## **RESEARCH PAPER**

Economics



**ABSTRACT** A study was undertaken in Tiruvannamalai district of Tamil Nadu to analyze the impact of self help group programme (SHG) on empowerment of SHG members and non-members involved in livestock rearing. Data pertaining to the objective of the study was collected from 120 sample respondents using a pre-tested interview schedule. The women livestock farmers from SHG members and non-members in the study area were asked to give scores based on their perception for each empowerment indicator that primarily came under four major categories viz., social, economical, psychological and technological and the cumulative empowerment score for SHG members and non-members was found to be 4068 and 2241. In order to analyze the determinants influencing empowerment of women members multiple linear regression analysis was carried out by keeping the cumulative empowerment, livestock holding, risk orientation and information seeking behaviour had a positive and a highly significant relationship on the cumulative empowerment of SHG women members core of members who do livestock rearing activities.

### INTRODUCTION

Gender equality is the foremost ingredient that determines the overall development of a country. To step forward in the path of development, it is imperative to empower the rural women population. Empowerment literally means, 'becoming powerful'. Power can take various forms as 'power to', 'power with' and 'power from within' all of which allow the construction of different meanings for empowerment (Panda, 2000). Concrete steps have been designed and implemented by the policy makers to develop the income generating activities of rural women that facilitates way for their empowerment. Majority of rural women are engaged in livestock activities so that a regular and stable source of income is assured. Constraints faced by them in livestock activities such as lack of capital and deficiency in access to institutional credit, poor technical skills and lack of access to improved extension services limit their participation in livestock activities. Hence, they are in dire need of adequate and timely flow of credit to triumph over these problems. To overcome these critical problems, government implemented various credit policies oriented towards specific economic activities including the Self help group Bank linkage programme initiated by the National Bank for Agriculture and Rural Development (NABARD). Self help groups (SHGs) are small informal groups those enable women to come together, discuss and analyze their issues and problems and reap mutual benefit out of mutual help, solidarity and joint responsibility (Anand, 2002). This programme not only proved to be successful but also evolved as an important model in delivering credit to rural women who rear livestock.

Most of the recent studies conducted by the researchers on self help group programme were directed on the performance of SHGs in terms of empowerment. However, studies linked to the women members of the group, who rear livestock exclusively were negligible. Hence, studying the characteristics of women members of SHG involved in livestock activities solely would throw information on the performance of SHG programme and empowerment of women members who rear livestock. Comparing them with women non-members of the group would add fine points that would help in evaluating the impact of SHG programme in empowerment of women through livestock rearing. Keeping this in mind, the study was undertaken in Tiruvannamalai district of Tamil Nadu to explore the impact of participation of women in Self Help Group programme in empowerment of women. The study would help to understand the effectiveness of SHG as an approach towards women empowerment through livestock rearing.

#### STUDY AREA

The study was conducted in the district of Tiruvannamalai, Tamil Nadu. The district possesses huge livestock population and it provides vast employment opportunities to rural women households who are engaged in livestock rearing. As per the Tamil Nadu Corporation for Development of Women Annual report (2008-09), the availability of women self help groups in Tiruvannamalai district was 2, 48,139 which was fairly high in number compared to other districts of Tamil Nadu. Out of the total number of SHGs present in the district, more than 86 per cent was present in rural areas. Hence, the factors like higher number of rural women self help groups and high number of livestock population present in the Tiruvannamalai district provided the environment to persuade the objectives of the study.

#### SAMPLING

Forcollectionofdata, amulti-stagerandomsamplingdesign (IStage – Selection of Blocks and II Stage – Selection of Villages) was used. From 18 blocks of Tiruvannamalai district, two blocks (Polur and Kalasapakkam) were selected by simple random sampling. From each selected block, a sample of five villages was selected villages, six respondents each from SHG members and non-members who rear livestock were selected. Thus, a sample of 60 respondents from SHGs members and 60 respondents from SHGs members and 60 respondents from SHG members who were rearing livestock were selected.

### METHODOLOGY

To analyze the impact of self help group programme on empowerment of women who are rearing livestock, Cumulative Empowerment Score (CES) for each of the women respondent was calculated which is a composite of 21 empowerment indicators that primarily fell under four major different categories viz., economic, social, psychological and technologi-

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cal. The empowerment indicators were quantitative in nature and represents five categories (e.g., 1 = Very low, 5 = Very high). All the scores obtained from 120 respondents from 21 indicators of empowerment were added to develop Cumulative empowerment score in order to understand the impact of the programme on socio-economic, familial and psychological dimensions of empowerment on SHG members and nonmembers. The definition of variables expected to influence the cumulative empowerment score is explained in Table 1. To analyze the determinants influencing overall empowerment of women members, multiple linear regression analysis was carried out keeping the cumulative empowerment score as a dependent variable and nine influential factors such as membership in SHG, age, education, occupation, land holding, livestock holding, attitude towards self-employment, risk orientation and information seeking behaviour as independent variables as mentioned in Table 3. The following model was postulated to identify the determinants influencing the empowerment of women respondents.

#### Table 1

Definition of variables expected to influence the cumulative empowerment score

Variable	Definition	
variable	Deminition	
MEM	Membership in SHG or not (1 = Yes, 0 = No)	
AGE	Age in years	
EDU	Number of years studied	
οςςυ	Occupation of the women farmer (1 = livestock, $0 = O$ thers)	
LAND	Land holding in acres (1 = landless, 0 = Others)	
LIVESH	Livestock holding in units	
SELFEMP	Self-employment in scores (1 = Lowest, 5 = High)	
RISKORI	Risk orientation in scores (1 = Lowest, 5= High)	
INFSEEK	Information seeking behaviour in scores (1 = Lowest, 5 = High)	

# Table 2 Perception regarding Empowerment of SHG members and non-members

	Mean Score				
Indicators	SHG members	Non- members			
Economic empowerment					
Increased savings	266	111			
Additional income	252	113			
Taking decision on spending of money	228	104			
Spending of money on education	236	100			
Spending of money on household	225	126			
Cumulative economic empowerment	1207	554			
Social empowerment					
Social contact	207	104			
Problem solving	211	127			
Social participation	180	85			
Leadership development	200	85			
Involvement in public issues	107	84			
Cumulative social empowerment	905	485			
Psychological empowerment					
Self confidence	230	100			
Risk taking	151	94			
Motivation	188	97			
Decisiveness	182	83			
Positive and dynamic	181	71			
Cumulative psychological empowerment	932	445			
Technological empowerment					

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Knowledge on artificial insemination	264	176
Knowledge on vaccination	257	196
Knowledge on diseases & outbreaks	193	104
Knowledge about housing	132	99
Knowledge about breeds	91	82
Knowledge about scientific rearing of animals	87	100
Cumulative technological empowerment	1024	757
Cumulative empowerment score	4068	2241

# Table 3 Factors influencing cumulative empowerment of women

Independent Variables	Coefficient	t-value	Significance level	
Constant		3.504	0.001	
Membership	0.515**	4.110	0.000	
Age	-0.17	-0.309	0.758	
Education	0.127**	2.680	0.009	
Occupation	0.021	0.313	0.755	
Land holding	-0.036	-0.647	0.519	
Livestock holding	0.123**	2.648	0.009	
Self employment	0.107	1.838	0.069	
Risk orientation	0.148*	2.115	0.037	
Information seeking behaviour	0.163**	2.931	0.004	
Dependent Variable	Cumulative Empowerment Score (CES)			
R2	0.863			
Adjusted R2	0.852			
F	77.104**			
Ν	120			
*	Significant at five per cent level ( $0.05 )$			
**	Significant at one per cent level (p < 0.01)			

 $\begin{array}{l} Y=\beta_{0}+\beta_{1}MEM+\beta_{2}\;AGE+\beta_{3}\;EDU+\beta_{4}\;OCCU+\beta_{5}\;LAND+\beta_{6}\\ LIVESH+\beta_{7}\;SELFEMP+\beta_{8}\;RISKORI+\beta_{9}\;INFSEEK+\mu \end{array}$ 

Where,

 $\mathbf{Y} = \mathbf{Cumulative} \ \mathbf{empowerment} \ \mathbf{score} \ / \ \mathbf{Technological} \ \mathbf{empowerment} \ \mathbf{score}$ 

 $\beta_0 = \text{Constant term}$ 

 $\beta^{i'}_{i}s$  = Regression coefficients  $~(\mu_i\sim 0,~\sigma_i^{-1})\mu$  = Random disturbance term;

## **RESULTS AND DISCUSSION**

Empowerment of SHG members and non-members based on their perception The economic empowerment indicators showed that members of SHG had got increased control over their financial hold compared to their counterparts which was indicated by their empowerment scores of spending of money on household and education, increased savings. The variation in social empowerment indicators between members and non-members would be due to the attributes they developed after joining the SHG programme. Since members were exposed to outside environment, their participation in social problems, contact with Non Governmental Organizations (NGOs), banking authorities and other bureaucrats, their social contact had improved compared to non-members.

Acquirement of credit from financial institutions, record maintenance of all transactions on daily basis, conduct of meetings

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etc., by SHG members paved the way for their improvement in self confidence and decisiveness. Because of the handling of money from the loans given by the financial institutions and the subsequent financial transactions happened after the receiving the loans, their financial autonomy had improved. With that financial autonomy they motivate themselves, stand independently and willing to take up income generation activities predominantly of livestock. These might be the reasons for them (SHG members) having an edge over nonmembers in terms of psychological empowerment. In case of technological empowerment, members acquired high scores in all parameters compared to non-members which might be due to the exposure through the training programmes they undergone for several income generating activities through which they acquire better technical know-how involved in livestock related income generation activities. Also, these trainings acted as a platform for them where they could share their respective concerns and discuss their perspectives on business activities.

Based on perception of empowerment score, the domain of economic empowerment scored first followed by technological empowerment, psychological and social empowerment. This finding goes in contrast with the findings of Kavitha and Jigi (2008) who found that the domain of psychological empowerment scored first followed by social, economical and technological.

# Factors influencing cumulative empowerment of women members $% \label{eq:factor}% \begin{tabular}{lll} \end{tabular} \end{tabular} \end{tabular} \begin{tabular}{lll} \end{tabular} \end{tabular} \end{tabular} \begin{tabular}{lll} \end{tabular} \end{tabular} \end{tabular} \begin{tabular}{lll} \end{tabular} \end{tabular} \begin{tabular}{lll} \end{tabular} \end{tabular} \end{tabular} \end{tabular} \end{tabular} \end{tabular} \end{tabular} \end{tabular} \begin{tabular}{lll} \end{tabular} \en$

The multiple linear regression technique was applied to explore the effects of the socio-economic variables on empowerment and the results are presented in Table 3. The adjusted co-efficient of determination (Adjusted R2) was found to be 0.852, which indicated that 85.20 per cent of variations in the dependent variable were explained by the independent variables. The F value (77.104) was also found to be significant at 1 per cent level. The variables like membership in SHG, education of women farmer, livestock holding and information seeking behaviour had a significant (at 1 per cent level) and positive relationship with the cumulative empowerment score. Risk orientation had a significant (at 5 per cent level) and positive relationship with the cumulative empowerment score.

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The results of factors influencing cumulative empowerment of women members conveyed the significance of the SHG programme on cumulative empowerment of women. Because of the membership in SHG programme, their attributes with respect to empowerment on all dimensions improved remarkably which played a role in the significance nature of this variable. Education played a similar relationship with the cumulative empowerment score. The result showed that the respondents standing at higher level of education acquired a higher empowerment status compared to their counterparts. Hence, it could be concluded that education was the variable which influenced the members to participate in the programme. Livestock holding was other variable which determined the cumulative empowerment score of women. Because of the increase in livestock holding, the members could easily perceive the constraints and the increased livestock holding led them to gain more information on livestock farming compared to women farmers with less number of livestock. This situation enabled the farmers with higher number of livestock in getting a significant position in empowerment than the farmers with a fewer livestock. The risk-orientation and information seeking behaviour were the attributes revealed by the livestock farmers holding high livestock and these variables played a constructive role on the cumulative empowerment score.

#### CONCLUSION

The present study on empowerment clearly revealed the gap in empowerment score between members and non-members of SHGs. Hence, the Self Help Programme did help the women to move towards the path of empowerment. Therefore, to bring the women who rear livestock to the mainstream and to reap the benefits accumulated out of development and growth, women participation should be ensured at various development programmes of the government at the state and national level. The results of factors influencing cumulative empowerment of women revealed an important observation that possession of livestock by women increases the empowerment nature of them. Hence, focus should be given to all the women farmers who rear livestock to form Self help groups and the same may be advocated at framing livestock policies.

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