A STUDY ON IMPACT OF MANAGEMENT 
TRAITS OF SELF HELP GROUP 
MEMBERS ON WOMEN EMPOWERMENT 
IN MADURAI DISTRICT

Abstract
Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Empowerment of women is essential to harness the women labour in the main stream of economic development. Empowerment of women is a holistic concept. It is multidimensional in its approach and covers economic, political, social, cultural and familial aspects. Of all these aspects of women development is of utmost significance in order to achieve a lasting and sustainable development of society. Effective application of management traits in the performance of self-help groups is an important means for attaining this lasting women empowerment. This paper helps to explore the important Management traits influencing women empowerment in the self help groups. Also, this study offer suggestions for effective functioning of self help groups in the study area. The statistical tool which is used in this study is inferential statistics. The researchers have used structural equation modeling technique. In this study, SEM using confirmatory factor analysis is applied to study the impact of management traits on self help group women empowerment.

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I. INTRODUCTION

The issues of empowerment of women moved center stage during the last three decades of the second millennia, mainly through the efforts of the United Nations by declaring 1975 as the women's year and the decade 1975-82 as the women's decade. This period coincided with the sixth five year plan period in India when the approach was shifted from welfare to development and further efforts during the subsequent plans culminated in the farming of a National Policy for Empowerment of Women approved by the cabinet on 20th March 2001.

However, despite constitutional guarantee of equality and justice, legislative support of a plethora of acts and introduction of policies and programs, the goals of gender equality and justice, empowerment of women still remains a distant dream for Indian women. The human development index as calculated by the UNDP is based on three major components life expectancy at birth, literacy and per capita purchasing power. Among the 187 countries ranked, India gets the 135th rank with the value of 0.586 which falls in the medium human development category in the year 2013. When compared to the BRICS countries India remained at the bottom with lowest the HDI value. Gender Development Index is also available for 143 countries in which India ranked 108. Indian scenario presents a dismal picture on several key indicators contributing to human development. The first alarming signal is the sex ratio adverse to women. As per the 2011 census sex ratio is 947 and it is further disappointing that at 0-6 years of age group, the sex ratio is only 927 which constitute about 48.46% of the total population of 1.29 billion. As per 2011 census, the rate of women education is only 74%, where as for men it is 87%. 26% of women population in Tamil Nadu is uneducated and a sizeable percentage did not get beyond school education. The poor health of women coupled with low literacy profiles adversely affects their work participation rate and the resulting standard of living.

Despite all our plans, female adult literacy in the country is still low and our women are continue to be illiterates and unaware of their rights. It is true that education open up new vistas to women but education alone does not solve problems. For the mass of our women it cannot be education of traditional kind. What they need is capacity building which means training in vocation skills, coupled with a basic knowledge related to their local situations. Special incentives to encourage the education of girls in regular schools particularly in rural areas and urban slums are an urgent necessity.

1.1 Various Dimensions of Women Empowerment

Women Empowerment has mainly five important dimensions such as economic, political, social/cultural, personal and familial.

i. **Economic Empowerment**: A woman is said to be economically empowered when she gains power as a result of increased access to economic resources. The means of achieving economic empowerment are: increase in income, access to finance, ability to make decisions regarding the utilization of money/credit etc.

ii. **Political Empowerment**: A woman is said to be politically empowered when she has the awareness and power to act in accordance with the rights and rightful role of women in
society and polity. The means of achieving political empowerment are: political awareness, participation in political activity, membership in political parties, position of power etc.

iii. Socio / Cultural Empowerment: A woman is said to be socially/culturally empowered when she has the power to participate in collective/cultural activities in the society. The means of achieving social/cultural empowerment are: social status, mingling with others, access to various organizations, social involvement, participation in seminars/competition etc.

iv. Personal Empowerment: A woman is said to be personally empowered, when she has the power to increase her own self-reliance and self-strength/confidence. The means of achieving personal empowerment are economic freedom, freedom of action, ability and involvement in decision-making, self-esteem, gender equality, improvement in health and knowledge etc.

v. Familial Empowerment: A woman is said to have familial empowerment when she has the power to improve her own family welfare. The means of achieving familial empowerment are improvement in family income, support from the spouse, improvement in family relationship, education to children, and medical care to family members, improvement in basic facilities and amenities, etc.

1.2 Process of Women Empowerment

Empowerment as an individual and collective process is based on the following five steps:

- Self-reliance
- Self-awareness
- Collective mobilization and organizations
- Capacity building
- Exposure to and interaction with external institutions

Empowerment is a long process. It has to pass through different stages. In the first stage, women should be trained to look into the situation from a different perspective and recognize the power relations that perpetuate their oppression. At this stage, the women share their feelings and experiences with each other and build a common vision and mission. In the second stage, the women tried to change the situation by bringing about a change in the gender and social relations. In the third stage, the process of empowerment makes them more mature to realize the importance of collective action. As empowerment seeks to alter the gender and power relations, there could be a certain social or gender conflicts. In the fourth and final stages the women folk must acquire skills towards capacity building through their exposure and interaction with the external world. The process of empowerment could also face certain obstacles emanating from the patriarchal system, traditional beliefs and political system. The results of empowerment, however, will not be confined to women. The other member of the families will also benefit from the empowerment process.

1.3 Concept of Self Help Groups

A Self Help Group is conceived as a small, economically homogenous and affinity group of poor, voluntarily coming together with the objectives viz. (1) to save small amounts regularly (2) mutually agreed to contribute to a common fund to meet their emergency needs.
and (3) to provide collateral free loans to members with terms decided by groups and resolve conflicts through collective leadership and mutual discussion. The size of the group is restricted to small numbers ranging from five to twenty to ensure the group solidarity. These group based credit programs equip the poor with access to financial services on easy terms and conditions. The SHG is formed and groomed by a NGO or a Bank branch or Government Agency acting as a SHPI. Linked with Micro Finance, the SHG movement has now been accepted as an effective intervention strategy for women empowerment.

1.4 Management Traits in Self-Help Groups

Strong savings and credit groups owned and managed by the community itself need competent and committed development facilitators, strong cadre of leaders, and enlightened and alert members. Hence the management and governance of Self-Help Groups that promotes democratic traditions is crucial for its success. Evolution of norms or rules and regulations for self-governance, participatory decision-making, diligence and self-discipline among group members coupled with strong enforcement mechanism for control over affairs are sufficient conditions for transparency in group operations. These rules and regulations are not mere statements but reflect the understanding of group norms by members through their conduct in group activities. Rules and regulations of the group, therefore, need to apprehend conflict situation in day-to-day functioning of group and provide ready solutions. To function effectively these groups and its members need few traits which would broadly cover:

1.4.1 Leadership

It is apt to realize that leadership in a self help group is a verb and not a noun. The range of leadership responsibilities includes identification of problems faced by the group members, organizing, implementing and coordinating the group plans, assisting and motivating the members in information sharing, maintaining records of accounts, resolving conflicts and disputes among group members, representing group’s interest to outside bodies, developing systems and procedures for group members in discharging their routine functions, making negotiations and doing business with other organizations, conducting meetings and facilitating group decisions and ensuring transparency in group functioning.

1.4.2 Group Meetings

Group meetings include times when members gather either periodically or at short notice to discuss the activities of the group and decide on its future actions. All activities in self-help group revolve around meetings at which members’ access savings and credit services, share ideas and experiences, learn from each other and also receive education and training. Active participation in the deliberations by all members must be encouraged with expression of free and frank views.

1.4.3 Decision Making

Self help groups and village organizations are grass root level democratic institutions of rural people. Decision making plays an important role in the management of these institutions of rural poor. Being institution of people, decisions are bound to be taken in the management of their day to day activities. The collective decision making of SHG members
should lead to sharing of responsibilities, transparency of operation, conflict resolution, increased participation and improved social cohesion among members which will in turn lead to sustainability of their institutions.

1.4.4 Resource mobilization

Resource mobilization is, perhaps, the most important function in self-help group. Some of the best practices include Minimum compulsory thrift contributions to be made by all members, periodicity and quantum of thrift decided by group members themselves keeping in view the ability of poorest member among them to pay the agreed amount at predetermined intervals, thrift collections must be utilized for lending to group members and must not be kept idle, penal provisions like fines, penalties, etc. must be enforced against late payment or default in thrift. Hence, continuity of thrift is a regular group process and any attempt to obstruct or discontinue it after receipt of revolving fund, subsidy, grant or even a bank loan can only be a self-inflicting move.

1.4.5 Resource Utilization

Providing credit access to members of poor household on sustainable basis is the primary objective of self-help group. A well conceived loan programme in a self-help group will enhance its attractiveness to the members. These loans are often given for various purposes without insistence on collateral but are available at cost. There is no compulsion to avail the loan facility, as such those who avail loans have to make a choice to pay the cost, or have no credit at all. Some of the best practices in the area of resource utilization include: offering small, short-term loans for meeting emergent and consumption requirements only to their members, the internal lending must preferably commence from the date of first pooling of savings, need based lending is strongly recommended by active groups, group must have a system of giving differential priorities to several purposes for taking loaning decisions, where in urgency of purpose is given precedence while selecting a borrowing member.

1.4.6 Financial Sustainability

Mobilizing micro-thrifts is only part of comprehensive savings serve Self- Help Groups. Small savings from resource-poor households need operative protection against loss of deposits. Misappropriation in savings and credit groups as well as imprudent lending from internally generated deposits threatens the security of savings programme. They have to be shielded against the financial and non-financial risks. It is, therefore, considered necessary that high standards are set in the area of financial sustainability. Managing of savings account with local branch is another important area in financial management. All cash collections made at a meeting may be deposited into the bank and withdrawals made for disbursing the loans. While members could take turns for depositing the cash into bank, the persons authorized and the borrower concerned could draw the money from bank. However, groups maintaining up to date records could consider extending loans out of pooled fund during the meetings itself. Periodic reconciliation of accounts with bank transactions is considered useful.

1.4.7 Record Maintenance
Record keeping is possibly the most crucial function in a self-help group often confined to the periphery. An efficient record keeping assumes significance for promoting transparency in the system considering the need for providing safety of micro-deposits pooled in savings and credit programmes. An effective information system that supports their self-management efforts is sine-quo-non for sustainability of self-help groups. Such system can be considered effective when it is easily understood and appeals to cognitive abilities of ignorant and illiterate community. Besides, it must be credible, verifiable and facilitate quick recall of stored information in the perception of users.

1.4.8 Group Dynamics
The forces that result from the interactions of group members are often referred to as group dynamics. Group dynamics influences the behavior of both individual group member and the group as a whole. A thorough understanding of group dynamics is useful for practicing effectively with any type of group. Although many theories have been developed to conceptualize group functioning, fundamental to all of them is an understanding of groups as social systems. A system is made up of elements and their interactions. As social systems, therefore, task and treatment groups can be conceptualized as individuals in interaction with each other. In-depth knowledge of group dynamics is essential for understanding the social structure of groups and for developing beginning-level skills in group work practice.

1.4.9 Conflict Resolution
Conflicts are natural to social life. People have different personalities, family backgrounds, life experiences, attitudes and interests. These lead to disagreements and disputes and, if they are not solved amicably will lead to conflicts. Usually in almost all social groups, conflicts arise out of sub group formation due to several reasons. If appropriate action is taken in time, the minor conflicts can be resolved easily. SHGs are no exemption in this regard. According to social work theory, the principles of group dynamism explain various stages of group functioning. Sub group formation might adversely affect the performance of the group. Timely intervention by the group leader revives the group dynamism and enables the group to achieve the objectives. In the case of SHGs, the involvement and the support of members especially during the initial stages are very crucial for the smooth functioning of the SHGs.

1.4.10 Capacity Building
Capacity building enhances the ability and skills of the SHG members at the individual level to realize her full potential and live a more happy and meaningful life. This is an enabling and empowering process to work as a group and play different roles, necessary for development and maintenance of the group. It is important from the point of view of empowerment that women are not only capable of functioning as a group, but also are able to effectively participate in the process of economic activity undertaken by the group of women. Capacity building of women in the areas of planning, executing, and monitoring and all aspects of the economic activity is equally desired in this context.

1.4.11 Relationship with stakeholders
The members of self-help groups must possess a good amount of knowledge about establishing relationships/linkages with other social institutions around them. The major objectives of this aspect of relationship building is to exchange information freely, to get access to resources and facilities, to develop the required infrastructure, to benefit from Government schemes for which women are eligible, but may be currently deprived of due to the absence of linkages and to lessen exploitation through collective strength.

II. OBJECTIVES OF THE STUDY

1. To explore the important Management traits influencing women empowerment in the self help groups.
2. To offer suggestions for effective functioning of self help groups in the study area.

III. REVIEW OF LITERATURE

1. **Adela Kazmi and Sharma (2014)** in their study on “Literature review of behavioral themes on women in management” have identified five broad behavioral themes in the literature. These are: attitudes, communication, leadership, motivational pattern and personality traits. According to the authors all these behavioral themes have contributed to successful management of tasks by women.

2. The study of **Palani and Sevaraj (2008)** analyzes that empowerment is a process of increasing awareness and capacity building, leading to greater participation in socio-political processes, acquiring greater decision-making power and association with transformative action. Empowerment of women refers to a conscious process, through which women are adequately sensitized to the happenings around, gain control over resources, raise their levels of participation in decision making, especially political processes, enhance their financial capabilities and realize their best selves. The concept of empowerment is defined as the process by which women can take control and ownership of their choices. It means providing women with greater access to financial resources inside and outside the household, minimizing the intensity and levels of their vulnerability, especially poverty and enabling them to exercise their rights in a free environment.

3. **Raja ram (2000)** has made a research on participatory monitoring for Self-Help Groups as a tool for sustainability. He looks at how monitoring systems may be put in place for SHGs under a women’s empowerment programme like the Mahalir Thittam. He stresses the need to institutionalize the system of self-monitoring by building capacity within SHGs of Federations and looks at self or participative monitoring as a cornerstone for sustainability.

4. **Grahalakshmi and Palaneeswari (2013)** on their title “Mahalir Thittam – a bank linkage program to empower women through self help groups” have studied the impact of Mahalir Thittam program on women empowerment in Virudhunagar Dt. The authors have analyzed the performance of “College Bazaars” organized by NGOs under the scheme to create new market fir the produces of SHG women. The study concluded that
the program has resulted in increase in savings and improved repayment of loans in time which led to the members’ economic empowerment.

5. Tanmoyee Banerjee Chatterjee, (2012) stated that Self-employment held the key to continuity of employment. Self-employed members of self-help groups (SHGs) fare better than their wage-earning counterparts when it came to continuity of employment. The study dwelt on the factors influencing the different indicators of women empowerment among the members of 26 matured all-woman SHGs. It also isolated the socioeconomic demographic factors influenced the joint probability of a group member being both empowered and employed. The study concluded that training significantly influenced various dimensions of empowerment, and the trained group members were more likely to be both empowered as well as employed.

IV. METHODOLOGY

4.1 Sampling design and Statistical Tools
The researchers have used systematic random sampling technique of Probability sampling. From the Total SHGs in the study area every fifth member was selected from the study area. The sample size is restricted to 400 members. The data collected were analyzed with the aid of Statistical Package for Social Sciences (SPSS). The data were tested for normality to ensure that it represents the true population and to avert any skewness in the data. The multivariate technique – Factor Analysis was used to reduce the number of variables/impact into few so that the impact can be analyzed with and in the presence of other variables with the aid of statistical tools. The statistical tool which is used in this study is inferential statistics. The researchers have used structural equation modeling technique. In this study, SEM using confirmatory factor analysis is applied to study the impact of management traits on self help group women empowerment.

The Primary data was collected from the sample respondents using a Structured Interview Schedule. The secondary data have been collected from the brochures and records of Mahalir Thittam in Madurai District, various magazines, websites, books, National and International journals and dailies.

4.1.1 Structural Equation Modeling
- Structural Equation Modeling (SEM) is “a collection of statistical techniques that allow a set of relationships between one or more independent variables, either continuous or discrete, and one or more dependent variables, either continuous or discrete, to be examined” (Tabachnick and Fidell, 2001, p.653). SEM has become an important tool for analysis that is widely used in academic research (Heise, 1975; Bentler, 1980; Anderson and Gerbing, 1982; Anderson and Gerbing, 1988; Bollen, 1989; Breckler,1990; Byrne,2001; Hair etal., 1995; Jöreskog and Sörbom, 1996; Schumacker and Lomax, 1996; Kline, 2005; Homles-Smith et al., 2006).

- The primary purpose of SEM is to explain the pattern of a series of interrelated dependence relationships simultaneously between a set of latent or unobserved constructs, each measured by one or more observed variable (Hair et al., 1995; Schumacker and
Lomax, 1996). SEM is based on the assumption of causal relationships where a change in one variable \((x_1)\) is supposed to result in a change in another variable \((y_1)\), in which \(y_1\) affects \(x_1\). Not only does SEM aim to analyze latent constructs, in particular the analysis of causal links between latent constructs, but also it is efficient for other types of analyses including estimating variance and covariance, test hypotheses, conventional linear regression, and confirmatory factor analysis (Jöreskog and Sörbom, 1996).

- According to Anderson and Gerbing (1988, p. 411), SEM is a confirmatory method providing “a comprehensive means for assessing and modifying theoretical models”. Therefore, researchers in social science research have found SEM to be an appropriate technique to examine their hypothesized models (see Crosby et al., 1990; Smith, 1998; De Wulf et al., 2001; Lin et al., 2003; Roberts et al., 2003; Liang and Wang; 2005; Palmatier et al., 2006; Wang et al., 2006).

- SEM also has the ability to assess the unidimensionality, and reliability and validity of each individual construct (Anderson and Gerbing, 1988; Bollen, 1989; Hair et al., 1995; Kline, 1998, Kline, 2005). Further, it provides an overall test of model fit and individual parameter estimate tests simultaneously, thus, providing the best model fits to the data adequately. In this study, SEM using confirmatory factor analysis, therefore, has been conducted.

- Arbuckle’s (2005) structural equation modeling software AMOS 20 (Analysis of Moment Structures) was used to explore statistical relationships among the items of each factor and between the factors of independent (i.e., Management Traits), and dependent variables (i.e., Family empowerment, Economic empowerment and Social empowerment). Further, the researcher can specify, estimate, assess, and present the model in a causal path diagram to show hypothesized relationships among variables. The empirical model can be tested against the hypothesized model for goodness of fit. Any causal paths that do not fit with the original model can be modified or removed.

- Once all constructs in the measurement model (stage one) were validated and satisfactory fit achieved (Anderson and Gerbing, 1988; Hair et al., 1995; Kline, 2005; Homles-Smith et al., 2006), a structural model can then be tested and presented as a second and main stage of the analysis. The structural model has been defined as “the portion of the model that specifies how the latent variables are related to each other” (Arbuckle, 2005, p.90). The structural model aims to specify which latent constructs directly or indirectly influence the values of other latent constructs in the model (Byrne, 1989).

- Hence, the purpose of the structural model in this thesis is to test the underlying hypotheses in order to answer the research questions outlined in previous chapters. The hypotheses were represented in thirty causal paths to determine the relationships between the constructs under consideration. In the proposed theoretical model discussed in previous chapters, the underlying constructs were classified into two classes, including exogenous constructs and endogenous constructs.

- To evaluate the structural model, goodness-of-fit indices are examined to assess if the hypothesized structural model fits the data. If it did not fit, the requirement was to
respecify the model until one was achieved that exhibited both acceptable statistical fit and indicated a theoretically meaningful representation of the observed data (Anderson and Gerbing, 1988; Hair et al., 1995, Tabachnick and Fidell, 2001; Kline, 2005).

- Because the assumptions underlying structural equation modeling were met, the coefficient parameter estimates were examined along with the overall model fit indices to test hypotheses. Parameter estimates are fundamental to SEM analysis because they are used to generate the estimated population covariance matrix for the model (Tabachnick and Fidell, 2001). Coefficients’ values are obtained by dividing the variance estimate by its Standard Error (S.E). That is, when the Critical Ratio (C.R.) (called t-value in Tables) is greater than 1.96 for a regression weight (or standardized estimates), the parameter is statistically significant at the 0.05 levels.

- In the path diagram shown in Figures, the values for the paths connecting constructs with a single-headed arrow represent standardized regression beta weights. As in the measurement model, the values appearing on the edge of the boxes are variance estimates in which the amount of variance in the observed variables is explained by latent variables or factors, and values next to the double headed arrows show correlations. The evaluation of the structural model of this thesis is discussed below. Endogenous construct (Family empowerment, Economic empowerment and Social empowerment) have at least one single-headed arrow leading to them. Straight arrows (or single arrow) indicate causal relationships or paths, whilst the absence of arrows linking constructs implies that no causal relationship terms (e) represent random error due to measurement of the constructs they indicate.

V. RELATIONSHIPS BETWEEN MANAGEMENT TRAITS AND EMPOWERMENT DIMENSIONS

In the present study, management traits influencing the three dimensions of women empowerment have been assessed by using the structural equation modelling (SEM) through AMOS 20. The relationships between independent and dependent dimensions were analyzed using the summated scales of each dimension. All the variables were examined for outliers and other departures from non-normality. No significant outliers were detected. The obtained sample size appeared adequate to test a simultaneous structural model (Hair et al., 2005). As the first step in testing the proposed model, goodness-of-fit indices were estimated (Table 1). Bentler and Bonnett (1980) suggest the Chi-square/Degrees-of-freedom (CMIN/DF) ratio as an appropriate measure of model fit, which should not exceed 5 (Bentler 1989). Also additional goodness-of-fit indices, including Chi-square (CMIN), Degrees-of-Freedom (df), Chi-square/Degrees-of-freedom (CMIN/DF), Root mean square error of approximate (RMSEA), Goodness-of-fit (GFI), NFI (Normed Fit Index) and Comparative fit index (CFI). In general, GFI and CFI greater than 0.90 indicate good model fit (Bentler 1989). The goodness-of-fit indices of the proposed model fit the data reasonably well, as confirmed by the chi-square CMIN=12.850, df=3, CMIN/DF=4.283, GFI=0.995, CFI=0.942, NFI = .948, IFI = .960 and RMSEA=0.078 (Table 4.1). All indices
indicated the robustness of the overall model, with the GFI, CFI, NFI, and AGFI well exceeding 0.9, and the RMSEA is close to 0.05. However, the statistically significant chi-square (p-value) was expected, due to its sensitivity to large sample size (Bagozzi, Yi, & Phillips 1991).

Table 1: Goodness-of-fit Indices for Structural Model

<table>
<thead>
<tr>
<th>Fit Indices</th>
<th>Accepted Value</th>
<th>Model Value</th>
</tr>
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<tbody>
<tr>
<td><strong>Absolute Fit Measures</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$\chi^2$ (Chi-square) - CMIN</td>
<td>NA</td>
<td>12.850</td>
</tr>
<tr>
<td>df (Degrees of Freedom)</td>
<td>NA</td>
<td>3</td>
</tr>
<tr>
<td>Chi-square/df ($\chi^2$/df)</td>
<td>Chi square/ df $\leq$5 (Bentler and Bonnett, 1989)</td>
<td>4.283</td>
</tr>
<tr>
<td>GFI (Goodness of Fit Index)</td>
<td>$\geq$ 0.90 (the higher the better) (Hair et al., 2006)</td>
<td>.995</td>
</tr>
<tr>
<td>RMSEA (Root Mean Square Error of Approximation)</td>
<td>$&lt; 0.08$ (Hair et al., 2006)</td>
<td>.078</td>
</tr>
<tr>
<td><strong>Incremental Fit Measures</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AGFI (Adjusted Goodness of Fit Index)</td>
<td>$&gt; 0.80$</td>
<td>.852</td>
</tr>
<tr>
<td>NFI (Normed Fit Index)</td>
<td>$\geq$ 0.90 (Hair et al., 2006)</td>
<td>.948</td>
</tr>
<tr>
<td>CFI (Comparative Fit Index)</td>
<td>$\geq$ 0.90 (Hair et al., 2006)</td>
<td>.942</td>
</tr>
<tr>
<td>IFI (Incremental Fit Index)</td>
<td>$\geq$ 0.90 (Hair et al., 2006)</td>
<td>.960</td>
</tr>
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</table>

The strength of relationships between, ten management traits and the three women empowerment dimensions has been portrayed in Figure 1 and the results are shown in below Table 4.2.

Figure 1: The Result of Proposed Research Model (Standardized Path Coefficients)
VI. FINDINGS

- Figure 1.1 portrays the thirty causal relationships. These relationships are between Relationship with stakeholders, Capacity building, Resource mobilization, Financial sustainability, Conflict resolution, Group dynamics, Record Maintenance, Decision Making, Group meeting, Leadership and the three empowerment dimensions, social empowerment, economic empowerment, and family empowerment.

- Exploration of the factor-wise influence of all the ten management traits on the three women empowerment dimensions revealed that Group Dynamics ($\beta = .138$) and Leadership ($\beta = .208$) significantly influence Social empowerment. All the other independent factors do not show a significant relationship with Social Empowerment.

- Leadership ($\beta = .208$) is the strongest predictor of economic empowerment followed by group dynamics (B = 0.138). The analysis revealed that ten management traits do not show a significant relationship with the women empowerment dimension Family Empowerment.

- Exploration of the factor-wise influence of all the ten management traits on the women empowerment dimension “Economic empowerment” revealed that Group Dynamics ($\beta = .116$) and Resource mobilization and utilization ($\beta = .131$) significantly influence Economic empowerment. All the other independent factors do not show a significant relationship with Economic Empowerment. Resource mobilization and utilization ($\beta = .131$) is the strongest predictor of economic empowerment followed by group dynamics (B = 0.116).

VII. SUGGESTIONS & CONCLUSION

The SHG women should be helped to get into non-traditional activities through the provision of credit facilities and managerial skill development programs. But the government policies and programs neither create specific opportunities nor have specific programs for developing their management competencies which constructively contribute for women empowerment. For empowerment of women, intervention should be a continuous process with intervention at a steady pace rather than with target-oriented intensive efforts at sporadic intervals. It is found in the study that SHG movement helps not only in addressing economic issues but also it is effective in addressing social and gender issues. The socialization process of SHGs has brought tremendous improvement in their attitude and behavior which is considered to be the basic requirement for women empowerment. Hence to this extent SHG has contributed to women empowerment.

VIII. REFERENCES


For Citation