Self-Perception of Diary Entrepreneurs in their Empowerment – An Empirical Study with Special Reference to Tumkur District, Karnataka

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Abstract

Dairy production is traditionally an important source of livelihood for the rural population of India and an integral part of the crop-livestock production system. The dairying has been considered as a potential means of alleviating large scale unemployment, especially in rural areas. Women play a key role in animal, farm and home management. Successful dairy enterprise not only improves the socio-economic status of rural women, but also assures a sustained and assured means of income to supplement their income from the main enterprise. The research study focuses on identifying the self perception of Diary entrepreneurs regarding their empowerment. Increasing women's economic participation, the aggregate income levels of poor households increase and there is a direct positive effect on children's health, nutrition and education since women are more likely to invest their extra income in basic family maintenance.

The composition of people which formulate independent business identity for some specific purpose is commonly known as organization and getting desired outcome within defined resources is treated as effectiveness. The empirical research was undertaken by the researcher to analyze and identify the perception levels of Diary entrepreneurs and their empowerment through structured questionnaire and has chosen Diary entrepreneurs in Tumkur District of Karnataka for the purpose of the analysis. The purpose of this study was to identify the causal relationships between self perception and their empowerment of entrepreneurs. The research design involved developing scale for "self-perception of entrepreneurs" and validating scale for "empowerment". The data for this survey were collected from 455 respondents through structured questionnaire. The main hypothesis of the study is to know the relationship between self perception and empowerment. Structural Equation Modeling is a comprehensive statistical approach for testing the hypotheses on the relationships between the manifest variables and latent variables, sometimes called covariance structure analysis, causal modeling or Lisrel modeling. This study contributes by developing a new scale for measuring the self perception of diary entrepreneurs regarding the empowerment. A positive relationship between self perception of beneficiaries and their empowerment has been empirically confirmed using SEM. It is a special attempt to test the relationship between self perception of the beneficiaries and empowerment of Diary entrepreneurs in Tumkur District of Karnataka.

Keywords: empowerment, beneficiaries, modeling, micro –credit, self-perception, Co-variance.

Introduction

The dairy farming in India as traditionally practiced under mixed farming mode along with crop farming has been supplementary to the major occupation of crop farming. The traditional system of cattle keeping served the purposes of requirement of cattle and buffalo males for farm work, utilization of crop by products which otherwise shall go waste, utilization of surplus family labour, meeting the family requirement of milk and milk products and through sale of animals. Keeping of a few dairy animals also served as an insurance against crop failure. Its evolution is based on the concern of all developing countries for empowerment of the poor and the alleviation of poverty. The dairying has been considered as a potential means of alleviating large scale unemployment, especially in rural areas. Women play a key role in animal, farm and home management. Successful dairy enterprise not only improves the socio-economic status of rural women, but also assures a sustained and assured means of income to supplement their income from the main enterprise. The empirical research was undertaken by the researcher to analyse and identify the self perception of Diary Entrepreneurs and identify the factors in their empowerment through structured questionnaire and has chosen Tumkur District for the study. The developed model will act as a building block for various Diary entrepreneurs in organizations. It is a special attempt to test the relationship between self perception of the beneficiaries and empowerment of Diary entrepreneurs.

Review of Literature

The following reviews focus on the perception of diary entrepreneurs and is shown below:-

MOSEDALE (2005) understands empowerment as a collective feminist agenda and sees the origins of the term in "the struggle for social justice and women's equality" through a transformation of economic, social and political structures at national and international levels.

Rais et al. (2007) studied the impact of dairy farming on livelihood of participating women under Grameen Bank (GB) in selected villages of Rangpur District in Bangladesh. The study revealed that increase in income from dairy sector was the highest. In general the average per family total income increased by 87.51 per cent. It was indicated that the households gained remarkable increase in rented-in land (113.33 per cent) after being a member of Grameen Bank (GB) with a dairy cow.

Bommali (2017) [9] conducted a study on the impact of Micro Finance in Empowerment of Self- Help Groups' of women. The objective of the study is to evaluate the role of micro finance in the empowerment of women and to analysis the problems faced by them in availing financial support. The study concluded that microfinance has a profound influence on the economic status, decision making power, knowledge and self worthiness of women participants of self help group linkage program in Visakhapatnam.

Kristin Krenz, Dorie J Gilbert and Gokul Mandayam(2013) [3] in a study on Exploring women's Empowerment Through Credit Plus Microfinance in India concluded that it facilitate pathways of individual and collective empowerment and emergent themes of empowerment were enhanced socio emotional well being, increased economic assets and improved household gender equity.

SQUICCIARINI, VANDEPLAS and SWINNEN (2013) challenge this perception based on data collected among 1000 rural households in Andhra Pradesh. They find that access to land seems to be a pre-condition to increase direct benefits of dairy production for the poor. According to them landless households are less likely to participate in dairy farming. Hence removing legal obstacles to land rent is recommended to allow landless families to reap benefits of dairy development.

GOSH and MAHARJAN (2001) support based on a case study in Bangladesh the positive income effect of dairy cooperative membership on rural households. They share the view that dairying can especially benefit the poor households because cattle are distributed far more equally then land. The authors conclude that dairy cooperatives in Bangladesh provide a viable means of income generation and continuous cash income for the benefit of the poorest parts of the society.

Statement of the problem

One of the major sources of livelihood for the world's poor is the livestock. It is an integral part of India's agricultural economy and plays a multifaceted role in providing livelihood support to the rural population. Livestock or dairy sector apart from contributing to national economy in general and to agricultural economy in particular, provides employment opportunities, asset creation, coping mechanism against crop failure and social and financial security. Dairying is the main source of animal protein for the population. People have different opinion towards the Diary entrepreneurship as it differs from various groups of people at various levels. The present study seeks to focus on the Perception of Diary entrepreneurs towards their empowerment among the various areas like social status, economic and financial empowerment, communication skills and the development of Entrepreneurial skills.

Objectives of the study

1.   To analyze the demographic profile of the Diary entrepreneurs in the selected   district of Karnataka district.

2. To analyze the self-perception of diary entrepreneurs in their empowerment

Research Design

The researcher has adapted the stratified random sampling method. For the purpose of the study the respondents are classified into different strata based on the income level and the quantity of loan availed. After this, the researcher obtained the responses through using simple random sampling with 455 sample respondents.

Materials and methods used

The researcher applied the statistical tools such as ANOVA, T-test, Factor Analysis, Mean; Std. Deviation, Structural Equation Modeling is a very general statistical modeling technique, which is widely used in the behavioral sciences. It can be viewed as a combination of

factor analysis and regression or path analysis. The interest in SEM is often on theoretical constructs, which are represented by the latent factors. The relationships between the theoretical constructs are represented by regression or path coefficients between the factors. The structural equation model implies a structure for the co- variances between the observed variables, which provides the alternative name covariance structure modeling.
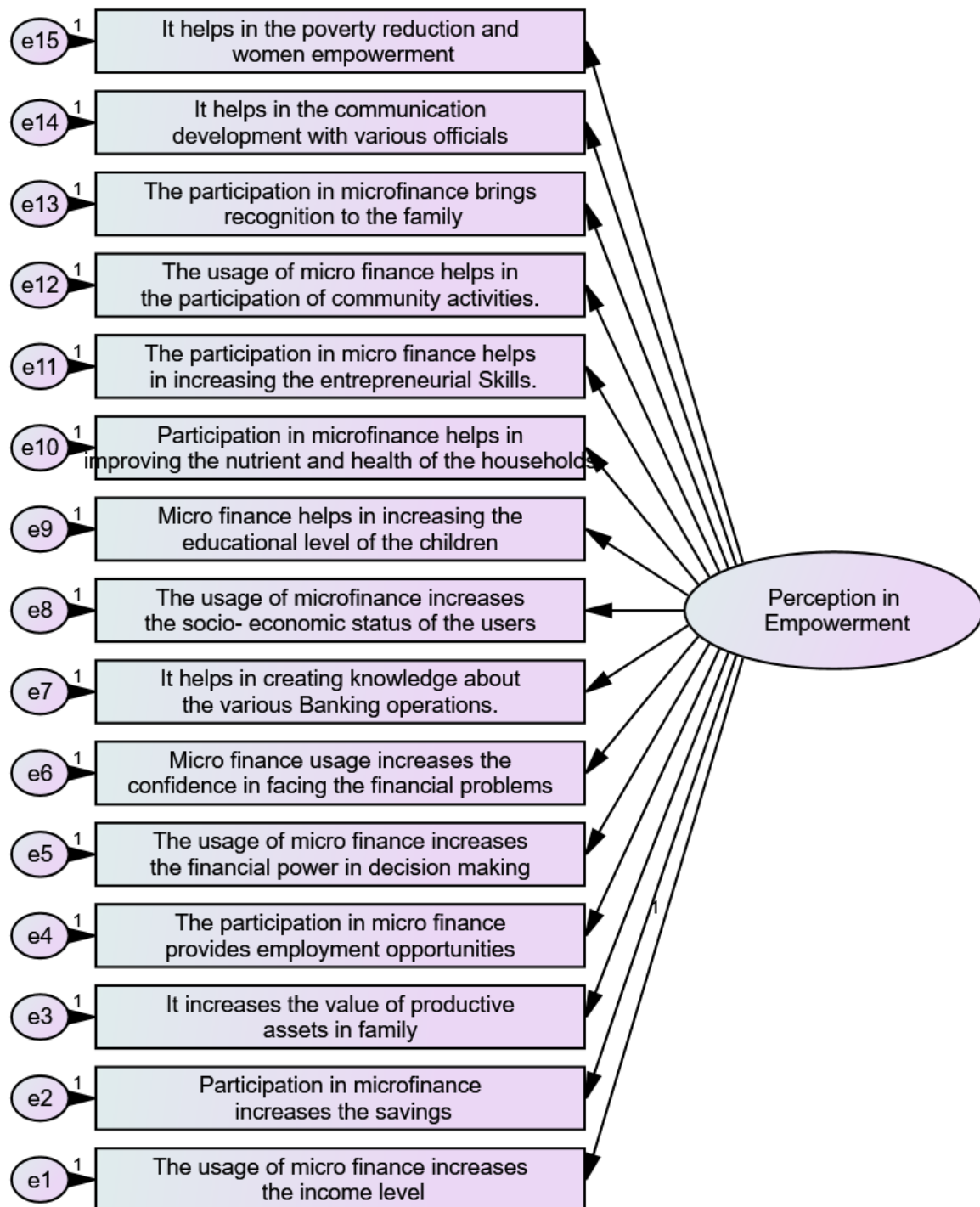
Research Instruments

The researcher have designed the questionnaire as a major tool of data collection with the information related to demographic   and social variables The next part includes various statements regarding the perception of diary entrepreneurs towards their empowerment in areas like entrepreneurial skills, raise in financial status, economic empowerment and other social empowerment.

VALIDITY - To ensure the validity of the instrument, latent variables model fit was assessed using confirmatory factor analysis. Cronbach's alpha, which is number between zero and one, was used to assess the reliability and internal consistency of the questionnaire and result showed a reliability of 90%. This reliability, which is calculated through distributing 30 questionnaires in the statistical population in pre-test step and then collecting them, shows the internal consistency of the questionnaire. The Primary master data were analyzed by the researcher using the standard statistical package namely IBM SPSS 25 and IBM SPSSAMOS 25. All the data were collected, organized and then properly tabulated for the study. Secondly, Structural Equation Modeling was applied for the purpose of evaluating the Perception of Diary Entrepreneurs regarding the empowerment.

Results and discussion

In order to ascertain the effectiveness of competency model on their job performance the researcher has taken the following variables for constructing the model. These 15 variables are chosen and the opinion of the Diary entrepreneurs regarding their empowerment is collected using a five point scale.

1. The use of micro finance increases the income level
 1.   Participation in microfinance increases the savings
 2.   It increases the value of productive assets in family

 3.   The participation in micro finance provides employment opportunities

 4.   The usage of micro finance increases the financial power in decision making

 5.   Micro finance usage increases the confidence in facing the financial problems

 6.   It helps in creating knowledge about the various Banking operations.

 7.   The usage of microfinance increases the Socio- economic status of the Users

 8.   Micro finance helps in increasing the educational level of the Children

 9.   Participation in microfinance helps in improving the nutrient and health of the households

 10. The participation in micro finance helps in increasing the Entrepreneurial Skills.

 11. The usage of micro finance helps in the Participation of Community activities.

 12. The participation in microfinance brings recognition to the family

 13. It helps in the communication development with various officials

 14. It helps in the poverty reduction and Women empowerment

Default model (Default model)

Notes for Model (Default model)

Computation of degrees of freedom (Default model)

> Number of distinct sample moments: 120

Number of distinct parameters to be estimated: 30

Degrees of freedom (120 - 30): 90

Result (Default model)

Minimum was achieved

Chi-square = 353.192

Degrees of freedom = 90

Probability level = .000

Group number 1 (Group number 1 - Default model)

Estimates (Group number 1 - Default model)

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
VAR00001	<---	Perception	1.000				
VAR00002	<---	Perception	.825	.082	10.111	***	par_1
VAR00003	<---	Perception	1.075	.095	11.262	***	par_2
VAR00004	<---	Perception	.452	.068	6.663	***	par_3
VAR00005	<---	Perception	.749	.078	9.638	***	par_4
VAR00006	<---	Perception	.803	.079	10.145	***	par_5
VAR00007	<---	Perception	.861	.084	10.266	***	par_6
VAR00008	<---	Perception	.757	.078	9.703	***	par_7
VAR00009	<---	Perception	.930	.086	10.794	***	par_8
VAR00010	<---	Perception	.898	.088	10.199	***	par_9
VAR00011	<---	Perception	.804	.082	9.825	***	par_10
VAR00012	<---	Perception	.911	.089	10.259	***	par_11
VAR00013	<---	Perception	.982	.091	10.809	***	par_12
VAR00014	<---	Perception	1.044	.096	10.837	***	par_13
VAR00015	<---	Perception	.719	.082	8.730	***	par_14

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
VAR00001	<---	Perception	.613
VAR00002	<---	Perception	.563
VAR00003	<---	Perception	.646
VAR00004	<---	Perception	.349
VAR00005	<---	Perception	.531
VAR00006	<---	Perception	.566
VAR00007	<---	Perception	.574

			Estimate
VAR00008	<---	Perception	.535
VAR00009	<---	Perception	.612
VAR00010	<---	Perception	.569
VAR00011	<---	Perception	.544
VAR00012	<---	Perception	.574
VAR00013	<---	Perception	.613
VAR00014	<---	Perception	.615
VAR00015	<---	Perception	.472

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Perception	.385	.056	6.833	***	par_15
e1	.641	.046	13.798	***	par_16
e2	.564	.040	14.086	***	par_17
e3	.619	.046	13.551	***	par_18
e4	.569	.039	14.775	***	par_19
e5	.549	.039	14.238	***	par_20
e6	.527	.037	14.074	***	par_21
e7	.581	.041	14.030	***	par_22
e8	.549	.039	14.219	***	par_23
e9	.557	.040	13.805	***	par_24
e10	.647	.046	14.055	***	par_25
e11	.593	.042	14.181	***	par_26
e12	.651	.046	14.032	***	par_27

	Estimate	S.E.	C.R.	P	Label
e13	.618	.045	13.798	***	par_28
e14	.690	.050	13.784	***	par_29
e15	.693	.048	14.462	***	par_30

Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
VAR00015	.223
VAR00014	.378
VAR00013	.375
VAR00012	.329
VAR00011	.296
VAR00010	.324
VAR00009	.374

	Estimate
VAR00008	.287
VAR00007	.330
VAR00006	.320
VAR00005	.282
VAR00004	.121
VAR00003	.418
VAR00002	.317
VAR00001	.375

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	30	353.192	90	.000	3.924
Saturated model	120	.000	0		
Independence model	15	2026.489	105	.000	19.300

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.049	.903	.870	.677
Saturated model	.000	1.000		
Independence model	.274	.408	.324	.357

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.778	.580	.461	.715
Saturated model	.000	.000	.000	.000
Independence model	4.464	4.232	3.918	4.563

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.826	.797	.864	.840	.863
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.080	.072	.089	.000
Independence model	.201	.193	.208	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.857	.708	.740
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	413.192	415.383	536.800	566.800
Saturated model	240.000	248.767	734.436	854.436
Independence model	2056.489	2057.585	2118.293	2133.293

NCP

Model	NCP	LO 90	HI 90
Default model	263.192	209.178	324.774
Saturated model	.000	.000	.000
Independence model	1921.489	1778.970	2071.383

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	.910	.791	1.046	.915
Saturated model	.529	.529	.529	.548

Model	ECVI	LO 90	HI 90	MECVI
Independence model	4.530	4.216	4.860	4.532

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	146	160
Independence model	30	32

This study conducted model fitness for the CFA based on model fit indices, absolute fit indices, and incremental fit indices for the SEM. Included here is the ratio of chi-square statistic to degree of freedom ($\chi2$ /df), goodness fit index (GFI), normed ot mean square error of approximation (RMSEA), Tucker-Lewis index (TLI) and comparative fit index (CFI). The CFA model's chi-square value was 1099.256 (p <.001) and the model's degree of freedom was 2. The fitness indices for the CFA model demonstrated that the model fit was good. The absolute fit indices for the model were calculated as follows: .903 is the GFI, 353.192 is the minimum value of the discrepancy function (CMIN)/degree of freedom (DF) and .080 is the calculated value for RMSEA, here the incremental fit indices were .826 was NFI, .840 was TLI and .863 was CFI. As goodness of-fit for a model is acceptable only if the GFI, NFI, TLI, and CFI are more than .800 and RMSEA is less .089. This study has used here these indexes for the purpose of measuring the goodness-of-fit of the model.

1. H1: There is a relationship between self perception of diary entrepreneurs

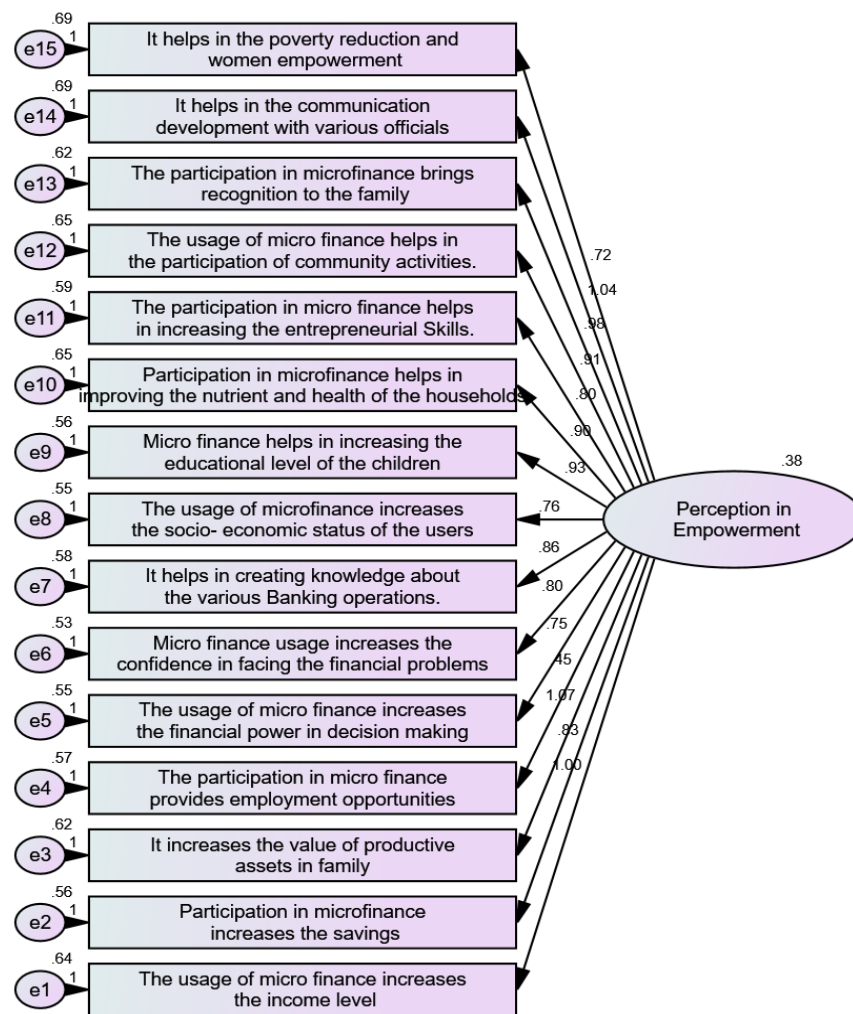and their empowerment in financial status

2. H2: There is a relationship between Self perception of diary entrepreneurs and their empowerment in Entrepreneurial skills

3. H3: There is a relationship between self perception of diary entrepreneurs

And their empowerment in increase in savings

4. H4:There is a relationship between banking operations details and the availability of micro finance

From the above model it is inferred that there is a positive association between the perception of the diary entrepreneurs and their empowerment in various categories like increase in savings level, financial power in decision making, raise in socio- economic status and in building the confidence level.

Inferences from the model

Dairying is the main source of animal protein for the population. Small and marginal farmers and landless labourers own majority of the livestock resources. The sustainable development of the dairy sector would lead to more inclusive development and empowerment of rural and agricultural people. A variety of studies have been carried out regarding the perception of entrepreneurs regarding their empowerment and this study shows that among the various factors/variables chosen there is a positive association between the opinion of the respondents and their empowerment in their career and savings.

Suggestions and Recommendations

*The study analyzed about the various opinions of the diary entrepreneurs on their socio economic status and showed that there is a positive association between the perception and their empowerment in their socio-economic status.

*The respondents opined that there is a positive association between their empowerment in financial status and confidence level.

* Diary entrepreneurs have a positive opinion that there is a empowerment in their Banking knowledge, Entrepreneurial skill development and Communication skill development

* For more success of Diary entrepreneurs they can be given more exposure towards the loan facilities, knowledge on Dairy maintenance and development of marketing activities.

Conclusion

Dairy production is traditionally an important source of livelihood for the rural population of India and an integral part of the crop-livestock production system. Dairy is a feasible enterprise and very much suitable for village and rural people to practice and empower them economically and socially. The financial institutions and NGO's have came forward to extend financial support and guidance for rural people and women through Self Help Groups to take up dairy enterprise as an income generating activity. This empirical study focuses on the perception of diary entrepreneurs regarding their empowerment in various cadres and shows that there is a close association between self perception of the diary entrepreneurs and their empowerment at various levels.

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