COMPARATIVE ANALYSIS RELATING TO DETERMINANTS OF SOCIO-ECONOMIC EMPOWERMENT OF RURAL WOMEN

Empowerment of rural women has become a reality in areas where the SHGs have been promoted. The SHGs have increased the communication skills among rural women and their confidence in facing their problems. The impact of SHGs was found to be relatively more pronounced in social aspects than on the economic aspects. Empowerment of rural women is construed as providing them with a sufficient degree of control, to give them decision-making powers, and enable them to raise the level of consciousness of their class and enhance their gender-status and right full entitlements. This can be done by securing greater access to, and command over resources, access to knowledge as well as ideological shifts that bring about changes in how rural women perceive themselves and how they are perceived in relation to the community.

These in turn can be felt in terms of disposal of family incomes, community priorities and decision-making, overcoming fear of employer, police, officials, male authority and other manifestations like sharing of households chores by the both men and rural women, perceptions regarding daughters, age of marriage, and greater assertiveness in terms of dealing with violence at home or in asserting right of access to public places like, temples, villages, wells and meetings. The prevailing cultural ideology and the socializing process have traditionally exalted submissiveness and Self-effacement in rural women, rather than assertiveness.

The strategy adopted in this programme has been tried to change these traditional perceptions regarding rural women’s place, within and outside the family. On the other hand, once rural women begin to look at themselves beyond their roles of child-bearing and child rearing, then only, can they improve their status. Power to make decisions regarding one’s own position within the family is the basis for the power of decisions in other areas. Apart from good medical services, education plays an important role in changing
rural women’s attitude towards population decisions. A good level of education and appropriate information will lend to opting for fewer and well spaced children. Such well-planned families will not only improve the health status of the rural women and the family, but also enable these rural women to take up economic opportunities which come along their way. This will further empower not only the current generations of rural women, but will also ensure a better living and enhanced status to the future generations. Information about health and nutrition, reproductive and sexual rights, family planning decisions, gender equality, environmental awareness, religious objectivity, and political consciousness, economic opportunities, rural women’s rights and legal provisions, production and consumption patterns, etc., will definitely empower rural women in a complete sense.

A healthy, well-educated, informed and well-employed woman will definitely be able to assert her rights and make concrete contributions to the development process. It is a fact that from the analysis of impact of SHG activity on the selected SHG members identified that one of the major reasons behind this low status accorded to rural women is the perception of rural women only in the context of their reproductive functions. Hence, the Governmental, Inter- Governmental and Non-Governmental organizations should strengthen their commitment to rural women’s health. Besides ensuring a longer and healthier life for all, among geographical regions, social classes, etc., efforts should be made to emphasize the reduction of morbidity and mortality differentials between males and females. Therefore, efforts should first of all be made to promote rural women’s health and safe motherhood, to achieve a rapid and substantial reduction in maternal mortality and morbidity and reduce the differences observed between developing and developed countries and within countries.

The maternal health services should be provided in the context of primary health-care. These services, based on the concept of informed choice, should include education on safe motherhood, prenatal care that is focused
and effective maternal, nutrition programmes, adequate delivery assistance that avoids excessive resort to caesarian operations. Moreover, the coverage of the target group and the expected change in attitudes are not essential. Employment out of economic compulsions also may not necessarily result in improvement of the status of rural women. Relating to the economic and living conditions of the SHG members in the study area, it is noticed that the issue of employment of rural women cannot be isolated from the issue of poverty, violence against rural women and child abuse. Alcoholism is the one all-pervading evil, particularly among the poorer sections. There is ample evidence to show that a sizeable proportion of the income of the poor is diverted by men for alcohol consumption, leading to increased incidence of poverty, inadequate nutritional status particularly for rural women and children and increased crime and violence against rural women and children.

The empowerment of poor man and rural women is being eroded by the abundant use of liquor. Social services and voluntary organizations should join rural women into, groups against this evil. Therefore, besides the above-mentioned efforts in the fields of health, education, employment and income, certain rigorous activities should be resorted to for wider coverage of all section of society. The causes for the backwardness of rural women or disempowerment are many. They are general and specific to rural women or gender specific. The SHG approach to micro credit is one important strategy evolved that would address the causes of rural women disempowerment. Organization of rural women in the form of SHGs has laid the seeds for economic and social empowerment of rural women.

Against this background detailed analysis and discussion is undertaken on how the SHG approach has succeeded in addressing some of the causes of rural women’s backwardness and eventually helps the rural women to achieve empowerment and live a life with self-esteem. This chapter is broadly presented in four sections. Section one (7.1) presents about the deals with the issues relating to the quantifying aspects of empowerment. Section
three (7.2) analyses the determinants of socio-economic empowerment and at the end (7.3) conclusions are presented.

7.1 Quantifying Empowerment:

The economic aspect is very important since the other two aspects of empowerment to a significant extent depend on this aspect. As pointed out earlier, the rural women mostly have low earnings and limited control over husband’s earnings. Food insecurity is another main problem faced by these households. In order to provide food security to members of these household the income of the rural women workers need to be enhanced. This is because rural women generally spend more percent of earnings to meet household expenditure as they do not have any bad habits like smoking, consumption of liquor etc. The rural women earning capacity can be increased by, capacity building through skill formation, providing credit to procure productive income generating asset and providing credit to take up any petty cash business.

Data on the above aspects was ascertained from sample SHG members. SHG formation has facilitated institutional credit to poor rural women, which was used for the purchase of productive assets. As pointed out in the earlier chapter with the bank credit rural women purchased minor irrigation sets, dairy animals and sheep, while some other used the credit as working capital formal business. With the help of these productive assets they are now able to earn additional income. The type and value of assets purchased is already mentioned. It is suffice to note here that, with the help of bank linkage the members of the SHG were able to acquire productive assets. Thus rural women who were borrowing primarily to meet unplanned contingency expenditure have become credit worthy and are now borrowing to acquire productive assets and investing capital for petty trade activities.
The above discussion clearly revealed the fact that the income generating economic activity was taken up with SHG bank linkage and the SHG members are able to earn considerable income in both SHPIs. However, there is difference in the average income earned from the SHG activity between members of SHGs in both SHPIs. Further, there is also difference in the income earned from the SHG activity by the SHG members between the two studied SHPIs. It is pertinent to examine whether the observed difference in the income is statistically significant or not for which ‘testing of hypothesis’ is required. For the purpose of analysis student ‘t’ test of large sample is used. Table 7.1 and table 7.2 present these details.

The impact of SHG approach on empowerment can be studied from two angles economic and social indicators which capture both economic and social dimensions of empowerment. These indicators are identified and information is ascertained from the sample SHG rural women. Table 7.1 provides the details relating to impact of SHG activities on economic and social indicators.

Table 7.1

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Purpose</th>
<th>BREDS groups</th>
<th>IKP groups</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Contributing to Household income</td>
<td>62</td>
<td>49</td>
<td>56</td>
</tr>
<tr>
<td>2</td>
<td>Feeling improvement in income status</td>
<td>66</td>
<td>52</td>
<td>59</td>
</tr>
<tr>
<td>3</td>
<td>Percentage share of income from SHG activity to household income</td>
<td>36</td>
<td>28</td>
<td>32</td>
</tr>
<tr>
<td>4</td>
<td>Percentage of members developed regular savings</td>
<td>97</td>
<td>92</td>
<td>95</td>
</tr>
<tr>
<td>5</td>
<td>Percentage of members reported that they are able to write their names after SHG membership</td>
<td>28</td>
<td>19</td>
<td>24</td>
</tr>
<tr>
<td>6</td>
<td>Able to deal with bank financial transactions</td>
<td>41</td>
<td>29</td>
<td>35</td>
</tr>
<tr>
<td>7</td>
<td>Percentage of members confident in dealing with Govt. officials and decision taking</td>
<td>36</td>
<td>22</td>
<td>29</td>
</tr>
<tr>
<td>8</td>
<td>Acquire new skills after SHG membership</td>
<td>68</td>
<td>54</td>
<td>61</td>
</tr>
</tbody>
</table>

Source: Data collected through Field Survey
From the Table it can be noticed that more than 85 per cent of the SHG members in both the SHPIs expressed positively regarding income effect of SHG activity. Now they are contributing to household income regularly from the economic asset they procured by bank linkage. About 59 per cent have strongly felt that their economic status has improved due to the help they received through the SHG, in the form of credit. One important economic or income variable that is required for economic growth is savings. Habit of thrift in poor household is a rare phenomenon due to low incomes. The SHG movement has made a significant breakthrough in this important aspect. As per the data on savings habit, there is conclusive evidence revealing that these poor households are now regularly saving from their low incomes which is a very important change in their mind set. 92 per cent of the SHG members in IKP groups and 97 per cent in BREDS groups reported that they have developed the habit of regular savings. This is a very important change in the attitude of poor households that will help in a significant way to bail them out from the vicious circle of poverty through their own effort along with institutional support.

Any development strategy is said to be successful only when such a strategy positively influence social aspects of the society. One such important social aspect is improving the skills of people. One of the important reasons established in the literature on why poor households are prone to exploitation, is lack of writing and reading skills and inhibitions in dealing with government functionaries. The SHG strategy attempts to impart among its members reading and writing skills and deal confidently with government functionaries. 19 per cent of the members in IKP groups and twenty eight per cent in BREDS groups reported that they are now able to write their names after enrolling as members in the SHG. Another important aspect of social development is that 29 per cent of the SHG members are now able to deal with bank officials and government functionaries confidently. The values on different aspect do not show much difference either within the SHPIs across the District. The values of impact on various social development indicators between SHG members belonging to the two SHPIs differ only marginally in the study area. Further, comparison of
values between the two SHPIs also reveals very marginal differences between the studied SHPIs.

Any economic development strategy can be a successful only when the fruits of such strategy are enjoyed by the majority of the people and also bringing striking change in the people's attitude on different social aspects. The impact of the SHG activity on income of the poor household members and change in attitude of these sections of the society on social aspects clearly demonstrate that the SHG approach to micro credit has positive impact as far as empowering rural women. Empowerment as pointed earlier has many aspects. In order to know whether a woman is empowered or not some quantification of the indicators of empowerment is necessary. Some attempts have been made to quantify indicators by assigning some weights, they are: inter-spouse consultation index, autonomy index and authority index. These indices are applied to examine the empowerment of rural women in this study.

Inter spouse consultation index depends on frequency of the SHG member consulted by her husband on the following matters buying household furniture, purchase of land and other assets, education of children, health related treatment and expenses, regular food items expenditure, purchase of rural women clothes, weights to each characteristic are assigned. If the answer is ‘yes’ value ‘1’ is given and ‘no’ gets ‘0’ value. Autonomy index is estimated on the frequency of husband’s ‘restrictions’ on the following matters. Restriction on rural women to visit their parents visits their relative’s house, spending money for herself, helping relatives financially, savings, spending on social functions. Weights to each characteristic are assigned. If the answer is ‘yes’ value ‘1’ is given and ‘no’ gets ‘0’ value.

Authority index depends on whether she has freedom with regard to the following aspects, voting in election, restricting the size of the family, attending any social function or entertainment either in the village or nearby village, entertaining guest of her kin, weights to each characteristic are assigned. If the answer is ‘yes’ value ‘1’ is given and ‘no’ gets ‘0’ value. The construction of
overall index is based on the array of characteristics given in the table. The total score of each member is sum of the score of each characteristic. If an SHG member’s answer is ‘yes’ to all 16 indicators (which is unlikely to happen) it will get maximum score i.e. 16. Generally it varies between 0 to 16. Depending on the total score estimated for each SHG member, they are classified into four groups using a cut off principle. A table 7.2 and 7.3 provides these details.

Table 7.2  
Cut-Off Principle for Classification of SHG members

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Score</th>
<th>Remark</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>&gt; 4</td>
<td>Not empowered</td>
</tr>
<tr>
<td>2</td>
<td>5 to 8</td>
<td>Partially empowered</td>
</tr>
<tr>
<td>3</td>
<td>9 to 12</td>
<td>Empowered</td>
</tr>
<tr>
<td>4</td>
<td>13 to 16</td>
<td>Fully empowered</td>
</tr>
</tbody>
</table>

Source: Data collected through Field Survey

Table 7.3 the evidence given in the tables shows that about 1.5 per cent of the SHG members in BREDIS groups and 0 per cent in IKP groups were found as fully empowered. Similarly 1.5 per cent in IKP groups and 8.5 in BREDIS groups were classified as empowered. On the whole the percentage of SHG members empowered surpasses that of disempowered in both SHPIs. Thus the above discussion and evidence provided on different aspects of empowerment, demonstrate the SHG approach and access to micro credit influenced economic and social empowerment of the rural women.
Distribution of SHG members on the basis of composite value of Empowerment Index

(Figures are in percentage)

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Category</th>
<th>BREDs groups</th>
<th>IKP groups</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Not empowered</td>
<td>44.0</td>
<td>48</td>
<td>46.0</td>
</tr>
<tr>
<td>2</td>
<td>Partially empowered</td>
<td>46.0</td>
<td>50.5</td>
<td>47.5</td>
</tr>
<tr>
<td>3</td>
<td>Empowered</td>
<td>8.5</td>
<td>1.5</td>
<td>5.0</td>
</tr>
<tr>
<td>4</td>
<td>Fully empowered</td>
<td>1.5</td>
<td>-</td>
<td>1.5</td>
</tr>
</tbody>
</table>

Source: Data collected through Field Survey

One of the guiding principles of SHG strategy is reaching out to the poor rural women, empowering these sections through nested institutions and poverty reduction through arresting leakages. Empowerment is gaining control over the sources of power that is attained through awareness and capacity building leading to greater participation in decision making process, control and transformative action. The causes of rural women disempowerment are many, some are general and some are gender specific. The SHGs have facilitated the members with credit which is used for the purchase of productive and income generating assets with which they are able to earn additional income.

Income from SHG support economic activity constitutes a little over 30 per cent of the household annual income. Participation in SHG activity, group meetings and federations enabled the poor rural women to such an extent that 24 members in IKP groups and 20 members in BREDs groups are elected to some political position at the village level. The impact of SHG approach on empowerment is studied from economic and social indicators. Majority of members expressed that they are now saving regularly, contributing to household income. They are able to write their names, read and understand wall posters regarding government development and welfare programmes. Nearly 75 per cent of the SHG members in both SPHIs positively responded that they are now able to deal with government and bank officials confidently. Attempt is also made to quantify empowerment with the help of some indicators. These are: inter-spouse consultation index, autonomy index and
authority index. The analysis revealed that majority of the SHG members are classified as empowered.

7.2. Determinants of rural women empowerment: an analysis of multivariate regression results:

In this study an attempt is made to use the multivariate regression model for analyzing the determinants of rural women empowerment. The determinants of rural women empowerment are arrived at, using the household data collected through a standard questionnaire in Srikakulam District in Andhra Pradesh, during April 2010 to March 2011. The present study has made an attempt to measures rural women empowerment index while taking into consideration the following variables. The study has chosen seven explanatory variables for estimating their impact on rural women empowerment, they are: literacy, general health, family size, occupation, economic activity, money lending and credit, training and experience.

The rural women empowerment index (Dependent variable) (Y) has been developed by asking the rural women through the questionnaire. Whether the rural woman has A, B, C, D ... I, cut of seven parameters. Out of seven points, a woman may have 0-7 score to which we have indicators reflect economic and social dimensions of rural women empowerment. The limitation of this measure is that all the indicators have the same weight of the index of rural women empowerment. The index of rural women empowerment has been chosen as dependent variable. In the three regression models, the study has estimated first for all the total selected SHG members (N=400), the second for selected SHG members from the BREDs (N=200) and the third for the selected SHG members from IKP (N=200).

Regarding the independent variables, one of the determinants of rural women empowerment that the study chose was the literacy level of members. The present study has collected the literacy levels of rural women members. In two-point scale every rural women respondents has the score of 0-1 and the score that rural women gets the literacy levels which determines the
empowerment of rural women. The association is assumed to be positive as the higher the literacy, higher will be the empowerment of rural women.

The second independent variable which determines the rural women empowerment is concerned, the study chosen general health problems of the rural women household use of health care services is strongly influenced by the standard of living of the household. In general, the rural women’s health depends on socio-economic status. A healthy woman produces healthy children and develop health nation. The present study has questioned the rural women members of SHGs on general health problems like fevers, chest pain, respiratory infection, oral infections diarrhea and decently, acute anemia, injuries eye infections, jaundice, chicken pox, or any other. The assumption is that the more the general health problems give a lower status to the members and vice versa, which inversely influences earnings and empowerment.

The third determinant of rural women empowerment that the study chose was the family size which depends upon family planning of the rural women members. The present study has asked whether they have undergone family planning operation or not. In the two point scale, every member has the score of 0-1 and the score that member gets determines the family planning which will determine the empowerment rural women. The assumption is that if the size of the family is less, higher will be the empowerment of rural women.

The fourth determinant of rural women empowerment that the study chose was the occupation of rural women members. The present study has asked the occupation of rural women respondents. In two point scale every rural women respondents has the score of 0-1 and the score the respondent gets occupation which will determine the empowerment of rural women. The assumption is that the agricultural workers get lower income and Non-Agricultural workers get higher income, which positively influences the earnings and employment.

The fifth determinant of women empowerment that the study chose was the economic activity. Economic activity not only gives women an opportunity
to earn income but also exposes them with outside world and the authority structure and networks and other than Kin-based ones. In addition to that, improving effects of women empowerment for a woman is likely to depend on her economic activity, the continuity of women workforce participation and whether they earn and control income. It is generally expected that women who work a regular job or who earn money or perceive that their contribution is a substantial part of total family earning are more likely to be empowered than other employed and unemployed women. The economic activity is measured under the nature of jobs such as: activities at home, activities outside home and activities both outside and inside home. The present study has surveyed the women members about the participation in economic activities. In thirty point scale of economic activities every women member respondents will have the score of 0-30. This measure determines the time and distance of work spot in relation to the occupation for women members and it is inversely dependent on earnings and employment.

The sixth determinant of rural women empowerment that the study chose was the work experience of the group members. The present study has asked the work experience of rural women members in the four point scale. Every rural women respondent has a score of 0-4 and the score that members get will determine the work experience. Experience is also measured in number of years of work. The association is assumed to be positive; higher the experience, higher will be the productivity and it has direct impact on earning and empowerment. The sixth determinant of rural women empowerment that the study also covers the training in economic activity in a particular trade of group members. The present study has asked the training in economic activities of rural women members. The two point scale every rural women respondents has score of 0-1 and the score that the members gets will determine the training in particular activity. It is assumed that the trained member will earn more and it has direct impact on empowerment.

The regression model selected:
\[ Y_e = a + \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \ldots + \beta_7 X_6 + u_i \]

Where

\[ Y_e = \text{an Index of Rural women Empowerment} \]
\[ X_1 = \text{Literacy (LIT)} \]
\[ X_2 = \text{General health (GH)} \]
\[ X_3 = \text{Family size (FS)} \]
\[ X_4 = \text{Occupation (OCC)} \]
\[ X_5 = \text{Economic Activity (EA)} \]
\[ X_6 = \text{Training and Experience (T&E)} \]
\[ a = \text{intercept coefficient} \]
\[ u = \text{the error term}. \]

A. Determinants of rural women empowerment at the level of all the selected SHG members

The research study has used the following liner regression model for estimating the impact of SHGs programme of total selected SHG members of both the selected SHPIs IKP and BREDs with the above six variables. Out of the six variables only 4 variables arrived statistical significance at some level.

The estimated equation model is given below:

\[ Y_e = a + \beta_0 + \beta_1 X_1 + \beta_4 X_4 + \beta_5 X_5 + \beta_7 X_7 + u_i \]

The results of the estimated equation are given in table below.

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Members</th>
<th>Intercept</th>
<th>Coefficient of independent variable</th>
<th>( R^2 )</th>
<th>F value</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>All groups</td>
<td>5.11</td>
<td>LIT 1.34* (2.83) 2.31* (2.75) 1.18*** (1.71) 2.24* (3.17)</td>
<td>0.75</td>
<td>148.01</td>
</tr>
</tbody>
</table>

Figure in parentheses are ‘t’ value,
* Indicate significance at 1% level,
** indicate significant at 5% level and
*** indicate significance at 10 percent level.
Out of the six variables that are selected in model 1, in which the sample size is 400 includes both the members of IKP and BREDs, four variables are emerged with statistical significance. The significant variables are literacy, occupation, Economic Activity and Training and Experience. Among the variable which turned with statistical significance, the coefficients of the variables literacy levels of the selected SHG members, occupational patterns of the selected sample SHG members and Training and Experience of the SHG members turned with statistical significance at 1 per cent level. The coefficient of the variable economic activity of the selected sample SHG members turned out with statistical significance at 10 per cent level. The explanatory variable explains 75 per cent of variation in the dependent variable.

B. Determinants of rural women empowerment at the level of selected SHG members of BREDs groups.

In order to measure the impact of SHG activities in case of SHG members selected from the BREDs groups an attempt is made to estimate a similar liner regression model.

Regression model II pertains to SHG members selected from the BREDs groups. Sample size is 200. Out of 6 explanatory variables, again the study found four variables that are statistically significant. The variables are X₁, Literacy level of the selected sample, X₄ Occupation of the SHG member households, X₄ Economic Activities undertaken by the selected SHG members from the BREDs and X₃ Family Size.

The estimated equation model is given below:

\[ Y_e = a + \beta_0 + \beta_2 X_2 + \beta_3 X_3 + \beta_5 X_5 + \beta_6 X_6 + u_i \]

The results of the estimated equation are given in table below:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Members</th>
<th>Intercept</th>
<th>Coefficient of independent variable</th>
<th>R²</th>
<th>F value</th>
</tr>
</thead>
</table>

Table 7.5
Determinants of Empowerment incase of the Selected SHG members from BREDs groups

201
Out of the six variables that are selected in model 2, in which the sample size is 200, four variables are emerged with statistical significance. The significant variables are General Health, occupation, Economic Activity and Family size. Among the variable which turned with statistical significance, the coefficients of the variables general health of the selected SHG members and occupational patterns of the selected sample SHG members turned with statistical significance at 1 per cent level. The coefficient of the variable economic activity undertaken by the SHG members of BREDS turned out with statistical significance at 5 per cent level and the coefficient of the Family Size of the members attained only 10 per cent significance. The explanatory variable explains 69 per cent of variation in the dependent variable, rural women empowerment among the members of BREDS groups.

C. Determinants of rural women empowerment at the level of selected SHG members of IKP groups.

The third equation is estimated for empowerment of SHGs members of IKP groups by taking the above mentioned six dependent variables and Y as independent variable (Empowerment of SHG members of IKP groups).

The regression model is estimated relating to the empowerment of SHG members selected from IKP groups and the sample size is 200. The estimated equation model is given below:

\[ Y_e = a + \beta_0 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_6X_6 + u_i \]

The results of the estimated equation are given below:

|   | BREDS groups | 5.21 | 2.61* (3.35) | 3.52* (4.12) | 1.89** (2.13) | 0.49*** (1.66) | 0.69 | 124.21 |

Figure in parentheses are ‘t’ value,
* Indicate significance at 1% level,
** indicate significant at 5% level and
*** indicate significance at 10 percent level.
<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Members</th>
<th>Intercept</th>
<th>Coefficient of independent variable</th>
<th>R²</th>
<th>F value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>GH</td>
<td>FS</td>
<td>OCC</td>
</tr>
<tr>
<td>1</td>
<td>IKP groups</td>
<td>4.78</td>
<td>1.11***</td>
<td>1.22*</td>
<td>0.97**</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(1.57)</td>
<td>(2.67)</td>
<td>(2.21)</td>
</tr>
</tbody>
</table>

Figure in parentheses are ‘t’ value,
* Indicate significance at 1% level,
** indicate significant at 5% level and
*** indicate significance at 10 percent level

Out of the six variables that are selected in model 3, in which the sample size is 200, four variables are emerged with statistical significance. The significant variables are General Health, Family Size, Occupation and Training and Experience. Among the variable which turned with statistical significance, the coefficients of the variables only the coefficient of Family Size variable turned with statistical significance at 1 per cent level. The coefficient of the variable Occupation patterns of the sample SHG members of IKP turned out with statistical significance at 5 per cent level and the coefficients of the General Health levels of the SHG members and Training and Experience variables attained only 10 per cent significance. The explanatory variable explains 65 per cent of variation in the dependent variable.

D. Interpretation of Regression results

It is interesting to find out the following variables, as statistically significant in all the three models. They are Occupation, and Economic Activity. The Government of Andhra Pradesh has been activity involving rural women, almost in all economic and social welfare programmes. There are several studies that have brought out significant impact on not only economic parameters but also social indicators like education, health. In the study, the findings reveal that rural women empowerment largely depends on the occupational structure. In the present study the variable occupation patterns emerged as very important one. This variable possessed one per cent level statistical significance in the equations of all SHG members and the SHG members selected from BREDS groups. Also this variable possessed with 5 per cent level of Statistical significance in the equation of SHG members from IKP groups.
This finding shows that the occupational shift ultimately helps the rural women for her socio-economic improvement. The other important variable that influences the empowerment of rural women is economic activity. The nature of economic activities undertaken by the members of SHGs influences the extent of empowerment of the members. This variable possessed with 5 per cent level significance in the equation of SHG members from the BREDs groups and 10 per cent level statistical significance in the equation of all the SHG members. The variable Training and Experience is significant in the models related to all the SHG members at 1 per cent level and for the SHG members of IKP groups at 10 per cent level. Higher the Training and Experience greater is the rural women empowerment. It is very difficult to comprehend because the members of SHGs are socially disadvantaged sections of the population. This result clearly shows that whatever the amount of credit given under this programme is might be enhancing the rural women empowerment, may be interpreted. Even through the variables, Training and Experience in SHGs programme have a positive impact through playing a significant role in eliminating poverty of the poorest, are being common, prospective of caste, even as rural women belonging to lower caste may be able to gain more in terms of rural women empowerment. The variable General Health is another important one. This variable emerged with 1 per cent level statistical significance in the equation of SHG members from the BREDs groups and 10 per cent level significance in the equation of the SHG members of IKP groups. However in the equation of the all members this variable is not able to influence the dependent variable. The Variable literacy is significant only in the model of all SHG members at 1 per cent level significance.

The analysis relating to the determinants of socio-economic empowerment of the selected sample SHG members from the two different SHPIs, BREDs and IKP groups ultimately reveals that, at the level of all members literacy levels, occupational patterns and Training and Experience emerged as the important determinants. At the level of all the SHG members selected from the BREDs groups, general health levels, occupation patterns are
the important determinants. The variables economic activity of the members is also determining the empowerment to some extent. At the level of SHG members selected from the IKP groups, family size variable emerged as the important determinant; occupation patterns, general health and Training & Experience emerged as the other minor determinants of socio-economic empowerment of the SHG members of the IKP groups.

**7.3. Conclusion:**

The analysis relating to the economic aspects of the empowerment reveal the following. In order to know whether a woman is empowered or not some quantification of the indicators of empowerment is necessary. Some attempts have been made to quantify indicators by assigning some weights. They are: inter-spouse consultation index, autonomy index and authority index. These indices are applied to examine the empowerment of rural women in this study. The construction of overall index is based on the array of characteristics and the total score of each member is sum of the score of each characteristic. If an SHG member’s answer is ‘yes’ to all 16 indicators, it will get maximum score i.e. 16. Generally it varies between 0 to16. Depending on the total score estimated for each SHG member, they are classified into four groups using a cut off principle. The analysis reveal that about 1.5 per cent of the SHG members in BREDS groups and 0 per cent in IKP groups were found as fully empowered, while 1.5 per cent in case of IKP groups and 8.5 in BREDS groups were classified as empowered. On the whole the percentage of SHG members empowered surpasses that of disempowered in both SHPIs. Thus, the above discussion and evidence provided on different aspects of empowerment, aptly demonstrate that the SHG approach and access to micro credit influenced economic and social empowerment of the rural women.

An attempt is made to use the multivariate regression model for analyzing the determinants of rural women empowerment. The determinants of rural women empowerment are arrived at, using the household data collected through a standard questionnaire. The present study has made an attempt to measures rural women empowerment index while taking into consideration the
important socio-economic variables. The study has chosen seven explanatory variables for estimating their impact on rural women empowerment, they are: literacy, general health, family size, occupation, economic activity, money-lending and credit, training and experience.

The analysis relating to the determinants of socio-economic empowerment of the selected sample SHG members from the two different SHPIs, BREDs and IKP groups ultimately reveals that, at the level of all members literacy levels, occupational patterns and Training and Experience emerged as the important determinants. At the level of all the SHG members selected from the BREDs groups, general health levels, occupation patterns are the important determinants. The variables economic activity of the members is also determining the empowerment to some extent. At the level of SHG members selected from the IKP groups, family size variable emerged as the important determinant, occupation patterns, general health and Training & Experience emerged as the other minor determinants of socio-economic empowerment of the SHG members of the IKP groups. The regression analysis shows that the impact of the SHGs programme is not only statistically significant but also has the highest regression coefficient, even when compared to socio-economic variables. In this study, it is found that women empowerment largely depends on the households occupation patterns, economic activity; training and experience, literacy and general health.

References: