



# Participation and Empowerment Through Self Help Groups: Does Volunteerism Mediate the Relationship?

Asnarulkhadi Abu Samah<sup>1\*</sup> and Muhammad Ndas Ndaej<sup>2</sup>

<sup>1</sup>Department of Social and Development Sciences, Faculty of Human Ecology,  
University Putra Malaysia, Malaysia.

<sup>2</sup>Department of Local Government Studies, Kaduna Polytechnic, Nigeria.

## Authors' contributions

*This work was carried out in collaboration between both authors. Author MNN designed the study, performed the statistical analysis, wrote the protocol and wrote the first draft of the manuscript and managed literature searches. Author AAS managed the analyses of the study, literature searches, extraction and fractional methodologies. Both authors read and approved the final manuscript.*

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## ABSTRACT

Volunteerism plays a vital role in mediating relationship between participation and empowerment in any given group self help approach. This paper seeks to examine the mediation effects of volunteerism on the relationship between participation and empowerment in women's self help group (SHG) approaches. An important aspect of SHG activities is the implicit assumption that through volunteerism, participation in group approach will be enhanced and empowerment been the desired goal will be achieved. The general aim of this paper is therefore to analyze the mediation effect on relationship between participation and empowerment using volunteerism as a mediating variable. A sample of 282 SHG members were selected through simple random (lottery method) out of 30 SHGs identified in agricultural activities from the three senatorial districts of Niger State of Nigeria and a schedule was designed and administered among the respondents. Data were collected through questionnaire from the respondents from June 2012 and July 2013. The result of this study through hierarchical regression analysis indicated that volunteerism mediated the relationship between level of participation and empowerment (social, economic and psychological). The paper concludes that greater volunteerism leads to active participation and increases empowerment.

\*Corresponding author: E-mail: [asnarul@putra.upm.edu.my](mailto:asnarul@putra.upm.edu.my);

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## **1. INTRODUCTION**

Volunteerism is one of the most basic forms of expressions of human behavior and arises out of long established ancient culture of sharing and reciprocal exchanges. It is deeply embedded in long established traditions of sharing and it brings significant benefits to individuals, groups and communities by addressing specific needs and helping to nature and sustains a rich social texture and strong sense of mutual and cohesion that leads to empowerment. The spirit of volunteerism is an expression of an enlightened self- interest to serve in a group organized approach in order to promote participation as a means of increase efficiency, integrate group activities and promote disadvantaged group members in decision making and well- being [1].

In addition, the spirit of volunteerism has remained an important component of participation in group organized approach activities and is in the ethos of women's group as it is quite apparent from the tradition of practicing voluntary activities based on mutual understanding by the host of ethnic communities. Volunteerism in group approach demonstrates the altruistic and pro social aspect of human behavior because people who engage in it willingly commit their time and resource to empower others and themselves [2].

However, a number of studies including Musick and Wilson, [2]; Akpomuvia, [8]; Oman, Thoresen and McMahon, [3]; hypothesized that higher level volunteerism is related to increased involvement of members in group approach which leads to an enhanced sense of personal control that is then linked to empowerment. They further found that volunteerism in group activities can provide many opportunities: Increasing self- validation, building skills and confidence (psychological empowerment) and try out new roles and expanding social sphere (social empowerment). Therefore, past studies found that volunteerism act as mediating pathway through which volunteering members exert their positive effects on participation, well- being as well as empowerment. The aim of this present study is to understand and describe in detail the role of volunteerism as a mediator of participation as well as empowerment (social, economic and psychological) in women's SHG activities. Specifically, this study examines the possible mediating effects of volunteerism on level of participation in Women's self help groups and three dimensions of empowerment namely social, economic and psychological.

### **1.1 Literature Review**

Volunteerism emerges from long established ancient tradition of sharing, whether understood as mutual aid and self help group, philanthropy and community service, or civic participation and advocacy [4]. At its core are relationships and their potential to enhance the well- being of individuals, groups and communities. Social cohesion and trust, for example, thrive where volunteerism is prevalent because it provides people with an opportunity to participate in a group or community organized activities. In addition, volunteerism allows group with access to different amounts and types of power to interact with each other for common purposes which could lead to social actions.

Result from the accumulated studies relating to volunteerism is that volunteers consistently report higher level of empowerment than non volunteers. This link has been reported in studies using quantitative cross- sectional methods [5]. Such findings are interpreted in terms

of the various purported beneficial effects of volunteering, such as increased self-esteem, self confidence [6].as well as enhanced personal growth and social integration [7].

Extending previous work on the effects of volunteerism on participation and empowerment in group organized approach, researchers proposed mediation model in which volunteerism is conceptualized as enhancing the individual's well-being through building psychological empowerment as well as social empowerment [8]. Participation in volunteer activities can provide many opportunities: Increasing self validation, building skills and confidence (psychological empowerment), and trying out new roles and expanding one's social sphere (social empowerment) [9] Music and Wilson's model proposed that psychological and social empowerment act as mediating pathways through which volunteering exerts its positive effects on well-being.

However, Self Help Groups (SHGs) are informal association of 10 – 25 members created for the purpose of enabling members to reap economic benefits through mutual help, solidarity and joint responsibility [10]. The group approach enables poor women to accumulate capital by way of small savings and facilitates their access to formal credit facilities. SHG is actually a small association of poor people especially women and preferable from the same socio-economic background. They come together in order to solve their common problems through group approach activities. It is widely practiced for poverty alleviation and a strategy for women empowerment.

## **2. METHODOLOGY**

The study was carried out in Niger state of Nigeria. The study describes and examines the mediation effects of volunteerism on relationship between participation and empowerment in women SHG approaches. The sample size for this study came from a population of 30 SHGs who are involved in agricultural activities from the study area. The total population from the 30 SHGs was 712 and since the population is large and logically homogeneous, the most convenience method of multi-stage sampling technique was adopted. In this regard, in the first stage, study area was divided into three locations (Tribes), in the second stage, all the SHGs that are involved in agricultural activities were chosen and in the last stage, the respondents were selected through simple random (lottery method) from all SHGs identified from the three locations. The sample size of 282 was then selected for the study. The research instrument for data collection for this study was through questionnaire. The number of years spent in SHG activities by the respondents was taken into consideration. Respondents of this study spent between 2 to 11 years in the group approach.

The suggested items in measuring the level of participation, empowerment and volunteerism were originally developed by past researchers and reported high rating on its validity and reliability. Level of participation was measured by 13 items and the scale had an alpha value of .723, indicating that it had a high degree of reliability and level of volunteerism was measured by 10 items and the scale also had an alpha value of .671, indicating that it had high degree of reliability. Empowerment in this study consists of three dimensions (economic, social and psychological). Economic empowerment was measured by 13 items and the scale had an alpha value of .816, social empowerment was measured by 13 items and the scale had an alpha value of .818 and psychological empowerment was measured by 11 items and the scale had an alpha value of .832, indicating that the three dimensions of empowerment had high degree of reliability. The value of each response to these items as measured with five point Likert scale is as follow: 1 strongly disagree, 2 disagree, 3 undecided, 4 agree, 5 strongly agree.

### 3. RESULTS

#### 3.1 Description Results for Women's Level of Participation

The Table 1 below shows the analysis of the items of women's level of participation in group approach activities. The main idea behind this section "women's level of participation" was to assess the level of respondent's participation in SHGs activities. The level of participation of the respondents in SHGs was then examined through their involvement in the group activities. The analysis showed that the overall mean score of women's level of participation was  $M = 3.86$ . The result therefore indicated that majority of the respondents of SHGs were fully motivated and involved in carrying out almost all aspects of group activities especially in the process of making every member happy with the group activities as well as attendance of meetings which had the highest mean scores of 4.35 and 4.32 respectively.

**Table 1. Items of analysis for level of participation (N = 282, Mean = 3.86)**

S/N	Items	Level				
		Mean	SD	Low (1-2.33)	Mod (2.34-3.66)	High (3.67-5)
1	I do everything possible for other members to feel happy	4.35	0.58	0.7%	2.5%	96.8%
2	I attend every meeting	4.32	0.60	1.1%	4.3%	94.7%
3	I always accept every task assign to me	4.30	0.70	2.5%	5.7%	91.8%
4	I take an active part in organized group activities	4.16	0.56	1.8%	2.5%	95.7%
5	I always contribute to the success of the group activity	4.16	0.50	1.1%	2.8%	96.1%
6	I allow other members to learn from me	3.86	0.67	3.9%	18.4%	77.7%
7	I spend time doing thing with people in the group	3.86	0.56	1.4%	18.8%	79.8%
8	I often find time for every group activities	3.80	0.65	1.4%	28.7%	69.9%
9	Much of my time is spent working in the group	3.74	0.73	5.3%	25.9%	68.8%
10	I actively and constantly do my group work	3.71	0.74	5.0%	31.2%	63.8%
11	I am very active in making suggestions	3.62	0.84	11.0%	25.9%	63.1%
12	I assist others in their individual/group activities	3.34	0.85	12.8%	48.6%	38.7%
13	I voluntary spend my time for group activities	2.97	0.98	35.8%	35.8%	28.4%

The result generally showed that majority of the respondents spend much of their time doing things together while others learn through the process and this had led to the success of women’s group approach.

Based on the overall analysis as contained in Table 1 above, the frequency of women’s level of participation in Table 2 below indicated that majority of the respondents were at high level of participation. About 190 respondents (67.4 percent) were at high level of participation while 87 respondents (30.9 percent) were at moderate level and only 5 respondents (1.8 percent) were at low level. Therefore, the results of this analysis indicated that majority of the respondents of SHGs were fully involved in carrying out the activities of the group approaches in order to achieve the desired goals.

**Table 2. Level of participation**

Levels	Frequency	Percent	Mean	SD
Low (13 – 30.33)	5	1.8	50.24	4.83
Moderate (30.34 – 47.66)	87	30.9		
High (47.67 – 65)	190	67.4		

### 3.2 Descriptive Results for Women’s Level of Volunteerism

The Table 3 below shows the analysis of the items of women’s level of volunteerism in group activities. The main idea behind this section “level of volunteerism” was to measure the level of respondent’s willingness towards group activities. The analysis showed that the overall mean score of respondent’s volunteerism was  $M = 3.15$ . Based on the analysis in Table 3 below, the respondents have shown greater level of volunteerism towards the success of the group approaches. It was observed that the majority of the respondents have always encouraged themselves for maximum participation towards the success of the group goals. There was an indication that the respondent have built team spirit with strong cooperation among members which ensures that everything possible was done to achieve group goals.

Based on the overall analysis of the level of volunteerism as contained in Table 4 above, the frequency of women’s level of volunteerism indicated that the majority of the respondents were at moderate level. About 174 respondents (61.7 percent) were at moderate level while about 104 respondents (36.9 percent) were at high level and only about 4 respondents (1.4 percent) were at low level. Therefore, the overall results indicated that majority of the respondents of SHGs were at moderate level of volunteerism.

### 3.3 Descriptive Results for Empowerment – Women’s Economic Empowerment

The Table 5 below shows the analysis of the items of women’s economic empowerment through group approach activities. The main idea behind this section “women’s economic empowerment” was to measure and describe respondent’s economic benefits from their participation in group approach of SHGs. The analysis showed that the overall mean score of women’s economic empowerment was  $M = 2.74$  and that the majority of respondents of SHGs are really privilege to enjoy many economic benefits including increased in their purchasing power which has the highest mean score of 3.67. The overall analysis indicated that women who participate in SHGs in agricultural activities in Niger State have moderate level of economic empowerment.

**Table 3. Items of analysis for volunteerism of respondents (N=282, Mean= 3.15)**

S/N	Items	Level				
		Mean	SD	Low (1-2.33)	Mod (2.34-3.66)	High (3.67-5)
1.	I will always encourage others for maximum participation in group activities	3.58	0.53	1.8%	57.8%	40.4%
2	I can always encourage team spirit and cooperation among members	3.34	0.51	1.1%	63.5%	35.5%
3	I can always do everything possible for the success of the group	3.30	0.49	3 1.1%	66.7%	32.3%
4	I can always accept every task assign to me	3.27	0.52	3.9%	64.5%	31.6%
5	I can always make any material contribution to group activities	3.13	0.54	8.5%	69.5%	22.0%
6	I don't mind taking any group executive position	3.13	0.69	17.1%	50.7%	31.6%
7	I don't mind spending time with group members when necessary	3.10	0.46	5.7%	78.0%	16.3%
8	I can always assist in mobilization of material resources for attainment of group goals	3.05	0.51	9.9%	74.1%	16.0%
9	No problem for me to participate in SHG	2.92	0.47	15.2%	77.0%	7.8%
10	It's okay for me to contribute money to group activities	2.76	0.60	32.3%	58.5%	9.2%

**Table 4. Level of volunteerism**

Levels	Frequency	Percent	Mean	SD
Low (16 – 24)	4	1.4	31.42	3.04
Moderate (25 – 32)	174	61.7		
High (33 – 40)	104	36.9		

### 3.4 Women's Social Empowerment

The Table 6 below shows the analysis of the items of women's social empowerment through group approach activities. The main idea behind this section "women's social empowerment" was to measure and describe respondent's benefits from their participation in SHG activities. The analysis showed that the overall mean score was  $M = 2.81$  and that majority of women who participate in SHG activities have got a lot of social benefits. The overall analysis

indicated that women who participate in SHGs in Niger State have moderate level of social empowerment.

**Table 5. Women's economic empowerment (N = 282, Mean = 2.74)**

S/N	Items	Level				
		Mean	SD	Low (1-2)	Mod (2.1-3)	High (3.1-4)
1	My purchasing power has increased	3.67	0.49	1.1%	30.9%	68.1%
2	I am feeling better about my living condition now	3.58	0.53	1.4%	38.3%	60.3%
3	The level of my income has increased	3.39	0.50	0.7%	40.1%	59.2%
4	I learn new income generation skills	3.05	0.28	1.4%	91.5%	7.1%
5	I learnt how to manage my financial resources now	2.98	0.23	2.8%	95.4%	1.8%
6	I am able to save some money now	2.97	0.44	9.2%	83.3%	7.4%
7	I can now solve my financial problems	2.90	0.35	10.3%	88.3%	1.4%
8	I have gained employable skills from my participation in SHG activities	2.89	0.42	12.8%	84.0%	3.2%
9	I am able to overcome my family needs now	2.60	0.62	43.3%	51.1%	5.7%
10	I now have access to assets	2.07	0.38	88.7%	11.3%	-
11	I am able to teach others some income generation skills	2.04	0.54	84.0%	15.2%	0.7%
12	I can now assist others financially	1.80	0.50	95.0%	5.0%	-
13	I have access to credit facilities	1.73	0.57	96.1%	2.5%	1.4%

### 3.5 Women's Psychological Empowerment

The Table 7 below shows the analysis of the items of women's psychological empowerment through SHG activities. The main idea behind this section "women's psychological empowerment" was to measure and describe respondent's psychological benefits from their participation in group approach activities. The analysis showed that the overall mean score was  $M = 2.91$ . The items measured the respondent's level of psychological empowerment and the result indicated that participation of women in SHGs enables them to acquire inimitable psychological benefits which is generally believe to be an essence for women's empowerment in any socio-cultural and economic situations. The overall analysis indicated that women who participate in SHGs in Niger State have moderate level of psychological empowerment.

**Table 6. Women social empowerment (N = 282, Mean = 2.81)**

S/N	Items	Level				
		Mean	SD	Low (1-2)	Mod (2.1-3)	High (3.1-4)
1	The quality of my life has improved	3.62	0.50	1.1%	35.8%	63.1%
2	I happily work together with others	3.58	0.51	1.1%	39.4%	59.6%
3	I learnt new things from the people	3.04	0.33	3.2%	88.7%	8.2%
4	I learnt many things through networking	3.03	0.43	7.8%	81.2%	11.0%
5	I have access to new skills	3.01	0.27	2.5%	93.6%	3.9%
6	I feel better making decision about myself	2.94	0.51	13.8%	77.0%	9.2%
7	I can act on my own now	2.87	0.51	18.4%	74.8%	6.7%
8	I have new friends now	2.81	0.51	23.8%	70.9%	5.3%
9	My children have access to good education now	2.78	0.57	26.2%	67.4%	6.4%
10	I have access to useful information now	2.52	0.69	46.5%	48.2%	5.3%
11	I know more about the society	2.50	0.60	47.5%	49.6%	2.8%
12	I feel better making decision about my family	2.02	0.30	86.2%	13.1%	0.7%
13	I perform my social responsibilities now	1.86	0.46	96.1%	3.5%	0.4%

**Table 7. Women psychological empowerment (N = 282, Mean = 2.91)**

S/N	Items	Level				
		Mean	SD	Low (1-2)	Mod (2.1-3)	High (3.1-4)
1	Attending the programs change my life for better	3.60	0.51	1.1%	37.2%	61.7%
2	I am feeling better about myself	3.27	0.46	1.1%	70.6%	28.4%
3	Feeling part of the group strengthened my confidence	3.04	0.44	7.4%	80.1%	12.4%
4	I feel a sense of belonging now	3.04	0.44	7.8%	79.8%	12.4%
5	I have gained more knowledge, ideas & skills	3.03	0.25	1.1%	94.3%	4.6%
6	I learnt how to do things myself	3.02	0.48	4.6%	87.9%	7.4%
7	I feel happy because I understand many things now	3.01	0.52	2.5%	82.3%	15.2%
8	I have freedom of choice & can stand for myself now	2.97	0.39	8.5%	85.1%	6.4%
9	I can express myself now	2.90	0.41	13.1%	83.0%	3.9%
10	My family is more respected now	2.14	0.58	77.7%	20.9%	1.4%
11	I am valued and respected in my community now	2.01	0.30	76.6%	21.3%	2.1%

**Table 8. Level of dimensions of empowerment**

<b>Levels</b>	<b>Frequency</b>	<b>Percent</b>	<b>Mean</b>	<b>SD</b>
<b>Economic</b>				
Low (21 – 27)	3	1.1	35.72	2.22
Moderate (28 – 35)	129	45.7		
High (36 – 42)	150	53.2		
<b>Social</b>				
Low (24 – 30.66)	6	2.1	36.72	2.69
Moderate (30.67 – 37.32)	164	58.2		
High (37.33 – 44)	112	39.7		
<b>Psychological</b>				
Low (19 – 26)	5	1.8	32.41	2.29
Moderate (27 – 33)	195	69.1		
High (34 – 40)	82	29.1		
<b>Total Empowerment</b>				
Low (19 – 26)	87	30.9	101.89	4.53
Moderate (27 – 33)	148	52.5		
High (34 – 40)	47	16.7		

Based on summation scores of dimensions of empowerment as contained in Table 8 above, social empowerment had the highest means scores of 36.72. Majority of the about 164 (58.2 percent) were at moderate level of social empowerment. This was followed by economic empowerment with the mean score of 35.72. Majority of the respondents about 150 (53.2 percent) were at high level of economic empowerment. The psychological empowerment had the mean score of 32.41. Majority of the respondents about 195 (69.1 percent) were at moderate level of psychological empowerment.

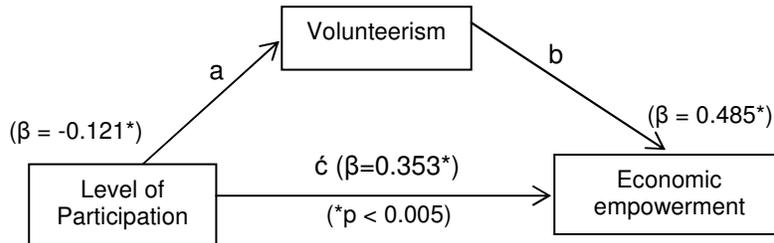
Thus, based on the summation of the three dimensions of empowerment (economic, social and psychological) as contained in Table 8 above, the overall mean score was 101.89. The result indicated from the overall total of the dimensions of empowerment that majority of the respondents about 148 respondents (52.5 percent) were at moderate level of empowerment.

### 3.6 Mediation Analyses

Analysis for mediation was conducted in accordance with the method suggested by Baron and Kenny. Baron and Kenny's method requires that four conditions be met for a variable to be regarded as a mediator [11]. First, the predictor variable needs to be related significantly to the potential mediator. Second, the predictor variable is required to associate significantly with the dependent variable in the absence of the mediator. Third, the potential mediator must correlate significantly with the independent variable. Finally, the fourth condition requires that the impact of the predictor variable on the dependent variable decreases when the potential mediator is added to the regression model. These conditions are assessed by performing three multiple regression analyses. This method has been employed widely in mediation studies [12].

In order to explore the relationships among volunteerism, level of participation and women's economic empowerment, multiple regressions were performed and therefore, the multiple regression analysis shows that volunteerism is to mediate the relationship between level of participation in SHGs and women's economic empowerment. Thus, the direct effect of level of participation in SHGs on economic empowerment ( $\hat{c}$  path) is significant ( $b = 0.601$ ,  $SE =$

0.079,  $t = 7.598$ ,  $p = 0.000$ ). In addition, the direct effect of level of participation in SHGs on volunteerism (a path) is significant ( $b = -0.140$ ,  $SE = 0.069$ ,  $t = -1.845$ ,  $p = 0.046$ ). Finally, the relationship between volunteerism (MV) and outcome (b path) is significant ( $b = 0.603$ ,  $SE = 0.058$ ,  $t = 10.419$ ,  $p = 0.000$ ).

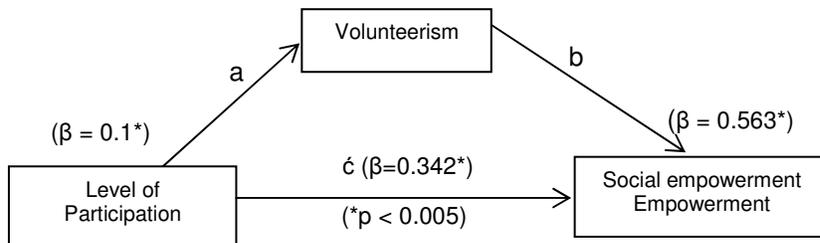


**Fig. 1. The indirect relationship between level of participation and economic empowerment through**

The above Fig. 1 illustrates that level of participation in SHGs is significantly correlated with economic empowerment  $\beta = 0.353$ , and also level of participation in SHGs is significantly correlated with volunteerism  $\beta = -0.102$ . The effect of volunteerism on economic empowerment with level of participation in SHGs held constant. The resultant beta ( $\beta = 0.485$ ) is therefore statistically significant as demonstrated in Fig. 1 above.

**3.6.1 Model 2**

In order to explore the relationship among volunteerism, level of participation and women's social empowerment, multiple regressions were performed and therefore, the multiple regression analysis shows that volunteerism is to mediate the relationship between level of participation in SGHGs and women's social empowerment. Thus, the multiple regression analysis shown that, volunteerism is to mediate the relationship between level of participation in SHGs and social empowerment. The direct effect of level of participation in SHGs on social empowerment ( $\hat{c}$  path) is significant ( $b = 0.197$ ,  $SE = 0.025$ ,  $t = 7.915$ ,  $p = 0.000$ ). In addition, the direct effect of level of participation in SHGs on volunteerism (a path) is significant ( $b = 0.075$ ,  $SE = 0.028$ ,  $t = 2.717$ ,  $p = 0.007$ ). Finally, the relationship between volunteerism (MV) and outcome (b path) is significant ( $b = 0.605$ ,  $SE = 0.047$ ,  $t = 13.006$ ,  $p = 0.000$ ).



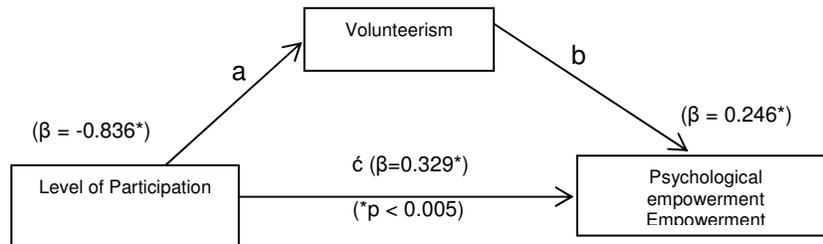
**Fig. 2. The indirect relationship between level of participation and social empowerment through**

The above Fig. 2 illustrates that level of participation in SHGs is significantly correlated with social empowerment  $\beta = 0.342$  and also level of participation in SHGs is significantly

correlated with volunteerism  $\beta = -0.140$ . The effect of volunteerism on social empowerment, with level of participation in SHGs held constant. The resultant beta ( $\beta = 0.563$ ) is therefore statistically significant as demonstrated in Fig. 2 above.

### 3.6.2 Model 3

In order to explore the relationship among volunteerism, level of participation and women's psychological empowerment, multiple regressions were performed and therefore, the multiple regression analysis shows that volunteerism is to mediate the relationship between level of participation in SHGs and women's psychological empowerment. Thus, the multiple regression analysis indicated that, volunteerism is to mediate the relationship between level of participation in SHGs and women's psychological empowerment. The direct effect of level of participation in SHGs on psychological empowerment ( $\hat{c}$  path) is significant ( $b = 0.646$ ,  $SE = 0.205$ ,  $t = 3.147$ ,  $p = 0.002$ ). In addition, the direct effect of level of participation in SHGs on volunteerism (a path) is significant ( $b = 1.322$ ,  $SE = 0.053$ ,  $t = 24.859$ ,  $p = 0.000$ ). Finally, the relationship between volunteerism (MV) and outcome (b path) is significant ( $b = 0.305$ ,  $SE = 0.130$ ,  $t = 2.351$ ,  $p = 0.019$ ).



**Fig. 3. The indirect relationship between level of participation and psychological empowerment through**

The above Fig. 3 illustrates that level of participation in SHGs is significantly correlated with psychological empowerment  $\beta = 0.329$ , and also level of participation in SHGs is significantly correlated with volunteerism  $\beta = -0.836$ . The effect of volunteerism on psychological empowerment, with level of participation in SHGs held constant. The resultant beta ( $\beta = 0.246$ ) is therefore statistically significant as demonstrated in Fig. 3.

## 4. DISCUSSION

The study set out to explore a mediational model for the link among volunteerism, participation and empowerment. Table 9 shows the Sobel mediation test conducted to examine the significant indirect effect between level of participation in SHGs and economic empowerment through volunteerism, that is, level of participation in SHGs has significantly affect economic empowerment through volunteerism ( $z = -1.991$ ,  $p = 0.046$ ). The result is partly consistent with previous research of Mellor et al. [1]. In their study, they summarized the regression analysis required to assess whether their data meet Baron and Kenny's [9] conditions for mediation, the assessment showed that both Baron and Kenny's criteria were met, as volunteerism significantly mediated subjected well being. Their study set out to explore a mediation model for the link between volunteerism and well being through participation in organization [13].

**Table 9. Mediating of the indirect effect of independent variable on dependent variables through volunteerism**

Mediated paths	Unstan dardized Regression Coefficients (B)	Std. Error	Z	P
Sobel mediation test result				
Level of Participation ----> Volunteerism	-0.140	0.069	-1.991	0.046
Volunteerism ----> Economic Empowerment	0.603	0.058		
Sobel mediation test result				
Level of Participation ----> Volunteerism	0.075	0.028	2.622	0.009
Volunteerism ----> Social Empowerment	0.605	0.047		
Sobel mediation test result				
Level of Participation ----> Volunteerism	1.322	0.053	2.336	0.019
Volunteerism ----> Psychological Empowerment	0.305	0.130		

Table 9 shows the Sobel mediation test conducted to examine the significant indirect effect between level of participation in SHGs and social empowerment through volunteerism, that is, level of participation in SHGs has significantly affect social empowerment through volunteerism ( $z = 2.622$ ,  $p = 0.009$ ). The result is in agreement with the findings of Penne (2005). In his multiple regression result, active participation in neighborhood activism has a large, significant, positive association with neighborhood sense of control through volunteerism. As predicted, active participation in neighborhood activism is strongly significant to well being through volunteerism, especially neighborhood sense of control and mastery, which are important of empowerment. The result is also consistent with the findings of other previous researchers Yan et al. [12]. In their study, they demonstrated the mediating effects of volunteerism on the relationship between volunteer participants and life satisfaction, the procedure proposed by Baron and Kenny [9] were carried out. Hierarchical multiple regression analyses were conducted to examine the mediating effects. Their results were critical evidence that volunteerism mediates the relationship between motivation and life satisfaction (social empowerment) [14].

Table 9 shows the Sobel mediation test conducted to examine the significant indirect effect between level of participation in SHGs and psychological empowerment through volunteerism, that is, level of participation in SHGs has significantly affect psychological empowerment through volunteerism ( $z = 2.336$ ,  $p = 0.019$ ). This result is in disagreement with the findings of Music and Wilson [2] when they failed to find a mediating role for self esteem in the relationship between volunteering and well being (low depression scores).

## 5. CONCLUSION

It is safe to conclude that volunteerism, participation and empowerment in women self help group approaches are closely related. This study concludes that the level of participation in self help group's activities is significantly dependent on the free will and accord of the individuals whose levels of volunteerism determines the levels of participation as well as empowerment. An increase in individual's empowerment is clearly revealed by increases in purchasing power, living conditions, higher income and greater access to assets.

This study concludes that with a high spirit of volunteerism within individual and group in SHGs, the success of building a group, community and society would be fully attainable.

In summary, this study has established that greater volunteerism in SHGs leads to active participation and increases empowerment. Therefore, women empowerment would be achieved significantly through greater volunteerism and active participation of the members.

## **COMPETING INTERESTS**

Authors have declared that no competing interests exist.

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