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ECONOMIC EMPOWERMENT AMONG SELF HELP GROUP IN VIRDHUNAGAR DISTRICT

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Abstract:

 The purpose of this research is to investigate the economic empowerment among SHG beneficiaries in Virudhunagar district. Economic empowerment were measured by six constructs namely Productivity skill, Business practice, Income, Consumption, Work environment, and prosperity. Structured questionnaire was used to collect the data from 400 SHG beneficiaries who were selected by random sampling. Descriptive analysis and inference statistics such as ANOVA, and t- test were used to analyze the data. For quantitative analysis, the independent variables are age of the respondent, education, occupation, Number of times loan taken, age of the group, Purpose of loan taken and economic empowerment of SHG beneficiaries as dependent variable. Hypothesis testing indicates that the personal variables like age of the respondent, education, occupation, Number of times loan taken, and Purpose of loan taken influence the economic empowerment. The variable like age of the group do not influence the economic empowerment.

KEYWORDS:

Economic Empowerment, Micro finance, Self help group.

INTRODUCTION

Economic empowerment of women plays an important role in accelerate the growth of individual life and overall development of the country. There is an interlink between economic empowerment of women on one hand and economic development of country on the other hand. Economic Empowerment is the capacity of SHGs to achieve their fundamental rights and well-being and also reducing household poverty, increasing economic growth, productivity, and increasing efficiency in participating the income generated activities. Department for International Development,(DFID 2007) reported that Economically empowered women play an active role in household decision-making, and greater bargaining power to increase spending on education and health . Micro finance institution plays an important role for accelerating economic growth of SHGs by providing micro credit facilities. Not only the attainment of economic growth, but also to improve their quality of life, build their self-confidence and to integrate them economically and socially in to the economy. Chavan and Ramakumar, (2002) found that micro-credit has not only made women more productive, it has also empowered them. This paper made an attempt to measure the economic empowerment of SHG beneficiaries.

REVIEW OF LITERATURE

Basher, (2007) pointed out that economic empowerment of rural women leads to uplifts their capacity to participate in socio-economic activities, decision making and poverty allevation and ultimately improve their livelihood. Eyben R, etal., (2008) found that Economically empowered women contribute more to their families, societies and national economies. It has been shown that women invest extra income in their children, providing a route to sustainable development. Naila Kabeer, (2009) expressed that economic empowerment of women would result in balance their work and family lives and promote their own sense of wellbeing and dignity. Dwivedi and Archana,(2008)   found that micro financing through SHGs not only has eradicated poverty but also assisted in capacity building among women. Ravi and Venkataramana, (2002), found that SHGs have a positive impact on elimination of poverty and economic empowerment of women through economic intervention.

NEED FOR THE STUDY

Global financial crisis has revealed the importance of economic empowerment and make the every citizen to access and utilize the financial resources in a productive ways. Through micro finance institutions, SHGs are able to improve their economic status and reduced their dependence on money lenders. Thus economic empowerment paves the way for overall empowerment of SHGs and economic development of the country. Hence this study focuses on measurement of economic empowerment of SHGs which will enhance the economic development.

OBJECTIVES OF THE STUDY

 The major objective of the study is to identify the economic empowerment among the self-help group beneficiaries by analyzing the demographic profile with constructs like Productivity skill, Business practice, Income, Consumption, Work environment, and prosperity.

RESEARCH QUESTIONS

Analysis was made to find out the answers for the following research question.
Are there differences in economic empowerment based on age of the respondent, age of the group, education, occupation, Number of times loan taken, and Purpose of loan taken ?

RESEARCH METHODOLOGY

A descriptive method was used in this study. The respondents for this study were 400 members of SHG in the Virdhunagar 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 first section is related to the demographic profile of the respondents whereas the second section is about the aspects of economic empowerment. The Research instrument has been adopted from International Center for Research on Women (2011) and modified according to respondent context. The indicators for each construct are as follows

Construct	Indicators
Productivity skill	5
Business Practice	4
Income	4
Consumption smoothing/ Risk	3
Work Environment	5
Prosperity	6

A series of interviews was conducted with several experts to confirm the content and face validity of questionnaire. A pre test was done to measure the reliability of questionnaire. Data is analyzed using the descriptive and inferential statistics. Descriptive analysis involves frequencies, mean and standard deviation whereas inferential analysis involves t-test and ANOVA. These tools were used on selected demographic profile of the respondents to determine the differences in economic empowerment among self help group beneficiaries.

RESULT AND DISCUSSION

Reliability of the Scale

The reliability analysis was conducted on six constructs and its contributing variables. The Cronbach Alpha Coefficient was found to be .886 which is higher than the figure 0.80 Bryman (2004) as a rule of thumb to denote of reliability of questionnaire. The result is shown in Table1

Table1
Reliability Statistics

No of Scale Items	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items
27	.886	.887

DEMOGRAPHIC PROFILE OF THE SAMPLE

Descriptive information of the sample is given in Table 2.The majority of the respondents are in the age between 33 and 42 are 41%. The respondents belong up to 32 years are 31% and those between 43 and above are 28% of the sample. Respondent with age of the group 3 to 5 years represent 62% and 5 and above years of the age group 38%. Respondent with Number of years join with group 1 to 3 years represent 42% and above 3 years 58%. Respondent with primary qualification 34% and secondary qualification of the respondent represent 44% and higher secondary represent 22%. Respondent with occupation category belong to self employed 20% and employee 62% and housewife 18% of the sample. Respondent with loan taken for business purpose represent 51% and loan taken for personal purpose 49% of the sample. Respondent with Number of times loan taken up to 5 times represent 40%, more than 5 times represent 32% and not taken loan represent 28% of the sample.

Table 2 Demographic Characteristics of sample

Name of the Variable	Groups	Frequency	Percentage
Age	Up to 32years	122	30.5
	Between 33 and 42	165	41.3
	Above 43	113	28.3
Age of the Group	Up to 5 years	249	62.3
	5 and Above	151	37.8
No. of years join with group	Up to 3 years	169	42.3
	Above 3 years	231	57.8
Educational Qualifications	Primary level	136	34.0
	Secondary level	174	43.5
	Higher secondary level	90	22.5
Occupation	Self Employed	79	19.8
	Employed	248	62.0
	Housewife	73	18.3
Purpose of Loan taken	Business Purpose	204	51.0
	Personal purpose	196	49.0
No of time Loan taken	Not Taken	113	28.3
	Up to 5 times	159	39.8
	More than 5 times	128	32.0

Analysis of Economic Empowerment (Hypothesis testing)

Hypothesis – 1: There will be significant mean score difference in Economic Empowerment and its factors between the groups based on Age among the selected Self Help Group beneficiaries.

Table – 3: Number, Mean and Standard Deviation in Economic Empowerment and its factors between the groups based on Age among the selected Self Help Group beneficiaries.

Factors in Economic Empowerment	Categories of Age	N	Mean	SD
Productivity skill	Up to 32years	122	15.45	4.07
	Between 33 and 42	165	16.63	4.28
	Above 43	113	16.85	3.74
Business practice	Up to 32years	122	12.43	2.97
	Between 33 and 42	165	13.55	3.07
	Above 43	113	12.63	2.93
Income	Up to 32years	122	12.53	3.09
	Between 33 and 42	165	13.38	3.15
	Above 43	113	13.35	3.07
Risk	Up to 32years	122	9.53	2.81
	Between 33 and 42	165	9.81	2.60
	Above 43	113	10.18	2.65
Work environment	Up to 32years	122	15.20	3.49
	Between 33 and 42	165	16.08	3.43
	Above 43	113	15.91	3.15
Prosperity	Up to 32years	122	19.46	4.52
	Between 33 and 42	165	20.76	4.74
	Above 43	113	19.97	4.44
Economic Empowerment (total)	Up to 32years	122	84.61	17.12
	Between 33 and 42	165	90.21	16.41
	Above 43	113	88.96	16.23

Table 3 shows Number, Mean and Standard Deviation in Economic Empowerment and its factors between the groups based on Age among the selected Self Help Group beneficiaries. According to the table, the group between 33 and 42 years of age has high frequency (165) followed by up to 32 years of age (122) and above 43 years of age (113). Further, the groups between 33 and 42 years and above 43 show little greater mean score than up to 32 years of age group in all the selected factors as well as in total score of economic empowerment. The following Anova table shows the mean score difference of the same.

Table – 3.1: Mean score difference in Economic Empowerment and its factors between the groups based on Age among the selected Self Help Group beneficiaries.

Factors in Economic Empowerment	Groups	Sum of Squares	df	Mean Square	F	Sig.
Productivity skill	Between Within	139.682 6569.096	2 397	69.841 16.547	4.221	.015*
Business practice	Between Within	102.624 3577.274	2 397	51.312 9.011	5.695	.004*
Income	Between Within	58.548 3836.612	2 397	29.274 9.664	3.029	.049
Risk	Between Within	24.435 2850.005	2 397	12.218 7.179	1.702	.184
Work environment	Between Within	58.704 4519.206	2 397	29.352 11.383	2.579	.077
Prosperity	Between Within	122.642 8363.518	2 397	61.321 21.067	2.911	.056
Economic Empowerment (total)	Between Within	2304.330 109160.0	2 397	1152.165 274.962	4.190	.016*

* Significant at 0.01 level

Table 3.1 shows the mean score difference in Economic Empowerment and its factors between the groups based on Age among the selected Self Help Group beneficiaries. According to the table, the factors Income, Risk, Work environment and Prosperity were not found significant but the factors like Productivity skill, Business practice and Economic empowerment as total were found statistically significant at 0.01 level and hence the hypothesis – 1 is accepted. Further, it can be said that the variable Age does influence on Economic empowerment among the selected self-help group beneficiaries. The following table shows the mean difference between the groups.

Table – 3.2 : Scheffe's Post Hoc analysis of Multiple Comparisons in Economic Empowerment and its factors between the groups based on Age among the selected Self Help Group beneficiaries.

Factors in Economic Empowerment	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Productivity skill	Up to 32years	Between 33 and 42 Above 43	-1.18 -1.40	.49 .53	.054 .032*
	Between 33 and 42	Up to 32years Above 43	1.18 -.22	.49 .50	.054 .907
	Above 43	Up to 32years Between 33 and 42	1.40 .22	.53 .50	.032* .907
Business practice	Up to 32years	Between 33 and 42 Above 43	-1.11 -.19	.36 .39	.009* .885
	Between 33 and 42	Up to 32years Above 43	1.11 .92	.36 .37	.009* .045*
	Above 43	Up to 32years Between 33 and 42	.19 -.92	.39 .37	.885 .045*
Economic Empowerment (total)	Up to 32years	Between 33 and 42 Above 43	-5.60 -4.36	1.98 2.16	.019* .133
	Between 33 and 42	Up to 32years Above 43	5.60 1.24	1.98 2.02	.019* .829
	Above 43	Up to 32years Between 33 and 42	4.36 -1.24	2.16 2.02	.133 .829

* The mean difference is significant at the .05 level.

Table 3.2 shows Scheffe's Post Hoc analysis of Multiple Comparisons in Economic Empowerment and its factors between the groups based on Age among the selected Self Help Group beneficiaries. According to the table, there is mean difference between the groups up to 32 years and above 43 years in productivity skill. As far as the factor Business practice is concerned, there is mean difference between 33 and 42 years and up to 32 years of age. Similarly there is mean difference between above 43 years and between 33 and 42 years. In Economic empowerment as total there is difference between 33 and 42 and up to 32 years only. There is no difference between other groups. All these mean difference is found significant at 0.05 level.

Hypothesis – 2 : There will be significant mean score difference in Economic Empowerment and its factors between the groups based on Educational Qualification among the selected Self Help Group beneficiaries.

Table – 4: Number, Mean and Standard Deviation in Economic Empowerment and its factors between the groups based on Educational Qualification among the selected Self Help Group beneficiaries.

Factors in Economic Empowerment	Categories in Educational Qualification	N	Mean	Std. Deviation
Productivity skill	Primary level	136	16.25	3.88
	Secondary level	174	16.81	4.20
	Higher secondary level	90	15.53	4.13
Business practice	Primary level	136	12.93	3.06
	Secondary level	174	13.17	2.98
	Higher secondary level	90	12.54	3.09
Income	Primary level	136	12.93	3.31
	Secondary level	174	13.43	3.12
	Higher secondary level	90	12.78	2.80
Risk	Primary level	136	9.99	2.61
	Secondary level	174	10.02	2.67
	Higher secondary level	90	9.22	2.76
Work environment	Primary level	136	15.71	3.22
	Secondary level	174	16.18	3.04
	Higher secondary level	90	15.04	4.11
Prosperity	Primary level	136	19.88	4.43
	Secondary level	174	20.90	4.46
	Higher secondary level	90	19.07	4.95
Economic Empowerment (total)	Primary level	136	87.68	16.39
	Secondary level	174	90.51	16.06
	Higher secondary level	90	84.29	17.82

Table 4 shows Number, Mean and Standard Deviation in Economic Empowerment and its factors between the groups based on Educational Qualification among the selected Self Help Group beneficiaries. According to the table, the group Secondary level has high frequency (174) followed by Primary level (136) and Higher secondary level (90). Further, the groups secondary level show greater mean score than other two groups in all the selected factors as well as in total score of economic empowerment. The following Anova table shows the mean score difference of the same.

Table – 4.1: Mean score difference in Economic Empowerment and its factors between the groups based on Educational Qualification among the selected Self Help Group beneficiaries.

Factors in Economic Empowerment	Groups	Sum of Squares	df	Mean Square	F	Sig.
Productivity skill	Between	98.136	2	49.068	2.947	.054
	Within	6610.641	397	16.651		
Business practice	Between	23.483	2	11.741	1.275	.281
	Within	3656.415	397	9.210		
Income	Between	31.811	2	15.906	1.634	.196
	Within	3863.349	397	9.731		
Risk	Between	43.006	2	21.503	3.015	.050
	Within	2831.434	397	7.132		
Work environment	Between	77.738	2	38.869	3.429	.033
	Within	4500.172	397	11.335		
Prosperity	Between	212.304	2	106.152	5.093	.007*
	Within	8273.856	397	20.841		
Economic Empowerment (total)	Between	2342.567	2	1171.283	4.261	.015*
	Within	109121.731	397	274.866		

* Significant at 0.01 level

Table 4.1 shows the mean score difference in Economic Empowerment and its factors between the groups based on Educational Qualification among the selected Self Help Group beneficiaries. According to the table, the factors Productivity skill, Business practice, Income, Risk and Work environment were not found significant but the factor like Prosperity and Economic empowerment as total were found statistically significant at 0.01 level and hence the hypothesis – 2 is accepted. Further, it can be said that the variable Educational Qualification does influence on Economic empowerment among the selected self-help group beneficiaries. The following table shows the mean difference between the groups.

Table – 4.2: Scheffe's Post Hoc analysis of Multiple Comparisons in Economic Empowerment and its factors between the groups based on Educational Qualification among the selected Self Help Group beneficiaries

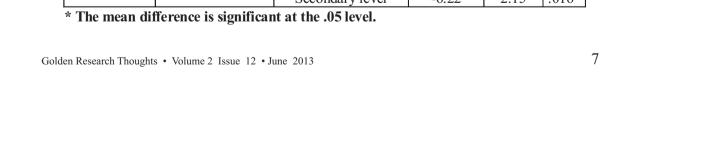| Factors in Economic Empowerment	(I) Educational Qualification	(J) Educational Qualification	Mean Difference (I-J)	Std. Error	Sig.
	Primary level	Secondary level	-1.01	.52	.153
		Higher secondary level	.82	.62	.422
Prosperity	Secondary level	Primary level	1.01	.52	.153
		Higher secondary level	1.83	.59	.009*
	Higher secondary level	Primary level	-.82	.62	.422
		Secondary level	-1.83	.59	.009*
	Primary level	Secondary level	-2.84	1.90	.329
		Higher secondary level	3.39	2.25	.324
Economic Empowerment (total)	Secondary level	Primary level	2.84	1.90	.329
		Higher secondary level	6.22	2.15	.016*
	Higher secondary level	Primary level	-3.39	2.25	.324
		Secondary level	-6.22	2.15	.016*

* The mean difference is significant at the .05 level.

Table 4.2 shows Scheffe's Post Hoc analysis of Multiple Comparisons in Economic Empowerment and its factors between the groups based on Educational Qualification among the selected Self Help Group beneficiaries. According to the table, there is mean difference between the groups Secondary level and Higher secondary level in factor Prosperity as well as in Economic empowerment as total. There is no difference in mean between other groups. All these mean difference is found significant at 0.05 level.

Hypothesis – 3 : There will be significant mean score difference in Economic Empowerment and its factors between the groups based on Occupation among the selected Self Help Group beneficiaries.

Table – 5: Number, Mean and Standard Deviation in Economic Empowerment and its factors between the groups based on Occupation among the selected Self Help Group beneficiaries.

Factors in Economic Empowerment	Categories in Occupation	N	Mean	SD
Productivity skill	Self Employed	79	17.56	3.65
	Employed	248	16.62	4.12
	Housewife	73	14.03	3.63
Business practice	Self Employed	79	13.85	3.05
	Employed	248	12.97	3.04
	Housewife	73	11.90	2.71
Income	Self Employed	79	13.96	3.38
	Employed	248	13.10	3.11
	Housewife	73	12.22	2.61
Risk	Self Employed	79	10.03	2.63
	Employed	248	9.96	2.80
	Housewife	73	9.18	2.23
Work environment	Self Employed	79	16.92	3.34
	Employed	248	15.51	3.41
	Housewife	73	15.37	3.12
Prosperity	Self Employed	79	21.63	4.89
	Employed	248	20.13	4.60
	Housewife	73	18.58	3.80
Economic Empowerment (total)	Self Employed	79	93.95	17.40
	Employed	248	88.32	16.48
	Housewife	73	81.27	14.26

Table 5 shows Number, Mean and Standard Deviation in Economic Empowerment and its factors between the groups based on Occupation among the selected Self Help Group beneficiaries. According to the table, the group Employed has high frequency (248) followed by Self-employed (79) and Housewife (73). Further, the group self-employed shows greater mean score than other two groups in all the selected factors as well as in total score of economic empowerment. The following Anova table shows the mean score difference of the same.

Table – 5.1 : Mean score difference in Economic Empowerment and its factors between the groups based on Occupation among the selected Self Help Group beneficiaries.

Factors in Economic Empowerment	Groups	Sum of Squares	df	Mean Square	F	Sig.
Productivity skill	Between	526.968	2	263.484	16.921	.000*
	Within	6181.810	397	15.571		
Business practice	Between	143.650	2	71.825	8.063	.000*
	Within	3536.248	397	8.907		
Income	Between	115.301	2	57.650	6.055	.003*
	Within	3779.859	397	9.521		
Risk	Between	38.209	2	19.104	2.674	.070
	Within	2836.231	397	7.144		
Work environment	Between	133.388	2	66.694	5.957	.003*
	Within	4444.522	397	11.195		
Prosperity	Between	354.845	2	177.422	8.662	.000*
	Within	8131.315	397	20.482		
Economic Empowerment (total)	Between	6115.786	2	3057.893	11.523	.000*
	Within	105348.512	397	265.361		

* Significant at 0.01 level

Table 5.1 shows the mean score difference in Economic Empowerment and its factors between the groups based on Occupation among the selected Self Help Group beneficiaries. According to the table, except the factor Risk, all other factors and Economic empowerment as total were found statistically significant at 0.01 level and hence the hypothesis – 3 is accepted. Further, it can be said that the variable Occupation does influence on Economic empowerment among the selected self-help group beneficiaries. The following table shows the mean difference between the groups.

Table – 5.2: Scheffe's Post Hoc analysis of Multiple Comparisons in Economic Empowerment and its factors between the groups based on Occupation among the selected Self Help Group beneficiaries

Factors in Economic Empowerment	(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.
Productivity skill	Self Employed	Employed	.94	.51	.187
		Housewife	3.53	.64	.000*
	Employed	Self Employed	-.94	.51	.187
		Housewife	2.59	.53	.000*
	Housewife	Self Employed	-3.53	.64	.000*
		Employed	-2.59	.53	.000*
Business practice	Self Employed	Employed	.88	.39	.075
		Housewife	1.94	.48	.000*
	Employed	Self Employed	-.88	.39	.075
		Housewife	1.06	.40	.029*
	Housewife	Self Employed	-1.94	.48	.000*
		Employed	-1.06	.40	.029*
Income	Self Employed	Employed	.86	.40	.098
		Housewife	1.74	.50	.003*
	Employed	Self Employed	-.86	.40	.098
		Housewife	.88	.41	.101
	Housewife	Self Employed	-1.74	.50	.003*
		Employed	-.88	.41	.101

	Self Employed	Employed	1.41	.43	.005*
		Housewife	1.55	.54	.017*
Work environment	Employed	Self Employed	-1.41	.43	.005*
		Housewife	.14	.45	.950
	Housewife	Self Employed	-1.55	.54	.017*
		Employed	-.14	.45	.950
	Self Employed	Employed	1.51	.58	.037*
		Housewife	3.06	.73	.000*
Prosperity	Employed	Self Employed	-1.51	.58	.037*
		Housewife	1.55	.60	.038*
	Housewife	Self Employed	-3.06	.73	.000*
		Employed	-1.55	.60	.038*
	Self Employed	Employed	5.63	2.10	.029*
		Housewife	12.68	2.64	.000*
Economic Empowerment (total)	Employed	Self Employed	-5.63	2.10	.029*
		Housewife	7.05	2.17	.005*
	Housewife	Self Employed	-12.68	2.64	.000*
		Employed	-7.05	2.17	.005*

* The mean difference is significant at the .05 level.

Table 5.2 shows Scheffe's Post Hoc analysis of Multiple Comparisons in Economic Empowerment and its factors between the groups based on Occupation among the selected Self Help Group beneficiaries. According to the table, there is no mean difference between the groups self-employed and employed in factor Productivity skill, Business practice and Income. Similarly there is no mean difference between housewife and employed in the factor Work environment. There is difference in mean between all other groups. All these mean difference is found significant at 0.05 level.

Hypothesis – 4: There will be significant mean score difference in Economic Empowerment and its factors between the groups based on No. of times Loan taken among the selected Self Help Group beneficiaries.

Table – 6: Number, Mean and Standard Deviation in Economic Empowerment and its factors between the groups based on No. of times Loan taken among the selected Self Help Group beneficiaries.

Factors in Economic Empowerment	Categories in No. of times Loan taken	N	Mean	SD
Productivity skill	Not Taken	113	15.84	3.63
	1- 5 times	159	15.66	3.96
	6 - 10 times	128	17.60	4.40
Business practice	Not Taken	113	13.52	2.77
	1- 5 times	159	12.00	2.79
	6 - 10 times	128	13.62	3.27
Income	Not Taken	113	12.95	2.97
	1- 5 times	159	12.35	2.86
	6 - 10 times	128	14.20	3.29
Risk	Not Taken	113	9.87	2.60
	1- 5 times	159	9.38	2.73
	6 - 10 times	128	10.35	2.62
Work environment	Not Taken	113	16.01	3.02
	1- 5 times	159	14.75	3.29
	6 - 10 times	128	16.81	3.47
Prosperity	Not Taken	113	20.70	4.00
	1- 5 times	159	18.52	4.63
	6 - 10 times	128	21.66	4.49
Economic Empowerment (total)	Not Taken	113	88.88	12.96
	1- 5 times	159	82.72	16.30
	6 - 10 times	128	94.24	18.00

Table 6 shows Number, Mean and Standard Deviation in Economic Empowerment and its factors between the groups based on No. of times Loan taken among the selected Self Help Group beneficiaries. According to the table, the group 1 – 5 time loan taken has high frequency (159) followed by 6 – 10 times (79) and Not taken (113). Further, the group 6 – 10 times loan taken shows greater mean score than other two groups in all the selected factors as well as in total score of economic empowerment. The following Anova table shows the mean score difference of the same.

Table – 6.1 : Mean score difference in Economic Empowerment and its factors between the groups based on No. of times Loan taken among the selected Self Help Group beneficiaries.

Factors in Economic Empowerment	Groups	Sum of Squares	df	Mean Square	F	Sig.
Productivity skill	Between	305.305	2	152.652	9.464	.000*
	Within	6403.473	397	16.130		
Business practice	Between	237.461	2	118.730	13.693	.000*
	Within	3442.437	397	8.671		
Income	Between	248.785	2	124.392	13.543	.000*
	Within	3646.375	397	9.185		
Risk	Between	66.654	2	33.327	4.712	.009*
	Within	2807.786	397	7.073		
Work environment	Between	311.482	2	155.741	14.492	.000*
	Within	4266.428	397	10.747		
Prosperity	Between	745.842	2	372.921	19.127	.000*
	Within	7740.318	397	19.497		
Economic Empowerment (total)	Between	9505.037	2	4752.518	18.505	.000*
	Within	101959.261	397	256.824		

* Significant at 0.01 level

Table 6.1 reveals the mean score difference in Economic Empowerment and its factors between the groups based on No. of times Loan taken among the selected Self Help Group beneficiaries. According to the table, the calculated f-value is statistically significant at 0.01 level in all the selected factors as well as in total score of economic empowerment and hence the hypothesis – 4 is accepted. Further, it can be said that the variable No. of times Loan taken does influence the economic empowerment of the self help group beneficiaries. The following table shows the mean difference between the groups.

Table – 6.2: Scheffe's Post Hoc analysis of Multiple Comparisons in Economic Empowerment and its factors between the groups based on No. of times Loan taken among the selected Self Help Group beneficiaries

Factors in Economic Empowerment	(I) No of Loan	(J) No of Loan	Mean Difference (I-J)	Std. Error	Sig.
Productivity skill	Not Taken	1- 5 times	.18	.49	.936
		6 - 10 times	-1.76	.52	.003*
	1- 5 times	Not Taken	-.18	.49	.936
		6 - 10 times	-1.94	.48	.000*
	6 - 10 times	Not Taken	1.76	.52	.003
		1- 5 times	1.94	.48	.000*
Business practice	Not Taken	1- 5 times	1.52	.36	.000*
		6 - 10 times	-9.51E-02	.38	.969
	1- 5 times	Not Taken	-1.52	.36	.000*
		6 - 10 times	-1.62	.35	.000*
	6 - 10 times	Not Taken	9.51E-02	.38	.969
		1- 5 times	1.62	.35	.000*
Income	Not Taken	1- 5 times	.60	.37	.274
		6 - 10 times	-1.26	.39	.006*
	1- 5 times	Not Taken	-.60	.37	.274
		6 - 10 times	-1.86	.36	.000*
	6 - 10 times	Not Taken	1.26	.39	.006*
		1- 5 times	1.86	.36	.000*
Risk	Not Taken	1- 5 times	.48	.33	.336
		6 - 10 times	-.48	.34	.371
	1- 5 times	Not Taken	-.48	.33	.336
		6 - 10 times	-.97	.32	.010*
	6 - 10 times	Not Taken	.48	.34	.371
		1- 5 times	.97	.32	.010*
Work environment	Not Taken	1- 5 times	1.26	.40	.008
		6 - 10 times	-.80	.42	.166
	1- 5 times	Not Taken	-1.26	.40	.008*
		6 - 10 times	-2.06	.39	.000*
	6 - 10 times	Not Taken	.80	.42	.166
		1- 5 times	2.06	.39	.000*
Prosperity	Not Taken	1- 5 times	2.18	.54	.000*
		6 - 10 times	-.96	.57	.245
	1- 5 times	Not Taken	-2.18	.54	.000*
		6 - 10 times	-3.13	.52	.000*
	6 - 10 times	Not Taken	.96	.57	.245
		1- 5 times	3.13	.52	.000*
Economic Empowerment (total)	Not Taken	1- 5 times	6.17	1.97	.008*
		6 - 10 times	-5.36	2.07	.036*
	1- 5 times	Not Taken	-6.17	1.97	.008*
		6 - 10 times	-11.53	1.90	.000*
	6 - 10 times	Not Taken	5.36	2.07	.036*
		1- 5 times	11.53	1.90	.000*

* The mean difference is significant at the .05 level.

Table 6.2 shows Scheffe's Post Hoc analysis of Multiple Comparisons in Economic Empowerment and its factors between the groups based on No. of times Loan taken among the selected Self Help Group beneficiaries. According to the table, there is mean difference almost between the all groups in all the factors as well as in economic empowerment as total, whereas there is no mean difference between only a few groups. All these mean difference is found significant at 0.05 level.

Hypothesis – 5: There will be significant mean score difference in Economic Empowerment and its factors between the groups based on Age of the Group among the selected Self Help Group beneficiaries.

Table – 7: Mean score difference in Economic Empowerment and its factors between the groups based on Age of the Group among the selected Self Help Group beneficiaries.

Factors in Economic Empowerment	Categories in Age of Group	N	Mean	S D	df	t-value	p-value
Productivity skill	Up to 5 years	249	16.35	3.91	398	0.131	.896
	5 and Above	151	16.30	4.42			
Business practice	Up to 5 years	249	12.66	2.91	398	2.458	.014*
	5 and Above	151	13.42	3.19			
Income	Up to 5 years	249	13.13	3.12	398	0.185	.853
	5 and Above	151	13.07	3.14			
Risk	Up to 5 years	249	9.88	2.69	398	0.435	.664
	5 and Above	151	9.75	2.69			
Work environment	Up to 5 years	249	15.76	3.46	398	0.015	.988
	5 and Above	151	15.77	3.28			
Prosperity	Up to 5 years	249	19.67	4.59	398	2.633	.009*
	5 and Above	151	20.91	4.56			
Economic Empowerment (total)	Up to 5 years	249	87.45	16.90	398	1.066	.287
	5 and Above	151	89.29	16.39			

* Significant at 0.01 level

Table 7 reveals the mean score difference in Economic Empowerment and its factors between the groups based on Age of the Group among the selected Self Help Group beneficiaries. According to the table, the calculated t-value is found statistically significant at 0.01 level only in factor Business practice and Prosperity whereas there is no statistically significant in all other selected factors as well as in total score of economic empowerment and hence the hypothesis – 5 is rejected. Further, it can be said that the variable Age of the group does not influence the economic empowerment of the self help group beneficiaries.

Hypothesis – 6: There will be significant mean score difference in Economic Empowerment and its factors between the groups based on No. of Years join with Group among the selected Self Help Group beneficiaries.

Table – 8: Mean score difference in Economic Empowerment and its factors between the groups based on No. of Years join with Group among the selected Self Help Group beneficiaries

Factors in Economic Empowerment	Categories in No. of years Join with group	N	Mean	SD	df	t-value	p-value
Productivity skill	Up to 3 years	169	15.76	3.45	398	2.389	.017*
	Above 3 years	231	16.75	4.48			
Business practice	Up to 3 years	169	12.27	2.59	398	3.905	.000*
	Above 3 years	231	13.45	3.24			
Income	Up to 3 years	169	12.54	2.75	398	3.131	.002*
	Above 3 years	231	13.52	3.32			

Risk	Up to 3 years	169	9.79	2.45	398	.274	.784
	Above 3 years	231	9.86	2.85			
Work environment	Up to 3 years	169	15.51	3.20	398	1.265	.207
	Above 3 years	231	15.95	3.52			
Prosperity	Up to 3 years	169	19.08	3.89	398	4.017	.000*
	Above 3 years	231	20.92	4.94			
Economic Empowerment (total)	Up to 3 years	169	85.01	13.74	398	3.254	.001*
	Above 3 years	231	90.45	18.28			

* Significant at 0.01 level

Table 8 reveals the mean score difference in Economic Empowerment and its factors between the groups based on No. of Years join with Group among the selected Self Help Group beneficiaries. According to the table, the calculated t-value is found statistically significant at 0.01 level in all selected factors as well as in total score of economic empowerment but except the factors Risk and Work environment and hence the hypothesis – 6 is accepted. Further, it can be said that the variable No. of Years join with Group does influence the economic empowerment of the self help group beneficiaries.

Hypothesis – 7: There will be significant mean score difference in Economic Empowerment and its factors between the groups based on Purpose of Loan taken among the selected Self Help Group beneficiaries.

Table – 9 : Mean score difference in Economic Empowerment and its factors between the groups based on Purpose of Loan taken among the selected Self Help Group beneficiaries.

Factors in Economic Empowerment	Categories in Purpose of Loan taken	N	Mean	SD	df	t-value	p-value
Productivity skill	Business Purpose	204	16.98	3.74	398	3.237	.001*
	Personal purpose	196	15.66	4.35			
Business practice	Business Purpose	204	13.71	2.90	398	5.263	.000*
	Personal purpose	196	12.16	2.99			
Income	Business Purpose	204	13.65	3.02	398	3.592	.000*
	Personal purpose	196	12.55	3.14			
Risk	Business Purpose	204	10.27	2.71	398	3.385	.001*
	Personal purpose	196	9.37	2.58			
Work environment	Business Purpose	204	16.39	3.38	398	3.811	.000*
	Personal purpose	196	15.12	3.28			
Prosperity	Business Purpose	204	21.40	4.51	398	5.808	.000*
	Personal purpose	196	18.83	4.35			
Economic Empowerment (total)	Business Purpose	204	92.44	15.77	398	5.419	.000*
	Personal purpose	196	83.68	16.54			

* Significant at 0.01 level

Table 9 reveals the mean score difference in Economic Empowerment and its factors between the groups based on Purpose of Loan taken among the selected Self Help Group beneficiaries. According to the table, the calculated t-value is statistically significant at 0.01 level in all the selected factors as well as in total score of economic empowerment and hence the hypothesis – 7 is accepted. Further, it can be said that the variable Purpose of Loan taken does influence the economic empowerment of the self help group beneficiaries.

FINDINGS AND SUGGESTIONS

Among the demographic profile, the variable age of the group do not influenced the economic empowerment of self help group beneficiaries. Even though, age categories the factors Income, Risk, Work environment and Prosperity were not found significant but the factors like Productivity skill, Business practice and Economic empowerment as total were found statistically significant at 0.01 level.. From the table no: 3.2 it is interpreted In Economic empowerment as total there is difference between 33 and 42 and up to 32 years only. There is no difference between other groups. The mean score of economic empowerment in terms of the six constructs represents the significant mean difference based on categories of educational qualification. Scheffe's Post Hoc analysis of Multiple Comparisons in there is mean difference between the groups Secondary level and Higher secondary level in factors Prosperity as well as in Economic empowerment as total. The analysis of economic empowerment with mean differences on the six construct based on categories in occupation reveals there is no mean difference between the groups self-employed and employed in factor Productivity skill, Business practice and Income. Similarly there is no mean difference between housewife and employed in the factor Work environment.

SUMMARY AND CONCLUSION

From the results and the findings of the present study, it is concluded that from the demographic profile, except the age of the group and other variables does influence the economic empowerment. The purpose of loan taken plays predominant role in achieving the economic empowerment. Improving women capabilities and skills is important to facilitate women's entry into the labour market and their entrepreneurial activity. Removing the barriers to female entrepreneurship will help unleash women's economic potential and will contribute to their empowerment.

SCOPE FOR THE FUTURE RESEARCH

To attain the economic empowerment of SHG beneficiaries micro finance institutions offered a broader spectrum of financial and non financial services and choose which one/s are most appropriate for them. The Government and policy makers should continue in supporting business training, start-up services and mentorship for women linked to micro-finance institutions which would lead to business –enabling environment and inclusive financial system. Concerning the effect of economic empowerment, it is recommended that further research be conducted to measure the how the economic empowerment influence the gender equity.

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