

Research Note

Co-efficient of correlation between indicators of empowerment and socio-economic variables

■ SEEMAPRAKALPA

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SUMMARY : As all of us know that empowerment is the process through which the person conceptualise its needs, talents and attributes in every sphere of life. In this process independent variables play significant role. With this view, a study conducted to identify correlation co-efficient between empowerment indicators and independent variables. Fifteen women entrepreneurs from each zonal area (North-East zone; North-West zone; South-East zone and South-west zone) of Agra city were selected running both boutique and beauty parlours. Thus, in all, 60 women entrepreneurs were selected for the present study. Primary data regarding decision making power and achievements after venturing into an enterprise were collected through interview schedule during year 2005. For collecting data regarding S.E.S. and sense of personal efficacy were collected through S.E.S. scale of Trivedi (1963) and sense of personal efficacy of Mehta (1995). Based on nature of information, co-efficient of correlation was used as statistical measure. The study revealed that decision making was positively and significantly correlated with socio-economic variables age, family type and social participation and negatively correlated with marital status and family occupation. Sense of personal efficacy was positively and significantly correlated with age, education, marital status, social participation and family income, while negatively correlated with family size and family occupation. Achievements after venturing into an enterprise of women entrepreneurs was positively and significantly correlated with social participation with the help of this paper, policy maker and executives can take action for making people/entrepreneurs empowerment the people those are not from business background. Finally, it can said that empowerment process is known exploration of power in a person *i.e.* present in a person naturally and polished according to situational requirement for adjustment. It happens when a person take/give responsibility to perform according to their decision-making ability. Continuous practices of these performances make/develop sense of personal efficacy in an individual. Therefore, Government/non-government and concerned organization should do effort for awaked women entrepreneurs, those are doing effort for making family economy balanced directly and national economy indirectly.

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Women empowerment ideally as a continuous process where the powerless people become conscious of their situation and organize themselves to improve it and access opportunities, as an outcome of which women take control over their lives, set their own agenda, gain skills, solve problems and develop self-reliance. Gaining more access to a steady income and economic power or security applies the term economic empowerment as one of the defining dimensions of women empowerment (Malhotra *et al.*, 2002; Mayoux,

2000). Female economic empowerment is usually about increased access of women to financial resources, income-generating assets or activities, savings, increased financial decision-making power and more economic independence.

Empowerment is a process which enables women to meet both their practical and strategic needs and increases women's political power, consciousness about them and strengthens women's self confidence (Khan, 2006; Mason and Smith, 2003). Kabeer *et al.* (1999) said that

Author for correspondence :

SEEMAPRAKALPA
Department of Home
Science, Extension
Education, I.H.S., Dr. B.R.
Ambedkar University,
AGRA (U.P.) INDIA

empowerment means the process which requires change at different levels and in different dimensions: change at the individual level and change in their 'inner' sense of self or in their access to material resources and relationships within the family and household. Empowerment also refers to the equitable representation of women in decision-making structures, both formal and informal, and their voice in the formulation of policies affecting their societies (Lopez-Claros *et al.*, 2005). Women empowerment consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives, or to have greater control over the circumstances that influence their lives and free from shocks imposed on them by custom, belief and practice (GU, 2005). Women empowerment means the participation of women in household decision making process and contribution to the family income (Hossain and Jaim, 2011 and Yusuf, 2010). Khan *et al.* (2010) state that education is the imperative way to be empowered of women. An educated woman is more aware of her rights and adopts to pay a job, which leads to increase empowerment of women. Microfinance has been considered as a development tool for tackling poverty and reducing gender inequalities. Giving credit to women increases their personal incomes and brings other benefits like better education and health, livelihood diversification, reducing violence, increases self-confidence and self-esteem etc. (AL-Amin and Chowdhury, 2008). In making woman empowered, her socio-economic variables and familial atmosphere play significant role. In the present paper, correlation of co-efficient was calculated between indicators of empowerment and independent variables of women entrepreneurs (Mehta, 1994).

Agra division of Uttar Pradesh was selected as the locale for the present study by using purposive sampling. Agra division comprises of seven districts. Out of which, Agra district was divided into two areas; Agra urban and Agra rural. Agra urban was selected randomly for the present study. According to the requirements and to have balanced distribution of the respondents, the investigator divided Agra city into four zones; North-East zone; North-West zone; South-East zone and South-West zone. Fifteen women entrepreneurs running both boutiques and beauty parlours, from each zonal area were selected. Thus, sixty women entrepreneurs were selected for the present study. Descriptive type of research design was used. Primary data were collected through interview schedule in zones of Agra city in U.P. during year 2005. Based on the nature of data and relevant information, for calculating co-relation co-efficient between indicators of empowerment and independent variables, Karl Pearson's co-efficient correlation was used as a statistical measure in the present paper.

It is revealed from the Table 1 that decision making of women entrepreneurs was positively and significantly correlated with age (+0.21374*) family type (+ 0.3332**) and

social participation (+ 0.20431*) while decision making of women entrepreneurs was negatively and significantly correlated with marital status (- 0.23394*) and family occupation (-0.76283*).

Table 1 : Co-relation co-efficient between socio-economic variables and decision making of women entrepreneurs (n=60)

Sr.No.	Socio-economic variables	Indicator of empowerment (Decision making)
1.	Age	+ 0.21374*
2.	Caste	-0.1049
3.	Education	- 0.04093
4.	Marital status	-0.23394*
5.	Family type	+0.3332**
6.	Family size	- 0.17861
7.	Social participation	+ 0.20431*
8.	Family occupation	- 0.76283**
9.	Family income	+ 0.077219

* and ** indicate significance of values at P=0.05 and 0.01, respectively

It can be concluded that sense of personal efficacy of women entrepreneurs was positively and significantly correlated with age (+0.24477*), education (+0.21261*), marital status (+0.26042*), social participation (+0.2018*) and family income (+0.7794**) while sense of personal efficacy was negatively and significantly correlated with family size (- 0.4035**) and family occupation (-0.53877) (Table 2).

Table 2 : Co-relation co-efficient between socio-economic variables and sense of personal efficacy of women entrepreneurs (n=60)

Sr.No.	Socio-economic variables	Indicator of empowerment (Sense of personal efficacy)
1.	Age	+ 0.24477*
2.	Caste	+ 0.1873
3.	Education	+ 0.21261*
4.	Family status	+ 0.26042*
5.	Family type	+ 0.18362
6.	Family size	- 0.4035
7.	Social participation	+ 0.2018*
8.	Family occupation	- 0.53877**
9.	Family income	+ 0.7794**

*and** indicate significance of values at P=0.05 and 0.01, respectively

It can be observed from the Table 3 that achievements of women entrepreneurs were increasing after venturing into an enterprise because of social participation. Therefore, achievements after venturing into an enterprise of women entrepreneurs is positively and significantly correlated with social participation (+ 0.2264*).

Table 3 : Co-relation co-efficient between socio-economic variables and achievements after venturing into an enterprise of women entrepreneurs (n=60)

Sr.No.	Socio-economic variables	Indicator of empowerment (Achievements after venturing into an enterprise)
1.	Age	+ 0.1696
2.	Caste	+ 0.17374
3.	Education	+ 0.1933
4.	Marital status	+ 0.056
5.	Family type	+ 0.1055
6.	Family size	- 0.006065
7.	Social participation	+ 0.2264*
8.	Family occupation	- 0.06420
9.	Family income	- 0.00938

* and ** indicate significance of values at P=0.05 and 0.01, respectively

Conclusion:

After analysing collected data, it is concluded that decision making of women entrepreneurs was positively and significantly correlated with age, family type and social participation while decision making of women entrepreneurs was negatively and significantly correlated with marital status and family occupation. In case of sense of personal efficacy, it was positively and significantly correlated with age, education, marital status, social participation and family income, while it was negatively and significantly correlated with family size and family occupation. Out of three indicators of empowerment, the last one was achievements of women entrepreneurs after venturing into an enterprise was calculated and produced findings that it was positively and significantly correlated with social participation (+0.2264*). It can be said that decision-making power of women entrepreneurs is increasing according to their age and family type also is seen as supportive to handle both kind of duties/responsibilities. Being the part of social organization, they feel relax in taking decision regarding raw material, man power, finance, marketing and entrepreneurial institutes for providing training etc. helpful in entrepreneurs and their entrepreneurial units' sustainability. Women, those are married, felt that they feel helpless themselves after marriage and being married, number of people, those are not well familiar to her, create unexpected interference. In case of women, those are from business background, are seemed as poor decision maker because they work under observation of the head of business advice. This work is being done by their familial business mates. In this process, sense of personal efficacy among women entrepreneurs increase according to age, education, family status, social participation and family income while in case of family occupation, they hesitate to open/run an enterprise solely. They specially said that they are well known/respected/recognized after being entrepreneurs in both the world; family concerned society and entrepreneurial society. Therefore, it can be said that women entrepreneurs are coming ahead having two major

obstacles; marital status and family occupation. For these kinds of entrepreneurs, government/non-government/concerned organization should work for introducing new ways of entrepreneurship so that women could work for themselves without avoiding domestic duties.

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