

Women Entrepreneurship through Self Help Groups- A Study with Special Reference to Sustainable Livelihood Schemes.

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Abstract:

A women entrepreneur is a strong, imaginative and creative lady, desiring economic independence individually. Women have crucial role in entrepreneurship and will drive change for many years to come. Self Help Groups (SHG) helps the unreached poor access to financial services, raise disadvantaged and marginalised women in the society and advance gender equality and women's empowerment, Women who work help the economy expand and ensure that their families can live comfortably. In Kerala the SHGs are active through Kudumbashree Mission, which provides skill development to women thereby motivating them to take micro enterprises for livelihood. The main objective of the study is to identify the role of SHG in women entrepreneurship. The study is mainly focused on the sustainable livelihood schemes offered by Government of Kerala through SHGs. The study is empirical in nature. The limitation of the study is that it is restricted to the Central Region of Kerala. The data will be collected through questionnaire and focused group discussions. The study reveals that the initiatives of livelihood schemes have positive effect on the women entrepreneurship.

Key words: *Women Entrepreneurship, Women Empowerment, Self Help Group, Neighbourhood Groups, Sustainable Community, Livelihood Schemes, Kudumbashree.*

INTRODUCTION

Women were expected to preserve a housewife ideal in the 19th century. Women were supposed to take care of the housekeeping, cooking, and childcare. In the 19th century, they played a very different role than males did. Women were not given the same opportunities as men and were not permitted to speak up. Our understanding of the job that women did has been impacted by the fact that data on waged work in official records frequently do not include women's work. Even though women's salaries were essential to the survival of the family, they were frequently viewed as secondary income and less significant than men's earnings. In the latter half of the 19th and the beginning

of the 20th centuries, women worked in textile and garment factories and workshops, as well as in coal and tin mines, in business, and on farms. Prior to World War I and the Industrial Revolution, women were predominantly homemakers. The few occupations they could get were as maids or servants to noble households, which required the same work ethic they used to take care of their own families. Women had minimal to no access to education and little opportunities for professional development. World War I began in the latter part of the 19th century, which also resulted in a rise in the need for military supplies and equipment. Women filled the gaps left by the males serving in the military by working in factories and caring for the injured soldiers who returned home.

For the first time, women were free to try their hand at manual labour in the workplace. Following the war, there was the Industrial Revolution, which significantly expanded output and the demand for employees. Women in the late 1800s used this platform to advocate for their right to vote and get more involved in politics. With these changes occurred a sharp transition from country to urban life and a decline in the number of women who handled only home matters. For women, the turn of the 20th century brought about transformation and reform.

Indian women and their role in houses were viewed and described by the western world throughout the 19th century using metaphors like a bird in a cage or chained, etc. Midway through the nineteenth century, a number of women's difficulties came to light, and changes were made. Even though these early reforms were initiated by men, by the late nineteenth century, their female relatives had joined them in their efforts. The concerns of reformists during the colonial era were impacted by political and legal superstructures because India was ruled by the British, and their most important changes were in suffrage, education, legal, and civil rights.

Women's entrepreneurship is a critical part of the whole answer. It generates jobs, which helps the economy, but it also benefits women in terms of their social and personal lives. Businesses led by women are thought to operate very effectively, and some of the persuasive arguments for investing in one are as follows: Businesses run by women bring in more money overall but require less capital. Women are excellent multitaskers since most of them manage several tasks at once. These women could be very helpful in creating different revenue streams and supporting new businesses. According to a KPMG report, 43% of women are willing to take more chances, which is why women entrepreneurs are known to do so.

Women are dynamically adaptable. Women have a crucial role in entrepreneurship and will drive change for many years to come. They contribute to economic growth, innovation, creativity, and productivity through their ingenuity. They also encourage other women and people to start their own businesses. There was a general lack of awareness, sensitivity, and comprehension of how our well-functioning patriarchal institutions within families, houses, villages, cities, and society at large functioned three and a half decades ago. Women were in fact disregarded. But precisely because of this ignorance, a counterintuitive process of delving deeply into personal experiences and unravelling patriarchy via them emerged.

It gave birth to new perspectives, a feminist consciousness, reflections on the productive and reproductive roles of women, their practical and strategic needs, the impact of patriarchy on women's individual and collective lives and their abilities to cope, counter, and resolve. Women can adjust in a dynamic way. Women are essential to entrepreneurship and will continue to be the change-makers for many years to come. Through their inventiveness, they support economic development, innovation, creativity, and productivity. They additionally inspire men, women, and others to launch their own businesses. Three and a half decades ago, there was a general lack of knowledge, sensitivity, and understanding of how our well-functioning patriarchal structures within families, houses, villages, cities, and society at large functioned. Women were actually ignored. But precisely because of this ignorance, a surprising method of deeply probing one's own experiences and dismantling patriarchy through them arose.

The Government of India's Ministry of Rural Development (MoRD) introduced the National Rural Livelihoods Mission

(NRLM) in June 2011. The Mission, which was developed in part with investment support from the World Bank, intends to build strong institutional frameworks for the rural poor that will enable them to boost household income through sustainable livelihood improvements and greater access to financial services.

Literature Review

(Lopatka, 2021) pointed out in the study strongly demonstrate that business owners believe they lack the abilities necessary to take advantage of market opportunities. The firm owners also indicated to lack adequate business and leadership abilities. The lack of adequate channels of information flow that would allow business owners to learn from their employees about how to boost employee morale and improve company performance could be a sign that the organisation is struggling with communication skills.

(Dutta, 2001) The development of entrepreneurship is dependent on a number of inspiring and enabling elements. Entrepreneurs are driven to launch a firm or organisation by a variety of motivations, including ambitious and compelling factors. The current study focuses on several motivating elements that affect rural women's decision to become entrepreneurs. The entrepreneurs must overcome a number of obstacles in order to launch and manage their businesses.

(Sharma et al., 2012) Women business owners can act as a catalyst for the social and economic advancement of a nation like India. They had numerous challenges, particularly in the areas of finances and product marketing. In particular, the admission of rural women into micro enterprises will be encouraged and worsened, with implications for the viability of SHGs. By engaging in entrepreneurship effectively and

competently, rural women can accomplish wonders. Rural women have the rudimentary indigenous knowledge, abilities, potential, and resources needed to launch and operate businesses. What is required right now is knowledge of loan accessibility, certification procedures for various funding institutions, awareness of government assistance programme, drive, technical talent, and support from family, the government, and other organisations.

Dasgupta (2000) has emphasized that microfinancing through an informal group approach has had a number of positive effects, including the mobilisation of savings by the poor, their access to the necessary amount of appropriate credit, matching credit demand and supply, lowering transaction costs for lenders and borrowers, a significant improvement in recovery, ushering in a new understanding of subsidy- and corruption-free credit, and notable empowerment of poor women.

(Mrvanithamani & Ssandhya Menon, 2012) In order to share facilities and receive additional support, women business owners could also be connected to large industrial units and entrepreneurial expansion cells of academic institutions. There are several opportunities to support successful small businesses run by women, and every effort should be taken to create this incubator for entrepreneurship. (Dwivedi & Faculty, n.d.) It has been observed that as people get older, their exposure to and level of skill in a sector rises, which in turn encourages more investment and financial gain. This business can be launched for a low initial investment and expanded subsequently. (Sebastian, 2021) in his study pointed out that Women entrepreneurs still favour safe bank accounts despite the emergence of new investment opportunities. Professional investment marketing that addresses customer awareness, provides everyone with a

consistent return and higher value, and entails genuine efforts to integrate the country's underdeveloped sectors into the mainstream of economic growth. (C., 2012) The idea of SHGs for rural women's empowerment hasn't fully succeeded in achieving its goal yet. The success of SHGs in transforming rural women into a more powerful segment of society can be furthered by further efforts in modifying group characteristics and realigning group goals. (Minimol, 2020) emphasized in her study that rural women have been categorized as subprime and excluded from the mainstream financial system because they lack sufficient credit worthiness and collateral. (Chaturvedi & Joshi, 2019) conducted a study on Impact of Socio Economic factor on Investment behaviour of women entrepreneurs. The study revealed that Age, marital status, education, and monthly income are some examples of demographic variables that have little or no effect on how risky women perceive themselves to be. Women entrepreneurs' risk is not a major factor to take into account when choosing an investment. Lodi (2014), High financial literacy and the availability of accounting information have been demonstrated to boost investors' willingness to take risks and to make well-informed decisions by minimising information asymmetry. However, as people get older and more experienced, they have a lower risk tolerance and choose to invest in less hazardous assets.

Self Help Group and Women Empowerment

Self Help Groups (SHGs) are a concept that would be proving to be an effective instrument for the empowerment of women. SHG is a group of rural poor people, mostly women, that provides microcredit for people to begin their own businesses. A workable alternative for empowering women is the development of entrepreneurial skills and

income-generating ventures. It generates money and offers flexible working hours in accordance with the requirements of housewives. The current imperative is financial independence. Engaging in income-generating activities contributes to women's overall empowerment. This particular research was carried out with the special aim of investigating the empowerment of women through entrepreneurial activities of self-help groups.

Objectives

1. To research how participating in entrepreneurial activity empowers women.
2. To identify the factors that influence empowerment.
3. To highlights the empowerment levels of women through SHGs.

Methodology

Due to the nature of the investigation, questionnaires were the primary research tool used in this work. The questionnaire was skillfully created to gather data necessary for addressing the study questions and tested hypotheses. Sections of the questionnaire were separated. Information on the respondent is provided in Section A, including their gender, marital status, years of experience, and level of education. The current study was carried out in the central region of Kerala especially 2 districts namely Kottayam and Pathanamthitta. For the study, two blocks from each district were chosen at random. Four blocks in total were chosen. Each block has two villages drawn at random. From each town that was chosen, two Self Help Groups that had been around for two years were randomly chosen. For the study, a total of ten self-help groups were chosen. The whole membership of each chosen Self Help Group was chosen for the study. As a result, there were 183 responders in all. A organised interview schedule that

had been evaluated in advance was used to obtain the data.

Results And Discussion

According to Table 1, the majority of respondents (47%) preferred the Animal Husbandry, followed by small scale industry (35%) and Agriculture (18%).

Table 1. Number of respondents according to livelihood schemes selected

S No	Enterprises	Pathanamthitta(n-96)		Kottayam(n-87)		Total
		f	%	f	%	
1	Animal Husbandry	49	51	37	42	86
2	Small Scale Business	32	33	32	37	64
3	Agriculture	15	16	18	21	33

Table 2's data on rural women's empowerment revealed that 45% of the respondents had moderate overall empowerment. Low social empowerment was present in 38% of the respondents. 40% of the respondents said that their level of economic empowerment was moderate. Low entrepreneurial empowerment was reported by 54% of the respondents. 62 % of the respondents fell into the poor technological empowerment category. Economic empowerment came out on top in mean weighted ratings, followed by social, entrepreneurial, and technological empowerment.

Table 2. Level of Empowerment of members of Self-Help Groups

S No	Variables and Categories	Pathanamthitta		Kottayam		Total		MWS
		f	%	f	%	f	%	
1	Social Empowerment							1.73
	Low	38	40	32	37	70	38	
	Medium	25	26	48	55	73	40	
	High	33	34	7	8	40	22	
2	Economic Empowerment							1.89
	Low	27	28	34	39	61	33	
	Medium	37	39	36	41	73	40	
	High	32	33	17	20	49	27	
3	Entrepreneurial Empowerment							1.59
	Low	58	60	40	46	98	54	
	Medium	22	23	23	26	45	24	
	High	16	17	24	28	40	22	
4	Technological Empowerment							1.33
	Low	69	72	45	52	114	62	
	Medium	24	25	33	38	57	31	
	High	3	3	9	10	12	7	
5	Overall Empowerment							
	Low	42	51	34	39	76	41	
	Medium	38	32	44	51	82	45	
	High	16	17	9	10	25	14	

Socioeconomic, psychological, communication, and entrepreneurial characteristics all had positive correlations with overall empowerment, according to Table 3's analysis of the relationship between independent variables and overall empowerment.

Table 3 Relationship of overall Empowerment with independent variables

S No	Variables	r value
1	Socio Economic Factors	
a	Family Type	0.158*
b	Family Occupation	0.143*
c	Annual Income	0.180*
2	Psychological Factors	
a	Change proneness	0.420*
b	Risk Orientation	0.256*
c	Commitment	0.598*
d	Family Decision Making	0.164*
3	Communication Factors	
a	Information Source Utilization	0.476*
4	Entrepreneurial Factors	
a	Entrepreneurial Motivation	0.467*
b	Entrepreneurial Traits	0.437*

*Significant at 5% level of probability

The above table shows that a positive correlation between entrepreneurial variables and women entrepreneurship.

Conclusion

Through their business endeavors, Self Help Groups (SHGs) have been successful in empowering rural women. The income, spending, and saving behaviors of rural women have increased. SHGs had a significant impact on rural women's social and economic lives. According to the study, there has been a rise in social recognition of oneself, family position in society, social circle size, and participation in intra-family and business decision-making. Due to their participation in SHGs' business and other activities, rural women have more self-confidence, self-reliance, and independence. Rural women may be encouraged to get financing to launch their own businesses. Through self-help groups, knowledge is spread about various credit options, financial incentives, and subsidies. Given that women

are less technologically literate than males, they must adopt labor-saving, drudgery-reducing, income-generating, and productivity-boosting technology. At all levels of school, starting with the fundamentals, entrepreneurship education and training could be implemented. It might aid rural women in developing a positive sense of self, self-reliance, self-confidence, and independence.

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