications of advancing women's empowerment, particularly in fields like international development and microfinance. In the end, empowerment is a complex process that aims to realize each person's full potential. It includes elements like self-realization, organization, decision-making involvement, awareness, confidence-building, and equitable access to resources.

By utilising their varied experiences in family, company, or community problem-solving, members of Self-Help Groups (SHGs) may build their management skills and competencies through managerial empowerment [1]. These skills are essential to the development of microbusinesses owned and operated by SHG members and are crucial in reducing poverty in rural regions [2]. Many programs concentrate on improving the managerial skills of SHGs, acknowledging them as the cornerstones of women's empowerment. SHGs give women a forum to express themselves, talk about problems, learn, and work together to find solutions [3–4]. The first stage of empowerment, which involves self-discovery, recognizing strengths, flaws, and potential for socioeconomic improvement, is initiated by marginalized women through frequent meetings. As SHGs gain strength with the help of government assistance, education, and training, women are more equipped to express their goals and create plans of action, which is an essential next stage in their empowerment process. Their confidence and sense of empowerment grow as they work towards their objectives, which results in noticeable improvements in their quality of life. This complex process encompasses the fields of politics, society, education, economics, and management.

SHGs become more than simply places for skill development and financial growth as they develop into platforms for women's empowerment; they also serve as catalysts for greater societal change [5–6]. SHGs create the foundation for women to make their voices heard in a variety of areas of life by developing management skills and encouraging members' feeling of self-discovery and agency [7]. SHGs provide opportunities for social advocacy, political engagement, and community leadership in addition to financial growth [8–9]. The women who contribute to Self-Help Groups develop additional self-assured then outspoken, challenging gender conventions plus authority constructions while fighting aimed at civil liberties & bringing about modification in own societies. In order to create more inclusive and fair communities, SHGs serve as a means of questioning and changing long-standing social conventions in addition to providing a means of escaping poverty.

Reviews of Literature

Women's empowerment is a transforming process that includes social, political, and cultural aspects in addition to economic success. dimensions [10–13]. In order to bring about meaningful changes in society structures and norms, it involves fostering an intelligence for work, dignity, and an capability for making meaningful lifetime verdicts [14]. Empowerment is a dynamic process that is impacted by a number of variables, such as education, resource accessibility, and institutional frameworks that provide assistance [15–17]. The development of women's capacities along with self-involvement through making decisions at entire societal stages are essential components in this process [18-19]. In this regard, programs like Self-Help Groups (SHGs) are essential because they provide women a forum to express themselves, gain self-assurance, and hone their managing abilities [20–22]. Through microfinance, these organizations enable women to launch and maintain microbusinesses, therefore promoting financial growth and reducing poverty in rural regions [23–24].

In addition to providing financial advantages, SHGs promote community empowerment by motivating women to take part in leadership roles, learn new skills, and solve problems together [25–26]. By opposing prevailing gender stereotypes and power systems, this collective

empowerment advances social justice and gender equity. Another important element is

political empowerment, as women who participate in Self-Help Groups (SHGs) frequently take an active role in local lobbying and governance, influencing legislative changes that benefit their communities [27].

Because empowerment is diverse, it emphasizes how many domains are interrelated and how gains in one area frequently result in improvements in other areas. In the end, women's empowerment aims to provide a setting in which women may fully use their potential, stand up for their rights, and make significant contributions to society, opening the door to more equal and inclusive societies. Particularly in rural regions, the combination of micro-entrepreneurship programs with women's empowerment efforts like Self Help Groups (SHGs) is a powerful force that drives significant social and economic change [28–31]. SHGs provide a group setting where women may pool resources, share expertise, and support one another's business endeavors [32– 33]. By easing admittance for MFIs, that is frequently the major obstacle aimed at women hoping for starting towards running own enterprises, these organizations play a critical role in fostering financial growth [34]. Women who participate in micro- entrepreneurship programs acquire critical skills in marketing, company development, and financial management—all of which are necessary for operating profitable microbusinesses [35–38]. Their economic independence improves their social stature in their communities in addition to their financial stability. Additionally, when women assume positions requiring strategic planning, problem- solving, and decision-making, SHGs serve as breeding grounds for management and leadership abilities [39–40].

SHGs' collective character fosters an intelligence of camaraderie along with sustenance among members, which is essential in overwhelming different obstacles that female entrepreneurs must overcome [41– 42]. By questioning conventional gender norms and advancing gender equity, these initiatives support community empowerment in addition to economic gains [43]. SHG members frequently gain self-assurance and assertiveness, which increases their involvement in local government and community issues [44]. By empowering women to advocate for their rights and lead social change, this complex empowerment process promotes additional comprehensive plus reasonable societies.

All things considered, this amalgamation amongst SHGs and microbusiness creativities results in a comprehensive strategy for women's empowerment that tackles social and economic aspects and opens the door to sustained growth and the reduction of poverty [45– 47].

Women's entire empowerment is greatly influenced by the interconnected aspects of economic, social, and financial growth [48–52]. In this context, financial development refers to improving the efficiency and accessibility of financial institutions in order to remove market inefficiencies and give credit to low-income women, which will allow them to start their own businesses [53-54]. Self-Help Groups take demonstrated themselves as being the reliable cause for small loans, promoting women's socioeconomic advancement and strengthening their ability to engage in collective action and micro-entrepreneurship. The qualitative shifts in the social structure that help women achieve their objectives and ambitions are referred to as social development [55– 56]. For women, especially those from urban slums, joining SHGs has been exceptionally empowering, increasing their political participation, social mobility, and sense of self.

In contrast, economic development places a high priority on improving the financial security

and standard of living of women and their communities [57].

Better living standards, the satisfaction of dietary, health, and educational requirements, and the improvement of women's economic standing through effective income, spending, and saving practices have all resulted from participation in SHGs [58–59]. Consequently, a comprehensive framework for assessing women's empowerment is demonstrated by the interplay of various variables—financial, social, and economic development—highlighting the need of creating supportive settings through advantageous economic and social policies. By tackling these complex aspects, Self- Help Groups (SHGs) not only offer short-term financial assistance but also promote long- term empowerment, allowing women to overcome gender norms and actively participate in the process of development.

The study's objectives

- (1) To investigate the relationship between total women's empowerment (BE) and community empowerment (CE)
- (2) To investigate the relationship between total women's empowerment (BE) and financial growth (FG).

Study Hypotheses

- H01: There is no significant relationship between total women's empowerment (BE) and financial growth (FG).
- H02: There is a significant relationship between total women's empowerment (BE) and financial growth (FG).

Methods of Research

This study included primary and secondary data using a combination of descriptive and empirical approaches. Small entrepreneurs in Self-Help Groups (SHGs) of Odisha's Anugul district were actively involved in the primary data gathering process. A carefully thought-out questionnaire created in cooperation with subject-matter specialists made this possible. To guarantee representation, respondents who have been SHG members for a long time were chosen using a multi-stage convenience sampling technique. The gathered information was carefully examined, tabulated, and coded in order to extract valuable information. To clarify important findings, statistical analyses were used, including Spearman's correlation coefficient to look at multiple associations because of non-normal distributions, ordinal regression for assessing an influence through communal in addition fiscal growth to empowerment of women, and Kolmogorov- Smirnov tests for normality assessment.

Analysis of Data

Two factors—financial growth and community empowerment—were used to compute the dependent variable, total women's empowerment.

Below is an outline of the fitted regression model for examining effects of these independent factors on the dependent variable:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2$$

X_1 = Community Empowerment (CE) X_2 = Financial Growth (FG)

To be analysed, each variable has to be changed. This was accomplished by regression analysis, normality checking, and mean calculation.

Table 1: Test of Kolmogorov-Smirnov

	Smirnova-Komogorov		
	Statistics	df	Significance
log BE (Broad Empowerment)	0.133	200	0.000
log CE (Community Empowerment)	0.169	200	0.000
log FG (Financial Growth)	0.171	200	0.000

Source: Author

With all p-values smaller than .05, the findings show that the distributions of the log-transformed Financial Growth, Community Empowerment, and Universal Empowerment variables substantially differ from a normal distribution [60]. This result implies that some parametric tests do not meet the assumption of normalcy. For additional analysis, different non-parametric techniques or modifications had to be used. Given its resilience to deviations from the normalcy assumptions, ordinal regression was considered suitable for this type of data analysis.

Table 2: Information on Model Fitting

Models	-2 Log Probability	Chi-Square	df.	Significance
Only Intercept	631.811	97.788	4	0.000
Ultimate	529.881			

Source: Author

The Chi-Square score of 97.788 with 2 degrees of freedom and a significance level of 0.000 [61] shows that the Final model, which includes independent variables, considerably improves the fit compared to the intercept only model. This suggests that alteration in the dependent variable may be explained by the independent factors taken together. A significant improvement in model fit is also seen by the decrease in the -2 Log Likelihood worth since 631.811 for the intercept only prototypical towards 529.881 for last model [62–63]. Consequently, the final model highlights the significance of the independent variables in explaining the event under study by demonstrating a statistically significant link between them and the dependent variable.

Table 3: Fit Quality

	Chi-square	df.	Significance
Pearson	3204.055	795	0.572
Deviance	501.082	795	0.998

Source: Author

The model fits the data well, according to the fit statistics, which include Deviance and Pearson's Chi-Square. The model does not show a significant lack of fit, with Pearson's Chi-Square of 3204.055 and Deviance of 501.082, both with 795 degrees of freedom and corresponding significance values of 0.572 and 0.998, respectively [64]. According to these data, the model provides an acceptable representation of the connection between the independent and dependent variables, since the observed frequencies appear to closely match

the anticipated frequencies obtained from the model. Based on these metrics, the model's fit seems adequate.

Table 4: Pseudo R-Square

	R-squared value
Snell & Cox	0.511
Nagelkerke	0.491
McFaddan	0.141

Source: Author

A more robust model fit to the data is indicated by a higher R-Square value [65]. The Cox and Snell (0.511) and Nagelkerke (0.491) Pseudo R-Square values in this instance indicate that the independent variables in the model may explain for around 48% of the variation in the dependent variable.

A somewhat lower percentage of explained variance is shown by McFadden's pseudo R-squared value of 0.141. The R-Square values of Cox and Snell's and Nagelkerke's indicate a moderate to high adequacy of the model fit, despite the fact that McFadden's R-Square frequently produces lesser standards when associated with additional procedures [66–67]. Therefore, it appears that a sizable amount of the variability shown in the dependent variable is explained by the model.

Table 5: Estimates of Parameters

		Estimate	Standard Error	Wald	df.	Significance	95 percent assurance intermission	
							Minor Limit	Superior Limit
Benchmark	[BE = 2.21]	4.681	1.132	16.611	1	0.000	2.289	7.244
	[BE = 2.40]	5.552	1.009	23.999	1	0.000	3.334	7.755
	[BE = 2.60]	6.419	1.061	36.111	1	0.000	4.335	8.461
	[BE = 2.80]	6.719	1.051	39.999	1	0.000	4.449	8.599
	[BE = 3.00]	8.911	1.069	68.211	1	0.000	8.854	11.023
	[BE = 3.20]	9.311	1.089	73.455	1	0.000	6.999	11.554
	[BE = 3.40]	9.899	1.211	77.339	1	0.000	7.698	11.999
	[BE = 3.60]	10.687	1.233	83.521	1	0.000	9.002	13.123
	[BE = 3.80]	11.321	1.224	86.998	1	0.000	9.012	13.555
	[BE = 4.00]	12.334	1.311	91.998	1	0.000	9.663	14.874
	[BE = 4.20]	13.111	1.324	96.555	1	0.000	9.665	15.499
	[BE = 4.40]	13.623	1.355	99.598	1	0.000	10.332	16.233
	[BE = 4.60]	14.559	1.398	106.445	1	0.000	12.002	17.466
	[BE = 4.80]	15.231	1.511	110.214	1	0.000	11.998	18.111
Location	CE	1.593	.346	21.998	1	0.000	0.899	2.411
	FG	1.089	.318	13.997	1	0.000	0.656	1.924

Source: Author

Assessing by what means this chances in falling into an advanced group scheduled this dependent variable alter with each unit rise in the independent variable is the goal of ordinal regression coefficient analysis. On the other hand, a negative coefficient indicates a decreased chance of achieving a higher category on the dependent variable, implying that these calendar probabilities by dropping towards an advanced class would drop as independent variable rises. The results of this analysis showed that Overall Women Empowerment (BE) is significantly positively predicted by Community Empowerment (CE). In particular, the log chances of having a greater degree of Complete Empowerment (BE) are expected to rise by 1.630 for every unit increase in Community Empowerment (CE). Furthermore, the log probabilities of having a higher degree of Overall Empowerment (BE) are predicted to rise by 1.190 for every unit increase in Financial Growth (FG).

Correlation analysis was used to look into the link between the independent and dependent variables. The dataset's non-normal distribution led to the selection of Spearman's correlation coefficient. To evaluate the presence and importance of correlations between variables, hypotheses were developed. In particular, the null hypothesis proposed that there was no relationship between the dependent variable, overall empowerment (BE), and the independent variables, financial growth (FG) and community empowerment (CE).

H01: There is no relationship between Community Empowerment (CE) and overall women empowerment (BE).

H02: There is no relationship between Financial Growth (FG) and overall women empowerment (BE).

Table 6: Correlation Analysis

		TE	CE	FG	
Spearman's rho	BE	Co-efficient of Correlation	1	.639**	.646**
		Sig. (2-tailed)	0.000	.000	.000
		N	175	175	175
	CE	Co-efficient of Correlation	0.645	1	0.754
		Sig. (2-tailed)	0.000	0.000	0.000
		N	175	175	175
	FG	Co-efficient of Correlation	0.654	0.756	1
		Sig. (2-tailed)	0.000	0.000	0.000
		N	175	175	175

Relationship between TE and CE:

- The correlation coefficient is 0.639 ($p < 0.01$), indicating a strong positive and statistically significant relationship.
- This suggests that as TE increases, CE also tends to increase. Relationship between TE and FG:

• The correlation coefficient is 0.646 ($p < 0.01$), which also shows a strong positive and significant association.

• It implies that higher TE contributes positively to FG. Relationship between CE and FG:

- The strongest relationship is observed here, with a correlation coefficient of 0.754 ($p < 0.01$).

- This denotes a very strong positive correlation, meaning that improvements in CE are closely linked to higher FG.

In summary, the strong relationships shown between Financial Growth (FG), Community Empowerment (CE), and Complete Empowerment (BE) highlight how intertwined the CE aspects of empowerment are. These results emphasise the intricate connections between various facets of empowerment within the research population and show how they all contribute to overall empowerment outcomes. When combined, these results offer insightful information on the complex nature of empowerment and its importance for women's socioeconomic advancement and general well-being.

Findings

The following are the main conclusions:

- 1) The ordinal regression model was greatly improved by the addition of CE and FG, underscoring their significance in explaining BE.
- 2) BE is significantly predicted by both CE and FG, with BE log odds increasing by 1.630 for every unit increase in CE and 1.190 for every unit increase in FG.
- 3) At the 0.01 significance level, significant strong positive correlations were found between BE & CE ($\rho = 0.639$), BE & FG ($\rho = 0.646$), and CE & FG ($\rho = 0.645$).
- 4) Social and Financial Growth strongly adds to total women empowerment.

The following are the main suggestions:

- 1) Put into practice programs meant to improve women's social and financial development in order to promote general empowerment.
- 2) Create specialised policies and programs that focus on certain domains, such social and economic issues, that have been found to be important predictors of women's empowerment.
- 3) Provide tools and support networks to help women take advantage of chances for financial and social advancement, such as financial aid, education, and training.

Conclusion

The study looked at the intricate relationships between empowerment of women in microbusinesses and self-help groups, with an exact emphasis towards effects of financial and social growth. Important discoveries were made using statistical methods such as correlation analysis and ordinal regression in conjunction with empirical investigation. The results unequivocally showed that financial and social growth are essential for promoting women's empowerment in general. Their substantial influence on Complete Empowerment (BE) and the robust positive correlations found between these factors serve as proof of this.

The results emphasized how many aspects of empowerment are interrelated and how they all work jointly for improving socioeconomic progress of women and general welfare. For creating larger comprehensive & fair community in which women may reach community's complete capability & aggressively participate in societal change, the study recommends customized interventions and policies going ahead that support women's social and financial growth.

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