

AN ANALYSIS OF FACTORS AFFECTING PARTICIPATION IN SELF- HELP GROUPS IN RURAL PUNJAB

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ABSTRACT

The aim of the study is to discover factors that influence self-help group membership while taking into consideration various categorical variables such as women age, women schooling, occupation, area of land, family income, the composition of household assets, distance to the city, migration of family members and alternate source of income. A survey was taken to gather data from the respondents. The items used in the seventh scale were obtained from the literature showing determinants of participation in SHGs. The study's target population was the women who are members of SHGs in rural Punjab. The data collected were analyzed using ANOVA and post-hoc. Results showed that Women between the age of 30 and 40 who have completed middle school are more likely to participate in SHG programmes; they often worked as daily wage labourers with very little land and earned an average of ₹ 50,000 to ₹ 100,000 per year. The geographical scope of the current study restricts its application. The present study is helpful to the government in taking necessary steps for not only motivating women to participate more in SHGs but also in the formation of such programs which help in increasing the education level of women.

Keywords: Self-Help Groups, Participation, Determinants, Microfinance, Decision-making, Microfinance

INTRODUCTION

Participation in the microfinance program is not compulsory. Volunteers come across to join the program. It is a device used to combat poverty and uplift the living standard of people (Bhatia and Singh, 2019). Microfinance refers to the coverage offerings extended to the economic poorest sections of society in the form of credit facilities and small savings. The panorama of Microfinance is dominated by SHGs. SHGs in India have been facilitated by the government, various NGOs, and banks (Desai and Joshi, 2014) where members facilitate each other mutually towards achieving a common objective with the help of loans, savings, and bank linkage programs (Shah and Panigrahi, 2015). SHG is a group of daily wage workers among whose one person collects money from all

the persons and gives it to the one who needs it. Self-help groups, also known as mutual support groups are formed by persons belonging to the same level of economy (Brody *et al.*, 2017) towards achieving a common objective. A variety of mutual aid groups, mutual assistance groups, community support groups, community collective action groups, social insurance groups, and saving groups may be considered as SHGs. Self-help groups are the instruments helpful for poverty alleviation, financial inclusion, and women empowerment. A rural woman has a very limited opportunity for education, health care, and a credit system. They live in a constrained environment, which hinders their overall growth. Bloom *et al.* (2001) explained that if women do not have the power to involve themselves in the decision-making process of the family they are not empowered. The cause of this disempowerment may be that women are not aware of their rights and there may be some social, political, economic, and cultural inequalities in society. Indian rural woman has very less knowledge and SHG helps in bringing the desired adjustments in the woman's life, which act as an external source of empowerment for women (Halfon, 2007). The main objective of many SHGs programs is to provide rural women with easy access to credit and many income-generating activities. Projects like Jan Dhan Yojana have boosted the rural economy, but the efforts of all the banks, corporations, and the government should be combined for the betterment of the Indians (Bhatia and Singh 2019). Apart from the financial services SHGs perform some other functions like social empowerment activities, health care services (family planning information and polio vaccinations) mid-day meals, and food for work opportunities. Microfinance activities have been exercised through various models.

REVIEW OF LITERATURE

Factors affecting the participation of people in microfinance programs are age, schooling, better-irrigated land, an alternate source of income, the very poor, etc. The existing literature suggests that very poor people, villages not having an active labour market for women, and low land holding houses people have not participated in the microfinance program (Hulme and Mosley 1996;

Rogaly 1996; Mohapatra and Sahoo, 2016). Weaker sections of the society i.e., scheduled tribes and scheduled castes showed high participation in the Self-Help Groups Program (Borbora and Mohanty, 2001; Mohapatra and Sahoo 2016), and better-irrigated land and high wages of adults in the households reduced the participation of a family member in the microfinance program (Khandker, 1998). A study in two states Uttar Pradesh and Andhra Pradesh showed the participation of rural people in the SHGs is affected by the second source of income. An alternate source of income reduced the participation of a family member in the Self-Help Group Program (Basu and Srivastava, 2005). One more study showed that the proportion of total household property also affected the participation of a member in the SHGs program more than the land size and total value of the household's assets. More the proportion of land and livestock in the property was negatively correlated with the participation of a family member in the SHGs program (Diagne, 1999).

Nayak and Panigraha (2020) conducted a study on Participation in self-help groups and empowerment of women and concluded that the SHG system is more acceptable to less poor than poorer of the poor because they did not have the money required for the minimum monthly deposit. Different revenue-generating divisions had different potentials to participate and empower women. It further stated that simply participation in self-help groups did not empower women rather intensive involvement in various self-help group activities like more access to loans, participation in capacity-building training programs, and long association in the group is required. The result also showed that the level of participation also affected the empowerment that he explained with the help of three latent variables economic empowerment, social empowerment, and political empowerment.

Ahmad *et al.* (2020) analysed the participation in Microfinance based Self Help Groups in India. He used secondary data from 15300 SHG members and non-members on the Uttar Pradesh Community Mobilization project. They applied MREHNB regression analyses to find out factors of participation of SHG members and their duration. They concluded that women who are moderately

poor are more likely to belong to SHGs and poor women also become members of self-help group programs but their stay is likely less as compared to moderate poor women.

Joshi (2019) conducted a study on an analysis of women's self-help group involvement in microfinance program in India. For this, he collected primary data in the Indian state of Uttarakhand's Nainital territory. The logit regression model was applied to investigate the issues that lead to women joining SHGs. The findings demonstrated that criteria such as family type, age, education, and distance from the market have a substantial effect on self-help group involvement and empowerment value also increased with an increase in the joining of SHGs. Distance from the market is negatively related to the involvement of women in SHGs. Moreover, he suggested that government should provide assistance to self-help groups which will help in making women socially and financially strong.

Mishra *et al.* (2019) explored the determinants of Participation in National Rural Livelihood Mission in India and found that NRLM (National Rural Livelihood Mission) was introduced to provide livelihood to poor people. The findings of the study suggested that funding should be given to the persons having their own cultivated land because owning land encourages the poor to utilize the funding. Results also showed that education has a direct impact on participation.

Arora *et al.* (2018) conducted a study on the Impact of the SHG Bank Linkage Programme on the Members of Self-Help Groups. In this study he compared participation and non-participation groups to find out the impact of participation on family income, income, agriculture, and non-agriculture assets, savings, and consumption, the data had been analyzed using Mann Whitney U test which is an alternative to t-test to assess the substantial difference across two means of groups that is significant. In addition, discovered a beneficial effect of participation on family income, agricultural assets, consumption, and expenditures in overall Himachal Pradesh.

Palayi *et al.* (2018) analysed the determinants of Women's Participation in the Self-Help Group. He used the logit model to reveal the participation of women in the microfinance program of Bihar Rural

Livelihoods Promotion Society (JEEViKA). The study found that awareness is the major cause of participation in the JEEVIKA program followed by JEEVIKA personnel. They also concluded that age, household income, and education did not have any impact on the participation of members in a self-help program. The study also revealed that the main drivers for people to enrol in Self-help programs are to start earning money, motivation, and access to loans and savings.

Mohapatra and Sahoo (2016) conducted a study on determinants of participation in self-help groups (SHG) and its impact on women empowerment and studied that involvement in self-help groups is optional. Land holding, asset value, as well as employment status directly influence participation. People belonged to SC/ST and the OBCs participate more in the programs. Wage-earning people participated less in programs. He further studied that compared to persons in Bhadrak, Nuapada people are more eager to join a group. This study also suggested that the empowerment score of participating women is high as compared to non-participated women. Going for training programs, and recurrent meetings with banks, group members and government officials make participant women more confident and aware of their rights.

Shah and Panigrahi (2015) examined the determinants of Participation of Women in Self-Help Groups (SHGs) and Credit Delivery from Formal and Informal Sources to BPL Households in Odisha. He analyzed various factors like education, age, the status of the family head, distance from the bank, caste, informal debt, income source, migration, and the economic status of households to determine women's participation in SHGs. The study concluded that age, less educated women, low caste women, and distance from the bank had a direct relationship with participation in SHG and number of kids, and migrated persons in the family had a reverse relationship with participation in self-help groups for availing credit.

Bhoj *et al.* (2013) carried out a study on determinants and implications of rural women participation in microfinance program in Haldwani, Nainital district in Uttarakhand to review the variables influencing the involvement of women in SHGs. Various factors like education, age, herd

size, income source (non-agriculture), and distance to market had been taken into consideration. The logit model was adopted to assess the effect of involvement in SHG and it was found that education, age, herd size, and travel time to market had a significantly positive impact on the participation of members in SHGs and non-agriculture income source had a negative impact on the engagement of members in SHGs. Later on, it was also concluded that after joining SHGs women have become socially and financially stronger than before.

Khan and Bibi (2011) conducted research on Women socio-economic empowerment through a participatory approach and evaluated a government project on the issue of women's socio and economic empowerment. The study's findings demonstrated that there are improvements in access to loans, capacity building, participation in economic activities, and depletion of workload.

Anjugam and Ramasamy (2007) examined determinants of women participation in self-help in Tamil Nadu and analyzed various factors influencing the engagement in SHGs like age of women, caste and productive assets using probit regression. Studies showed that landless farmers and backward households participate more in self-help group programs. Age and value of creative assets are inversely correlated with participation as one gets older and productive asset participation decreases. It is further suggested that self-help groups should be formed among the backward households to bring them to the financial banking system.

OBJECTIVES AND HYPOTHESIS

To analyze the determinants of the involvement of women SHGs in rural Punjab one-way AVOVA technique was applied taking categorical data as independent variable and participation data as a dependent variable. Later on, for a paired comparison post hoc analysis using Tukey method has been applied. Categorical variables *women age, women schooling, occupation, area of land, family income, the composition of household assets, migration of family members and alternate sources of income* are taken into consideration. In addition, participation has been measured on Likert's seven scales with the help of a questionnaire.

To meet the above objective the researcher formulated the following hypothesis:

H₀₁: The age of the respondent does not significantly influence the number of women who join SHGs in rural Punjab.

H_{A1}: The age of respondents does significantly influence the number of women who join SHGs in rural Punjab.

H₀₂: The education of respondents does not significantly influence the number of women who join SHGs in rural Punjab.

H_{A2}: The education of respondents does significantly influence the number of women who join SHGs in rural Punjab.

H₀₃: Occupation of respondents does not significantly influence the number of women who join SHGs in rural Punjab.

H_{A3}: Occupation of respondents does significantly influence the number of women who join SHGs in rural Punjab.

H₀₄: The area of land owned by the family of the respondent does not significantly play a role in determining participation in women's SHGs in rural Punjab.

H_{A4}: The area of land owned by the family of the respondent significantly play a role in determining participation in women's SHGs in rural Punjab.

H₀₅: The family income of respondents does not significantly play a role in determining participation in women SHGs in rural Punjab.

H_{A5}: The family income of respondent significantly plays role in determining participation in women SHGs in rural Punjab.

H₀₆: The composition of household assets of respondents does not significantly play a role in determining participation in women's SHGs in rural Punjab.

H_{A6}: The composition of household assets of respondents significantly plays a role in determining participation in women's SHGs in rural Punjab.

H₀₇: Alternative sources of income of a family of respondents do not significantly play a role in determining participation in women's SHGs in rural Punjab.

H_{A7}: Alternative source of income of a family of respondent significantly play a role in determining participation in women's SHGs in rural Punjab.

H₀₈: Migration of family members of respondent do not significantly play a role in determining participation in women's SHGs in rural Punjab.

H_{A8}: Migration of family members of respondent significantly play a role in determining participation in women's SHGs in rural Punjab.

RESEARCH METHODOLOGY

As per the objective and subsequently formulated the hypothesis, categorical data of independent variables for different categories of each hypothesis has been collected from 432 respondents. The data for the dependent variable i.e., participation has been collected on 7 points Likert Scale consisting of 4 statements. After checking the reliability and validity of the scale the data has been converted into factors through the process of factor analysis and the factor score served as the participation-dependent variable.

In the present study, respondents are from different social, cultural, and economic circumstances. The approach of the non-probability purposive sampling has been applied to collect data as suggested by existing literature (Sultana *et al.*, 2017) that this is the most admissible technique for the research related to the engagement of members in SHGs and women empowerment, which is also suggested the cost and time-saving technique (Malhotra and Dash, 2010). Purposive sampling gives a chance for the researchers to choose respondents independently engaged with SHGs.

The research methodology for collecting data has been chosen based on past studies (Chatterjee *et al.*, 2018; Ranganathan *et al.*, 2019). The respondents were women who are SHG's participants in rural Punjab. In total 432 respondents have been chosen from three districts of Punjab i.e., Majha, Malwa and Doaba i.e 432/3= 144 respondents per district.

Normality of Data

All the independent variables have 3 or more categories; hence One-way ANOVA was used to analyse the data. As a prerequisite of ANOVA before going to the ANOVA analysis, the data for each category were checked for normality and data was found either normal or near normal.

Homogeneity of Variances

The independent variables have 3 or more categories; the researcher is also interested to know which category of a particular variable is significantly different from others in determining the participation of respondents, hence homogeneity of variance was checked by applying Levene Statistic.

RESULTS AND DISCUSSION

The following section of the paper covers the results and discussion related to objectives of the study.

Age of Respondent

H₀₁: The age of respondents does not significantly influence the number of women who join SHGs in rural Punjab.

H_{A1}: The age of respondents does significantly influence the number of women who join SHGs in rural Punjab.

Table 1: Descriptive Analysis (Age of Respondents)

Participation level								
Age	Number	Mean	Std. Dev.	Std. Error	95% C.I. (Mean)		Lowest	Highest
					Min. Bound	Max. Bound		
20-30	93	-.109328	.9274387	.0961709	-.300332	.081676	-2.8479	2.0111
30-40	153	.276499	.9305545	.0752309	.127865	.425132	-3.1416	2.0111
40-50	93	-.132859	.9537826	.0989027	-.329288	.063570	-3.1826	2.0111
50 and above	93	-.148184	.9823350	.1018634	-.350493	.054126	-3.7316	2.0111
Total	432	.013889	.9629261	.0463288	-.077170	.104947	-3.7316	2.0111

Source: Author's analysis from the dataset

The above table describes the nature of variables and details of each category of the age of respondents. In the age group of 20-30, 40-50 and 50 and above years 93 respondents each filled the data while for the age group of 30-40 years, 153 respondents lie. The conclusions of the homogeneity test and the results of Levene's statistics suggest that the null hypothesis (H_0 : There is no substantial variance across the mean scores of various categories of the age of respondents) could not be rejected as the sig. value is 0.993, which is more than 0.05. The outcome implies that the data can be subjected to One-way

ANOVA. After applying ANOVA, the results suggest (sig. value 0.0 which is lower than 0.05) that the Null hypothesis was disproved and at least one of the categories of age differs significantly from the rest in their mean scores.

Education of respondents

H_{02} : The education of respondents does not significantly influence the number of women who join SHGs in rural Punjab.

H_{A2} : The education of respondents does significantly influence the number of women who join SHGs in rural Punjab.

Table 2: Descriptive Analysis (Education of Respondents)

Participation level								
Education	Number	Mean	Std Dev.	Std Error	95% C.I. (Mean)		Lowest	Highest
					Min. Bnd.	Max. Bnd.		
Illiterate	88	-.096322	.9431061	.1005354	-.296147	.103503	-2.8479	2.0111
Middle	156	.255162	.9209236	.0737329	.109511	.400813	-3.1416	2.0111
High School	96	-.122022	.9607274	.0980538	-.316684	.072639	-3.1826	2.0111
Degree and Above	92	-.147988	.9877167	.1029766	-.352538	.056562	-3.7316	2.0111
Total	432	.013889	.9629261	.0463288	-.077170	.104947	-3.7316	2.0111

Source: Author's analysis from the dataset

In the above descriptive statistics, the table describes the nature of the variable and details of each respondent's education category. 88 respondents are illiterate, 156 respondents are middle, 96 respondents are from high school past and 92 respondents are graduate and above. The results of a test of homogeneity and the results of Levene's statistics suggest that the null hypothesis (H_0 : There is no substantial variance among the mean scores of various categories of the education of respondents) could not be rejected as the sig. value is 0.993, which is more than 0.05. The outcome suggests that the data can be subjected to One-way ANOVA. After applying NOVA, the

results suggest (sig. value 0.001 which is lower than 0.05) that the Null hypothesis has been disproved and at least one of the categories of education of respondents differs significantly from the rest in their mean scores.

Composition of Household Assets

H_{03} : The composition of household assets of respondents does not significantly influence the number of women who join SHGs in rural Punjab.

H_{A3} : The composition of household assets of respondents does significantly influence the number of women who join SHGs in rural Punjab.

Table 3: Descriptive Results (Composition of Household Assets)

Involvement level								
CHA	Number	Mean	Std. Dev.	Std. Error	95% C.I.(Mean)		Lowest	Highest
					Min. Bnd.	Max. Bnd.		
Nothing	110	-.059405	.9625309	.0917737	-.241297	.122488	-3.1416	2.0111
Deposits	112	.318277	.8881165	.0839191	.151985	.484568	-2.5542	2.0111
Live Stock	106	-.119861	.9261811	.0899587	-.298233	.058510	-3.1826	2.0111
Deposit, LIC Fund, Live Stock Etc.	104	-.100070	1.0183441	.0998569	-.298113	.097972	-3.7316	2.0111
Total	432	.013889	.9629261	.0463288	-.077170	.104947	-3.7316	2.0111

Source: Author's analysis from the dataset

Above, table describes the nature of variables and details of each category of the composition of household assets of the respondent. A total of 110 respondents have no assets, 112 respondents have deposits in banks and financial institutions, 106 respondents have livestock as assets while 104 respondents have a combination of deposits, insurance, and livestock as assets. The results of the test of homogeneity and the results of Levene's statistics suggest that the null hypothesis (H_0 : There is no significant variance between the mean scores of various categories of the composition of assets of respondents) could not be rejected as the sig. value is 0.855, which is more than 0.05. The outcome gives the end that data can be subjected to

the One-way ANOVA. After applying ANOVA, the results suggest (sig. value 0.001 which is less than 0.05) that the Null hypothesis has been dismissed and at least one of the categories of the composition of household assets differs significantly from the rest in their mean scores.

Occupation

H_{04} : The occupation of respondents does not significantly play a role in determining participation in women SHGs in rural Punjab.

H_{A4} : The occupation of the respondent significantly plays a role in determining participation in women's SHGs in rural Punjab.

Table 4: Descriptive Results (Occupation)

Involvement level								
Occupation	Number	Mean	Std Dev.	Std Error	95% C.I.(Mean)		Lowest	Highest
					Min.Bnd.	Max.Bnd.		
Daily Wage Worker	161	.259946	.9227823	.0727254	.116321	.403572	-3.1416	2.0111
Farming	94	-.104230	.9244833	.0953532	-.293582	.085123	-2.8479	2.0111
Self Employed	89	-.164639	.9968291	.1056637	-.374624	.045345	-3.7316	2.0111
Service	88	-.129557	.9634513	.1027042	-.333693	.074579	-3.1826	2.0111
Total	432	.013889	.9629261	.0463288	-.077170	.104947	-3.7316	2.0111

Source: Author's analysis from the dataset

The above descriptive statistics describe the nature of the variable and details of each category of occupation of the respondent. A total of 161 are daily wage earners, 94 are engaged in farming, 89 are self-employed and 88 are in service. Results of the homogeneity test as well as the results of Levene's statistics suggest that the null hypothesis (Ho: There is no substantial variance across the mean score of various categories of the occupation of respondents) could not be rejected as the sig. value is 0.975, which is more than 0.05. The outcome suggests that the data can be submitted to One-way ANOVA. After applying ANOVA, the results suggest (sig. value 0.001 which is lesser

than 0.05) that the Null hypothesis has been dismissed and at least one of the categories of occupation differs significantly from the rest in their mean scores.

Area of Land Owned

H₀₅: The area of land owned by the family of the respondent does not significantly play a role in determining participation in women SHGs in rural Punjab.

H_{A5}: The area of land owned by the family of the respondent significantly play a role in determining involvement in women SHGs in rural Punjab.

Table 5: Descriptive Results (Area of Land Owned)

Involvement level								
Area of Land	Numbers	Mean	Std. Dev.	Std. Error	95 % C.I. (Mean)		Lowest	Highest
					Min. Bnd.	Max.Bnd.		
0 Acre	103	-.114506	.9154576	.0902027	-.293422	.064411	-2.8479	2.0111
0-2 Acre	134	.298583	.9253119	.0799348	.140475	.456690	-3.1416	2.0111
2-4 Acre	98	-.125381	.9378817	.0947404	-.313415	.062652	-3.1826	2.0111
More than 4 Acre	97	-.102359	1.0164464	.1032045	-.307218	.102501	-3.7316	2.0111
Total	432	.013889	.9629261	.0463288	-.077170	.104947	-3.7316	2.0111

Source: Author's analysis from the dataset

The above table describes the nature of the variable and details of each category of an area of land owned by a family of respondents. Total 103 respondents do not have land at all, 131 respondents have more than 0 acres but less than 2 acres of land, 97 respondents have 2-4 acres of land and 97 respondents have more than 4 acres of land. The outcome of the homogeneity test and the results of Levene's statistics suggests that the null hypothesis (Ho: There is no substantial variance among the mean score of various categories of the area of land owned of respondents) could not be rejected as the sig. value is 0.815, which is more than 0.05. The outcome ends by applying One-way ANOVA. After applying ANOVA, the results

suggest (sig. value 0.001 which is lesser than 0.05) that the Null hypothesis was dismissed and at least one of the categories of an area of land owned differs significantly from the rest in their mean scores.

Alternative Source of Income

H₀₆: Alternative sources of income of the family of the respondent do not significantly play role in determining participation in women SHGs in rural Punjab.

H_{A6}: Alternative source of income of the family of the respondent significantly play role in determining involvement in women's SHGs in rural Punjab.

Table 6: Descriptive Results (Alternate source of Income)

Participation Level								
Alternate Source of Income	Numbers	Mean	Std. Dev.	Std. Error	95 % C.I. (Mean)		Lowest	Highest
					Min. Bnd.	Max.Bnd.		
Yes	143	-.139712	.8806503	.0736437	-.285292	.005867	-2.8479	2.0111
Negligible	136	-.120041	1.0238667	.0877958	-.293674	.053592	-3.7316	2.0111
No	153	.276499	.9305545	.0752309	.127865	.425132	-3.1416	2.0111
Total	432	.013889	.9629261	.0463288	-.077170	.104947	-3.7316	2.0111

Source: Author's analysis from the dataset

The above table describes the nature of the variable and details of each category of alternative source of income of the respondent. 143 respondents have a significant alternative source of income, 136 respondents have a negligible alternative source of income, and 153 respondents have no alternative source of income. The results of the test of homogeneity and the results of Levene's statistics suggest that the null hypothesis (Ho: There is no substantial variance between the mean score of various categories of the alternate source of income of respondents) could not be rejected as the sig. value is 0.450, which is near 0.05. The outcome suggests using One-way ANOVA. After applying

ANOVA, the results suggest (sig. value 0.0 which is lesser than 0.05) that the Null hypothesis has been disproved and at least one of the categories of alternative sources of income differs significantly from the rest in their mean scores.

Family Income

H₀₇: The family income of the respondent does not significantly play a role in determining participation in women's SHGs in rural Punjab.

H_{A7}: The family income of respondent significantly play a role in determining participation in women' SHGs in rural Punjab.

Table 7: Descriptive Results (Family Income)

Involvement level								
Family Income	Number	Mean	Std. Dev.	%	95 % C.I.(Mean)		Lowest	Highest
					Min.Bnd.	Max.Bnd.		
0-50000	108	-.117765	.9423558	.0906782	-.297524	.061994	-3.1416	2.0111
50000-100000	125	.324169	.9009236	.0805811	.164676	.483661	-2.5542	2.0111
100000-150000	101	-.123958	.9340744	.0929439	-.308356	.060440	-3.1826	2.0111
More than 150000	98	-.094723	1.0140145	.1024309	-.298020	.108574	-3.7316	2.0111
Total	432	.013889	.9629261	.0463288	-.077170	.104947	-3.7316	2.0111

Source: Author's analysis from the dataset

The above table describes the nature of the variable and details of each category of family income of the respondent. 108 respondents have a family income up to Rs. 50000, 125 respondents have a family income between Rs. 50000 to Rs. 100000, 101 respondents have a family income between Rs. 100000 to Rs. 150000 while 98 respondents are in an income group above Rs. 150000. The results of the test of homogeneity and the results of Levene's statistics suggests that null hypothesis (Ho: There is no substantial variance between the mean score of various categories of the family income of respondents) could not be rejected as the sig. value is 0.823, which is more than 0.05. The outcome ends with applying One-way ANOVA. After

applying ANOVA, the results suggest (sig. value 0.0 which is lesser than 0.05) that the Null hypothesis has been dismissed and at least one of the categories of family income differs significantly from the rest in their mean scores.

Migration of Family Members

H₀₈: Migration of family members of respondent do not significantly play a role in determining participation in women's SHGs in rural Punjab.

H_{A8}: Migration of family members of respondent significantly play a role in determining participation in women's SHGs in rural Punjab.

Table 8: Descriptive Results (Migration of Family Members)

Involvement level								
Migration	Number	Mean	Std. Dev.	Std. Error	95% C.I. Mean		Lowest	Highest
					Lower Bnd.	Upper Bnd.		
Completely Yes	136	-.132723	.8779454	.0752832	-.281610	.016164	-2.8479	2.0111
Completely No	151	.280777	.9352639	.0761107	.130390	.431165	-3.1416	2.0111
Some of the Members migrated	145	-.126532	1.0132196	.0841433	-.292847	.039784	-3.7316	2.0111
Total	432	.013889	.9629261	.0463288	-.077170	.104947	-3.7316	2.0111

Source: Author's analysis from the dataset

The above table describes the nature of the variable and details of each category of migration of family members of the respondent. 136 respondents said that their family members have moved to other places, 151 respondents said that no family members have moved and 145 respondents said that some members have moved. The results of the test of homogeneity and the results of Levene's statistics suggest that the null hypothesis (Ho: There is no substantial variance across the mean scores of various categories of the migration of family members of respondents) could not be rejected as the sig. value is 0.597 which is more than 0.05. The result suggests that One-way

ANOVA can be applied to the data. After applying ANOVA, the results suggest (sig. value 0.0 which is lesser than 0.05) that the Null hypothesis has been disproved and at least one of the categories of migration of family members differs significantly from the rest in their mean scores.

Post-hoc Comparison

After the results of one-way ANOVA which suggests that at least one of the categories differs significantly from the rest in their mean scores for the detailed analysis, Paired Comparison has been conducted by Post hoc analysis using the Tukey method. The table below shows the multiple comparisons of different categories.

Table 9: Multiple Comparisons

D V: Participation						
Tukey HSD						
(I)	(J)	(Mean-Difference) (I-J)	Std. Error	Sig.	95% C.I.	
					L.Bnd.	U.Bnd.
20-30 (age)	30-40	-.3858266*	.1244187	.011	-.706721	-.064932
	40-50	.0235308	.1387647	.998	-.334364	.381426
	50 and above	.0388558	.1387647	.992	-.319039	.396751
Illiterate (education)	Middle	-.3514843*	.1264938	.029	-.677731	-.025238
	High School	.0257000	.1400264	.998	-.335449	.386849
	Degree and Above	.0516657	.1414747	.983	-.313219	.416551
2 (family members)	3	.0813463	.1349367	.931	-.266676	.429369
	4	-.3847999*	.1270387	.014	-.712452	-.057148
	More than 4	.0033104	.1409368	1.000	-.360187	.366808
Nothing (Composition of assets)	Deposits	-.3776816*	.1273844	.017	-.706225	-.049138
	Live Stock	.0604566	.1291584	.966	-.272663	.393576
	Deposit, LIC Fund, Live Stock Etc.	.0406656	.1297893	.989	-.294081	.375412
Daily Wage Worker (occupation)	Farming	.3641760*	.1229409	.017	.047093	.681259
	Self Employed	.4245855*	.1251023	.004	.101928	.747243
	Service	.3895036*	.1255592	.011	.065667	.713340
0 Acre land	0-2 Acre	-.4130884*	.1240995	.005	-.733160	-.093017
	2-4 Acre	.0108753	.1336390	1.000	-.333800	.355551
	More than 4 Acre	-.0121473	.1339916	1.000	-.357732	.333437
0-50000 (family income)	50000-100000	-.4419334*	.1242201	.002	-.762316	-.121551
	100000-150000	.0061935	.1308825	1.000	-.331372	.343759
	More than 150000	-.0230416	.1319136	.998	-.363267	.317184
Yes (Alternate source of income)	Negligible	-.0196715	.1132109	.983	-.285930	.246587
	NO	-.4162111*	.1099400	.001	-.674776	-.157646
10-20 Minutes (Distance to city)	0-10 Minutes	.3768810*	.1271329	.017	.048986	.704776
	20-30 Minutes	.4282369*	.1290468	.005	.095406	.761068
	More than 30 Minute	.4256529*	.1274389	.005	.096969	.754337
Completely Yes (Migration to city)	Completely No	-.4135004*	.1117142	.001	-.676238	-.150762
	Some of the Members migrated	-.0061914	.1128042	.998	-.271493	.259110

*. The mean difference is significant at the 0.05 level.

Source: Author's analysis from the dataset.

CONCLUSION

Participation in self-help groups is voluntary. There are some features that determine the willingness of women members to participate in the SHG programs like their age, composition of household assets, alternative source of income, family income, occupation, education, etc. Results indicated that women between the ages of 30 and 40, those who had completed middle school and those who participated in SHG programmes more frequently all belonged to families with four people who were employed on a daily basis and had very little land, typically between 0 and 2 acres. In addition, their annual salary ranges from ₹ 50,000 to ₹ 100,000. This study also showed that people having very low income and people having a high income did not take participate in self-help groups i.e., SHGs neither influence very poor people nor people having a high income (Rogaly 1996; Hulme and Mosley 1996; Mohapatra and Sahoo 2016). The results of the study coincide with existing literature that the availability of an alternative source of income reduced the members' involvement in SHGs (Basu & Srivastava 2005). More the size of land in the composition of household assets also decreased the access to formal credit (Diagne 1999). Migration to cities also had a negative relationship with participation this may be because migrated families can have other access to the credits as they can avail credits from middlemen (Mohapatra and Sahoo 2016) and most often women and men also migrated along with men so nobody left at villages to maintain a relationship with Self-help groups. A very high distance to an urban city also had a negative relationship with participation. A higher land-holding person had access to other sources of credit so it is inversely related to participation in SHGs. Education did affect the participation of SHGs, illiterate women and highly educated women had an inverse relationship with participation in self-help groups. Because highly educated people have more opportunities to get better jobs in the cities. People engaged in daily wage may lack the knowledge to investigate business opportunities.

LIMITATIONS AND IMPLICATIONS

The current research work has collected data from Punjab one of the states of India. So, the present study is restricted by its geographical area. As data is collected through a questionnaire, the outcome should be interrupted by the influence of a common biased method. The study can be elaborated by

taking into consideration the effect of engagement on women's empowerment. There is a scope for further research on self-help group interbank linkage programs financed through commercial banks and cooperative banks taking different parameters into consideration as several self-help groups, savings, loans disbursed, and loans outstanding.

The present study is helpful to the government in taking necessary steps for not only motivating women to participate more in self-help groups but also in forming such programs which help increase women's education level. As the distance to the city had an inverse relationship with participation, efforts should be made to develop infrastructure. The understanding of these facets could be used to originate some policies related to self-help group members for their engagement in the groups.

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