



# A Study on the Attitude of Households' Female Heads in Rural Areas Covered by Welfare Organization to the Formation of Self-help Groups Case Study: (Delvar Coastal Area)

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**Abstract:** *The subject of this research is the attitude of households' female heads in rural areas covered by the welfare organization towards the formation of self-help groups. The importance of this research is that it directly and indirectly addresses the economic and social empowerment of female heads of households in rural areas. Research goals also refer to two issues: First, the attitudes of female heads of household to this subject, and secondly, the factors influencing their attitude in the formation of the self-help groups. This is a descriptive - analytical study and was carried out by the use of a combination of quantitative and qualitative methods. The instruments for collecting were questionnaire, observation and interview. From between 60 cases in the Delvar County Welfare Organization, which are related to female heads of household, all cases were selected; they were questioned by the census method. Given that these women still did not form self-help groups, before the start of the research, the benefits of forming them were explained to them, and then they were included in the research process. Findings of the research indicate that the attitude of female heads of households in rural areas is positive for the formation of self-help groups, and this positive attitude can help to empower them socially and economically.*

**Keywords:** *Household's Female Heads, Self-help Groups, Delvar Coastal Area, Economic and Social Empowerment*

## INTRODUCTION

The present research aimed to investigate the attitude of female heads of households in rural areas of Delvar coastal area towards forming self-help groups for social and economic empowerment. Nowadays, many countries in the world are demanding development; achieving sustainable development is not possible without women's active participation in all (including family, economic, social and managerial) fields, because half of the world population is women (Saddiqi and Tahmasebi, 2014). An examination of the status of female heads of households shows that more than one million and 200 thousand women heads of household in Iran have to be both mother and father for their children. By looking at these informal items, one can see the status of these women and their few facilities for living (Shahandaeh et al., 2005, 32).

As they are not trained, due to their unawareness and low self-confidence and low social and vocational skills, the women's poor employment in Iran and the lower employment of female heads of households put them through the poverty cycle, so that they endure various types of physical and social pressures and harm their families (Momeni Zadeh, 2014, 96).

The necessity of doing such research was determined when it comes to knowing that 60,000 women are abandoned without head every year in Iran. According to the researches, in total 17 million and 353 thousand households in the country, 15 million and 712 thousand families have male supervisors, and one million and 640 thousand women are family heads. Over the past 10 years, the number of families with female heads has grown 58 per cent compared to growth of 38 per cent in the male-headed households (Ministry of Labor and Social Affairs, Education Vice-President, Office for Reducing Social Damage, 2011, 5). Among the female heads of urban households, 43.6% of them are literate, and this ratio is 16.8% in rural areas. In urban societies, 31.4% and in rural society, 44.2% of these women have access to independent income sources, and other women rely primarily on other family members or charities (mehreparvincharity.com). The management of one million and 640,000 female heads of households with their dependent individuals is a huge number that has been a source of concern for the relevant authorities. As a result, supporting such households requires extensive governmental and nongovernmental facilities.

Unfortunately, few researches have been carried out on the formation of self-help groups of female heads of households in the country. If any research has been made, was not publicly available, no research has been found by searching the vast resources of the Jihad Daneshgahi Database, which contains 292,000 articles. In addition, no searches were found in Persian using Internet searches such as Google and Yahoo. The status of research on the formation of households' female heads' self-help groups in Latin resources is more appropriate.

This is a descriptive - analytical study and is carried out by a combination of quantitative and qualitative methods. The instruments for collecting data were questionnaire, observation and interview. Of 60 cases in the Delvar County Office of Welfare, which are related to female heads of households, all cases were selected and questioned by the census method.

The purpose of this research was to investigate and show the attitude of female heads of households to forming self-help groups for their economic and social empowerment. Here we referred to some factors that affect the attitude of women. Knowing which factors contribute positively to the formation of the self-help groups.

#### **Statement of problem**

The subject of this research is to examine the attitudes of female heads of households in rural areas toward the formation of self-help groups for their economic and social empowerment. Given the fact that 60,000 women are abandoned annually without head in Iran, the necessity of forming self-help groups is well felt, because such families are the most vulnerable in Iran and especially in the southern regions of the country. The traditional-prejudiced system in rural areas still dominates families. Such restrictions have made it difficult for female heads of households to overcome their family's economic and social problems. Unfortunately, few researches have been conducted on the formation of households' female heads' self-help groups in the country. Of course, international researches have better position. Since the Delvar coastal area has 125 kilometers of sea border, the motivation to carry out this research has been strengthened, because the agricultural lands in these areas are poor quality and infertile, and if the female heads of the household had better agricultural land, they would have a better livelihood. The formation of groups for the social and economic empowerment of female heads of households in these areas is more felt than in other parts of the country.

#### **Research objectives**

The objectives of this research are:

- Studying the attitudes of female heads of households covered by the welfare organization towards the formation of self-help groups;
- Studying factors affecting the attitude of female heads of households towards the formation of self-help groups.

### **Research background**

Unfortunately, few researches have been carried out on the formation of self-help groups of female heads of households in the country. The researches have been published in the form of two theses and two articles. The status of research on the formation of households' female heads' self-help groups in Latin resources is more appropriate. The novelty of this subject is the most important factor that has led to less work done on it.

In his thesis of 2008, "study of the impact of self-help groups on improving the lives of female heads of households", Arzou Fatehi deals with the positive impact of self-help groups and the dependent variable of their influencing factors on improving the lives of female heads of households; these factors are: education, housing status, employment status, increased self-confidence, reduced psychological stress, participation in social activities, membership in a self-help group and social participation, solving economic problems. She concluded that female heads of households belonging to self-help groups are socially and economically somewhat better than those that are not member of them.

In 2005, in an article entitled "Formation of self-help groups of female heads of households in Tehran's 17th District, a step toward women's empowerment", Shahandeh et al specified that through constructive cooperation between women's self-help groups and supporting organizations, we can solve one of the most difficult social problems that exists in our society.

In 2012, in his master's thesis entitled "Comparative study of the quality of life of female heads of households covered under the Committee on Relief and Women of the Head of Household, member of the Nahavand self-help Group", Reza Ghassemi showed that female heads of households belonging to the Welfare self-help group participated more in solving their problems. Due to the existence of social and group support, it is expected that their quality of life will be higher than that of female heads of the household who are members of the Relief Committee.

In 2007, in an article entitled "determinants of women's participation in the self-help groups with the project of smallholdings steering in Tamil Nadu, Anjogam and Ramasami have observed that families that are socially poor families, without land and marginal participate more than others in self-help groups projects. Also, in this research, they found that women's age and the value of productive assets other than agricultural land are two important negative factors affecting their participation in the self-help groups. However, social retardation, debt, and the presence of other programs of financial help in the same village or neighboring villages have had a positive impact on women.

In their article of 2015 entitled "determinants of women's participation in self-help groups (SHGs) and the credit delivery of official and informal resources for the family under-poverty line in Odisha," Deepack Shah and Pani Graghi revealed that the majority of self-help groups of household women borrowed loan from official sources for agricultural work, although a smaller proportion of self-help groups benefited from insurance services. Logical results clearly show that factors such as age, education, number of children, status as head of household, income sources, caste, informal debt, bank distances, immigration, household economic status, etc. play a decisive role in determining the rate of participation of women in the self-help groups.

In 2013 in his article entitled "A Case Study of Financial Self-help Groups in Uganda's Villages and Their Impact on struggling with Poverty and Development,", Rebecca Flynn found that the formation of financial self-help groups in Uganda's villages led to reduced poverty and to development in these areas. Development involves human development, especially for women. In particular, cultural perspectives on women and the poor in Uganda largely prevent the influence of these groups. So, in order to facilitate these groups' conditions

and success in combating poverty and development, the social equity and economic strengthening have to be addressed.

IN 2016, in an article entitled "Reviewing the sparing groups (SGs) and self-help Groups (SHGs) and their contribution to improving food security and improving their performance", Anthes et al show that sparing groups (SGs) and self-help Groups (SHGs) are considered as suitable alternatives for providing microfinance to traditional societies. They also indicate that these groups have become centers for providing financial services to poor communities, especially rural communities in Africa, Asia, Latin America and the Caribbean.

In 2007, in an article titled "Sustainability of self-help Groups in India: two Analytic approaches", Acerene et al show that the model of self-help groups (SHGs) is the dominant form of micro-investment in India. Given the fact that 50 million poor families live in India, self-help groups have grown explosively in recent years, and this represents a great success. The repeatability and breadth of the model of self-help groups in India and elsewhere in the world have attracted interest in these groups, and this factor contributes to the sustainability of the model.

in their article of 2015 entitled "Can self-help Groups be successful in self-helping?", Brian Greeni et al estimated that innovations in self-help groups have reduced the cost of providing services to group members. It has also been recognized that the privatization factors have led to the formation of self-help groups, group membership, equipping, investing and middle-level loans at various levels, which are much less costly than NGOs. A high level of loans is also related to business savings and investments.

In 2005, in their article entitled "self-help Groups: A Necessity of Micro-Investment in India - Women's Empowerment and Social Security," Manac and Intern show that, given the growth the self-help groups (SHGs) constitute nearly two million cases in India; they have achieved a sustained institutional and financial sustainability as a powerful network. These groups are constituted predominantly of women and have had a significant impact on their lives and empowered them. Security has also steadily improved. The status of women has also improved because they have become stronger in their ability to change gender dynamics. Their role has been increased in the family, improving fertility, literacy, participation in development programs and economic self-sufficiency. Although the self-help groups are known greatly as a financial intermediary, they are now becoming a political and social unit.

In his 2017 article entitled "Economic self-help Groups Empower Women," Gagnon showed that self-help Groups (SHGs) have the potential of empowering women in economic, social, and political arenas. Educational components also play a significant role in empowering the groups. The project of the self-help groups is appropriate to the context of the local community. Limits and barriers to participation in these groups are likely to lead to a poorer society.

Being supported by World Bank, Claus Daininger and Yalilian Liu undertook a research entitled "Social and Economic Impacts of self-help Groups in India" in 2009, and concluded that the formation of self-help groups would create a social and economic empowerment in all local areas, through which the Nutrition consumption pattern also improves. It was also concluded that these effects are heterogeneous in areas that existed before the formation of the self-help groups and the newly formed regions and other areas not participating in the project.

### **Research theoretical foundations**

Since the present research investigates the attitude of female heads of households in rural areas towards the formation of self-help groups for social and economic empowerment, the theoretical framework of the research should also show appropriately the relationship between the formation of these groups, the type of attitudes and the needs that make up this Communities and their economic and social empowerment.

Copping with the pressures of life and the acquisition of personal and social skills has always been part of the reality of human life and has manifested itself in various forms in different times. The subject of supporting women without supervisor has a long history. Hamurabi, the well-known ruler of Babylon, was responsible for the care of widows and children almost two thousand years ago, and defending the rights of the weak and

defenseless people was an important part of his laws. Historical inscriptions found in Iran reflect the thoughts and beliefs of humanity and the protection of the deprived. Many scholars have argued that Iranians in the ancient times were almost the founders of many good-natured beliefs (Ja'fari Shirazi, 2012, 54).

Until 1980, various units were responsible for carrying out welfare services in the country. In 1979, with the integration of those units, the "Welfare Organization of Iran" was created with the aims of expanding the services of rehabilitation, support, rehabilitation and prevention of disabilities and social damage, and helping Minimum basic needs of low income groups (Statistical Yearbook of Bushehr Province, 2014, 429).

### **Formation of self-help groups**

The Welfare Organization has been set up in 2000 with a view to improving the quality of life, with the goal of social development, capacity building, self-confidence and reduction of social injuries in the target population, and also changing the supportive approach to empowerment, according to the model of self-help groups of women in India. Self-help groups have been working to empower female heads of households. Membership in these groups prevents the prolongation of the support cycle of the organization, the lack of dependence of the target community on these supports, increasing economic, psychological and social self-reliance of female heads of households and raising the level of education and skills in them. At present, the "Executive Order and the Articles of Association of self-help groups of female Heads of Households", which was approved by the Council of Deputies of the Organization in 2005, are implemented in all provinces (Asadi & Haqparast, 2012, 139). In the present research, these approaches were considered in order to form self-help groups of female heads of households in the rural areas of Delvar district, and their attitude was changed from a supportive approach to empowerment approach.

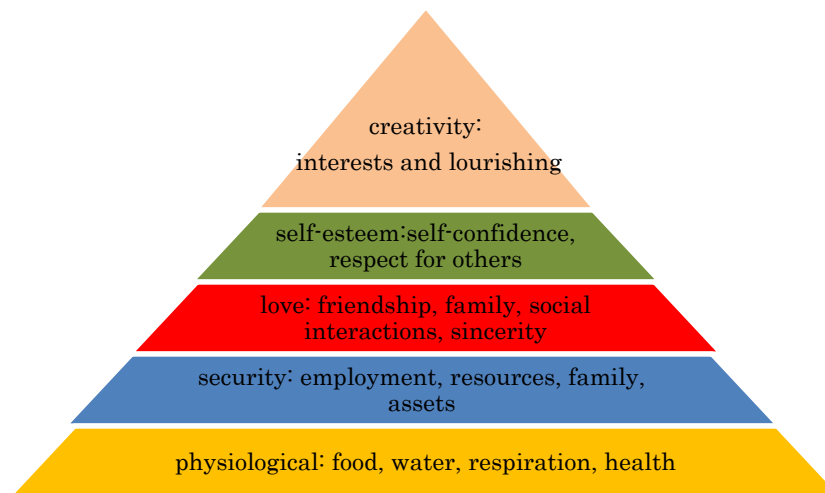
Based on the definition of the Iranian Statistics Center in population and housing censuses, "household head" is a household member who is known as such in the household. If the household members are not able to determine the household head, the oldest member of the household is considered to be the head of the household (Statistics Center of Iran, 2011).

Female heads of household needs support:

Women in need of support are those who are supported by actual persons or institutions, or supportive institutions due to lack of supervisor, death, disability, divorce and supervisor's illness, or helplessness (Statistical Yearbook of Bushehr Province, 2014, 432).

Type of attitudes of female heads of households for meeting needs and forming self-help groups:

In order to obtain the attitude of female heads of households in rural areas covered by the Welfare Organization, towards the formation of self-help groups to address their needs and problems and the factors affecting it, the Maslow need hierarchy and attitude theory have been used. Although the first person who seems to raise the need hierarchy idea was Ibn Khaldun, a Muslim thinker in the thirteenth century. He divided the needs into necessary and dilettantish for categorizing social, economic, and industrial activities, but nowadays the most famous type of division and rating of the need is quoted from Maslow (Zahed & Khairi, 2011, 50). Need represents the distance between the status quo and desires. According to Atkinson, the need is any lack opposed to one's welfare (Shama'i & Mahmoudi, 2011, 80).



**Diagram 1:** needs hierarchy

Perhaps the best-known classification of motives is the same as presented by Abraham Maslow. Maslow believes that the man is constantly in a state of arousal, and can only attain to a full satisfaction for a short time. Once a need is met, another need is replaced for it, and the needs can be identified in a hierarchy and in order of precedence and recency as a pyramid. When the needs of the lower levels of the pyramid are satisfied, a person shows interest and attention to higher levels of need. Other scholars, including McGregor, Atkinson, Herzberg, Adams, in the field of motivation and theory, proposed many subjects that have been associated with many fans (Arshi et al., 2002, p. 161). In this research, the attitude of female heads of households in rural areas covered by the Welfare Organization of Iran towards the formation of self-help groups for solving socioeconomic needs was investigated according to Maslow's needs hierarchy. It was determined that the monthly pension of these women was at the lowest possible level and they are hard at work in meeting their basic (physiological) needs. By forming the self-help groups, the movement between the levels of needs is facilitated and it is possible to reach the third to fifth stages in the Maslow's hierarchy of needs, and thus it will contribute to the social and economic empowerment of female heads of the household.

**Empowerment approaches**

**Mechanical (communicative) approach**

According to this view, empowerment means delegation of authority and power from top to bottom, along with clear boundaries and precise accountability that increase managerial control.

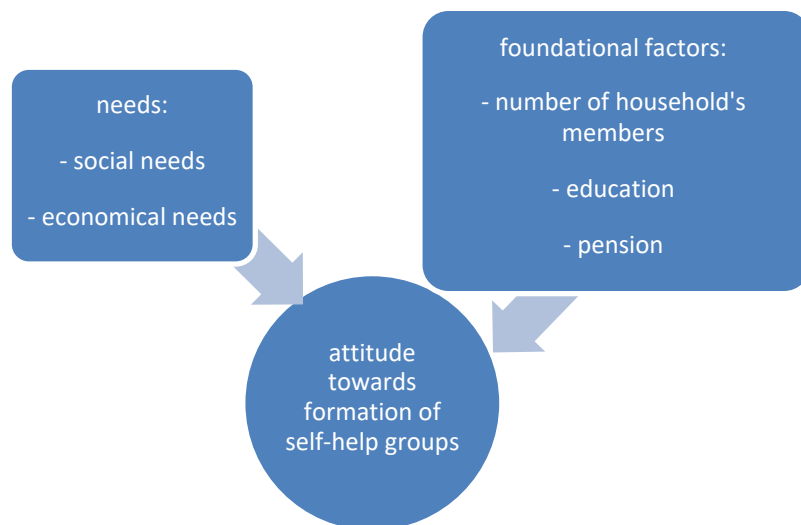
**Organic (motivational) approach**

This bottom-up approach reduces control. Based on this approach, empowerment is defined in terms of personal beliefs (Shahriari, 2012, 4).

Empowerment approaches include communication, motivational and cognitive approaches. In the communicative approach, empowerment is a process in which the manager divides his power with his subordinates, in other words, in this approach the empowerment is the delegation of authority. According to the motivational approach, any strategy that "increases the right to determine work activities", "self-determination", and, ultimately, "self-sufficiency" of the employees will result in their empowerment. With this assumption, empowerment is the process of empowering the competence of organization's individuals by identifying and eliminating conditions that make them feel powerless. Finally, according to a cognitive approach, empowerment is the process of "increasing internal motivation for performing assigned tasks". This process refers to the positive experiences that individuals directly acquire from their tasks (Tatari & Athari, 2012, 1).

One of the vital concepts of empowerment is efficacy-self. Self-efficacy was designed and completed by Bandura. It is a key variable in clinical, educational, social, developmental, health and personality

psychology. Self-efficacy has been proven to have an impact on health activities, in addition to adaptation of disease and treatment. Self-efficacy has also been used to change behavior. Bandura introduces self-efficacy as a perceived capacity by the individual to successfully execute a desired behavior, which is a cognitive concept. Bandura also compares behavioral needs with individual capacities. In other words, perceived self-efficacy refers to people's beliefs about their abilities to act in areas where they can control the events that affect their lives (Tal et al., 2011, pp. 161-160). The approach of empowering female heads of household in this research is an organic or motivational approach because its vision is from the bottom to up and reinforces personal beliefs.



**Diagram 2:** research theoretical model

### Research hypotheses

1. There is a significant relationship between the number of households under the supervision of female heads of household and their attitude towards the formation of the self-help groups.
2. There is a significant relationship between the amount of pension of female heads of households and their attitudes towards the formation of self-help groups.
3. There is a significant relationship between the level of education of the head of household and their attitude towards the formation of the self-help groups.
4. There is a significant relationship between the economic needs of female heads of the household and their attitude toward the formation of the self-help groups.
5. There is a significant relationship between the social needs of female heads of the household and their attitude towards the formation of the self-help groups.
6. There is a significant difference between the social and the economic needs of female heads of households in their attitude toward the formation of the self-help groups (Friedman test)

### Research methodology

The methodology is the knowing and acquiring of knowledge. The process of acquiring knowledge by collecting data and transforming them into findings is called methodology (Karimi Fardinpour, 2017, 22).

Since the method of statistics is logically an inductive method (Behboudian, 257, 1989), this research also tried to reach the general through the singular. Research method of this research is descriptive-analytical. It is descriptive, that it uses current information to address the past and present situation and it is analytic,

that it addresses the relationship between variables. The instruments for collecting were questionnaire, observation and interview. From between 60 cases in the Delvar County Welfare Organization, which are related to female heads of household, all cases were selected; they were questioned by the census method. Questionnaire used in this research includes / Question and / table that assesse somewhat the attitude and factors affecting the attitude of female heads of households towards the formation of self-help groups.

**Definition of concepts**

Group: A collection of people who share their goals and endeavors to meet their individual and collective needs through collective efforts.

Self-help group: A team that has two-way interaction and often among with individuals of less or more equal abilities, or those who can complete each other's abilities or compensate for each other's deficiencies.

Household Female heads: women who have administration of life and social, economic, psychological and educational responsibilities of the family, due to their spouse's death, disablement, old age etc.

Empowerment: actualizing individuals' capacities to achieve self-reliance and to improve the individual's position in the cultural, social, economic, and emotional fields, and to increase the sense of cooperation and participation.

**Independent variables**

Number of household's individuals: individuals living under household's head charge.

Educational level: indicates the number of years that a person has spent for formal education; it has been divided into five levels of illiterate, elementary, studied in junior high school, diploma and studied in high school education.

The amount of the pension: The amount of money that is paid monthly to the account of the person by the welfare organization of the country.

Economic Needs: Need to meet financial needs.

Social Needs: The needs that humans acquire them through experience, socialization, and growth.

**Dependent variable**

In this research, the self-help group (SHG) is a dependent variable. The self-help group is a group that has two-way and mutual actions, often is carried out among individuals with less or more equal abilities, or those who can complete each other's capabilities or compensate for each other's deficiencies.

**Measurement tool reliability and validity**

Using the opinions of professors and experienced experts, the validity of the research tool was confirmed. Also, reliability of the research tool was calculated using Cronbach's alpha test. Based on the results of this test, the alpha value for the social development index was calculated by 0.78 and for the economic development index by 81%; these alpha values imply a high reliability of the measurement tool.

**Table 1:** Calculation of Cronbach's alpha

Index	Item	Mean	Standard deviation	Alpha
Social development	15	29/14	5/72	0/78
Economic development	12	28/53	6/21	0/81

**Research findings and test of hypotheses**

**Description of activity**

After holding a briefing for the helpers to form a self-help group, the helper forms a group from among the members of the family; after several sessions he introduces it to the registration department and after the registration and announcement in the official newspapers, introduction to the Welfare Organization and The financial affairs, opening of the account it starts its activity; it is stabilized with repeated support of the organization, especially social affairs, in a few years. After gaining income, its members, rehabilitation and



families will become economically independent (Portal of the Welfare Organization of Kurdistan province, 2017).

**Research findings**

In this chapter, the required information has been obtained through questionnaires by household’s female heads who are covered by the Delvar Welfare Organization. Of course, interview and observation methods have also been used to reach the desired level along with the questionnaire, which is the main tool for collecting research data.

- Gender  
 Since this research deals with the attitudes of female heads of household towards the formation of self-help groups, therefore, out of the 100 cases of household heads in this area, all 60 cases involving female heads of household have been selected.
- Age  
 The assessment of the age of female heads of households in relation to the formation of self-help groups has been carried out in four age classes of adolescents, youth, middle-aged and elderly people. Given that there are adolescent female heads in this research to over 80 years old, it was decided that age groups would be converted to age class.

**Table 2:** Age of female heads of households covered by Delvar Welfare Office

Raw	Age class		Frequency	Percentage
1	Adolescent	10 -18	2	3.34
2	Young	18 -40	10	16.66
3	Middle-aged	40 - 60	14	23.34
4	aged	Over 60	34	56.66
Total	-	-	60	100

Source: research findings of 2017

The age of female heads of households covered by Delvar Welfare Office was determined in 4 groups (10-18, 18-40, 40-60, 60 and over). The middle and elderly groups formed 23.34% and 56.66% respectively, with the highest percentage among the other groups.

- Education  
 Assessment of the educational status of female heads of households covered by Delvar Welfare Office was performed in 5 groups. The educational status of these women has been divided into five levels of illiterate, elementary, studied in junior high school, diploma and studied in high school diploma. Illiterate people with 76.67% are the highest among other groups, which indicates the importance of forming self-help groups in the region.

**Table 3:** Educational status of female heads of households covered by Delvar Welfare Organization

Raw	Education	Frequency	Percentage
1	Illiterate	46	76.67
2	Elementary	7	11.67
3	Junior high school	5	8.34
4	Diploma	1	1.66
5	High school	1	1.66
Total	5 groups	60	100

Source: research findings of 2017

- Family dimension

Evaluation of the status of household size of female heads of households covered by Delvar Welfare Organization was performed in 5 groups. The status of the number of people under charge is divided into five levels of single-person households, two-person household, three-person household, four-person household and five-person household. Single- and two-person households with 80% are of the highest value among other groups.

**Table 4:** status of the household size of female heads of households covered by Delvar Welfare Organization

Raw	Size of household	Frequency	Percentage
1	Single-person	33	55
2	Two-person	15	25
3	Three-person	6	10
4	Four-person	5	8.34
5	Five-person and over	1	1.66
Total	5 groups	60	100

Source: research findings of 2017

- Family pension

The assessment of the status of the amount of the pension of the female heads of household, which is covered by the Delvar Welfare Office, was carried out in five groups. The status of the pension of these women is divided into five levels (one-person household: 53 thousand tomans, two-person household: 60 thousand tomans, three-person household: 71 thousand tomans, four-person household: 82 thousand tomans, and five-person and over household: 100 thousand tomans). Single-person and two-person households, nearly 74 percent, have the highest values among other groups.

**Table 5:** status of the pension of the female heads of household covered by the Delvar Welfare Office

Raw	Size of household	Frequency	Monthly pension per 1000 tomans	Total monthly pension per toman	Percentage
1	Single-person	33	53	1749000	48.79
2	Two-person	15	60	900000	25.10
3	Three-person	6	71	426000	11.89
4	Four-person	5	82	410000	11.44
5	Five-person and over	1	100	100000	2.78
Total	5 groups	60	366	3585000	100

Source: research findings of 2017

- Family female head's social needs

The assessment of the social needs of female heads of households covered by the Delvar Welfare Office was carried out in 15 items. The items "participation in benevolent activities", "amount of responsibility in the life environment" and "the need for safety and security in the living environment" with the mean of 4.15, 4.05 and 4.02, respectively, were the highest values among other items. The items "increase in the power of female heads of household in self-defense" and "participation in group sessions" with 2.83 and 3.07, respectively, were the lowest values among other items.

**Table 6:** attitudes of female heads of households in rural areas, with regard to social needs for the formation of self-help groups

Raw	Social items	Attitude of female heads of household					Mean	Standard
		Very low	Low	Partly	Much	Very much		

								deviation
1	Need to security in environment	3	2	12	17	26	4.02	1.112
2	Meeting with villagers for solving problems	7	9	6	13	25	3.67	1.446
3	Participating in administration of life environment	1	4	11	23	21	3.98	0.983
4	Participating in benevolent activities	2	3	8	18	29	4.15	1.055
5	Participating in group sessions	13	7	16	11	13	3.07	1.436
6	Inclination to living in village	9	12	7	9	23	3.42	1.533
7	Solidarity	6	3	10	24	17	3.72	1.223
8	Cooperation in holding general selections	8	5	3	14	30	3.88	1.451
9	Increasing group work morale	3	1	14	23	19	3.90	1.037
10	Interest in village	8	13	17	7	15	3.13	1.371
11	Hopefulness	11	8	13	10	18	3.27	1.483
12	Consulting with others in important things	6	4	14	17	19	3.65	1.273
13	Increasing power of female heads of household in self-defense	14	7	21	11	7	2.83	1.304
14	Increasing social relations	5	9	15	17	14	3.43	1.240
15	Responsibility in life environment	1	3	10	24	22	4.05	0.946
Total		97	90	177	238	298	3.611	1.259

- Family female head’s economical needs

The economic status of female heads of households covered by the Delvar Welfare Office was assessed at 12 items. The items of "payment of medical expenses" and "provision of expenses for themselves and persons under charge", with the average of 3.95 and 3.93, respectively, were the highest values among other items. The terms "The need to set up a business in the place of residence" and "need to have savings" are the lowest value with 2.85 and 3.20, respectively.

**Table 7:** attitudes of female heads of rural households regarding the economic needs for the formation of self-help groups

Raw	Economic items	Attitude of female heads of household					Mean	Standard deviation
		Very low	Low	Partly	Much	Very much		
1	Need to financial independence	7	3	13	16	21	3.73	1.313
2	Provision of daily expense	5	10	8	13	24	3.68	1.372
3	Need to have savings	8	12	15	10	15	3.20	1.375
4	Participating in benevolent activities	3	1	14	24	18	3.88	1.027
5	Financial Provision of family’s future	5	8	8	19	20	3.68	1.295
6	Need to set up a business in life	11	17	10	14	8	2.85	1.338
7	Payment of cost of water, power and telephone	4	3	12	22	19	3.82	1.142
8	Provision of expenses of himself and family	9	3	16	15	17	3.47	1.359
9	Payment of medical cost	4	5	7	18	26	3.95	1.227

10	Payment of travel cost	7	9	17	14	13	3.28	1.290
11	Provision of expenses of himself and individuals under charge	2	7	9	17	25	3.93	1.163
12	Provision of life means	6	3	21	8	22	3.62	1.303
Total		71	81	150	190	228	3.59	1.26

**Testing hypotheses**

Research hypotheses

**First hypothesis**

- 1- There is a significant relationship between the number of households under the supervision of female heads of the household and their attitude toward the formation of the self-help groups.

Considering that the scale used in this study is ordinal, then the Kruskal-Wallis test has been used to determine whether there is a significant relationship between the dimensions of the household and their attitudes towards the formation of the self-help groups.

**Table 8:** Kruskal-Wallis Test for Household Size and Self-help Groups

Median of total need		Mean rank	N	Size of household	
6.519	Chi-Square	27.47	32	1	Median of total need
		35.00	16	2	
4	Df	35.00	4	3	
		35.00	6	4	
.164	Asymp. Sig.	20.50	2	5	
			60	Total	

The results of the above table show that there is not a significant relationship between the number of households under the supervision of female heads of the household and their attitude towards the formation of the self-help groups. Therefore, the assumption (H1) is rejected in favor of the assumption (H0).

**Second hypothesis**

- 2- There is a significant relationship between the level of education of the heads of household and their attitude towards the formation of the self-help groups.

Considering the scale used in this study is ordinal, therefore, the Kruskal-Wallis test has been used to determine whether there is a significant relationship between the level of education of the heads of household and their attitude towards the formation of the self-help groups.

**Table 9:** Kruskal-Wallis test for the level of education and the formation of self-help groups

Median of total need		Mean rank	N	Size of household	
4.758	Chi-Square	30.29	45	illiterate	Median of total need
		30.86	7	elementary	
4	Df	35.00	5	Junior high school	
		6.00	1	diploma	
.313	Asymp. Sig.	35.00	2	High school	
			60	Total	

The results of the above table show that there is no significant relationship between the level of education of female heads of the household and their attitude towards the formation of the self-help groups. Therefore, the assumption (H1) is rejected in favor of the assumption (H0).

**Third hypothesis**

- 3- There is a significant relationship between the amount of pensions of female heads of households and their attitudes toward the formation of self-help groups.

Considering that the scale used in this research is of an ordinal type, then the Kruskal-Wallis test has been used to determine whether there is a significant relationship between the amount of household pension and its attitude towards the formation of the self-help groups.

**Table 10:** Kruskal-Wallis test for pension and formation of self-help groups

Median of total need		Mean rank	N	Size of household	Median of total need
6.519	Chi-Square	27.47	32	53 thousand T.	
		35.00	16	60 thousand T.	
4	Df	35.00	4	71 thousand T.	
		35.00	6	82 thousand T.	
.164	Asymp. Sig.	20.50	2	100 thousand T.	
			60	Total	

The results of the above table show that there is not a significant relationship between the amount of pensions of female heads of household and their attitude toward the formation of the self-help groups. Therefore, the assumption (H1) is rejected in favor of the assumption (H0).

**Fourth hypothesis**

- 4- There is a significant relationship between the economic needs of female heads of household and their attitude toward the formation of self-help groups.

Given that the scale used in this research is of an ordinal type, then the Friedman test has been used to determine whether there is a significant relationship between the economic needs of female heads of household and their attitudes toward the formation of the self-help groups.

**Table 11:** Friedman Test for Economic Needs and Formation of Self-help Groups

Friedman	Test	Mean rank	Economic needs
60	N	7.00	Need to financial independence
		6.85	Provision of daily expense
		5.33	Need to savings
40.850	Chi-Square	7.09	Financial participation in charitable acts
		6.64	Future finance
		4.75	Business
11	df	7.13	Payment of cost of water, power and telephone
		6.16	Payment of educational costs
		7.39	Payment of medical cost
.000	Asymp. Sig.	5.66	Payment of travel cost
		7.38	Provision of expenses of himself and family
		6.63	Provision of life means

The results of the above table show that there is a significant relationship between the economic needs of female heads of household and their attitude towards the formation of the self-help groups. Therefore, the assumption (H0) is rejected in favor of the assumption (H1).

**Fifth hypothesis**

- 5- There is a significant relationship between the social needs of female heads of the household and their attitude toward the formation of the self-help groups.

Considering that the scale used in this research is ordinal, then the Friedman test has been used to determine whether there is a significant relationship between the social needs of female heads of the household and their attitude towards the formation of the self-help groups.

**Table 12:** Friedman Test for Social Needs and the Formation of Self-help Groups

Friedman test		Mean rank	Social needs
60	N	9.18	Security
		8.32	Solving rural problems
		9.08	Administration of life environment
		9.77	Benevolent activities
		6.45	Participation in group sessions
75.130	Chi-Square	7.54	Living in village
		8.35	Solidarity
		9.14	Participation in elections
		8.73	Spirit of group work
		6.47	Belonging to village
14	Df	7.01	Hopefulness
		8.05	Consultation
		5.38	Increase in women's power
		7.31	Increasing social relations
		9.24	Responsibility
.000	Asymp. Sig.		

The results of the above table show that there is a significant relationship between the social needs of female heads of the household and their attitude toward the formation of the self-help groups. Therefore, the assumption (H0) is rejected in favor of the assumption (H1).

- 6- There is a significant difference between the social and economic needs of female heads of households in their attitude toward the formation of the self-help groups.

**Table 13:** Wilcoxon Test for Social and Economic Needs in order to form self-help Groups

Null Hypothesis	Test	Sig.	Decision
The median of differences between social and Economic Needs equals 0.	Related samples Wilcoxon Signed Rank Test	0.967	Retain the null hypothesis.

Since the scale used in this research is of an ordinal type, then we use the Wilcoxon test to determine the difference between the two groups of social and economic needs.

The results of the above table show that the attitudes of female heads of rural households have no significant difference in the formation of the self-help group between two groups of social needs and economic needs. Therefore, the assumption (H0) based on which there is no significant difference between the social and economic needs of female heads of households in their attitude toward the formation of the self-help groups, is confirmed and that the assumption (H1) is rejected.

**Conclusion**

The purpose of this research was to investigate the attitude of female heads of households covered by Delvar County Welfare Organization regarding the formation of self-help groups. It also examines the factors affecting the attitudes of female heads of households that lead to the formation of self-help groups. Of the six hypotheses presented in this research, four first, second, third, and sixth hypotheses are rejected, and only the fourth and fifth hypotheses are confirmed. Given the nature of these hypotheses, the tests of diagnosing differences have been used to determine the significant relationship between variables. The difference tests used in this research, such as Kruskal-Wallis, Friedman and Wilcoxon, determine whether there is a significant relationship between the amount of pension, the size of the household, the level of education, the social and economic needs on the one hand and the formation of the self-help groups on the other. The result of this research showed that there is no significant relationship between the amount of pension, the dimensions of the household and the level of education and forming the self-help groups. There is a significant

relationship between socio-economic needs and the formation of self-help groups. It was also revealed in the last hypothesis that there is no significant difference between the set of social needs and the economic needs set in the attitudes of the female heads of household to form the self-help groups.

### **Recommendations**

Since the suggestions made at the end of each research should be based on the findings of the same research and avoid generalization, this research also attempts to make particular suggestions based on the findings of the research itself. Since the subject of self-help groups globally, and especially in our country, is a new phenomenon, the amount of research carried out at the country level is negligible. This research is aimed at introducing the capabilities of the self-help groups to empower female heads of households. The important results from this research show that there are no restrictions on the size of households, the level of education and the amount of pension for the heads of household, for the formation of the self-help groups, and all female heads of households, regardless of any restrictions, can begin to form the self-help groups for empowering themselves in different areas of the community. According to the results of the research, these suggestions can be made:

- According to the first hypothesis of the research, which states that there is not a significant relationship between the number of households under the supervision of female heads of households and their attitude towards the formation of the self-help groups, the proposal can be made that the welfare organization can, regardless of dimensions of household and its constraints, encourage and justify the female heads of household, so that they can form self-help groups to empower themselves.
  - Regarding the non-significance of the level of education and the formation of the self-help groups, the Welfare Organization is expected to justify the low-educated households of women who account for more than 88 percent of the population of the group, and manage their capabilities in other fields to form self-help groups in jobs that need low education.
  - Considering the insignificance of the amount of pension for female heads of households and the formation of self-help groups, it is expected that, in view of the potential of the region, the welfare organization will organize jobs that do not require high expenses for the purpose of forming the self-help groups in order to empower them. These jobs, such as baking breads and local pollen, sea crafts and the like, with high added value, can be a remedy.
  - According to the fourth hypothesis of the research, which states that there is a significant relationship between the economic needs of female heads of the household and their attitudes towards the formation of self-help groups, they have a strong and latent incentive to form these groups. The Welfare Organization can manage these measures in order to estimate the economic needs of female heads of households:
- a. Consulting with various types of banks to finance the self-help groups for economic activities. These supports include:
    - Paying low-interest bank loans
    - A shorter time on payment of facilities
    - Advising groups to empower them in different fields
  - b. Creating permanent and daily marketplaces for the sale of products of self-help groups
  - c. Marketing of products of self-help groups in neighborhoods and even cities of the province and different regions of the country
  - d. Guaranteed purchasing of products to empower groups
  - e. Providing conditions for the export of quality products of self-help groups
  - f. The use of cyberspace capabilities to empower self-help groups (introduction of the group to others, the introduction of products and marketing on the Internet and virtual networks, etc.).

- According to the fifth hypothesis of the research, which states that there is a significant relationship between the social needs of female heads of the household and their attitude toward the formation of self-help groups, there is a complex social structure in rural areas. The social structure in rural areas is very complex and is subject to certain rules and principles. The Welfare Organization to better understand rural areas should analyze these frameworks of rural areas in order to get the best results. Understanding social structures in rural areas is essential for the formation and strengthening of self-help groups in these areas. Some suggestions on social issues can include:
  - a. Consultation of the welfare organization or the self-help groups themselves with power institutions in rural areas, including Islamic village councils, dormitories, administrative offices and districts to assist and support groups.
  - b. Organizing regular monthly meetings between members of the group and inviting specialist experts to know the current situation and prospects and provide solutions.
  - c. Participating in most formal and informal events to introduce oneself to others and take advantage of existing facilities
  - d. The Welfare Organization can intelligently manage some of the wrong structures that have entered the culture of the people and prevent the progress and growth of people and remove them from the living space of people in rural areas. To this end, the views and frameworks of the ruling rural community should be reviewed and those that are inaccurate should be removed.

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