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Measuring Economic Empowerment among Self Help Group Beneficiaries

S.SUGANYA, S.SAKTHIVELRANI, K.DURAI

Abstract

Women's participation in the economic activity is very important for their own personal advancement and for the improvement of their status in the society. Economic empowerment of women was mainly based on their participation in the decision-making processes with regard to the access and the utilization of the resources, that is, incomes, investments and expenditures at all levels. The present study is to assess the economic empowerment of SHG beneficiaries in Virudhunagar district. Economic empowerment were measured by six indicators namely Productivity skill, Business practice, Income, Consumption, Work environment, and prosperity. Structured questionnaire was used to collect the data from 400 respondents who were selected by random sampling. The respondents were contacted in person and the objectives were explained to them so as to get accurate information for this research. Two measurement models were tested, out of that one model showed good fit for the economic empowerment of SHG's beneficiaries surveys for fit measures such as CMIN/df, GFI, AGFI, CFI, RMR, RMSEA, PRatio, and FMIN.

KEY WORDS: Economic Empowerment, Measurement model, Micro finance, Self help group

INTRODUCTION

Empowerment of women should mean the strengthening of their capabilities in the social, political and economic spheres. The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). Imran and Farhana (2009) expressed that woman empowerment is an important issue of development policies in developing countries. Micro finance plays critical tool to empower women. The SHGs are considered as the agents of transformation through the mobilisation, and the organisation of the poor, and through, banking institutions, and the voluntary organisations which follow the self-help approach to achieve rural development and the empowerment of the weaker sections in the society. Karubi (2006) reported that micro-credit programs have become an increasingly important intervention for addressing poverty, through a strategy of direct lending or of financial intermediation. Active participation in economic activities would enhance the process of economic empowerment and it will lead to desired self respect and social dignity. A number of studies of women empowerment are analysed to make some important methodological points about the measurement of empowerment. This paper argues that various dimensions to determining the indicators of economic empowerment measurement.

REVIEW OF LITERATURE

There are various studies deals with the measurement of empowerment. They differ in the

dimensions of empowerment which they choose to focus on research. Eyben R., and et al, (2008) examined that three kinds of empowerment such as social, political and economic are interconnected and iterative can be identified that economic disempowered would adversely affect the political economy that leads to excluded from full participation in society. Charlier, S. and Caubergs, L., (2007) found that empowerment can be measured by establishing a baseline of women's assets, knowledge, will and capacity. DFID, (2007) reported that Economically empowered women play a more active role in household decision-making, with greater bargaining power to increase spending on education and health. Malhotra, Anju, et al., (2002) identified the important elements of economic empowerment at three levels are household, community and broader access (society). Mayoux (2008) notes that 'the selection of any particular set of indicators is inevitably based on underlying theoretical, and often political, understanding of what types of impacts are important'. Malhotra and et al, (2002) worked on conceptualization and operationalization of term economic, social, family, interpersonal, legal, political and psychological empowerment rather than to review its indicators. Jupp D., and et al., (2010) describes the idea that different aspects of empowerment may be achieved asymmetrically and at a different pace in different contexts, by recognising and quantifying all positive changes. Alsop, R. and Heinsohn, N., (2005), examined that degrees of empowerment are measured by the existence of choice, the use of choice, and the achievement of choice. It can be used to measure empowerment at both the intervention level and the country level, as a part of poverty or governance monitoring.

Based on the previous literatures, assessment is made on the overall empowerment of the respondents. It is identified that there is a gap in framing a comprehensive tool to measure the economic empowerment of SHG's beneficiaries. This paper is made attempts to construct indicators of economic empowerment of SHG's beneficiaries. It starts out by offering six dimensional conceptual framework for thinking about economic empowerment of SHG's. It goes on to consider the ways in which these dimensions have been measured and turn to the four dimensions to the economic empowerment. Therefore this study focuses on measurement of economic empowerment which will enhance the economic development.

NEED FOR THE STUDY (ADD REVIEWS)

Economic empowerment of SHG's, which is an entry point into other forms of empowerment, will allow them to bring these values into the construction of an alternative to the current structure. It is an imperative part of developmental policies because it helps and guides the government and funding agencies to frame the reforms. It has been recognized as big issue in determining the status of the women. World Bank, (2007), worked on the module offers a framework for conceptualizing empowerment and takes participants through case-based exercises that apply the framework to the analysis, design, implementation, and monitoring of development policies and operations. In the present study, we have attempted to construct a model by testing different dimensions and their indicators on economic empowerment. This will help in developing a theory on economic empowerment and it will help in measuring of economic empowerment of universal elements.

OBJECTIVES OF THE STUDY

The major objective of the study is to gauge the economic empowerment among the self-help group beneficiaries and major factors contributing to it. This paper sketches out a number of areas where policies could make a difference, including a difference on the terms on which women can participate in, contribute to and benefit from processes of economic growth.

Based on the above objectives, the following hypothesis is formulated for this study:

Hypothesis 1: Economic empowerment, as measured by the six dimensional constructs (Productivity skill, Business practice, Income, Consumption, Work environment, and prosperity)

Hypothesis 2: Economic empowerment, as measured by the four dimensional construct. (Productivity skill, Income, Consumption, and prosperity) have acceptable level of internal consistency.

RESEARCH METHODOLOGY

In achieving the above objectives a survey was conducted among the self help group members through a structured questionnaire. This study is based on the female population who has been involved in self help group. The respondents for this study were 400 members of SHG in the Virudhunagar District of Tamil nadu. In this section discussion is made on the data sources and statistical analysis. A survey is based on Area sampling technique with a structured questionnaire. The Questionnaire includes Likert scale in which the responses are measured on a five point scale ranging from 1 as strongly disagree to 5 as strongly agree, to

conceptualize the attitude construct. The indicators for each construct are as follows

Construct	Indicators
Productivity skill	5
Business practice	4
Income	4
Consumption	3
Work environment	5
prosperity	6

A pre test was done to measure the reliability of questionnaire. AMOS 21 was used for the statistical analysis. Confirmatory factor analysis was used to evaluate the two different proposed models for their fit to the data.

RESULT AND DISCUSSION

The analysis was made into two stages that are measurement model and reliability. Measurement model was used to confirm the scales to the present study. The model fit indices were estimated for two different models.

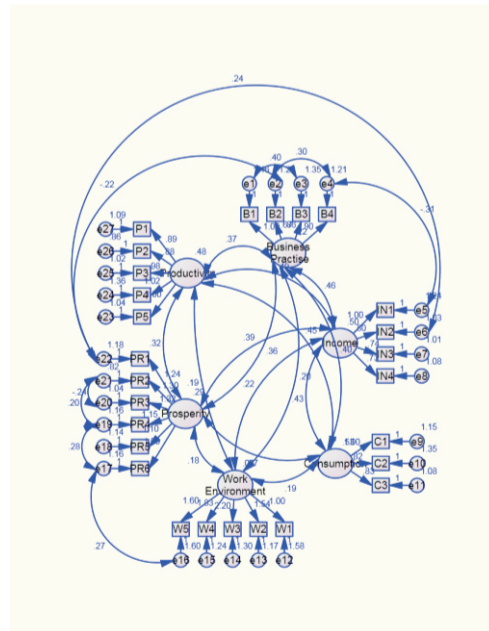
Model 1- A six factor model consisting of Productivity skill, Business practice, Income, Consumption, Work environment, and prosperity.

Model 2- A four factor model consisting of Productivity skill, Income, Consumption, and prosperity.

Table – 1- Model fit statistics

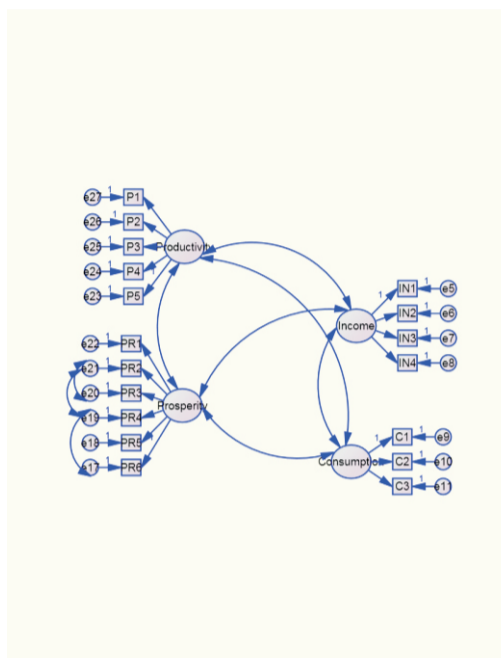
Model	X ²	df	CMIN/df	GFI	AGFI	CFI	RMR	RMSEA	P Ratio	FMIN
Model-1	647.957	300	2.160	.893	.865	.861	.080	.736	.855	1.624
Model-2	296.879	126	2.35	.92	.90	.89	.077	.058	.824	.744

Model-1-Measurement model (Six factor) of Economic Empowerment



The results of chi-square statistic was significant 647.957; $df=300$; $P=0.000$. The statistically significant values in the goodness of fit suggests that the data do not fit the proposed model. The goodness of fit indices measure was .893 and Adjusted goodness of fit measure was 0.865 which are acceptable; Root mean square error approximation was .736 which was moderate. The standardized regression values for the indicators of the dimensions, business practice and work environment were found less than 0.5 and hence model was unfit and needs further modification.

Model-2-Measurement model (four factor) of Economic Empowerment



Comparison of fit indices indicates the best fit of model -2 to the data. This model hypothesized that the economic empowerment consists of four latent variables namely Productivity skill, Income, Consumption, and prosperity. Even though the statistically significant values reveals the poor fit model but the model fit indices were estimated and the results demonstrated good fit. In comparison to the model-1 GFI (.92) and AGFI (.90) reveals greater degree of model fitness the other indices like CFI and RMR have also improved. RMSEA is in line with the suggested cutoff of .08 for good fit. (Byrne), 1998. Moreover from the table-2 it is evident that there is high degree of positive correlation between the subscales of economic empowerment. Based on this hypothesis 1 and 2 is accepted.

Table – 2- Correlations between Constructs

Correlations: (Group number 1 - Default model)

			Estimate
Productivity	<-->	Income	.99
Productivity	<-->	Consumption	.89
Productivity	<-->	Prosperity	.84
Income	<-->	Consumption	.83
Income	<-->	Prosperity	1.0
Consumption	<-->	Prosperity	.89

Table -3-Reliability Statistics

No of Scale Items	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items
18	.857	.858

Table – 3 represents the existence of overall reliability of the scale. The Cronbach Alpha Coefficient was found to be .858 which is higher than the figure 0.80 Bryman (2004) as a rule of thumb to denote of reliability of questionnaire.

SUMMARY AND CONCLUSION

Women empowerment is one of the major social objective. Micro finance programs for SHG's enhances their economic empowerment. Economic empowerment is a term revealed from the demographic and general economic profile. This paper has made an attempt to frame the construct and found that it is of four factor model with eighteen items. The SEM analysis using AMOS shows the internal consistency of the scale.

SCOPE FOR THE FUTURE RESEARCH

Government and policy makers shall concentrate on to frame the strategies in empowering the women in social as well as economic factors of empowerment. They work together in addressing the needs of SHG's and focus the root cause to improve the economic empowerment. In connection with, future research can be extended to find out the impact of financial literacy on economic empowerment.

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