

Empowerment of Women in Self Help Groups with Emphasis on Goa and Karnataka

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Abstract: *Women are integral to a country's society as well as its human resource capital. If given equal opportunity as its male counterpart, women with their capabilities will help lead to immense overall development. Women empowerment is seen as a means for women to have control over their lives and make their own choices and decisions to their benefit. Women empowerment has therefore been found to be the key towards development of countries. In this paper, an attempt is made to compare the influence of four dimensions namely Materials change, Cognitive change, Perceptual change and Related change on overall empowerment of women and the comparison between two states namely Goa and Karnataka. Theoretical sampling was used in this study. A total of 263 samples were collected through a survey which was administered to SHG members, group interviews and observation. Measurement Model is used to access the reliability which is termed as the Internal consistency as per Smart PLS literature and validity as per Hair et al. (2014). Validity of the Instrument is accessed through Convergent validity and Discriminant validity. Also, a multigroup analysis is made on the overall model based on two groups namely Goa and Karnataka.*

Keywords : Empowerment, women, SHG's, Goa, Karnataka, members

I. INTRODUCTION

In any country, Women are integral to its society as well as its human resource capital. If given equal opportunity as its male counterpart, women with their capabilities will help lead to immense overall development. In olden times, women were treated justly and equal to men and were even decision makers along with men. But the segregation between men and women arose with the start of mass production and additional revenue due to the need for labour with more muscle power and therefore men were offered better wages and women were forced to do house chores and ultimately being unpaid labour. This kind of disparity is still prevalent even today in various fields and in areas education, health, politics and management positions, employment, household decision making, family property rights, etc. This then has led to women being confined to the household and being dependant on its male family members who have become the main bread winners. Therefore, in India, even though the country has gained

independence from foreign rulers, the study of socio and economic data post-independence has shown that women are comparatively at a disadvantage to their male counterparts in various areas like survival, nutrition and health, education and literacy and productivity which has thus lead to the need for women empowerment.

The World Bank has defined Empowerment as 'the process of enhancing the capacity of individuals or groups to make choices and to transform those choices

into desired actions and outcomes'. Also, it can be understood as increase of resources and skills of poor people to partake in, exert control and hold liable organizations that affect their lives. It helps each person by offering choices and allowing them to make choices for themselves and determine the outcomes of their choices. And it can therefore mean that empowerment is making a informed change. It brings about both sides of development with changing the circumstances of which poor people live in and assisting them to make use of their own qualities to their advantage. From nutrition, health and education to political and government policy, these activities that are a means to empower marginalised people are expected to improve quality of life, increase betterment opportunities and its outcomes. Therefore, empowerment leads to overall development as well and not just at a nuclear level.

II. LITERATURE REVIEW

Why have women empowerment gained so much of importance and is a universal goal? We will address this question before defining women's empowerment. The fundamental principle of women's empowerment is of providing financial and economic security to women as well as progressive changes in the areas of health, nutrition and education status of women and children. As reflected in Mason KO, 2003, positive demographic changes especially with regards to fertility and mobility have been seen due to the women's empowerment. Worldwide studies have also revealed positive outcomes due to empowerment. Studies of empowerment programs as described below are evidence to it.

The assessment of the BRAC program by (Schuler, Hashemi1994) established that empowered women due to the access to microcredit which was measured by physical mobility, economic security, autonomous decision making, exposure to violence, political and legal awareness and political participation as well associated

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with increase in contraceptives used.

The Ishraq program as described by USAID, IGGW, 2009 was started to provide education, life skills and basic livelihood trainings along with physical activity to increase social networking and boost self-confidence. The study revealed that the program led to a decline in support for violence against women that included female genital cutting as well a reduction in child marriages and thus led to positive attitude towards women and better fertility behaviours.

Access to microcredit did not make a significant change in the material wellbeing of individuals but seemed to have led to empowerment at three levels. At the individual level, women had enhanced self-confidence, improved status and took up gender biased roles as well. At the household level, women exerted power over small and large household assets, took decisions regarding live hood improvement and even took up jobs further away from homes. And thirdly, at the community level, women took up leadership roles and stood up against ill treatment by banks and evils like polygamy etc.

The importance of empowerment of women can therefore be understood and the need to understand the term empowerment is equally important.

A. Empowerment Defined

The concept of empowerment has not been defined as a statement and is a new term used in most gender centric literature. The term empowerment essentially means the identification of the full and multidimensional potential of women towards shaping their individual future and of the society at large. At the New York Millennium Summit 2000, Women Empowerment and Gender Equality were identified as significant elements for achieving progress and were accepted as one of its eight millennium goals (Bhagyalakshmi 2004).

A general understanding of empowerment by Dr.DasarathiBhuyan states that it can be divided into two broad areas which is general and specific. In the general sense, empowerment of women to be self-reliant by having access to means and opportunities that were denied due to gender biases. In a specific sense, empowerment of women should lead to enhanced positions of women in the power structure of the society and community.

Women empowerment is seen as a means for women to have control over their lives and make their own choices and decisions to their benefit. With various policies and developmental activities undertaken by the authorities to equip women with many skill sets, empowerment can also be measured in terms of social, economic, political, cultural and technological constructs. Wallerstein (1992) identified empowerment as "people assuming control and mastery over their own lives in the context of their social and political environment. Many other researchers describe

empowerment as a process to widen the scope for choice and action of women through skill enhancement. Many others have defined it as control of assets control over assets (Goetz and Sen Gupta 1996); women having freedom to movement, economic security, reduced domination, political awareness and participation in public protests and political campaigns (Hashemiet al. 1996); decision making over household resources (Amin and Pabley 1994); skill based income generation and right over income (Mustafa et al. 1996); household decision-making participation (Mizan 1993, Kabeer 2001)

In India, the Constitution grants equality to women with measures to ensure biases towards women through policies, plans, programmes and laws for their advances in different spheres. India has also looked at securing rights of women and has led to the development of Non-Government Organisations (NGOs) for inspiring initiatives for women empowerment. Women have become more aware of their rights and have started standing up for themselves but there still exists a wide gap between the goals laid down by the authority and the ground realities of women in India which is usually measured through declining female ratio, domestic and societal violence, girl child discrimination etc. still exists in most parts of the country. Also, more inequality is seen in rural and backward sections and still they remain largely marginalised and excluded.

B. Self Help Groups(SHG's)

To assist marginalised women to overcome their lives of poverty and present them with an opportunity to improve their status, Self Help Groups evolved. SHG's provided a way for women to come together and try to tackle obstacles together. It became a way for women to have access to training for skill development, to have access to microcredit as the group became the collateral etc. It was observed by Vijay D Kulkarni (2001) that SHG members fared better than non-members on the empowerment index.

Empowerment through SHG's has started in the area of obtaining economic security (Shanthi&Dhanalakshmi, 2004) with its core elements being defined as agency which is the ability to define one's goals and achievement of the same, awareness of the societal power structures, self-esteem and confidence(Kabeer,2001)

The National Bank for Agriculture and Rural Development of India(NABARD) has stated that a SHG is a group of similar minded individuals who are economically backward and from rural areas who join together voluntarily to save a part of their earnings and contribute to a common fund to make loans available to members for productive and urgent needs (NABARD, 1995).

Most often, SHG's are formed with 10 to 15

women to join together with a common goal on a voluntary basis. The group has access to bank credit that is focussed on marginalised and under privileged sections of society (Kashyap, 2001). SHG's have evolved to be a way to combat poverty, empower its members to achieve their potential and have self-confidence, positive changes in their personal, social and economic fronts, and improve their skill sets and managerial capabilities and overall community importance. This being unique to SHG's and not observed in existing groups or organisations (Stiglitz, 1993)

C. Statement of Problem

Identification of which particular dimension i.e. Material change, Cognitive change, Perceptual change or Related change has a significant impact on empowering women and the relation between Goa and Karnataka.

D. Objectives of the study

- To compare the influence of four dimensions - Materials Change, Cognitive change, Perceptual change and Related change on overall empowerment of women
- To find out the comparison between two states namely Goa and Karnataka

E. Hypothesis

Null Hypothesis (Ho): There is no significant difference between the dimensions viz. Material change, Cognitive Change, Perceptual change and related change and empowerment of Women.

Alternate Hypothesis (Ha): There is a significant between the dimensions viz. Material change, Cognitive Change, Perceptual change and related change and empowerment of Women.

Null Hypothesis (H1): There is no significant difference between the dimensions viz. Material change, Cognitive Change, Perceptual change and related change and empowerment of Women in Goa and Karnataka

Alternate Hypothesis (Ha2): There is a significant between the dimensions viz. Material change, Cognitive Change, Perceptual change and related change and empowerment of Women in Goa and Karnataka

F. Research Methodology

A total of 263 samples were collected through a survey which was administered to SHG members, group interviews and observation. Snow ball sampling was used for respondent selection due to smaller sample size. Each dimension has a small list of questions, for which answers were collected on a five point Likert scale. The exclusive women SHG's were studied with 134 respondents being from Goa and 129 respondents from Karnataka. The demographic profile of the survey respondents can be understood from Table 1 and 2 in the annexure below. Post analysis findings were drawn on women empowerment and the relation between dimensions as well as between the states of Goa and Karnataka.

III. DATA ANALYSIS

The table below infers to the demographic profile of respondents. It is noted that, 54.4 per cent of the respondents were aged above 41 years followed by 38.4 percent of the respondents in the age group between 31-40 years and 7.2 percent between 20-30 years of age. With reference to location, 51 percent were from Goa and 49 percent from Karnataka. Relating to educational qualification it was found that, 53.6 percent of the respondents have qualification less than 10th followed by 25.5 percent below 5th, 11 percent with other qualifications and 9.9 percent had PUC as their qualification. With regard to marital status, 92.8 percent are married when compared to their 7.2 percent counterparts. When it comes to family earners, 77.6 percent of the family have single income followed by 19.4 percent with double income and 3 percent with multi earnings. Family income wise classification showed that, 60.1 percent of the respondents had more than Rs. 10,000 as family income followed by 39.9 percent with less than Rs. 10,000 as family income. While looking into the Association of respondents with SHG's it was found that, 70.3 percent of the respondents had association of more than 4 years with SHG's followed by 18.6 percent of respondents with 3 to 4 years, 6.5 percent with 2- 3 years, 3.8 percent with 1-2 years and 0.8 percent of the respondents with less than 1 year of experience.

Table1: Demographic Profile

		Count	Column N %
Age of the Respondents	20-30 years	19	7.2%
	31-40 years	101	38.4%
	Above 41 years	143	54.4%
State	Karnataka	129	49.0%
	Goa	134	51.0%
Family	Joint Family	58	22.1%
	Nuclear Family	205	77.9%
Educational Qualification	Below 5th	67	25.5%
	Below 10th	141	53.6%
	Till PUC	26	9.9%
	Others	29	11.0%
Marital Status	Married	244	92.8%
	Unmarried	19	7.2%
Family Earners	Single Income	204	77.6%
	Double Income	51	19.4%

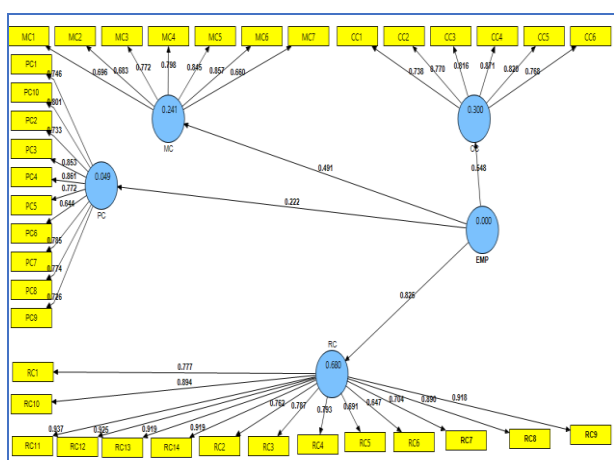
	Multi Earnings	8	3.0%
Family Income	<10,000	105	39.9%
	>10,000	158	60.1%
Association with SHG	0-6 months	0	0.0%
	6-12 months	2	.8%
	1-2 Years	10	3.8%
	2-3 Years	17	6.5%
	3-4 Years	49	18.6%
	>4 Years	185	70.3%

Source : Primary Survey

A. Measurement Model

Measurement Model is used to access the reliability which is termed as the Internal consistency as per Smart PLS literature and validity as per Hair et al. (2014). With regard to reliability, the first step is to access the loadings of items in its respective factor which is expected to be more than 0.5 as suggested by (Hulland,1999). It was found from the table that; all the items have loadings more than 0.5. The second approach is to consider the Cronbach's alpha value for reliability, which is suggested to be more than 0.7 as suggested by Nunnally. As per the analysis, it was found that almost all the values have values more than 0.7. The final approach is to consider the composite reliability score which has to be more than 0.70. From the analysis it was found that, all the constructs have composite reliability scores more than 0.70. Hence the instrument was found to be reliable.

Figure1: Measurement Model- Empowerment



Source : Primary Survey

Table2: Measurement Model- Reliability and Validity

First order Constructs	Items	Outer Loadings	Cronbach's alpha	Composite Reliability	AVE
Cognitive Change	CC1	0.738	0.885	0.913	0.637
	CC2	0.770			
	CC3	0.816			
	CC4	0.871			
	CC5	0.820			
	CC6	0.768			
Material Change	MC1	0.696	0.878	0.906	0.581
	MC2	0.683			
	MC3	0.772			
	MC4	0.798			
	MC5	0.845			
	MC6	0.857			
	MC7	0.660			
Perceptual Change	PC1	0.746	0.925	0.936	0.596
	PC10	0.801			
	PC2	0.733			
	PC3	0.853			
	PC4	0.861			
	PC5	0.772			
	PC6	0.644			
	PC7	0.785			
	PC8	0.774			
PC9	0.726				
Relational Change	RC1	0.777	0.964	0.969	0.691
	RC10	0.894			
	RC11	0.937			
	RC12	0.925			
	RC13	0.919			
	RC14	0.919			
	RC2	0.762			
	RC3	0.787			
	RC4	0.793			
	RC5	0.691			
	RC6	0.647			
	RC7	0.704			
	RC8	0.890			
	RC9	0.918			

Validity of the Instrument is accessed through the measurement model on two major aspects namely convergent validity and discriminant validity. Convergent validity of the instrument can be inferred from the Average Variance Extracted (AVE) values which should be more than 0.5. Results from table2 shows that, all the constructs have an AVE value more than 0.5. Hence the constructs are free from Convergent validity issues. Yet another important validity namely Discriminant

validity can be inferred from table3 and table4 which has outputs representing correlation, Square root of AVE, Factor loading and Cross loading values. As per Fornell and Larcker (1981), the diagonal elements which are the square root of AVE should be higher than the off-diagonal elements in the corresponding rows and columns. From table5 it is observed that, all the square root of AVE values is higher than the correlation values hence confirming the absence of discriminant validity issues.

Table3: Correlation and Square Root of AVE

	1	2	3	4
1.Cognitive Change	0.798			
2.Material Change	0.533	0.762		
3.Perceptual Change	0.060	0.009	0.772	
4.Relational Change	0.081	0.027	0.058	0.831

PC6	-0.006	-0.024	0.644	0.043
PC7	0.039	0.036	0.785	-0.034
PC8	0.071	0.047	0.774	0.087
PC9	-0.080	-0.004	0.726	-0.029
RC1	0.152	0.148	0.061	0.777
RC10	-0.043	-0.129	0.019	0.894
RC11	-0.013	-0.067	0.027	0.937
RC12	0.005	-0.055	0.028	0.925
RC13	0.000	-0.038	0.025	0.919
RC14	0.000	-0.038	0.025	0.919
RC2	0.148	0.117	0.043	0.762
RC3	0.230	0.111	0.085	0.787
RC4	0.250	0.154	0.109	0.793
RC5	0.142	0.196	0.154	0.691
RC6	0.080	0.097	0.072	0.647
RC7	-0.074	-0.067	0.000	0.704
RC8	-0.030	-0.072	-0.016	0.890
RC9	0.020	-0.074	0.025	0.918

Note: Square root of AVE is mentioned across the diagonal. Source : Primary Survey

Source : Primary Survey

Table4 represents the factor loading and cross loading values of each item towards all the constructs. As per Partial Least Square literature, the items of a construct should have more loading value in its respective construct than the other constructs which will confirm the absence of discriminant validity issues. It is found that all the items have higher loadings in their respective constructs and hence possess discriminant validity.

Table4: Factor loadings and Cross loadings

c	Cognitive Change	Material Change	Perceptual Change	Relational Change
CC1	0.738	0.461	-0.019	0.109
CC2	0.770	0.375	0.073	0.087
CC3	0.816	0.384	0.132	0.017
CC4	0.871	0.484	0.035	0.024
CC5	0.820	0.461	0.047	0.037
CC6	0.768	0.378	0.026	0.108
MC1	0.446	0.696	0.039	0.083
MC2	0.266	0.683	-0.058	0.008
MC3	0.344	0.772	0.010	-0.030
MC4	0.401	0.798	-0.016	-0.060
MC5	0.360	0.845	0.005	0.048
MC6	0.533	0.857	-0.018	-0.015
MC7	0.429	0.660	0.062	0.080
PC1	0.019	-0.071	0.746	0.024
PC10	0.043	0.017	0.801	0.140
PC2	0.007	-0.057	0.733	0.017
PC3	0.092	-0.041	0.853	0.039
PC4	-0.043	-0.014	0.861	0.054
PC5	0.176	0.103	0.772	-0.025

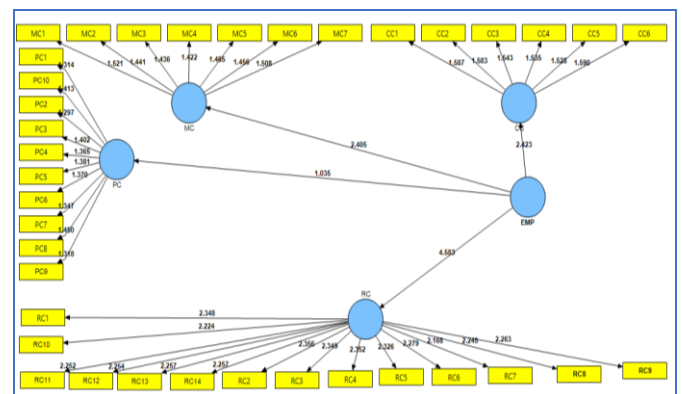


Figure 2: Structural Model- Empowerment

Source : Primary Survey

Once the constructs are validated, the path between the constructs, which is referred as inner model/structural model as per smart-pls can be accessed using the Bootstrapping method. Through bootstrapping method 5000 sub samples were drawn and the paths were validated using the t-value. The obtained t-value should be more than 1.96 in order to confirm the path between an exogenous and endogenous construct as valid. Table5 reveals that, all the path from the exogenous and the endogenous constructs were valid at 5% level of significance. Among all the paths, the path from Empowerment towards Relational Change (0.823) was found to be the highest followed by the path from Empowerment towards Cognitive Change (0.548), Empowerment towards Material Change (0.491) and Empowerment towards Perceptual Change (0.2224).

Table5: Path Co-efficient and t-value

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics ((O/STERR))	Path. Sig
Empowerment -> Cognitive Change	0.5476	0.5264	0.226	0.226	2.4229	Yes
Empowerment -> Material Change	0.4911	0.5246	0.2042	0.2042	2.4051	Yes
Empowerment -> Perceptual Change	0.2224	0.3534	0.2149	0.1049	2.1201	Yes
Empowerment -> Relational Change	0.8249	0.7722	0.18	0.18	4.5833	Yes

Source : Primary Survey

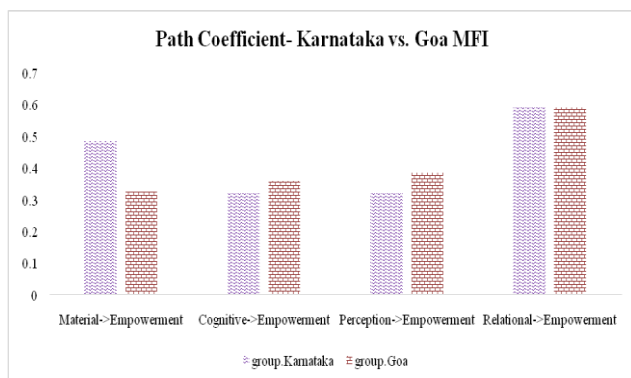
Multi group analysis techniques helps in finding whether the pre-defined data have significant difference across group. In this study, a multigroup analysis is made on the overall model based on two groups namely Karnataka and Goa. The table above shows that, except the path between Material Change and Empowerment all

the other paths does not have any significant difference among the respondents based on type of State. It was found that the path co-efficient value for Karnataka (0.485) seems to be higher than the path co-efficient value for Goa (0.326).

Table6: Multi Group Analysis

Source : Primary Survey

	Group. Karnataka	Group. Goa	diff.abs	t.stat	deg.fr	p.value	sig.05
Material->Empowerment	0.4848	0.3259	0.1589	2.5297	261	0.006	yes
Cognitive->Empowerment	0.3191	0.3583	0.0392	0.7317	261	0.2325	no
Perception->Empowerment	0.319	0.385	0.066	0.5184	261	0.3023	no
Relational->Empowerment	0.5896	0.5903	0.0008	0.1249	261	0.4504	no



Source : Primary Survey

IV. LIMITATIONS OF THE STUDY

With the samples drawn from only some parts of Goa and Karnataka, the results may not be applicable to areas with different geographical and social backgrounds. The study may further miss out on the influence of microcredit on empowerment of women. Also, respondents may have refrained from sharing important information due to many reasons and this may have to

an extent affected the accuracy of the study.

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