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A STUDY ON DIMENSIONS OF ECONOMIC EMPOWERMENT OF RURAL WOMEN THROUGH SELF HELP GROUPS IN DINDIGUL DISTRICT

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Abstract:

The findings of this study show that income, assets, welfare and economic power are the dimensions of economic empowerment of rural women through self help groups. Significant difference exits between profile of rural women members of self help groups and dimensions of economic empowerment. Income, assets, welfare and economic power are positively and significantly correlated with the level of economic empowerment of rural women through self help groups. Self help group is an efficient tool to increase income and empower rural women economically through multi dimensional approaches. Hence, Government must support and uplift rural women through self help group oriented development programmes.

Key Words: Economic Empowerment, Rural Women & Self Help Groups

1. Introduction:

Self-Help Groups are a tiny group of individuals who willingly join together and create an association for attaining a general goal. Almost in all cases, SHGs are formed by individuals familiar to each to other and residing in a particular village community. The memberships of SHGs are varying from 10 to 20 persons and are homogeneous groups and these groups form with the purpose of saving, not for getting loans and members of SHGs use its savings to extend loans to members to meet their emergency needs and other productive purposes (Singh, 2013).

The participation of rural women in SHGs has generated remarkable impact on their overall life and their family. SHGs attempt to solve common problems of their members in a cooperative means and increase economic conditions of members and also their families (Kanakalatha, 2017). Hence, the present research is made to study dimensions of economic empowerment of rural women through self help groups in Dindigul district.

2. Research Methodology:

Dindigul district is chosen for the present study and rural women members of self help groups are selected by using random sampling method. The data are collected from 300 rural women members of self help groups through structured questionnaire. The percentage analysis is done to know profile of rural women members of self help groups. An exploratory factor analysis is carried out to find out the dimensions of economic empowerment of rural women through self help groups. The Analysis of Variance (ANOVA) test is used to examine the difference between profile of rural women members of self help groups and dimensions of economic empowerment. The correlation analysis is done to analyze the relation between dimensions of economic empowerment and level of economic empowerment of rural women through self help groups.

3. Results:

3.1 Profile of Rural Women Members of Self Help Groups:

The profile of rural women members of self help groups was analyzed and the results are shown in Table-1. The results show that 37.33 per cent of rural women members of self help groups have age group of 26 – 35 years followed by 36 – 45 years (29.67 per cent), 46 – 55 years (19.00 per cent), below 25 years (8.00 per cent) and above 55 years (6.00 per cent). The results indicate that 33.67 per cent of rural women members of self help groups are illiterates followed by primary education (20.67 per cent), middle education (18.00 per cent), secondary education (12.67 per cent), higher secondary education (8.66 per cent) and graduation (6.33 per cent).

The results reveal that 39.33 per cent of rural women members of self help groups belong to backward caste followed by most backward caste (30.67 per cent), scheduled caste (14.33 per cent), general caste (9.00 per cent) and scheduled tribes (6.67 per cent). The results imply that 34.67 per cent of rural women members of self help groups are agricultural labourers followed by petty business (24.33 per cent), housewife (18.00 per cent), vegetable seller (10.33 per cent), self employment (7.00 per cent) and artisan (5.67 per cent).

Table 1: Profile of Rural Women Members of Self Help Groups

Profile	Number of Rural Women	Percentage
Age Group		
Below 25 years	24	8.00
26 – 35 years	112	37.33
36 – 45 years	89	29.67

46 – 55 years	57	19.00
Above 55 years	18	6.00
Educational Qualification		
Illiterate	101	33.67
Primary	62	20.67
Middle	54	18.00
Secondary	38	12.67
Higher Secondary	26	8.66
Graduation	19	6.33
Caste		
General Caste	27	9.00
Backward Caste	118	39.33
Most Backward Caste	92	30.67
Scheduled Caste	43	14.33
Scheduled Tribes	20	6.67
Occupation		
Agricultural Labour	104	34.67
Self Employment	21	7.00
Petty Business	73	24.33
Artisan	17	5.67
Housewife	54	18.00
Vegetable Seller	31	10.33

3.2 Dimensions of Economic Empowerment of Rural Women through Self Help Groups:

To identify the dimensions of economic empowerment of rural women through self help groups, an exploratory factor analysis is done and the results are shown in Table-2. Kaiser-Meyer-Olkin (KMO test) measure of sampling adequacy (KMO = 0.892) and Bartlett's test of Sphericity (Chi-square value = 0.0019; significance = 0.000) reveals the method of factor analysis is apt.

Four factors are derived which account a total of 76.42 per cent of variations on 20 variables. Each of four factors shares 25.62 per cent, 20.38 per cent, 18.57 per cent and 11.85 per cent of variations respectively.

Table 2: Dimensions of Economic Empowerment of Rural Women through Self Help Groups

Factor	Variable	Rotated Factor Loadings	Eigen Value	% of Variation	Factor Name
I	Income of my family is increased	0.68	3.74	25.62	Income
	I am adding extra income to my family	-0.63			
	I am repaying my loans easily	0.65			
	I support my husband monetarily	-0.58			
	My agricultural income is increased	0.61			
	I am giving loans to others with low level of interest	0.57			
	I have started a tiny business	0.66			
II	I purchase new utensils for home	0.61	2.98	20.38	Assets
	I purchase a new house	0.65			
	I purchase gold	-0.57			
	I renovate my old house	0.63			
	I save money	0.62			
	I purchase newspaper daily	-0.60			
III	I am preparing good food for my family	0.68	1.62	18.57	Welfare
	I buy good quality cloths	-0.63			
	My family is eating nutritious food	0.69			
	My children's health is better	0.70			
	I buy good consumables	-0.62			
IV	I have improved my bargaining power	0.67	1.07	11.85	Economic Power
	Purchasing power of my family have improved	-0.64			
	Cumulative Percentage of Variation	-	-	76.42	-
	Cronbach's Alpha	-	-	-	0.85

Method: Principal Component Analysis.

Varimax Rotation
Rotation converged in 7 iterations.
Factor I: consists of income of my family is increased, I am adding extra income to my family, I am repaying my loans easily, I support my husband monetarily, my agricultural income is increased, I am giving loans to others with low level of interest and I have started a tiny business. Thus, this factor is named as "Income".
Factor II: includes I purchase new utensils for home, I purchase a new house, I purchase gold, I renovate my old house, I save money and I purchase newspaper daily. Hence, this factor is named as "Assets".
Factor III: comprises of I am preparing good food for my family, I buy good quality cloths, my family is eating nutritious food, my children's health is better and I buy good consumables. Therefore, this factor is named as "Welfare".
Factor IV: covers I have improved my bargaining power and Purchasing power of my family have improved. So, this factor is named as "Economic Power".

Cronbach's Alpha value of the scale is 0.85 implying that each measure is at an acceptable level of internal consistency. It reveals that income, assets, welfare and economic power are the dimensions of economic empowerment of rural women through self help groups.

3.3 Profile of Rural Women Members of Self Help Groups and Dimensions of Economic Empowerment:

To examine the difference between profile of rural women members of self help groups and dimensions of economic empowerment, the ANOVA (Analysis of Variance) test is used and the results are shown in Table 3.

Table 3: Difference between Profile of Rural Women Members of Self Help Groups and Dimensions of Economic Empowerment

Particulars	F-Value	Sig
Age Group and Dimensions of Economic Empowerment	19.526**	.000
Educational Qualification and Dimensions of Economic Empowerment	41.738**	.000
Caste and Dimensions of Economic Empowerment	43.010**	.000
Occupation and Dimensions of Economic Empowerment	21.815**	.000

** Significant at one per cent level

The F-values are significant at one per cent level indicating that there is significant difference between profile of rural women members of self help groups and dimensions of economic empowerment. Hence, the null hypothesis of there is no significant difference between profile of rural women members of self help groups and dimensions of economic empowerment is rejected.

3.4 Relation between Dimensions of Economic Empowerment and Level of Economic Empowerment of Rural Women through Self Help Groups:

To analyze the relation between dimensions of economic empowerment and level of economic empowerment of rural women through self help groups, the correlation analysis is carried out and the results are shown in Table-4.

Table 4: Relation between Dimensions of Economic Empowerment and Level of Economic Empowerment of Rural Women through Self Help Groups

Dimensions of Economic Empowerment	Correlation Co-efficient
Income	0.67**
Assets	0.46**
Welfare	0.61**
Economic Power	0.48**

** indicates significant at one per cent level

The coefficient of correlation between income and level of economic empowerment of rural women through self help groups is 0.67, which is positively and highly related with each other at one per cent level of significance. The assets and level of economic empowerment of rural women through self help groups is also positively but moderately correlated with each other with the value of 0.46, which is significant at one per cent level. The coefficient of correlation between welfare and level of economic empowerment of rural women through self help groups is 0.61, which is positively and highly associated with each other at one per cent level of significance. The economic power and level of economic empowerment of rural women through self help groups is also positively but moderately correlated with each other with the value of 0.48, which is significant at one per cent level. Thus, the null hypothesis of there is no significant relation between dimensions of economic empowerment and level of economic empowerment of rural women through self help groups is rejected.

4. Conclusion:

The present study reveals that income, assets, welfare and economic power are the dimensions of economic empowerment of rural women through self help groups. Significant difference exits between profile of rural women members of self help groups and dimensions of economic empowerment. Income, assets, welfare and economic power are positively and significantly correlated with the level of economic empowerment of rural women through self help groups.

Self help group is an efficient tool to increase income and empower rural women economically through multi dimensional approaches. Hence, Government must support and uplift rural women through self help group oriented development programmes. At the same time, rural women members of self help groups should be more active, dynamic and enthusiastic to increase their incomes and mobilize their savings by group actions. Rural women must be encouraged to avail loans and technical assistance through their self help groups to start economic and income generating activities. Adequate trainings should be given to rural women through self help groups to improve their entrepreneurial skills and abilities.

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