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Women Empowerment and Common Property Resources – A Study of Factors Determining the Levels of Empowerment in Tribal and Non-Tribal Areas of Tamil Nadu, India

> P. Murugesan, B.Sc., M.A., M.A., M.Phil. D. Namasivayam, Ph.D.

Introduction

Women Empowerment, emphasis is placed on women's decision making roles, their economic self-entrance and their legal rights to equal treatment, inheritance and protection against all forms of discrimination in addition to the elimination of barriers to their access of resources, such as education and employment opportunities. The need to empower women economically and socially and make them self-reliant is keenly felt. It is heartening for women to be treated as equal partners along with men in the development process.

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Recent experiences have shown a strong link between education and empowerment,

literacy levels and nature of education, employment access and productive earnings of female

from Agriculture, non-agriculture are the concerns regarding women empowerment. Income

plays a positive interventionist role in creating gender equality, or acts as an agent of basic

change in the status of women. Women's low status and subordination is ascribed to their lack of

education, low economic status, lack of access to resources and low decision making power

expressed by many as having no voice.

Strengthening women's economic status, and thus, raising their status in the family and

community, is seen as an important component of empowerment. Enabling women to gain

access to resources will not only improve their status materially, but also bring about an

increased self-esteem and self-confidence. Economic strength is considered the basis of social,

political and psychological power in society, and women's low status is seen to stress from their

low economic status, and consequent dependence and lack of decision making power.

Common Property Resources

The Common Property Resources in performing various activities of the rural households

including major and subsidiary activities in the tribal, non-tribal and the study area. The CPRs

are very much needed in achieving major activities like assets generation, employment and

income generation of the sample respondents in the study regions. Further, the CPRs are also

very much helpful in performing the subsidiary activities of the rural households including

providing inputs to cultivation, household consumption as well as accumulating total land

holdings by encroaching the adjacent porampoke land (common land /Government land) to the

private ownership of land.

What the Paper Deals with

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Therefore, the main objective of the present paper is to cover the analysis and discussion based on these activities of the sample respondents through the common property resources. The common property resources items such as community forests, common grazing grounds, tanks and their beds, foreshores, threshing ground, rivers and river beds, water sheds, mud, sand, bamboo, limestone, clay, timber, thatched, etc, are used for building constructions. Similarly, the wooden ploughs, carts, levelers, chaff cutters and other hand tools are prepared as agricultural items from the common property resources. The items for making cots, chairs, tables and other furniture items are also prepared by using common property resources items for making consumer durables. However, these items are included in the total common property resources assets value in the present analysis

Result of a Review of Literature

After having had a perusal of the literature in the group of women empowerment, it may be brought out that a large number of scholars within 'Women Studies' as well as the UN agencies have articulated the shift from 'women' to 'gender' within development discourse as an advance towards recognizing the power relations within institutional structures for eliminating the prevailing gender inequalities (**Kisher and Subramanian**, 1999). It is also pertinent to mention that studies on women empowerment of rural women are few. Moreover, the scholars have not integrated women empowerment as a consequence of CPR resources.

In view of this, the study has made an attempt to interlink empowerment of women due to CPR sources. Besides the components of 'gender equality' and the power of autonomy over resources and mobility' are also estimated and included in the determination of women empowerment indicator of this study. It is also necessary to understand that women's income has played a significant role in women empowerment. The women's income is estimated by including wage, income from agricultural and non-farm sources, in addition to income gained from CPR sources. The higher level of women's income resulted in an increase in women

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empowerment or vice versa. Therefore, the women income is vital for deciding the women

empowerment.

Now the question here is which source especially tribal and non-tribal areas of income

that gives more autonomy and levels of women empowerment, especially tribal and non-tribal

areas. In this context, the present study is taken up.

Objective

The main objective of the study was so find out the levels of women empowerment and

most influencing personal and economic factors that determine women empowerment in the

tribal and non-tribal areas sin the study districts.

Hypothesis

The economic factors have a greater influence on different levels of women

empowerment when compared to personal factors in the tribal and non-tribal areas.

Methodology

In order to address the issue of women empowerment and Common Property Resources,

more comprehensive study region is chosen through the disproportionate random sampling

method at four levels. The present study analyses the levels of women empowerment and the

factors determining the levels of such empowerment in tribal and non-tribal areas at household

level by different occupation and caste groups. As a result, the availability of common property

resources is taken as the base for the study area selection.

At the **first level**, according to the Tamil Nadu Economic Appraisal (2008-09) "CPRPI

(Common Property Resources Performance Index) is prepared for each of the districts in Tamil

Nadu state on the basis of "Total area under CPR to the Total Geographical Area of the District"

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and "per capita availability of CPRs",. With this background, the districts are categorized as

"high CPR districts", "medium CPR districts" and "low CPR districts". Then, the Karur,

Dindigul and Nagapattinam districts are selected as high, medium and low CPR districts,

respectively.

In order to analyze the dependency on CPRs, nature and the extent of CPRs activities

between tribal and non-tribal groups, the above two parameters are used for the selection of tribal

block and non-tribal blocks from the selected districts at the **second level**. The non-tribal blocks

are selected adjacent to tribal block, in order to have homogeneity in access to CPRs .Based on

the block development profile and availability of CPRs, 4 representative villages have been

selected from each of the tribal and non-tribal blocks at the third level.

About **240 female respondents** are interviewed for the present study by taking 24 villages in

the selected district at the **fourth level.** In other words, 240 respondents are selected in the each

of the above selected districts, by using Disproportionate Stratified Random Sampling method.

The primary data are collected from the 240 selected respondents through the pre-tested

structured schedule and questionnaire method. The study period was from first July 2009 to June

2010. The data on farming, asset position, and transaction, access to various types of Common

Property Resources, women empowerment and employment, agricultural and non-agricultural

income and other details are collected through the primary data collection.

The Level of Empowerment

The Women Empowerment is determined on the basis of \bar{X} (average) and σ (standard

deviation), when the score value for these levels i.e. below $\bar{X} - \sigma$ the level is considered to be

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low; lies between $\bar{X} - \sigma$ and $\bar{X} + \sigma$ the level is considered to be medium, when the level is more than $\bar{X} + \sigma$, the level is considered to be high.

Framework of Analysis

In order to predict the women empowerment (with low, medium and high), the **Multi-Nominal Logistic Regression Model** is estimated with the women empowerment as determining dependents variable by assigning one for low women empowerment and zero for 'others'. The same method is followed for the medium and high women empowerment in tribal, non-tribal and the pooled data region. The predicator variables showing significant mean differences using 'F' tests are included in the model to attribute women empowerment. In case of whether or not the respondent is having 'low degree of women empowerment; for examples, the factor has a value of 1, of the respondent is reported having low degree of women empowerment and a value of '0' is the women respondent is not having 'low degree of empowerment (Medium or High empowerment). Logit (women empowerment low/medium/high)= B_0+B_1 (occupation)+ B_2 (Ratio of female total income)+ B_3 (E/D ratio)+ B_4 (Ratio of female wealth)+ B_5 (Ratio of CPR income)+ μ .

Where, μ is the random error, which is independent, normal, identically distributed random variable with mean '0" and variance ' σ^2 '. The adjusted co-efficient of multiple determination (R^2) is applied to find out the contribution of independent variables on the dependent variable viz women empowerment.

The B-value associated with each predictor factor is the position of the log odds ratio due to that factor. **Wald statistic** associated with each predictor factor is similar to 't' **statistic**. It provides the level of significance of the variables in predicting the women empowerment. The find value is presented for each predictor factor in the exponential 'B' or the Simple-odd ratio Language in India www.languageinindia.com

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associated with one unit change in the predictor factor in terms of the dependent factor. The fit of the model in each of the tribal, non-tribal and the pooled regions is found to be considered excellent with significance of Chi-square value.

Results and Discussion

The present study analyses the link between the personnel-economic factors and women empowerment in the tribal, non-tribal and pooled data for the study areas. Further, the 11 factors are considered in the present study. Out of 11 factors, finally 5 factors, viz., Occupation, Ratio of female income, E/D ratio, Ratio of female wealth and the ratio of female CPR income are found to be statistically significant through 'F' ratio ANOVA one way classification for the pooled data of the study. The significant factors are mostly "economic factors". The factors which have insignificance of 'F' values are: age, religion, caste, type of family, size of family and education, which are mostly "personnel factors". Hence, in the present paper, only "economic factors" are taken up for study.

Among the significant 'Economic factors', which factor or factors contribute higher for determining women empowerment in tribal, non-tribal as well as pooled data of the study is a matter of concern. The detailed description of factors included in the 'F' test and Multiple Logistic Regression Analysis is given in Table 1. The result of 'F' test is presented in Table 2. Further, to get an in depth understanding of women empowerment, further it has been classified into 'Low', 'Medium' and 'High'. These different degrees of empowerment are related to the significant economic factors' in tribal, non-tribal and pooled regions, so that one can understand the features of the state of Tamil Nadu.

Integrated Analysis for Tribal Areas

The hypothesis is that the economic factors have highly significant parameters of women empowerment behavior in the Tribal, Non-tribal as well as the pooled data. It is verified by fitting Multi-Nominal Logistic Regression Model, which is most appropriate technique when the Language in India www.languageinindia.com

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dependent factor is attributive in nature. Using 'F' test for functioning out factors with significant means difference values, the predictors among the determinants of women empowerment behavior are identified. The model is then estimated using SPSS 17.0. In this model the estimated Co-efficient shows the nature of influence of these predictors on women empowerment using the relation between them.

Personal Factors and Economic Factors

As mentioned earlier, the women empowerment of the female respondents is classified into three groups, viz., Low empowerment, Medium empowerment and High empowerment in the Tribal, Non-tribal and the pooled data. This categorization of women empowerment is helpful to have an in depth analysis and inferences for taking policy decision of the present study.

The Multi-Nominal Logistic Regression Model for tribal areas is presented is Table 3.

Table 3 presents the results of the model that best predicts the level of women empowerment (Low/Medium/High) in the Tribal area. All the characteristics of women empowerment showing the significant difference in personnel and economic factors are originally included in the model and then dominated on the basis of how much they contributed to the over-all ability of the model to predict the better level of women empowerment. The over-all fit of the model is good (80 per cent for low empowerment, 82 per cent for medium empowerment and 76.1 for High empowerment) with significant values of estimated parameter for some of the factors with significant difference in means values.

The results presented in Table 3 are probability statistics in their interpretation.

The livelihood of women empowerment in respect of low empowerment households (No: 38), medium empowerment households (No: 39) and high empowerment households (No: 43)

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are most predicted by occupation (more likely to have a high empowerment for high occupation group for 'other farmers' and female wealth). It is inferred from the results that for high empowering women behavior, the activating factors are type of occupation as well as the share of female wealth. Thus, Exp (B) values of Multi Nominal Logistic Regression Model imply that these economic factors' have greater influence than female total income ratio, E/D ratio and the female CPR income ratio, that verifies the hypothesis in the Tribal areas, irrespective of categorization of women empowerment behavior i.e, Low, Medium and High.

The results confirm that high status of occupational holders i.e, other farmers' and high share of female wealth, which have been brought from their parents as dowry at the time of marriage in the form of land, plot, flat, livestock, jewels and further accumulated wealth due to their earnings during the course of time, that only decide the empowering women in high status in the Tribal areas. It is astonishing that the female CPR income ratio and female total income have not influenced women empowerment in this area.

It can be argued that the generation of CPR income and other earnings in the form of total female income is converted in the form of wealth accumulation like jewels, land, plot, etc. of their households, and that can be used for their children's education and marriage, as per the custom and culture prevailing in Tamilnadu. Another interesting argument here is that the female income, whether it is CPR sources or other sources, is exclusively used as savings that is used for children education and marriage only, whereas the male earning is used for household consumption as per the customs in Tamilnadu. This result can be argued in another way also. The generation of female CPR income and female total income, especially in the tribal areas, is not sufficient and helpful to promote women empowerment.

The co-efficient of multiple determinations ($R^{\overline{2}}$) is 60 per cent for low empowerment, 72 per cent for medium empowerment and 78 per cent for high empowerment households in Tribal areas. These are contribution of independent factors to the dependent factor of low

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empowerment, medium empowerment and high empowerment of the women respondents. The balance share around 22 per cent to 40 per cent for the above empowerment groups is shared by 'other factors', which are not included in the given model.

The computed Chi-square values are 5.75 for low empowerment, 8.78 for medium empowerment and 18.96 for High empowerment women households in the Tribal areas. All the Chi-square values are found to be statistically significant at 5 per cent level. It implies that the model is highly suited for the selection of these economic factors in the present model, irrespective of different categorizations of women empowerment in the Tribal areas.

Integrated Analysis for Non-tribal Areas:

The description of personnel and economic factors included Multi-Nominal Logistic Regression Model for Non-tribal areas are appended in Table.1. The overall fit of the models is good (for the low empowerment at 83 per cent, medium empowerment at 85 per cent and high empowerment at 80 per cent predicted correctly) with significant values of estimated factors for some of the factors with significant differences in mean values (see Table 4).

The livelihood of different categories of women empowerment, i.e., low empowerment, medium empowerment and high empowerment, is best predicted by occupational groups (more likely to have a higher women empowerment for high female income groups). It is inferred from the results that low occupational status and high female total income holders are the activating factors to improve or hold high empowerment of women. It is the fact that the women, especially working group and marginal farmer, are to take participation in the political and social activities rather than the women from 'Other farmers'. The 'social stigma' and prestige do not permit them to take participation in the political and social activities. Another important reason is that after the introduction of self help group for women, people's participation is an essential feature.

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These government programmes are conceived with the major aim of converting the rural social

organization such an Panchayat Raj, Co-operation, Mahila Mandals and youth clubs. These

attempts are based on the assumption that institutions will assure and enhance the participation of

the people, especially downtrodden group in terms of occupation and caste in the development

activities.

Another important factor that enhances women empowerment is the female total income.

In other words, once the female total household total income share increases, the women

empowerment also increases, irrespective of different categories of women empowerment

groups. Once the income is generated, the women are empowered to spend a lot and to take any

decision on the welfares their households.

The other factors viz earner dependent ratio, female total wealth and female CPR income

have not significant contribution to women empowerment in the non-tribal areas.

The co-efficient of multiple determinations $(\mathbf{\bar{R}}^2)$ ranges from 80 per cent to 85 per cent

for the different categories of women empowerment groups. It means that the selected 5

economic parameters alone contributing the above share for the determination of women

empowerment. The balance 15 per cent to 20 per cent attributable for women empowerment is

'other factors' which are not included in the given model.

The fit of the model for each type of group is highly appropriate and justified by the

significance of Chi-square values computed at 40.01 for low empowerment, 17.45 for medium

empowerment and 20.70 for high empowerment groups. All the computed Chi-square values are

higher than the table value of Chi-square at 5 per cent level.

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Levels of Empowerment in Tribal and Non-Tribal Areas of Tamil Nadu, India

Integrated Model for different Levels of Women Empowerment in the Analyzed Regions

(combined by Tribal and Non-tribal Areas)

The results of the Multi-Nominal Logistic Regression Model for the pooled data (Tribal

and Non-tribal) according to low empowerment, medium empowerment and high empowerment

are the overall fit of the model is highly appropriate (80 per cent for low women empowerment,

79 per cent for medium women empowerment and 78 per cent for high women empowerment

predicted correctly) with significant values of estimated factors for some of the factors with

significant difference in mean values.

The livelihood of women empowerment irrespective of their degrees is best predicted by

occupational group (more likely to have high women empowerment for working group and

marginal farmers than other farmers). Female total income group is more likely to have higher

women empowerment with higher female total income and female wealth group is more likely to

have higher women empowerment due to higher female wealth. It is inferred from the results that

to promote higher women empowerment, the activating factors should include higher female

total income, higher female total wealth for the bottom most occupational groups like working

group and marginal farmers. These other economic factors, viz., earner dependent ratio and

female CPR income have not contributed significantly to promoting higher achievement of

women empowerment in the tribal as well as non-tribal areas.

The co-efficient of multiple determination (R²) values is around 80 per cent, which is

being contributed by the given 5 significant economic factors. The balance 20 per cent is

attributed to contribution of 'Other factors", which are not included in the given model. The fit of

these models is justified for low empowerment (47.43) medium empowerment (34.16) and high

empowerment (33.77) groups. All the Chi-square values are found to be statistically significant

at 5 per cent level (see Table 5).

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The results of the Multinomial Logistic Regression Model for tribal, non-tribal and combined analysis infer that the higher female total income, higher female total wealth for the bottom most occupational groups like working group and marginal farmers are the factors that promote higher level of women empowerment. This other economic factors viz., earner dependent ratio and female CPR income have not contributed significantly for promoting higher achievement of women empowerment in the tribal as well as non-tribal areas. Based on the results obtained from the Multinomial Logistic Regression Model the hypothesis is validated as "The economic factors have a greater influence on different levels of women empowerment when compared to personal factors in the surveyed regions."

Conclusion

The factors influencing the levels of women empowerment between tribal and non-tribal areas include the following: Personal, economic and other factors are used to find out important influencing factors on women empowerment. Therefore, the third hypothesis reads as "The economic factors have a greater influence on different levels of women empowerment when compared to personal factors in the surveyed regions." The Multinomial Logistic Regression Model is employed to test this hypothesis. For testing the hypothesis, age, religion, type of family, size of the family and education are treated as personal parameters. On the other hand, occupation, ratio of female income to total household income, earner dependent ratio, ratio of female wealth to total household wealth, and ratio of CPR income to female total income are considered economic parameters for Multinomial Logistic Regression Model. The result of the model shows that out of 11 factors (personal and economic factors), the economic parameters viz, occupation, female income to total household income, earner -dependent ratio, female wealth to total household wealth and female CPR income to total household income alone are found to be statistically significant.

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Among the economic factors, the female total income ratio and female total wealth ratio have significant positive influence on women empowerment, in respect of tribal, non-tribal and pooled regions. But the occupational groups have significant negative influence on women empowerment in the tribal, non-tribal and the pooled region analysis. The results clearly indicate that women empowerment increases, along with increase in female total income as well as increase in female total wealth, because these predictor factors have direct effect on women empowerment. On the other hand, the occupational group has negative effect on women empowerment which implies that women empowerment increases, when the occupational status of the women respondents decreases. The results of the hypothesis conclude that "The economic factors have a greater influence on different levels of women empowerment when compared to personal factors in the surveyed regions."

Suggestions

The authorities may conduct awareness programmes about the importance of CPRs for various uses at the village level. The State and Local government require concentration for the protection of CPRs at the village level. The Government authorities may use women SHGs to manage and protect the CPRs at the village level, which may enhance women empowerment and income generation. The policy makers may intensify the management and protection of CPRs through the Mahathma Gandhi National Rural Employment Guarantee Act. The arrangement of plantation of trees and some other managing strategies may be practiced by the local government. Regular supervision of Block Development Officers may help to avoid the encroachments and protection of CPRs.

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Annexure – I

Table-1: Description of Factors in the Multiple Logistic Regression Model for Low, Medium and High Women Empowerment in Tribal, Non-tribal and the Pooled Data

SI. No.	Name of the Factor	Description of the factor								
Levels of Women Empowerment										
1.	Women Empowerment	Low-1 Other-0 (Low Women Empowerment) Medium-1 Other-0 (Medium women Empowerment) High-1 Other-0 (High Women Empowerment)								
	Personnel Factors									
2.	Age (Score)	Below 30 years -1 30-60 years - 2								

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		60 and above - 3						
3.	Religion (Score)	Hindu – 1, Christian -2, Muslim -3						
4.	Caste	SC/ST -1, MBC -2, BC -3						
5.	Type of family	Joint – 1, Nuclear – 2						
6.	Size of family	1-3 Members – 1, 3-5 Members -2, 5and above -3						
7.	7. Education Illiterate -1, Primary -2, Middle -3, H.Sc. and above -4							
	Economic Factors							
8.	Occupation	Working Group -1, Marginal Farmer -2, Other Farmer -3						
9.	Female total income	>30%- 1, 30-60%- 2, above 60% -3						
10.	E/D ratio	Ratio / value						
11.	Female total wealth	>30%- 1, 30-60%- 2, above 60% -3						
12.	Female CPR income	>30%- 1, 30-60%- 2, above 60% -3						

Source: Computed

Table-2: Significance of Parameters (Personnel and Economic) for the Pooled Data (Tribal and Non-Tribal)

SI. No.	Parameters	'F'value	P-level of significance								
Personnel Parameters											
1.	Age	0.03	0.87								
2.	Religion	0.48	0.48								
3.	Caste	0.50	0.48								
4.	Type of family	1.46	0.22								
5.	Size of family	2.19	0.14								
6.	Education	0.05	0.81								
	Economic Parameters										

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7.	Occupation	13.99*	0.00
8.	Ratio of female total income	28.26*	0.00
9.	E/D ratio	2.56*	0.04
10.	Ratio of female total wealth	6.49*	0.01
11.	Ratio of female CPR income	2.77*	0.05

Source: Computed

^{*} Significance of 'F' value at 5 per cent level

Table-3: Women Empowerment and its Determining Factors in Tribal Households: Multi - nominal Logistic Regression Model

SI. No.	Predictor Variables	Low Empowerment (N:38)			Medium Empowerment (N:39)				High Empowerment (N:43)				
NO.		В	Wald Statistics	P. level Sig.	Exp. (B)	В	Wald Statistics	P. level Sig.	Exp. (B)	В	Wald Statistics	P. level Sig.	Exp. (B)
Ecoi	Economic Parameters												
1.	Occupation	.66	5.62**	0.05	0.51	0.62	4.09**	0.90	1.03	0.54	4.39**	0.03	1.72
2.	Female total income	7.36	1.45	0.22	1.58	3.83	0.48	0.48	46.46	-9.71	2.55	0.11	0.06
3.	E/D Ratio	0.02	0.000	0.98	1.02	-1.92	3.41	0.64	0.14	1.70	1.92	0.16	5.48
4.	Female wealth	-7.26	7.52**	0.006	0.001	5.27	3.73**	0.05	5.20	1.22	4.25**	0.61	3.40
5.	Female CPR income	0.33	0.11	0.73	1.40	87	0.73	0.39	0.41	2.03	0.76	0.38	7.63
	Constant	0.10	0.000	0.98	-	-2.95	0.44	0.50	-	4.55	0.82	0.36	
Pe	Percentage predicted Correctly		80			82				76			
	R ² (Nagel Kerke)		0.60			0.72			0.78				
	χ^2 value		5.75	**		8.78 **				18.96 **			

Source: Computed Note: 0.05 is the Estimated Parameters is statistically significant

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Table-4: Women Empowerment and its Determining Factors in Non-tribal Households: Multi – nominal Logistic Regression Model

SI. No.	Predictor Variables	Low Empowerment (N:38)			Medium Empowerment (N:43)			High Empowerment (N:39)					
140.		В	Wald Statistics	P. level Sig.	Exp. (B)	В	Wald Statistics	P. level Sig.	Exp. (B)	В	Wald Statistics	P. level Sig.	Exp. (B)
Ecoi	Economic Parameters												
1.	Occupation	60	4.54**	0.03	0.54	-0.18	4.57**	0.04	1.20	0.23	6.84**	0.05	1.27
2.	Female total income	19.61	18.44**	0.000	3.29	2.70	6.58	0.04	0.06	20.35	10.58**	0.001	0.04
3.	E/D Ratio	3.03	0.67	0.01	0.04	1.34	1.84	0.17	3.84	0.68	0.47	0.49	1.98
4.	Female wealth	-4.55	2.47	0.11	0.01	2.17	0.75	0.38	8.78	65	0.06	0.80	0.51
5.	Female CPR income	17	0.01	0.89	0.83	2.31	0.91	0.33	10.16	-1.44	0.85	0.35	0.23
	Constant	-7.61	5.76	0.01	-	0.08	0.001	0.97	-	14.82	8.78	0.003	-
Percentage predicted Correctly		83%			85%			80%					
	R ² (Nagel Kerke)			ó			82	%		85%			
	χ^2 value		40.01	**		17.45**			20.70				

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Source: Computed Note: 0.05 is the Estimated Parameters is statistically significant

Table-5: Women Empowerment and its Determining Factors in Study Region: Multi- nominal Logistic Regression Model

SI. No.	Predictor Variables	Low Empowerment (N:38)			Medium Empowerment (N:82)				High Empowerment (N:82)				
NO.		В	Wald Statistics	P. level Sig.	Exp. (B)	В	Wald Statistics	P. level Sig.	Exp. (B)	В	Wald Statistics	P. level Sig.	Exp. (B)
Ecor	Economic Parameters												
1.	Occupation	-0.61	10.34**	0.001	0.54	0.12	6.54**	0.05	1.13	0.36	4.23**	0.05	1.44
2.	Female total income	14.62	18.92**	0.000	2.23	0.02	6.600**	0.03	1.02	16.09	15.50**	0.000	0.000
3.	E/D Ratio	-1.32	1.06	0.51	0.26	16	0.05	0.81	0.85	0.77	1.10	0.29	2.16
4.	Female wealth	5.60	9.62**	0.002	0.004	3.19	3.56	0.05	24.50	0.42	6.06**	0.05	1.52
5.	Female CPR income	0.14	0.03	0.85	1.15	0.12	0.02	0.87	1.12	006	0.000	0.99	0.99
	Constant	-4.93	4.08	0.043	-	86	0.16	0.68	-	10.77	10.74	0.001	-
Pe	Percentage predicted 80%		79%			78%							

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– R² (Nagel Kerke)	0.25	0.04	0.20
χ^2 value	47.43**	34.16**	33.77**

Source: Computed

Note: 0.05 is the Estimated Parameters is statistically significant

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