### INFLUENCE OF ENTREPRENEURIAL ACTIVITIES ON LIVELIHOOD OF WOMAN MEMBERS OF SHGS

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### ABSTRACT

The present study was carried out in the Chhotaudepur district of Gujarat state, which is composed of six talukas. All of the talukas were selected for the study, and a total of 180 woman members of self-help groups (SHGs) were recruited as respondents. The research design employed was ex-post facto, and the aim was to examine the impact of entrepreneurial activities on the livelihoods of woman members of SHGs. The results were presented in tabular form, and the data was ranked based on its mean scores. The findings showed that the major influences of entrepreneurial activities on the livelihoods of woman members of SHGs were as follows: firstly, economic security had the highest mean score of 3.19 and was ranked first; secondly, the overall standard of living had improved after joining the SHG with a mean score of 3.14 and a rank of 2nd; thirdly, self-independence had increased after joining the SHG with a mean score of 3.01 and a rank of 3rd. It was observed that slightly over three-fifth (61.65 per cent) of the woman members of SHGs had a medium to high level of influence of entrepreneurial activities on their livelihood.

Keywords: woman, SHG members, entrepreneurial activities, livelihood, empowerment

### INTRODUCTION

Self-Help Groups (SHGs) typically consist of women who collaborate to provide each other with support and engage in income-generating activities. Entrepreneurial activities within SHGs can significantly influence the livelihoods of women members in various ways.

Livelihood security encompasses aspects such as food and nutritional security, economic security, habitat security, educational security, social security, and health security (Vinaya et al., 2022). Food and nutritional security entail ensuring access to quality food for family members. Economic security encompasses income sources, savings, loan/credit availability, and more. Habitat security involves living conditions, safety, insurance, and adaptability during family crises/emergencies. Educational security addresses schooling for children, family members' literacy and communication abilities. Social security involves societal recognition, membership in social organizations, and more. Health security indicates health conditions, illness treatment, readiness to meet health-related expenses, and more. Entrepreneurial activities within SHGs can have a transformative effect on the livelihoods of women members, providing them with economic empowerment, skill development, increased social capital, improved health and well-being, and a sense of empowerment and agency. In light of these factors, the study was carried out with the following objectives.

### **OBJECTIVE**

To study the influence of entrepreneurial activities on the livelihood of woman members of SHGs

### METHODOLOGY

In the current research study, the investigation was carried out in the Chhotaudepur district of Gujarat State, comprising six talukas, namely Chhotaudepur, Jetpur-Pavi, Bodeli, Kawant, Naswadi, and Sankheda. For the purpose of this study, all six talukas were selected to ensure a comprehensive representation. Subsequently, five Self-Help Groups (SHGs) were randomly chosen from each taluka, and six members from each selected SHG were chosen at random, resulting in a total of 180 respondents. An interview schedule was formulated in accordance with the research objectives, and respondents were personally interviewed to gather the necessary information. The research design employed was ex-post facto, as proposed by Kerlinger (1976). All responses were recorded and transferred to a master excel sheet. The data collected were compiled, scored, tabulated, and subjected to statistical analysis to ensure precise and accurate answers to the specific objectives of the study.

### **RESULTS AND DISCUSSION**

## Entrepreneurial activities carried out by woman members of SHGs

An effort was made to identify the different types of entrepreneurial activities in which the woman members of SHGs were engaged. The data in this regard are depicted in Table 1.

Table 1:	Entrepreneurial activiti	ies carried out by woman
	members of SHGs	(n = 180)

Sr. No.	Activities	Frequency	Per cent
1	Tailoring	64	35.56
2	Agarbati making	06	03.33
3	Papad making	12	06.67
4	Pickle making	06	03.33
5	Flour milling	12	06.67
6	Handcrafting	06	03.33
7	Stone work	18	10.00
8	Embroidery work	12	06.67
9	Tiffin service	06	03.33
10	Vegetable vending	12	06.67
11	Amul parlour	06	03.33
12	Canteen	12	06.67
13	Cutlery shop	06	03.33
14	Seasonal business	02	01.11

Table 1 presents a clear depiction of the various entrepreneurial activities undertaken by woman members of Self Help Groups (SHGs). The predominant business activity pursued was tailoring, representing 35.56 per cent of all enterpreneurial activities. Stone work accounted for 10.00 per cent of the enterpreneurial activities, while papad making, embroidery work, flour milling, canteen services, vegetable vending, and amul parlour constituted 6.67 per cent each. Furthermore, agarbati making, pickle making, handcrafting, tiffin services, and cutlery shops each constituted 3.33 per cent of the total enterpreneurial activities, and seasonal businesses represented a mere 01.11 per cent. Influence of entrepreneurial activities on livelihood of woman members of SHGs

 
 Table 2: Influence of entrepreneurial activities on livelihood of woman members of SHGs

(n = 180)

Sr. No.	Influence on livelihood	Mean score	Rank
1	Reduction in poverty after joining SHG	2.95	IV
2	Self-independence has increased after joining SHG	3.01	III
3	Health security is increased by joining SHG	2.82	VIII
4	Possibility of better education of children has increased by joining SHG	2.94	V
5	Food and nutritional security has increased	2.86	VII
6	Economic security has increased	3.19	Ι
7	Social security has increased	2.77	IX
8	Habitat security has increased	2.69	X
9	Joining SHG has helped in creation of better facilities at home	2.92	VI
10	Overall standard of living has improved after joining SHG	3.14	II

The data presented in table 2 reaveal that the influence of entrepreneurial activities on the livelihoods of women members of SHGs. The items are listed in descending order of rank based on their mean scores, with economic security having the highest mean score of 3.19 and ranking first. The second highest mean score of 3.14 was for the overall improvement in the standard of living after joining the SHG, ranking second. The third-highest mean score of 3.01 was for the increased self-independence of members after joining the SHG, ranking third. Fourth on the list was a reduction in poverty after joining the SHG, with a mean score of 2.95. The fifth item, with a mean score of 2.94, was the increased possibility of better education for children after joining the SHG. Joining the SHG also helped in the creation of better facilities at home, with a mean score of 2.92 and ranking sixth. The seventh item on the list was the increase in food and nutritional security, with a mean score of 2.86. Health security was ranked eighth, with a mean score of 2.82. Social security was ranked ninth, with a mean score of 2.77, while habitat security had the lowest mean score of 2.69, ranking tenth on the list. These findings in line with the studies of Soni and Pandya (2008), Thaker et al. (2020).

Further, based on total score obtained by the respondents for the above said 10 items showing influence

on their livelihood, they were arbitrarily categorized in to five groups as shown in Table 3.

# Table 3: Distribution of the woman members of SHGs according to the influence of entrepreneurial activities on their livelihood

Sr. No.	Categories	Frequency	Per cent
1	Very low (Up to 18)	26	14.44
2	Low (19 to 26)	34	18.88
3	<b>Medium</b> (27 to 34)	70	38.88
4	<b>High</b> (35 to 42)	41	22.30
5	Very High (Above 42)	09	05.50

(n = 180)

The results presented in Table 3 reveal that a minority of the women members of the SHGs, specifically 38.88 per cent, had a medium level of influence of entrepreneurial activities on their livelihoods. Conversely, a significant portion of respondents experienced low (18.88 per cent), very low (14.44 per cent), or high (22.77 per cent) levels of influence. In a mere 05.00 per cent of cases, the influence of entrepreneurial activities was very high.

Based on the data presented, it can be inferred that entrepreneurial activities within self-help groups (SHGs) have a positive influence on the livelihoods of women members. The top three areas of influence were economic security, overall standard of living, and self-independence. Additionally, the majority of women members (61.65 per cent) experienced a medium to high level of influence of entrepreneurial activities on their livelihoods. However, there were also a significant number of women who experienced low or very low levels of influence. These findings suggest that further support and resources may be needed to enhance the impact of entrepreneurial activities within SHGs and to reach more women who may benefit from such activities. These findings in line with the studies of Sharma *et al.* (2014) Pathania and Rao (2018).

### CONCLUSION

In conclusion, the study reveals that tailoring is the most prevalent entrepreneurial activity within Self-Help Groups (SHGs) suggesting its effectiveness in generating income and improving the economic security of women members. The income-generating activities undertaken by SHGs contribute to financial stability leading to an overall improvement in the standard of living and increased selfindependence for members. The skills and knowledge gained through SHG participation empower women to make decisions that positively impact their livelihoods, potentially reducing poverty and enabling better education for their children. While the impact on health security, social security, and habitat security may not be as pronounced as on economic security, these aspects should not be overlooked in development efforts. The findings emphasize the importance of continued support and resources to enhance the impact of entrepreneurial activities within SHGs and reach a larger number of women who can benefit from such initiatives.

### POLICY IMPLICATION

The findings of the study can provide valuable inputs for policymakers in designing effective policies and interventions that promote women's entrepreneurship and support the overall well-being of women in SHGs and also guide in allocating resources to support women's entrepreneurship and SHGs in areas that have the most significant impact on women's livelihoods.

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### **CONFLCT OF INTEREST**

The authors of the paper declare no conflict of interest.

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