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Linking Time and Transformation: The Role of Self- Help Group Membership Duration in Enhancing Women's Savings, Credit, and Decision-Making

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ABSTRACT
In India, the Self-help groups are considered to be the primary institutional framework that empowers the rural women by improving access to financial services, promotes saving habits among members and also ensures collective actions in the group. The SHGs are not only supportive in providing the financial services but also acts as a platform for building confidence among members, enhancing social trust and more leaders among the women community. Many studies provide evidence that there is a positive outcome of Self-help groups participation and highlights how the duration of association affects these outcomes but the present study is focussed on bridging this gap by examining the correlation between years of SHG membership and changes in Socio-Economic empowerment indicators. The primary objective of the present study is to assess whether long term association of SHG members will have greater empowerment. The study uses a descriptive and comparative research design to examine variations in empowerment outcomes among SHG members with different durations of membership. Both quantitative and qualitative data are used to assess the impact of SHG participation over time. The findings revealed that there is an upward trend in the income, savings and access to credit as long term duration of SHG membership increases and Group C members report almost double the income and three times the savings compared to Group A. The findings suggest that the benefits of SHG participation are not immediate but depend over time period and every variable in the study suggest that the true impact of SHGs is best observed after a long duration of member engagement in a group.

Keywords: Decision-making power, financial inclusion, Membership duration, Self-Help Groups (SHGs), Socio-economic development, Savings and credit behaviour, Women empowerment.

INTRODUCTION:

Background of Self-Help Groups (SHGs) in India:

Self-help groups are considered to be the primary institutional framework that empowers rural women by improving access to financial services, promotes saving habits among members and also ensures collective actions in the group. The SHGs are not only supportive in providing the financial services but also acts as a platform for building confidence among members, enhancing social trust and more leaders among the women community.

Relevance of Study:

From the past studies, it is evidenced that there is a positive outcome of SHGs participation and few studies highlight how the duration of association affects these outcomes. It is credible that longer association in SHG provides more exposure to women, training and financial opportunities the women received will lead to better livelihood outcomes. The present study is focussed on bridging this gap by examining the correlation between years of SHG membership and changes in Socio-economic empowerment indicators.

Research problem statement:

In the face of various implementations of Self-help group programs, there is a lack of information on whether long term association will yield proportionally more benefits than the short-term association. The present study investigates whether there are measurable changes in the group members as they complete their years of association.

Research questions:

Are there any changes in the self-help group members with the years of association?

RESEARCH OBJECTIVES OF THE STUDY

1. To examine the relationship between years of membership and changes in the socio-economic status.
2. To assess whether long term association provides greater empowerment than short term association of self-help members.
3. To identify specific areas of improvement linked to duration of Self-help association.

Hypothesis:

Ha: There is a significant difference in empowerment and livelihood outcomes based on the number of years a member has been associated with an SHG.

REVIEW OF LITERATURE

Arbind & et.al (2019) The study is entitled "Key to empowerment of Indian women: Is duration of Self-Help Group membership effective". The study used a set of questionnaires to collect the data and descriptive statistics with Pearson's correlation and regression and ANOVA were utilized for analysis of the data. The findings of the paper reveal that long duration of membership in SHGs had a significant impact on women empowerment in social, political and personal aspects. The findings also reveal that it creates an awareness on health and hygiene aspects.

C N Chaitra (2024) the study is entitled "The impact of Self-help groups on women's participation in decision making: A micro level study". The study was conducted in Karnataka by considering respondents from both Self-help group members and non-members. The data was collected from 193 SHG members and 191 non-members. The study utilized Sen's Capability Approach to know the impact of the self-help groups on women empowerment. The findings revealed that the SHGs membership enhances economic empowerment, social empowerment and personal empowerment compared to non-members. The research findings also highlight higher property ownership compared to non-members.

N Holovoet (2005) the study is entitled "The impact of microfinance on decisions making agency: evidence from South India". The study highlights the changes in Self-help groups' program impact on decision making aspects. The study considered the data collected from households from survey methods from the South India region. The research findings revealed that the long-term membership, group training program, and group meetings strengthen the decision making of the women members of the Self-help groups.

K Raghunathan & et.al (2022) This study is entitled "Scale and sustainability: The impact of a women's self-help group program on household economic well-being in India". The study was conducted by considering the data collection from 2500 households from 5 states in India. The study findings revealed that the duration of membership in self-help groups had a modest effect and self-help groups' participation had improved empowerment, access to entitlements.

Through the above literature review it is observed that the duration of the membership in the self-help groups plays a vital role in the enhancement of women empowerment and makes the women very strong to face any situations of life as well as the society.

RESEARCH METHODOLOGY

The research study is conducted by utilizing the primary data and research design is descriptive and along with a comparative study by considering the levels of variation in the outcomes among different members of the self-help groups with various duration levels of membership. The study used both quantitative and qualitative data for assessing the impact of Self-help group participation over time.

The data was collected by selecting the area of study as Chamarajanagar District, Karnataka as we witnessed the huge women members from marginalised communities and widespread support by Microfinance institutions such as Banks, NGOs, Government schemes such as NRLM. The sample population comprises the members of Self-help groups and the Stratified random sampling method was used to represent the members across different membership durations. A sample of 180 respondents were selected and grouped under 3 categories representing Group A- members less than 2 years of membership, Group B – members with range of 2 to 5 years of membership and Group C – members having more than 5 years of membership and each group was framed with equal number of respondents to have meaningful comparison. The data was collected with a structured questionnaire method and the following sections were used. First section is related to the Demographic profile of the respondents which includes the age, education, married status and family size. The second section relates to the Economic variables such as the monthly income, savings, loan history and credit utilization. The third section relates to the empowerment indicators such as decision-making, mobility, participation in community meetings and self-confidence. The fourth section is related to Self-help engagement which includes the frequency of meetings, training attendance, leadership roles and group savings. Each question used either a 5-point Likert scale or direct numerical entry, depending on the nature of the variable.

DATA ANALYSIS AND INTERPRETATION

The data analysis used descriptive statistics which includes the mean, standard deviation and frequency distribution. The study also considered inferential statistics which includes the ANOVA, Chi-square test and regression analysis using the SPSS. The data analysis gave the following results.

Table- 1: Demographic profile of the respondents

Variable	Group A (<2 yrs)	Group B (2–5 yrs)	Group C (>5 yrs)
Average Age	30.2 years	35.4 years	39.1 years
Education (Primary %)	72%	64%	55%
Average Family Size	5	4.7	4.4
Occupation (Self-employed)	38%	55%	67%

Interpretation:

From the above table-1 of demographic profile indicates that significant variations are present across the Self-help group membership duration. Members who belong to Group C are generally older in membership that is 39.1 years and if we consider the Education the more educated is only 55% with primary education and average family size is gradually declining from 5.0 to 4.4 which indicates that improved socio-economic awareness and decision making among the long-term associated members of the group. Occupation is more likely to be self-employed with 67% compared to other two group members. Overall demographic profile suggests the long-term engagement with Self-help groups contributes to Women's social and economic empowerment.

Table -2: Economic Indicators by Duration of Self-Help Group Membership

Indicator	Group A	Group B	Group C
Avg. Monthly Income (₹)	4,500	6,200	8,100
Avg. Monthly Savings (₹)	300	600	900
Loan Access (%)	40%	68%	85%

Interpretation:

The data analysis of the economic indicators shows that the duration of the Self-Help Group membership has a direct impact on women's economic empowerment. Members having less than two years of membership show an average monthly income of Rs 4,500 which is increased to Rs 8,100 with five years of membership. The average monthly savings also increased from Rs 300 to Rs 900 with five years of membership and the access to loan is increased from 40% to 85%. From the above trend it suggests that long term involvement in the Self-help groups has significantly improved women's financial capacity, promotes the saving habits, and improved even the access to credit and overall, the long-term membership contributes to higher economic independence and greater stability among the Self-help group women members.

Table -3: Empowerment Indicators

Indicator	Group A	Group B	Group C
Decision-Making in Household (%)	42%	61%	78%
Mobility (can travel alone) (%)	35%	52%	70%
Participation in Gram Sabha (%)	20%	43%	67%
Leadership Role in SHG (%)	10%	28%	49%

Interpretation:

From the above table-3 of empowerment indicators shows a clear positive relationship between the duration of Self-help group membership and Women's empowerment. The members having less than two years 42% involved in household decision making compared to 78% with more than 5 years of membership. Similarly, the mobility indicator also increased from 35% to 70%, the participation in Gram Sabha meetings increased from 20% to 67% which shows the significant growth and the leadership roles also increased from 10% to 49% which is very significant. Overall, the empowerment indicators show that long term membership improves women's confidence, mobility, participation in community level meetings and leadership roles highlighting the greater impact of members participation on women's overall empowerment.

Table 4: Results of the ANOVA Test:

Variable	F-value	p-value	Interpretation
Monthly Income	12.34	0.000	Significant difference across groups
Savings	10.87	0.001	Significant difference across groups
Decision-Making Score	8.65	0.002	Significant difference across groups

Interpretation:

The results of the one-way ANOVA test shows that the long duration of SHG membership has a significant effect on women's Socio-economic and empowerment indicators. Considering monthly income ($F = 12.34$, $p = 0.000$) and savings ($F = 10.87$, $p = 0.001$), statistically significant differences were observed among the three membership groups, indicating that longer SHG participation leads to higher earnings and savings. Similarly, decision-making scores ($F = 8.65$, $p = 0.002$) and community participation ($F = 7.49$, $p = 0.004$) also showed significant variation, suggesting that extended involvement in SHGs enhances the women's confidence, leadership, and civic engagement. Overall, the ANOVA test findings reveals that the strong statistical evidence that Self-help Group membership duration is a key determinant of women's socio-economic and empowerment outcomes.

Findings of the Research Study:

The findings reveal that the women who joined earlier in Self-help groups tend to be a part of it for a longer duration. Better educated women stay longer and it reflects that improvement in access to education overtime. The size of the family tends to decrease with longer membership due to better awareness programs, family planning and family control obtained through longer participation in SHGs. As the duration of membership increases, the proportion of women involved in self-employed activities also increases due to skills, confidence and more access to credit. The duration of membership increases the proportion of incomes, savings and access to credit also increased; this reveals better financial linkages, confidence and trust from banks. Long term membership also reveals that better participation in decision making in both family and community-based meetings is a strong indication of social and psychological empowerment of women. Longer membership also engages members in market exposure, banks, training and community-based events which indicates better autonomy and access to social freedom. The longer membership tends to increase leadership roles such as president, secretary, treasurer etc which serves as a training ground for grassroots leadership. The statistical tests also prove that the differences among groups is statistically significant and the null hypothesis is rejected by supporting that longer membership leads to significant positive changes.

CONCLUSION

The overall analysis and findings reveal that the duration of the Self-help group membership has a significant and positive influence on women's economic, social and empowerment outcomes. The results of the statistical test also validate the findings that there is a significant difference across the duration of membership for income, savings, decision making and also community participation as leadership roles.

Conflict of interest

No potential conflict of interest was reported by the authors.

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