Dynamism of Achievement in Economic Empowerment of Women

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Abstract

The concept of economic empowerment through entrepreneurship is analyzed by examining how these initiatives, even those of limited assets and income generation, offer women personal and entrepreneurship level changes. The researcher explores the economic empowerment of women JLG micro-entrepreneurs in the Calicut district. The findings draws attention on the relationship between the success or failure of the ventures and resultant variations in the empowerment. The fluctuations are reflected in the form of improved or impaired self confidence, increased or reduced fear of failure etc.

Keywords: Empowerment, Self-Confidence, Micro Finance Institutions, Entrepreneurship Skills, Achievement, Fear of Failure.

Introduction

India has been witnessing a greater emphasis on the empowerment of women who is been targeted as a victim of structural vulnerabilities such as patriarchal system and its allies. Although India has witnessed tremendous growth in different fields, still vulnerable and marginalized groups are always remained at the fringes of development. This is especially true with the case of women. So the word ‘women empowerment’ has a wider popularity in the country.

Women empowerment is viewed from economic, political, social and cultural dimensions by different academicians and practitioners. Among them, economic empowerment through microfinance institution constitutes a major share of the literature. Different studies have hailed as well as criticized the approach. Considering all these aspects, the researcher here tries to explore the relationship between entrepreneurship of SHG women through JLG initiative and resultant empowerment.

According to United Nations Development Fund for Women (UNIFEM) (2000), women’s empowerment consists of “gaining the ability to generate choices and exercise bargaining power … developing a sense of self-worth, a belief in one’s ability to secure desired changes, and the right to control one’s life.”

Microcredit is defined as "the process of making financial services such as savings and credit available to the poor who lack access to formal banking institutions." It serves as a catalyst in the road of empowerment. It has been recognized internationally as an effective tool for addressing women empowerment. It gives women access to means of production. The financial inclusion of women through microfinance has taken women a step ahead in their empowerment process.

In the context of India, Joint liability group (JLG) model is a recent model adopted by Indian microfinance and is widely embraced by Indian development professionals as an alternative to the SHG model. The Joint Liability Group is not linked with a bank but is intermediated by a third party (like Business facilitators, NGOs, farmers clubs, farmers Associations, Panchayat Raj Institutions (PRIs), etc.).

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In the case of NABARD sponsored JLGs, the Bank has started it as a pilot project in 2004-05. The purpose of the pilot project was linking the small /marginal farmers, tenant farmers / oral lessees, share croppers and the rural non-farm entrepreneurs with the formal banking sector. Based on the success of the initiative, NABARD expanded the JLG programme to rest of India. With the expansion of JLGs, a good number of SHG women have made use of the resource by forming themselves into JLGs. As these women belong to the same SHG, there is a high degree of homogeneity in terms of basic profile of the group members. Also they all aspire for engage themselves in productive economic activities. They are trained by the facilitating NGOs, PRIs or other agencies and then the groups venture in initiative that are feasible, and profitful. Also the group of individuals takes loan to start their business individually and in the process become mutually responsible for repayment of loan taken.

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According to Muhammad Yunis, “When men get a chance, they start dreaming about themselves; when women get a chance, they dream about the home and their children – they dream about what they can contribute to the community.”

Based on this belief, Grameen Bank has been providing microcredit to its women SHG groups. The history, recognitions and reports of the Grameen bank proves that when women are given with access to microcredit, they use it and take themselves on the road of empowerment.

The basic theory behind women empowerment through access to MFI is that “microfinance empowers women by putting capital in their hands and allowing them to earn an independent income and contribute financially to their households and communities. This economic empowerment is expected to generate increased self-esteem, respect, and other forms of empowerment for women beneficiaries.”

When women have access to economic resources and services, it will lead them to empowerment. As the economically strong markets or groups have a strong say in every space, bringing and equipping women in economic sector will have prospects such as control over the means of production and profit used for strategic choices and due and equal space in personal, familial and public life.

Microfinance has been seen as contributing not only to poverty reduction and financial sustainability, but also to a series of ‘virtuous spirals’ of economic empowerment, increased well-being and social and political empowerment for women themselves, thereby addressing goals of gender equality and empowerment.

While considering MFI as a symbolic system in Culture, Ms. Vani Kulkarni says “on the one hand, women as agents in promoting the microfinance institutions and perhaps changing the existing for-profit models of microfinance mediation and, on the other, women experiencing an agency through being embedded in the system as important actors.”

International Centre for Research on Women has conducted several researches and come forward with the following positive outcomes of women’s economic empowerment:

- Where women's participation in the labor force grew fastest, the economy experienced the largest reduction in poverty rates.
- When women farmers can access the resources they need, their production increases, making it less likely that their families are hungry and malnourished.

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4 Cheston, S. & Kuhn, L. Empowering Women through Microfinance
6 Vani S. Kulkarni 2011, Women’s empowerment and microfinance: An Asian perspective study, The thirteenth in a series of discussion papers produced by the Asia and the Pacific Division, IFAD
When women own property and earn money from it, they may have more bargaining power at home. This in turn can help reduce their vulnerability to domestic violence and HIV infection. Different studies (Morduch, J and B Haley (2001), Hulme, D and P Mosley (1996), Todd, H (2001), Dash, A and N Kabeer (2004), Kabeer, N and H Noponen (2004), show the economic impact of MFI over women. The current study focuses on the success and failure of the JLG initiatives and its relationship with empowerment.

Objective of the study

There conducted a study of the women JLG groups which are formed by Integrated Development Centre, an NGO in Calicut district of Kerala. The research question is the relationship of success and failure of women JLG group members on their empowerment. Here the focus of the question is mainly on personal level changes, economic and entrepreneurship empowerment. The objectives of the study are

- To study the basic details about the initiatives of the women JLG groups.
- To identify the personal level changes occurred after engaging in the JLG initiative.
- To explore the resultant economic empowerment aspects of the JLG initiatives.
- To analyze the relationship between the success and failure of the venture and the variations in the achieved empowerment.

Research Methodology

The researcher has approached Integrated Development Centre, an NGO working Calicut district. They have formed 150 women JLGs. Out of it, 39 individual initiatives of JLG were selected as sample. Out of 150 JLGs, 39 were randomly selected from the list of JLGs graded by the NGO. The grading of the JLGs is done as per the performance since its origin and loan repayment. Thus, there are 13 better performing, 13 average performing and 13 below average performing initiatives as sample of the study. Researcher used questionnaire inquiring the basic profile about the 10 JLGs and the 39 initiatives in it. The 18 questions consisting of personal level changes and economic and entrepreneurship empowerment based on five point likert scale was used to indicate whether items were ‘strongly agree’, ‘agree’, neither agree nor disagree’, ‘disagree’ and ‘strongly disagree’. The first part of the research provides information about the JLG initiatives of these 39 respondents from 10 JLGs. Second part provides data of the 39 respondents from JLGs on their personal changes, economic empowerment and entrepreneurship skill development based on the success or failure of their venture. Along with the questionnaire, the researcher has asked further queries regarding their experiences in order to check the authenticity of the reply given to certain questions.

Basic profile of the respondents

The responding JLG women are SHG women who are homemakers from lower middle class and are having no previous experience in entrepreneurship before the JLG initiative. They were assisting in agriculture and allied activities of the family.

As part of their JLG initiatives, the respondents reported that they were engaged in activities such as animal husbandry (10), Rabbit farming (8), ornamental fish farming (9), Plantain cultivation (4), poultry farming (4), tailoring centre (2), bag making (1), and catering service (1). The JLG members were trained by institutions such as Krishi Vijnan Kendra (KVK) Calicut for ornamental farming, Agricultural Technology Management Agency (ATMA) for Rabbit farming, and skilled trainers from local areas for Tailoring, Poultry farming and Bag making.

http://www.icrw.org/what-we-do/economic-empowerment retrieved on 22/10/2013 s
The JLG were assisted by the sponsoring NGO to make tie up with the agencies like KAVIL, ATMA, and local market for the marketing of the products. Support from Govt./PRI or bank or other agencies in the form training /marketing assistance also received.

Success and failure of the initiative and personal level changes

As Nalia Kabeer says, the power to come about, three interrelated dimensions are required such as access and control of resources, agency (the ability to use these resources to bring about new opportunities) and achievements (the attainment of new social outcomes). The initiative is for the first time in the lives of these women. Majority (92%) have reported that their self-confidence has increased through the involvement in the process of initiating a venture, and engage themselves in a entrepreneurial activity. But when there misses any one of the indivisible three dimensions, it affects the personal confidence as an entrepreneur. As some of them have met with unforeseen mishaps in the initiatives, their answers reflected their fluctuating confidence level concerning their effort. So there found a relationship between the success of the initiative and personal confidence. As the individual initiatives are getting good or average running and profit, relatively the confidence of the women, support and involvement from family members, increase in assets in the form of savings and ornament, increased per capita expenditure were found out.

All the respondents reported that they have engaged in economically productive initiatives for the first time. They were late because they were not able to get an amount adequate to start some feasible ventures. Majority has explained that in SHG, some other members demoted them at times when they tried for bank linkage loan on behalf of the SHG. Therefore, the access to JLG has given then an option to venture in economically productive activities.

The women JLGs and their initiatives have mixed responses from the field. All the respondents were received same trainings, same resources, had freedom to choose the suitable initiative etc. still 8-12 respondents were not very successful in their initiatives due to unanticipated issues like death of rabbits, natural calamities etc. so their failure has affected their responses too. So the access and resources alone could not help them to sustain their confidence. The success of the initiative also has a stake in the empowerment process as it helps them to develop and maintain self-confidence.

Training and initiative

The relationship between trainings and the success of the initiative is another area of interest. The facilitator NGO has provided trainings to the beneficiaries with the assistance of Government agencies and private players in the market. But they were not been continuously supported nor the respondents attended any further trainings to polish their skills. Except animal husbandry, rabbit farming and ornamental fish farming were new these respondents and it requires continuous support and follows up in getting well versed in it. As it was missing, the occurrences of unforeseen incidents were reported. Those respondents who negatively remarked about their JLG ventures fall to this group. They approached the agency at the time of incidents like death of rabbits and fishes. Regarding others, they have selected animal husbandry in which they are familiar. So the incidents of losses also reported less. Here it can be observed that along with the skill development training, there is a great need for effective entrepreneurship development training. the availed trainings were not effectively addressed the issues like how to maintain the growth of the JLG initiatives, how to manage risks in the business of the JLG products, how can the existing business can be expanded into a profiteering enterprise etc. Hence, the risks have broken their shallow empowerment shade.

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Success and failure of the initiative and risk taking

Another observation in the study is that women went for ventures, which need less risk. Majority has gone for animal husbandry. So openness to new and innovative ventures is not seen. They have ventured for ornamental fish farming and rabbit farming because it was supported and marketed with the assistance of facilitating NGO. So when the initiatives are assessed in the background of empowerment from within, it can be observed that they have chosen the path, which is less risky, and go with the majority. It reflects the view that they keep their pace without breaking the traditional paths of entrepreneurship, which is moulded by the history of men entrepreneurship. Here too the unequal stand is maintained i.e. women should not engage in risky and new ventures. Here the observations of Mason & Smith are worth mentioning. According to them, “it is also necessary to look at the normative structures in which gender operates. Not only do individuals and groups need to realize the power, but they also need to confront the ideological systems in which their lives take place.” Such a confrontation is not happening in these safe initiatives. So it makes a little effect on their ‘power within.’

When the empowerment process is analyzed under the concept ‘women in development’, these women are found with risks. They engage in newer areas of venture. The uncertainty of success and failure put the women in stress, psychologically depressed. The negative remarks for the questions indicate that they could not make use initiative as a step towards their empowerment process. When the initiative is failing to get sufficient income or profit, this led these women to more dependency on their family members especially husbands. Majorities were engaged in animal husbandry i.e. buffalo rearing. This is because they have found it less costly and more income within 6 months. Also women get the support of the family members. the risk are also high if the buffalo dies out of several reason because all the money is invested on the calves and in most cases, there may not be insurance coverage for these animals. Regarding rabbit farming and ornamental fish farming too, higher risks are there. The negative remarks are mainly from those who have faced such unexpected incidents to their ventures.

Initiative and entrepreneurship skill

Analyzing the results in a critical way, it can be observed that the JLG members are viewed the initiative as a platform of competition. The winners feel excited about their increased status and achievement whereas the women who are not up to the level of winners feel that they are failed in their competition. This attitude of success and failure of the JLG put each one in stress or excitement. The core process through which each woman has undergone is less identified or understood by the JLG members. So the unnecessary emphasis of women empowerment in relation to successful initiative is very much influenced the women JLG members.

The myths about entrepreneurship also became a matter for the women. They were motivated in the initial trainings through the case studies of successful women entrepreneurs. So they have imbibed the same spirit of entrepreneurship. But, the failure or drawbacks in their first attempt have taken them negative attitude towards their entrepreneurship skills. It reduced the level of self-confidence, pessimism and fear of failure. So they could not persist in the gained power on areas such as overcoming the fear of failure, optimism to be succeed in the initiative, and self-confidence.

Suggestions

As per the study, it is observed that the women’s personal level changes and economic and entrepreneurial empowerment are related with the success of the initiatives. So the more the duration

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of the successful venture, the better the sustainability of the results. Therefore, the researcher would like to suggest the following areas to be taken care of. They are:

- Need for training in Risk management for the women JLG groups.
- Need for alternative models of women entrepreneurship.
- Need for insurance coverage for the initiatives to prevent unexpected losses.
- Need for improved technical training and continuous support for the new ventures.

**Conclusion**

JLG initiatives are studied in the background of their contribution to the empowerment of respondents’ lives. On the one hand, it has contributed to areas such improved self confidence, label of venturing women, improved attention from family members etc. on the other hand, they reported effects are of shallow in nature. The success and profit of the venture has heightened their ‘power to’. So the achieved status is related with the success of the initiative. Along with the failure, there accompanied stress, fear, pessimism and decrease of confidence level.

The access and usage to JLG initiative has given women an opportunity to explore and expand their entrepreneurship skills through the JLG initiatives as well as the success and failure of the initiative further heightened or demoted their achieved empowerment.

**Reference**


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