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DETERMINANTS OF WOMEN'S ECONOMIC EMPOWERMENT: AN EMPIRICAL STUDY AMONG RURAL POOR WOMEN IN SRI LANKA

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ABSTRACT

Women empowerment can be simply defined as giving opportunities to women to enable them to be financially and economically stable. Economic empowerment means the ability to implement decisions that involve the control over allocation of financial resources. Empowerment of women through correct financial decisions in their social and financial activities has a positive effect on their economic empowerment and will ultimately enhance the economic growth. Almost eighty percent of the Sri Lankan population live in rural areas of the country. Out of those, the majority is under the poverty line and is considered as poor. Therefore, the purpose of the research is to identify the determinants of women's economic empowerment and to analyse the most significant determinant of women's economic empowerment in rural poor women in Sri Lanka. Ergo, rural poor women lining under the poverty line in Sri Lanka was taken as the target population. The sample size was 426 women covering all the districts in the country. As per the nature of the primary data, the survey method was used to collect data, the researcher administrated questionnaire was employed as the research instrument. The multilevel mixed sampling method was adopted as a sampling technique. The researchers employed the structural equation model and Smart-PLS 3 as the main analytical software. With the meta-analysis, the researcher

identified five main determinants of women's economic empowerment as: Economic decision-making power, Control over the use of income and expenditures, Control over the time allocation, Leadership in community and financial wellbeing. The Research findings revealed that both economic decision-making power and control over the use of income and expenditures made a significant impact to the women's economic empowerment and the economic decision-making power is investigated as the most significant determinant among the five determinants. The financial wellbeing was revealed as the least significant determinant for determining the women's economic empowerment among the rural poor women in Sri Lanka.

Key words: Women's economic empowerment, Economic decision-making power, Control over the use of income and expenditures, Control over the time allocation, Leadership in the community.

1. INTRODUCTION

Women's economic empowerment (WEE) is the process of achieving women's equal access to and control over economic resources, and ensuring they can use them to exert increased control over other areas of their lives (Haque, & Zulfiqar, 2016). Women's economic empowerment is a top priority in the work to reduce poverty. Women must be viewed, just as men are, as economic actors as well as obvious and necessary agents of change. Sri Lanka as a developing country, women in rural areas have to confront many challenges so as to obtain economic empowerment. A 52% of the entire Sri Lankan population is composed of women, and when it comes to the life expectancy rate, women (79%) and they are 7 years ahead of men (72%) (Global financial development report, 2018). Thus, their expenses spread over a longer period of time. Fortunately, in a general sense only 8% of women among them are illiterate. These women are poor in financial knowledge and particularly, lack of financial skills and proper financial attitudes and therefore, poor in financial decision making. Consequently, if as a nation, Sri Lanka is able to obtain a higher involvement of women into the income generation process, it will not only be a decisive point for a country like Sri Lanka, but also will fulfil the crucial criteria of the millennium development goals (MDGs).

According to the International Monetary Fund (IMF), the participation of women in the workforce is rapidly increasing when compared to men and a 40% of the current global workforce is composed of women (IMF, 2017). In the local context, the labour force partaking based on gender is 78.9% male in contrast to 38.5% female (Global Gender Gap Report, 2018). Sri Lankan women are mostly employed in health and education sectors, hospitality and

textile industries and overseas as domestic assistants. In addition to working at the workplace, women also engage in unpaid household work, thus playing a critical role in providing economic growth. Hence, in the near future, the role played by women in route for their economic empowerment and world prosperity will be of higher importance. In accordance with the above discussion, the researchers noted that women's economic empowerment as a crucial area which needs to be further investigated with relation to enhance the rural development. More specifically, to identify the most significant determinants for enhancing women's economic empowerment is an area which needs the attention of researchers in economics and management. Therefore, this is a contemporary study, on the determinant of women's economic empowerment for enhancing economic development of rural women. Since, majority of women are representing the rural poor segment of the society, this study makes an effort to study the determinants of economic empowerment among the rural women with a low income in Sri Lanka. Examining the relationship between determinants and women's economic empowerment will facilitate to uncover significant determinants of women's economic empowerment, to examine the women's financial awareness and decision-making power, and to examine the determinants on women's economic empowerment. Many researchers have already attempted to study women's economic empowerment in a local context (Jayamaha, 2008; Jayaweera, et al., 2007 Gunatilaka, 2013; Gunewardena, 2015; Herath et al., 2016; Vithanagama R, 2016 Vithanagama, 2016; Kumari 2020a). Nonetheless, they have not attempted to identify the determinants of women's economic empowerment in local context. Since there is an inadequacy of related literature, especially in the local context, the gap has to be bridged if efficient and effective strategies are to be developed as a strategy to enhance women empowerment in order to enhance the financial wellbeing of the rural women. Therefore, this study will focus on five determinants as the most influential determinant for enhancement in women's economic empowerment in Sri Lanka. Hence, the present study will provide insights into the body of knowledge on: economic decision-making power, control over the use of income and expenditures, control over the time allocation, leadership in the community, financial wellbeing and women's economic empowerment. Therefore, the outcomes of the study will be providing further advances in scientific knowledge in the fields of study and developing a structured approach to researching on women's economic empowerment phenomena for further research. Further findings of the study will facilitate the policy decision making within the country, with the purpose of improving economic empowerment in rural women in Sri Lanka. Therefore, the key objective of this study is to examine the most significant determinant to enhance the women's economic empowerment of rural poor women in Sri Lanka. Accordingly, five specific objectives were formulated.

1.2 Research Objectives

There are five objectives that the researcher is expecting to achieve through this study.

Objective 01 – To investigate the relative impact of economic decision-making power on economic empowerment among rural poor women in Sri Lanka.

Objective 02 – To investigate the relative impact of control over the use of income and expenditures on economic empowerment among rural poor women in Sri Lanka.

Objective 03 – To investigate the relative impact of leadership in the community on economic empowerment among rural poor women in Sri Lanka.

Objective 04 – To investigate the relative impact of control over the time allocation and expenditures on economic empowerment among rural poor women in Sri Lanka

Objective 05 – To investigate the relative impact of financial wellbeing on economic empowerment among rural poor women in Sri Lanka.

2. LITERATURE REVIEW

In Sri Lanka, the term empowerment is used in a wide array of literature ranging from academic papers and reports to development strategies and plans. However, an engagement with the definition of women's empowerment is missing, and appears to be taken for granted (IMF, 2015; ADB, 2008). Overall, women's empowerment is perceived as a desirable goal in areas ranging from the economic and social to the political spheres. In fact, Sri Lanka has committed itself to achieving gender equality long before it became a state party to UN Convention on the Elimination of All Forms of Discrimination Against Women (ADB, 2008).

In 1931, both women and men were granted universal suffrage. In 1947, universal free education from Kindergarten to University was made available. Health reforms from the 1930s culminated in the abolishment of charging user fees at government hospitals in 1951, creating universal access to healthcare. Propelled by such rapid growth in social welfare, Sri Lanka has achieved a lot in terms of women's status compared to many other developing countries (Malhotra & Mather, 1997). For example, women's literacy rate of 94.6 percent is only marginally below the men's literacy rate of 96.9 percent.

Moreover, women's educational attainments tend to be higher or at least on par with the educational attainments of men at higher levels of education. For example, in 2012, 13.7 percent of female students passed the General Certificate of Education Advanced Level examination compared to 10.9 percent of male students. Similarly, 2.7 per cent women obtained degrees in 2012, compared to 2.6 percent of men (Department of Census and Statistics, 2015). On the health front, female life expectancy at 79 years is higher than 72 years for men. The maternal mortality rate per 100,000 births has dropped from 61 in 1995 to 30 by 2018, among the lowest ratios globally (Medical Statistics Unit, Ministry of Health, Nutrition and Indigenous Medicine, 2018). Such macro level achievements in narrowing the gender gap is reflected in a Gender Inequality Index of only 0.78 for Sri Lanka (UNDP, 2018), a value that is stronger than in many other developing countries. However, a ranking of 80 at this index value shows that there is more to be done for women's empowerment. Blatant manifestations of gender discrimination in the form of female feticide or infanticide, dowry deaths or widow immolations are not reported in Sri Lanka (Jayaweera, et al., 2007). But glaring disparities do exist between women's social welfare and their economic participation. Despite commendable health and educational attainments, women's labour force participation rates have remained consistently low, hovering around 35 percent over the last decade (Gunatilaka, 2013; Gunewardena, 2015).

This could be, on the one hand, because the growth in Sri Lanka's economy has lagged behind the achievements in terms of social welfare (Malhotra & Mather, 1997). On the other hand, the lower economic participation among women indicates the persistence of gender norms towards work. A study on why Sri Lankan women do not translate their relatively high educational gains into labour force advantages (Gunewardena, 2015) indicates that while women and men have similar skill sets, these are not rewarded equally by the labour market, and that cultural norms in relation to the gender division of household work constrain women from entering the workforce. This is especially true for married women (Gunatilaka, 2013).

Even among employed women, the majority are concentrated in what is deemed to be 'feminine' areas of employment – as garment and textile workers, plantation workers and overseas migrant workers (Jayaweera et al., 2007), emphasizing the influence of gender norms in the labour market. At the other extreme, a study that estimates the earnings function for Sri Lanka from a gendered and ethnic perspective shows that even where women had superior labour market attributes, male average earnings are higher, entirely due to gender discrimination in favor of men (Arun & Borooah, 2011). This evidence clearly brings out the influence of gender ideologies in displacing the benefits of education in catalysing women's economic empowerment.

Although Sri Lanka has produced the first female Prime Minister as early as in 1960, and has had a female Executive President, the overall political participation of women in Sri Lanka is insignificant, and where women hold office, portfolios offered to them tend to be low-key (ADB, 1999; Herath, 2015). Iwanaga (2008) makes two observations on women's political participation in Sri Lanka. On the one hand, they are active voters, fundraisers and campaigners during times of election, but on the other hand, they are hardly present at the decision-making levels of the party structures. Thus, universal suffrage has in fact done little to change the status of the critical mass of women, beyond allowing them to vote (Ibid). The paucity of female representation at decision-making levels limits opportunities to address interests of women, and to instigate socio-economic transformations required to close gender inequalities.

Samarasinghe's (1998) study of the feminization of Sri Lanka's foreign exchange income provides a compelling example of how the absence of women at decision making levels leads to gender discriminations against women. The garment and textile sector, the tea industry and migrant labour, particularly to the Middle East, are predominantly female-labour driven. Yet, these women do not enjoy effective worker rights, suffer from long drawn hours, low wages, and minimal benefits. On the other hand, 'the state, by omission or by commission, seems to take the role of a bystander, rather than that of an active agent looking after the interests of its important foreign currency earning labour force-perhaps because employment in the Free Trade Zones and in domestic service is deemed to be temporary' (Samarasinghe, 1998). Access to resources, another key ingredient in women's economic empowerment, also shows gender biases in practice. Although, in theory, most customary laws in Sri Lanka allow women to enjoy equal inheritance rights with men over land, this may not necessarily be put into practice (ADB, 2008). The Land Development Ordinance (LDO) of 1935 that has been commended for its pro-poor approach for facilitating the allocation of rural lands for settlement and expansion to the landless has contributed to women's unequal access to land. Specifically, the inheritance schedules of the LDO had stipulated that if the allotted died intestate, only the eldest son could inherit the land holding (Alailima, 2000). The civil conflict has added another layer of complexity for women's land ownership in Sri Lanka. The application of the 'head of the household' concept, often understood as the male member of the family has resulted in discrimination against women in issues related to property and land ownership (Rai, 2014). Although empirical evidence on gender biases in Sri Lanka's formal credit market and access to other productive resources is limited, there are studies on the role of microfinance in women's economic empowerment. For example, Herath et al., (2016) found in their analysis that participating in microfinance programmes had a strong positive impact on a woman's ability to make decisions about the use

of credit, income generated from it as well as how it would be used. The thirty-year long armed conflict that Sri Lanka experienced until May 2009 has also had significant consequences for gender relations in Sri Lanka. The loss of over 70,000 lives in the conflict, displacement of over 1 million people, sometimes many times over due to both the conflict and the Tsunami disaster, disability, widespread destruction of property and assets, damages to infrastructure and losses of cultivable land (Arunatilake, Jayasuriya, & Kelegama, 2001; Ofstad, 2002) are some of the many negative consequences women in the North and East of Sri Lanka have had to deal with during and in the aftermath of the conflict. Although displacement due to conflict has been common to men, women and children of Tamil, Sinhala and Muslim ethnic origins, the majority of the victims happen to be Tamil women. Life in displacement has disintegrated traditional gender roles for women, yet the new economic responsibilities have not been accompanied by opportunities for women's long-term empowerment (Bandarage, 2010). The return to gender status quo and the absence of sustainability of women's empowerment during conflict could be possibly because there is no culturally appropriate idiom to articulate and support women's transformed gender roles during peacetimes (Rajasingham & Senanayake, 2004). Disability often compounds women's barriers to social, economic and cultural empowerment. A study that looks at women with disabilities in the North Central and Eastern Provinces shows that women who had acquired disabilities due to the conflict were mostly confined to the home, and had no facilities or support to extend their agency beyond that (Samararatne & Soldatic, 2015). The lacuna of a gender dimension to post-conflict livelihood interventions has in many ways contributed to the reinforcement of traditional gender norms. For example, in the former North Eastern Province, women who have survived the conflict and experienced its trauma have expressed displeasure in having been removed from the planning process of the rebuilding process (Wanasundera, 2006). Moreover, the exclusive focus on war widows and female headed households has caused intervention programmes and projects to lose track of many other categories of women and their needs as well (Wanasundera, 2006). Still, the community induced barriers such as institutional factors (Thesawalamai law that allows women to own land, but not to exercise command over it) and sociocultural factors seem to play a more dominant role than any business (gender discriminations against women in business) or state-inflicted barriers (security phobia) in impeding women's economic empowerment (Sarvananthan, 2015). This shows once again that unless gender norms entrenched in a society are not transformed by conflict, there is little or no positive change a conflict brings about for women's overall agency.

While reviewing previous literature in the purpose of identifying the antecedents of women's economic empowerment, researcher did meta-

analysis and selected determinants which were commonly used in the previous studies. Accordingly, there were five main determinants identified. According to the previous literature, measurement indicators for the women economic empowerment can be measured by considering the situation of rural poor women in Sri Lanka. Therefore, as per the explanation in following section, some commonly adopted dimensions such as economic decision-making power, control over use of income and expenditures, leadership in the community, time allocation and financial wellbeing can be employed in the present study to measure economic empowerment of the rural women. Those indicators are validated by exploratory factor analysis. More specifically, the contribution of those determinants for enhancing women's economic empowerment is an area which needs the attention of researchers in economics and management. Therefore, this is an empirical study, which mainly focused on identifying main determinants of women's economic empowerment and attempt to excavate the most significant determinant among them.

3. METHODOLOGY

According to the Uma Sekaran there are two main research philosophies that can be adapted in the management research objectives as deductive and inductive. (Sekaran, 1992) However the deductive approaches based on theory develop the hypothesis based on the empirical evidence. Accordingly, present research has been designed as the deductive approach adapted from the positivism research paradigm. Further according to Leedy 1993 "that there are two main approaches qualitative and quantitative as per the empirical nature of the present research has been developed based on the quantitative approach" (Leedy, 1993). However as per the data requirement primary was collected. In this process primary data were collected based on a sample through the detailed self-administrated questionnaire. The questionnaire has developed based on the measurement instrument.

After considering geographical dispersion and characteristics of the target population, the multilevel mixed sampling method was utilized as the appropriate method for collecting data among rural poor women in Sri Lanka. The multilevel mixed sampling method involves several levels in selecting the sample and at each level, probability or purposive sampling method will be adopted. Accordingly, the sample selecting process for the study consists of four levels.

Level 01 – Dividing sample in to strata based on provinces in Sri Lanka

In the first stage of the sampling procedure, researcher divided the entire sample into 9 strata based on each province of the country. Therefore, the selected sampling method was stratified sampling. However, the target population was not equally distributed among each province and therefore, 426 respondents were proportionately divided based on the total number of rural poor women represented in respective provinces. Sample distribution among each province is given in table 1.

Table 1: Sample Distribution

Province	Rural poor women (Target Population)	Calculation	Sample
Western	30,968	$30,968/338,203 \times 426$	39
Central	50,276	$50,276/338,203 \times 426$	63
Southern	33,947	$33,947/338,203 \times 426$	43
Northern	35,271	$35,271/338,203 \times 426$	44
Eastern	44,068	$44,068/338,203 \times 426$	56
North Western	31,645	$31,645/338,203 \times 426$	40
North Central	20,791	$20,791/338,203 \times 426$	26
Uva	34,314	$34,314/338,203 \times 426$	43
Sabaragamuwa	56,923	$56,923/338,203 \times 426$	72
Total Sample			426

Source: Estimated by the researcher based on survey reports (2018) of Department of Census and Statistics, Sri Lanka

Level 02 – Selecting divisional secretariat (DS) divisions in each province

In stage 2, the researcher selected 03 divisional secretariat (DS) divisions from each province with having the highest poverty ratio. The statistics about the poverty relevant to each DS division was taken from the household income and expenditure survey conducted by the Department of Census and Statistics (DCS), Sri Lanka in 2016. The DS divisions selected by assuming areas of highest poverty ratio are the best territories to collect relevant data, the selected sampling method is judgmental sampling.

Level 03 – Selecting one Grama Sevake (GS) divisions in selected DS division

In stage 3, the researcher selected one GS division with the highest poverty ratio. The data about the poverty level and number of households remaining under the poverty line was collected by respective DS office in each selected division. Further, required information was gathered by list of “Samurdhi” beneficiaries. Therefore, the judgmental sampling method was again applied in this stage.

Level 04- Selecting respondents within a location

After selecting GS division for data collection, enumerators were then advised to select respondents randomly. For this purpose, records of the GS office of respective divisions were considered. However, the respondents who fill the requirements of the sample were selected only by paying special attention to their demographic factors such as age, education, and occupation etc. Further, enumerators were advised to select respondents for representing the behavioural profile of the selected target population. Accordingly, data was gathered from 27 GS divisions and the final stage of the sampling procedure was adopted to the simple random sampling as a probability sampling method.

As questionnaire of the present study has selected Likert scale as the response formation to measure latent variables, data can be considered as categorical data. Therefore $\pm 5\%$ was adopted as the margin of errors in this research. Therefore, the minimum sample size was estimated as 384 based on Cochran’s sample size estimating formula given below. It is more popular among social science researchers for determining the sample size for their surveys (Bartlett et al., 2001).

$$n = \frac{t^2 \times p(q)}{(d)^2}$$

n = minimum sample size

t = confidence level (at 95% - standard value of 1.96)

p(q) = estimated prevalence of variable (50% due to target population is estimated 338,203)

d = estimated margin of error (at $\pm 5\%$ - standard value of 0.05)

Even though minimum sample size was estimated as 384, it was noticed that the researchers have freedom to increase the estimated sample size based on the non-response rate of similar studies (Kline, 2011). However, the researcher observed that non response rate is at higher level in the case of researchers adopt to self-administrative questionnaires. The sample of the

study represents the rural women and it was identified that there are some limitations of adopting to self-administrative questionnaires in present research context. Therefore, the researcher decided to use researcher administrative questionnaires for the data collection process. Even though, Sekaran & Bougie, (2016) noted that non response rate is minimum in collecting data from researcher administrated questionnaire, the researcher decided to increase sample size by considering 10% contingency factor due to some possible missing data. Accordingly, the total sample size was calculated as $(384/90 \times 100 = 426)$ 426.

Further, the researcher conducted exploratory factor analysis (EFA) to re-examine whether measurement items are accurately represented in the respective dimension of WEE. According to Hair, Gudergan, Ringle, & Sarstedt, (2018), Confirmatory tetrad analysis (CTA) was conducted to confirm the reflective nature of the WEE (see Annexure 01). The researchers employed the Smart-PLS 3 as the main analytical software.

Based on the exploratory factor analysis, there were five main determinants confirmed and used to design a conceptual framework as denoted in figure 1.

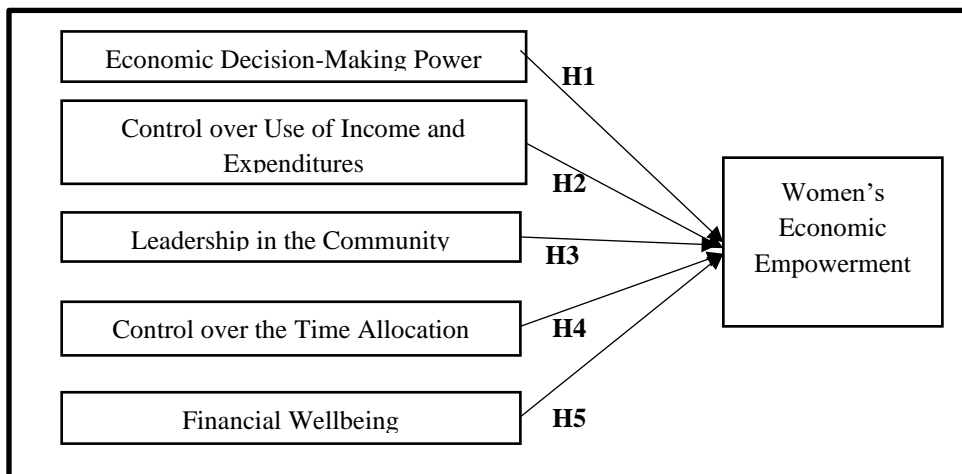


Figure 01: Conceptual Framework

3.1. Hypotheses

According to the conceptual framework, there were five main hypotheses formulated and tested. As per the research objectives those hypotheses were formulated and tested with the support of Smart PLS 3 software.

3.1.1. Economic decision-making power

Decision-making power is the ability to influence decisions that affect one's life – both private and public (Deka, 2015). Formal access to positions of authority and to this process is an important, if insufficient, condition for women to have decision making power in the public domain (Adam, et al., 2018; Islam, 2014). Decision-making power is a composite of access, capabilities and actions that shape whether women have influenced the society or their private life. While considering economic empowerment, the decision-making power consider under the financial point of view (Deka ,2015; Karunathilake, 2016). Therefore, in the research context, the decision-making power referred as, to the power of poor rural women to make household economic decisions for achieving short- and long-term economic wellbeing in their households Arora, 2016; Maheswari, 2016; Haque et al., 2016; Bonga et al., 2016; Singh et al.,2017; Lusardi et al., 2017; Roy et al 2018; Kumari et al., 2020b). According to the literature, researcher built first hypothesis as,

H1: There is a significant influence of economic decision-making power on women's economic empowerment among rural poor women in Sri Lanka.

3.1.2. Control over the use of income and expenditures

The next important issue is controlling over the use of income and expenditure. Without this step, will be spending money out of track. To control the income and expenditure, it is best to directly prepare the detailed document to control an income and expenditure, while developing the budget Alkire, et al., 2012; Biswas, 1999; Malhotra et al., 2002; Deka, 2015. The household budget should be communicated with all the relevant staff. Under the women's economic empowerment, controlling power of the income and expenditure of family members as well as controlling herself is an important phenomenon of her empowerment (Deka ,2015; Gilabert, Dietz, & Grabs, 2016; Soni, et al., 2016. Deka ,2015; Gilabert, Dietz, and Grabs ,2016). Therefore, in the research context, controlling the use of income and expenditure is termed as; authority and willingness of poor rural women to control the over expenditure of their families with the purpose of using these resources in productive ways. Karunathilake, 2016; Arora, 2016; Maheswari, 2016; Haque et al., 2016; Bonga et al., 2016; Lusardi et al., 2017; Singh et

al.,2017; Kumari et al., 2020a). By considering above literature second hypothesis was formulated as,

H2: There is a significant influence of control over the use of income and expenditures on women's economic empowerment among rural poor women in Sri Lanka.

3.1.3. Leadership in the community

Women have long been the mainstay of communities and are heavily involved in community initiatives in various forms. Though often the unrewarded heroes of community action, women's role in community development has become important (Dietz, & Grabs ,2016; Alkire, et al., 2012; Deka ,2015). Especially in some communities like rural poor, they have established themselves as leaders in community development and acquired the skills that have brought positive change to their communities. Women leaders play key roles in establishing and maintaining important relationships and networks in their communities (Gilabert, Gilabert, Dietz, and Grabs ,2016; Karunathilake, 2016). They face cultural, economics, and social barriers in leading the community and in many cases overcoming those barriers become their motivation. While their comprehensive approach has influenced the evolution and nature of community development, women's contributions have been neither widely acknowledging nor explicitly credited. The results of this study provide deeper insights into women's thinking about leadership and community development (Arora, 2016; Maheswari, 2016; Haque et al., 2018; Bonga et al., 2016; Singh et al.,2017; Lusardi et al., 2017). Therefore, according to the research context, leadership in the community means the extent to which poor rural women can influence the common decisions of community and degree of other community people willing to accept their views (Kumari,2017; Roy et al., 2018; Vithanagama, 2018). With respect to the existing literature the third hypothesis developed as follows.

H3: There is a significant influence of Leadership in the Community on women's economic empowerment among rural poor women in Sri Lanka.

3.1.4. Control over the time allocation

A study by Hoque and Itohara (2009) reported time allocation is contributing to an extent in planning family activities and participation in family leisure time based on the decision-making power of the rural women. And also stated that a time spending programme among family members is developing leadership of the rural women (Arora, 2016; Maheswari, 2016; Haque et al., 2016). This study was conceptualized considering basically five important dimensions of women's economic empowerment that identifies five principles

in which empowerment are achieved including control over the time allocation as an important dimension (Swamy,2014; Deka ,2015; Gilabert, Dietz, and Grabs ,2016; Karunathilake, 2016). Therefore, according to the research context, control over the time allocation means ability and willingness of poor rural women for allocating their time for different tasks and ability to decide their leisure time in between their day to-day work schedule (Bonga et al., 2016; Singh et al.,2017; Lusardi et al., 2017; Kumari, 2017; Roy et al 2018. With the existing literature fourth hypothesis designed as,

H4: There is a significant influence of control over the time allocation on women's economic empowerment among rural poor women in Sri Lanka

Another sub-dimension of the study is financial well-being, attributing to some extent in generating economic empowerment and participation in financial decision-making power of the rural women (Dash, Prasad & Koshy ,2016).

3.1.5. Financial wellbeing

Empowerment is power or authority to someone. Women are important to the family as a mother as well in a society. Women are working in the family without any compensation but in the workplace, they earn more money with their high position. Empowerment of women refers to giving decision making power to women in social, economic and financial empowerment of life (Haque, 2016; Gilabert, Dietz, and Grabs ,2016; Karunathilake, 2016; Arora, 2016;). Empowerment of women is very much essential to achieve sustainable development. The process of empowerment should start from the home. Women's position in the household determines women's autonomy in the family (Kabeer, 1999; Haque & Zulfiqar ,2016). According to the financial wellbeing, it is worth to examine whether can decide about household matters like buying household assets and managing financial resources, having access to bank, have security of financial future, have ability to make choices or have enough assets to do day to day financial transactions (Deka, 2015; Maheswari, 2016; Haque et al., 2016; Bonga et al., 2016). Therefore, according to the research context financial well-being referred as: ability of poor rural women to fully meet current and ongoing financial obligations and feel secure in their financial future, and is able to make choices that allow them to enjoy life. (United Nation Foundation ,2015; Biswas ,1999; Krishnan and Silvi,2011; Singh et al.,2017; Lusardi et al., 2017; Kumari et al., 2020c). Taking under consideration of above literature final hypothesis as designed as follows

H5: There is a significant influence of financial wellbeing on women's economic empowerment among rural poor women in Sri Lanka

4. RESULTS AND DISCUSSION

The structural model will have denoted the relationships among the main constructs in the conceptual framework by using path coefficients. Accordingly, the path coefficients represent the hypothesized relationships among the constructs in the model (Ringle et al., in 2018; Hair et al., 2018). The value for path coefficient should fall in between -1 and +1. When it tends towards +1, it is interpreted as strong positive relationship which is statistically significant and vice versa.

However, whether Path coefficient is significant or not depends on its standard error which can be obtained by considering two types of criteria. As bootstrap standard error enables to compute the *t* values and *p* values for all structural path coefficients, *p* value can be considered to assess significant level of path coefficients (Hair et al., 2017).

Generally, 5% significant level can be considered as the threshold level of *p* value, accordingly, *p* value must be smaller than 0.05 to demonstrate the significant relationship among constructs. Further, respective *t* value should fall in the range of - 1.96 to +1.96 to assure the significant level of path coefficients. Therefore, said condition can be considered as criteria 01. Moreover, Hair et al., (2018) suggest that researchers should check the bootstrap confidence intervals under the BCa approach in order to further test the significant levels of path coefficients, in the case of 1st criterion is not satisfied.

Accordingly, if the bootstrap confidence interval does not have a zero value, the path coefficient is still significant. It can be considered as criterion 02. The path diagram is given in the figure 02 and the summary of the statistics taken by bootstrapping techniques are given in table 2.

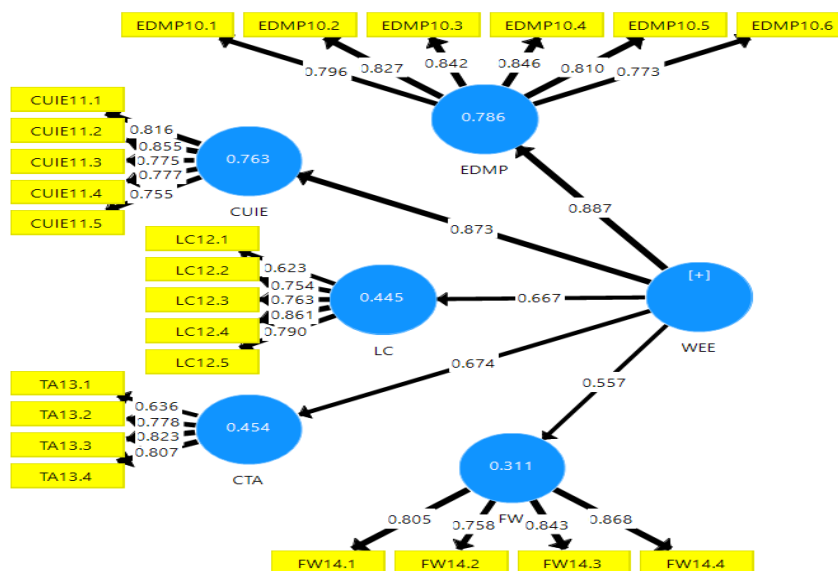


Figure 2: The relationship between determinants of WEE on WEE

Table 2: Determinants of Women's Economic Empowerment

	Beta	Sample Mean (M)	(STDE V)	T Statistic	P Value	2.50%	97.50 %	Hypotheses
EDMP-> WEE	0.887	0.888	0.012	73.868	0	0.861	0.909	H1: accepted
CUIE -> WEE	0.873	0.874	0.013	69.077	0	0.847	0.899	H2: accepted
LC -> WEE	0.667	0.667	0.037	18.134	0	0.583	0.737	H3: accepted
CTA -> WEE	0.674	0.670	0.040	17.049	0	0.575	0.741	H4: accepted
FW -> WEE	0.557	0.556	0.054	10.279	0	0.443	0.656	H5: accepted

Source: Author constructed based on the output results

Based on the Smart PLS output, hypotheses were tested and results summarized according to the respective hypotheses.

The individual path coefficients in the structural model and the table 2 represents the standardized Beta (β) coefficients in an OLS regression which express a one-unit change of the exogenous construct changes the endogenous construct by the size of the path coefficient while everything remain constant. However, whether path coefficients are significant or not should be determined by testing statistical criteria.

First hypothesis H1 considered, need to test the influence made by economic decision-making power on women's economic empowerment. According to table 2, It explained that path coefficient ($\beta = 0.887$) was reported as a positive impact of economic decision-making power on women's economic empowerment. Further, in terms of the other statistical values as: $p = 0.000$; $t = 73.868$; and Bca (Bias Corrected) confidence intervals lower = 0.861 and upper = 0.909, revealed that the determinant taken strong significance on the level of women's economic empowerment, the impact made by the economic decision-making power on women's economic empowerment was significant. Further, it was revealed that, among the set of determinants, economic decision-making power, is the most significant determinant of women's economic empowerment.

Therefore, H1 was accepted.

As per the second hypothesis (H2), it was tested the influence made by control over the use of income and expenditures on women's economic empowerment. According to the output results it explained as: slandered $\beta = 0.873$, it revealed that there is a strong positive influence made by control over the use of income and expenditures on women's economic empowerment; $p = 0.000$ means, probability value is with the threshold value (0.05); $t = 69.077$ explained high t value than 1.96; and Bca (Bias Corrected) confidence intervals lower = 0.847 and upper = 0.899 (no zero laid between two confidence intervals), it confirmed that, the control over the use of income and expenditures significantly effects on the level of women's economic empowerment among rural poor women. While considering the significant variables of women's economic empowerment, control over the use of income and expenditures is the second most influential determinant of women's economic empowerment. Therefore, H2 was accepted.

As another highest path coefficient ($\beta = 0.667$), leadership in the community has a significant impact on women's economic empowerment. Further it was confirmed with the other statistical tests as well as: $p = 0.000$; $t = 18.134$; and Bca (Bias Corrected) confidential intervals lower = 0.583 and upper = 0.737

(no zero laid between two confidence intervals), it further confirmed that, there is a significant influence made by the leadership in the community on women's economic empowerment. Therefore, H3 was accepted.

With respect to the fourth hypothesis (H4) path coefficient ($\beta = 0.674$), control over the time allocation has positive influence on women's economic empowerment of rural poor women. Significance was further, revealed by the other statistical tests as well as: $p = 0.000$; $t = 17.049$; and Bca (Bias Corrected) confidential intervals lower = 0.575 and upper = 0.741 (no zero laid between two confidence intervals). Therefore, it elucidated that there is a positive significant influence of control over the time allocation of rural poor women with their economic empowerment. Hence, H4 was accepted.

Further, when it considers the last hypothesis, the path coefficient ($\beta = 0.557$) was reported in the path of financial wellbeing. That means there is a positive significant influence of financial wellbeing on women's economic empowerment. Further, in terms of the other statistical values as: $p = 0.000$; $t = 10.279$; and Bca (Bias Corrected) confidential intervals lower = 0.443 and upper = 0.565, revealed that there is a strong positive influence made by the financial wellbeing and it also was the significant determinant of women's economic empowerment. Therefore, H5 was accepted.

According to the output results, all p values are below 0.05 and all the t values are above 1.96. Therefore, all 05 hypotheses are empirically supported. The results further verified that there is no zero laid between lower confident interval and upper confidence interval. the most significant dimension of women's economic empowerment is economic decision-making power with highest t value (73.868) among the other determinants. The control over the use of income and expenditures was recognized as the second most influential variable of WEE. Financial wellbeing was identified as the least significant determinant due to the respective path coefficient has the lowest t value (10.279). In order to test the hypotheses, researcher formulated five hypotheses and all the hypotheses were empirically supported.

5. CONCLUSION

According to the research objectives, it is needed to examine the most significant determinant of the economic empowerment among rural poor women in Sri Lanka. As per the findings shared as in the above paragraph all the respective paths' coefficient is estimated as statistically significant. Therefore, the results demonstrate that all the five hypotheses were accepted and all the objectives were achieved. Therefore, the overall findings imply that all the determinants are significant and positively impact on the level of economic empowerment of rural poor women in Sri Lanka. Therefore, the

results further confirmed that objectives supported through literature as well as through empirical evidence in the present research context. According to the previous literature, women's economic empowerment is considered in different aspects but no one considered all the dimensions together to determine the women's economic empowerment. Moreover, there aren't any research studies which can be seen based on the identification of the determinants of women's economic empowerment in local context, where rural poor women are focused. Therefore, it can be concluded that present research is able to fill the literature gap emphasized by the researcher based on the relationship between determinants and women's economic empowerment.

Based on the findings, it was noted that the economic decision-making power has the highest significant contribution in developing women's economic empowerment among the rural poor women in Sri Lanka. The financial wellbeing is identified as the least significant determinant of women's economic empowerment. Therefore, it is a respectable indicator for the policy makers to pay more attention on the economic decision-making power as the highest significant factor for further improvements. It explained that women's decision-making power is in some substantial level, so this factor could be used to motivate them to more savings and investment within the household for enrich their financial wellbeing. Especially, the attention of policy makers should be focused on financial wellbeing as the least significant factor of women's economic empowerment to encourage that determinant to enhance the economic empowerment among the rural poor women in Sri Lanka. As per the researcher recommendations, the government should guide the financial institutions to encourage women's financial status while providing loan facilities targeting the rural poor self-employed women. Therefore, research findings could be useful for the policy level of the country to enhance women's economic empowerment. Based on research findings the policy makers could understand which aspect of determinants perform less but are important to determine the level of women's economic empowerment. For instance, findings of the study revealed that the least significant determinants as financial wellbeing. Ergo, policy makers should have focused on implementing some workshops on how to manage money, invest, etc. to enhance their financial skills. Further, this study provides a special contribution on existing literature and on the policy makers as findings provide a clearer understanding in significant determinants on women's economic empowerment. One of the main limitations in the study is, the research has only focused on the quantitative aspect. It is recommended for the future researchers to focus on qualitative data as well.

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Annexure 01 : CTA results

WEE	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Bias	CI Low	CI Up	Alpha adj.	z (1-alpha)	CI Low adj.	CI Up adj.
1: CUIE11.1,CUIE11.2,CUIE11.3,CUIE11.4	0.19	0.186	0.047	4.075	0	-0.004	0.117	0.27	0	3.566	-0.027	0.36
2: CUIE11.1,CUIE11.2,CUIE11.4,CUIE11.3	0.193	0.191	0.044	4.361	0	-0.003	0.123	0.269	0	3.566	-0.038	0.354
4: CUIE11.1,CUIE11.2,CUIE11.3,CUIE11.5	0.163	0.162	0.032	5.088	0	-0.001	0.112	0.217	0	3.566	-0.05	0.279
6: CUIE11.1,CUIE11.3,CUIE11.5,CUIE11.2	-0.068	-0.068	0.024	2.829	0.005	0	0.108	0.028	0	3.566	-0.154	0.018
10: CUIE11.1,CUIE11.2,CUIE11.3,E DMP10.2	0.049	0.047	0.025	1.969	0.05	-0.002	0.01	0.092	0	3.566	-0.038	0.14
13: CUIE11.1,CUIE11.2,CUIE11.3,E DMP10.3	0.054	0.052	0.03	1.809	0.071	-0.002	0.007	0.106	0	3.566	-0.051	0.163
17:	0.017	0.016	0.035	0.485	0.628	-	-	0.07	0	3.56	-	0.14

CUIE11.1, CUIE11.2, EDMP10.4, CUIE11.3						0.00 1	0.04	6		6	0.10 8	4
20: CUIE11.1, CUIE11.2, EDMP10.5, CUIE11.3	0.018	0.018	0.036	0.49	0.625	0	- 0.04 2	0.07 8	0	3.56 6	- 0.11 2	0.14 8
24: CUIE11.1, CUIE11.3, EDMP10.6, CUIE11.2	-0.067	- 0.066	0.021	3.219	0.001	0.00 1	- 0.10 2	- 0.03 3	0	3.56 6	- 0.14 2	0.00 6
27: CUIE11.1, CUIE11.3, FW14.1, CUI E11.2	-0.038	- 0.038	0.022	1.709	0.088	0	- 0.07 4	- 0.00 1	0	3.56 6	- 0.11 7	0.04 1
31: CUIE11.1, CUIE11.2, CUIE11.3, F W14.3	0.019	0.018	0.036	0.532	0.595	- 0.00 1	- 0.03 9	0.08	0	3.56 6	- 0.10 8	0.14 9
36: CUIE11.1, CUIE11.3, FW14.4, CUI E11.2	-0.023	- 0.024	0.021	1.121	0.263	- 0.00 1	- 0.05 6	0.01 2	0	3.56 6	- 0.09 6	0.05 1
41: CUIE11.1, CUIE11.2, LC12.2, CUI E11.3	0.076	0.076	0.037	2.083	0.038	0	0.01 6	0.13 7	0	3.56 6	- 0.05 4	0.20 7
46: CUIE11.1, CUIE11.2, CUIE11.3, L C12.4	0.076	0.075	0.035	2.167	0.031	- 0.00 1	0.01 9	0.13 4	0	3.56 6	- 0.04 8	0.20 1
52: CUIE11.1, CUIE11.2, CUIE11.3, T A13.1	0.035	0.038	0.025	1.43	0.153	0.00 3	- 0.00 8	0.07 3	0	3.56 6	- 0.05 6	0.12
59: CUIE11.1, CUIE11.2, TA13.3, CUI E11.3	0.222	0.22	0.043	5.119	0	- 0.00 1	0.15 2	0.29 4	0	3.56 6	- 0.06 9	0.37 7