
Women Self Help Groups- A way forward for sustainable livelihood.

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Abstract

SHGs (Self Help Groups) are a widespread mechanism for women development especially in rural areas by solving their problems at the grassroot level. In order to facilitate livelihood opportunities for women, these SHGs play a substantial role. In this study, an attempt has been made to assess the impact of Institutional support, Marketing strategies adopted by the group members to sell the product, and the Empowerment level among the members of women SHGs on Sustainable Livelihood activities. A structured questionnaire was prepared in the local language, data was collected from Sivagangai, Ramanathapuram, and Pudukottai districts in Tamilnadu. The samples chosen for the study were around 150 members from different women SHGs. Data was processed using the SPSS package. One-way ANOVA, Multiple Regression and Pearson Correlation were used to analyze the data obtained. The study concluded that there is a significant relation between Sustainable livelihood and Institutional support, Marketing strategies and Women Empowerment. It was also found out that the number of SHG members and the number of years the SHG group has been formed significantly influences Sustainable Livelihood, Institutional support, Marketing strategies, and Women Empowerment.

Key Words: Self Help Groups, Institutional Aid, Sustainable livelihood, Marketing strategies, Women Empowerment

1.1 INTRODUCTION

Self Help Groups (SHGs) brings the rural women together and introduces new avenues of livelihood. It generates employment opportunities and thereby enables in the eradication of poverty in the rural areas. SHG members are taking part in the development of agriculture, aquaculture, and the allied sector. It is indeed an important instrument to reduce unemployment by generating various opportunities for employment in the rural areas.

Women Self Help Groups (SHG) generally consists of 10 to 20 women who are from similar background agreed mutually to save small amounts regularly and thus gradually start their livelihood with collective consent and with the help of mutual discussion solve their conflicts and problems (Ramanathan 2007). These groups collect and contribute in terms of financial as well as moral support to the group members during difficult times (Subba Rao 2008). The origin of SHG is initiated by Muhammed Yunus of Chittagang University in Bangladesh in 1970, which introduced the concept of *Nijeri Kari* (Which means to do it out self for self-help) for poor women to start small businesses. He conducted a study to design a credit delivery system that can facilitate banking services to the rural people in Bangladesh. Based on the outcome of his study, in October 1983 the government had approved Grameen Bank as an independent bank to operate banking services. Now, the bank has more than 2568 branches and the cumulative amount disbursed since inception is \$31,865.05 million by February 2021 (Grameen bank report 2021). The revolutionary change is seen in the rural credit delivery system by the SHG movement in various parts of the world.

1.1.1. Women Empowerment

The Women empowerment is a prerequisite for their sustainable development (Suthacini and Vijayanthi 2013). Self Help group is an initiative for the economic empowerment of women in India (Rosary Ramona Fernando and Azhagaiah 2015). The members are assisted by the financial institutions to access the financial services tailored to their needs (Suja 2012). This financial assistance helps them to start small enterprises or livelihood opportunities (Veeramani et al. 2009). The women SHG members are becoming financially independent and are able to contribute towards household expenditure.

SHGs are also providing social empowerment to the members through education (Swarna Jayaweera 1997), entrepreneurship (Sharmina Afrin et al. 2008), increased social status (Tanya Jakimow and Patrick Kilby 2006), participation in social activities, and decision making (Kilby 2006). It influences their confidence, their negotiating skills, and enhancing their ability to serve their communities (Hilary Ferguson & Thembela Kepe 2011). Social empowerment endows gender equality to women (Naila Kabeer 2005). The political empowerment of members of women SHGs enhanced with their active participation in political activities. After joining the SHG, women group members actively participate in Village Panchayat, Mandala, and Zilla Parishad (Gooru Sreeramulu and Hushen Khan 2008). It facilitates women in understanding their rights (Bunch 1990; Valentine and Lucie 2005) and property rights (Roy & Tisdell 2002).

1.1.2. Institutional Aid

Self Help Groups are assisted by various institutions for empowerment. NGOs are one such institution who introduce the very idea of SHG to village folks and facilitate in empowering rural

women (Tauffiqu Ahamed et al. 2015) through the formation of groups, capacity building (Hedayat Allah Nikkhah and Marof Bin Redzuan 2010), educating them in health, hygiene, and sanitation (Suresh Kumar Bhaker 2014) and facilitate them by giving training for livelihood avenues (Mary Johnson Osirim 2001). Financial institutes are supporting the groups through monetary assistance in terms of loans (Tara 2000). Research Institutions disseminates the technology required for the micro-enterprise (Vipinkumar 2016)

Institutional linkages render their services in disseminating skill and technologies and hence supports in poverty alleviation and the development of SHG members (Sathiadhas et al 2006). NABARD initiated bank linkage programme which is one of the most successful programmes that helps to connect most of the rural people for the development of small enterprise or livelihood (Madhusudan Ghosh2012). The government departments extend their assistance to the SHG members by providing technology related to their livelihood activities (Kripa and Surendranathan 2008; Nair 2010). Training is imparted by various institutions for the socio-economic empowerment of the women SHG members (Bindu 2011).NGOs are the most vital institutions which are working remarkably in the formation of SHGs and in assisting the group members in promoting their sustainable livelihood (Satish 2001).

1.1.3. Marketing Strategies

SHG members are producing several products and many of the times they are competing with branded products (Gandhi and Udaykumari, 2013). Therefore, suitable marketing strategies should be developed to market the product produced by SHG members. Products should be produced according to their demand in the market. A product consists of elements like quality, features, options, services, warranties, and brand name apart from the physical product which can attract customers. Innovativeness gives more success to the product (Kleinschmidt and Cooper 1991). An appropriate approach towards product differentiation and market segmentation can give a better market development (Henry W. Kinnucan and Cathy Roheim Wessells 1997; Shabbar Jaffry 2004).

Market linkage is connecting the producers to the ultimate consumer (Helen Markelova et al 2009). Women SHG members are vulnerable groups who require institutional assistance in selling their produce (Ganesh Kumaretal2010). Therefore, the market linkage is an essential element in marketing the products or produces. Women SHG members who are involved in aquaculture activities can be linked with hotels, restaurants, and hospitals (Kumar et al 2010). Supermarkets and chain stores can be better options for the groups who are involved in aqua-based products. Members of the SHGs should be given adequate training on the marketing of the product.

1.2. PURPOSE OF THE STUDY

The study is conducted to analyze the influence of Women Empowerment, Institutional aid, and Marketing strategies for the success of Sustainable Livelihood of the Women SHGs.

1.3. CONCEPTUAL FRAMEWORK

The aim of the study is to investigate the relationship between the Sustainable Livelihood of SHGs with Women Empowerment, Institutional aid, and Marketing strategies.

Fig.1. Sustainable Livelihood

1.4. HYPOTHESES

H₀₁: There is no significant relationship between Sustainable Livelihood with i) Women Empowerment, ii) Institutional aid and iii) Marketing Strategies

H₀₂: There is no significant impact of i) Women Empowerment, ii) Institutional aid and iii) Marketing Strategies on Sustainable Livelihood.

H₀₃: There is no significant influence on the number of group members formed in Women SHGs with respect to i) Women Empowerment, ii) Institutional aid and iii) Marketing Strategies, and (iv) Sustainable livelihood.

H₀₄: There is no significant influence on the number of years the Women SHGs have been formed with respect to i) Women Empowerment, ii) Institutional aid and iii) Marketing Strategies, and (iv) Sustainable livelihood.

1.5. RESEARCH METHODOLOGY

Descriptive research is the research design chosen for this study. A survey was conducted among the members of women SHGs in the Sivagangai, Ramanathapuram, and Pudukottai districts of Tamil Nadu. In the present study, a simple random sampling method was adopted by the researcher, since it allows wide coverage, greater flexibility, and convenience with inputs from the related population. The primary data was collected with the help of a well-structured questionnaire, whereas the secondary data were collected from journals, renowned articles and reports from different institutions etc. A Likert Scale with five point rating ranging from 1 (Strongly Disagree) to 5 (Strongly Agree) was used in the questionnaire. Collectively, 150 samples in total were collected from different Women Self Help Groups. The variables taken for the study are Women Empowerment, Institutional Aid, and Marketing strategies which influence the livelihood activity of the Women SHG members. The data collected through the questionnaire is analyzed through one-way ANOVA, Correlation, and Regression to derive meaningful conclusions.

1.5.1.

1.5.2. RELIABILITY TEST

The reliability of the study has been examined and the value 0.993 from Table 1 shows the total Cronbach's Alpha value of the study. Hence, it proves that it is reliable and further analysis can be done.

Table 1: Reliability Statistics

1.6. RESULTS AND DISCUSSION

1.6.1. Descriptive Analysis

The majority of respondents of the study (66.6%) belong to the age group between 25 to 35 years. Regarding the educational qualification of the respondents, most of them have education up to 10th Grade. Out of 150 respondents, 90% of respondents are married women who actively take part in SHGs of which 61.3% of them are from Nuclear family. Moreover, 80% of the respondents stated that they earn above Rs.7001 as their monthly income, wherein 78% of them are spending their

monthly income for their family expenses. It is found out from the study that 56% of the respondents stated that their number of SHG members were 21 and above, while 32% of them belong to groups with 16 to 20 members and only 12% of them belong to groups with 10 to 15 members. Regarding the number of years since the SHG has been formed, 66.7% of them stated that their group exists above 11 years, 18% of them stated 7 to 10 years, 10% of them stated 3 to 6 years, and only 5.3% of them stated less than 3 years since the group has been formed.

1.6.2. Statistical Analysis

The respondents' responses to both independent variables and dependent variable in the survey were used to determine the mean and standard deviation using SPSS. Further, Pearson correlation and linear regression were examined to determine whether there is a significant effect of independent variables over the dependent variable. One-way ANOVA is administered to examine the significant differences among the number of members in a group formed as well as the number of years the group has formed with respect to all the variables followed by Duncan's post hoc test. The results are discussed below.

H₀1: There is no significant relationship between Sustainable livelihood with i) Marketing Strategies, ii) Institutional aid and iii) Women Empowerment

Table 2: Pearson Correlation Coefficient

Table 2 shows the Correlation Coefficient between Sustainable livelihood and Marketing strategies is **0.975** which indicates **(0.975²=0.951) 95.1%** positive relationship between Sustainable livelihood and Marketing strategies, hence **H₀1(i) is rejected** at 1% significant level. Similarly, the Correlation Coefficient between Sustainable livelihood and Institutional aid as well as Women Empowerment are **0.979** and **0.983** respectively which indicates **(0.979²=0.958, 0.983²=0.966) 95.8%** and **96.6%** positive relationship between Sustainable livelihood and Institutional aid as well as Women Empowerment, hence **H₀1(ii) & H₀1(iii) are rejected** at 1% significant level. Therefore, it can be interpreted that for a Sustainable livelihood it is imperative to support the women SHG members with Institutional aid, Empowerment, and suitable Marketing strategies.

H₀2: There is no significant impact of i) Marketing Strategies, ii) Institutional aid and iii) Women Empowerment on Sustainable Livelihood.

Table 3.1 Model Summary

Table 3.2 Coefficients

From Table 3.2, it shows that Marketing strategies and Institutional aid have a significant impact on Sustainable livelihood except for Women Empowerment which does not have a significant impact on Sustainable livelihood, hence **H₀2(i), H₀2(ii) are rejected** at 1% significant level while **H₀2(iii) is accepted** (since p-value **0.101 > 0.05**). Thus, from the above tables 3.1 & 3.2 of Multiple Regression analysis, it is inferred that Marketing strategies are the best predictor of Sustainable livelihood having the **beta value of 0.384** followed by Institutional aid with a **beta value of 0.377**. The **R-value is 0.987** and the **Adjusted R² Value 0.973** denotes that **97.3%** of the sustainable livelihood is influenced by the independent variables such as Marketing strategies and Institutional aid, however, the variation in adjusted R² Value was due to the other variable in the regression model. Thus, the Multiple Regression equation is given as

Sustainable livelihood (Y) = 1.616 + 0.394 X₁ (Marketing Strategies) + 0.435 X₂ (Institutional Aid)

Here, **0.394** indicates coefficient of X_1 & **0.435** indicates coefficient of X_2 showing the partial effect of Marketing strategies as well as Institutional aid on Sustainable livelihood, holding the other variables as constant. Such effect is positive as it is indicated with estimated positive sign highlighting the fact that Sustainable livelihood would increase by **0.394** & **0.435** respectively for every unit increase in Marketing strategies & Institutional aid and these coefficient values are significant at a 1% level.

H₀₃: There is no significant influence on the number of group members formed in Women SHGs with respect to i) Marketing Strategies, ii) Institutional aid and iii) Women Empowerment, and (iv) Sustainable livelihood.

Table 4 : One way ANOVA

From table 4, it is interpreted that the **F value** of the Number of group members formed with respect to Marketing Strategies is **83.111**, for Institutional aid is **75.234**, for Women Empowerment is **73.412**, and for Sustainable Livelihood is **84.694**. Therefore, it can be stated that there is a significant influence on the number of group members formed in SHG with respect to Marketing Strategies, Institutional aid, Women empowerment, Sustainable Livelihood, hence **H₀₃ (i), H₀₃ (ii), H₀₃ (iii), & H₀₃ (iv) are rejected** at 1% significant level since p-value for all the variables are less than 0.05.

Table 4.1 Marketing Strategies

Table 4.2 Institutional Aid

Table 4.3 Women Empowerment

Table 4.4 Sustainable Livelihood

Table 4.1 shows the significant differences between Subset 1 & Subset 2 in which a group with 21 and above members present in Subset 1 are significantly different from that of 16 to 20 members in a group and 10 to 15 members in a group present in Subset 2. However, 16 to 20 members in a group and 10 to 15 members in a group present in Subset 2 have more influence towards marketing strategies. Similarly, from Tables 4.2, 4.3, & 4.4, it is inferred that number of members in the group differs significantly with each group present in Subset 1, Subset 2 & Subset 3 with respect to Institutional aid, Women Empowerment, and Sustainable livelihood. The group with 10 to 15 members present in Subset 3 differs significantly from that of groups with 16 to 20 members and with 20 members and above present in Subset 2 & Subset 3 in Tables 4.2, 4.3, & 4.4 respectively. However, the group with 10 to 15 members has more influence towards Institutional aid, Women Empowerment, and Sustainable livelihood.

H₀₄: There is no significant influence on the number of years the Women SHGs have formed with respect to i) Marketing Strategies, ii) Institutional aid and iii) Women Empowerment, and (iv) Sustainable livelihood.

Table 5 : One way ANOVA

From Table 5, it is interpreted that the **F value** of the Number of years the Women SHGs have formed with respect to Marketing strategies is **34.606**, for Institutional aid is **42.208**, for Women Empowerment is **40.642**, and for Sustainable Livelihood is **44.065**. Therefore, it can be stated that there is a significant influence on the number of years the Women SHGs have formed with respect to marketing strategies, Institutional aid, Women empowerment, Sustainable livelihood, hence **H₀₄ (i), H₀₄ (ii), H₀₄ (iii), & H₀₄ (iv) are rejected** at 1% significant level since p-value for all the variables are less than 0.05.

Table 5.1 Marketing Strategies

Table 5.2 Institutional Aid

Table 5.3 Women Empowerment

Table 5.4 Sustainable Livelihood

It is evident from the above Table 5.1&Table 5.3 that the group which has formed 11 years and above present in Subset 1 differs significantly from that of groups which have formed around 7 to 10 years, 3 to 6 years, and less than 3 years present in Subset 2 respectively though there are no significant differences among groups. Hence, the groups which have formed around 7 to 10 years, 3 to 6 years, and less than 3 years present in Subset 2 have more influence towards marketing strategies as well as Women Empowerment. Similarly, from Table 5.2, it is inferred that there are no significant differences among the group which has formed less than 3 years and 3 to 6 years present in Subset 3 with respect to Institutional aid, however, they are significantly different from the group which has formed around 7 to 10 years as well as 11 years and above, present in Subset 2 & Subset 3 respectively. Yet, the groups which have formed less than 3 years and 3 to 6 years have more influences towards Institutional aid. In addition, Table 5.4 indicates that groups that have formed 11 years and above present in Subset 1 differ significantly from that of groups which have formed around 7 to 10 years, 3 to 6 years, and less than 3 years present in Subset 2 & Subset 3 with respect to sustainable livelihood respectively. However, groups that have formed less than 3 years, as well as 3 to 6 years, have more influences on sustainable livelihood.

1.7. CONCLUSION

The present study throws light on the most important elements such as Marketing strategies, Institutional aid, and Women Empowerment which has a great impact on the success of Sustainable livelihood taken up by SHG members in the rural area of Tamil Nadu. It was evident from the study that women SHG members start their livelihood but unable to continue with it for a long time. The reason is the lack of marketing strategies, institutional aid, and empowerment among women. Women SHGs can be very successful if they adopt the right marketing techniques to attract their customers, take appropriate institutional aid in terms of training and market linkage, and realize their inner confidence among themselves which can lead to a successful sustainable livelihood.

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