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Functional Problems and Opportunities for Sustainable Development of Rural Women's Self-Help Groups

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Abstract: This paper examines the various functional problems, viz., personality, household, financial, infrastructure, and marketing problems faced by SHGs and their opportunities to empower them. This research aims to analyze the effects of various functional problems and opportunities for the development of rural women SHGs. This research study employed both quantitative and qualitative research methods. The research adopted a purposive sampling method. Based on 354 personal interviews with rural women SHG members. IBM SPSS and AMOS V 29 were used to analyze the quantitative responses. The results revealed that functional problems, viz., financial problems (t=8.911, p=.000) and infrastructure problems (t=9.213, p=.000), are positively associated with marketing problems of rural SHG members, and also found that marketing problems (t=19.446, p=.000) are positively associated with the dependent variable, opportunities of women SHG members. The research proposes that legislators must consider how rural women SHG members are involved in commercial activities and sustained by addressing various functional problems, attaining commercial opportunities, and contributing to the nation's development. The study summarizes the functional problems experienced by these women and the support required to overcome them for the sustainable development of rural women SHG members in the study area.

Keywords: Rural Women; Functional Problems; Sustainable Development; Cronbach's Alpha Coefficient; Confirmatory Factor Analysis; Structural Equation Modeling; Financial Problems.

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1. Introduction

Poverty is the driving force behind people's engagement in production activities and also provides innovative ways to secure their livelihoods. The gender classification does not affect the search for opportunities [1]. In developing countries like India, most people below the poverty line are unemployed due to irregular earnings in the agricultural sector [2]. The administration, financial innovators and strategy initiators approve various methods to engage people in SHGs. SHGs are processes through which groups of individuals create job opportunities, provide job opportunities to others, and make novel contributions to society [3]. Engaging a group of individuals in production activities will enable them to secure their livelihood [4]. A populated

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country like India will be under pressure to provide suitable employment opportunities to its people [5]. The government is considering launching awareness programs for the country's underprivileged people [6]. Financial empowerment is the country's primary objective. Financial empowerment improves people's quality of life [7].

Financial empowerment schemes for SHGs have been introduced in the country to benefit human values. The ability to create the success for which the program was implemented is very low, except for a few schemes [8]. The SHGs were established to involve individuals in the production process, thereby providing them with job opportunities and a source of livelihood [9]. SHGs are important for the continuous development of rural women in developing countries, as they generate innovative businesses that nurture competition and support economic growth [10]. SHGs play a substantial role in developing the small business sector and drive enterprise in transition economies [11]. Economic reforms in India open up pathways for women to initiate, develop, and manage their businesses. SHGs customarily establish initiatives in the unorganized micro and small sector, producing family items for local markets [12]. This program provides a source of livelihood, enhances earnings, eliminates poverty in the country, and deepens the roots of economic development. In the beginning stage, SHGs proved to be a great success [13]. Over time, it has faced several operational problems in repaying the loans acquired over the last decade [14]. SHGs were established across the country to benefit the downtrodden in greater numbers, and group members cooperate to engage in common productive activities and share the benefits [15].

All countries need to aim for comprehensive progress that connects every citizen to economic development. RBI has been taking a proactive role in encouraging microfinance and has also publicized that banks should offer appropriate incentives to their branches to make the measures for funding SHGs modest and easy [16]. NABARD promoted SHGs to meet the financial needs of low-income individuals by connecting them with appropriate credit agencies. Members of SHGs often find creative ways to work within familiar microsectors, producing simple family items for local markets. Lack of education, finance, and awareness reduces their wider access to markets [17]. Women-owned start-ups offer opportunities for women workers, and there is potential to support financial growth and address issues related to women’s empowerment and participation in the economy [18]. Rural concerns provide local people with opportunities to use local resources and generate income to develop the rural environment [19]. To achieve this, representatives from financial institutions, markets, and the media need to come together to identify methods to solve problems and support and empower potential SHGs [20]. This paper explores the functional problems, viz., personality problems, educational problems, household problems, cultural problems, financial problems, infrastructure problems, marketing problems and opportunities to empower women and recommends nearly constructive ideas to the prevailing strategy outline [21]. This paper examines the various functional difficulties faced by SHGs and the opportunities to empower them [22].

2. Literature Review

SHGs play a vibrant role in the economic development of their members and can be used to implement various social welfare programs [23]. The domestic work burden of members should be reduced with good support from family members. Women face many difficulties with family members when engaging in business activities. Women should be encouraged to participate in productive activities that benefit both the family's and the country's economies [24]. Women engaged in the SHGs’ work are from households that are not related to the business. This helps rural women's households address the family's economic challenges, thereby enabling them to become economically empowered. SHG members are found to gain economic benefits through selling products, transferring banking processes, improving creditworthiness to obtain a credit facility, acting independently, and managing the group's economic activities [1]. Social empowerment of women includes working with a team spirit, the ability to deal with the outside world, and the confidence to face family problems. Members' conventional training enables them to save more; collaboration with the external world has improved; the ability to repay loans has increased; income levels have also improved; women are getting recognition for their contributions to the family; and it helps generate job opportunities for women [25]. The operation of microcredit and SHGs helps transform the socio–economic status of members and supports inclusive growth.

Women’s involvement in decision-making in the domestic sphere is an imperative indicator of their empowerment. There is a substantial difference in decision-making involvement between household members and women SHG members [3]. More than 34 percent of respondents reported participating in the decision-making process. Andhra Pradesh, Orissa, Karnataka and Tamil Nadu are among the states with a strong microfinance sector [26]. Microfinance is an influential instrument for alleviating poverty and enabling rural women to drive social and economic change in rural India, with improved administrative capacity. Microfinance and self-help groups are created to enable women, foremost to development [12] positively. Association in Self Help Groups has enabled women to gain greater regulatory control over resources, such as material possessions and intellectual resources like knowledge, data, thoughts, and decision-making, in the home, community, society, and nation. SHGs across states have drawn attention to skill development, facilitated innovation, gained access to credit from financial institutions for microenterprises/projects, inculcated frugality, and supervised credit for economically destitute women. Women's empowerment was required through SHG consolidation, capacity-building segments, and the establishment of credit for income-generating activities [27].

The regime has also recognized that SHGs are a substitute for credit delivery [28]. Apart from NABARD, organizations such as the Rashtriya Mahila Kosh (RMK) and various trusts also play an important role in the development of SHGs. Capital investment, resource utilization, and state and family funding are challenging for women's SHGs. Cultural barriers affect rural women's participation in a new venture [29]. Gaining family support is often crucial to rural SHG members' success and ambitions. Women in developing countries need to survive, enhance their livelihoods, and take advantage of available opportunities [30]. Personal inspiration and the presence of role models influence decision-making processes and career selection. Education, technical knowledge, managerial skills, innovative ideas, and experience gained from society will enhance the potential of women's SHGs. A family situation necessitates generating additional income for survival [1]. The main constraints women's SHGs face are a lack of education, limited access to capital, inadequate training, and accountability to their families. Family care is prioritized over business investments. Women's empowerment leads to improvements in their livelihoods, sustainability, and economic growth. Women SHG members' concerns are less innovative and profitable than those of male-owned and managed groups [2].

3. Research Methodology

The research focuses on rural women in Tamil Nadu, the southern part of India. Rural women SHG members registered in rural areas are targeted for the study. The research was organized in three stages. The study began with a pilot study of 20 SHG members to assess the questionnaire's reliability and content validity. The reliability of the study variables was assessed using Cronbach's alpha (0.943). The reliability analysis indicates that the metrics were internally consistent, as all alpha coefficients exceeded 0.60. The questionnaire included open-ended and multiple-choice type questions. The study utilized an exploratory quantitative design to collect primary data to test the research hypotheses. The target population comprises all women SHG members located in rural areas around Tamil Nadu. Tamil Nadu was selected as the study area due to its diverse rural landscape, varied occupational settings, and substantial participation of women across all sectors. Adaptation of this population enables an in-depth understanding of functional problems and opportunities across diverse employment contexts in the study findings. Data were collected from members of women SHGs in different groups in Tamil Nadu State. To collect data, purposive sampling was used.

This technique is more cost-effective, flexible, and efficient, allowing targeted selection and enabling careful consideration of the selected samples. The primary data collection tool for the study was a self-administered survey. The researcher distributed the questionnaire, which consisted of organized statements with predetermined response options. It was converted into three sections: the first collected the respondents' demographic data, and the second and third recorded their thoughts on the study's observed constructs. The theoretical model's measurement scale (Figure 1) was modified from previous empirical research. On a 5-point Likert scale from 1 (strongly disagree) to 5 (strongly agree), respondents were asked to score statements about each construct. The scale for assessing functional problems consists of six dimensions, viz., personality, household, financial, infrastructure, marketing problems and opportunities, which is modified and improved from previous research work and includes 28 measurement items. After completing data collection, the study sample size was determined to be 354, which is considered valid for analysis. The collected data were cleaned, edited, and analyzed using multivariate statistical techniques in SPSS V-25. These techniques included descriptive statistics, reliability testing using Cronbach's alpha coefficient, confirmatory factor analysis (CFA), and structural equation modeling (SEM).

3.1. Research Model and Hypothesis

The present research aimed to advance a research model as shown in Figure 1. The hypotheses established from the literature assessment to support the present study were as follows:

- **H1:** Personality problems are linked to marketing problems for women's SHGs.
- **H2:** Household problems are linked to marketing problems for women's SHGs.
- **H3:** Financial problems are linked to marketing problems for women's SHGs.
- **H4:** Infrastructural problems are linked to marketing problems for women's SHGs.
- **H5:** Marketing problems are linked to opportunities for women's SHGs.

The theoretical framework displays the hypothesised relationships among the independent variables, mediating variable and the dependent variable in the investigation. It is hypothesised that personality problems (H1), household problems (H2), financial problems (H3) and infrastructural problems (H4) have direct effects on marketing problems of women Self-Help Groups (SHGs). The main intervening factor affecting the overall performance of SHGs is marketing challenges. Further, H5 shows a significant association between marketing challenges and opportunities available to women's SHGs.

Figure 1: Research model

The arrows indicate the hypothesised causal links among research variables. This framework provides the theoretical foundation to study the influence of several difficulties on the marketing performance and the potential for women's SHG's.

3.2. Research Instrument

An organized, self-administered questionnaire was developed to measure the extent to which the five problems were assumed to affect opportunities among SHG members. The statements used to measure the problems were improved from previous studies as follows:

3.2.1. Personality Problems

- **PP1:** Lack of educational attainments
- **PP2:** Lack of innovative ideas
- **PP3:** Personal problems affect the normal working of the business
- **PP4:** Inadequate training facilities
- **PP5:** Lack of technical support to acquire business & technical skills
- **PP6:** The number of training programs conducted is not up to the optimum extent

3.2.2. Household Problems

- **HP1:** Time constraints due to heavy household burdens
- **HP2:** Acquiring support of family members
- **HP3:** Family responsibilities
- **HP4:** High cost of public utilities & services

3.2.3. Financial Problems

- **FP1:** Lack of basic financial literacy
- **FP2:** Problems related to the handling of finance
- **FP3:** Access to capital for current business needs
- **FP4:** Short of funds for innovation

3.2.4. Infrastructure Problems

- **IP1:** Adverse business location
- **IP2:** Limited access to supportive resources
- **IP3:** Insufficient space to do business

3.2.5. Marketing Problems

- **MP1:** Problems in marketing the products
- **MP2:** Heavy competition
- **MP3:** Non-availability of separate shops for the SHGs' products
- **MP4:** Touch with a variety of suppliers to be competitive
- **MP5:** Access to new markets for business expansion

3.2.6. Opportunities

- **OP1:** Knowledge about government schemes and policies
- **OP2:** Free training for idea generation and start-up support
- **OP3:** Financial support from banks to start businesses
- **OP4:** Skill development training for SHG members
- **OP5:** Training to market products
- **OP6:** Training for online selling

4. Data Analysis and Results

The demographic profile indicated that respondents aged 30 years or younger (54.2%) were the largest group, with married respondents (59.3%) forming the majority (Table 1).

Table 1: Demographic statistics

Demographics	Categories	Frequency	%
Age	Below 30 Years	192	54.2
	30-40 Years	42	11.9
	40 - 50 Years	78	22.0
	50 - 60 Years	18	5.1
	Above 60 Years	24	6.8
Marital Status	Married	210	59.3
	Single	144	40.7
Literacy	Illiterate	24	6.8
	SSLC	48	13.6
	HSC	186	52.5
	Undergraduate	72	20.3
	Post Graduate/Professionals	24	6.8
Occupation	Agriculture	210	59.3
	Labour	54	15.3
	Business	18	5.1
	Dairy farming	30	8.5
	Housewife	6	1.7
	Food products	36	10.2
Annual Income	Less than Rs. 10,000	174	49.2
	Rs. 10,000-Rs. 20,000	102	28.8
	Rs. 20,000-Rs. 30,000	24	6.8
	Above Rs. 30,000	54	15.3
Number of Family Members	>1	114	32.2
	1-2	132	37.3
	2-3	48	13.6
	Above 3	60	17.0
Number of Years of Participation in SHGs	Below 3 Years	114	32.2
	3-5 Years	126	35.6
	5-8	60	16.9
	8-10	6	1.7
	Above 10 Years	48	13.6

Most respondents have higher secondary school education (52.5%), and agriculture (59.3%) has the highest representation. The annual income of the members (49.2%) is less than Rs. 10,000, followed by 3-5 members in their family (37.3%), and 35.6% of the members have 3-5 years of participation in SHGs.

4.1. Impact on Functional Problems, Marketing Problems and Opportunities of SHG Members

The above Table 2 shows that R = .800, R Square = .640, and the adjusted R-square = 0.636 are statistically significant, and that the independent variables explain 64.0% of the variance in the mediating variable.

Table 2: Association between functional problems and opportunities of SHG members.

R-Square	F	Sig.	Independent Variables	Beta	t	Sig.
.640	155.139	.000[b]	Personality Problems	.111	1.711	.088
			Household Problems	-.005	-.097	.923
			Financial Problems	.411	8.911	.000
			Infrastructure Problems	.393	9.213	.000

The F-value (155.139) and p-value (0.000) are statistically significant at the 5% level. This shows that there is a significant difference between the functional problems and the mediating variable, marketing problems, which suitably explain the women SHG members' perceptions of opportunities. The outcomes in Table 2 support (H3 & H4), where the functional difficulties, viz., financial problems (Beta=.411, p=.000), and infrastructure problems (Beta=.393, p=.000), are positively linked to marketing problems of women SHG members.

Table 3: Association between marketing problems and opportunities of SHG members

R-Square	F	Sig.	Independent Variables	Beta	t	Sig.
.518	378.139	.000[b]	Marketing Problems	.720	19.446	.000

The above Table 3 shows that R = .720, R Square = .518, and the adjusted R-square = .517 are statistically significant, and the mediating variables explain 51.8% of the variation in the dependent variable. The F-value (378.139) and p-value (0.000) are statistically significant at the 5 % level. This revealed a significant difference between the marketing problems and the dependent variable opportunities that adequately explain the women SHG members' perception of sustainable development. The results in Table 3 support (H5), where the marketing problems (Beta=.720, p=.000) are positively linked to the dependent variable, opportunities for women SHG members.

4.2. Influence of Personal Variables on the Functional Problems and Opportunities of SHG Members

The impact of personal variables, functional problems, and opportunities is assessed using one-way analysis of variance, as presented below (Table 4).

Table 4: ANOVA – personal variables

Personal Variables	Factors	F	Sig.
Age	Personality Problems	17.222	.000
	Household Problems	10.607	.000
	Financial Problems	10.401	.000
	Infrastructure Problems	9.334	.000
	Marketing Problems	16.074	.000
	Opportunities	25.141	.000
Marital Status	Opportunities	10.128	.002
Literacy	Personality Problems	7.726	.000
	Household Problems	14.683	.000
	Financial Problems	4.598	.001
	Infrastructure Problems	3.702	.000
	Marketing Problems	5.556	.000
	Opportunities	12.497	.000
Occupation	Personality Problems	9.087	.000
	Household Problems	18.602	.000
	Financial Problems	24.025	.000
	Infrastructure Problems	31.214	.000
	Marketing Problems	32.113	.000
	Opportunities	17.240	.000
Annual Income	Personality Problems	5.379	.001
	Household Problems	8.550	.000
	Infrastructure Problems	6.442	.000
	Marketing Problems	6.782	.000

	Opportunities	6.672	.000
Number of Family Members	Personality Problems	5.342	.000
	Household Problems	10.278	.000
	Financial Problems	6.352	.000
	Infrastructure Problems	17.373	.000
	Marketing Problems	16.420	.000
	Opportunities	6.629	.000
Number of Years of Participation in SHGs	Personality Problems	4.578	.000
	Household Problems	12.483	.000
	Financial Problems	7.108	.000
	Infrastructure Problems	17.442	.000
	Marketing Problems	13.118	.000
	Opportunities	17.179	.000

The 50-60 age group plays a significant role in perceptions of functional problems and opportunities for SHG members. The relationship was estimated using the ANOVA, which reveals that the personality problems (F= 17.222, p=.000), household problems (F=10.607, p=.000), financial problems (F= 10.401, p=.000), infrastructure problems (F=9.334, p=.000), marketing problems (F=16.074, p=.000) and opportunities (F=25.141, p=.000) are significantly related to the age group, which is revealed by the p-values. Marital status plays a significant role in perceptions of functional problems and opportunities for SHG members. The relationship reveals that opportunities (F=10.128, p=.000) are significantly related to marital status, as indicated by the p-value. The literacy of illiterate people has a significant role in perceptions of functional problems and opportunities for SHG members. The relationship reveals that personality problems (F=7.726, p=.000), household problems (F=14.683, p=.000), and and financial problems (F=4.598, p=.001). It was found that infrastructure problems (F=3.702, p=.006) and opportunities (F=12.497, p=.000) were SSLC literate, and marketing problems (F=5.556, p=.000) were undergraduate literate; these problems were significantly related to literacy, as indicated by the p-values. The occupation of dairy farming plays a significant role in perceptions of functional problems and opportunities for SHG members. The relationship was estimated using the ANOVA, which reveals that the personality problems (F=9.087, p=.000), household problems (F=18.602, p=.000), financial problems (F=24.025, p=.000), infrastructure problems (F=31.214, p=.000), marketing problems (F=32.113, p=.000) and opportunities (F=17.240, p=.000) are significantly related to the occupation, which is revealed by the p-values.

The annual income range of Rs. 20,000-30,000 plays a significant role in perceptions of functional problems and opportunities among SHG members. The relationship was estimated using ANOVA, which reveals that the personality problems (F=5.379, p=.001), household problems (F=8.550, p=.000), infrastructure problems (F=6.442, p=.000), marketing problems (F=6.782, p=.000), and opportunities (F=6.672, p=.000) are significantly related to the annual income, as revealed by the p-values. The number of family members above 3 has a significant role in shaping perceptions of functional problems and opportunities for SHG members. The relationship was estimated using the ANOVA which reveals that the personality problems (F=5.342, p=.000), household problems (F=10.278, p=.000), marketing problems (F=16.420, p=.000). It is found that financial problems (F=6.352, p=.000) and opportunities (F=6.629, p=.000) were having 2-3 number of family members and infrastructure problems (F=17.373, p=.000) were having 1-2 number of family numbers are significantly related to the number of family members is revealed by the p-values. Participation in SHGs for 3-5 years significantly influences SHG members' perceptions of functional problems and opportunities. The relationship was estimated using the ANOVA which reveals that the personality problems (F=4.578, p=.000), infrastructure problems (F=17.442, p=.000), marketing problems (F=13.118, p=.000) and opportunities (F=17.179, p=.000). It is found that household problems (F=12.483, p=.000), financial problems (F=7.108, p=.000) years of participation in SHGs of above 10 years, are significantly related to the years of participation in SHGs which is revealed by the p-values.

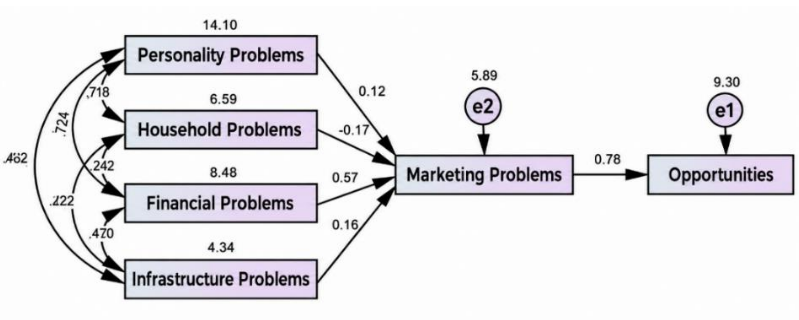

Figure 2: Structural model

Figure 2 displays the indirect result of personality problems, household problems, financial problems, infrastructure problems, and the mediating variable, marketing problems, on the opportunities of rural women SHGs. The problems identified in the EFA can be confirmed again through the CFA. To check the validity of five problems, such as functional problems and opportunities components extracted from EFA, along with 29 items. The CFA analysis examined the six factors and the loadings of the 29 items. The test statistics for the proposed measurement model were CMIN = 9.971, df = 4, CMIN/DF = 2.493. The value of CMIN/DF should be within 5 for the best model fit. GFI = 0.991, AGFI = 0.952, IFI = 0.996, TLI = 0.984 and CFI = 0.996. For the best model, all fit indices should be greater than 0.9, and RMSEA should be less than 0.08. The anticipated model is appropriate for measuring opportunities using five components: personality, household, financial, infrastructure, and marketing problems. These six fit indices are expected to meet the required benchmark values for the best-fit model. The six fit indices, along with the correlation values in the diagram, provide the best fit of the model and also support the above-mentioned hypotheses at the 95% confidence level.

4.3. Discussion

Women's participation in SHGs increases with age. Rural women are very dynamic, but a lack of education limits their ability to take risks. Education for women SHG members helps to start new ventures. A proper training and awareness program would be conducted to improve rural women's ability to take risks and initiate new ventures. An awareness program on banks' various financial initiatives and the role of SHG members in capital formation will further encourage existing SHG members to work and attract potential women to take on SHG roles. Rural women face marketing-related problems due to lower technological awareness and a lower level of innovativeness than urban women and men. Lack of funds for innovation, small-scale businesses, and advanced ideas is the major functional problem faced by women SHG members in rural areas.

5. Conclusion

The SHGs are dynamic in empowering rural women and play a noteworthy role in the country's economic development. It encourages rural women to set up new businesses that reduce poverty and improve living standards. They mobilize domestic capital formation among SHG members. The effective organization of training and development programs for SHG members brings technological expertise to rural women's development. SHGs are a vibrant force in empowering women financially and technically across the country. The development of MSMEs is a government priority, but policymaking needs to focus more on the functional problems faced by SHG members. The banks need to consider the constraints faced by rural women, which underpin business initiatives. Government support, including access to new markets and the creation of marketing opportunities, would help rural women's business development. A training program on social media marketing helps them reach their customers, share information, and promote their businesses to sustain their livelihoods through income-generating ventures. Initiation of various micro-finance schemes reaching out to the recipients based on the working of the SHGs. The SHG members face various functional problems that disturb their development. Training initiatives focused on growth-oriented, innovative ideas should help eliminate the functional problems faced by SHG members and use these opportunities to support their sustainable development. This provides a chance for women SHG members to make important contributions to the economy, helping expand the economy, decrease gender disparities, and increase the appointment and visibility of women to realize self-empowerment and individuality for sustainable development. There is a need for greater consideration of women's access to and assistance from government schemes in rural regions. This study summarizes the functional problems faced by rural women SHG members and suggests funding areas to advance and sustain them.

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