

**AN EMPIRICAL STUDY OF WOMEN'S SKILL
DEVELOPMENT IN FEW DISTRICTS OF TAMIL NADU,
INDIA**

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Abstract

Training and Development programme plays a significant role in energizing and empowering human resources by increasing their skills through innovative and productive programmes. Women Agencies and NGOs working for women are at present playing a vital role in the personality and skill development of women in Tamil Nadu, India. But Tamil Nadu women are generally far behind men in aspects of entrepreneurship skills, managerial skills, marketing skills etc., particularly with rural women. Hence forth, their labour force participation is very low compared to men in India. This study will analyses the impact of religion and cultural factors that influences women to fully participate in the skill development programme through the Christian Charitable NGOs in few districts of Tamil Nadu.

Key Words: Skill development, Social justice and entrepreneurship.

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A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories
Indexed & Listed at: Ulrich's Periodicals Directory ©, U.S.A., Open J-Gate, India as well as in Cabell's Directories of Publishing Opportunities, U.S.A.

International Journal of Research in Social Sciences

<http://www.ijmra.us>

INTRODUCTION

Tamil Nadu is one of the fast growing states of the country with a vast area and share interregional variances in socio-economic achievements. As per the 2011 census, the state is one of the most populous states in our country with an estimated population of 7.21 crores spread across 32 Districts and one Union Territory. The state is endowed with the highest human development index (HDI). The official poverty estimates prepared by the planning commission shows that nearly 12 to 17 million of people are below poverty line in the state.

In Tamil Nadu a large segment of population is still living in rural areas and 72 percent of the populations primarily depend upon agriculture for their livelihood. A huge investment is required for modern agricultural practices. The marginal farmers are unable to follow the modern farming techniques due to lack of investment. Hence, they remain poor and are unable to increase their standard of living specially women. Tamil Nadu is providing essential support to women in meeting the challenges confronted by them and come out successfully to establish gender equality to some extent. As of now the women are busily engaged in many petty trades independently and are participating in public life and local administration. There was a change in the concept of women upliftment after 1985 because the UN Nairobi conference insisted on the women development schemes rather than women welfare schemes. This concept becomes more meaningful with the priority accorded for the development of women only after the establishment of Tamil Nadu Corporation of development of women. This was taken not only as a social welfare group but also a centre for economic improvement of women. Hence the concept of “Women Groups for Self Employed” emerged in Tamil Nadu. It is called “MahalirSangam” or MahalirThittam or “MahalirKuzhu” or MahalirMandram.

The prime activities of MahalirThittam are Group Formation, Capacity Building, and Revolving Fund to Self Help Groups, Credit Linkage to Self Help Groups, Youth Skill Training, Enterprise Development Training, Restructuring of Panchayat Level Federation, Formation of Slum Level Federation, Marketing Support and Sales Exhibition. During 2012-14, 5,000 women were given specific skill oriented training under Enterprise Development Training Programme by Tamil Nadu Government.

Entrepreneurial skill Development has been considered as one of the key drivers for socioeconomic growth and it also provides millions of job opportunities, offers a variety of consumer goods and services enhances national prosperity and competitiveness (Zahra, 1999). Furthermore, entrepreneurship is seen as a key to economic development in many countries across the globe (OECD, 1998). Countries focus on female entrepreneurship development by demonstrating that financial assistance can lead to reduce fertility and an increase in the economic growth of the country (Sharmina Afrin and Nazrul Islam, 2010). Women's Entrepreneurship is a phenomenon that has a tremendous impact on employment and the global business environment (Brush et al., 2009; Minniti et al., 2005). The Economic, Social, Religious, Cultural and Psychological Factors affect origination and success of entrepreneurs. (Habib et al., 2005). Due to women sensitive role in political, cultural, social and economic development, Entrepreneurship is the most significant element in flourishing females' capabilities. The more women participate, the more development procedures facilitate. Female entrepreneurs' effective and vital role as a great part of human society is quite considerable and significant such that one can claim that at the beginning of third millennium, by recognizing their own capabilities and finding out their position in different social arena, they have been known as forerunners and pioneers in global entrepreneurship (Shaemiet al., 2011). On the other hand, women form the largest group of deprived in the world. Therefore at the first step, planners and experts should pay attention to deprived rural women and push them toward social and economic equity and this not possible but only through empowering them via entrepreneurship (Hisrich, 2005).

This capacity building brings about qualitative changes in the attitude of the women and promotes cohesion and effective functioning of the group. *This training enhances the leadership quality, team building spirit and capacity to maintain books of accounts. In addition, Women, in particular the SHG members who are interested in starting economic activities or develop skills to get self-employment are provided skill training.*

As an entrepreneurial skill development programme has a positive impact on women working in informal sector, the present study involves in evaluating the 'skills' acquired to stands for 'social justice' by women through church charitable NGOs which are linked to MahalirThittam. Among the various districts of Tamil Nadu, Trichy, Thanjvur, Chennai, Thiruvallur Districts

occupies a predominant position in the starting of NGOs. In all these districts the urban centers have more rural bias and the economic activities are more agro-based. Hence, NGOs have been formed for meeting the needs of industrial and agricultural activities. The empirical findings of this study would pave way for giving certain suggestions for strengthening the Church Charitable NGOs and hence the study has been undertaken in Tamil Nadu.

Statement of the problem

Skills and knowledge are the driving forces of economic growth and social development for any country (National Skill development policy, 2009). Potentially, the target group for skill development comprises all those in the labour force, including those entering the labour market for the first time (12.8 million annually), those employed in the organized sector (26.0 million) and those working in the unorganized sector (433 million) in 2004-05. The current capacity of the skill development programs is 3.1 million. India has set a target of developing skill in 500 million people by 2022. As the proportion of working age group of 15-59 years will be increasing steadily, India has the advantage of “demographic dividend”. Harnessing the demographic dividend through appropriate skill development efforts would provide an opportunity to achieve inclusion and productivity within the country and also a reduction in the global skill shortages. Large scale skill development is thus an imminent imperative. Major challenge of skill development initiatives is also to address the needs of huge population by providing skills in order to make them employable and help them secure “decent work. Skill development for persons working in the unorganized sector is a key strategy in that direction. This will also inculcate dignity of labour and create greater awareness towards environmental, safety and health concerns as well as enable women to be a better contributor to the Economy. Understanding the need and importance of the poor, especially women in Tamil Nadu, *the Tamil Nadu government started Entrepreneurial Skill Development programme through MahalirThittam, in order to ensure that the poor live with dignity, sufficiency and responsibility.*

OBJECTIVES OF THE STUDY

1. To study the leadership skills women attained through the entrepreneurial Programmes under the four NGOs in few districts of Tamil Nadu.
2. To examine the impact of entrepreneurial skill development of women in MahalirThittam.

METHODOLOGY

Data is collected through survey method from four hundred women who are belonging to church Charitable NGOs (Trichinapalli Multiple Social Service Society, Thanjavur Multiple Social Service Society, Madras Multiple Social Service Society and AshaNivas Social Service Centre) in the districts of Trichy, Thajavur, Thiruvallur and Chennai of Tamil Nadu. The NGOs, AshaNivasSocial Service Centre allocated SamiyarThottam area in Chennai. Trichinapalli Multiple Social Service Society allocated VannarPettai area in Trichy. Thanjavur Multiple Social service Society allocated Manonjapatty area in Thanjavur. The Madras Social service Society allocated PalaaVedu area in Thiruvallur.

In this present study few Statistical tools are used to analyze the data, based on women's skill competency and social awareness programmes conducted by the NGOs to get women's social justice. The tools used are; Correlation method, multiple regression and structural equation Model. These tools are applied via the SPSS package 16th versions.

Literature Review

Vasanthakumari2011 rightly pointed out that the entrepreneurship development training programme on various aspects of setting up and operating an enterprise, and on developing leadership quality and communication skills, would help them to equip to operate the business effectively. While Jayanthi2001, looks at it as a special effort of the government in uplifting the poor through skill training programme, (Rao V M 2002). RaghavGaiha& Mani Arul Nandhi (2007) Suguna&Sandhya (2007) and Jeyaraman (2008) look in to the empowerment of women and skill training and social justice can be achieved under this MahalirThittam scheme. There are others like Sarangi (2003) and Chowdhry, Ray and Panda (2004) who look at NGOs as a means to bring out the potential of women along with their empowerment. Women now make up the majority of the agricultural sector in developing countries, but recent evidence suggests that not only is their productivity constrained by a lack of appropriate skills training (Danida, 2004), but also that they are particularly vulnerable to a range of changes including economic and environmental changes (Aguilar, 2009). Equipping women on small farms with the skills to improve production and manage change is therefore an important step towards securing livelihoods and reducing poverty (Kathleen Collet t & Chris Gale, 2009). Strengthening the skill

base of the unorganized sector will improve productivity, working conditions, labour rights, social security and living standards (National Skill development policy, 2009). Training can be used as an agent of basic change in the status of women. Training brings about a change in the self-image of women, awareness of their inner strength, helps them in making valuable contributions to society and enables them to take on new roles, and to develop the use of questioning and enhances their decision making skills (P.M. Mathew, 2013),

According to the United Nation Department of Economics and Social Affairs (2010) opinion, if women's training, knowledge and skills are not upgraded to enable their full participation in the technology-based agricultural and agro-industrial production of the future; women are likely to face further disadvantages in finding and keeping jobs.

Concepts of Skills Training

The term skill, similar to the term decent work, is highly contextual and therefore could have varied definitions depending on the context. In general terms skill is cleverness at doing something, resulting either from practice or from natural ability. Skill also could be defined as a job or activity that requires training and practice. Ability to produce solutions with regard to a problem domain or proficiency gained through special training also is regarded as skill. Moreover, skill could be the ability, coming from one's knowledge, practice, aptitude, etc., to do something well. Skills, with or without training contribute to developing competency, excellence in performance; expertness and dexterity. Soft skills are an area that has drawn much attention in the recent years which refers to a person's ability to encounter and adjust to new situations supporting the delivery of productive outcomes. In the context of learning, work and employment, a number of specific skills have been identified in the World Development Report of the World Bank (2007); thinking skills (critical and creative thinking), behavioural skills (perseverance, self-discipline, teamwork, the ability to negotiate conflict and manage risk), specific knowledge (including numeracy and literacy) and vocational skills (a mix of specific knowledge and skills to perform jobs that rely on clearly defined tasks).

Skills in the context of women's entry to decent work could be defined as those facets that give an individual the ability to perform in a specific manner, making choices that help them to

live productive and rewarding lives catering to improve their quality of life. In line with these concepts and definitions based on skills and social justice, the empirical survey is carried out.

Vision of the Christian NGOs

The main focus of MahalierThittam and Church institutions is working for poor women and specially working for the “Restoration of Human Dignity and Empowering the Powerless” in Tamil Nadu.

Among the four NGOs, the study has selected 400 women who are part of the self-help group programme for the analysis. The study selected few statistical tools to analyze the data. They are Correlation Co-efficient between Factors of SHGs, Multiple Regression Analysis of Success of Self Help Groups on different dimensions of SHGs and Structural Equation Model on Self Help Group.

The **Correlation** coefficient analysis was carried out mainly to assess the degree and direction of the relationship between the variables using Karl Pearson’s product correlation method. In the present study, correlation analysis helps to study the extent of relationship between different variables like functioning and working of SHGs, economic empowerment, social empowerment, awareness creation, skills and competency and success of SHGs and their impact on the success of SHGs. The results of the correlation co-efficient between factors of SHGs are shown in the table below.

Correlation Co-efficient Test for Factors of SHGs

Factors of SHGs	Functioning and Working of SHGs	Economic Empowerment	Social Empowerment	Awareness Creation	Skills and Competency	Success of SHG's
Functioning and Working of SHGs	1.000	0.586**	0.501**	0.435**	0.351**	0.421**
Economic	–	1.000	0.508**	0.547**	0.541**	0.585**

Empowerment						
Social Empowerment	-	-	1.000	0.435**	0.450**	.585**
Awareness Creation	-	-	-	1.000	0.646**	0.627**
Skills and Competency	-	-	-	-	1.000	0.736**
Success of SHG's	-	-	-	-	-	1.000

Note: ** Correlation is significant at the 0.01 level.

It could be observed from the table above that there is a high positive correlation between awareness creation and skills and competency. This is because the awareness created by the NGOs among its members through various economical and social activities has contributed to the enhancement in their skills and competency.

Results of Multiple Regression Analysis of Success of Self Help Groups on different dimensions of SHGs

The results of regression equation spelt out in the methodology chapter shows that the multiple correlation coefficient is 0.808 measures the degree of relationship between the actual values and the predicted values of the Success of SHGs. Because the predicted values are obtained as a linear combination of Functioning & Working of SHGs (X_1), Economic Empowerment (X_2), Social Empowerment (X_3), Awareness Creation (X_4), and Skill and Competency (X_5). The coefficient value of 0.808 indicates that the relationship between success of SHGs and the four independent variables is quite strong and positive.

The Coefficient of Determination R-square measures the goodness of fit of the estimated Sample Regression Plane (SRP) in terms of the proportion of the variation in dependent variables explained by the fitted sample regression equation. Thus the value of R square is 0.652 simply

means that about 65.2% of the variation in Success of SHGs is explained by the estimated SRP that uses Functioning & Working of SHGs, Economic Empowerment, Social Empowerment, Awareness Creation, and Skill and Competency. As the independent variables and R square value is significant at 1% level.

Variable in the Multiple Regression Analysis

Variables	Unstandardized Coefficients		Standardized Coefficients	t Value	P Value
	B	Std. Error	Beta		
Constant	-3.337	1.421	-	-2.349	.019*
X ₁	0.005	0.021	0.009	0.222	0.824
X ₂	0.144	0.046	0.132	3.116	0.002**
X ₃	0.192	0.029	0.249	6.697	0.000**
X ₄	0.110	0.029	0.157	3.773	0.000**
X ₅	0.350	0.032	0.454	10.981	0.000**
Multiple R	R Square	F Value	P Value		
0.808	0.652	147.689	0.000**		

Note: 1. * Denotes significant at 5% level

2. ** Denotes significant at 1% level

The Multiple Regression Equation is

$$Y = -3.337 + 0.005X_1 + 0.144X_2 + 0.192X_3 + 0.110X_4 + 0.350X_5$$

The results of multiple regression equation show that out of the five independent variables, four variables are significant at 1% level. These four variables relate to economic empowerment, social empowerment, awareness creation and skill and competency. It indicates that the coefficient of X₂ is 0.144 represents the partial effect of Economic Empowerment on the success of SHG. The estimated positive sign implies that the success of SHG would increase by 0.144 for every unit of increase in Economic Empowerment. The coefficient of X₃ is 0.192 represents the partial effect of Social Empowerment on the success of SHG. The estimated positive sign implies that the success of SHG would increase by 0.192 for every unit of increase in Social

Empowerment. The coefficient of X_4 is 0.110 represents the partial effect of Awareness Creation on the success of SHG. The estimated positive sign implies that the success of SHG would increase by 0.110 for every unit of increase in Awareness Creation. The coefficient of X_5 is 0.350 represents the partial effect of Skill and Competency on the success of SHG. The estimated positive sign implies that the success of SHG would increase by 0.350 for every unit of increase in Skill and Competency. It could be observed from the table above that Skills and competency acts as a major contributor to the success of SHGs as indicated by a very high coefficient (0.350). Other factors namely economic empowerment, social empowerment and awareness creation are more or less equal in their contribution to the success of SHGs.

The Results of Structural Equation Model (SEM) on Self Help Group

SEM has been applied in the current study to understand and analyze the causal relationship between various factors influencing the success of the SHGs. In this SEM, the current study has also taken some of the observed endogenous variables, unobserved exogenous variables and unobserved exogenous variables for the study. These variables are listed below as per the methodology of SEM.

This structural equation model contains the following variables

I. Observed Endogenous Variables

1. Economic Empowerment
2. Social Empowerment
3. Awareness Creation
4. Skill Competency
5. Success of Self Help Group

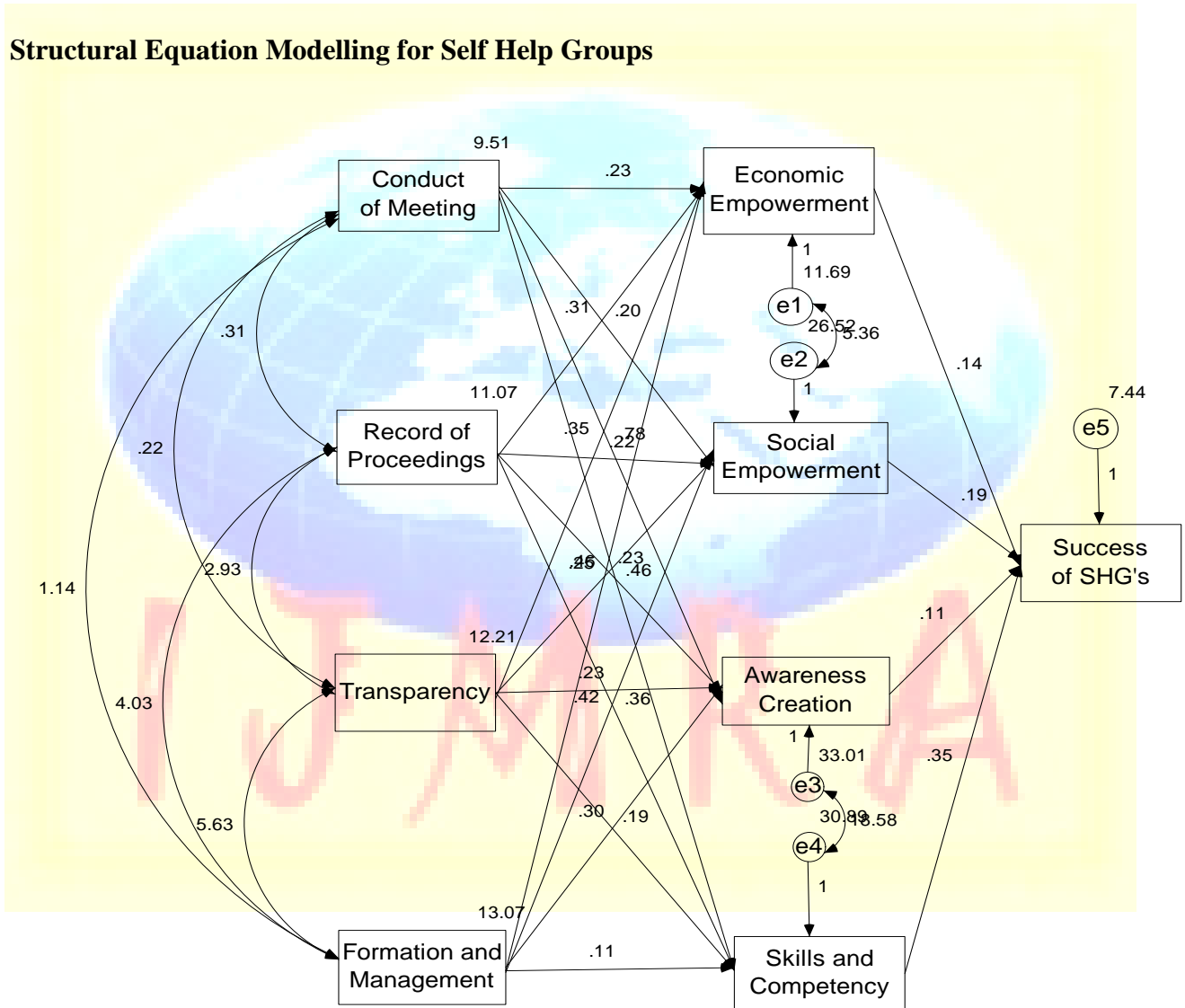
II. Observed Exogenous Variables

1. Conduct of Meeting
2. Record of Proceedings
3. Transparency
4. Formation and Management of SHGs

III. Unobserved Exogenous Variables

1. e1 : Error Term for Economic Empowerment
2. e2 : Error Term for Social Empowerment
3. e3 : Error Term for Awareness Creation
4. e4 : Error Term for Skill Competency
5. E5: Error Term for Success of Self Help Group

Structural Equation Modelling for Self Help Groups



The coefficient of Skills and competency 0.489 represents the partial effect of skills and competency towards success of SHGs, holding Economical Empowerment, Social Empowerment and Awareness Creation constant. The estimated positive sign implies that such

effect is positive that success of SHGs would increase by every unit increase in skills and competency and this coefficient is significant at 1% level (Appendix-table-2).

The standardized coefficient of Conduct of meetings is 0.364 represents the partial effect of conduct of meetings on Awareness creation holding Record of Proceedings, Transparency and Formation and management of SHGs constant. The estimated positive sign implies that such effect is positive that Awareness creation would increase by every unit increase in conduct of meetings by SHGs and this coefficient value is significant at 1% level.

The coefficient of transparency 0.287 represents the partial effect of transparency towards Economic empowerment holding Conduct of Meeting, Record of Proceedings and Formation and management of SHGs constant. The estimated positive sign implies that such effect is positive that economic empowerment would increase by every unit increase in transparency and this coefficient is significant at 1 % level.

The coefficient of transparency 0.265 represents the partial effect of transparency towards Social empowerment holding Conduct of Meeting, Record of Proceedings and Formation and management of SHGs constant. The estimated positive sign implies that such effect is positive that social empowerment would increase by every unit increase in transparency and this coefficient is significant at 1% level.

In the rest of the cases, the Structural Equation Model gives significant results at 1% level, indicating a strong causal relationship between the factors. This supports the results of regression which indicated that the factors influencing the success of SHGs showed highly significant results.

The analysis based on collected data show that skills and competency acts as a major contributor to the success of the SHGs whereas other factors namely economic empowerment, social empowerment, and awareness creation are more or less equal contribution to the success of the SHGs under Trichy – TMSSS, Thanjavur – TMSSS, Thiruvallur – MSSS and Chennai – AshaNivas operating in four selected districts of Tamil Nadu. Therefore, policymakers and

NGOs managers should be encouraged to review the programme planning and re-design loan products by putting more emphasis on explicitly targeting women.

Conclusion

Every individual has the responsibility to assume an active role in creating and maintaining such a beautiful and just world. Women, in particular, as a community and as individuals, need to be at the forefront of ensuring and maintaining women's full equality and women's equal access to resources and opportunities. Our rights-based development approach empowers women to take control, rebuild their lives and generate economic sustainability in their communities through a four- phase strategy that incorporates direct aid, rights education and leadership training, skills training, and income-generating support. These programs help a woman define her life, discover the power of her own voice, and rebuild her community. The service sector has been the key driver of growth but requires high skills that a majority of women do not possess. These results clearly point to the fact that growth by itself is not sufficient for increasing women's economic activity. The process of growth is also an important consideration. Policies that incentivize growth in sectors which are "friendly" to women are critical to increasing women's participation in labour markets. The challenge of trying to understand women's economic activity is that it is influenced by both, market (outside forces) as well as by household and family context (inside forces) to a greater degree than men's economic activity. A different set of policies will be needed to encourage women to overcome social and cultural constraints to their joining the labour force.

A just economy acknowledges the dignity of human beings as made known in Jesus Christ, and guarantees the basic human rights necessary to maintain the sacredness of individuals. A just economy assures equality of opportunity and involving all able people in responsible, participatory, and economically rewarding activity. This is the need of the people in the country and need of the hour to take appropriate policy to bring some equality and justice in the economy.

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