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# INVOLVEMENT OF WOMEN AS A MEMBER OF SELF-HELP GROUP ON THE ECONOMIC DEVELOPMENT OF COIMBATORE

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## ABSTRACT

*The involvement of women in the self-help group activities has a greater impact on the economic development of the country. This is proven in several countries and especially in India among the rural women. The study is taken up with a motive to understand the positive qualities of women and their involvement towards bringing up status of their family and the society in general. Much research is carried out on the empowerment of women in being a member of some self-help group which brings out a change in the economy. The researchers in this study have taken up to find out the impact of the factors identified among women of the 12 blocks of SHGs in Coimbatore towards the economic development of Coimbatore. The various factors identified for this study are Socio-economic factors, influence of SHG regulations, impact of training programmes, technology infusion, financial factors, psychological factors, motivational factors and regulatory factors. The study recommends that more number of self-help groups should be formed and women should be encouraged to join in these groups with functional training given to them so that their family and the society will be benefitted.*

**Keywords:** Women involvement, Socio-economic, Technology, SHG, Regulation, Motivation, Psychology

**Cite this Article:** Dr. A. G. Sudha, Dr. F. J. Peter Kumar and A. G. Aruna, Involvement of Women as a Member of Self-Help Group on the Economic Development of Coimbatore, International Journal of Management, 11 (4), 2020, pp. 282-294.

<http://www.iaeme.com/IJM/issues.asp?JType=IJM&VType=11&IType=4>

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## 1. INTRODUCTION

The role of women entrepreneurs has changed over the years in the world. Participation and their importance have been commendable in the country's economic growth and development, (Sabiha Fazalbhoy, 2014). A variety of studies on the women entrepreneurs who have contributed to the society at large is available in India. This shows that women are contributing to the development and well-being of the society by involving themselves in varied activities in support of their family and the place where they live in. India is a developing country and Coimbatore is considered to be one of the hubs of business activities which is surrounded by places such as Tiruppur and Palakkad where Textile, Motor pumps and other business activities are carried out.

The researchers have studied a lot on the contribution of women in the development of the society, especially women coming from a poor background to grab the opportunities given by the government and other organisations in becoming members of some self-help groups. Women who become a member of a self-help group are given training in the respective functional areas and also financial support is rendered to them and in turn they become responsible citizens by contributing in financial support to their family and involve in decision making process whenever need arises. The participation of women in self-help group (SHGs) made a significant impact on their empowerment both in social and economic aspects (Saravanan M, 2016).

The study has identified the relevant factors that have an influence on the involvement of women as a member of self-help groups after reviewing number of relevant articles thereby the researchers identified the research gap as to find out the contribution of women towards the economic development of the society especially in Coimbatore. SHG members gain equality of status, women as participants, and decision makers in democratic, economic and social spheres of life (Vishnuvarthini R & Ayyothi A M, 2016). The researchers have used the Linear Regression Models to investigate upon the involvement of women as a member in self-help group on the economic development.

## 2. REVIEW OF LITERATURE

Poonam and Shukla, Chhaya (2013) imbibes the constraints and threats that affect the sustainability, remunerativeness and suitability of SHG activities to the local conditions. The study revealed that the primary motivational factors to join self-help groups included desire to work independently, to spend time fruitfully, to be self-dependent and to improve financial condition of the family. Rajani and Lakshmy, Vijay (2014) highlighted SHGs in Kerala are mainly meant to empower the rural poor especially the women in rural areas, and suggested that Facing the challenges together is far better than making trials standing alone. Rawat, Roshni (2014), sheds a light on the role of microfinance in women empowerment which is considered as one of indispensable part of inclusive growth of the economy. However, microfinance has enabled the active poor to have access to all financial products which has never been utilized in the traditional financial system thus raising their socio-economic and political status. Biswal, Gayatri, Mishra, et.al., (2017) assessed that cohesiveness, co-operation, technical support, training, financial management, income generating programme, marketing are the major contributing factors for economical sustainability of women self-help groups, whereas production and incentives were found to be the least contributing factors. Badejo, A.F., et al., (2017) examined the roles and responsibilities of women self-help groups in Kachia Grazing Reserve and Bokkos, Jos Plateau, Nigeria. Study revealed that groups promoting social, physical and psychological health strongly motivated women's involvement in self-help groups. Kumari, et.al., (2018) determined the factors such as market perception, economic motivation, improving social status, innovativeness, cultivation and processing knowledge have

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supported the scoring in SHG group efficiency. Mondal, Triptimoy (2018) analyzed the impact of Self Help Group (SHG) and Micro-Finance on poor tribal women of a tribal inhabited area from Bankura district of West-Bengal. The study indicated that there is a significant difference between the level of empowerment between pre-SHG and post SHG situation. It also indicates that period of participation is not the sole criteria for the empowerment, but as a multidimensional phenomenon. Joshi Gaurav (2019) classified the social and economic factors which impact the involvement of women in Self -Help Groups (SHGs) for their economic as well as social empowerment. Analytically derived factors have been used to develop an empowerment index which suggests that the value of the empowerment index gets significantly increased after joining the SHGs. Sudha, A.G., et.al., (2020) investigated that factors such as Socio Economic Factors, Involvement in SHG Activities, Impact of SHG participation on Domestic Issues, Functionality of SHG and Training update has an impact on the operational efficiency of women entrepreneur among SHG's which helps in the economic development and has an impact on poverty reduction in Coimbatore. Nayak, A.K., & Panigrahi, P.K., (2020), examined the impact of the level of participation in SHGs on the empowerment (economic, social and political) of women SHG members. The study also investigates the impact of moderating variables, such as socioeconomic status, age, and place of residence, on the relationship between the level of participation and empowerment.

### **3. OBJECTIVES OF THE STUDY**

The investigation of this study is about the factors that influence women as a member of the self-help group leading to the economic development of Coimbatore which has an impact on the people of Coimbatore by enhancing the well-being of the society. The objectives framed for this research is as follows:

- Examine the factors that influence women as a member of self-help group.
- Investigate the factors that contribute towards the economic development of Coimbatore.
- Find out the relationship among the different variables under study with the involvement of women belonging to self-help group.

### **4. RESEARCH METHODOLOGY**

The target population for the study is the members of self-help group in the city of Coimbatore. The population was taken from the database of National Rural Livelihood Mission (NRLM) which comes to around 56,219 members falling in 12 different blocks of Coimbatore. A structured questionnaire was framed by the researchers with all the relevant variables required for the study including the demographic information of the members. Most of the responses are based on 5-point Likert scale. The factors identified for the study are Involvement of women, Socio-economic factors, Influence of SHG regulation, Impact of training programmes, technology infusion, financial factors, psychological factors, motivational factors and regulatory factors

### **5. DATA COLLECTION AND SAMPLING TECHNIQUE**

The questionnaire was circulated among 5000 women members in SHG which were taken using snowball sampling and distributed using Google forms and there were 1855 actual respondents who were interviewed. For the understanding of the respondents the interview was conducted in their vernacular language.

## 6. ANALYSIS AND DISCUSSION

### 6.1. The Influence of Socio-Economic Factors on Involvement of Women in SHG

**Table 1** Involvement of Women in SHG Vs Socio Economic Factors - Prediction and Confirmation on the model fitness

| Model Summary |                   |          |                   |                            |                   |
|---------------|-------------------|----------|-------------------|----------------------------|-------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |                   |
| 1             | .855 <sup>a</sup> | .730     | .730              | .623                       |                   |
| ANOVA         |                   |          |                   |                            |                   |
| Model         | Sum of Squares    | df       | Mean Square       | F                          | Sig.              |
| Regression    | 1945.851          | 1        | 1945.851          | 5014.640                   | .000 <sup>b</sup> |
| Residual      | 719.027           | 1853     | .388              |                            |                   |
| Total         | 2664.879          | 1854     |                   |                            |                   |

#### 6.1.1. Prediction on the relationship between the Socio-economic Factors and Involvement of Women in SHG

H<sub>1</sub>: There is a significant relationship between the socio-economic factors and involvement of women as a member in self-help group.

Table 1 reveals that the co-efficient of correlation, R=0.855 suggesting that there is a positive correlation between socio-economic factors and the involvement of women in SHG which is a good level of prediction. It is further observed that the co-efficient of variation, R-square value is equal to 0.730 indicates that the independent variable socio-economic factors explain 73 per cent of the variability of the dependent variable involvement of women in SHG. The adjusted R-square value of 0.730 determines how well the model is fit with a bare minimum of error.

#### 6.1.2. Confirmation on the Relationship Model Fitness

Simple Linear Regression Analysis is performed to find out the relationship between socio-economic factors and the involvement of women as a member in SHG. Table 1 depicts that the F-statistics  $F(1,1853) = 5014.640$ ,  $p < .01$ , which confirms that the regression model is a good fit of the data.

**Table 2** Socio-economic Factor affecting the Involvement of Women as a member of SHG for the economic development

| Coefficients           |                             |            |                           |        |      |
|------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model                  | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                        | B                           | Std. Error | Beta                      |        |      |
| (Constant)             | .583                        | .037       |                           | 15.770 | .000 |
| Socio Economic Factors | .759                        | .011       | .855                      | 70.814 | .000 |

#### 6.1.3. The Influence of Socio-Economic Factors on the Involvement of Women as a Member in SHG

Table 2 reveals the results of the linear regression analysis which depicts the socio-economic factors ( $\beta=0.855$ ;  $t\text{-value}=70.814$ ;  $p < 0.05$ ) having a strong relationship with the involvement of women as a member of SHG leading to the economic development and thus supporting H<sub>1</sub>.

## 6.2. The Influence of Psychological Factors on Involvement of Women in SHG

**Table 3** Involvement of Women in SHG Vs Influence of Psychological factors - Prediction and Confirmation on the model fitness

| Model Summary |                   |          |                   |                            |                   |
|---------------|-------------------|----------|-------------------|----------------------------|-------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |                   |
| 1             | .837 <sup>a</sup> | .700     | .700              | .657                       |                   |
| ANOVA         |                   |          |                   |                            |                   |
| Model         | Sum of Squares    | Df       | Mean Square       | F                          | Sig.              |
| Regression    | 1865.610          | 1        | 1865.610          | 4325.170                   | .000 <sup>b</sup> |
| Residual      | 799.269           | 1853     | .431              |                            |                   |
| Total         | 2664.879          | 1854     |                   |                            |                   |

### 6.2.1. Prediction on the Relationship between the Influence of Psychological Factors and Involvement of Women in SHG

H<sub>2</sub>: There is a significant relationship between the Influence of Psychological Factors and involvement of women as a member in self-help group.

Table 3 reveals that the co-efficient of correlation, R=0.837 suggesting that there is a positive correlation between Influence of Psychological Factors and the involvement of women in SHG which is a good level of prediction. It is further observed that the co-efficient of variation, R-square value is equal to 0.700 indicates that the independent variable Psychological factors explain 70 per cent of the variability of the dependent variable involvement of women in SHG. The adjusted R-square value of 0.700 determines how well the model is fit with a bare minimum of error.

### 6.2.2. Confirmation on the Relationship Model Fitness

Simple Linear Regression Analysis is performed to find out the relationship between Influence of Psychological Factors and the involvement of women as a member in SHG. Table 3 depicts that the F-statistics  $F(1,1853) = 4325.170$ ,  $p < .01$ , which confirms that the regression model is a good fit of the data.

**Table 4** Influence of Psychological Factors affect the Involvement of Women as a member of SHG for the economic development

| Coefficients          |                             |            |                           |        |      |
|-----------------------|-----------------------------|------------|---------------------------|--------|------|
| Model                 | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                       | B                           | Std. Error | Beta                      |        |      |
| (Constant)            | .929                        | .035       |                           | 26.632 | .000 |
| Psychological factors | .700                        | .011       | .837                      | 65.766 | .000 |

### 6.2.3. The Influence of Psychological Factors on the Involvement of Women as a Member in SHG

Table 4 reveals the results of the linear regression analysis which depicts the Influence of Psychological Factors ( $\beta=0.837$ ;  $t\text{-value}=65.766$ ;  $p < 0.05$ ) having a strong relationship with the involvement of women as a member of SHG leading to the economic development and thus supporting H<sub>2</sub>.

### 6.3. The Influence of SHG Regulation on Involvement of Women in SHG

**Table 5** Involvement of Women in SHG Vs Influence of SHG Regulation - Prediction and Confirmation on the model fitness

| Model Summary |                   |          |                   |                            |                   |
|---------------|-------------------|----------|-------------------|----------------------------|-------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |                   |
| 1             | .902 <sup>a</sup> | .813     | .813              | .519                       |                   |
| ANOVA         |                   |          |                   |                            |                   |
| Model         | Sum of Squares    | df       | Mean Square       | F                          | Sig.              |
| Regression    | 2166.326          | 1        | 2166.326          | 8051.711                   | .000 <sup>b</sup> |
| Residual      | 498.553           | 1853     | .269              |                            |                   |
| Total         | 2664.879          | 1854     |                   |                            |                   |

#### 6.3.1. Prediction on the relationship between the Influence of SHG Regulation and Involvement of Women in SHG

**H<sub>3</sub>:** There is a significant relationship between the influence of SHG Regulation and involvement of women as a member in self-help group.

Table 5 reveals that the co-efficient of correlation,  $R=0.902$  suggesting that there is a positive correlation between Influence of SHG Regulation and the involvement of women in SHG which is a good level of prediction. It is further observed that the co-efficient of variation, R-square value is equal to 0.813 indicates that the independent variable Influence of SHG Regulation explain 81 per cent of the variability of the dependent variable involvement of women in SHG. The adjusted R-square value of 0.813 determines how well the model is fit with a bare minimum of error.

#### 6.3.2. Confirmation on the Relationship Model Fitness

Simple Linear Regression Analysis is performed to find out the relationship between Influence of SHG Regulation and the involvement of women as a member in SHG. Table 5 depicts that the F-statistics  $F(1,1853) = 8051.711$ ,  $p < .01$ , which confirms that the regression model is a good fit of the data.

**Table 6** Influence of SHG Regulation affecting the Involvement of Women as a member of SHG for the economic development

| Coefficients                |                             |            |                           |        |      |
|-----------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model                       | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                             | B                           | Std. Error | Beta                      |        |      |
| (Constant)                  | .957                        | .026       |                           | 37.266 | .000 |
| Influence of SHG Regulation | .710                        | .008       | .902                      | 89.731 | .000 |

#### 6.3.3. The Influence of SHG Regulation on the involvement of women as a member in SHG

Table 6 reveals the results of the linear regression analysis which depicts the Influence of SHG Regulation ( $\beta=0.902$ ;  $t\text{-value}=89.731$ ;  $p < 0.05$ ) having a strong relationship with the involvement of women as a member of SHG leading to the economic development and thus supporting H<sub>3</sub>.

## 6.4 The Impact of Training Program on Involvement of Women in SHG

**Table 7** Involvement of Women in SHG Vs Impact of Training Program – Prediction and Confirmation on the model fitness

| Model Summary |                   |          |                   |                            |                   |
|---------------|-------------------|----------|-------------------|----------------------------|-------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |                   |
| 1             | .906 <sup>a</sup> | .822     | .822              | .507                       |                   |
| ANOVA         |                   |          |                   |                            |                   |
| Model         | Sum of Squares    | df       | Mean Square       | F                          | Sig.              |
| Regression    | 2189.490          | 1        | 2189.490          | 8534.341                   | .000 <sup>b</sup> |
| Residual      | 475.388           | 1853     | .257              |                            |                   |
| Total         | 2664.879          | 1854     |                   |                            |                   |

### 6.4.1. Prediction on the Relationship between the Impact of Training Program and Involvement of Women in SHG

H<sub>4</sub>: There is a significant relationship between the Impact of Training Program and involvement of women as a member in self-help group.

Table 7 reveals that the co-efficient of correlation, R=0.906 suggesting that there is a positive correlation between Impact of Training Program and the involvement of women in SHG which is a good level of prediction. It is further observed that the co-efficient of variation, R-square value is equal to 0.822 indicates that the independent variable Training Program explains 82 per cent of the variability of the dependent variable involvement of women in SHG. The adjusted R-square value of 0.822 determines how well the model is fit with a bare minimum of error.

### 6.4.2. Confirmation on the Relationship Model Fitness

Simple Linear Regression Analysis is performed to find out the relationship between Impact of Training Program and the involvement of women as a member in SHG. Table 7 depicts that the F-statistics  $F(1,1853) = 8534.341$ ,  $p < .01$ , which confirms that the regression model is a good fit of the data.

**Table 8** Impact of Training Program affect the Involvement of Women as a member of SHG for the economic development

| Coefficients               |                             |            |                           |        |      |
|----------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model                      | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                            | B                           | Std. Error | Beta                      |        |      |
| (Constant)                 | .825                        | .026       |                           | 31.427 | .000 |
| Impact of Training Program | .773                        | .008       | .906                      | 92.381 | .000 |

### 6.4.3. The Impact of Training Program on the involvement of women as a member in SHG

Table 8 reveals the results of the linear regression analysis which depicts the Impact of Training Program ( $\beta=0.906$ ;  $t\text{-value}=92.381$ ;  $p < 0.05$ ) having a strong relationship with the involvement of women as a member of SHG leading to the economic development and thus supporting H<sub>4</sub>.

## 6.5. The Influence of Technology infusion on Involvement of Women in SHG

**Table 9** Involvement of Women in SHG Vs Influence of Technology infusion – Prediction and Confirmation on the model fitness

| Model Summary |                   |          |                   |                            |                   |
|---------------|-------------------|----------|-------------------|----------------------------|-------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |                   |
| 1             | .853 <sup>a</sup> | .727     | .727              | .627                       |                   |
| ANOVA         |                   |          |                   |                            |                   |
| Model         | Sum of Squares    | df       | Mean Square       | F                          | Sig.              |
| Regression    | 1936.734          | 1        | 1936.734          | 4928.649                   | .000 <sup>b</sup> |
| Residual      | 728.144           | 1853     | .393              |                            |                   |
| Total         | 2664.879          | 1854     |                   |                            |                   |

### 6.5.1. Prediction on the relationship between the Influence of Technology infusion and Involvement of Women in SHG

H<sub>5</sub>: There is a significant relationship between the Influence of Technology infusion and involvement of women as a member in self-help group.

Table 9 reveals that the co-efficient of correlation, R=0.853 suggesting that there is a positive correlation between Influence of Technology infusion and the involvement of women in SHG which is a good level of prediction. It is further observed that the co-efficient of variation, R-square value is equal to 0.727 indicates that the independent variable Technology Infusion explains 72 per cent of the variability of the dependent variable involvement of women in SHG. The adjusted R-square value of 0.727 determines how well the model is fit with a bare minimum of error.

### 6.5.2. Confirmation on the Relationship Model Fitness

Simple Linear Regression Analysis is performed to find out the relationship between Influence of Technology Infusion and the involvement of women as a member in SHG. Table 9 depicts that the F-statistics  $F(1,1853) = 4928.649$ ,  $p < .01$ , which confirms that the regression model is a good fit of the data.

**Table 10** Influence of Technology Infusion affect the Involvement of Women as a member of SHG for the economic development

| Coefficients        |                             |            |                           |        |      |
|---------------------|-----------------------------|------------|---------------------------|--------|------|
| Model               | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                     | B                           | Std. Error | Beta                      |        |      |
| (Constant)          | .909                        | .033       |                           | 27.524 | .000 |
| Technology Infusion | .650                        | .009       | .853                      | 70.204 | .000 |

### 6.5.3. The Influence of Technology Infusion on the involvement of women as a member in SHG

Table 10 reveals the results of the linear regression analysis which depicts the Influence of Technology Infusion ( $\beta=0.853$ ;  $t\text{-value}=70.204$ ;  $p < 0.05$ ) having a strong relationship with the involvement of women as a member of SHG leading to the economic development and thus supporting H<sub>5</sub>.

## 6.6. The Influence of Financial factors on Involvement of Women in SHG

**Table 11** Involvement of Women in SHG Vs Influence of Financial factors – Prediction and Confirmation on the model fitness

| Model Summary |                   |          |                   |                            |                   |
|---------------|-------------------|----------|-------------------|----------------------------|-------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |                   |
| 1             | .851 <sup>a</sup> | .725     | .725              | .629                       |                   |
| ANOVA         |                   |          |                   |                            |                   |
| Model         | Sum of Squares    | df       | Mean Square       | F                          | Sig.              |
| Regression    | 1931.628          | 1        | 1931.628          | 4881.427                   | .000 <sup>b</sup> |
| Residual      | 733.250           | 1853     | .396              |                            |                   |
| Total         | 2664.879          | 1854     |                   |                            |                   |

### 6.6.1. Prediction on the relationship between the Influence of Financial Factors and Involvement of Women in SHG

H<sub>6</sub>: There is a significant relationship between the Influence of Financial Factors and involvement of women as a member in self-help group.

Table 11 reveals that the co-efficient of correlation, R=0.851 suggesting that there is a positive correlation between Influence of Financial Factors and the involvement of women in SHG which is a good level of prediction. It is further observed that the co-efficient of variation, R-square value is equal to 0.725 indicates that the independent variable financial factors explain 72 per cent of the variability of the dependent variable involvement of women in SHG. The adjusted R-square value of 0.725 determines how well the model is fit with a bare minimum of error.

### 6.6.2. Confirmation on the Relationship Model Fitness

Simple Linear Regression Analysis is performed to find out the relationship between Influence of Financial Factors and the involvement of women as a member in SHG. Table 11 depicts that the F-statistics  $F(1,1853) = 4881.427$ ,  $p < .01$ , which confirms that the regression model is a good fit of the data.

**Table 12** Influence of Financial Factors affect the Involvement of Women as a member of SHG for the economic development

| Coefficients                                  |                             |            |                           |        |      |
|---|-----------------------------|------------|---------------------------|--------|------|
| Model   | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|   | B                           | Std. Error | Beta                      |        |      |
| (Constant)                                    | .939                        | .033       |                           | 28.604 | .000 |
| Financial Factors affecting Women involvement | .707                        | .010       | .851                      | 69.867 | .000 |

### 6.6.3. The Influence of Financial Factors on the involvement of women as a member in SHG

Table 12 reveals the results of the linear regression analysis which depicts the Influence of Financial Factors ( $\beta=0.851$ ;  $t\text{-value}=69.867$ ;  $p < 0.05$ ) having a strong relationship with the involvement of women as a member of SHG leading to the economic development and thus supporting H<sub>6</sub>.

## 6.7. The Influence of Motivational factors on Involvement of Women in SHG

**Table 13** Involvement of Women in SHG Vs Influence of Motivational factors – Prediction and Confirmation on the model fitness

| Model Summary |                   |          |                   |                            |                   |
|---------------|-------------------|----------|-------------------|----------------------------|-------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |                   |
| 1             | .837 <sup>a</sup> | .700     | .700              | .657                       |                   |
| ANOVA         |                   |          |                   |                            |                   |
| Model         | Sum of Squares    | df       | Mean Square       | F                          | Sig.              |
| Regression    | 1865.610          | 1        | 1865.610          | 4325.170                   | .000 <sup>b</sup> |
| Residual      | 799.269           | 1853     | .431              |                            |                   |
| Total         | 2664.879          | 1854     |                   |                            |                   |

### 6.7.1. Prediction on the relationship between the Influence of Motivational Factors and Involvement of Women in SHG

H<sub>7</sub>: There is a significant relationship between the Influence of Motivational Factors and involvement of women as a member in self-help group.

Table 13 reveals that the co-efficient of correlation, R=0.837 suggesting that there is a positive correlation between Influence of Motivational Factors and the involvement of women in SHG which is a good level of prediction. It is further observed that the co-efficient of variation, R-square value is equal to 0.700 indicates that the independent variable Motivational factors explain 70 per cent of the variability of the dependent variable involvement of women in SHG. The adjusted R-square value of 0.700 determines how well the model is fit with a bare minimum of error.

### 6.7.2. Confirmation on the Relationship Model Fitness

Simple Linear Regression Analysis is performed to find out the relationship between Influence of Motivational Factors and the involvement of women as a member in SHG. Table 13 depicts that the F-statistics  $F(1,1853) = 4325.170$ ,  $p < .01$ , which confirms that the regression model is a good fit of the data.

**Table 14** Influence of Motivational Factors affect the Involvement of Women as a member of SHG for the economic development

| Coefficients         |                             |            |                           |        |      |
|----------------------|-----------------------------|------------|---------------------------|--------|------|
| Model                | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                      | B                           | Std. Error | Beta                      |        |      |
| (Constant)           | .929                        | .035       |                           | 26.632 | .000 |
| Motivational factors | .700                        | .011       | .837                      | 65.766 | .000 |

### 6.7.3. The Influence of Motivational Factors on the involvement of women as a member in SHG

Table 14 reveals the results of the linear regression analysis which depicts the Influence of Motivational Factors ( $\beta=0.837$ ;  $t\text{-value}=65.766$ ;  $p < 0.05$ ) having a strong relationship with the involvement of women as a member of SHG leading to the economic development and thus supporting H<sub>7</sub>.

### 6.8. The Influence of Regulatory factors on Involvement of Women in SHG

**Table 15** Involvement of Women in SHG Vs Influence of Regulatory factors - Prediction and Confirmation on the model fitness

| Model Summary |                   |          |                   |                            |                   |
|---------------|-------------------|----------|-------------------|----------------------------|-------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |                   |
| 1             | .917 <sup>a</sup> | .842     | .842              | .477                       |                   |
| ANOVA         |                   |          |                   |                            |                   |
| Model         | Sum of Squares    | df       | Mean Square       | F                          | Sig.              |
| Regression    | 2242.990          | 1        | 2242.990          | 9851.550                   | .000 <sup>b</sup> |
| Residual      | 421.889           | 1853     | .228              |                            |                   |
| Total         | 2664.879          | 1854     |                   |                            |                   |

#### 6.8.1. Prediction on the relationship between the Influence of Regulatory Factors and Involvement of Women in SHG

H<sub>8</sub>: There is a significant relationship between the Influence of Regulatory Factors and involvement of women as a member in self-help group.

Table 15 reveals that the co-efficient of correlation, R=0.917 suggesting that there is a positive correlation between Influence of Regulatory Factors and the involvement of women in SHG which is a good level of prediction. It is further observed that the co-efficient of variation, R-square value is equal to 0.842 indicates that the independent variable Regulatory factors explain 84 per cent of the variability of the dependent variable involvement of women in SHG. The adjusted R-square value of 0.842 determines how well the model is fit with a bare minimum of error.

#### 6.8.2. Confirmation on the Relationship Model Fitness

Simple Linear Regression Analysis is performed to find out the relationship between Influence of Regulatory Factors and the involvement of women as a member in SHG. Table 15 depicts that the F-statistics F (1,1853) = 9851.550, p<.01, which confirms that the regression model is a good fit of the data.

**Table 16** Influence of Regulatory Factors affect the Involvement of Women as a member of SHG for the economic development

| Coefficients       |                             |            |                           |        |      |
|--------------------|-----------------------------|------------|---------------------------|--------|------|
| Model              | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                    | B                           | Std. Error | Beta                      |        |      |
| (Constant)         | .646                        | .026       |                           | 24.748 | .000 |
| Regulatory factors | .752                        | .008       | .917                      | 99.255 | .000 |

#### 6.8.3. The Influence of Regulatory Factors on the involvement of women as a member in SHG

Table 16 reveals the results of the linear regression analysis which depicts the Influence of Regulatory Factors ( $\beta=0.917$ ; t-value=99.255; p<0.05) having a strong relationship with the involvement of women as a member of SHG leading to the economic development and thus supporting H<sub>8</sub>.

## 7. OBSERVATIONS AND FINDINGS

It is observed from the study that all the 8 factors namely, Socio-economic factors, influence of SHG regulations, impact of training programmes, technology infusion, financial factors, psychological factors, motivational factors and regulatory factors have a significant and positive impact on the involvement of women as a member of SHG. This finding comes out from the analysis using Linear Regression Model. This shows that the involvement of women as a member of SHG has a strong influence on the economic development of Coimbatore.

## 8. CONCLUSION

The study clearly proves that there is a strong impact on the economic development of Coimbatore. The study further reveals that a greater number of self-help groups should be formed in the rural areas and women should be motivated by giving them proper functional training as well as to give them enough information on the various schemes offered by the government to uplift the status of women. This will contribute towards the enhancement of economic development.

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