

Psychological Empowerment through SHGs: Influence of Selected Demographic Factors

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ABSTRACT

The motive of the research was focused on the Self-help groups of Stree Shakthi Scheme members on psychological empowerment of selected demographic factors. In this study an attempt was made to assess whether self-help groups influence women members in increasing their confidence level and communication skills. Further, if the schemes enable the members to take on new challenges in the life. Primary data was collected from a structured questionnaire using quota sampling. The sample size was 351 respondents who were selected through quota sampling from Stree Shakthi Scheme members from 2 districts of Karnataka State. Data was analysed using both descriptive and inferential statistics. The results revealed that Scheme employed had a significant impact on the improving psychological empowerment of members. Further, demographic variables such as age, experience, and loan availed significantly influenced the psychological empowerment of the SHG members. However, other factors like number of children, income, and education of SHG members did not have significant influence over increasing psychological empowerment. The inferences are favourable for the policy decisions, and they can study other schemes for psychological perspective.

Keywords: *women empowerment, psychological empowerment, self-help groups.*

Empowerment of women and development of nation are interrelated each other. Development plays a significant role to attain equality between the men and the women. The women empowerment is more into achieve the autonomy, able to take decisions in the household, make choices and use the power. All this factors leads to the empowerment, when women are having a strong mind-set. Hence it is referred as psychological empowerment. Psychological empowerment of the women leads to the progress of the nation also. In our country, majority of the women are less educated more on dependency in the family.

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However, the Government of India introduced many schemes for women empowerment across the State. The Department of Women and Child Development (DWCD) responsible to introduce many schemes to form self-help groups. Thus, the Stree Shakthi Scheme of self-help group ignites the women's life.

REVIEW OF LITERATURE

a. Women Empowerment:

Muhammad Yunus and Neil Kabeer were the first researchers studied the research on women empowerment. Mosedale (2005) described the women empowerment into four facets are explained. First, the definition of women empowerment is are one individual choice is denied (Kabeer, 1999). The second facet is women empowerment is must be considered as the women community and support them for wellbeing. The third aspect is empowerment not only the individual decision making but also the strategic life choices (Kabeer, 1999). The fourth perspective is empowerment is a development or procedure without any specific goal, but it is a continuous process. Kabeer (1999) given a precise definition of empowerment "process by which those who can make planned choices." Women empowerment is a versatile topic stated by a lot of academicians (Kabeer, 1999; Malhotra et. al., 1997). There is a significant effect on social point of view on the empowering the women on autonomy (Anderson et. al., 2005 and Goetz et. al., 1996), consciousness and the political, social and legal involvement (Aghion and Morduch, 2005; Beteta, 2006; Bardhan and Klasen, 1999; Summer-Effler, 2002). Empowered women are large in number nominated to the regional elections in the village (Bardhan and Klasen, 1999). Electoral system and ability to find the solution for colonial problems in the society (Beteta, 2006). Empowerment also defines that the women understand the current affairs, government policies, legal and political aspects. For all this women should have strong will-power and mind-set.

b. Role of Self-Help Groups (SHG) in women empowerment

The research conducted by Swain and Wallentin (2009) has shown a positive influence on self-help groups empowering women in India. They collect the data from quasi-experimental household members. The survey conducted on five states and the sample size is 961 members. The empowerment indicators incorporated in the research duration of 2000 and 2003. The results signify the women can share their savings in the groups. The members can understand the legal aspects like women rights, equal justice, savings and participation in politics hence got the positive results on psychological empowerment.

The study conducted in Bangladesh in rural areas which revealed that SHG has a positive result in women empowerment (Hashemi et. al., 1996). The result shows the positive effect on women empowerment. Women participation improved the women mobility, purchase decisions, decision making in families, involvement in politics, awareness about the legal aspects and ownership of assets. In this study demonstrates that women are more optimistic and aggressive in nature.

Acharya et. al. (2007) in his research wanted to understand the societal and community development aspects like education helps to empower the rural women. The second aspect

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was encouraging the rural women to small savings and also help them for entrepreneurship in Nepal. The results signify the positive impact on self-help groups. The results signify the equality; minimize the gender inequality in education, awareness about the market literacy which helps in agriculture. Hence the SHGs play a major role to uplift the women in global and Indian perspective.

c. Psychological Empowerment:

Empowerment is multistage concept includes individual, organisation and public. In multistage concept each phase is dependent on other phase. Hence psychological empowerment is the process of analysing the individuals (Zimmerman, 1995). The psychological concept of individuals comprises of strong mindset, controlling their lives and affairs, involvement in public activities (Rappaport, 1981, 1987; Zimmerman, 1995; Zimmerman & Rappaport, 1988).

The empirical study was conducted on women who have lived in recovery homes across the US (Hunter et. al., 2013). The findings signify that the correlation of psychological empowerment dimension is weak. However, the empirical studies conducted by Peterson (2014) the three components are cognitive, emotional and behaviour component are weak correlation in the research.

The psychological empowerment is positive change in the individuals or groups. The psychological empowerment helps the women to understand the current affairs, government policies, involvement in politics, women empowerment schemes, autonomy, able to make decisions in the household. The psychological empowerment helps the women to accomplish the power and motivate the other women in the groups. The women are psychologically strong and know the how to interact with the public, at work place and the government officials. The psychological empowerments categorized into three types are policy control, relational empowerment, cognitive empowerment and behavioral empowerment (Rodrigues et. al., 2018).

In the present study an attempt is made to find out the impact of self-help groups (SHGs) on psychological empowerment of the selected women members of 2 districts of Karnataka state, though there are several studies conducted on empowerment, there are not many studies on psychological empowerment. It is hypothesized that the women SHG members do empower more in psychological aspects which are contributing to their overall development.

METHOD

Design:

The research design is exploratory research.

Sample:

351 respondents of the Stree Shakthi Scheme of SHGs located in Bangalore Rural –Dabaspet and Tumkur, Kortagere, Kytatsandra, Shettihalli, and Madhugiri. Respondents are selected by using a Quota Sampling technique and surveyed each place 50 sample size.

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Tool employed:

The psychological empowerment related questions and likely solutions conversed with experts and academicians. The experts and academicians provided the suggestions, the related questions and possible solutions revised and few of them deleted. After this entire process 6 questions retained in the research. The Five -Point Likert Scale is used (1- strongly disagree to 5-strongly agree) by the researchers measuring Psychological empowerment. The survey form categorized as two sections. Section - A gives the details about the socio-economic profile and SHGs related information of the members. In the section – B gives the questions related to psychological empowerment. There are six items in the psychological empowerment domain and the scoring is 5 for Strongly Agree, 4 for Agree, 3 for Cannot Say, 2 for Disagree and 1 for Strongly Disagree. The reliability coefficient is 0.810 as revealed by Cronbach alpha.

Procedure

The survey conducted in the month from February 2018- May 2018. Every weekends, the data was collected by attending the SHGs meeting to draw the information. The data was collected from two districts in Karnataka. The dependent variables was psychological empowerment The independent variables are members income per month, spouse financial assistance, children monetary aid, the number of years joined in this scheme.

Once the data were collected, they were coded and fed to the computer. The data were analyzed using one sample t test and one way ANOVA. One sample t test was applied to find out whether the observed mean was found to be different from expected mean. The expected mean was fixed at 18.00. One way ANOVA was employed to find out the influence of secondary variables on psychological empowerment.

RESULTS

Table 1 Mean expected and observed values on psychological empowerment and results of one sample 't' tests

Expected Mean	Observed Mean	Std. Dev.	Difference	t	P value
18.00	27.78	3.97	+ 9.78	46.20	.000

A significant difference was observed between mean expected and observed values on psychological empowerment. The expected mean was 18.00 and the observed mean was 27.78. We find a large positive difference between expected and observed mean as observed by one sample t test (t=46.20; p=.000). We find that the observed mean was much higher than the expected mean indicating a positive impact of SHG in increasing the psychological empowerment.

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Table 2 Mean psychological empowerment values of SHG members by various demographic factors and results of test statistics

Variables		Mean	Std. Dev.	F value	P value
Age	20-29	26.20 ^a	5.23	7.207	.001
	30-39	27.92 ^b	3.77		
	40+	29.19 ^c	1.96		
Marital status	Spinster	30.00	0.00	1.943	.145
	Married	27.78	3.97		
	Widow	21.00	.		
No. of children	0	27.43	6.80	0.953	.434
	1	27.29	4.44		
	2	28.01	3.70		
	3	28.29	2.89		
	4	28.80	2.68		
Income Rs. (in 1000's)	<3	26.95	4.68	2.627	.074
	3-6	27.74	4.00		
	6 +	28.43	3.19		
Education	Illit	28.09	4.40	.438	.822
	primary	27.37	4.44		
	sec	27.57	4.27		
	PU	28.11	3.26		
	Grad	27.82	4.16		
	PG	30.00	.		
Experience (in Years)	<5	26.56 ^a	4.44	5.410	.005
	6-10	27.82 ^b	3.94		
	10+	28.93 ^b	3.10		
Loan availed Rs. (In 1000's)	<15	26.66 ^a	5.06	4.052	.008
	15-30	28.55 ^b	3.03		
	30-60	28.01 ^b	3.54		
	above 60	28.00 ^b	3.57		

Note: mean values with different superscripts are significantly different from each other as revealed by Scheffe's post hoc test.

Age: From the table above it is clear that age group of 40 and above possess a higher psychological empowerment with an average of 29.19 as they are older adults and have more experience over situations and instances. It is also evident that they are able to manage tasks and are emotionally stable when compared to the other groups. The age group of 30-39 are followed with 27.92 showing mediocre psychological empowerment and the age group of 20-29 had the least psychological empowerment with 26.20. A significant difference was observed between the age groups with F value= 7.207 and P value=.001.

Marital status: As far as the psychological empowerment is concerned with the marital status of the respondents a non-significant difference observed with the F value= 1.943 and a P value= .145. The mean of spinsters, married and widows were found to be 30.00, 27.78 and 21.00 respectively.

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Number of children: When the number of children were taken into consideration, we find that the psychological empowerment did not have a significant difference with F value= .953 and P value=.434. The mean scores for 0,1,2,3 and 4 children were found to have 27.43, 27.29, 28.01, 28.29 and 28.80 respectively.

Income: The Income of the respondents did not have a significant difference with F value= 2.627 and P value = .074. The mean scores observed for the less than 3000, 3000-6000 and above 6000 were 26.95, 27.74 and 28.43 respectively.

Education: The education qualification of the respondents did not have a significant difference with F value=.438 and P value=.822. The mean scores of illiterates, primary, secondary, PU, graduates and PG qualified respondents were observed to be 28.09, 27.37, 27.57, 28.11, 27.82 and 30.00 respectively.

Experience: The experience of the respondents were observed to have a significant difference with F value= 5.410 and P value= .005. With the experience of above 10 years revealing highest psychological empowerment with mean score of 28.93 as the respondents have exposure, clarity and dedication over the goals oriented, followed by 6-10 years showing medium psychological empowerment with mean score of 27.82 and the least psychological empowerment was found to be with respondents with lesser than 5 years of membership.

Loan availed: The respondents who availed loan of around 15000-30000 and higher had higher psychological empowerment. In comparison with respondents who availed loan amounts of lesser than 15000 had the least psychological empowerment. The mean scores were found to be 26.66, 28.55, 28.01 and 28.00 for loan amounts of <15000, 15000-30000, 30000-60000 and >60000 respectively. A significant difference was observed between the groups with F value= 4.052 and P value=.008

DISCUSSION

Major findings

- A significant and positive effect of SHG of Streeshakthi schemes in increasing psychological empowerment was observed.
- As the age, experience as member and loan availed increased, psychological empowerment of SHG also increased linearly.
- Demographical factors like number of children, income, and education of SHG members did not have significant influence over increasing psychological empowerment.

It is clear that Women members perceive that they are psychologically empowered and understand the circumstances, according to that they behave in the family and the society. Thus, the women are and psychologically attains a maturity level minimises the domestic violence, ready to new challenges as a micro entrepreneur and own decision making in the households.

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Further few of the demographic variables had significant influence in increasing the psychological empowerment. Age had significant influence on psychological empowerment, and can be inferred like age group of 40 and above, the members are more matured and they were experienced many situations in the life. The members are optimistic in nature. They can able to solve the problems in their families and ready to take the challenges in the life. From this mind-set of members can able to participate in SHGs meetings, enter into politics at panchayath and sarpanch level. The members are also capable to seek justice in equality, abolition of child marriages, untouchability, and encourages for adult education. The membership duration is directly responsible for psychological empowerment. The 10 years and above affiliation of the members have more exposure, vision and logical reasoning in the life.

Managerial Implications

DWCD and Government of India introduce the Mahila Samakya programme in Karnataka. This project helps the groups to conduct the training and orientation programme for overall awareness like how to solve the domestic violence in the household, importance of education for adults and children, legal aspects, health and hygiene. They call experts to conduct a workshop and training programme for Stree Shakthi Scheme more often. They are working in nine districts and each taluk experts were nominated. Also provides counselling to the women in the rural areas.

This study emphasized the SHG of Stree Shakthi Scheme on psychological empowerment of rural women. The psychological empowerment helps the member to overall wellbeing in the family and civic also thus, the study signifies the member to join and benefit from this scheme in the findings of women empowerment strongly supported by the previous research studies (Brody et. al., 2017; Swain and Wallentin, 2009; Acharya et. al., 2007, Zimmerman, 1995). Hence the demographic factors have a major impact on psychological empowerment of self-help groups.

Future research should be a call for Self-help groups to study the different schemes in Karnataka and other states. Also, study the comparative analysis of different schemes to empower the women in psychological perspective. Future research can be conducted mix methodology in macro level.

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Conflict of Interest

There is no conflict of interest.

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