Comparative Study of the Financial Independence, Self-Confidence and Decision-Making Power, Awareness of the Social Resources and Mental Health in the Women Members of SHG and Non-Member of SHG

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The main objective of the present paper was the evaluation of the program of the self help groups in the Kurdistan, Kermanshah, Hamadan and Western Azerbaijan in Iran. The Casual-comparative research method has been used in this research and statistical population was all the women members of SHG and Non-Member of SHG. The statistical samples were included 289 the women members of SHG (137) and Non-Member of SHG (152) due to the size of the population, more than /90 of population has been selected. Three different research instrument have been used which are included Demographic features questionnaire, Questionnaire of the evaluation of the self help groups’ empowerment, General Health Questionnaire (GHQ-28). The reliability of the questionnaire of the evaluation of the self help groups’ empowerment was /80 and General health questionnaire (GHQ-28) was /92. According to the research results, there are significant relationship between the amount of the financial independence, self confidence, the decision making power and the amount of awareness of women members of SHG and Non-Member of SHG. Also, there were no significant relationship between the amount of cutting dependency to direct financial supports and mental health the women members of SHG and Non-Member of SHG.

Keywords: Financial Independence; Self-Confidence; Decision-Making Power; Social Resources; Mental Health

Introduction

The concept of feminist empowerment views needs more attention than concepts like economic situation and it includes women’s welfare and strategic benefits (Swain, 2006). Feminists have also argued that the given women’s primary responsibility for ensuring social reproduction, state policies that subsidize the costs of social reproduction are an important aspect of engendered development policy (Power, 2004). Another concept suggested by Sen (1999) which emphasizes on the effects of social empowerment, deals with some crucial matters like co-existence and survivorship which include appropriate nutrition, place of living and suitable hygiene. Regardless of lifestyle these are called the fundamental principles of life. Empowerment is a multilevel construct and there-fore, analysis of empowerment methods and outcomes should be directed at three interdependent levels. These three levels are: 1) individual or Psychological Empowerment (PE); 2) Community Empowerment (CE); and 3) Organizational Empowerment (OE) (Rappaport, 1984; Zimmerman et al., 1992; Israel et al., 1994; Zimmerman, 1995). Mayoux (2000) defines empowerment as a process of inside change, or inside power, improving capabilities and communal mobilization. The individual empowerment may be describes as appropriate decisions and improving autonomy and the control of their own economic resources. In definition of the empowerment he mentioned that the empowerment has a direct relationship with power as a polyhedral process which includes: power within: it enables women to express their wishes in detail and also it gives them strategies for expressing changes in their life. Power to: it enables women to improve the needed skills for achieving their wishes. Power with: it enables women to evaluate and expressing their interests to organize and achieve them and to think about other women and men’s organizations. Power over: which includes changing the inequality of power and resources which influences women’s wishes and enable them to achieve their wishes? The component of power incorporates different parts and levels of life. Kabeer (1999) emphasize that empowerment is a process that women deny their capability for making strategic decisions. Women who are in cooperative groups are completely safe by improving the feeling of self or Son. Empowerment helps women to understand identity, capabilities and power. It also helps the women to overcome shyness and to feel confidence whenever they talk about themselves (Umushankar, 2006). These groups have an impact on empowerment and improving efficiency by controlling the resources and recognition and self-respect (Zamman, 2001). Recently different studies about the positive effects of cooperative groups have been re-
ported (Simanowitz & Walker, 2002). Usually the main goal of these economical services in India is thriftiness, credibility and products of poor people in the village and urban areas to increase the rate of incomes and improving the standards of life (NABARD, 2006). The result of Tomkha (2002) study about the socioeconomic situation of 560 members of 223 cooperative groups from 11 provinces before and after joining to the group showed that: the average possession of the family increases 72.3% and during three years it reached to 11,793 rupiah. The average net income also increases which was from different businesses by getting the loan. It is from 20,177 rupiah to 26,889 rupiah. The rate of employment growth has been 17 percent. Getting loan for doing business has an increase from 50 percent to 70 percent. 47.8 percent of the families are not below the poverty line anymore. The results of a study from cooperative women group in Tamil Nadu (2007) showed that a member who joins the group has cattle and properties and were in debt. And the age and the productive properties except the land have a negative independency with participation in the group. But social backwardness, being in debt and the need for the loan in the region or neighbor villages, has a positive effect on women contribution. The result of Anjogam and Rasmamy (2007) showed that the most popular reasons for joining to the group are, getting loan, doing business, saving money and reducing previous debts. Moreover Puhazhendi and Badatya (2002) in their studies of the cooperative groups found that this program has a positive social effect. Puhazhendi and Satyasai (2000) argued that the social effect of the cooperative groups' program is more than its economic effect. The results of Rao study (2008) on reforms with a female face showed that the latter lacks administrative support and relies upon the expenditure of time and resources by participants themselves, re-emphasizing class and caste inequalities among women and undermining the broader project of empowerment.

According to the results of Swain (2006) study, 88% of the members reported that they feel more confidence after joining the group. They showed positive change in expressing their beliefs and activity, confidence and communication skills have been improved among them. Improving knowledge and contribution in local political organization and participation in the government political actions have been observed among the members of the cooperative groups. The main purpose of this article is to evaluate the cooperative groups and deals with economic independency, self-confidence, decision making, and familiarity with social resources in females headed households and mental health of Self-Help Groups (SHG) in Kurdistan, Kermanshah, Hamadan and western Azerbaijan Providences.

**Methodology**

The Causative-comparative approach has been used in this research. The research is about the women who members of self help groups and females who are not a member of self help groups which are under protection of welfare organization in the Hamadan, Kermanshah, Kurdistan, and Western Azerbaijan. Because the community and members of the self help groups under study were limited, most of them had been taken as an example. The members of the control group are similar to the self help group members in many areas like cultural, social, educational, economical situation, age and family.

Demographic features questionnaire, Questionnaire of the evaluation of the self help groups’ empowerment, General health questionnaire (GHQ-28).

Demographic features questionnaire: this questionnaire is about the population of the women who are a member of the SHG and who are not. The questions are about age, education, marriage, place of living, the numbers of the members of the family and the date of constitution which are provided by the researcher. Questionnaire of the evaluation of the cooperative groups’ empowerment: this questionnaire provided by the researcher and based on 4 principles:

1) Evaluation of the economic independence;
2) Self-confidence and decision making;
3) Dependence and independence to direct economical support;
4) Recognition of the social resources.

This questionnaire is based on some other questionnaires presented by Baland et al. (2008), Basu and Srivastava (2010), Swain (2006), which were about the evaluation of the empowerment of the cooperative groups. This questionnaire has been confirmed by sociologists and psychologists. The calculated durability of the questionnaire is based on the Cronbach alpha factor which is 80.

General health questionnaire firstly conducted by Goldberg (1972). This test evaluates the illness factors, one month before taking the exam. Golberg first calculated the rate of GHQ and then reported that the rate of sensitivity, specificity and the error factor in a category of 60 questions are 77.5%, 88.4% and 15.4% respectively. These GHQ results in Iran are 86.5%, 82% and 16% (Vaghobi, 2008). The results of Gibones et al. (2004) study using test-retest approach are alpha coefficient/74. According to the cutting point which is 6.7, the sensitivity is 88 and specificity is 84.2. In Palaheng (1997) study in which the cutting point is 22, the sensitivity, specificity, category error, is: 88, 74, 80, 20 and the alpha coefficient in present study is /92.

**Findings**

As we see in Table 1, the average and standard deviation related to the Member of SHG and Non-Member of SHG are described.

Table 2 shows the one way variance analysis of variables economic independency, self-confidence & decision-making power, Cutting dependency to direct supports, Knowledge of social resources and Mental health in members of SHG and Non-Member of SHG.

**Discussion and Conclusions**

Evaluation of the results of the first hypothesis showed that: “there is a huge difference between in the financial independency of the self headed females who are a member of SHG and who are not.” The result of this research is similar to the results of the Microfinance Innovation Department researches (2002), Meyer and Tenkha (2002), Basu (2006) and Tamil Nadu (2007).

The results of the Microfinance Innovation Department researches (2002) show that the sample members reported a 59 percent increase of their properties. Their living conditions get better and they learned to save money. The results of Meyer and Tenkha’s study (2002) showed that the social condition of 560 members of 223 cooperative groups from 11 provinces has a 72.3 growth in the family possessions after joining to the

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1National Bank for Agriculture and Rural Development.
Decision-Making Power; CD to DS = Cutting Dependency to Direct Supports; K supports, knowledge of social resources and mental health in members.

The one way variance analysis of variables economic independence, self-confidence & decision-making power, cutting dependency to direct supports, knowledge of social resources and mental health in members of SHG and Non-Member of SHG.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Groups</th>
<th>NO</th>
<th>Means</th>
<th>Standard deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic independence</td>
<td>Members of SHG</td>
<td>137</td>
<td>12/45</td>
<td>1.88</td>
</tr>
<tr>
<td></td>
<td>Non-Members of SHG</td>
<td>162</td>
<td>11/26</td>
<td>2.77</td>
</tr>
<tr>
<td>Self-esteem &amp; decision-making power</td>
<td>Members of SHG</td>
<td>137</td>
<td>16/37</td>
<td>2.52</td>
</tr>
<tr>
<td></td>
<td>Non-Members of SHG</td>
<td>162</td>
<td>14/86</td>
<td>2.80</td>
</tr>
<tr>
<td>Cutting dependency to direct supports</td>
<td>Members of SHG</td>
<td>137</td>
<td>20/15</td>
<td>3.57</td>
</tr>
<tr>
<td></td>
<td>Non-Members of SHG</td>
<td>162</td>
<td>20/04</td>
<td>3.06</td>
</tr>
<tr>
<td>Knowledge of social resources</td>
<td>Members of SHG</td>
<td>137</td>
<td>7/94</td>
<td>1.65</td>
</tr>
<tr>
<td></td>
<td>Non-Members of SHG</td>
<td>162</td>
<td>6/22</td>
<td>2.54</td>
</tr>
<tr>
<td>Mental health</td>
<td>Members of SHG</td>
<td>137</td>
<td>26/98</td>
<td>11.38</td>
</tr>
<tr>
<td></td>
<td>Non-Members of SHG</td>
<td>162</td>
<td>25/61</td>
<td>12.30</td>
</tr>
</tbody>
</table>

Note: V = Variable; E.I = Economic Independence; S & D-M-P = Self-confidence & Decision-Making Power; CD to DS = Cutting Dependency to Direct Supports; K of SR = Knowledge of Social Resources; M.H = Mental Health; B.G = Between Groups; I.G = Inter Groups; Sum of S = Sum of squares; M.S = Mean of Squares; S.L = Significance Level.

The fourth hypothesis there is a meaningful difference between the social resources of the women who are member of the self help groups and self headed females who are not. In Table 2 the results show that there is no meaningful difference between them. The results of this hypothesis are similar to the results of Letil Field (1998) on 1000 members of the cooperative groups in 4 provinces showed that 57% contribute in programs. 82% of the members said that they send their children to school. 43% of the members have got loans. It showed women contribution in making decisions (Rao et al., 1999). Harper’s study (1998) on 1000 members of the cooperative groups in 4 provinces showed that nutrition diets, properties and level of education had been improved. The members get benefits in different levels but for poor families it is a little harder. Just 31% of members of the poor families improve their properties and 15% improve their educational condition.

In the fifth hypothesis “there is a meaningful difference between the mental health of the women who are a member of the self help groups and women who are not. According to the results of Table 2, the hypothesis disproved. There’s no available research that specifically studies the relationship between the self help groups and mental health. In Swain (2006) study there was a huge difference between the answers of the self-
help group and control group. 88% of the respondents reported a increased rate of reliance after joining to the group. And they feel more positive changes in expressing their opinion. Basu and Vastava (2010) regard the increased rate of self-respect and welfare as the effects of the cooperative groups.

The results of the Meyer and Tankha (2002) show that the positive effects of the self help groups on the members are: self-confidence, communication skills, participation in social oppositions, logical responses to problems and reduction of aggression. Poverty reveals the story of women and their pressures and endeavors. Poverty causes low self-confidence, pressure and dependency and limit capacities and participation in self help groups leads to a change. Women show the ‘feeling of freedom’, increase their self-respect and self-confidence, their understandings change and the feeling of power and motion have its roots in limitation and force.

We should pay attention that where the mental health of the women is not normal. It helps to choose the women for the self help groups. women who are under pressure because of different reasons such as death of husband, disease, husbands breakdown, disease of other members of the family, poverty and financial problems, lack of control in life, lack of basic skills, lack of social and family support, feeling of loneliness, absence of sufficient mental and physical services and absence of psychologists and chronic mental and physical disease.

REFERENCES


