



WOMEN EMPOWERMENT THROUGH ENTREPRENEURIAL ACTIVITIES OF SELF- HELP GROUPS (SHGs)

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ABSTRACT

Today in most of developing countries more and more emphasis is laid on the need for the development of women and their activity participation in the main stream of development process. From the 5th five year plan (1974-79) onwards and today the significant role of women entrepreneurship constantly is increasing due to various global factors. In India, the women role has been explicitly recognized with a market shift in the approach from women welfare to women development and empowerment. Kudumbasree is today one of the largest women empowering projects in the country and got worldwide attention. It has been envisaged as an approach to poverty alleviation focusing primarily on microfinance and microenterprise development. The rural women are engaged in small scale entrepreneurship programs with the help of SHGs and through these that they are economically empowered and attaining status in family and community. Kudumbasree has made so many initiatives and programs for women entrepreneurship development in Kerala. This paper tries to identify extent of economic and social empowerment achieved by women entrepreneurs in Kerala. Data for this purpose has been collected from both secondary and primary sources. In order to ensure the large sample size, a total of 400 female entrepreneurs have been selected from group activities. The study result found that there is significant relation between empowerment and socio-economic variables of respondents.

KEYWORDS: Socio-economic profile, Economic empowerment, Social empowerment and Overall empowerment of women.

I. INTRODUCTION

Women empowerment is a process that addresses all sources and structures of power. The basic objective of women empowerment is to create more equitable and participatory structures in which women can gain control over their lives. Dr. APJ. Abdul Kalam says "empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value system lead to the development of a good family, good society and ultimately a good nation." When a woman is empowered it does not mean that another individual becomes powerless or is having less power. On the contrary, if a woman is empowered her competencies towards decision-making will surely influence her family's behavior. The process has to work both at individual and collective level. Individually poor women cannot overcome powerlessness. They can do it only collectively. Entrepreneurial development among women can be considered a possible approach to empowerment. The term "Women Entrepreneurship" mean, an act of business ownership and business creation that empowers women economically, increases their economic strength as well as position in society. The Self Help Groups (SHGs), through micro enterprises development, is recognized as an important mechanism for empowering women. Micro enterprises will lead to economic empowerment of rural women. This allows them to express

and impose their views because if women make adequate economic contributions to the family, they are bound to be treated equal with men. Socio-political and economic advance among women in Kerala are not commensurate with the historic achievements of women in the spheres of education and health in the State. Work participation rates among women are low, rates of unemployment are high, and gender differentials in the labour market persist across caste, income, and education categories. At present all over the state unanimously agrees that Kudumbashree is really an asset. Women empowerment initiatives, micro finance operations, micro enterprise and convergent action are constitute the core activities of Kudumbasree.

II. REVIEW OF LITERATURE

Puhazhendi and Jayaram (1999) found that the informal groups of rural poor with active intervention of NGOs adequately supported by training significantly improved women's participation both from economic and social aspects. They found that the most outstanding impact of the linkage program could be the socio-economic empowerment of the poor more particularly the women.

A study conducted by Venugopalan, K (2014) in Kerala to find out the influence of Kudumbasree on the rural women for their empowerment. Author concludes that women empowerment has not achieved to the fullest extent. Women workers should give due consideration for developing self-confidence and knowledge about intellectual rights. Each unit of Kudumbasree must give attention to the various factors for the empowerment of members.

Manivel, A (2014) agrees that micro enterprises play an important role in promotion of self-employment, income generations and improving living standards of women and weaker sections. In his view women can't engage in entrepreneurial activities unless a scaffold of others. Author also mentioning that in metros and capital cities, women entrepreneurs are found in industrial, business and service units with relatively larger sizes. But in rural and semi-urban areas women entrepreneurs still found in the traditional line, in spite of various institutional assistance and encouragement.

Aghila Sashidaran (2014) in her study pointed that the SHG program has proved to be a powerful instrument to achieve financial inclusion. It has played a catalytic role in the economic & social life of poor, women who hail from a relatively backward socio-economic background. Author observed that after introduction of this program living standard, housing facilities and saving habits of members has been increased. Majority groups participate in variety of community development programs and used generation of emergency fund for medical expenses, educational, marriage purposes. These statements are supporting by a study was conducted to analyze the financial inclusion of low income & disadvantaged women through SHGs in Kannur district of Kerala state.

A study conducted by Puhazhendi, V (2000) in Coimbatore participation of women in SHGs affected in both social and economic empowerment of women. Author pointed along with the increase income level & development of their family, they also participating in financial decision making process. Another study in Tamil Nadu held by Muruganand Dharmalingam (2000) were also supporting the statement of women movement in socio economic activities in addition to that women also gained confidence, literacy skill in various activities. These helped them to give a strong replay against various abuses, social attitudes prevailing in the state and also got knowledge about their rights and social issues.

Gurumoorthy, R (2000) reveals that empowering women contributes to social development. Economic progress in any country whether developed or underdeveloped could be achieved through social development. The self-help group disburses micro-credit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. Credit needs of the rural women are fulfilled totally through the self-help groups. SHGs enhance equality of status of women as participants, decision makers and beneficiaries in the democratic economic, social and cultural spheres of life. SHGs also encourage women to take active part in socio-economic progress of our nation.

Oommen, M.A (1999) conducted a study based on a performance of micro-enterprises operated by SHG women in Thiruvananthapuram district of Kerala concluded that a good number around 30 to 40 percent of micro-enterprises turned out to be non-functional after one or two years of their initial working. This was

essential as literature available on performance of group enterprises operated by women belonging to SHGs was few.

Resia Beegam(1993)has described the problems of women entrepreneurs in Kerala, found that an increasing tendency towards entrepreneurship under various supportive schemes formulated and operated by the government agencies. Marketing was the main hindrance of women entrepreneurs.

VijayakumaranandNaresh(2013) pointing important constraints faced by women were social attitude and support, finance, marketing, management, credit, operational problems, mobility constraints, dual responsibility, risk bearing ability, absence of entrepreneurial aptitude, quality of EDP, family conflicts, completion and high cost of production.

Rajeev Thomas(2013)explains in his thesis, Kudumbasree is a comprehensive poverty alleviation program in the state of Kerala and it focuses primarily on microfinance and micro enterprise development. This poor women oriented SHG program is unique and it makes every effort to alleviate poverty through an integrated approach. It involves an effective convergence of resources and actions and more over the program is essentially linked to local self -government institutions.Ambika Devi(2010)pointed in Kerala women achieving financial access, mobility, awareness level, self-confidence and self- esteem in the economic and political sphere through Kudumbashree programs. Beena, S(2012) studied the empowerment of women in the informal sector in Kerala, and admits there is an association between educational qualification and empowerment of Kudumbashree members.

Manjusha, KA(2010) assessed the level of empowerment achieved by the womenfolk of Ulladan Tribe of the North ParavurTaluk in Ernakulam District of Kerala. The study was an attempt through Kudumbashree units. The findings show that a significant change has come about in the socio-economic life of the women folk in the political avenues as well as the general skills of the respondents through the Kudumbashree Units. The study suggested that for future development, training and awareness programmes should be conducted for empowering the poor women in that area.

Shihabudheen, N(2013)opines the approaches in Kudumbashree are going the right ways but practices are in conflict with the approaches and hence go in wrong direction. So the practices need an urgent treatment; otherwise it will remain as another platform for exploitation of women and extravagance of state resources.

Jaya S Anand (2002)conducted a case study among selected SHGs and NHGs Empowering Women. The formation of Self-Help Groups is not ultimately a micro-credit project but an empowerment process. The concept aims at empowering women and thus uplifting their families above the poverty line. It is a gradual process resulting from interaction with group members through awareness and capacity building. Building capacity refers to the strengthening of ability to undertake economic, socio-cultural, and political activities, and enhance self-respect.

Minimolankkand Makesh(2012) concluded that the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective. Further efforts in refining group characteristics and realigning group objectives can ensure furtherance of effectiveness of SHGs in translating rural women into a more powerful section of the society.

Anand Bansal(2012) opined that entrepreneurship is the key to economic growth because that can bring greater efficiency to agriculture, industries and other extractions. He also states that merely starting business or enterprise did not lead to economic growth, that can be accomplished when activities must link with development values to the societies and wellbeing of their future generations.

III. SIGNIFICANCE OF THE STUDY

Kudumbashree is conceived as a joint programme of the Government of Kerala and NABARD implemented through Community Development Societies (CDSs) of Poor Women, serving as the community wing of Local Governments. Kudumbashree is formally registered as the "State Poverty Eradication Mission" (SPEM), a society registered under the Travancore Kochi Literary, Scientific and Charitable Societies Act 1955. It has a governing body chaired by the State Minister of Local Self Government (LSG). There is a state

mission with a field officer in each district. Self Help Groups (SHGs) are becoming one of the important means for the empowerment of poor women. Women entrepreneur is an individual who takes up a challenging role in which she constantly interacts and adjusts herself with social, resources and support spheres in a society. Women entrepreneurship and empowerment need to be studied separately for some reasons one among them is that women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth, women entrepreneurs create new jobs for themselves and others and also by being different. They also provide the society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. The other is that the topic of women in rural entrepreneurship has been largely neglected both in society in general and commerce. Empowerment of rural women is an important aspect today and SHG is an important tool. So the women empowerment through SHGs constitutes an emerging and fast growing trend towards social and economic development of the nation. SHGs are one of the innovative and much needed schemes to accelerate the women entrepreneurship, self-employment and empowerment.

IV. OBJECTIVES OF THE STUDY

1. To examine the socio economic status of women micro entrepreneurs.
2. To examine the extent of economic and social advancement achieved by the members after joining SHGs.
3. To assess relation between empowerment and socio-economic variables of respondents.

V. METHODOLOGY AND SOURCES OF DATA

The influence of SHGs initiated under Kudumbashree on women is assessed by the field surveys and personal interviews. The study is mainly based on primary data, and the secondary data is used to supplement and support the primary data. The list of SHGs and rural micro enterprises was collected from State Kudumbashree Mission, Thiruvananthapuram and Kudumbashree district centers. The database collected from the Kudumbashree Mission that shows the details of registered SHGs in Kerala. A field survey was carried out covering rural areas.

5.1 Research Design

The populations targeted in this study were the SHGs promoted under the Rural Micro Enterprises (RME) which is coming under the umbrella of Kudumbashree, the poverty eradication program in Kerala. The study concentrates only group based rural women micro enterprises started under this program with the consideration of recent initiative program of National Rural Livelihood Mission (NRLM) in the state. The Kudumbashree is the nodal agency for implementing the NRLM programme in Kerala decided by Central government. NRLM intended only for rural areas. So the rural areas alone are taken in to consideration.

5.2 Selection of study area

The state of Kerala was chosen for the study. The state was selected purposively as it was active not only in the formation of SHGs, but also in the development of microenterprises under Kudumbashree. Under the programme, women from SHGs were supported for venturing in to micro-enterprises operating in groups. For the purpose of the study the entire Kerala is divided into three regions on the basis of geographical location. One district was selected from each region on the basis of highest number of SHGs registered under Kudumbashree Mission coming under Group Rural Micro Enterprises (RME) Scheme. Here three districts identified were Malappuram in the Northern region, Palakkad in the Central region and Alappuzha in the Southern region respectively.

5.3 Proposed sample size

The proposed Sample size calculated by using Kueran Formula, shows 377 (sample size) of 20399 populations at 5% interval, that rounded to 400 sample members. So a unit is taken having minimum five

members for interview. As part of those 400 members were selected out of 80 Group Rural Micro Enterprises units.

5.4 Sample Design/ Sampling Method

The study is designed as a descriptive one. A multistage simplerandom sampling method has been followed for the selection of sample. First, effort was made to document all the group operated rural micro-enterprises that were initiated in the districts under Kudumbashree. Due care was taken to document the years of initiation of enterprises and activities undertaken. The SHG registered in CDS up to the year 2014 were selected. As part of research only those SHGs and members have minimum two years of experience and continuing its operation during field study only were considered. Here five members are taken from each group consist of a president, secretary and ordinary members. The units were chosen using probabilistic method from the list of enterprises recorded by the district offices. Care was taken to include variety activities while selecting the unit that required preventing concentration of few activities dominating the sample.

5.5 Scaling technique

Weighted Average Method technique was used. This is done after developing Likert-type five point scales. It consists of a number of statements which express either a favorable or unfavorable attitude towards the given object to which the respondent is asked to react. Each response is given a numerical score to record and then weights are being imposed according to the importance of the problem. The scores are then multiplied by the weights to arrive at the weighted average ranks. 1 representing strongly disagree and 5 representing strongly agree.

5.6 Tools of Analysis

Statistical techniques like mean, standard deviation, t, and ANOVA test were used for analysis of data.

VI. ANALYSIS AND DISCUSSION

Analysis and interpretation made using independent variables for study were position, age, region, religion, education, marital status and years of membership related with dependent variables consist of economic and social empowerment of women.

6.1 ECONOMIC EMPOWERMENT

Economic empowerment is the capacity of women to participate in, contribute to and benefit from growth processes in ways that recognize the value of their contributions respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth.

Table .1 Member's Perception on Economic Empowerment Achieved through group activity

| Economic Empowerment parameters | Weighted index | | | Rank (Based on overall) |
|--|----------------|---------|---------|----------------------------|
| | Leaders | Members | Overall | |
| Financial liberty | | | | |
| I have been getting enough income | 3.98 | 3.73 | 3.85 | 5 |
| I confidently active in banking transactions as compared to past | 4.79 | 4.08 | 4.43 | 1 |
| I have proper repayment ability without depending others | 4.26 | 3.95 | 4.1 | 4 |

| | | | | |
|--|------|------|------|----------|
| I feel freedom from outside borrowings | 4.26 | 4.01 | 4.14 | 2 |
| I got lot of insight on innovative business ideas and economic opportunities | 4.46 | 3.82 | 4.14 | 2 |
| Living conditions | | | | |
| I can ensure my own contribution to housing facilities | 4.29 | 4.11 | 4.20 | 1 |
| I feel my consumption pattern has been increased | 4.21 | 4.01 | 4.11 | 3 |
| I am also a contributor towards house hold income | 4.26 | 4.13 | 4.19 | 2 |
| I can ensure proper participations in health, education and other aspects | 4.07 | 3.98 | 4.02 | 4 |
| Now others are more helpful than before | 3.96 | 3.75 | 3.85 | 5 |
| Asset acquisition | | | | |
| I utilize income from SHG to acquire jewelry and ornaments | 2.8 | 2.41 | 2.6 | 3 |
| I used to contribute my income in order to buy home appliances | 3.77 | 3.67 | 3.72 | 1 |
| I acquired mobile phone and other electronic items my personal use | 3.53 | 3.19 | 3.35 | 2 |
| I acquired ownership of land/house in my/joint name | 1.37 | 1.22 | 1.29 | 4 |
| Financial Discipline | | | | |
| I become an expert in family budget | 4.27 | 4.03 | 4.15 | 3 |
| I hope contribution to local chit fund and others are beneficial | 4.52 | 4.4 | 4.46 | 2 |
| I prefer to save more | 3.82 | 3.98 | 3.9 | 4 |
| I have enough daring to handle financial matters | 4.62 | 4.5 | 4.56 | 1 |

Source: Primary Data

As per table.1 details shows, while looking through financial discipline, daring to handle financial matters (4.56), contribution to chit funds (4.46) are highly empowered among respondents. Confidence in banking transactions (4.43) is improved in the matter of financial liberty. Under the category of living conditions, contributions to housing facilities and house hold income of women are improved. But majority can't reach up to the level of buying valuable items like jewelry ornaments, house or land in the case of asset acquisition (1.29). It can conclude that group members' earnings are just sufficient to satisfy their minor needs. They want to get more profit/wages through their activities.

While analyzing the statements related to economic empowerment and mean value of respondents reactions shows that they are economically empowered through the participation and income generation activities. The statement results also support the level of confidence/ skill achieved in various economic aspects. The table grades also evident for empowerment especially external matters such as banking transactions, contribution to household income, outside borrowing, investment in outside funds were had been achieved more among group members.

6.2 Social Empowerment

Women empowerment is a stage of acquiring power for women in order to understand her rights and to perform her responsibilities towards oneself and others in a most effective way. Participation in enterprise activities women become able to organize themselves, to increase their own self- reliance, to assert their independent right to make choices and to control resources which will assist in challenging and

eliminating their own subordination. Acquisition of personal skills, power to take decisions, knowledge about their rights and privileges, self-confidence and awareness are necessary parts of empowerment.

Table. 2. Member's Perception on Social Empowerment Achieved through group activity

| Social Empowerment parameters | Weighted index | | | Rank (Based on overall) |
|--|----------------|--------|---------|----------------------------|
| | Leader | Member | Overall | |
| Decision making | | | | |
| I can have my own decision making power in the family | 4.78 | 4.60 | 4.69 | 3 |
| I have self confidence in my decisions | 4.88 | 4.74 | 4.81 | 1 |
| I can suggest my own opinion for solving issues surrounding me | 4.84 | 4.7 | 4.77 | 2 |
| Neighbors giving proper recognition for my own suggestions | 4.28 | 3.78 | 4.02 | 4 |
| Communication skill and mobility | | | | |
| I am confident that I can speak in meetings | 4.93 | 4.79 | 4.86 | 1 |
| I am confident to raise questions about family and social aspects | 4.93 | 4.75 | 4.84 | 2 |
| I get positive encouragement from family for the improvement of business | 4.87 | 4.62 | 4.74 | 3 |
| Now I can travel alone | 4.47 | 4.16 | 4.31 | 4 |
| Leadership | | | | |
| I am ready to take charge over any official post | 4.83 | 4.15 | 4.48 | 2 |
| I can do risky things | 4.56 | 3.94 | 4.24 | 3 |
| I give directions to the members of group | 4.92 | 4.47 | 4.69 | 1 |
| I am proud what I am | 4.35 | 3.82 | 4.08 | 4 |
| Social awareness | | | | |
| I know all microfinance products and services | 4.22 | 3.63 | 3.92 | 3 |
| I am aware of various legal rights | 3.7 | 3.02 | 3.36 | 4 |
| I have confidence to provide instructions for social awareness | 4.8 | 4.65 | 4.72 | 1 |
| I am aware of social benefits especially for women and children | 4.74 | 4.51 | 4.62 | 2 |

Source: Primary Data

Table.2 depicted overall results and shows all respondents acquired high level of social empowerment (Scores above 3.67) except in the case of aware of various legal rights (3.36). The highest empowerment score attained confidence in speak in meeting (4.86), succeeded by theraise questions about family and social aspects (4.84) arise under communication skill and mobility that have first rank. Considering decision making the self confidence level in personal decisions (4.81) among women are highly improved. The ability for giving directions (4.69) has been increased among leaders and members. This is a positive factor availed through participation of group activities. Taking in to account overall social awareness (4.16), out of this confidence level to provide social instruction (4.72) and aware of social benefits for women and children (4.62) has been highly increased compared to average value.

Table. 3 Socio-economic profile and Extent of Empowerment of Respondents

| Characteristics | | | Extent of Empowerment | | | |
|----------------------|------------------------|-----|-----------------------|--------------------|--------------------|--------------------|
| | | | Economic Empowerment | | Social Empowerment | |
| | | N | Mean | S.D | Mean | SD |
| Age | Up to 30 | 47 | 67.94 | 7.045 | 70.23 | 5.37 |
| | 31 - 40 | 121 | 70.17 | 7.259 | 71.27 | 6.137 |
| | 41-50 | 162 | 69.06 | 7.035 | 71.89 | 5.317 |
| | Above 50 | 70 | 67.81 | 7.055 | 71.89 | 6.809 |
| ANOVA | | | F= 2.08 | Sig. 0.102 | F=2.39 | Sig. 0.068 |
| Region | Northern | 85 | 68.76 | 7.521 | 70.34 | 6.202 |
| | Central | 190 | 68.89 | 7.131 | 71.52 | 5.232 |
| | Southern | 125 | 69.46 | 6.915 | 71.15 | 6.573 |
| ANOVA | | | F=0.32 | Sig. 0.725 | F=1.17 | Sig. 0.312 |
| Religions | Hindu | 252 | 68.48 | 6.764 | 71.23 | 5.973 |
| | Muslim | 102 | 68.17 | 7.303 | 71.11 | 5.982 |
| | Christian | 46 | 74.11 | 6.852 | 70.80 | 5.307 |
| ANOVA | | | F=14.01 | Sig. 0.000* | F=0.107 | Sig. 0.899 |
| Marital status | Single | 37 | 64.62 | 7.308 | 68.46 | 4.747 |
| | Married | 311 | 69.50 | 7.168 | 71.55 | 6.059 |
| | Divorced | 29 | 68.55 | 5.956 | 69.45 | 4.477 |
| | Separated | 23 | 70.57 | 5.358 | 72.30 | 5.473 |
| ANOVA | | | F=5.76 | Sig. 0.001* | F=4.25 | Sig. 0.006* |
| Education status | No formal education | 29 | 64.97 | 7.385 | 68.21 | 5.602 |
| | Primary | 52 | 67.67 | 6.293 | 70.88 | 5.748 |
| | Secondary | 189 | 70.38 | 7.229 | 71.79 | 6.081 |
| | Higher Secondary | 67 | 70.01 | 6.621 | 72.46 | 5.695 |
| | Degree or Professional | 63 | 67.02 | 6.743 | 69.41 | 4.999 |
| ANOVA | | | F=6.418 | Sig. 0.000* | F=4.777 | Sig. 0.001* |
| Tenure of experience | 2 to 4 years | 155 | 66.72 | 6.287 | 70.19 | 5.390 |
| | 4 to 6 years | 93 | 68.17 | 8.460 | 69.77 | 6.620 |
| | 6 to 8 years | 82 | 72.04 | 6.123 | 72.51 | 6.062 |
| | 8 to 10 years | 37 | 71.22 | 4.589 | 72.62 | 5.095 |
| | Above 10 years | 33 | 72.58 | 7.124 | 74.52 | 3.962 |
| ANOVA | | | F=12.178 | Sig. 0.000* | F=7.061 | Sig. 0.000* |
| Position | Leader | 196 | 71.21 | 6.820 | 74.12 | 4.016 |
| | Member | 204 | 66.96 | 6.821 | 68.30 | 6.005 |
| t- test | | | t=6.24 | Sig. 0.001* | t=11.34 | Sig. 0.000* |

Source: Primary Data (* Significant at 0.05 level)

Table.3 describes the age of respondents is considered an independent variable useful for evaluation of any types of research. This study also considered age of women entrepreneurs and grouped in to four categories and used to evaluate the dependency in the matter of empowerment. The analysis of the study revealed that there is no significant difference in the extent of empowerment among women basis of age because the significance level of economic empowerment significant value of ($p=0.102$) and social empowerment ($p=0.068$) are more than 0.05at five percent significant levels. This result helps to inferred that age of women entrepreneurs have no influence in their economic and social empowerment through group activities.

The study conducted in Kerala divided in to three regions, such as northern, central and southern to get an exact picture of socio-economic empowerment achieved women entrepreneurs throughout the state. The analysis of statistical variations in the average values of economic and social empowerment shows that values of ($p=0.725$) and ($p=0.312$) respectively. The analysis of the study revealed that there is no significant difference in the extent of economic and social empowerment among women depend on region wise the significance level of p value which is above 0.05.Hence, the study reveals that the extent economic and social empowerment of the women micro entrepreneurs do not differ based on region wise.

Kerala population normally belong three religions, namely Hindu, Muslim and Christian. The religion has either direct or indirect influence for determining economic empowerment especially in the case of women. Here also parametric test ANOVA used for comparison. An analysis of variance indicates that there is significant difference in the mean value of economic empowerment as the value of p (0.000) is less than 0.05 at 5% significance level. While considering social empowerment there is no significant difference in the mean value is more than 0.05, ($p=0.899$) at 5% significant level. Hence the study reveals that the economic empowermentof the women micro entrepreneur tends to differ based on religion wise. That means there is significant difference among respondents economic empowerment on religion wise. But religion has no influence in the matter of social empowerment.

An analysis was made to find out extent of empowerment happen with variable of marital status of respondents. Table shows high mean values comes under the category of married, divorced andseparated women compared to unmarried. The result of statistical analysis result exposed that there is significant difference in the extent of economic ($p=0.001$) and social ($p=0.006$) empowerment among women entrepreneurs because of the significant level of p value which are less than 0.05at 5% significant level in both dependent variables. One can concluded that marital status has direct influence in the matter of empowerment among respondents. Married women (including divorced and separated) were more empowered as compared to unmarried.

Educational statusof respondents was also taken in to consideration for analysis of extent of empowerment achieved by women micro entrepreneurs.The analysis of the study revealed that there is significant difference in the extent of empowerment among women on the basis of educational status because the significance level of p value which are less than 0.05. This result helps to conclude that educational status of women entrepreneurs have influence in their empowerment through group activities.

As part of measuring the extent of economic and social empowerment among respondents, those who are completed at least minimum two years' experience only taken. That helped respondents for self-evaluation and compare their present status while answering to the questions in the dimensions of empowerment. An analysis also made to identify any significant difference in empowerment among women entrepreneurs on the basis of tenure of experience in group activities. There is a mean difference among respondents in economic and social empowerment on years of membership basis. The respondents who completed more than ten years of experience have highest mean. The study result shows statistical significance among women empowerment and years of membership the p value which is less than 0.05at 5 percent significance level in both aspects. So through this one can inferred that tenure of membership has direct influence in empowerment.

An analysis of the statistical significance of the difference indicates that there is difference in the mean values of leaders and members, here p value which is less than 0.05, therefor there is significant

difference in the matter of economic and social empowerment on position wise at 0.05 level of significance. More empowerment happened to leaders than ordinary members as per high mean values.

6.3 Testing of Hypothesis

On the basis of various socio-economic profile of 400 respondents including both leaders (196) and ordinary members (204) were considered. The mean scores of the responds of women micro entrepreneurs' extent of economic and social empowerment achieved through group activities have been tested for statistical significance with the help of ANOVA and t test and some of the results showed significant difference at 0.05 level. The test results showed significant difference in the extent of empowerment achieved depends on position, religion, marital status, education and years of membership of respondents in the matter of economic empowerment. While analyzing significant difference of social empowerment, some independent variables such as position, marital status, education and years of membership of respondents has been depend in their empowerment. As part of this a combined analysis of both social and economic empowerment aspects has been done by using same independent variables and formulated a null hypothesis. "There is no significant relation between empowerment and socio-economic variables of respondents".

Table.5: ANOVA for comparison of Empowerment with respect to selected Characteristics

| Variables | Type III Sum of Squares | df | Mean Square | F | p-value |
|----------------------|-------------------------|-----|-------------|--------|---------|
| Tenure of experience | 979.867 | 4 | 244.967 | 12.055 | .000* |
| Education | 157.309 | 4 | 39.327 | 1.935 | .104 |
| Position | 1556.529 | 1 | 1556.529 | 76.598 | .000* |
| Religion | 648.035 | 2 | 324.017 | 15.945 | .000* |
| Marital status | 91.022 | 3 | 30.341 | 1.493 | .216 |
| Region | 19.238 | 2 | 9.619 | .473 | .623 |
| Age group | 48.528 | 3 | 16.176 | .796 | .497 |
| Error | 7721.885 | 380 | 20.321 | | |
| Total | 1977919.250 | 400 | | | |

Source: Primary Data(* Significant at 0.05 level)

A composite score is calculated by taking the arithmetic mean of economic and social empowerment scores of variables such as; age group, education, position, religion, marital status, region and tenure of experience of respondents. An ANOVA result revealed that there is significant difference in empowerment on the positions, religions and tenure of experience because the value of ($p < 0.05$) at 5% significant level. And there is no significant difference in total empowerment on education qualifications ($p = 0.104$), marital status ($p = 0.216$), regions ($p = 0.623$) and age ($p = 0.497$) which are more than 0.05 at 5% significant level. Hence, the results failed to accept the null hypothesis that 'there is no significant relation between empowerment and socio-economic variables of respondents' and accept the alternative hypothesis that 'there is significant relation between empowerment and socio-economic variables of respondents'.

VII. SUGGESTIONS AND CONCLUSION

Formation of groups and the resultant establishment of micro enterprises give the indication that SHGs could bring in a positive impact on women empowerment. It is suggested that the government should give more incentives to the entrepreneurs and the products produced by them. Efforts should be made to identify the suitable activity based on resources, skills and markets. The benefit of NHG/Ayalkoottam Interest subvention scheme (4% rate of interest on loan upon prompt repayment) under

SHG Bank linkage program must impart SHGs micro enterprise activities also. Moreover the revision of loan amount and subsidy should be considered by the State Mission at best possible interest rate. The Local Self Governments should provide maximum support to the SHGs by providing various assistances. Kudumbashree focuses its programs in three domains, economic empowerment, social empowerment and women empowerment. Members of NHGs come together in a group of five or so venturing into various income generating activities through micro enterprises. Kudumbashree has given the women of Kerala a space to step out of their domestic lives, collectives and understand that each of them is capable of doing much more than just being a mother or a home maker. The economic empowerment of women through SHGs would lead to benefit not only the individual women but also the family and community as a whole through collective action for development. Empowering women is not just for meeting their economic needs but also for more holistic social development.

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