

Factors Influencing the Empowerment of Women Members Through Self-Help Groups in Dharmapuri District

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Article Info

Volume 83

Page Number: 3355 - 3364

Publication Issue:

March - April 2020

Abstract

Women's contribution towards all developmental related activities is well documented but often under played. This, the women's self image which is already under siege gets further bogged down by the socio-cultural shackles. To be a female in India is to be less than a human. She is considered a burden in her family and the gender based discrimination starts from the birth of a female child in the society. Over the last 20 years, totally four world conferences about women have been held. These conferences have helped to strengthen the socio-economic, potential and legal dimensions of the role of women. From time to time since India's independence various legislations have been passed, programmes and policies have been formulated to protect the interest of women in the country. They have acquired a new status and new role in the present day society. New opportunities have been created. But still we have a long way to go to achieve the goals of women's development. More than 60% of women's are still illiterate, around 27% still live below poverty line. The work participation rate is just 29.3% as against 55.9% that of males. Indian Government implements various welfare schemes to promote women in the society. WSHG is the scheme implemented, by the Tamil Nadu Government to improve women empowerment. The primary objective of this scheme is to create economic independence among women in the rural areas. This article focuses its attention to the factors influencing the empowerment of women through self help groups in Dharmapuri district.

Keywords: SHG, HR, women empowerment.

Article History

Article Received: 24 July 2019

Revised: 12 September 2019

Accepted: 15 February 2020

Publication: 22 March 2020

I INTRODUCTION

In India, few decades back, out Late Prime Minister Mrs. Indira Gandhi stressed that women have trailed behind men in almost all sectors and their status could only be raised by generating opportunities for their independent means of employment. Consequently, re-orientation of government policies and programmes were initiated for accomplishing a more effective economic growth by enhancing women's productive roles. Sixth five year plan, for the first time, introduced a special chapter on women and development, for accelerating economic

upliftment of women through greater opportunities for salaried, self-employed and wage labourers. During the last two decades, various studies have been undertaken to identify and articulate the real issues confronting women in their multiple roles. A number of working groups, task forces and national conferences were organized to discuss the issues for women.

In addition, a women development bureau was set up to intensify efforts and measures needed for ensuring participation of women in national development. The second half of eighties witnessed on unprecedented spurt in policy

perspective on women. The national perspective plan for women (1988-2000) which is a comprehensive all round projection for women's development in India and the report of the national commission on self-employed women and women in informal sector have also made for reaching recommendations in terms of unenergized and strategies for women.

II PROBLEM IDENTIFICATION

The process of modernization has adversely affected the employment of women in industry as well as in agriculture. In the post-independence period, with the growth of industrialization, the share of house hold industries like weaving, jute making, paper making etc. declined rapidly. Moreover, the technological and rationalization of process of production reduced the demand for unskilled labour. Since women constituted the biggest traditional sources of employment as unskilled workers in industries and agriculture. They were the main victims of this process of economic transformation. Low labour demand and increased regular and seasonal unemployment forced women to go for extremely low productive jobs which do not always ensure minimum substance to their family needs. Thus, these economic compulsions coupled with high cost of living together with urge for better standard and additional luxuries have led more women to take-up employment to supplement their family income. Under such circumstances, it is necessary to promote employments, in which majority of the women willing to take up economic activity and may be gainfully employed. In this situation the population in BPL (Below Poverty Line) is still a significant figure in national data. To eradicate the poverty and decreased the BPL population, various schemes are introduced by both Central and State government in the last decade. Significant effect was made through SHGs in rural BPL population across nation was noted and implementations was taken by the governments.

At this juncture it is important to study the factors influenced empowerment of women members through SHGs in various shapes, hence this study.

III OBJECTIVES OF THE STUDY

The primary objective of this study is to identify the factors influencing the empowerment among women members in SHG groups operated in Dharmapuri district. Further this study also made an attempt to assess the status and role of women empowerment in Indian context.

IV METHODOLOGY

This study is descriptive in nature. To fulfill the objectives, the firsthand information was collected through well-structured questionnaire containing open and closed ended questions. Totally 341 SHGs are located in Dharmapuri, out of these 52 SHGs are selected based on the training provided by Swarozgaris in 2019 (SGSY scheme beneficiaries). 174 trained women are selected as sample and 150 women are finalized based on availability. Stratified random sampling method was used to collect the primary data. Structural equation modeling was used to identify the influencing factors of empowerment among the women SHG members in the study area.

V SHGS GROUPS TRAINED BY SWAROZGARIS

The Self-Help Groups shall be organised by Swarozgaris drawn from the BPL list approved by Gram Sabha. The Scheme provides for formation of Self-Help Groups (SHGs), nurturing and their linkage with banks. Group activities will be given preference and progressively majority of the funding will be for Self Help Groups. Half the groups formed at block level should be exclusively women groups. SHG under SGSY may consist of 10 to 20 persons belonging to BPL (Below Poverty Line) families. In case of minor irrigation and in the case of disabled persons this number may be a minimum of 5 persons. The

group shall not comprise more than one member of the same family. A person should not be a member of more than one group. SHG may be an informal group or registered under Societies Act, State Co-operative Act or as a partnership firm. The assistance (loan cum subsidy) may be extended to individuals in a group or to all members in the group for taking up income generation activities. In States and Union Territories where the formation of SHGs has not taken root, banks may continue to extend credit facilities to eligible individual Swarozgaris.

VI STATUS OF WOMEN EMPOWERMENT

6.1 Status in the Family and Society

Advances made in social legislation and the relative ease with which Indian women secured legal and political equality, entered professions and occupied positions of power has led to myth that unlike some of the Asian societies, women's status in India is very high. In reality, five decades after independence and planned development, the position of women has worsened considerably in every sphere, with declining sex ratios, declining economic participation rate and growing gaps in life expectancy and mortality rates between men and women.

The constitution guaranteed formal equality and radical social reforms, forbidding child marriage (below the age of 18 for a girl). Legalising remarriage of widows and providing equal share to women in the joint family property under the inheritance act, introducing important departures from the ancient fabric in the Indian social structure. But the enactment of laws do not change attitudes, and ironically, these advances in social legislation have engendered an attitude of complacency whilst the views of society towards the position of women have changed little over the years.

The prevailing attitude towards women is still

continued by religious symbolism which highlights the self-sacrificing, self-effacing pure image of women and the preferred role of a woman as a faithful wife and devout mother, whilst at the same time emphasizing the subordination of women, i.e. a daughter or wife is a commodity or possession.

Whilst the way a woman lives may seem to have changed little over the years, there is some evidence that the manner in which women have begun to perceive themselves and their surroundings is beginning to undergo a change. Some women are beginning to question it and this is all there in the life.

The cocoon that had sheltered and given security and comfort to previous generations of women can no longer provide them to the younger women in the present highly materialistic and changing society.

Effective intervention through process-oriented empowerment programmes for women have been found to be successful in improving her status in family and society, while giving a feeling of self-worth and esteem.

VII ECONOMIC ROLE OF WOMEN

The position of women in the social structure affects the way they are regarded in their economic roles as well. Firstly, it has resulted in a pervasive sexual division of labour, which reinforces the notion of the males having more power and relegates low status occupations to women.

Through defining women as solely responsible for family care, their incursion into the labour market, made inevitable by inadequate incomes of males or absence of male earners, is at certain levels seen as deviant behaviour and results in the pervasive notion of the woman workers as a supplementary earner irrespective of the total resources contributed to the household or the time

and energy spent. Thus a woman who earns as much as 50% or sometimes 100% of the household income is still regarded as a supplementary earner.

Amongst the poorer sections of the rural community, women are frequently expected to shoulder the burden of the survival of their families. As one woman put it – “If there is money in the house, the control is his. If there is no money in the house, the responsibility is mine”.

On account of the high incidence of casualisation and erratic availability of work, women are generally engaged in a multiplicity of activities. Similarly, their employment status varies from unpaid family work to wage labour outside the home, contract / piece work, independent work and rendering services in exchange for goods and services. Women tend to work for longer hours and contribute more than men in terms of total labour energy spent by the household members. On account of deeply entrenched social customs, taboos and prejudices, women's work continues to be invisible and confined more to non-monetary activities.

VIII WOMEN EMPOWERMENT IN INDIA

The last government report of the census survey of India of 2011 indicates that there are 935 women for every 1,000 men in the country, making the female population about 48 percent of the total population. There are 110.46 million women work force (representing 28% of the female population) but as per 1981 census there are only 1,50,000 self employed women accounting for only 5.2% of the total self employed persons in the country. Majority of them are engaged in the unorganized sector like agriculture, agro-based industries, handicrafts, handlooms and cottage based industries. Participation of women as individual entrepreneurs, however, is comparatively a recent

phenomenon-commencing from 70's onwards. There are more than 1,53,260 women entrepreneurs claiming 9.01% of the total 1.70 million entrepreneurs in India during 1988-89. This is almost double the percentage of women (5.2%) among the total population of self-employed during 1981.

Of this, a majority was concentrated in low-paid, low-skilled, low technologies and low-productivity Jobs in the rural and unorganized sector. 90% (79.4 million) women workers were in the rural areas as against only 10% (8.6 million) in urban areas. Only 2.5 million women workers were in the organized sector – a mere 12% at the total employed.

During the 8th Five year plan the number of SSI is expected to rise from 1.7 million to 2.5 million, adding 0.8 million in the five years period or (1.60 lakhs every year). The rough estimate shows that amongst the SSI entrepreneurs approximately 9% are women entrepreneurs. Their participation, however is increasing, considering the trend, women participation in another five years is likely to rise up to 20% rising the number of women entrepreneurs to about 5,00,000. Therefore, one can aim at developing at least 3,50,000 women entrepreneurs during 8th five year plan through trading and other developmental efforts. The present rate of 30% success in EDP training is likely to go upto 45% with growth experience and improved techniques of training and follow up. Based on this assumption, for getting 3.5 lakh women entrepreneurs we may have to train and support about 7.781 lakh entrepreneurs during the 8th Five year plan.

Besides the SSI women entrepreneurs, a large number of women entrepreneurs particularly in district and rural areas are likely to be developed for small business. Even assuming a very modest target of 335 women entrepreneurs per district, the number of women entrepreneurs will come to

1,42,375 per year. These women will require training in self-employment, entrepreneurship of shorter duration as well as some training in trade and skill areas. In order to mobilize such percentage of women entrepreneurs a number of activities such as motivational drive, preparation of information material conducting training, creation of women industrial estates, creation of common marketing exposition centers training of trainers, promoters, and use of mass media, etc are required. Combined effect of all these is bound to accelerate the process of women entrepreneur's development.

IX WOMEN EMPOWERMENT IN ECONOMIC DEVELOPMENT

The concept of SHG plans to set in motion process that empower women in all spheres of their lives. The strategy that adopt, therefore, must encourage, motivate and impel women to take control of their lives, create space for themselves and participate in decision-making at all levels. The objectives of the research work, focused on poor and disadvantaged women are:

i) *Social Empowerment Through*

- a. Equal status, participation and powers of decision-making of women in household.
- b. Equal status, participation and powers of decision-making in community and village.
- c. Breaking social, cultural and religious barriers to equal development of women / girls.
- d. Increased status, participation and powers of decision-making in democratic institutions.

ii) *Economic Empowerment through*

- a. Greater access to financial resources outside household.
- b. Reduced vulnerability of the poor women to crisis famine, flood, riots, etc.
- c. Significant increase in the women's own income.
- d. Equal access and control over resources at the household level.
- e. Financial self reliance of women.

iii) *Capacity Building (is a strategy and an objective in itself) through*

- a. Better awareness on health, education, environment etc.
- b. Improved Functional literacy, numeracy
- c. Better communication skills
- d. Better leadership skills
- e. Self-help and mutual help

iv) Such empowerment of the poor and disadvantages women would lead to benefits at two levels, one direct benefits to the individual women and women's groups; and two, ripple-effect development benefits for other poor families, the community and the village as a whole.

X DATA ANALYSIS

SEM is an advanced statistical technique, which is broadly used in behavioural sciences. It can be observed as a mixture of regression, path analysis and factor analysis. The attention in SEM is frequently on theoretical constructs, which are characterized by latent factors. The relationships between the theoretical constructs are represented by regression or path coefficients between the factors. This technique implies a structure for co-variances between the observed variables, which

provides the alternative name the covariance structure modelling. SEM offers a suitable outline for analysis which includes numerous traditional multivariate procedures, viz., factor analysis, regression, discriminant analysis, and canonical correlation, as special cases. SEM often envisioned by a graphical path diagram. The model is usually signified in a set of the matrix equations. SEM has its roots in path analysis, which was created by the geneticist Sewall Wright (Wright, 1921). In order to ascertain the factors influencing the empowerment among women members in SHGs in the study area, various empowerment factors (i.e., social, education and economic elements of empowerment) that are impacting the empowerment were studied with the help of structural equation model.

Structured equation modelling is used to test and eliminate causal relationship using a combination of statistical data and qualitative caused assumptions. It is considered the best approach because SEM unlike other methods does not have limitation on the number of variables.

There is no trouble in hypothesis testing because it takings the confirmatory approach rather than the exploratory approach. Numerous sub standards are considered under each principle. The answer is attained for all the sub standards from the people involved in the process. The significance of the criteria as well as the sub-criteria is tested. It is the cause why the relative weightage reached from SEM is considered extra effective than through some other approach. Present model also takes quantity error into account while analysing the data statistically. SEM is capable of assessing measurement error. It can include observed and latent variables. SEM models require less dependence on elementary statistical methods.

9.1 Hypothesis formulation

Hypothesis for SEM have been defined based on constructs outlined previously and using past researches on women studies related to empowerment and role of women. The following figure is a graphical representation of developed hypothetical model. On the basis of this model the hypothesis is proposed below.



Figure 1. Proposed Hypothesis Model

H₁ : Elements of empowerment is having positive impact on the level of empowerment among women members of SHGs in Dharmapuri.

Table 1 Goodness of Fit Indices

Goodness of fit indices	Fit Criteria*	18-Dimension Model (Estimated value)
χ^2/df (Normed Chi-square)	≤ 5	22.047
GFI (Goodness-of-fit index)	≥ 0.90	0.907
AGFI (Adjusted goodness-of-fit index)	≥ 0.90	0.904
CFI (Comparative fit index)	≥ 0.90	0.958
NFI (Normed fit index)	≥ 0.95	0.965
TLI (Tucker-Lewis index)	≥ 0.95	0.956
RMSEA (Root mean square error of approximation)	≤ 0.06	0.044

* Fit criteria recommended by Schumacker& Lomax (2004)

A model is said to be fulfilling the criteria of goodness of fit, if it satisfies certain values. Based on these values, estimated value for the model is 22.047 which satisfies the required condition. Similarly, the required value of root mean square error of approximation (RMSEA) should be less than 0.06. Against this value, the estimated model

value is 0.044 which highly validates the result. Similarly, model fit indices (GFI, AGFI, CFI, NFI and TLI) for the 10-factor model indicates that, the model fits well. Regression weights between items and factors variables are shown in the path diagram.

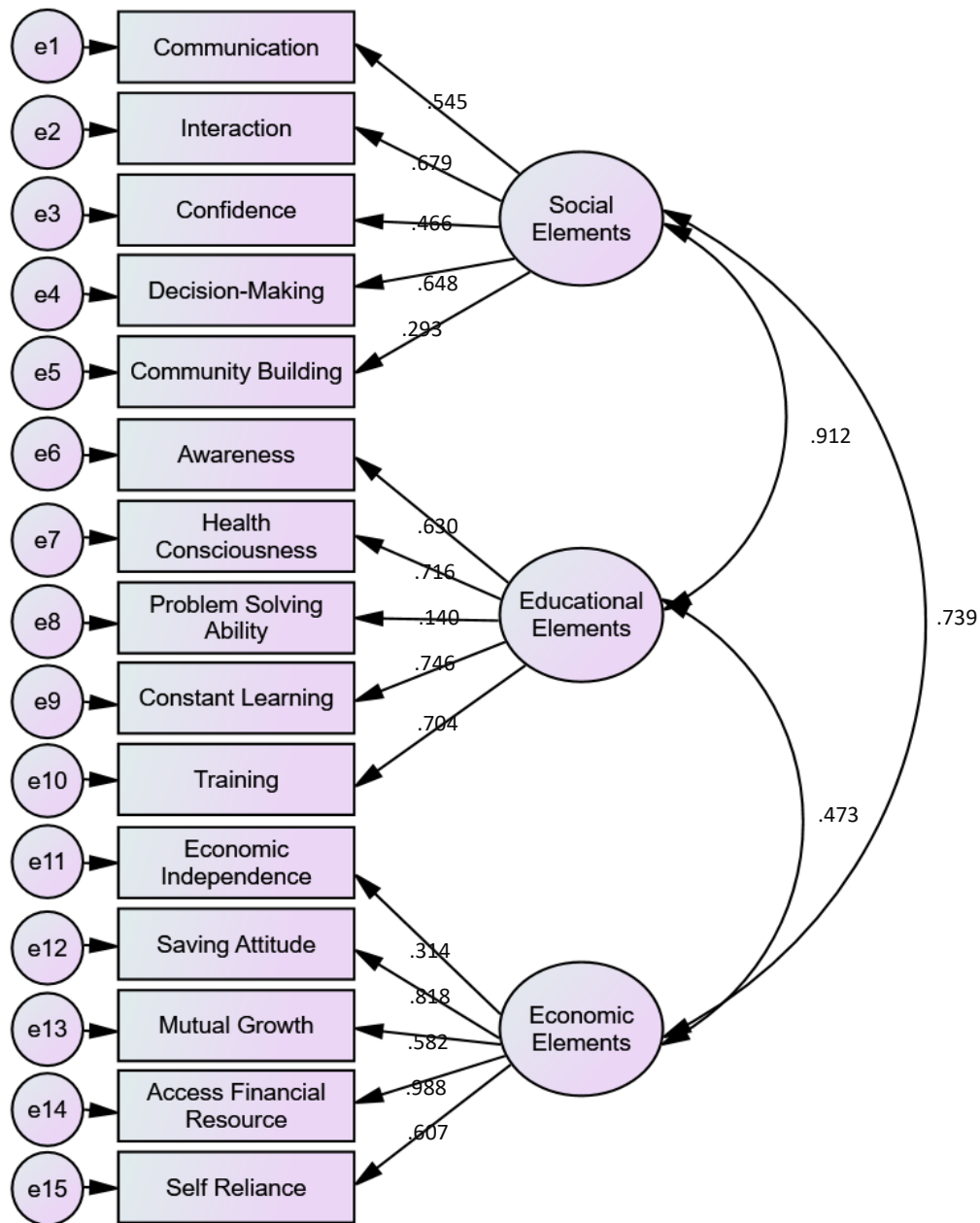


Fig. 2. Resulted Hypothesis Model

From all the statistics presented in the tables and figure above, we can find out that presented model Diagram 2 is completely fit.

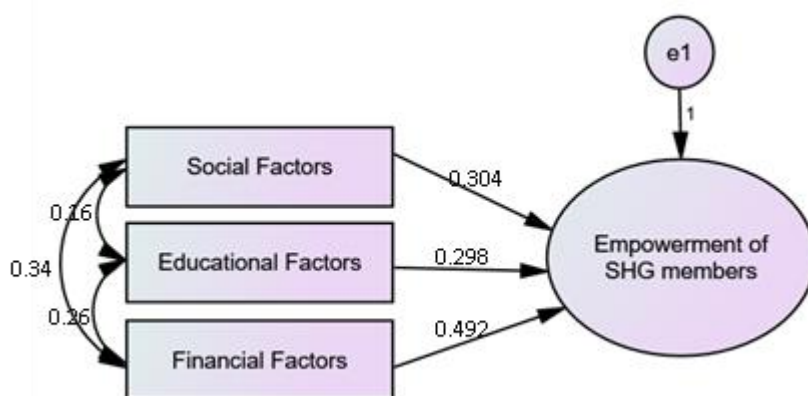


Figure 3. Standardized Path Model

9.3 Path coefficient/path weight

A path coefficient is a standardized regression coefficient (beta) showing the direct effect of an independent variable on a dependent variable in the path model. According to the standardize path coefficients presented in the above diagram, this model is specified by the following path equations:

$$\text{Empowerment} = (0.30 * \text{Social Factors}) + (0.29 * \text{Educational Factors}) + (0.49 * \text{Economic Factors})$$

This means when the social factors change for 1 unit, the empowerment of SHG members change

for 0.30. Through the standardize path coefficients, it can be seen that Financial factors has more effect on empowerment of SHG members, comparing with other two variables.

9.4 Correlated Exogenous Variables

If exogenous variables are correlated, it is common to label the corresponding double-headed arrow between them with its correlation coefficient. This is shown the path model shown in Diagram 4. As it can be seen in the diagram all three endogenous variables have direct effect on empowerment of SHG members in the study area. And these variables also have relationships with each other and these exogenous variables are correlated. Table below also shows the correlation matrix of independent variables.

Table 2 Correlation Matrix of Independent Variable

	Social	Educational	Economic
Social	1.000		
Educational	0.169	1.000	
Economic	0.345	0.261	1.000

9.5 Discussion of the SEM result

From the path diagram, measured variables with latent variable of empowerment is having positive relationship and also significant at one percent. The analysis of the model, from the

viewpoint of the antecedent of empowerment, suggests that, all the measured variables viz-a-viz., Social factors, Educational factors and Economic factors are significantly associated with the empowerment of SHG members in the study

area.

XI DISCUSSION

Empowerment is about people - Both women and men-taking control over their lives; becoming conscious of their own situation and position, setting their own planning, creating space for themselves, gaining skills, building self-confidence, solving problems, and developing self-reliance. It is not only a social and economic process, but an individual one as well – and it is not only a process but an outcome too. Empowerment of women is a pressing need of the day. Unfortunately, it is least understood. It is therefore very essential to define empowerment for the benefit of all partners. Outsiders cannot empower women; only women can empower themselves, to make choices or to speak out on their own behalf. However, institutions, NGOs and Government agencies, can support processes that increase women's self-confidence, development their self-reliance, and help them set their own planning.

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