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Research Paper

INFLUENCE OF MICRO FINANCE ASSISTANCE ON THE EMPOWERMENT OF UNORGANISED WOMEN WORKERS

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ABSTRACT

The objective of the paper is to highlight the empowerment of unorganized women workers, the relationship between the micro finance assistance and the empowerment of unorganized women workers and the influence of micro finance assistance on the empowerment of unorganized women workers in Tirunelveli District. The study is descriptive in nature and is based on primary data. Primary data was enumerated from a field survey in the study area, Tirunelveli District. 155 Handicraft, Handloom, Palm Works, Pot making workers, 112 tailoring workers, 343 construction workers, 78 street vendors and 53 domestic workers from the area of study have been considered to conduct the present study. A structured interview schedule was prepared and used for collecting data from the unorganised women workers. Index, ANOVA, Correlation analysis, Regression analysis and mean score analysis are used for the analysis of the data. It is concluded that the micro finance has impacted the empowerment of unorganized women workers.

KEYWORDS: Micro finance, empowerment, unorganized women workers and influence of micro finance assistance.

INTRODUCTION

The present has been divided into three sections, the first section presents the empowerment index and the level of empowerment of unorganized women workers. The second section gives information regarding the relationship between empowerment and different categories of unorganized women workers and the third section highlights the influence of micro finance on the empowerment of unorganised women workers.

OBJECTIVES OF THE STUDY

The main objectives of the study are presented below.

- i) To assess the empowerment index of unorganised women workers in Tirunelveli District.
- ii) To examine the association between the empowerment and different categories of unorganized women workers.

- iii) To assess the influence of micro finance on the empowerment of unorganised women workers.

SAMPLE DESIGN

The population comprises women workers of unorganised sectors in Tirunelveli District. Stratified random sampling was used to select the sample units for this study. The whole population was divided into five segments such as Handicraft, Handloom, Palm Works, Pot making, Tailoring, Construction, Street vendors and Domestic workers. Table 1 presents the stratified unorganized women workers, workers engaged in each category of work and the samples selected from each category.



Table 1
Sample selected for the study

Sl. No	Type of Workers	Number of Workers	Number of Samples
1.	Handicraft, Handloom, Palm Works, Pot making workers	19935	199
2.	Tailoring workers	14675	147
3.	Construction workers	24465	245
4.	Street vendors	10,456	105
5.	Domestic workers	4545	45
	Total	74076	741

The data has been collected from 741 sample respondents. The size of the sample works out 1 per cent of the total population. The desired size of the sample for this study according to the Morgon Table at 95 per cent confidence level is 383.

ANALYSIS AND INTERPRETATION

Empowerment Index

Empowerment is a qualitative variable which cannot be quantitatively measured, because level of empowerment cannot be quantitatively measured. Hence in quantifying the

qualitative variable namely level of empowerment of the unorganized women worker scaling technique is employed. The empowerment scores collected through scaling technique are consolidated in a systematic way through empowerment index. Empowerment index (EI) measures the empowerment of unorganized women workers in socio-cultural empowerment, economic empowerment, political empowerment, decision making empowerment and leadership empowerment. For each empowerment is assessed at five stages. The scoring pattern of the empowerment for these five stages is given in the Table 2.

Table 2
Empowerment Scores

Sl. No	Empowerment	Scores
1	Strongly agree	5
2	Agree	4
3	Moderate	3
4	Disagree	2
5.	Strongly disagree	1

Table 2 assigns '5' scores for strongly agree, '4' score for agree, '3' score for moderate, '2' score for disagree and '1' score for those unorganized women workers who have strongly disagree. Keeping this scoring pattern as the base for all the 44 (variables) the Empowerment Index (EI) is constituted.

Mathematically Empowerment Index is presented as

$$EI = \sum_{i=1}^n EV_i$$

Where,

EV_i = Empowerment in Variable_i

EI = Empowerment Index

$i=1 \dots n$ or Number of empowerment variable included in the index.

$n=44$

An unorganized women workers with strongly agree in terms of all 44 empowerment variables in terms of any of the 44 variables can get a maximum score of 220 scores and an unorganized women workers with strongly disagree of 44 score. Thus by employing the Empowerment Index (EI) the level of empowerment of unorganized women worker can be assessed. Analysis of empowerment through Empowerment Index among different categories of unorganized women workers in Tirunelveli district highlights the empowerment of unorganized women workers in the study area.

EMPOWERMENT OF UNORGANISED WOMEN WORKERS IN TIRUNELVELI DISTRICT

Empowerment of every unorganized women worker as measured through Empowerment Index (EI) among different categories of unorganized women workers in Tirunelveli district is presented in Table 3.

Table 3
Empowerment of Unorganised Women Workers

Empowerment (as measured through EI in scores)	Type of Unorganised Women Workers					
	Handicraft, Handloom, Palm Works, Pot making	Tailoring	Construction	Street vendors	Domestic	Total
Below 75	4(2.6)	10(8.9)	15(4.4)	10(12.8)	7(13.2)	46(6.2)
75-100	97(62.6)	62(55.3)	88(25.7)	13(16.7)	5(9.4)	265(35.8)
100-125	33(21.3)	17(15.2)	47(13.7)	15(19.2)	16(30.2)	128(17.2)
125-150	14(9.0)	20(17.9)	93(27.1)	25(32.1)	19(35.9)	171(23.1)
Above 150	7(4.5)	3(2.7)	100(29.2)	15(19.2)	6(11.3)	131(17.7)
Total	155(100)	112(100)	343(100)	78(100)	53(100)	741(100)

Source: Primary data (Figures in Parenthesis indicates Percentages)

The table 3 exhibits the level of empowerment of different categories of unorganized women workers in Tirunelveli district.

Out of 741 respondents in Tirunelveli district, 46 respondents (6.2 per cent) have empowered to the scores of below 75 points, 265 respondents (35.8 per cent) have empowered in between the scores of 75 to 100, 128 respondents (17.2 per cent) have empowered to the score of 100 to 125, 171 respondents (23.1 per cent) have empowered at the score level of 125 to 150 and the remaining 131 respondents (17.7 per cent) have empowered to the maximum score of above 150.

Category of unorganized women workers analysis of empowerment reveals that among Handicraft, Handloom, Palm Works, Pot making workers, only 4 respondents (2.6 per cent) have empowered at the lower level below 75 scores, 97 respondents (62.6 per cent) have empowered to the level of 75-100 points, 33 respondents (21.3 per cent) have scored 100-125 points, 14 respondents (9 per cent) have scored to the level of 125-150 points, and only 7 respondents (4.5 per cent) have scored above 150 points.

Out of 112 Tailoring workers, only 10 respondents (8.9 per cent) have empowered at the lower level below 75 scores, 62 respondents (55.2 per cent) have empowered to the level of 75-100 points, 17 respondents (15.2 per cent) have scored 100-125 points, 20 respondents (17.9 per cent) have scored to the level of 125-150 points, and only 3 respondents (2.7 per cent) have scored above 150 points.

Out of 343 Construction workers, only 15 respondents (4.4 per cent) have empowered at the lower level below 75 scores, 88 respondents (25.7 per cent) have empowered to the level of 75-100 points, 47 respondents (13.7 per cent) have scored 100-125 points, 93 respondents (27.1 per cent) have scored to the level of 125-150 points and 100 respondents (29.2 per cent) have scored above 150 points.

Out of 78 Street Vendors, only 10 respondents (12.8 per cent) have empowered at the lower level below 75 scores, 13 respondents (16.7 per cent) have empowered to the level of 75-100 points, 15 respondents (19.2 per cent) have scored 100-125 points, 25 respondents (32.1 per cent) have scored to the level of 125-150 points, and only 15 respondents (19.2 per cent) have scored above 150 points.

Out of 53 Domestic workers, only 7 respondents (13.2 per cent) have empowered at the lower level below 75 scores, 5 respondents (9.4 per cent) have empowered to the level of 75-100 points, 16 respondents (30.2 per cent) have scored 100-125 points, 19 respondents (35.9 per cent) have scored to the level of 125-150 points, and only 6 respondents (11.3 per cent) have scored above 150 points.

For an in depth analysis on the basis of the level of empowerment, the unorganized women workers are categorized into three categories as,

- (i) Unorganised women workers with high level empowerment
- (ii) Unorganised women workers with moderate level empowerment
- (iii) Unorganised women workers with low level empowerment

In order to categorise the different categories of unorganized women workers into three categories the mean (\bar{x}) and standard deviation (σ) have been used. The mean and standard deviation of the scores of empowerment are calculated for every category of unorganized women workers separately. The boundary levels for categorisation are worked out accordingly by using the mean and standard deviation. The boundaries for three groups are fixed as below \pm . Thus, the upper boundary for lower level of empowerment is worked out as $-\sigma$ and the lower boundary for higher empowerment is worked out as $+\sigma$. Those unorganized women workers with scores in between these two boundaries are regarded as unorganized women workers with moderate level of empowerment. The table presents the boundary for categorization of unorganized women workers into three categories.

Table 4
Boundary for Categorisation of Unorganised Women Workers

Type of Unorganised Women Workers	Mean \bar{x}	Standard deviation σ	Level of Scores for Empowerment		
			Low $<(\bar{x}-\sigma)$	Moderate $(\bar{x}-\sigma)$ to $(\bar{x}+\sigma)$	High $>(\bar{x}+\sigma)$
Handicraft, Handloom, Palm Works, Pot making	97.78	16.05	<82	82-114	>114
Tailoring	93.01	8.81	<84	84-102	>102
Construction	125.68	29.94	<96	96-155	>155
Street vendors	138.02	22.13	<116	116-160	>160
Domestic	128.32	26.51	<102	102-155	>155

Table 4 fixes the boundary levels for three categories of unorganized women workers. The different categories of unorganized women workers are categorized into three

categories on the basis of their empowerment scores and the details are furnished in table 5.

Table 5
Level of Empowerment of Unorganised Women Workers

Level of Empowerment	Type of Unorganised Women Workers					
	Handicraft, Handloom, Palm Works, Pot making	Tailoring	Construction	Street vendors	Domestic	Total
Low	11(7.1)	20(17.9)	83(24.2)	11(14.1)	8(15.1)	133(17.9)
Moderate	123(79.4)	73(65.2)	216(63.0)	65(83.3)	39(73.6)	516(69.7)
High	21(13.5)	19(17.0)	44(12.8)	2(2.6)	6(11.3)	92(12.4)
Total	155(100)	112(100)	343(100)	78(100)	53(100)	741(100)

Source: Primary data (Figures in Parenthesis indicates Percentages)

From table 5 it could be understandable that 516 (69.7 per cent) unorganized women workers have moderate level of empowerment. At a second level, 133 respondents (17.9 per cent) have low level of empowerment and 92 respondents (12.4 per cent) have high level of empowerment.

Among Handicraft, Handloom, Palm Works, Pot making workers, 123 respondents (79.4 per cent) are moderately empowered, 21 respondents (13.5 per cent) have empowered at a high level and only 11 respondents (7.1 per cent) have empowered at lower level.

Regarding the Tailoring workers, 73 respondents (65.2 per cent) are moderate level of empowerment, 20 respondents (17.9 per cent) are the low level of empowerment and only 19 respondents (17 per cent) are at the highest level of empowerment. Among construction workers, 216 respondents (63 per cent) are moderate level of empowerment and 83 respondents (24.2 per cent) are at the lowest level of empowerment and 44 respondents (12.8 per cent) empowered at a higher level.

In the case of Street Vendors, out of the 78 respondents, 65 respondents (83.3 per cent) are in moderate level empowerment, 11 respondents (14.1 per cent) are in low level empowerment and only 2 respondents are in high level empowerment. Among Domestic workers, 39 respondents (73.6 per cent) are moderate level of empowerment and 8 respondents (15.1 per cent) are at the lowest level of empowerment and 6 respondents (11.3 per cent) empowered at a higher level.

MICRO FINANCE ASSISTANCE AND EMPOWERMENT OF TAILORING WORKERS

Tailoring Workers availed micro finance assistance has high empowerment. Tailoring Workers not availed micro finance assistance has low empowerment. Hence there is a direct relationship between micro finance assistance and empowerment. The inter-relationship between micro finance assistance and empowerment among tailoring workers is analysed through correlation co-efficient. The computed correlation co-efficient between micro finance assistance and empowerment among tailoring workers is presented in Table 6.

Table 6
Relationship between micro finance assistance and empowerment among Tailoring Workers

Particulars	Micro finance assistance	Empowerment
Pearson Correlation	1.000	0.131
Sig. (2-tailed)	.	0.744
N	112	112

Source: Derived data

Table 6 shows the relationship between micro finance assistance and empowerment among tailoring workers in Tirunelveli district. The table reveals that micro finance assistance is positively related to the empowerment with a co-efficient correlation of 0.131.

MICRO FINANCE ASSISTANCE AND EMPOWERMENT OF CONSTRUCTION WORKERS

Construction Workers availed micro finance assistance has high empowerment. Construction Workers not

availed micro finance assistance has low empowerment. Hence there is a direct relationship between micro finance assistance and empowerment. The inter-relationship between micro finance assistance and empowerment among construction workers is analysed through correlation co-efficient. The computed correlation co-efficient between micro finance assistance and empowerment among construction workers is presented in Table 7.

Table 7
Relationship between micro finance assistance and empowerment among Construction Workers

Particulars	Micro finance assistance	Empowerment
Pearson Correlation	1.000	0.449(**)
Sig. (2-tailed)	.	0.000
N	343	343

Source: Derived data

** Correlation is significant at the 0.01 level (2-tailed).

Table 7 shows the relationship between micro finance assistance and empowerment among construction workers in Tirunelveli district. The table reveals that micro finance assistance is negatively related to the empowerment with a co-efficient correlation of -0.449.

MICRO FINANCE ASSISTANCE AND EMPOWERMENT OF STREET VENDORS

Street vendors availed micro finance assistance has high empowerment. Street vendors not availed micro

finance assistance has low empowerment. Hence there is a direct relationship between micro finance assistance and empowerment. The inter-relationship between micro finance assistance and empowerment among street vendors is analysed through correlation co-efficient. The computed correlation co-efficient between micro finance assistance and empowerment among street vendors is presented in Table 8.

Table 8

Relationship between micro finance assistance and empowerment among Street Vendors

Particulars	Micro finance assistance	Empowerment
Pearson Correlation	1.000	0.125
Sig. (2-tailed)	.	0.829
N	78	78

Source: Derived data

Table 8 shows the relationship between micro finance assistance and empowerment among street vendors in Tirunelveli district. The table reveals that micro finance assistance is positively related to the empowerment with a co-efficient correlation of 0.125.

MICRO FINANCE ASSISTANCE AND EMPOWERMENT OF DOMESTIC WORKERS

Domestic Workers availed micro finance assistance has high empowerment. Domestic Workers not availed micro

finance assistance has low empowerment. Hence there is a direct relationship between micro finance assistance and empowerment. The inter-relationship between micro finance assistance and empowerment among domestic workers is analysed through correlation co-efficient. The computed correlation co-efficient between micro finance assistance and empowerment among domestic workers is presented in Table 9.

Table 9

Relationship between micro finance assistance and empowerment among Domestic Workers

Particulars	Micro finance assistance	Empowerment
Pearson Correlation	1.000	0.019
Sig. (2-tailed)	.	0.893
N	53	53

Source: Derived data ** Correlation is significant at the 0.01 level (2-tailed).

Table 9 shows the relationship between micro finance assistance and empowerment among domestic workers in Tirunelveli district. The table reveals that micro finance assistance is positively related to the empowerment with a co-efficient correlation of 0.019.

Influence of micro finance assistance on the empowerment of unorganised women workers

Micro finance assistance may have its own influence the empowerment of unorganized women workers. The present study has made an attempt to examine it with the help of multiple regression analysis. The fitted regression model is:

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + e$$

Where

Y - Empowerment of unorganized women workers

- X₁- Score on household expenditure among the unorganized workers
- X₂- Score on family function expense among the unorganized workers
- X₃- Score on purchase of jewellery among the unorganized workers
- X₄- Score on purchase of land among the unorganized workers
- X₅- Score on purchase of vehicle among the unorganized workers
- X₆- Score on construction of house among the unorganized workers
- X₇- Score on education expense among the unorganized workers
- b₁, b₂,..... b₅ - regression co-efficient of independent variables
- e - error term
- a - Constant

The influence of micro finance assistance on the empowerment of unorganized women workers has been examined at handicraft, handloom, palm works, pot making, tailoring, construction, street vendors, domestic workers and also for pooled data separately. The results are given in Table 10.



Table 10

Sl. No	Independent Variables	Regression co-efficient in					
		Handicraft, Handloom, Palm Works, Pot making	Tailoring	Construction	Street vendors	Domestic	Pooled data
1.	Household expenditure	0.1750*	0.1857*	0.1730*	0.2210*	0.2150*	0.1939*
2.	Family function expense	0.1740*	0.1745*	0.1450*	0.1780*	0.1470*	0.1637*
3.	Purchase of jewellery						
3.	Purchase of land	0.1849*	0.1410*	0.1654*	0.1890*	0.1930*	0.1361*
4.	Purchase of vehicle	0.0878	0.0904	0.0770	0.0520	0.0657	0.0745
5.	Construction of house	0.0360	0.0470	0.0675	0.0470	0.0536	0.0502
6.	Education expense	0.0278	0.0330	0.0269	0.0800	0.0254	0.0386
7.	Constant	0.0235	0.0270	0.0213	0.0423	0.0213	0.0271
	R ²	0.0997	0.2789	0.3213	0.4231	0.3320	0.2914
	F-statistics	0.6407	0.7420	0.9162	0.6584	0.5972	0.7109
		7.8994*	8.5078*	10.5089*	7.6543*	7.1436*	8.3428*

* Significant at five per cent level.

The significantly influencing micro finance assistance on the empowerment of handicraft, handloom, palm works, pot making workers, tailoring, construction, street vendors, domestic workers are household expenditure, family function expense and purchase of jewellery since their regression co-efficient are significant at five per cent level. A unit increase in the above said influence of micro finance assistance results in increase in the empowerment of the Handicraft, Handloom, Palm Works, Pot making workers by 0.1750, 0.1740 and 0.1849 units respectively. The changes in the influence of micro finance assistance explain the changes in the empowerment of the Handicraft, Handloom, Palm Works, Pot making workers to an extent of 64.07 per cent.

A unit increase in the above said influence of micro finance assistance results in increase in the empowerment of the tailoring workers by 0.1857, 0.1745 and 0.1410 units respectively. The changes in the influence of micro finance assistance explain the changes in the empowerment of the tailoring workers to an extent of 74.20 per cent.

A unit increase in the above said influence of micro finance assistance results in increase in the empowerment of the construction workers by 0.1730, 0.1450 and 0.1654 units respectively. The changes in the influence of micro finance assistance explain the changes in the empowerment of the construction workers to an extent of 91.62 per cent.

A unit increase in the above said influence of micro finance assistance results in increase in the empowerment of the street vendors by 0.2210, 0.1780 and 0.1890 units respectively. The changes in the influence of micro finance assistance explain the changes in the empowerment of the street vendors to an extent of 65.84 per cent.

A unit increase in the above said influence of micro finance assistance results in increase in the empowerment of the domestic workers by 0.2150, 0.1470 and 0.1930 units respectively. The changes in the influence of micro finance assistance explain the changes in the empowerment of the domestic workers to an extent of 59.72 per cent.

The analysis of pooled data reveals the importance of household expenditure, family function expense and purchase of jewellery in the determination of empowerment of the unorganised women workers.

SUMMARY

This paper highlighted the empowerment index of unorganized workers. It also assessed the level of empowerment of unorganized workers. This chapter further presented the analysis of the relationship between empowerment of unorganised women workers and different categories of unorganised women workers. The researcher also analysed the impact of micro finance assistance on the empowerment of unorganised women workers.

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