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## Entrepreneurship based empowerment among fisherwomen self help groups of Kerala

SHALUMOL SALAS, S. N. OJHA, V. RAMASUBRAMANIAN, V. P. VIPINKUMAR\*  
AND P. S. ANANTHAN

*Fisheries Economics Extension and Statistics Division, ICAR-Central Institute of Fisheries Education  
Mumbai - 400 061, Maharashtra, India*

*\*Socio Economic Evaluation and Technology Transfer Division, ICAR-Central Marine Fisheries Research Institute  
Kochi - 682 018, Kerala, India  
e-mail: snojha@cife.edu.in*

### ABSTRACT

The present study was conducted to analyse the extent of empowerment achieved by fisherwomen through participation in the entrepreneurial activities of self help groups (SHGs) functioning in the fisheries sector. Data were collected from 180 SHG members in the Kollam, Ernakulam and Kasargod districts of Kerala. Aquaculture (55.5%) and value addition of fish (45.5%) were the entrepreneurial activities adopted by fisherwomen SHGs. Empowerment level of each SHG member was quantified by modifying the existing empowerment dimensions into an Empowerment Index (EI), consisting of 8 sub-dimensions. Extent of empowerment was found out by taking the difference of empowerment index before and after joining the SHG. Among the eight empowerment dimensions, higher difference was observed in confidence building (0.43) followed by economic empowerment (0.42) and decision making pattern (0.41). The study revealed that the level of involvement in entrepreneurial activity has increased the empowerment in terms of confidence building, self-esteem, decision making pattern, psychological and economic empowerment. However, the existing fisheries extension interventions through extension contact and training were found to be associated with only self esteem and psychological empowerment. Therefore, new and innovative extension interventions are suggested in the paper to influence other sub-dimensions like economic empowerment, confidence building and decision making pattern.

Keywords: Empowerment, Fisheries, Fisherwomen, Self help groups

### Introduction

Women constitute about half of the world's population, but India has shown disproportionate sex ratio where males significantly outnumber females with women forming only 48% of the population (Census, 2001). The overall growth and development of a nation can be achieved only when women are given equal consideration with men in the society (Nune, 2008). Empowerment is a process that creates awareness and capacity building leading to greater decision making power and control and transformative action (Reji, 2013). Women empowerment is a way of challenging and overcoming barriers in a woman's life through which she increases her ability to shape their day to day life in various spheres (Sharma and Varma, 2008). Women must be empowered technically to cope with the changing times and productivity using their free time and existing skills for setting and sustaining enterprises (Singh and Sharma, 2011).

The concept of self help group (SHG) was the most vibrant intervention in the field of poverty and unemployment reduction. SHG is a small group of people

ranging from 10 to 20 who come together with an objective of solving their common socio-economic problems through regular savings and having access to credit which in turn leads to the generation of livelihood and guarantee certain degree of self-sufficiency among the members (Panda, 2009). SHGs have been emerged as a powerful instrument to eliminate poverty and for the empowerment of women by providing financial services to the poor and further improving their status in the society. Entrepreneurship development and income generating activities are a feasible solution for empowering women (Sharma and Varma, 2008). In India, this scheme is implemented with the help of the National Bank for Agriculture and Rural Development (NABARD) as the main nodal agency in rural development. Sea fishery resource is the major source of livelihood for the fishing community and the roles of fisherwomen in this respect are of great importance for maintaining their family (Srinath, 1987). The major roles played by women in fisheries sector are in fish processing (52%), fish marketing and distribution (42%) (Obande *et al.*, 2005).

The financial assistance along with the training and technical support provided by various governmental agencies like Fish Farmers Development Agency (FFDA) and Brackishwater Fish Farmers Development Agency (BFFDA) led to the establishment of women led fishery based SHGs in the country. Kerala is the only state in India where female population is exceeding male. Women in Kerala has made significant progress in the field of social development and this is reflected in the highest literacy among them (Hemalatha, 2012). The poverty eradication mission of the state named *Kudumbashree* is a female oriented, community based project focusing primarily on microfinance and micro-enterprise development and it acts as a nodal agent for anti-poverty programmes sponsored by central, state and local governments. The SHG programme in Kerala was taken up by the state government. The number of SHGs in Kerala is around 3, 94,197 (NABARD, 2010) with a savings of ₹37,556.32 lakhs and 98% are exclusively women SHGs. The diverse fisheries institutions and agencies have encouraged the SHGs to commence fisheries related enterprises. The major objectives of the present study were to document the socio-economic parameters of women SHG members and to analyse the extent of empowerment of women involved in SHG activities.

### Materials and methods

The study was undertaken with 180 samples drawn from northern, central and southern parts of Kerala State represented mainly by three districts *viz.*, Kasargod, Ernakulam and Kollam. Two villages from each district in which SHGs were actively engaged in fishery based entrepreneurial activities were selected purposively for the study. Three SHGs from each village were selected randomly. In this way, a sample of eighteen SHGs and ten members from each SHG were taken for the study. A well structured and pre-tested interview schedule was developed incorporating all the variables to accomplish the objectives set for the study.

The parameters selected for socio-economic analysis were age, education, religion, marital status, occupation, type of family, type of house and house ownership. Conclusions were drawn by using percentage analysis. Women empowerment was operationally defined for the study as the difference in the extent of empowerment level of women in the present context *vis-a-vis* the empowerment levels prior to the formation of SHGs with respect to confidence building, self esteem, decision making pattern, capacity building, psychological empowerment, social empowerment, economic empowerment and political empowerment. It was measured by modifying empowerment dimensions identified by Meena *et al.* (2012) and Das (2012a). An empowerment index was

employed to rank the identified sub-dimensions of empowerment namely, (i) confidence building (X1), (ii) self-esteem (X2), (iii) decision making pattern (X3), (iv) capacity building (X4), (v) psychological empowerment (X5), (vi) social empowerment (X6), (vii) economic empowerment (X7) and (viii) political empowerment (X8). All these sub-dimensions were measured by a set of inventories containing appropriate questions arranged in a three-point continuum of always, sometimes and never with scoring pattern 3, 2 and 1 for positive and *vice versa* for negative questions. The responses were collected under two conditions, *i.e.* before joining the SHG and after joining the SHG. By totalling the value assigned to each dimension of an empowerment component, the actual score was obtained for each empowerment component. Minimum and maximum values are set in order to transform the actual scores into indices between 0 to 1. Standardisation was done to make it unit free using the following formula:

$$\text{Index} = \frac{\text{Actual score} - \text{Minimum score}}{\text{Maximum score} - \text{Minimum score}}$$

Based on the score obtained on the empowerment index, empowerment levels were classified into low (up to 0.33), medium (0.33-0.66) and high (above 0.66).

Paired sample t test was performed separately for all the three districts to find out the difference between the mean empowerment index scores before and after joining SHG and Mann-Whitney U test was done to analyse the difference in empowerment level between aquaculture and value addition group members. Spearman rank correlation coefficient was employed to assess the relationship between the socio-economic profile and empowerment of SHG members. All statistical analyses were performed using SPSS, Release 16, Software (SPSS Inc.)

### Results and discussion

#### *Selection of the enterprise*

Participation of women SHGs in fisheries was observed in two sub sectors, *viz.*, aquaculture and value addition. Aquaculture included mussel farming, oyster farming and cage culture whereas value addition comprised ready to cook fish products and ready to eat fish products. Table 1 shows that mussel farming enterprise was the main choice of majority of the SHGs (38.90%) followed by ready to cook fish products (33.3%) and other enterprises (27.8%).

#### *Socio-economic profile of SHG members*

Table 2 depicts the profile of SHG members. Majority of the members (60%) of the total SHGs surveyed were

Table 1. Distribution of SHGs according to enterprise adopted (n = 18)

Type of enterprise	Kasargod (%) (n <sub>1</sub> = 6)	Ernakulam (%) (n <sub>2</sub> = 6)	Kollam (%) (n <sub>3</sub> = 6)	Total (%) (n = 18)
Mussel farming	66.67		50.00	38.90
Ready-to-cook fish products	33.33	33.33	33.33	33.30
Ready-to-eat fish products	-	33.33	-	11.10
Oyster farming	-	33.33	-	11.10
Cage culture	-	-	16.67	5.60

Table 2. Socio-economic status of SHG members (n = 180)

Category	Kollam (%) (n <sub>1</sub> = 60)	Ernakulam (%) (n <sub>2</sub> = 60)	Kasargod (%) (n <sub>3</sub> = 60)	Total (%) (n = 180)
Age (years)				
Young (upto 30)	11.7	3.3	8.3	7.8
Middle (31-50)	58.3	60.0	61.7	60.0
Old (Above 50)	30.0	36.7	30.0	32.2
Education				
Primary	23.3	35.0	65.0	41.1
Secondary	46.7	45.0	28.3	40.0
Higher secondary	20.0	10.0	3.3	11.1
Graduate and above	10.0	10.0	3.3	7.8
Religion				
Hindu	56.7	86.7	96.7	80
Christian	43.3	13.3	3.3	20
Marital status				
Married	100	100	85	95
Widow	0	0	15	5
Occupation				
Entrepreneurial activity only	40.0	26.7	51.7	39.5
Entrepreneurial activity + wage labour	60.0	73.3	48.3	60.5
Type of family				
Nuclear	73.3	76.7	66.7	72.2
Joint	26.7	23.3	33.3	27.8
Type of house				
Thatched	23.3	3.3	1.7	9.4
Tiled	25.0	28.3	50.0	34.5
Terraced	51.7	68.3	48.3	56.1
House ownership				
Owned	93.3	100	100	97.8
Rented	6.7	0	0	2.2

in their middle ages, while a relatively small portion of 7.8% was in young age category. All the members interviewed during this study had the basic literacy. A relatively small portion (7.8%) of the respondents was either graduates or post-graduates. Through profilistic study, it was estimated that 80% of the respondents belong to Hindu community and the rest of 20% respondents were of Christian community. From the profilistic study, it was also observed that 95% of the respondents were married and the rest 5% were widows. The present study revealed that 60.5% of the total respondents, apart from being entrepreneurs, also worked as labourers to make an additional income. Majority (72.2%) of the SHG members had nuclear family and very few (27.8%) had joint family

system. This pattern of family type was observed in all the three districts surveyed. A large number (56.1%) of the respondents were found to be residing in terraced houses., 34.5% were living in tiled houses and a very few (9.4%) were found to be living in thatched houses. Majority (97.8%) of the respondents had own houses and the remaining (2.2%) were staying in rented houses. A large number of respondents possessing own houses indicated the well being of SHG members.

#### *Extent of empowerment of SHG members*

It is evident from Table 3 that, prior to the formation of SHGs, the overall empowerment (combined score of all the eight empowerment variables) was medium

Table 3. Extent of empowerment level through entrepreneurial activities of SHGs

Empowerment variables	Before joining SHG (Mean score)	After joining SHG (Mean score)	Shift
Confidence building	0.35	0.78	0.43
Economic empowerment	0.33	0.75	0.42
Decision making pattern	0.38	0.79	0.41
Self-esteem	0.34	0.72	0.38
Social empowerment	0.34	0.72	0.38
Capacity building	0.32	0.67	0.35
Political empowerment	0.28	0.62	0.34
Psychological empowerment	0.30	0.66	0.33
Overall empowerment	0.34	0.73	0.39

(0.34). In the case of individual empowerment variables, respondents possessed medium empowerment in decision making (0.38), confidence building (0.35), self-esteem (0.34) and social empowerment (0.34).

Joining the SHG helped the members to attain higher empowerment for decision making, self-esteem, confidence building, capacity building, social empowerment and economic empowerment. Among these, the highly empowered variable, namely decision making pattern was ranked highest with an index value of 0.79 followed by confidence building (0.78).

It was observed that, SHGs have played a major role in building the confidence of women (Table 3). With respect to confidence building factors, Mehta *et al.* (2011) observed an increase of 45.6% in SHG members. The second change was observed in economic empowerment *i.e.* from low (0.33) to a high (0.75) level of empowerment. Psychological and political empowerment was found to shift from low to medium level of empowerment. Similarly, Das (2012b) reported that about 73% of the SHG members remarked that, their participation in the political process was almost negligible in the Barak Valley of Assam. Overall empowerment was found to shift from medium level to high level of empowerment. Among all the empowerment variables under study, greatest shift was observed in confidence building. Similar findings were reported by Singh *et al.* (2007) and Sundaram (2012).

#### *Impact of entrepreneurial activity on women empowerment*

Paired sample t-test was done separately for all the three districts to find out the statistical difference between the mean empowerment index scores before and after joining SHG. The results of the paired sample t test (Table 4) were highly significant ( $p < 0.01$ ) in all the eight empowerment variables considered for the present study, indicating that there was a significant increase in the empowerment scores after joining SHGs. It can be concluded that in all the three districts, women were highly empowered through the participation in entrepreneurial activity.

#### *Difference in empowerment between aquaculture group and value addition group*

To test whether there was any significant difference in the empowerment level between aquaculture and value addition group members, Mann - Whitney U test was used. The SHGs undertaking value addition activity were found to possess higher confidence and economic empowerment. Members of the value addition groups participated in many exhibitions with variety of products developed by them, representing their group and this increased their confidence compared to other groups. The profit received per individual was also observed to be higher for value addition group. Overall empowerment was found to be more in those SHG members who are engaged in value addition, aided by their higher involvement in the activity (Table 5).

#### *Correlation between empowerment dimensions and socio-economic parameters*

The association between the dimensions of empowerment was seen against the socio-economic variables and other empowerment dimensions (Table 6). The results show that the level of involvement in entrepreneurial activities are significantly associated with confidence building, self esteem, decision making pattern, psychological empowerment and economic empowerment. It was observed that, confidence building was significantly associated with economic empowerment. This depicts that, confidence was developed through economic activities that raised the income of the respondents. Self-esteem depicted self-image in the family and society, self-reliance and feeling of security was found to be significantly and positively associated with education, extension contacts and trainings attended. This showed that, self esteem had positive association with interpersonal communication network. Psychological empowerment was found to be significantly and positively associated with extension contact. This indicated that, the hope and overall satisfaction might have come through interpersonal interaction with change agents for better economic involvement which also improved the image

Table 4. Impact of entrepreneurial activity on women empowerment using paired t-test

Empowerment dimensions	Kollam			Ernakulam			Kasargod		
	Average index		t value	Average index		t-value	Average index		t value
	Before	After		Before	After		Before	After	
Confidence building	0.3626	0.7898	46.80	0.3495	0.8038	43.28	0.3408	0.7453	42.27
Self-esteem	0.3250	0.7153	41.91	0.3580	0.7717	53.99	0.3483	0.6632	37.03
Decision making pattern	0.3707	0.7628	41.70	0.3917	0.7858	43.98	0.3677	0.8145	42.65
Capacity building	0.3137	0.6465	29.65	0.3255	0.6812	33.20	0.3182	0.6695	32.03
Psychological empowerment	0.2880	0.6613	21.73	0.2815	0.6717	17.48	0.3230	0.6523	17.13
Social empowerment	0.3288	0.7157	59.76	0.3560	0.7208	56.59	0.3335	0.7105	41.21
Economic empowerment	0.3410	0.7585	35.42	0.3525	0.8073	42.16	0.2960	0.6753	28.82
Political empowerment	0.2708	0.6083	12.44	0.3042	0.6458	13.56	0.2583	0.6125	15.24

Note: All the p values in the t-test were found to be significant at 1% level.

Table 5. Mann-Whitney U-test results for difference in empowerment between aquaculture group and value addition group

Empowerment indices	Average score		Asymptotic significance (p) value
	Aquaculture (n = 100)	Value addition (n = 80)	
Confidence building	80.02	103.61	0.002*
Self esteem	84.07	98.54	0.061
Decision making pattern	92.69	87.76	0.524
Capacity building	88.98	92.41	0.653
Psychological empowerment	89.39	91.89	0.740
Social empowerment	94.30	85.74	0.267
Economic empowerment	76.34	108.19	<0.001**
Political empowerment	90.76	90.17	0.935
Overall empowerment	81.28	102.02	0.008*

Note: \*\*Indicates p<0.01, significant at 1% level; \*Indicates p<0.05, significant at 5% level

Table 6. Relationship of empowerment variables with socio-economic parameters

Empowerment variables	Education	Extension contact	Training attended	Level of involvement in entrepreneurial activity
Confidence building	.000	.063	.111	.301**
Self-esteem	.248*	.328**	.326**	.389**
Decision making pattern	-.071	.063	-.121	.150*
Capacity building	-.027	.049	.024	.054
Psychological empowerment	.054	.228**	.097	.222**
Social empowerment	-.065	-.132	-.166	.088
Economic empowerment	.167*	.146	.071	.511**
Political empowerment	-.058	.092	.098	.139

Note: \*\* Indicates p<0.01, significant at 1% level, \* Indicates p<0.05, significant at 5% level

of the person in the community. Economic empowerment was observed to be positively and significantly associated with education and type of family.

The findings of the study reveals the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, more confident as well as helped them to make wise decisions. Training and extension contacts were associated with only two empowerment parameters which indicates that other factors such as level of involvement in entrepreneurial

activities are playing major role in empowerment. However, much needs to be done to improve the contribution of extension contact, training module on financial literacy and to appoint a subject matter specialist (SMS) on fisheries extension at every district to plan, monitor and evaluate the SHGs. In addition, the capacity of field extension functionaries needs to be developed in terms of transferring the social innovation concepts like, SHGs and entrepreneurship. Self-image of the SHG members should be raised through recognition of their work by giving

awards and recognitions. The number of women inclined towards SHG is increasing, which implies that, women are aspiring for empowerment. So it is necessary to empower women in social, cultural, economic, political and legal matters through the formation as well as by participation in SHGs.

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