

Entrepreneurial Activities of Women Self-Help Groups and Improvement in Quality of Life and Standard of Living of Members

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Introduction

In common parlance, quality of life refers to the general wellbeing of a person or society in terms of health and happiness rather than wealth. The World Health Organisation defines the quality of life as an "individual's perception of their position in life in the context of the culture and value system in which they live and in relation to their goals, expectations, standards, and concerns." The Collins English Dictionary defines the quality of life as a state of complete physical, mental and social wellbeing. According to the Cambridge English Dictionary, Quality of life means the level of satisfaction and comfort a person or group enjoys. It is difficult to define the quality of life in absolute terms as it is a subjective terminology. It is the measure of the overall wellbeing experienced by a person or group of people with reference to health, comfort, happiness and satisfaction. The Research Unit of the University of Toronto defines the quality of life as the degree to which a person enjoys the important possibilities of his/her life. Ruzevicius (2007) has identified nine indicators of quality of life, they are material welfare, health, family life, social life, employment, political stability, political freedom and gender freedom.

Standard of living refers to the relative measure of the material comforts as represented by income level, housing, transportation, luxuries and comforts, education, entertainment opportunities etc., possessed by people living in different geographical regions. According to Investopedia, the standard of living is the wellbeing of an average person in a given population with reference to material goods and services available. Standard of living is a comparison tool when describing two different geographical areas. For example, the living standard of people in India and Australia or the standard of living of people in various states in India like Kerala, Maharashtra and Punjab. As a measurement of how well off a group of people or an individual perceive themselves to be, standard of living considers factors such as level of family income, housing, medical care, education, transportation facilities, recreational opportunities etc., (Rao and Min, 2017). Some of the researchers in the field of Sociology uphold the opinion that the standard of living is focused more on the consumption of material things and the contentment of people (Cottam and Magnus 1942).

How to cite: Elias, I. P., & John, G. (2022). Entrepreneurial activities of women self-help groups and improvement in quality of life and standard of living of members. *Journal of Management & Entrepreneurship*, 16(2), 48–55
DOI 10.70906/20221602048055

Kudumbashree

An all-women Community-Based Organization (CBO) established in Kerala State in the year 1998, consists of Self-help groups with membership and participation of women from low-income families with the patronage of the State Government. *Kudumbashree* is the popular name of Kerala State Poverty Eradication Mission, registered under the Travancore Kochi Literary, Scientific and Charitable Societies Act 1955. Being the flagship program of the Government of Kerala for poverty eradication, Kudumbashree provides self-employment opportunities to women who belong to the lower strata of society.

Women's Entrepreneurship is one of the core functional area of Kudumbashree. In addition to economic wellbeing, Kudumbashree focuses on socio-cultural wellbeing and the overall development of the participating members through various programs and projects.

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This paper is an examination of whether there is an improvement in the standard of living and quality of life of the women and their family members as a result of their participation in entrepreneurial activities under Kudumbashree.

Review of Literature

Standard of living is one of the main criteria for measuring the Human Development Index (HDI) of various countries by the United Nations Development Program. The social capital variables that relate to the feeling of safety, access to help and a sense of belonging are all significantly and positively related to the standard of living. The higher the strength of the social capital network, the better will be the living standard of people (Roskrue, Poot and King 2016).

The Research Unit of the University of Toronto has identified three major domains of quality of life as Being, Belonging and Becoming. The *Being domain* includes three aspects, i.e., Physical being (physical health, personal hygiene, nutrition, personal appearance etc.), psychological being (feelings, mental health, emotions and feelings, self-control, etc.) and spiritual being (values and spiritual beliefs, and hope for future). The *Belonging domain* also has three sub-divisions, namely Physical belonging (the personal connections of a person with his/her place of residence, place of work and neighbourhood), Social belonging (sense of acceptance by others in family and society) and Community belonging (education, employment and income, access to health and social services, community activities). The three dimensions of the *Becoming domain* include a) Practical becoming (refers to the activities carried out to achieve personal goals and wishes), b) Leisure becoming (indoor and outdoor activities such as watching TV, cycling, walking etc.) and c) Growth becoming (refers to activities to improve knowledge and skills to adapt the changes in life).

Hoffer (1929) is of the opinion that the cost of living, level of living and efficiency of living are the core areas constituting the standard of living of people. The cost of goods and services, the consumption pattern, and the degree of efficiency a family attains in purchasing and using goods and services represent the family's standard of living. Further, food, clothing, housing, health care, personal expenses, etc., are reflections of the standard of living. Mahmood et

al. (2016) have conducted a study on the role of microfinance in poverty alleviation and improving the living standard of the poor households in the Dera Ghazi Khan Division of Pakistan. They found out that microfinance positively affects the income generation and consumption level of the poor. Madzik, Pitekova and Dankova (2015) examined the relationship between the competitiveness of selected countries and the standard of living of their population. They have identified a correlation between GDP per capita and population, living standard and international competitiveness and some aspects of living standards. High living standard and the feeling of satisfaction arising out of it is not only the result of material support held by individuals but also the impact of the social, ethical, ecological and human aspects of life and its quality. Roskrue, Poot, and King (2016) suggested that the social capital variables that relate to the feeling of safety, access to help and sense of belonging are all significantly and positively related to the standard of living. Higher the strength of the social capital network, the higher the standard of living of people. Zautra and Goodheart (1979) have highlighted some of the demographic factors affecting the quality of life, such as age, marital status, sex, socioeconomic status and social desirability. They further expressed that quality of life refers to the *goodness* of life, which is an outcome of the subjective evaluation of life experience and objective assessment of the external conditions. Rao and Min (2017) have highlighted a few indicators such as nutrition, shelter, living conditions, health care, clothing, education, communication facilities, transport facilities, freedom to gather and quality of air etc., as the universal set of material factors and conditions that households and societies require a minimum level to support a decent living standard. Anand et al. (2019) have found out that participation in programmes focusing on poverty alleviation, empowerment, etc., through SHGs enhances the capabilities of women in several areas of significance to the quality of life. Mukherjee (1989) suggested two perspectives of quality of life: social indicators, which consider what people need, and conventional quality of life research, which studies what people want to improve their quality of life. Birciakova, Stavkova and Antosova (2015) have classified the indicators of standard of living into three groups, namely, economic, social and environmental. Size of population, health

care facilities and expenses for education and level of air pollution are the significant factors affecting the standard of living. The Organization of Economic Cooperation and Development (2011) has identified ten factors as indicators for measuring wellbeing in life such as income and wealth, employment and earning, housing conditions, health status, education and skills, social relationship, civic engagement, environmental quality, personal security and work-life balance. Shin (1979) has suggested that quality of life is influenced by an individual's physical and mental health, the degree of independence, social relationship with the environment etc. Gilgeous (1998) is of the opinion that the value system and the cultural environment in which a person lives is an influencing factors of quality of life. Veenhoven (2000) has highlighted four dimensions of quality of life, i.e., the liveability of the environment, inner appreciation of life, self-assessment, and higher values and goals in life, which are necessary for the fulfilment of a good life.

Fazalbhoy (2014) has identified that there is a positive correlation between women's entrepreneurship and Self-Help Groups (SHG) because the SHG facilitates the empowerment of women in several areas of entrepreneurship. Providing information about various government schemes of entrepreneurial development, linking with financial institutions and organizing capacity-building training programs, etc., are some of the key areas of SHG's involvement in promoting women Entrepreneurs at the micro-level.

Jyothi Yadav(2021) highlighted the role of Self-Help Groups in promoting women's entrepreneurship in the rural areas of India. The various kinds of support and encouragement provided by the SHG to rural women for starting small business ventures are very much instrumental in the development of women's entrepreneurship.

Swapna Dutta(2016), in her study on women's entrepreneurship in Assam, found that Self-Help Groups have played a significant role in the development of micro-entrepreneurship by rural women, especially in the area of Cottage industries. Further, she has pointed out that there are several factors that encourage the women to engage in entrepreneurial activities, and at the same time, they faced many issues and challenges in the course of carrying out their business ventures.

Bharathi and Masthani (2014) believe that encouraging women towards entrepreneurship leads to inclusive growth of the country as they represent half of the population of the nation. Economic independence, need for additional income for the family, self-employment opportunities, improvement in social status, etc., are the factors encouraging women to engage themselves in business ventures. On the other hand, the issues faced by women in their business include personal mobility, family tie-ups, lack of self-confidence and managerial skills, etc.

HinaShah(2013) is of the opinion that women's entrepreneurship is an untapped source of economic growth in India. The factors mainly responsible for this situation are socio-cultural setup and the challenge of maintaining a proper work-life balance. The role of policy-makers in the Government, Financial Institutions, and NGOs is very significant in promoting and developing women's entrepreneurship in the country.

Ramija (2019) has pointed out that women's entrepreneurship can make a strong contribution to the wellbeing of families and communities, programs for poverty eradication and women empowerment, etc., to facilitate the achievement of sustainable development goals of the United Nations. Further, she identified the reasons for the current trend of the increasing number of women entrepreneurs in India. The overall change in the perception of entrepreneurship, better access to education, increasing social acceptance of women in the field of business, better infrastructural facilities and access to finance, success stories of women in entrepreneurship, etc., are the factors responsible for the rise of women entrepreneurs.

Objectives of the study.

The present study is focused on the objective of examining whether there is an improvement in the standard of living and quality of life of women members and their family members as a result of their involvement in entrepreneurial activities and other programs under the banner of Kudumbashree.

Methodology of sample selection and Data Collection

The population of the present study consist of women members of Self-Help Groups (SHG) under Kudumbashree in the Alappuzha district. The multistage stratified random sampling method is used for sample selection. The sample size of 450 respondents consists of both urban and rural representatives from the Alappuzha district.

The primary data for the study is obtained from a survey conducted among 450 women members who are engaged in different entrepreneurial activities under the banner of Kudumbashree in the Alappuzha district of Kerala State. To facilitate the survey, a structured questionnaire was distributed to the respondents. Secondary data for the study is obtained from the official website of Kudumbashree, Research articles published in journals, and the websites of a few international organizations.

For the purpose of the present study, the following variables are considered as the factors influencing the standard of living and quality of life of people. These factors include housing, toilet facility and drinking water at the residence, use of LPG for cooking, electricity for lighting, use of modern home appliances like washing machine, mixer and grinder, refrigerator, improvement in food habits, nutrition and health care awareness, improvement in the education of family members of the respondents, participation in recreational activities and usage of own vehicle for travel.

Analysis of data

Table 1: Home Appliances and Fixed Assets acquired by members Before and After joining Kudumbashree based on Caste of respondents

		Caste Group		
		OBC	SC/ST	General
<i>Home Appliances</i>				
Washing Machine	Before Joining Kudumbashree	0	0	1
	After Joining Kudumbashree	10	28	25
	<i>Change (+/-)</i>	<i>(+10)</i>	<i>(+28)</i>	<i>(+24)</i>

Water Purifier	Before Joining Kudumbashree	0	0	0
	After Joining Kudumbashree	41	56	26
	Change (+/-)	(+21)	(+36)	(+26)
Electric Kitchen Equipment	Before Joining Kudumbashree	2	4	5
	After Joining Kudumbashree	63	105	66
	Change (+/-)	(+61)	(+101)	(+61)
TV	Before Joining Kudumbashree	8	8	19
	After Joining Kudumbashree	99	183	100
	Change (+/-)	(+91)	(+175)	(+89)
Fridge	Before Joining Kudumbashree	1	1	1
	After Joining Kudumbashree	83	159	100
	Change (+/-)	(+82)	(+158)	(+99)
Fixed Asset				
House Property	Before Joining Kudumbashree	104	187	115
	After Joining Kudumbashree	11	9	6
	Change (+/-)	(- 93)	(- 178)	(- 109)
Jewellery	Before Joining Kudumbashree	3	12	12
	After Joining Kudumbashree	27	63	44
	Change (+/-)	(+24)	(+51)	(+32)
Car	Before Joining Kudumbashree	0	0	0
	After Joining Kudumbashree	0	0	0
	Change (+/-)	(-)	(-)	(-)
2-Wheeler	Before Joining Kudumbashree	0	0	1
	After Joining Kudumbashree	30	74	54
	Change (+/-)	(+30)	(+74)	(+53)
Furniture	Before Joining Kudumbashree	52	100	62
	After Joining Kudumbashree	7	17	10
	Change (+/-)	(- 45)	(-83)	(-52)

Computer	Before Joining Kudumbashree	0	0	1
	After Joining Kudumbashree	2	2	10
	Change (+/-)	(+2)	(+2)	(+9)

Source: primary data

From the above analysis, it is clear that there is a substantial increase in the acquisition of home appliances and fixed assets by the women members subsequent to their membership in Kudumbashree and engagement in entrepreneurial activities.

Table 2: Increase in family expenses after joining Kudumbashree

Increase in family expenses	Frequency	Percent
Yes	427	95
No	23	5

Source: primary data

Table 3: Improvement in Food habits

Whether or not food habits improved	Frequency	Percent
Yes	426	94.67
No	24	5.33
Total	450	100.0

Source: primary data

Table 4: Participation in entertainment programs with family after joining Kudumbashree

Participation in Recreational programs	Frequency	Percent
Yes	378	84
No	72	16

Source: primary data

Table 5: Improvement in the education level of family members after joining Kudumbashree

Improvement	Frequency	Percent
Yes	414	92
No	36	08
Total	450	100.0

Source: primary data

Table 6: Awareness about health and nutrition after joining Kudumbashree

Awareness of Health and Nutrition	Frequency	Percent
Yes	450	100
No	00	00

Source: primary data

Table 7: Primary source of family income

Business venture under Kudumbashree	Frequency	Percent
Yes	75	16.7
No	375*	83.3
Total	450	100.0

Source: primary data

Table 8: Other sources of family income

Source of family income	Frequency	Percent
Income of Spouse	315	84.00
Income from employment guarantee scheme of Govt.	43	11.47
Income of employed son/daughter	17	4.53
Total	375*	100

Source: primary data

Table 9: Monthly average income generated from business venture under Kudumbashree

Level of income per month	Frequency	Percent
Less than Rs. 6,000	89	19.8
Rs. 6,000 – 10,000	257	57.1
Above Rs. 10,000	104	23.1
Total	450	100.0

Source: primary data

Table 10: Residential accommodation - own house or rented house

Accommodation status	Frequency	Percent
Own House	440	97.8
Rented House	10	2.2
Total	450	100.0

Source: primary data

Table 11: Source of Drinking water at residence

Source	Frequency	Percent
Own source	279	62
Public supply by the local authority	171	38
Total	450	100.0

Source: primary data

Table 12: Toilet facility at house

Type of toilet	Frequency	Percent
Temporary type	81	18
Permanent type	369	82
Total	450	100

Source: primary data

Table 13: Electricity connection at residence

Electricity connection at residence	Frequency	Percent
Yes	450	100
No	00	00

Source: primary data

Table 14: Energy for cooking at residence

Type of energy	Frequency	Percent
LPG cooking gas	444	98.7
Firewood	6	1.3
Total	450	100.0

Source: primary data

Findings of the study

1. The analysis of data reveals that there is a substantial increase in the acquisition of home appliances like TV, refrigerators, electric kitchen equipment, water purifier etc., and other fixed assets such as two-wheeler, computers, household furniture etc., by the women members subsequent to their membership to Kudumbashree and engagement in entrepreneurial activities. More than one-third of the women respondents are able to own Two-wheelers (Scooters) after their membership in Kudumbashree and participation in entrepreneurial activities. This physical welfare or material prosperity gained by women subsequent to joining Kudumbashree is

an indication of improvement in the quality of life. According to Ruzevicius (2000), material prosperity is one of the nine indicators of quality of life.

2. All of the women except a few have agreed that subsequent to their association with Kudumbashree entrepreneurial activities, there is an increase in their monthly family expenses and a change in food habits. Since there is an increase in the income level of families, they are able to participate in various entertainment programs with family.

3. The education level of family members of Kudumbashree women, especially their children's educational status, got improved significantly. Now there are many graduates and post-graduates in the family of women members of Kudumbashree. Many of the elderly persons in their families also actively associate with the literacy programs under Kudumbashree.

4. It is interesting to know that the association with Kudumbashree and participation in various programs, helps the members to have a better awareness of the significance of health and nutrition in day-to-day life.

5. Eighty three percentage of the respondents have agreed that the income earned by them out of the entrepreneurial activities under Kudumbashree banner is supplementary to the primary source of family income earned by their spouses. The level of income from entrepreneurial activities under Kudumbashree ranges from Rs.6000 to 15000 per month. So, the women have the financial capability to acquire home appliances and other assets as per the requirement. However, seventeen percentage of members have agreed that the income earned by them out of the entrepreneurial activities under Kudumbashree is the main source of income to manage their family affairs.

6. From the information collected from the members, it is clear that there are basic infrastructure facilities like housing, permanent toilet and electricity connection at their residence. Further, the majority of them are using LPG as energy for domestic cooking. However, few families are still using firewood for cooking purposes in addition to LPG.

6. The Local Government Body general elections 2020 in Kerala is an evidence of the progress and improvement in the quality of life and standard of living of members of Kudumbashree. A total of 7058 women who are active members of Kudumbashree won the Local Body Elections-2020 (City Corporations/ Municipalities and Gram Panchayaths), which is more than one-third of the total number of local Body members in the State. Out of these winners, many of them got elected as the Chairpersons of the Local Bodies. This notable achievement is an evidence of the improvement in the social status and personal empowerment, which are considered indicators of the quality of life enjoyed by the members of Kudumbashree.

Conclusion

During the last two and a half decades of its existence, Kudumbashree has achieved remarkable progress in its overall functioning as a women-oriented community development organization. The contribution of Kudumbashree in moulding the personality of the women belongs to the lower strata of society and bringing them to the forefront of society as socially and politically empowered persons are highly commendable and appreciable. Further, Kudumbashree is very much instrumental in improving the standard of living and quality of life of the member women and their families. The result of the present study is clear evidence of the role played by Kudumbashree in improving the standard of living of the women members and their families. It is the personal conviction of the women members that Kudumbashree has totally changed their life and destiny beyond their expectations. Now the women who were considered marginalized and voiceless in the past have become powerful voices of public life in Kerala. The findings of the study confirm that participation in entrepreneurial ventures and other programs under Kudumbashree has substantially contributed to improving the quality of life and standard of living of women members and their families.

Scope for Further research

There is scope for further research based on the financial behaviour of Kudumbashree members engaged in entrepreneurial activities in Kerala.

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