

Empowerment Dynamics: Exploring the Impact of Self-Help Groups on Rural Women

Santhosh Kumar K.^{1*} & P. S. Aithal²

¹ PDF Scholar, Institute of Management & Commerce, Srinivas University, Mangalore, India,
Orcid-ID: 0009-0003-6601-5838; E-mail: santhoshembranthiri@gmail.com

² Director, Poornaprajna Institute of Management, Udupi, India,
Orcid-ID: 0000-0002-4691-8736; E-mail: psaithal@gmail.com

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¹ PDF Scholar, Institute of Management & Commerce, Srinivas University, Mangalore, India, Orcid-ID: 0009-0003-6601-5838; E-mail: santhoshembranchiri@gmail.com

² Director, Poornaprajna Institute of Management, Udupi, India, Orcid-ID: 0000-0002-4691-8736; E-mail: psaithal@gmail.com

ABSTRACT

Purpose: *This study aims to examine how Social Empowerment (SE) and Economic Empowerment (EE) affect Total Empowerment (TE) among women, using an ordinal regression method. The research seeks to explore the relationship between these dimensions of empowerment and their combined impact on women's overall empowerment.*

Design/Methodology/Approach: *This study utilizes a quantitative research methodology, incorporating both primary and secondary data sources. Primary data are gathered via a structured questionnaire distributed to members of Self-Help Groups (SHGs) in Kottayam District, Kerala. Secondary data are sourced from existing literature and financial reports. To analyze the data and examine the relationships between variables, statistical methods such as Kolmogorov-Smirnov tests, ordinal regression, and Spearman's correlation coefficient analysis are utilized.*

Findings/Result: *The results indicate that both Social Empowerment (SE) and Economic Empowerment (EE) are significant predictors of Total Empowerment (TE) among women. The ordinal regression model demonstrates a strong association between SE, EE, and TE, highlighting the importance of addressing both social and economic dimensions for women's empowerment. Additionally, strong positive correlations are observed between TE and SE, TE and EE, and SE and EE, emphasizing the interconnectedness of these empowerment dimensions.*

Originality/Value: *This research enhances the existing literature by offering insights into the multifaceted nature of women's empowerment, especially within the context of Self-Help Groups (SHGs). By examining the impact of SE and EE on TE and exploring their interrelationships, the study offers valuable understanding of the factors driving overall empowerment outcomes among women. The findings highlight the necessity of simultaneously addressing both social and economic empowerment to improve women's well-being and socio-economic status.*

Paper Type: *Empirical Research.*

Keywords: Women Empowerment, Social Empowerment, Economic Empowerment, Self-Help Groups, Ordinal Regression.

1. INTRODUCTION :

Empowerment in the context of gender and development is viewed as an ongoing process rather than a fixed achievement. It's dynamic, influenced by various factors, and crucial for liberating women from societal constraints. It enables their active participation in decision-making and transformative actions. While empowerment goes beyond mere control or dominance, its definition is complex due to individual experiences shaped by diverse contexts. The ethical implications of promoting women's empowerment, especially in areas like micro finance and international development, are debated. Ultimately, empowerment is a multifaceted journey aiming to unlock individuals' full potential, involving aspects like awareness, confidence-building, self-realization, organization, decision-making participation, and fair access to resources.

Managerial empowerment within Self Help Groups (SHGs) fosters the development of management skills and capabilities among members, drawing from their diverse experiences in family, business, or community problem-solving [1]. These abilities are pivotal for the success of micro-enterprises run by SHG members and play a significant role in poverty alleviation within rural areas [2]. Numerous initiatives focus on enhancing managerial competencies within SHGs, recognizing them as foundational units for women's empowerment. SHGs provide a platform for women to express themselves, discuss challenges, gain knowledge, and collaborate on solutions [3-4]. Through regular meetings, marginalized women embark on the initial phase of empowerment: self-discovery, identifying strengths, weaknesses, and opportunities for socioeconomic advancement. Supported by training, education, and government aid, SHGs grow stronger, enabling women to articulate aspirations and devise action plans—a critical second step in their empowerment journey. As they pursue their goals, confidence and empowerment surge, leading to tangible enhancements in their living standards. This multifaceted process spans political, social, educational, economic, and managerial domains.

As SHGs evolve as platforms for women's empowerment, they become not just spaces for skill development and economic advancement but also catalysts for broader societal transformation [5-6]. By nurturing managerial competencies and fostering a sense of self-discovery and agency among members, SHGs lay the groundwork for women to assert themselves in various spheres of life [7]. Beyond economic empowerment, SHGs serve as avenues for political participation, social activism, and community leadership [8-9]. As women gain confidence and assertiveness through their involvement in SHGs, they challenge existing gender norms and power structures, advocating for their rights and driving change within their communities. Thus, SHGs represent not only a pathway out of poverty but also a vehicle for challenging and reshaping entrenched societal norms, contributing to more inclusive and equitable societies.

2. LITERATURE REVIEW :

The empowerment of women is a transformative journey that transcends mere economic advancement, encompassing social, political, and cultural dimensions [10-13]. It entails nurturing a sense of agency, self-worth, and the capacity to make purposeful life decisions, ultimately resulting in significant changes in societal structures and norms [14]. Empowerment is not a fixed condition but an evolving journey influenced by various factors, including education, access to resources, and supportive institutional frameworks. [15-17]. Central to this process is the enhancement of women's capabilities and their involvement in decision-making across all levels of society. [18-19]. Initiatives such as Self-Help Groups (SHGs) play a critical role in this context, providing platforms for women to express themselves, build confidence, and develop managerial skills [20-22]. These groups facilitate economic empowerment through microfinance, enabling women to start and sustain micro-enterprises, which contribute significantly to poverty alleviation and economic growth in rural areas [23-24]. Beyond economic benefits, SHGs foster social empowerment by encouraging women to engage in collective problem-solving, gain knowledge, and participate in community leadership [25-26]. This collective empowerment challenges existing gender norms and power structures, promoting greater gender equity and social justice. Political empowerment is also a key component, as women involved in SHGs often become more active in local governance and advocacy, driving policy changes that benefit their communities [27]. The multifaceted nature of empowerment highlights the interconnectedness of various domains, where progress in one area often leads to advancements in others. Ultimately, women's empowerment seeks to create an environment where women can fully tap into their abilities, assert their rights, and contribute meaningfully to society, paving the way for more inclusive and equitable communities.

The combination of Women's empowerment initiatives like Self Help Groups (SHGs) and micro-entrepreneurship programs represents a potent force that propels substantial social and economic transformation, especially in rural areas [28-31]. SHGs offer a collective platform where women can combine resources, exchange knowledge, and bolster one another in their entrepreneurial pursuits [32-33]. These groups play a crucial role in promoting economic empowerment by facilitating access to microfinance, which is often a significant barrier for women aspiring to initiate and maintain their businesses [34]. Through micro-entrepreneurship programs, women gain vital skills in financial management, marketing, and business development, which are essential for running successful micro-enterprises [35-38]. This economic autonomy not only enhances their financial security but also elevates

their social standing within their communities. Furthermore, SHGs act as incubators for leadership and managerial skills, as women take on roles that involve decision-making, problem-solving, and strategic planning [39-40]. The collective nature of SHGs also promotes a sense of solidarity and mutual support, which is crucial for overcoming the various challenges faced by women entrepreneurs [41-42]. Beyond economic benefits, these programs contribute to broader social empowerment by challenging traditional gender norms and promoting gender equity [43]. Women who participate in SHGs often become more confident and assertive, leading to increased participation in community affairs and local governance [44]. This multifaceted empowerment process empowers women to champion their rights and spearhead social change, thus fostering more inclusive and equitable societies. Overall, the integration of SHGs and micro-entrepreneurship programs creates a holistic approach to women's empowerment, addressing both economic and social dimensions and paving the way for sustainable development and poverty alleviation [45-47].

When exploring the empowerment of women via Self Help Groups (SHGs) and micro-entrepreneurship programs, several key variables emerge as crucial to comprehending this dynamic process. Financial development, social development, and economic development are interrelated facets that contribute significantly to the overall empowerment of women [48-52]. Financial development, in this context, involves enhancing the accessibility and efficiency of financial systems to eliminate market distortions and provide credit to poor women, thereby enabling them to engage in entrepreneurial activities [53-54]. SHGs have proven to be a robust source of microcredit, fostering the socio-economic betterment of women and enhancing their capacity for micro-entrepreneurship and collective action. Social development pertains to the qualitative changes within the societal framework, which facilitate the realization of women's goals and aspirations [55-56]. Participation in SHGs has been particularly empowering for women, especially those from urban slums, boosting their self-esteem, social mobility, and political engagement.

Economic development, meanwhile, prioritizes enhancing the economic well-being and quality of life for women and their communities [57]. The involvement in SHGs has led to better living standards, fulfilling educational, nutritional, and health needs, and enhancing women's economic status through successful income, expenditure, and savings activities [58-59]. Therefore, the interaction of these variables—financial, social, and economic development—demonstrates a holistic framework for evaluating women's empowerment, underscoring the significance of fostering supportive environments through favorable economic and social policies. By addressing these multifaceted dimensions, SHGs not only provide immediate financial support but also facilitate long-term empowerment, enabling women to break free from traditional gender constraints and contribute actively to the development process.

3. OBJECTIVES OF THE STUDY :

- (1) To study the impact of Social Empowerment (SE) on Total women empowerment (TE)
- (2) To study the impact of Economic Empowerment (EE) on Total women empowerment (TE)

4. HYPOTHESES OF THE STUDY :

- H_{01} : There is no relationship between social empowerment (SE) and overall women empowerment (TE).
- H_{02} : There is no relationship between economic empowerment (EE) and overall women empowerment (TE).

5. RESEARCH METHODOLOGY :

Employing a blend of empirical and descriptive methodologies, this research incorporated primary and secondary data. Primary data collection directly involved microenterprise owners within Self-Help Groups (SHGs) situated in Kottayam District of Kerala. This was facilitated through a meticulously designed questionnaire crafted in consultation with field experts. Employing a multi-stage convenience sampling method, respondents, who were longstanding SHG members, were selected to ensure representation. The collected data underwent thorough scrutiny, tabulation, and coding to derive meaningful insights. Statistical analyses, such as Kolmogorov-Smirnov tests for normality assessment, ordinal regression to evaluate the influence of social and economic empowerment on overall women's

empowerment, and Spearman's correlation coefficient to examine inter-variable relationships due to non-normal distributions, were employed to elucidate significant findings.

6. ANALYSIS :

Total women empowerment (dependent variable) was calculated using two factors: social empowerment and economic empowerment (independent variables). To analyze how these independent variables affect the dependent variable, the study utilized the following regression model. The fitted model is outlined below:

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

X1 = Social Empowerment (SE)

X2 = Economic Empowerment (EE)

Each of the variables needed to be transformed for analysis. To achieve this, the mean was calculated, normality was checked, and regression analysis was performed.

Table 1: Kolmogorov-Smirnov Test

	Kolmogorov-Smirnov ^a		
	Statistic	df	Sig.
log_TE(Total Empowerment)	0.145	150	.000
log_SE(Social Empowerment)	0.143	150	.000
log_EE(Economic Empowerment)	0.167	150	.000

To assess normality, the Kolmogorov-Smirnov test was employed to ascertain whether the samples originate from a population with a particular distribution. The results indicate that the distributions of log-transformed Total Empowerment, Social Empowerment, and Economic Empowerment variables significantly deviate from a normal distribution, with all p-values being less than .05 [60]. This finding suggests that the assumption of normality required for certain parametric tests is not met. Consequently, alternative non-parametric methods or transformations should be employed for further analysis. In this context, ordinal regression was deemed appropriate for analyzing the data, given its robustness to violations of normality assumptions.

Table 2: Model Fitting Information

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	629.765			
Final	532.875	96.890	2	.000

The model fitting information indicates that the Final model, including independent variables, significantly improves the fit relative to the intercept only model, as evidenced by the Chi-Square statistic of 96.890 with 2 degrees of freedom and a significance level of .000 [61]. This implies that the independent variables together contribute to explaining the variation in the dependent variable. Additionally, there's a reduction in the -2 Log Likelihood value from 629.765 in the Intercept Only model to 532.875 in the Final model, highlighting a notable enhancement in model fit [62-63]. As a result, the Final model exhibits a statistically meaningful relationship between the independent variables and the dependent variable, emphasizing their importance in elucidating the studied phenomenon.

Table 3: Goodness-of-Fit

	Chi-Square	df	Sig.
Pearson	3181.173	684	.561
Deviance	496.191	684	.987

Link function: Logit.

The fit statistics, encompassing Pearson's Chi-Square and Deviance, indicate that the model fits the data adequately. With Pearson's Chi-Square of 3181.173 and Deviance of 496.191, both with 684 degrees of freedom and associated significance levels of .561 and .987 respectively, the model does not indicate a significant lack of fit [64]. These statistics suggest that the observed frequencies align closely with the expected frequencies derived from the model, indicating that the model offers a reasonable depiction of the relationship between the independent and dependent variables. Thus, the model's fit appears satisfactory based on these measures.

Table 4: Pseudo R-Square

	R-Square Value
Cox and Snell	.476
Nagelkerke	.480
McFadden	.136

Link function: Logit.

The Pseudo R-Square values, encompassing Cox and Snell's, Nagelkerke's, and McFadden's, provide insights into how much of the variance is accounted for by the model. A higher R-Square value indicates a more robust fit of the model to the data [65]. In this case, both Cox and Snell's (0.476) and Nagelkerke's (0.480) Pseudo R-Square values suggest that approximately 48% of the variance in the dependent variable can be accounted for by the independent variables included in the model. McFadden's Pseudo R-Square value of 0.136 indicates a slightly lower proportion of explained variance. Although McFadden's R-Square often yields lower values compared to other measures, the R-Square values of Cox and Snell's and Nagelkerke's suggest a moderate to strong adequacy of the model fit [66-67]. Hence, it seems that the model elucidates a significant portion of the variability observed in the dependent variable.

Table 5: Parameter Estimates

	Estimate	Std. Error	Wald	df	Sig.	95% Confidence Interval		
						Lower Bound	Upper Bound	
Threshold	[TE = 2.20]	4.776	1.213	15.501	1	.000	2.398	7.153
	[TE = 2.40]	5.471	1.110	24.306	1	.000	3.296	7.647
	[TE = 2.60]	6.307	1.053	35.893	1	.000	4.243	8.370
	[TE = 2.80]	6.620	1.043	40.300	1	.000	4.576	8.664
	[TE = 3.00]	8.848	1.074	67.925	1	.000	6.744	10.952
	[TE = 3.20]	9.285	1.092	72.369	1	.000	7.146	11.425
	[TE = 3.40]	9.966	1.127	78.228	1	.000	7.757	12.174
	[TE = 3.60]	10.578	1.164	82.657	1	.000	8.298	12.859
	[TE = 3.80]	11.294	1.210	87.121	1	.000	8.922	13.666
	[TE = 4.00]	12.253	1.273	92.672	1	.000	9.758	14.747
	[TE = 4.20]	12.936	1.313	97.081	1	.000	10.363	15.510
	[TE = 4.40]	13.512	1.344	101.041	1	.000	10.878	16.147
	[TE = 4.60]	14.615	1.409	107.598	1	.000	11.854	17.377
[TE = 4.80]	15.123	1.448	109.005	1	.000	12.284	17.962	
Location	SE	1.630	.346	22.169	1	.000	.951	2.308
	EE	1.190	.318	14.010	1	.000	.567	1.813

Link function: Logit.

Ordinal regression coefficient analysis entails estimating how the log odds of being in a higher category on the dependent variable change with each unit increase in the independent variable. A positive coefficient indicates that as the independent variable increases, there is an expected increase in the log odds of falling into a higher category on the dependent variable. Conversely, a negative coefficient implies an anticipated decrease in the log odds of being in a higher category on the dependent variable as the independent variable increases, suggesting a diminished likelihood of reaching a higher category

on the dependent variable. In this examination, it was determined that Social Empowerment (SE) emerges as a significant positive predictor of Overall Women Empowerment (TE). Specifically, with every one unit increase in Social Empowerment (SE), there is a projected increase of 1.630 in the log odds of being at a higher level on Total Empowerment (TE). Additionally, for every one unit increase in Economic Empowerment (EE), there is a projected increase of 1.190 in the log odds of being at a higher level on Overall Empowerment (TE).

To investigate the relationship between independent and dependent variables, correlation analysis was conducted. Spearman's correlation coefficient was chosen due to the non-normal distribution of the dataset. Hypotheses were constructed to assess the existence and significance of correlations between variables. Specifically, the null hypotheses posited no correlation between the independent variables, Social Empowerment (SE) and Economic Empowerment (EE), and the dependent variable, Overall Empowerment (TE).

H_{01} : There is no relationship between social empowerment (SE) and overall women empowerment (TE).

H_{02} : There is no relationship between economic empowerment (EE) and overall women empowerment (TE).

Table 6: Correlations

			TE	SE	EE
Spearman's rho	TE	Correlation Coefficient	1.000	.639**	.646**
		Sig. (2-tailed)	.	.000	.000
		N	150	150	150
	Se	Correlation Coefficient	.639**	1.000	.745**
		Sig. (2-tailed)	.000	.	.000
		N	150	150	150
	EE	Correlation Coefficient	.646**	.745**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	150	150	150

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

The correlation analysis, employing Spearman's rho coefficient due to the non-normally distributed dataset, revealed significant associations among the variables Total Empowerment (TE), Social Empowerment (SE), and Economic Empowerment (EE). Strong positive correlations were observed between TE and both SE ($\rho = 0.639$) and EE ($\rho = 0.646$), indicating that higher levels of social and economic empowerment tend to coincide with greater overall empowerment among women. Furthermore, a strong positive correlation was identified between SE and EE ($\rho = 0.745$), suggesting that individuals with higher levels of social empowerment are also prone to possess greater economic empowerment, and vice versa.

In conclusion, the significant correlations observed among Total Empowerment (TE), Social Empowerment (SE), and Economic Empowerment (EE) underscore the interconnectedness of these dimensions of empowerment. These findings highlight their collective contribution to overall empowerment outcomes, emphasizing the complex relationships between different aspects of empowerment within the study population. Taken together, these findings provide valuable insights into the multifaceted essence of empowerment and its significance for the well-being and socio-economic progress of women.

7. FINDINGS :

The major findings are as follows;

- 1) The inclusion of SE and EE significantly enhanced the ordinal regression model, highlighting their importance in explaining TE.

- 2) SE and EE are significant predictors of TE, with each unit increase in SE leading to a 1.630 increase in TE log odds and each unit increase in EE leading to a 1.190 increase.
- 3) Significant strong positive correlations were observed between TE and SE ($\rho = 0.639$), TE and EE ($\rho = 0.646$), and SE and EE ($\rho = 0.745$), all at the 0.01 significance level.
- 4) Social and economic empowerment significantly contributes to overall women empowerment.

8. RECOMMENDATIONS :

The major recommendations are as follows;

- 1) Implement interventions aimed at enhancing both social and economic empowerment among women to foster overall empowerment.
- 2) Develop tailored programs and policies targeting specific areas identified as significant predictors of women's empowerment, such as social and economic factors.
- 3) Establish support systems and resources to assist women in accessing opportunities for social and economic empowerment, including education, training, and financial assistance.

9. CONCLUSION :

The study examined the complex dynamics of women's empowerment through Self-Help Groups (SHGs) and micro-enterprises, specifically focusing on the impacts of social and economic empowerment. Through empirical analysis and statistical techniques like ordinal regression and correlation analysis, significant insights emerged. The findings clearly demonstrated that both social and economic empowerments are crucial in driving overall women's empowerment. This is evidenced by their significant impact on Total Empowerment (TE) and the strong positive correlations observed among these variables. The findings underscored the interconnectedness of various dimensions of empowerment and their collective contribution to enhancing women's well-being and socio-economic advancement. Moving forward, the study advocates for tailored interventions and policies aimed at bolstering both social and economic empowerment among women, thereby fostering a more inclusive and equitable society where women can realize their full potential and actively contribute to societal transformation.

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