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Characteristics Influencing Livelihood Security of Women Agripreneurs of Self-Help Groups (SHGs) in Kerala

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ABSTRACT

The purpose of this study was to assess the relationship between personal and socio-psychological characteristics influencing livelihood security of women agripreneurs of self help groups (SHGs) in Kerala and to get suggestions for improving the livelihood security. The study was carried out in three districts of Kerala namely, Thiruvananthapuram, Palakkad, and Malappuram. Eighteen viable women SHGs were selected from the three districts and from each SHGs, five women were randomly selected forming a sample size of 90. Study revealed a positive and significant correlation with the personal and socio-psychological characters like annual income, saving propensity, interdependence and networking, credit orientation, level of aspiration, management orientation, adherence to group norms, and group leadership. Age was observed to have a negative correlation with livelihood security. Indebtedness, enterprise diversification and group cohesion showed no significant relationship with livelihood security. The major suggestions proposed for improving the livelihood security of members of women SHGs were to conduct capacity building programmes for the women to enhance entrepreneurship behaviour and to impart specific skill improvement programmes.

Key Words: Age, Annual income, Credit orientation, Indebtedness ,Level of aspiration.

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INTRODUCTION

The society has prescribed certain roles for both men and women based on a set of expectations associated with the perception of masculinity and femininity. While men are expected to be the breadwinners, women take care of the household chores. Today, however, the gender roles are changing; so are the status of women in the society. Women are being professional, wage earners for their families and an independently thinking individual of the country, while performing various responsibilities of their life. The occupations that were earlier monopolized by men are gradually being shared or taken over by women. They are serving as teachers, doctors, engineers, administrators and even heads of states. They are the women who are shaping their livelihoods themselves, and women run Self Help Groups (SHGs) are classic examples of such enterprises.

Self Help Group is a method of organising the poor and the marginalized to come together to solve their individual problems (GOI, 2008). These are voluntary associations of 10-20 people, rural women, formed to attain certain shared goals. These alliances ensure support, encouragement, education, and financial assistance to women to realize their personal as well as professional goals for a better future (Sreedaya, 2000). Agripreneurship or entrepreneurship in agriculture has potential to generate growth, diversify income, and provide widespread employment and entrepreneurial opportunities in rural areas. Farmer-entrepreneurs sees their farming as business and as a means of earning profit (Kahan, 2012). Along with

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commercial agriculture and allied enterprises, they are entering into activities like food processing, vermicomposting, mushroom cultivation, bio fertilizer and pesticide production, nursery raising etc. Government of India (2018) emphasized that, for sustainable development of the agriculture and rural economy, the contribution of women to agriculture and food production could not be ignored.

SHG approach is the best approach to utilize the capabilities of women by training them appropriate technology and developing their skills in running the enterprises in agriculture and turn them into agripreneurs which will ultimately lead to their livelihood security (Sreedaya, 2000). It was found that analysing the relationship between personal and socio-psychological characteristics influencing livelihood security of women agripreneurs of SHGs would help in designing strategies to improve the livelihood security of women. Hence, the present study was taken up with the objective to assess the relationship between personal and socio-psychological characteristics influencing livelihood security of women agripreneurs of SHGs in Kerala and to find out the suggestions for improving the livelihood security.

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MATERIALS AND METHODS

Ex-post facto research design followed for the study. Three districts namely Palakkad, Malappuram and Thiruvananthapuram of Kerala State were purposively selected for the present study (Figure 1). Palakkad district had maximum number of SHGs in Kerala. Malappuram is one of the backward districts, in contrary to Thiruvananthapuram district (capital of the state of Kerala) which is considered as a progressive district for women empowerment in Kerala. Two blocks from each of these districts were purposively selected based on the presence of viable women SHGs. From each of the selected blocks, three women SHGs involved in agripreneurship were purposively selected based on viability of the groups, forming a total of eighteen women SHGs. Five members were randomly selected from each of the selected SHGs and forming a total sample size of 90. The relationship between personal and socio-psychological characteristics (independent variables) influencing livelihood security of women agripreneurs were computed through correlation analysis. In the present study, livelihood security was defined as adequate and sustainable access to income and resources to meet basic needs including adequate access to balance food, clean water, health facilities, clean environment, housing facilities, educational opportunities, and social integration. In order to measure the livelihood security of women agripreneurs of SHGs in Kerala, a Livelihood Security Index (LSI) developed by Baby (2005) was used. Seven components identified by Baby (2005) as different dimensions of livelihood security included food security, occupational security, habitat security, educational security, social security, health security, and environmental security. A correlation analysis was carried out between the overall livelihood security and the independent variables which has helped us to understand the importance of each variable in relation to their livelihood.

RESULTS AND DISCUSION

Correlation analysis of personal and socio-psychological characteristics and livelihood security of women agripreneurs

The results of correlation analysis in the form of correlation coefficient (r) between independent variables and livelihood security of women agripreneurs of SHGs in Kerala are presented in Table 1. The values of correlation coefficients (r) were then tested for their statistical significance.

Age Vs livelihood security

Age was observed to have a negative correlation with livelihood security. This might be because, with increase in age, the ability of a person to perform basic functions gradually slows down. Thus, their capacity to earn livelihood and livelihood security declines. The compound effects of ageing and physical deterioration drew older people out of the working arena which affected their livelihood

security. It was in confirmation with the findings of Erb (2011).

Annual income Vs livelihood security

Annual income showed a positive correlation with livelihood security. Annual income refers to the total earning of the family annually. Income can be considered as an ultimate standard to assess livelihood security. High level of annual income contributes for meeting the day-to-day requirements, as well as widens the scope for utilising the creative ways for generating further more income and also the sense of saving. This result was in confirmation with the findings of Ramya *et al* (2017).

Indebtness Vs livelihood security

Indebtedness showed no significant relationship with livelihood security. Indebtedness is the state of owing something (usually money) to someone, or the total amount owed. Many owed only the debt jointly taken by the group for running the enterprise. The amount of debt owed by the group depended on the group size, size of the enterprise, type of the enterprise, credibility of the group, the time of the study etc. which might be the reason for non-significant relationship with livelihood security.

Saving propensity Vs livelihood security

Saving propensity was observed to have a positive correlation with livelihood security. Savings of women have a great influence on the family safety and setup (Vipinkumar, 2018). One of the main objectives of SHGS was to develop saving habits in women. So, the groups and members with better saving habit will definitely have better livelihood security.

Interdependence and networking Vs livelihood security

A positive significant relationship was observed between interdependence and networking and livelihood security. Interdependence and networking refer to the mutual reliance and interaction the respondent had with the members of the social system. Thus, a high interdependence and networking denoted high social security. SHGs have facilitated opportunities for the rural women those who were confined to their households, due to societal norms, to go out and participate in community activities (Mohindra, 2003). Respondents agreed that participation in the group had improved their social status, which in turn has helped them to improve their livelihood. Better opportunities were available when there was networking between people.

Credit orientation Vs livelihood security

The relationship between credit orientation and livelihood security was found to be positively significant. Credit orientation is the orientation of the respondent to take advantage of credit institutions which may help them to improve their economic status. Kabir *et al* (2012) in their study found that lack of credit had significant and negative correlation with financial capital and entrepreneurs who lacked credit were disadvantaged due to lack of capital as their financial capital base was lower than those who had access to sufficient credit.

Level of aspiration, Vs livelihood security

Level of aspiration showed a positive correlation with livelihood security. Level of aspiration refers to the ambitions, wishes, hopes fears and worries the respondent show about her future. People who strive to work towards their dream always had a better future ahead. These results were in confirmation with the findings of Ramya *et al* (2017).

Management orientation Vs livelihood security

Management orientation refers to the degree to which women entrepreneur was focused on scientific management of the enterprise consisting of planning, production and marketing functions. It was observed to have a positive correlation with livelihood security. Enterprise diversification was found to have no significant relationship with livelihood security. Enterprise diversification refers to the number of enterprises undertaken by the group as their economic activity. It does not define the size and the nature of enterprise.

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Group cohesion Vs livelihood security

Group cohesion refers to the extent to which the members of the SHG perceived the level of intimacy or closeness they had among the other members of the group. It showed no signification relationship with livelihood security. Groups without much cohesion were also observed to have high livelihood security, since some groups were entirely dependent on the group leader for the activities. The relationship between adherence to group norms and livelihood security was found to be positively significant. Group norms are the common rules and regulations that are supposed to be followed by the group members to maintain the effective functioning of the group. Adherence to group norms refers to the extent to which group members were following the group norms.

Table 1. Correlation analysis of livelihood security with personal and socio-psychological characteristics.

Independent variables	Livelihood Security (r)
Age	-0.128
Annual Income	0.564**
Indebtness	0.090
Saving propensity	0.479**
Interdependence & networking	0.438**
Credit orientation	0.442**
Level of aspiration	0.436**
Management orientation	0.378**
Enterprise diversification	0.024
Group cohesion	0.079
Adherence to group norms	0.482**
Group leadership	0.535**

Group leadership Vs livelihood security

Group leadership showed a positive correlation with livelihood security. Group leadership refers to the nature and manner of influence of the group leader on its members of the group. It also included the perception of the members on the performance of the group leader. Groups with better leaders performed better. They had a clear vision of what they want to achieve. Strong leadership also helped them in adhering to the norms of the group better.

CONCLUSION

Study was successful in identifying the personal and socio-psychological characteristics that have significant relationship with livelihood security of women agripreneurs of SHGs in Kerala. Annual income, saving propensity and credit orientation were the financial components that had positive significant relationship with livelihood security. The negative correlation of age with livelihood security necessitates the urgent attention of policy makers for the formulation of draft policies aimed at senior citizens and their welfare. Level of aspiration and management orientation were entrepreneurial characters of the members of women SHGs. Women with high entrepreneurial qualities, made much profit and income through their enterprise which in turn resulted in high livelihood security. Group characteristics like adherence to group norms and group leadership has a positive effect on functioning of the group. These group dynamics might have improved the social capital tremendously which resulted in better livelihood security. Capacity building programmes focused on skill enhancement particularly entrepreneurial skills would definitely help the SHG enterprises to function better and fetch more profit. It can be concluded that promoting SHGs engaged in agripreneurship will lead to success in achieving both social and financial empowerment goals of the women members making their livelihood secure.

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Table 2. Suggestions for improving the livelihood security of members of women SHGs

Sr. No	Suggestions
1	Conduct capacity building programmes with special emphasis to skill enhancement training for the women to enhance their entrepreneurial ability
2	Facilitate the women availing credit facility, financial management and refrain them from availing multiple loans
3	Motivate the members to take up innovative enterprises
4	Insurance programmes for the members of SHGs
5	More provisions to remove the inactive members from the groups
6	Steps should be taken to ensure the access of SHGs to various agricultural and livestock extension services and support mechanisms and facilities.
7	Successful units should be encouraged to support starting of similar profitable enterprises in other areas involving more members by sharing their experience.
8	The government, society and particularly men need to be conscientised to the entrepreneurial activities of women groups.

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