

Women Empowerment through Entrepreneurial Activities of Self Help Groups

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ABSTRACT

Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a woman's life through which she increases her ability to shape her life and environment. It is an active, multidimensional process, which should enable women to realize their full identity and power in all spheres of life. India envisions a future in which Indian women are independent and self-reliant. It is unfortunate that because of centuries of inertia, ignorance and conservatism, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution to social progress. It is also because of distorted and/or partial information about their contribution to family and society that they are denied their rightful status and access to developmental resources and services contributing to their marginalization. Studies have shown that rural women help in producing upto 80 per cent of food in developing countries, yet they are entitled to only a fraction of farm land, and access to just 10 per cent of credit and five per cent of extension advice (Agrawal, 2003). Women must be empowered by enhancing their awareness, knowledge; skills and technology use efficiency, thereby, facilitating overall development of the society. The concept of Self Help Groups (SHGs) is proving to be a helpful instrument for the women empowerment. SHG is an organization of rural poor, particularly of women that deliver micro credit to undertake the entrepreneurial activity. Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of homemakers. Economic independence is the need of the hour. Participation in income generating activities helps in the overall empowerment of women. Thus to investigate the empowerment of women through entrepreneurial activities of self help groups, this particular research was conducted with the specific objective to investigate the empowerment.

Key words: Empowerment; Entrepreneur; Self-help groups

*E*mpowerment of women and gender equality recognized globally as a key element to achieve progress in all areas. It is one of the eight millennium goals to which world leaders agreed at the Millennium Summit held at New York in 2000 (Bhagyalakshmi, 2004). Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a woman's life through which she increases her ability to shape her life and environment. It is an active, multidimensional process which should enable women to realize their full identity and power in all spheres of life.

Women constitute almost half of the total population in the world and out of which two third of world's adult illiterates are women. According to FAO, the most disadvantaged section of society is the women; they are the 'silent majority' of the world's poor. Seventy per cent of the world's poor are women. They face peculiar social, cultural, educational, political and allied problems. Studies have shown that rural women help in producing up to 80 per cent of food in developing countries, yet they are entitled to only a fraction of farm land, and access to just 10 per cent of credit and five per cent of extension advice

(Agrawal, 2003). In almost all the societies, women have less power than men, have less control over resources and receive lesser wages for their work. They remain as an 'invisible' work force. Inevitably, all these affect women's capacity to open up, grow, develop, exceed and excel.

It is unfortunate that because of centuries of inertia, ignorance and conservatism, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution to social progress. They are denied their rightful status and access to developmental resources and services contributing to their marginalization. With regard to their multidimensional responsibilities, it is required to empower women socially, economically and technologically to enable them to stand in society on their own with confidence.

Empowerment can give power to women to have control over the circumstances of their lives. It includes both control over resources and ideology, greater self-confidence and an inner transformation of one's consciousness that enables one to overcome external

affairs. Empowerment of women is critical not only for their own welfare but also for the development of the country.

India envisions a future in which Indian women are independent and self-reliant. In various national policies and developmental programmes, emphasis has been given on organizing women in Self Help Groups and thus, marks the beginning of a major process of empowering women. It is also felt to equip the women with necessary skills in the modern trades, which could make them economically self-reliant. Women must be empowered by enhancing their awareness, knowledge; skills and technology use efficiency, thereby, facilitating overall development of the society. The concept of Self Help Groups (SHGs) is proving to be a helpful instrument for the empowerment of women. SHG is an organization of rural poor, particularly of women that deliver micro credit to undertake the entrepreneurial activity.

Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of home makers. Economic independence is the need of the hour. Participation in income generating activities helps in the overall empowerment of women. Empowering women through education, ideas, consciousness, mobilization and participatory approach can enable them to take their own decisions, make them self-reliant and self-confident. National Family Health Survey-2 (NFHS-2) has ranked Haryana at 12th place on total empowerment of women among 26 states surveyed (Kelkar *et. al.*, 2004). Thus, to investigate the empowerment of women in Haryana state through participation in entrepreneurial activities of SHGs, the present study was undertaken with the following specific objectives:

1. To investigate the empowerment of women through participation in selected entrepreneurial activities.
2. To isolate the factors affecting empowerment.

METHODOLOGY

The present study was conducted in Haryana state. Two districts of Haryana in which Self Help Groups were formed under District Rural Development Agency’s (DRDA) Swarna Jayanti Gram Swarozgar Yojana were selected randomly for the purpose of study. Two blocks from each district were selected randomly for the study. In total, four blocks were selected. Two villages from each block were selected randomly. In this way, total eight villages were selected for the investigation. Selected

two Self Help Groups operating since two years from each selected village were randomly selected. A total of sixteen self help groups were selected for the study. All the members of each of the selected Self Help Groups were selected for the present study. Thus, in total, there were 183 respondents. Data collection was done with the help of pre-tested structured interview schedule.

RESULTS AND DISCUSSION

Selection of the enterprise :After collecting the data, the data were analyzed and the following findings were observed. Table 1 revealed that dairy enterprise was the main choice of majority of the respondents (68%) followed by bead work (22%) and other enterprises (10%). Dairy was selected in both the districts viz., Rewari and Hisar while bead work was selected by the respondents of Hisar only. Other enterprises like tailoring, *kiryana* shop and other caste occupations were also selected by some of the respondents of Rewari district.

Table 1. Distribution of respondents according to enterprise selected

S.No.	Enterprise	Rewari (n=96)		Hisar (n=87)		Total (N=183)	
		f	%	f	%	f	%
1.	Dairy	80	86	46	53	126	68
2.	Bead work	0	0	41	47	41	22
3.	Others	16	17	0	0	16	10

The reasons for starting the enterprises were categorized in four categories viz. economic reasons, personal and family reasons, socio-cultural reasons and infrastructural reasons and presented in Table 2. Ninety four per cent of the respondents of Rewari district considered to supplement the income of family as major economic reasons followed by easy availability of loan (88%). All the respondents of Hisar district considered easy availability of loan followed by to meet emergencies through extra income (97%) as major economic reasons. Feeling of security (69%), better utilization of skills and family (69%) and own wish (68%) were major personal and family reasons for the respondents of Rewari and Hisar districts, respectively. Non availability of regular jobs (58%) and desire for outside communication and friendship (79%) were reported the major social and cultural reasons by respondents of Rewari and Hisar districts, respectively. Simple and easy procedure of SHG (93%) and easy availability of inputs like raw material (87%) were reported major infrastructural reasons by the respondents of Rewari and Hisar districts, respectively. Rank order correlation of economic, personal and family, and socio-cultural reasons was found significant.

Table 2. Reasons for starting the enterprises by members of Self Help Groups** (N=183)

S.No.	Reasons	Rewari (n=96)			Hisar (n=87)			Rank order correlation 'r'
		f	%	Rank	f	%	Rank	
I.	Economic reasons							
1.	Easy availability of loan	85	88	II	87	100	I	0.92* (df=6)
2.	To meet emergencies	83	86	III	84	97	II	
3.	To have control over money	61	64	IV	62	71	IV	
4.	To have personal income	48	50	V	38	44	V	
5.	To supplement the income of family	90	94	I	81	93	III	
6.	Profitability of enterprise	27	39	VI	37	43	VI	
7.	Unemployment of husband	22	23	VII	22	25	VIII	
8.	No other source of income	22	23	VII	27	31	VII	
II.	Personal and family reason							
1.	Own wish	65	68	III	74	85	II	0.84* (df=13)
2.	Feeling of security	66	69	I	78	90	I	
3.	To be independent	49	51	V	55	63	IV	
4.	To be powerful	32	33	VIII	27	31	VIII	
5.	Interest in IGA	26	27	XI	24	28	IX	
6.	Gain in knowledge	12	13	XIII	12	14	XIV	
7.	Development of skill	12	13	XIII	18	21	XI	
8.	Better utilization of skills and family resources	66	69	I	71	82	III	
9.	Sense of pride	64	67	IV	53	61	V	
10.	To utilize free time	29	30	X	41	47	VI	
11.	To get recognition in the family/ society	31	32	IX	49	56	XI	
12.	Availability of help of family members in household work	33	34	VII	18	21	XI	
13.	Family background	41	43	VI	18	21	XI	
14.	Motivation by family members	22	23	XII	18	21	XI	
III.	Social and cultural reasons							
1.	Motivated by members of society	27	28	VI	63	72	II	0.60* (df=7)
2.	Motivated by neighbors/ friends	32	33	V	58	67	III	
3.	Get to know more people	54	56	II	37	43	V	
4.	Have more social contacts	43	45	IV	35	40	VI	
5.	Work in a group	19	20	VII	26	30	VIII	
6.	Work as a team	4	4	IX	8	9	IX	
7.	Participation in group functions	9	9	VIII	31	36	VII	
8.	Desire for outside communication and friendship	56	58	I	50	57	IV	
9.	Regular jobs are not easily available	52	54	III	69	79	I	
IV.	Infrastructural reasons							
1.	Easy availability of inputs like raw material	38	40	II	76	87	I	0.66 (df=6)
2.	Helpful governmental schemes	36	38	III	48	55	III	
3.	Simple and easy procedure of SHG	89	93	I	41	47	V	
4.	Training facilities	4	4	VIII	10	11	VII	
5.	Easy marketing of product	29	30	V	64	74	II	
6.	Demand of the product	34	35	IV	47	54	IV	
7.	Easy accessibility of work place	25	26	VI	13	15	VI	
8.	No competition in the market	9	9	VII	1	1		

*Significant at 5% level of probability, **Multiple responses

Psychological and entrepreneurial profile of the respondents : Psychological profile of the respondents is presented in Table 3. It revealed that majority of the respondents had medium change proneness (66%) followed by low (23%) and medium risk orientation (65%) followed by low (31%) and seventy eight per cent of the respondents had medium commitment followed by high

commitment (16%). Sixty two per cent of the respondents took intra family decisions by themselves along with their family and 76 per cent of the respondents took entrepreneurial decisions by themselves. It can be concluded that respondents had medium change proneness, medium risk orientation and medium commitment and they were involved in the intra family and entrepreneurial decision making.

Table 3. Psychological profile of respondents

S. No.	Variables and Categories	Rewari		Hisar		Total	
		f (96)	%	f (87)	%	f (183)	%
1. Change proneness	Low	30	31	13	15	43	23
	Medium	51	53	70	80	121	66
	High	15	16	4	5	19	10
2. Risk orientation	Low	33	34	24	28	57	31
	Medium	59	61	60	69	119	65
	High	4	4	3	3	7	4
3. Commitment	Low	2	2	9	10	11	6
	Medium	67	70	76	87	143	78
	High	27	28	2	2	29	16
4. Intra family decision making	Self	14	15	24	28	38	21
	Husband	10	10	22	25	32	17
	Self along with family	72	75	41	47	113	62
	Elderly person in the family	0	0	2	2	2	1
5. Entrepreneurial decision making	Self	79	82	60	69	139	76
	Husband	11	11	23	26	34	19
	Self along with SHG members	6	6	6	7	12	7

Regarding entrepreneurial motivation of the respondents, it was observed from Table 4 that 50 per cent of the respondents had medium affiliation motivation followed by other 50 per cent of the respondents having high affiliation motivation. Same trend was observed regarding economic motivation. Fifty five per cent of the respondents had high self actualization motivation. Fifty per cent of the respondents had high achievement motivation. Regarding risk taking ability 64 per cent of

the respondents had medium risk taking ability. Majority of the respondents had low power motivation (60%). Medium entrepreneurial motivation was recorded in case 59 percent respondent

Table 4. Entrepreneurial motivation of respondents

S. No.	Variables and Categories	Rewari		Hisar		Total	
		f (96)	%	f (87)	%	f(183)	%
1. Affiliation motivation	Low	0	0	0	0	0	0
	Medium	43	45	49	56	92	50
	High	53	55	38	44	91	50
2. Economic motivation	Low	6	6	0	0	6	3
	Medium	33	34	56	64	89	49
	High	57	59	31	36	88	48
3. Self actualization motivation	Low	8	8	0	0	8	4
	Medium	26	27	49	56	75	41
	High	62	65	38	44	100	55
4. Achievement motivation	Low	6	6	0	0	6	3
	Medium	38	40	47	54	85	46
	High	52	54	40	46	92	50
5. Risk taking ability	Low	19	20	33	38	52	28
	Medium	69	72	48	55	117	64
	High	8	8	6	7	14	8
6. Power motivation	Low	55	57	54	62	109	60
	Medium	39	41	32	37	71	39
	High	2	2	1	1	3	2
7. Entrepreneurial motivation	Low	8	8	0	0	8	4
	Medium	47	49	61	70	108	59
	High	41	43	26	30	67	37

Table 5. Empowerment level of members of Self Help Groups

S.No.	Variables and Categories	Rewari		Hisar		Total		MWS	Rank
		f (96)	%	f (87)	%	f (183)	%		
1. Social empowerment	Low	41	43	35	40	76	42	1.83	II
	Medium	20	21	43	50	63	34		
	High	35	36	9	10	44	24		
2. Economic empowerment	Low	23	24	32	37	54	30	1.99	I
	Medium	39	41	35	40	74	40		
	High	34	35	20	23	54	30		
3. Entrepreneurial empowerment	Low	55	57	42	48	97	53	1.69	III
	Medium	24	25	22	25	46	25		
	High	17	18	23	27	40	22		
4. Technological empowerment	Low	73	76	43	49	116	63	1.43	IV
	Medium	22	23	32	37	54	30		
	High	1	1	12	14	13	7		
5. Overall empowerment	Low	47	49	30	35	77	42		
	Medium	31	32	50	57	81	44		
	High	18	19	7	8	25	14		

Empowerment through entrepreneurial activities of Self Help Groups :Regarding empowerment of rural women, Table 5 showed that forty four per cent of the respondents had medium overall empowerment. Forty two per cent of the respondents had low level of social empowerment. Economic empowerment was reported medium by 40 per cent of the respondents. Fifty three per cent of the respondents had low entrepreneurial empowerment. Sixty three per cent of the respondents were in the category of low technological empowerment. According to mean weighted scores, the first rank was scored by economic empowerment followed by social, entrepreneurial and technological empowerment.

Table 6 Relationship of overall Empowerment with independent variables

S.No.	Variables	r value
1.	Socio - Economic Variables	
a.	Family type	0.163*
b.	Family occupation	0.158*
c.	Annual income	0.160*
142.	Psychological Variables	
a.	Change proneness	0.480*
b.	Risk orientation	0.262*
c.	Commitment	0.594*
d.	Intra family decision making	0.158*
3.	Communication Variables	
a.	Information Source Utilization	0.496*
4.	Entrepreneurial Variables	
a.	Entrepreneurial Motivation	0.407*
b.	Entrepreneurial Traits	0.447*

*Significant at 5% level of probability

Correlation between the independent variables and overall empowerment indicated in Table 6 revealed positive correlation between socio-economic, psychological, communication and entrepreneurial variables and overall empowerment.

Impact of enterprises on quality of life of members of Self Help Groups : Regarding the impact of Self Help Group on various life quality parameters, the data in Table 7 revealed decrease in domestic violence (Rank I) in Rewari district followed by social (Rank II) and economic aspect (Rank III) of life. Whereas, in Hisar district, the impact of SHGs on social aspects ranked first followed by decrease in domestic violence (Rank II) and economic aspects (RankIII) of life.

Constraints faced by women : The data presented in Table 8 revealed that cognitive and infrastructural constraints were considered as major by the respondents of both the districts. Lack of knowledge about government subsidies and technical know-how were major cognitive constraints reported by the respondents. Increased work burden and responsibility and small children or dependent in-laws were major personal constraints, inadequate profit and delay in payment were major organizational constraints, lack of technical training and power failure were major infrastructural constraints and lack of quality control through competition from larger and established units and lack of technology were major marketing constraints reported by the respondents.

Table 7. Overall impact of enterprises on quality of life of members of Self Help Groups

S.No.	Aspects	Rewari (n=96)			Hisar (n=87)		
		WS	MWS	Rank	WS	MWS	Rank
1.	Economic	266	2.77	III	251.75	2.89	III
2.	Nutrition and health	220	2.29	VII	198.50	2.28	VII
3.	Housing	209	2.18	VIII	187.83	2.16	VIII
4.	Material possession	225	2.34	VI	217.67	2.50	VI
5.	Domestic violence	286	2.98	I	258.56	2.97	II
6.	Personal grooming	238	2.48	V	219.50	2.52	V
7.	Educational	257	2.68	IV	231.67	2.66	IV
8.	Social	276	2.88	II	259.50	2.98	I
9.	Recreational	188	1.96	IX	154	1.77	IX

Rank order correlation 'r'=0.98* (df=7) *significant at 5% level of probability

Table 8. Overall constraints faced by women

Constraints	Rewari			Hisar		
	WS	WMS	Rank	WS	WMS	Rank
Personal constraints	1412	1.23	V	1358	1.3	V
Cognitive constraints	774	1.61	II	716	1.64	I
Organizational constraints	646	1.35	III	587	1.35	IV
Infrastructural constraints	1427	1.65	I	1253	1.6	II
Marketing constraints	838	1.25	IV	852	1.4	III

Rank order correlation 'r'=0.80*

*Significant at 5% level of probability

CONCLUSION

Self Help Groups (SHGs) have been successful in empowering rural women through entrepreneurial activities. Increase in income, expenditure and saving habits of rural women were observed. The SHGs had major impact on social and economic life of rural women. The study revealed an increase in social recognition of self, status of family in the society, size of social circle and involvement in intra family and entrepreneurial decision making. There was an increase in self confidence, self reliance and independence of rural women due to the involvement in the entrepreneurial and other activities of SHGs. SHGs could be linked to literacy programmes run by government and it could be made an integral part of

SHG activities. Raised literacy level could be helpful for the SHG members to overcome cognitive constraints and to understand government policies, technical understanding and gaining required skills. Rural women could be motivated to avail finances for starting the entrepreneurial activities. Awareness created about various credit facilities, financial incentives and subsidies through Self Help Groups. As women were found technologically less empowered, they are to be imposed to the technologies which are labour saving, drudgery reducing, income generating and productivity increasing. Entrepreneurship education and trainings could be introduced at all levels from basic education. It could be helpful in inducing positive self concept, self reliance, self confidence and independence in rural women.

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