GOLD JEWELRIES IN ECONOMIC WELL-BEING AND EMPOWERMENT OF TAMIL RURAL WOMEN

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Abstract

Necessity of women empowerment to achieve goal of development has been emphasized by economists for a long time. Women's assets especially gold jewelries closely associated with the formation of women's identity, decision making capability, mobility and contribution to the household financial activities lead to women empowerment of the nation. This study hypothesized that gold jewelries held by Tamil women in rural positively associated with degree of their empowerment, measured by fifteen measures. In developing countries, particularly in traditional base societies, women have been denied to the participation of the country's economic activities due to the limitations from the patriarchal societies, cultural and religious aspects, and norms. In this paper cross sectional data, collected from 40 rural married women in 2021 has been analyzed by using statistical software. Data have been collected from particular research area by using questionnaire, focus group discussion and key person interviews. The analysis demonstrates the gold jewelries have significantly more positive relationship and impact on women's empowerment than other determinants of empowerment. The correlation coefficient between value of total gold jewelries of women bosses and empowerment of women is 0. 61. Increasing of one rupees of value of gold jewelries leads to increasing of economic wellbeing of women to value of 3.5 rupees. Investment on gold jewelries than other financial means make economic prosperity for rural Tamil women. Gold jewelries are used for multiple purposes and multiple advantages for Tamil women and economy.

Keywords: Gold Jewelries, Economic Well-being, Women Empowerment, Education, Dowry

1.0 Introduction

Economic policy makers indicate that, the women empowerment is the key interconnected determinant of socio-political and economic development of nation. The United Nation development program (UNDP)includes 'gender equality' as the fifth goal in sustainable development goals which must achieve within year of 2030 in across the world. Therefore, women empowerment is identified as a vital issue in contemporary world. Furthermore, most of the developing countries' evidence proved that, the achievement of sustainable development is impossible without empowerment of women. In this view, women empowerment plays as the precondition of development through social development.

Women empowerment defines in short that, "ability to choose what she wants" and it has determined by education, salary and income, property rights, dowry, gold jewelries and etc. moreover empowerment is about gaining power and liberty it is the ability or capacity to create strengthening and effective community (Wakitoledady, 2017). Despite, women have lot of barriers to survive at their status in society. There are some challenges such as gender inequality, sexual harassments, household violence, cultural and religious restrictions, lack of opportunity to access education, and low wages etc. In developing countries, women are facing huge problems more than developed countries. Most of the societies give second status to women particularly in rural areas. Comparatively, women give more contribution to economy than men through caring and looking after her children and parents, cooking, cleaning home, maintaining home gardening, etc. In addition, some evidences have proved that women's economic activities in rural sector have minimum negative affect on environment (Nusanthini and Santhirasegaram, 2021).

In this context, there are most important need to study the determinants of empowerment in Sri Lanka, particularly within the rural Tamil women. Among the determinants, gold assets in the form of jewelries have been playing important multiple roles in determination of empowerment in rural Tamil women economically and socially. The key objective of this work is measuring rural women's economic wellbeing in the context of gold jewelries and its impact on their empowerment.

Objectives of the study

The purpose of this quantitative descriptive research study is to identify the important role of the women empowerment in economic development. Also ensure to making awareness about women empowerment in vulnerable society particularly in rural areas. The main objective of this study is to identify the level of economic empowerment in rural areas. This study also accesses the range of empowerment of Tamil rural women. It identifies the determinants of the women empowerment in rural sector. It measures the components of economic well – being of Tamil rural women. This study examines the most important determinants of the women empowerment. This work proves the relationship between the gold jewelries and empowerment of the Tamil rural women.

Hypothesis

This study tries to investigate a hypothesis to evaluate whether there is significant impact to women empowerment from considering specific factors.

"The Tamil women who have possessing more gold jewelries have been enjoying more economic well-being and empowerment at their family than other determinants".

2.0 Literature Review

Ali Abbas (2019) stated on his study that, both men and women were created with equal status but with different responsibilities. For the reason of physical hegemony of man, equal status not given to women. With the passage of the time women status was accepted by the society in many countries. This enhanced status helps to women to become socially, politically and economically independent. It also described that, in south Asia, despite cultural barriers, traditional factors prevailing in many areas of this region in almost each country but still government of south Asia pays attention to their women.

Amirthalingam and luxman(2010) conducted a survey that how to gold jewelry helps to the internally displaced persons in Sampur, Batticaloa, Sri Lanka. They stated that Tamil women wear gold jewelries for the purpose of cultural matters even in their daily life. And even if they are poor, they possess some gold jewelry for the cultural

reasons. This habit heled to Tamil rural women who suffering from unexpected financial distress due to the internal displacement. Furthermore, they proved that gold jewelries assist to consumption, creation of income generation measures, and savings by using mortgage and sale of it.

Quara-tul-ain (2019) described that demographic factors have significant impact on women empowerment in Pakistan. Particularly the age of woman is significantly positively associated with empowerment. Further explained that, the married woman empowered more than the unmarried woman. Also empirically proved the number of children has a negative association with women empowerment.

Mohamed masum billah(2017) stated that ready- made garments factories have significant effect on women empowerment in case of Bangladesh. Author measured empowerment by using some factors such as women's financial contribution to family, participation on decision making at house hold level, access to resources, and perception of gender awareness. The study also revealed that, most significantly affected female employees' empowerment is the financial contribution to family. Therefore, he suggested to upgrade the power of women in Bangladesh more garments factories need to establish and create more employment opportunities for female.

Mila sell(2018) stated on his research that There are significant differences in decision making between men and women in farming households in Uganda. Also proved by using regression analysis, male's educational advantage is associated with lower levels of women's empowerment. Further longer travel time to paved roads is strongly associated with low levels of women empowerment.

Vakitol dady (2017) reported that there are so many factors such as lack of access to information, low participation of rural matters has significant impact on rural women empowerment options and constraints to freedom mobility.

abubackkar nazeer (2019) indicated on his paper that education, employment opportunities and property rights are essential factors which effect on economic empower of women but women barrier on their rights to get access and control of their economic wee-being. It also described that there are certain structural disparities like gender discrimination in access education, share in labor market and share in property.

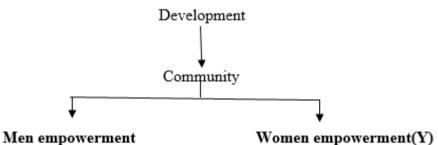
Ragui assad (2014) stated on his paper that, husband's employment status, woman contribution of the marriage cost, it is measured by durables and share of marriage cost are closely associated with women empowerment. It was concluded by using empirical research that, higher education level has positive impact on women empowerment. But secondary education, university and post university degree surprisingly negative associated on freedom of mobility. Having these types of degree decrease Egyptian woman's mobility. Employment status of women related as positive manner and age gap between husband and wife has negative relationship.

Sutharmi and Santhirasegaram (2017) described that there is closely positive relationship between women's education and empowerment. It also proved that the educated school, distance between school and house, and the main stream which selected in advance level have significantly impact on empowerment. This study identifies that comparing with urban area, rural area's women have less opportunities to access technology-based education facilities. They also suggested that women-oriented organization should pay consideration to uplift women's opportunities on education. Santhirasegaram (2013) shows the positive impact of dowry in forms of house, Cash, land and gold jewelries on rural women's empowerment.

3.0 Methodology and Data

Various studies have used different methodologies in an attempt to measure analysis depicting the magnitude of the association between categorical variables the research methodology included three components: a quantitative survey, triangulated by qualitative field research and key person interviews. The quantitative survey will be conducted in forty married women among two hundred married women in particular village, Paalavi, Kachchai in Thenmaradchi DS division. Forty respondents for this study have been selected by using snow ball sampling method. Collected data on economic well-being of women that determined by value of assets, fixed deposits, value & gold jewelers, value of monthly assistance etc. Empowerment is measured by freedom & decision making, rights to use resources, right to choose for the education etc. This study adopts descriptive statistic method of analysis in the form of frequency tables and charts. It may also combine quantitative and qualitative in other phases of the research. For the purpose of this study, collected primary data by means of designed questionnaires and depth interviews have used to collect data. Depth interviews are personal and unstructured interviews, whose aim is to identify participants emotions, feelings and opinions regarding a particular research topic. The research methodology included three components: a quantitative survey, triangulated by qualitative field research and key person interviews. Among two hundred married women, forty respondents have selected.

Conceptual frame work and appropriate model have designed to identify the factors easily as follow:



Y = f(X)

 $Y = \{Y_1 + Y_2 + Y_3 + Y_4 + Y_5 + Y_6 + Y_7 + Y_8 + Y_9 + Y_{10} + Y_{11} + Y_{12} + Y_{13} + Y_{14} + Y_{15} \dots Y_n\}$ $Y = f(X_1 \dots X_n)$

variables		Type of variable	Type of
			Measurement
Y	Total dimensions of women empowerment	Dependent variable	Average of total Ys
Y1	freedom on decision making	Independent variable	Percentage scale
Y2	Freedom of spending of their earnings	Independent variable	Percentage scale
Y3	freedom to take care their parents	Independent variable	Percentage scale
Y4	freedom to participate on decision making in children's education	Independent variable	Percentage scale
Y5	freedom to go out to work	Independent variable	Percentage scale
Y6	Property rights	Independent variable	Percentage scale
Y7	freedom to enjoy the dowry which brought from her home.	Independent variable	Percentage scale
Y8	Freedom of expression	Independent variable	Percentage scale
Y9	participation in community base organization	Independent variable	Percentage scale
Y10	freedom to buy things what she wants	Independent variable	Percentage scale
Y11	Opinion on working out	Independent variable	Percentage scale
Y12	Respect at your family	Independent variable	Percentage scale
Y13	Respect on your family	Independent variable	Percentage scale
Y14	Freedom on higher education efforts	Independent variable	Percentage scale
Y15	Depression by others	Independent variable	Percentage scale

X	Determinants of Well-being and	dependent variable	Average of total X	
	empowerment			
X1	Education	Independent variable	Number of schooling	
X2	Value of dowry building	Independent variable	Rupee	
X3	Value Dowry home	Independent variable	Rupee	
X4	Value of Dowry low-land	Independent variable	Rupee	
X5	Value of Dowry upper land	Independent variable	Rupee	
X6	Dowry gold jewelries	Independent variable	Rupee	
X7	Gold jewelries bought by husband	Independent variable	Rupee	
X8	Gold jewelries bought by wife	Independent variable	Rupee	
X9	Number of family members in abroad	Independent variable	Number	
X10	Dowry- cash	Independent variable	Rupee	
X11	Fixed deposit	Independent variable	Rupee	
X12	Value of your own business	Independent variable	Rupee	
X13	Value of vehicle	Independent variable	Rupee	
X14	Value of lending	Independent variable	Rupee	
X15	Lending to others	Independent variable	Rupee	
X16	Income of husband	Independent variable	Rupee	
X17	Monthly income of wife	Independent variable	Rupee	
X18	Income from assets of wife	Independent variable	Rupee	
X19	Income of assets from husband	Independent variable	Rupee	
X20	Monthly expenditure of wife	Independent variable	Rupee	

4.0 Data analysis and findings

There are two variables dependent and independent variables in research basically. In this study, the dependent variable is women empowerment and the independent variables are education, income, work opportunities, dowry, gold jewelry, property rights etc. descriptive statistics, correlation and regression analysis could be used to test the specific hypothesis through SPSS. Descriptive statistics will be used to describe the respondents and to check the central tendency and dispersion. Furthermore, Pearson product-moment correlation coefficient will be conducted in order to identify and test the correlation between two variables. regression will be used to address a variety of research question and provide information about the model as a whole and the relative contribution of each variable that made up in the research.

Comparatively Sri Lankan Tamil rural women have less empowerment than others. Socio-political changes did not empower Tamil women. Peng Wang (2011) Illustrate that the movement of Liberation Tiger of Tamil Eelam (LTTE) did not have real women empowerment during war time¹. Despite, the dowry which especially includes gold jewelries have been empowered Tamil women as economically and socially. When I talked with a young war widow, she said that,

"after death occurred of her husband, she had no work or any sources for income as permanently. But had sufficient gold which gave from her family as dowry. She obtained initial capital from gold by pawning for their small business".

(Interviewed 10/04/2021 at her home)

Now she is a successful women entrepreneur and provides more than hundred jobs for war widows. In this case, she used gold as a distress relieve asset in order to make well- being hence empowerment of Tamil women in society. Furthermore, reiterate that gold jewelries make women as more empower with following cases: One of house wife woman who have three daughters and one son explains the role of gold jewelries as follow.

"My parent gave 20 pawn (160g) gold jewelries to me when I got married in 1995. It has been buffer to my family as liquidly assets, means of mortgage, social respect, happiness in festival and cultural functions and more important as good investment...... The value of them in 1995 was Rs 78.000. It is nearly Rs 16 00 000.00 today. I had deposited Rs 4000 in my first daughter's first birthday in Bank for 20 years scheme. She was able to get just Rs 25 350.00 in 2018 at her 20year old. At the same time, my brother gave a one pawn gold Chain to her first birthday and its value today is nearly Rs 100 000.00. Return of gold with its multiple usage is four times more than the Bank deposit. Appreciation of gold asset with economic return increases my empowerment in my family as well as in society".

(Interviewed 23/04/2021 at her

home)

One of working woman in public sector explains her empowerment in relation to gold jewelries in her family.

" I have been graduated in 2003 and got public employment in 2008. Both (husband and wife) salaries are not enough to manage my family. My brothers who have been living in developed countries (Canada) donated 33 pawn gold jewelries to me as dowry. My husband has been living separately now due to the family problem. I am able to manage my family myself with gold assets brought as dowry, from my parent house. One of the reasons to challenge with my husband in regard my respect has been my gold jewelries than my education and employment.... our education does not make us to earn income ourselves. Education to women cannot be powerful determinant of women's empowerment since it does not related with income generation activities of women..... needs professional education such as doctor, accountant and engineer"

Interviewed 21/04/2021 at her office.

Both cases are empathized that gold jewelry makes women life as confident and economically strong.

In the questionnaire, A Likert scale question have following answers. Table 01 provides summaries of the results.

	Where 1-completely disagree, 2	-disagree,	3-both,	4-agr	ee, 5-c	omple	tely dis	agree
	Measures	Average	1	2	3	4	5	Decision
1	Gold jewelries increase women's empowerment at their family	4.42	5.0	15.0	27.5	25.0	27.5	Accepted
2	Dowry gold jewelries increase your respect husband's family	3.47	10.0	15.0	17.5	32.5	25.0	Accepted
3	dowry increases women empowerment	3.72	5.0	17.5	15	25.0	37.5	Accepted
4	Gold jewelries increase living of standard of women	4.87	2.5	7.5	15.0	37.5	35.0	Accepted
5	While wearing gold jewelries women feel proudly	4.15	5.0	17.5	12.5	2.5	37.5	Accepted

Table 01: Gold Jewelries and Empowerm	ent of women
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6	Gold jewelries consider that asset to	3.87	2.5	12.5	12.5	40.0	32.5	Accepted
	help to planning for future							
7	Gold jewelries support in distress time	4.22	0.0	5.0	15.0	32.0	47.5	Accepted
	to revitalize the life of women							
8	Gold jewelries upgrade women's self-	3.75	10	7.5	12.5	37.5	32.5	Accepted
	esteem							

Source: Field Survey Data

According to the table 01, from eight questions, means of all answers is more than 2.5 and averagely, 29 percent of respondents say agree and 34.3 percent say completely agree with above statements related with women empowerment and gold jewelries. In other terms, there are 63.3 percent agree that gold jewelries make women as economically stronger. Results of all questions shows that, gold jewelries have taken crucial role in economic well-being and women empowerment. Also found dowry has significant part in upgrading power of women in several ways like decision making and mobility of rural women. Compare with education and gold jewelries, the gold assets have more impact on empowerment than education. 81 percent of the respondents agreed that gold jewelries help to enhance their standard of living as well as empowerment.

Total empowerment is measured by fifteen factors and describes as follows:

Measures of Empowerment	Mean	Std.
		Deviation
Freedom of decision making in family	74.3	18.9
Rights to spend your salary	74.5	19.0
Rights on your dowry	74.1	20.7
Freedom to look after parents	78.6	20.2
Freedom to visit relative home	78.5	18.8
Freedom to go out	69.3	23.7
Freedom to buy things	74.9	18.4
Freedom on children education	78.6	17.9
Participation on social events	72.1	17.4
Rights help to siblings	75.7	17.5
Husband's opinion on working woman in out	76.8	18.3
Respects to wife in family	81.9	15.9
Respect of others on your family compares with others	79.1	16.0
Freedom on your career	69.6	24.9
Depression from husband or others	28.9	18.4
Total	73.46	13.4

Table 02: Mean	s of Measure	s for Empowe	erment
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Source: Field Survey Data

Tamil rural women who have possessing more gold jewelries have been respected more by family members. They have more empowerment on decision making, spending their salary, enjoying dowry, caring parents, visit to relative home, decision making on child's education, working out and respect by others. Others measures have less empowerment comparatively. Standard deviations are more in most of measures shows the disparity of empowerment among the women.

Table 03: Elements of total gold and its correlation on well-being

Value of Total Dowry Gold Jewelries	0.645 (0.000)
Value of Total Gold Jewelries brought by Husband	0.082 (0.616)
Value of Total Gold Jewelries brought by Wife	0.142 (0.382)
Value of total gold jewelries	0.059(0.010)

Source- Field survey data

According to the result of correlation in Table 03, within the key elements of gold jewelries possessing rural women, gold jewelries provided as dowry have significant positive impact on women's well-being and other elements have less impact on it. There is 59 percent positive correlation between gold jewelries and economic well-being of Tamil women at the significant level of one percent.

 $Y = f(X_1, X_2, X_3)$

Where, Y- Total economic well-being of women. X_1 , X_2 , X_3 represents Education, monthly income of women and value of gold jewelries, brought as dowry owned by women respectively.

 $Y = 68736 + 2875 X_1 + 42.2 X_2 + 3.48 X_3$

(0.23) (0.47) (0.43) (0.000) N=40 $R^2=0.44$,

Education correlates poorly with economic wellbeing of rural Tamil women. The correlation between overall well-being and Women's education is 0.20. According to the results of regression, one year schooling of women leads to increase of Rs 2875 of economic well-being. Among determinants of women's economic wellbeing, gold jewelries have more powerful determinant of women's economic wellbeing significantly. Value of one rupees of gold jewelries increases the women's total well-being by 3.48 rupees significantly. If women invested in gold jewelries, it contributes 3.48 times of value of gold investment to economic well-being.²

Gold jewelries have positive impact on empowerment of Tamil rural women.

Table 04 describes the correlations among the determinants of women empowerment and with degree of women empowerment. Comparison of correlations shows that gold jewelries have more association with empowerment than other variables.

1 able:04: Dependent variables is degree of average women empowerment				
Value of Total Gold Jewelries	0.616** (0.000)			
Value of Total Dowry Gold Jewelries	$0.591^{**}(0.000)$			
Value of Total Dowry Gold Jewelries brought by Husband	-0.048(0.385)			
Value of Total Dowry Gold Jewelries brought by Wife	0.262 (0.051)			
Education	0.202(0.021)			
Number of family members in abroad	-0.021(0.028)			
Value of fixed deposit	0.204(0.021)			
Value of dowry low land	0.429(0.006)			
Value of dowry upper land	0.212(0.018)			
Value of vehicle	-0.320(0.044)			
Value of loan	-0.121(0.041)			
Value of dowry in cash	0.247(0.025)			
Value of lending to others	-0.314(0.049)			
Value of business	-0.321(0.044)			
Value of monthly income of wife	0.182(0.026)			
Value of monthly income of husband	0.058(0.074)			
Income of wife's assets	0.163(0.035)			

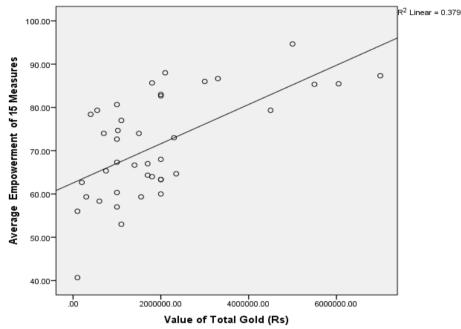
Table:04: Dependent variables is degree of average women empowerment

Income of husband's assets	-0.047(0.044)
Source: Field Survey Data,	

** at 5 percent significant level

Results in table 04 shows that, there is 61percent positive significant correlation between gold jewelries and women empowerment³. Gold jewelries which obtained as dowry have also 59 percent positive association with women empowerment. Gold jewelries which bought by wife have less association on empowerment as 26%. But gold jewelries which bought by husband have negative association with women empowerment. According to the results, number of family members in abroad, value of vehicle, value of loan, value of business and income of husband's assets have correlated with empowerment negatively.

There is positive correlation between total gold jewelries and women empowerment desribes in scatter graph as follows:



 $Z = f(G_1, G_2, G_3)$

Where, Z Total empowerment of women averaged between from 0 to 100. G_1 , G_2 and G_3 are Total value of gold jewelries as dowry. No of years for schooling and monthly income of women respectively.

$$\begin{split} Z = & 52.35 + & 0.006 \ G_1 + & 0.63 G_2 & + & 0.005 \ G_3 \ ^4 \\ & (0.000) & (0.001) & (0.41) & (0.54) \\ & N {=} 40 \quad R^2 {=} \ 0.37, \end{split}$$

No of years for schooling and monthly income of women do not affect women empowerment significantly. Gold jewelries have more affected on empowerment significantly. The both regression results prove that gold jewelries brought as dowry to Tamil women increases their Economic well-being hence empowerment.

This research clearly proved that, gold jewelries has taken crucial role in economic well-being and women empowerment. Also, it has found that dowry has significant part in upgrading power of women in several ways like decision making and mobility of rural women. Comparing education with gold jewelries, the gold assets have more impact than education on empowerment. 80 percent of the respondents agreed that gold jewelries help to enhance their standard of living as well as empowerment.

5.0 Conclusion and Recommendations

Many researchers have found that so many factors determine empowerment of women such as education, employment, earnings, property rights and assets. But a few of them touched up gold jewelry can be used as a powerful determinant factor for making women's empowerment philosophically. There is no any single study by using appropriate methodology to investigate the relationship between gold jewelries and empowerment of women their effects. This paper empirically proves that gold jewelries have robust role in power of women. It also emphasizes that the dowry takes important role in economic prosperity of married Tamil women. In a situation of economic distress, gold jewelries assist as a more liquidity asset by several ways. furthermore, women activists believe the gold jewelries increase women's self-esteem as well as making confident.

After ending of the civil war in Sri Lanka, particularly in North and East province, the gold jewelries helped to economic revitalization of widows who lost their partner at during the war. In another way, willingness of wearing gold jewelries leads to upgrading saving behavior of people in order to increasing total investment and total reserve of gold of whole nation. Despite some feminists argue that dowry is the major barrier of Tamil rural women's wedding occasion particularly in poor families. However, many experiences said that dowry which includes gold jewelries assists to creation of investment in order to make wealth of nation. Gold assets have more power to women than a armed struggle made to Tamil women⁵.

This study suggests to policy makers followings. Firstly, encouraging the saving and its investment in gold jewelries by fiscal and monetary policy incentives contribute to empowerment of women. Secondly, Gold jewelries have multiple benefits to rural women and safeguard the lives of women as buffer. Thirdly, it enhances the stock of international reserve and stabilizes the economy. Fourthly, Gold related industries create employment and income opportunities to people. Finally, government is able to get revenue from these industries.

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End Notes

¹ LTTE has been unsuccessful in creating the gender equality within the movement, and suggests that women have the right to achieve their emancipation and empowerment without linking to interests of the nationalist and ethnic struggles...... However, the reality is quite different: the term 'Freedom Birds' in the context of nationalistic conflicts primarily emphasized on the political and propaganda functions rather than the empowerment of women, thus women's liberation has always been subordinate to the liberation struggle of Tamil nation, Peng Wang (2011), pp 100-105

² Sale and mortgaging of gold jewellery gave a significant boost to savings-based financial resources. This finding led us to conclude that the significance of gold jewellery in Tamil culture offers a welcome reprieve to IDP finances. Amirthalingam and Rajith (2010) pp 402-425.

³ Selvarathinam (2013) illustrates that education of Tamil women has less empowerment on decision making of Tamil women than dowry of Tamil women. Gold jewelries play second place in values of Total dowry.

⁴ The process of exchanging culturally and personally invaluable gold jewelries for amounts less than the market value was a painful yet highly effective coping strategy. It follows that the sale and mortgaging of jewellery possibly may be the only link between the pre- and post-displacement financial positions of IDPs., ibid.

⁵ According to Schrijvers' argument, the LTTE has not successfully provided the meaningful equality for women; the things that the LTTE has offered are the strict gender restrictions and reproductions of the conventional discourse. The empowerment and emancipation of women could not automatically be achieved by the victory of the movement. , Peng Wang (2011), p.106.