



Perceptions of rural women for organizing self-help groups as a tool for women empowerment in Sargodha, Pakistan

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ABSTRACT

The overall nation's development intimately depends upon the development of rural economy. Rural poverty is a major socio-economic issue of many developing countries including Pakistan. Women empowerment can be a very effective way to reduce the poverty level of the country that can be improved through awareness and significant access to the basic human rights, education, and health, intra-community self-help groups (SHGs). At the same times, women empowerment is a key challenge for communities in the world. In a number of countries, women are struggling to improve their living standards. For this challenge, various efforts have been made by public, private and non-governmental sectors. Recently, Self-Help Groups (SHGs) have reportedly been contributing significantly to women empowerment in several countries including Pakistan. The social and cultural obstacles in a classic society control all spheres of women's life, where most of the women have no rights, to make decisions and communicate preferences about their education, jobs, family planning, health care and even marriages. Empowerment of women with the help of "self help group's" activity has become a major strategy in many developing countries. It can enhance status equality of women as participants, decision-makers and beneficiaries in domestic, economic, social and cultural aspects of life. The present study has been designed to see the perceptions of rural women's for organizing self help group as a tool for women empowerment in district Sargodha. Lack of sufficient research in the area led to information gap that hindered the promotion of the concept in the country. This research tried to fill this gap by providing additional knowledge about the contributions of SHGs in the process of empowering the poor women. The study was conducted in tehsil Sargodha, Punjab, Pakistan. All rural women's in district Sargodha served as population for research study. From district of Sargodha, tehsil Sargodha was selected purposively and a multistage simple random sampling technique was used for this purpose. Out of total 161 rural union councils of tehsil Sargodha, three union councils were selected, through simple random sampling technique. From each selected rural union council 3 villages, were selected randomly. Hence from each selected village, 15 rural women were selected at random, after compilation of the overall list of rural women thereby, making a sample of 135 respondents for this survey research study.

Keywords: Pakistan, Poverty alleviation, Self-help group, women empowerment

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RÉSUMÉ

Le développement global d'une nation dépend étroitement du développement de l'économie rurale. La pauvreté rurale est un enjeu socio-économique majeur dans de nombreux pays en développement, y compris le Pakistan. L'autonomisation des femmes peut être un moyen très efficace de réduire le niveau de pauvreté dans le pays, qui peut être amélioré par la sensibilisation et l'accès significatif aux droits humains fondamentaux, à l'éducation, à la santé, et aux groupes d'entraide intra-communautaires (SHG). En même temps, l'autonomisation des femmes est un défi clé pour les communautés du monde entier. Dans de nombreux pays, les femmes luttent pour améliorer leur niveau de vie. Pour relever ce défi, divers efforts ont été déployés par les secteurs public, privé et non gouvernemental. Récemment, les groupes d'entraide (SHG) ont contribué de manière significative à l'autonomisation des femmes dans plusieurs pays, y compris le Pakistan. Les obstacles sociaux et culturels dans une société classique contrôlent tous les aspects de la vie des femmes, où la plupart des femmes n'ont pas le droit de prendre des décisions et de communiquer leurs préférences concernant leur éducation, leur emploi, la planification familiale, les soins de santé et même les mariages. L'autonomisation des femmes grâce à l'activité des « groupes d'entraide » est devenue une stratégie majeure dans de nombreux pays en développement. Elle peut renforcer l'égalité des statuts des femmes en tant que participantes, décideuses et bénéficiaires dans les aspects domestiques, économiques, sociaux et culturels de la vie. La présente étude a été conçue pour examiner les perceptions des femmes rurales sur l'organisation de groupes d'entraide comme outil d'autonomisation des femmes dans le district de Sargodha. Le manque de recherche suffisante dans ce domaine a conduit à un manque d'informations qui a entravé la promotion du concept dans le pays. Cette recherche a tenté de combler cette lacune en fournissant des connaissances supplémentaires sur les contributions des SHG au processus d'autonomisation des femmes pauvres. L'étude a été menée dans le tehsil de Sargodha, au Punjab, Pakistan. Toutes les femmes rurales du district de Sargodha ont servi de population pour l'étude de recherche. Du district de Sargodha, le tehsil de Sargodha a été sélectionné de manière délibérée et une technique d'échantillonnage aléatoire simple à plusieurs niveaux a été utilisée à cette fin. Sur un total de 161 conseils d'union ruraux du tehsil de Sargodha, trois conseils d'union ont été sélectionnés par technique d'échantillonnage aléatoire simple. Dans chaque conseil d'union rural sélectionné, 3 villages ont été choisis au hasard. Ainsi, dans chaque village sélectionné, 15 femmes rurales ont été choisies au hasard, après compilation de la liste générale des femmes rurales, formant ainsi un échantillon de 135 répondantes pour cette étude de recherche par enquête.

Mots clés : Pakistan, réduction de la pauvreté, groupe d'entraide, autonomisation des femmes

Introduction

The overall nation's development intimately depends upon the development of rural economy. During the last few decades, due to the vicious cycle of poverty by and large progress cannot be achieved. Poverty is an all-inclusive problem and existed in a range of degrees and dimensions not only in the third world countries but also in the advanced western economies such as North America and Europe (Brody, 2013). According to the World Bank (2015), the most widely held and understood definition of extreme poverty in economic term is, 'earning

less than \$1.90 per day'. Income-based measure are widely used measures of poverty but one-dimensional measure based on income alone is insufficient to reflect the true extent and depth of poverty, partial right to use 'social safety nets' (SSNs) and microcredit services, poor agricultural technology transfer system are also basic reasons of poverty in rural areas (Talat *et al.*, 2014).

Different state or non-state institutions in the country are using different strategies to combat with

rural poverty including disbursement of microcredit among rural poor's. There are different reasons behind the poverty such as lack of women empowerment, education, and gender inequality. Women in Pakistan constitute 49.19% of the total population in 2011 but there are very few work opportunities for such a huge population. "Women empowerment" can be a very effective way to reduce the poverty level of the country. This empowerment can be improved by creating awareness, knowledge and large-scale access to the basic human rights, education, and health and intra community self-help groups (SHGs) (Jamal *et al.*, 2015).

The situation regarding women's empowerment in Pakistan is however miserable because of its cultural and social activities at individual, family, social and national levels. The societal and cultural obstacles in atypical society and control all the life spheres of women, where most of the women have no civil rights to make decisions moreover, express choices regarding their education, family planning, Jobs, health care and even marriages. Therefore, women need to be viewed, not only as beneficiaries but also as active participants in the progress of development. Empowerment of women might be attained through community participations and declaration of their rights related to their economic and social well-being. In rural areas of Pakistan, it is expected that this kind of gradual and evolutionary development process has contributed to women empowerment through Self Help Group (Nagina *et al.*, 2015).

Each Self-help group consists of members who are poor due to low savings capacity, that on the other had generally depend on moneylenders or private sources for meeting their consumption and emergency needs. The members of group take collective decisions on all matters including those relating to terms of credit, purpose, amount, interest rate and repayment period. There is close supervision on utilization of loans and repay loans promptly on time (Thangamani and Muthuselvi, 2013).

On weekly or monthly basis, money is being saved by the members of SHGs and from this saving; individual members of the group can take loans and pay back at an interest decided democratically by the group from their collective savings. Crucial decisions are made in the meetings that are held by group members on weekly and monthly basis.

Material and Methods

The materials and methods provide a pathway to research scholars, how to compile the course of collected works, investigating and elucidation of data. It also involves appropriateness of techniques used and designed for data collection and scrutiny of the data in favor of a precise research-study (Anderson, 2004). Further, selection of suitable research method is crucial for acquiring the explanation of the problem, by selecting appropriate and accurate techniques for research (Farooq, 2001; Khan, 2007). As a consequence, the proper research method releases the way for steadfast, accurate, and valid along with consistent consequences (Khan, 2007).

Selection of Study Area: Tehsil Sargodha. District Sargodha is divided, into seven tehsils that is bhera, bhalwal, kotmomin, Sargodha, sahiwal, shahpur, silanwali and tehsil Sargodha was selected, since a study district purposively. Selection of tehsil Sargodha is based; upon the reality that agricultural sector is the foremost livelihood of many communities is located in rural areas of the understood tehsil. In addition to, more or less, half of the population comprises of females be located in rural areas, whose employment was directly and ultimately reliant taking place agricultural activities as a source of income.

Research Population. The study focused on the perceptions of rural women for establishing self-help group as a tool for women empowerment in tehsil Sargodha.

All the rural women residing in rural union councils of the selected tehsil were served as population for the study.

Sampling Procedure and Sample Size. The study was conducted in district Sargodha. A multistage-simple-random sampling technique was used for this purpose, tehsil Sargodha was selected purposively. Out of entire, (62) union councils of rural sector (3) selected through simple random sampling procedure. At the same time (3) villages were selected from each one selected rural union council randomly. Hence, for the purpose of making sample of (135) respondents, (15) rural women were selected out of each selected village at random. The entire process designed for the selection of sample commencing population is demonstrated.

Analysis of Data. The data were first tabulated to check the responses of respondents and then collected data were analyzed by computer software i.e. SPSS. It was analyzed by working out simple percentages and weighted scores, taking simple means of various attributes and determining their rank orders followed by interpretation and discussion. While making interpretations and discussing results, important values were discussed to comprehend the idea under discussion by avoiding any lengthy stories and confusing details.

Results

This study attempted to analyze the perceptions of rural women for organizing self-help group as a tool for women empowerment in District Sargodha. The study was based on primary information; with the intention of to collect along with assemble primary data interview schedule was arranged as well as conducted individually to 135 women's. The sample elements were selected from 9 villages of Tehsil Sargodha. The collected data was scrutinized in addition to coded, accordingly in the direction of study objectives by means of (SPSS) package of computer. The analyzed data was presented using tables.

Age is the key variable in understanding the socioeconomic status of an individual. It is one of the important variables in understanding women's status in society. With change in age, women's status and role changes also.

Table 1 exposes that a medium majority (51.1%) of the respondents belonged to middle aged-group followed by (37.0%) as well as (11.9%) of the respondents, who fell into young and old aged groups respectively.

These findings are in prop up with those of Dasand Boruah (2015). It was experienced, by them that greater part of the respondents i.e. (64.0%) was middle aged, while (34.0%) were young and remaining (2.0%) were old aged.

Table1. Distribution of respondents according to their age group

Age group	Frequency	Percent
Young (up to 35)	50	37.0
Middle (35-50)	69	51.1
Old (Above 50)	16	11.9
Total	135	100

Table 2. Distribution of respondents according to their 'marital status'

Marital status	Frequency	Percent
Married	101	74.8
Single	18	13.3
Divorced	4	3.0
Widow	12	8.9
Total	135	100.0

Marital status of the respondents determines the state of being marital and unmarried. For this purpose, the respondents were investigated furthermore data collected in this view is specified in the Table 2.

Data given in Table 2 shows that, greater part of (74.8%) women was married and (13.3%) were single. Similarly (8.9%) were widowed and (3.0%) were divorced.

These findings are strongly supported by those of Shah and Butt (2011) who conducted the study in District Kasur, Pakistan. They worked on agricultural and entrepreneurial activities to generate income all the way through micro-credit along with women's Socio-economic empowerment. They found that (79.4%) of the respondents were married, (15.5%) of the respondents were un-married. The proportion of widow as well as divorced were (3.4%) and (1.7%) correspondingly.

Family structure. Family structure determines the ways of individual's livelihood. The family system defends one and all in the family irrespective of their age along with income. The respondents were inquired regarding their family structure. The data about this portion are presented in Table 3.

A glance at above stated responses in Table 3 specifies that, a simple majority (57.8%) of the respondents were existing in nuclear system of family unit, whereas (42.2%) were living in joint family system. This trend shows that, joint family system has been bringing up the rear its significance still in rural areas owing to changing socio-cultural system.

Table 3. Distribution of respondents according to their family structure

Family structure	Frequency	Percent
Nuclear	78	57.8
Joint	57	42.2
Total	135	100.0

These results are in order with those of Ansuman (2013) who reported that (54.67%) of the women's respondents have nuclear family systems, whereas (45.3%) have joint family system. Nevertheless, owing to alteration in the family system the prospect of aged people looks as if indecisive.

Educational level. Education is one of the key components to study the empowerment of women belonged to rural sector. Higher education directs to improved decision making with leadership arrangement in the social order.

Table 4. Distribution of respondents according to their educational level

Educational Level	Frequency	Percent
Illiterate	41	30.4
Primary to middle	27	20.0
Middle to matric	28	20.7
Intermediate	12	8.9
Graduation	27	20.0
Total	135	100.0

It is evident, from the data personified in Table 4 most of the respondents,(30.4%) were illiterate and (20.7%) of the respondents had education of middle to metric level. Among the literates, equal number (20.0%) of the respondents had educational levels of primary to middle and graduation. About 8.9% of the literate respondents had intermediate educational level.

Landholding status. Land is an important asset and is considered a representation of status on behalf of the rural population in ‘Pakistan’. The ‘tenancy status’ of land organization with land ownership pattern has distorted in excess of time. For instance, larger parts of property-owner are changing their predilections from running their land on their hold, towards leasing and share-cropping the land to be supervised through others (Rashid and Sheikh, 2015).

Table 5. Distribution of respondents according to their landholding status

Family’s Landholding status	Frequency	Percent
Landless labor	42	31.1
Land owner	64	47.4
Tenant	14	10.4
Owner-cum-tenant	15	11.1
Total	135	100.0

The data tabulated in Table 5 shows that a simple majority(47.4%) belonged to land owner family(31.1%) of the respondents belonged to landless labor family (11.1%) of the respondents belonged to owner-cum-tenant family whereas (10.4%) respondents belonged to tenant family.

Table 6. Distribution of respondents according to their Sources of income

Sources of Income	Frequency	Percent
Agriculture	Crops	110
	Fruits	99
	Vegetables	84
	Livestock	48
	Poultry	55
Seasonal Laborers	Fisheries	7
	Sowing	90
	Transplanting	54
	Weeding	60
	Harvesting	64
	Vegetable Picking	69
	Packing	66
	Cotton picking	19
		14.1

Business	Tailoring	88	65.2
	Handicrafts	73	54.1
	Rural mart	18	13.3
	Beauty parlor	22	16.3
	Porter	10	7.4
	Barber shops	14	10.4
	Electricians	2	1.5
	Mechanics	0	0
	Carpenter	8	5.9
	Iron smith	3	2.2
Jobs	Govt. employee	7	5.2
	Private employee	3	2.2

Responses in Table 6 show that along with agricultural sources of income, a large majority (81.5%) of the respondents indicated crops as their source of income. The second major source of income was fruits as indicated, by a majority (73.3%) of the respondents. Other agricultural, sources of income as mentioned by a medium majority (62.2%) were vegetables followed by (35.6%) respondents who indicated livestock as a source of family income. Poultry as a source of income was indicated by a (40.7%) of respondents. A very small (5.2%) respondent indicated fisheries as their source of income. Among seasonal laborers majority (66.7%) of the respondents mentioned sowing as its sources of income followed by vegetable picking (51.1%) and packing (48.9%), harvesting (47.4%), weeding (44.4%) and transplanting (40.0%). In this category of income generation, cotton picking was indicated as very low source of income as mentioned by (14.1%) of the respondents because of low cotton cultivation in this area. Among business as a source of income, about half of the respondents (65.2%) indicated tailoring as their source of income followed by handicrafts (54.1%). Beauty shops, rural marts, barber shops, porter, carpenter, iron smith and electricians were indicated as a low source of income by (16.3%), (13.3%), (10.4%), (7.4%), (5.9%), (2.2%) and (1.5%), of the respondents respectively. In the same way, (5.2%) and (2.2%) of the respondents were govt. employee and private employee respectively.

Table 7. Ranking of respondents for their strength of monthly expenditures faced by them related to their families.

Strength of Monthly expenditures		Rank Order	Mean	S.D	Weighted Score
Food		1	3.96	1.116	535
Utility Bills		2	3.49	0.969	471
Medical & Health		3	2.16	1.981	291
House rent		4	2.10	1.948	284
Education		5	0.78	1.439	105
Festivals		6	0.55	1.381	74
Clothing		7	0.10	0.493	14

The results presented in Table 7 indicate that expenses of food and utility bills were in between moderate and high because these are basic necessities of life for individuals. These were ranked, as 1st and 2nd rank order with weighted score of 535, 471 and mean values 3.96 and 3.49 respectively. Similarly, medical, health and house rent expenditures were ranked as 3rd and 4th order with mean value 2.16 and 2.10 respectively. Education, festivals and clothing as monthly expenditures were ranked as 5th, 6th and 7th with mean values 0.78, 0.55 and 0.10 respectively which show that respondents utilize or have less capital to invest on these expenses, as they fell in low and very low categories of the scale.

Table 8. Distribution of respondents according to their participation in decision making

Participation in decision making at:		Frequency	Percent
Household level	Children's education	120	88.9
	Health	121	89.6
	Family income	98	72.6
Village level	Family expenditures	89	65.9
	Village meetings	81	60.0
	Social affairs	74	54.8
Higher level	Educational affairs	62	45.9
	Participation in electoral process	16	11.9
	Participation in political activities	8	5.9
Raise Voice against	Women Violence	32	23.7
	Women Harassment	10	7.4

With the purpose of investigation of the participation of rural women within decision making at different levels the respondents were asked the questions and data is presented in table 8. The result show that participation of rural women in decision making at household level include children's education (88.9%), health (89.6%), family income (72.6%) and family expenditures (65.9%) of the respondents respectively. Similarly, at village level they participate more in decisions of village meetings (60.0%), social affairs (54.8%) and educational affairs (45.9%). At higher level, their participation in electoral process and political activities were less as indicated by (11.9%) and (5.9%) of the respondents respectively. Their participation in decisions relating to raise voice against women violence and women harassment were less as indicated by (23.7%) and (7.4%) of the respondents respectively.

Existing Sources of Credit. The provision and access to credit is one of the most important and powerful tool for establishment of business. Access to credit can facilitate the adoption of technology either as individual or as part of groups (Goetz and Gupta, 1996).

Table 9. Distribution of respondents according to their existing sources of credit

Sources of Credit	Frequency	Percent
Commercial banks	10	7.4
First women banks limited	11	8.1
Agricultural Development Banks	19	14.1
Regional Rural Banks	9	6.7
Relatives	87	64.4
Friends	82	60.7
Neighbors	56	41.5
NGOs	5	3.7

In order to investigate the different existing sources of credit from where respondents got loan respondents were interviewed, the data given in the Table 9 show that most of the respondents (64.4%) get loan from their relatives because it is interest-free and on easy base. Similarly, more than half of the respondents (60.7%) avail credit from friends which is also an expedient source of credit. Another source of credit for respondents is neighbors which are also a reliable and easy source as (41.5%) of the respondents respond this as a credit source. The respondents also approach commercial banks (7.4%), first women bank limited (8.1%) and Agricultural Development Bank (14.1%), regional rural bank (6.7%) and NGOs (3.7%) for availing credit from these sources.

Frequency of availing loans from existing sources of credit. Respondents were interviewed about their frequency for availing loans from different existing credit sources. Their responses are given in Table 2. On the foundation of that table weighted scores were computed by using SPSS. The relative scores computed in this way are given in Table 10.

Respondents were asked about how many times they have availed the loan from available credit sources. The results in this regard are presented in Table 10.

The results presented in Table 10 reveal that frequency of availing loans from relative was at the top of the Table having highest score of 636 and was ranked as 1st order. Its mean value was 4.71, which indicates that respondents frequently avail loan from this source when they need it. The next source from where respondents get loan frequently were their friends as it is ranked as 2nd order with mean value of 3.18 and weighted score 629. Neighbors were a source of credit from where respondents got loan occasionally as it is ranked as 3rd, with weighted score 430 and mean value 3.18. The other sources of credit, where respondents showed their frequency level in between rarely and occasionally were agricultural development bank, regional rural banks and commercial banks with rank order 4th, 5th and 6th respectively. It means respondents know about them but did not get loan frequently from these sources. First women banks and NGOs were ranked as 7th and 8th with mean value 1.78 and 1.13 and weighted score 240 and 153 respectively. They fell in never and rarely categories of frequency for availing loan. This means that these credit sources were rarely approached by rural women due to many difficulties and complex banking procedures.

Nature of need for availing loan. The loans advanced to people are mostly instrumental in micro enterprise development for income generation. Some people used the credit to establish or flourish a business; various use it to improve the accessible business, others use it to include an innovative business (Suguna, 2006).

Table 10. Ranking of respondents according to their frequency of availing loans from existing credit sources

Sources of credit	Rank Order	Mean	S. D	Weighted Score
Relatives	1	4.71	0.700	636
Friends	2	3.18	0.924	629
Neighbors	3	3.18	0.924	430
Agricultural development bank	4	2.53	1.860	342
Regional Rural Banks	5	2.18	1.525	294
Commercial Banks	6	2.14	1.415	289
First women Banks	7	1.78	1.097	240
NGOs	8	1.13	0.341	153

Table 11. Ranking of respondent's according to their nature of need for availing loan.

Nature of Needs	Rank Order	Mean	S. D	Weighted Score
Agricultural needs	1	4.38	0.751	591
Health/Medical Purpose	2	4.01	0.934	541
Income Generation	3	3.53	1.006	476
Entrepreneurial activities	4	3.31	0.996	447
Food security	5	2.45	0.967	331
Social securities	6	2.31	0.868	312
Housing Purpose	7	1.63	0.896	220
Educational purpose	8	1.47	0.721	198

Loans facilitate women to have possession of property. The respondents were asked about their nature of needs for which they take loan. The data collected is given in table 11.

The data presented above in Table 11 demonstrates the causes on behalf of which the women respondent's aspiration to gain credit. It's indicated that agricultural needs and health/medical purpose need fell in 1st and 2nd rank order with weighted score 591 and 541 with mean value 4.38 and 4.01 respectively. It means respondents often avail loan for agricultural needs as they reside in rural sectors and involve in agricultural activities, as well at the same time they needed loan for health and medical purpose. Respondents avail loan for income generation and entrepreneurial activities and these were ranked as 3rd and 4th with weighted score 476 and 447 with mean value 3.53 and 3.31 respectively. This indicates that respondents take loan for above stated purposes occasionally. In the same way food security and social security were ranked as 5th and 6th order respectively with mean value 2.45 and 2.31 and fell in rarely category of the scale. The areas where respondents had no need to get loan were housing purpose and educational facilities, as their mean values were 1.63 and 1.47 respectively in between never and rarely. This is because in rural areas the people who have no personal accumulation, live "on deraas" of others on free of cost but in response they have to pay other services for that like; home maid, servant or others. The low need of loans related to educational purpose indicate people less priority of loan for education.

Distance travelled by respondents for availing loan from existing sources of credit. Respondents were asked to mention the distance travelled by them in approaching existing

credit sources and data about this regard are given in table 4 (Appendix 2). On the foundation of that data the relative ranking of the respondents' distance to approach existing credit sources were computed. The weighted score computed in this manner are given in table 12.

Table 12. Ranking of distance traveled by respondents for approaching credit sources

Sources of Credit	Rank Order	Mean	S.D	Weighted Score
First Women Banks Limited	1	4.13	1.257	558
Agricultural Development Banks	2	3.95	1.378	533
Commercial Banks	3	3.94	1.386	532
Regional Rural Banks	4	3.76	1.557	507
NGOs	5	2.64	1.509	356
Relatives	6	2.00	1.387	270
Friends	7	1.55	1.005	209
Neighbors	8	1.00	.000	135

The results presented in Table 12 indicate the distance travelled by respondents for getting loan from different sources. In rural areas it is too much difficult and impossible to travel in cities which are located at long distance from villages. So, respondents feel difficulty to avail loan from banks. Their responses are given and ranked according to the computed weighted scores. First women a bank limited was ranked as 1st with weighted score 558 and mean value 4.13 which show a distance of (7-8kms) have to travel by the respondents to avail loan from this source. Among other existing credit sources agricultural development banks, commercial banks, regional rural banks were ranked as 2nd, 3rd, 4th with weighted score 533, 532, 507 and mean value 3.95, 3.94, 3.76 respectively. It means distance travelled by respondents to approach these credit sources fell in between 5-6kms and 7-8kms category of the scale. Similarly, NGOs was ranked as 5th with weighted score 356 and mean value 2.64 which show that respondents travelled distance of 3-4kms and fell in 2nd category of the scale. This is difficult for respondents to approach these institutions for availing loan. Likewise, relatives and friends were ranked as 6th and 7th with weighted score 270 and 209 with mean value 2.00 and 1.55 respectively. This indicated respondents have to travel less/no distance (0-kms to 3-4 km) to approach their relatives and friends for availing loan. As an existing credit source neighbors were ranked as 8th with weighted score 135 and mean value 1.00, which show the distance travelled by respondents regarding this credit source is 0kms or no distance.

Table 14 reveals that among obstacles in getting loan; family resistance, male dominance, religious obstacles and traditional belief system were ranked as 1st, 2nd, 3rd, 4th with weighted score 645, 618, 599 and 591 with mean values 4.78, 4.58, 4.44, 4.38 respectively. It means these obstacles fell in between high barrier and extreme barrier according to the scale. Likewise, status conflict and cultural norms were ranked as 5th and 6th with mean value 3.60 and 3.42 respectively, which indicated these were moderate barriers for respondents. Overwhelming majorities of respondents indicated tough schedule of repays of loan, higher rate of interest and lack of mobility as barriers in getting loan, these were ranked as 7th, 8th and 9th with mean value 3.35, 3.28 and 3.09. This means in these areas respondents faced moderate barriers according to the scale. In case of technical obstacles respondents indicated poor access to technical resources and lack of technical information regarding existing sources of credit. These were ranked as 10th and 11th with mean value 3.05 and 2.76, respectively.

Table 14. Ranking of respondent's obstacles which were faced by them in getting loans from existing credit sources

Obstacles in getting loans	Rank Order	Mean	S.D	Weighted Score
Family resistance	1	4.78	0.435	645
Male dominance	2	4.58	0.777	618
Religious obstacles	3	4.44	0.498	599
Traditional belief system	4	4.38	0.584	591
Status Conflict	5	3.60	1.253	486
Cultural norms	6	3.42	0.958	462
Tough schedule of repay of loan	7	3.35	0.909	452
Higher Rate of interest	8	3.28	0.861	443
Lack of Mobility	9	3.09	0.885	417
Poor access to technical resources	10	3.05	0.916	412
Lack of technical information	11	2.76	0.777	372

Table 15. Distribution of respondents according to their knowledge about self-help groups

Level of knowledge	Strength of knowledge about SHGs	
	Frequency	Percent
Not at all familiar	58	43.0
Slightly familiar	2	1.5
Somewhat familiar	51	37.8
Moderately familiar	9	6.7
Extremely familiar	15	11.1
Total	135	100

Table 16. Ranking of respondent's perceptions about organizing self-help groups as a tool for income generation and women empowerment

Perceptions	Rank Order	Mean	S.D	Weighted Score
SHGs can solve financial Problems related to agriculture.	1	4.21	0.786	569
SHGs can help in availing Credit Facilities on an easy basis.	2	4.07	0.739	550
SHGs can increase employment opportunities.	3	4.05	0.705	547
SHGs can encourage group decisions making among the women members.	4	4.01	0.753	542
Goal achievement can be facilitated through SHGs.	5	3.98	0.737	537
SHG can develop women recognition in society.	6	3.85	0.935	520
SHGs can be helpful in alleviating poverty.	7	3.84	0.735	518
SHGs can enhance Women's entrepreneurial skills.	8	3.76	0.682	508
SHGs can facilitate group interaction among the members.	9	3.55	1.164	479
SHGs can promote the savings.	10	3.51	0.968	474
SHGs add strength to raise voice against women harassment.	11	3.43	1.117	464
SHGs improve motivational skill among the communities.	12	3.29	0.953	444
SHGs can promote group leadership.	13	2.56	1.219	345
SHGs can benefit community as a whole.	14	2.14	0.948	289

Keeping in view the results of Table 15 about the level of knowledge of respondents about SHGs, (43.0%) of the respondents were not at all familiar to SHGs followed by a very minor number of respondents (1.5%) who were slightly familiar to the concept of SHG. The respondents who were somewhat familiar to the concept of SHGs were about (37.8%), followed by minor number of respondents (6.7%) respondents who were moderately familiar to SHGs. The respondents, who were extremely familiar to the concept of SHGs, were about (11.1%). The above discussion shows that there is also a dire need to create awareness and training about working and usefulness of SHG idea among rural women for more income generation.

It can be incidental from above data that a greater part of the members had favorable perceptions towards 'SHGs' (Table 16). The respondents perceive that SHGs can solve agricultural problems by providing timely loans to its members. This was ranked as 1st with weighted score 569 and mean value 4.21. It is followed by SHGs can help in availing credit facilities on easy basis, SHGs can increase employment opportunities, SHGs can encourage group decision making among the women members as they were ranked as, 2nd, 3rd and 4th rank orders correspondingly, with weighted score 550, 547 and 542 respectively. It means respondents perceive these ideas as good as they fell between agree and strongly agree categories of the scale. Respondents mention their perceptions

regarding goal achievement can be facilitated through SHGs, SHGs can develop women recognition in society, SHGs can be helpful in alleviating poverty and SHGs can enhance women's entrepreneurial skills in between somewhat agree and agree categories of the scale as they were ranked as 5th, 6th, 7th and 8th with mean value 3.98, 3.85, 3.84 and 3.76 correspondingly. Other aspects of perceptions as 'SHGs' can make easy group communication amongst the women members, 'SHGs' can encourage the savings, SHGs add strength to raise voice against women harassment and SHGs improve motivational skill among the communities were ranked as 9th, 10th, 11th, 12th according to the weighted score and mean values 3.55, 3.51, 3.43 and 3.29 in that order, which showed that respondents were somewhat agree and agree according to the categories of the scale.

The above results are more or less similar, to that of Sharma and Chand (2014) who stated that, It has been observed commencing the data that a bulk of the members (29.34%) had joined 'SHGs' designed for availing the credit and credit facilities, equivalent proportion of the members i.e. (17.33%) each one had joined 'SHGs' essentially, to resolve the agricultural and problems related to households while the foremost intention of (20%) and (16%) of the respondents was to enlarge saving practices along with to generate income correspondingly.

Table 17 shows, among preferences about income generating activities through SHGs in future, where tailoring was preferred by most of the respondents as income generating activity as it was ranked as 1st with mean value 4.36 and weighted score 589, which indicates that preference level of respondents in between high and very high. Likewise, poultry, running rural marts and handmade jewelries were ranked as 2nd, 3rd and 4th respectively with mean values 3.15, 3.13 and 3.13, , which indicates that rural women showed their moderate preference according to the scale. The other areas in which respondents possessed their preferences level in between low and moderate were; running hotels motels, cultivation of medicinal plants, boutique business, fisheries, soft toys making, beauty therapy, nursery, masala packing, weaving, soap and detergent making respectively as their mean values were 2.85, 2.84, 2.82, 2.76, 2.71, 2.70, 2.67, 2.64, 2.62, 2.33 and fell in between low and moderate categories of the scale.

Table 17. Ranking of respondents for their perception of income generating activities through 'SHGs'

Income generating activities	Rating			
	Rank Order	Mean	S.D	Weighted Score
Tailoring	1	4.36	0.95	589
Poultry	2	3.15	0.313	425
Running Rural Marts	3	3.13	1.309	423
Handmade jewelries	4	3.13	1.427	422
Running Hotels Motels	5	2.85	1.305	386
Cultivation of Medicinal Plants	6	2.84	1.389	383
Boutique Business	7	2.82	1.385	382
Fisheries	8	2.76	1.318	372
Soft Toys making	9	2.71	1.263	366
Beauty Therapy	10	2.70	1.372	365
Nursery	11	2.67	1.238	361
Masala Packing	12	2.64	1.278	357
Weaving	13	2.62	1.286	354
Soap & Detergent making	14	2.33	1.147	315
Compost Formation	15	1.90	1.021	257

Conclusion

The study found that a majority of respondents (51.1%) are middle-aged, with a majority of women (74.8%) married and widowed. The majority (57.8%) were in a nuclear family structure, while 42.2% were in a joint family structure. Joint family structures are becoming more important in rural areas due to changing socio-cultural systems. Most respondents (30.4%) are illiterate, with 20.7% having middle to matric education. The majority (47.4%) belonged to landowner families, with 31.1% belonging to landless labor families and 11.1% belonging to owner-cum-tenant families.

The majority of respondents (81.5%) reported agricultural sources of income, followed by fruits (73.3%) and vegetables (62.2%). Seasonal laborers (66.7%) reported sowing, vegetable picking, packing, harvesting, weeding, and transplanting as their main sources of income. Cotton picking was a low source of income (14.1%) due to low cotton cultivation in the area. Businesses (65.2%) included tailoring and handicrafts, while other businesses like beauty shops, rural marts, barber shops, porters, carpenters, ironsmiths, and electricians were low sources of income. Government and private employees were also reported as sources of income. Expenses for food and utility bills were moderate to high, while medical, health, and house rent expenditures were low. Education, festivals, and clothing were ranked as low or very low. Rural women participated in decision-making at household, village, and higher levels, but their participation in electoral processes and political activities was less. They also had less participation in decisions relating to women violence and harassment. Overall, rural women's income sources were primarily agricultural and seasonal laborer work.

The study reveals that the majority of respondents (64.4%) obtain loans from relatives due to their ease of access and interest-free nature. Friends (60.7%) are also a reliable source of credit, followed by neighbors (41.5%). Commercial banks (7.4%), first women bank limited (8.1%), Agricultural Development Bank (14.1%), regional rural bank (6.7%), and NGOs (3.7%) are also considered sources of credit.

The frequency of availing loans from relatives was highest at 636, indicating frequent use. Friends were the second most frequent source, followed by agricultural development banks, regional rural banks, and commercial banks. First women banks and NGOs were ranked 7th and 8th, respectively, due to difficulties and complex banking procedures.

The reasons for women's aspiration to gain credit include agricultural needs, health/medical purposes, income generation, and entrepreneurial activities. Food security and social security were ranked 5th and 6th, respectively, and fell in the rarely category. Housing and educational facilities were the only areas where respondents had no need for loans, as they live on "deras" of others and pay for other services. The distance traveled by respondents for getting loans from different sources was a significant factor in their decision to seek loans. First Women A Bank Limited was ranked first with a weighted score of 558.

Declaration of Conflict of interest

The authors declare no conflict of interest in the paper.

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