EXPLORING CRITICAL DETERMINANTS OF INCOME GENERATING ACTIVITIES IN SELF-HELP GROUPS FOR WOMEN EMPOWERMENT: FIELD EVIDENCE FROM INDIA

MILI SHARMA[1], Dr.(Prof). SANJAY MOHAN JOHRI[2]

[1] Research Scholar, Amity School of Communication, Amity University, Uttar Pradesh (AUUP), Lucknow Campus, Lucknow, Uttar Pradesh. India
[2] Professor-Director, Amity School of Communication, Amity University, Uttar Pradesh (AUUP), Lucknow Campus, Lucknow, Uttar Pradesh. India

ABSTRACT:

Eradicating poverty requires economic activities and inclusive growth. A plethora of studies showcase that Self-help groups (SHGs) especially in the rural areas are using income generating activities (IGAs) to bring change, in socio-economic strata of communities. But how to decide which IGA is most appropriate for communities? Using in-depth interviews of communication facilitators who are stationed at the grassroots, the study tries to provide a framework for choosing IGAs that can form sustainable SHGs. The critical determinants of IGA identified in the study serve as guidelines that may lead to a successful income generation venture. The second important consideration is what are the benefits of participating in a SHG? Results of survey among women SHG members conclude that joining SHGs may lead to empowerment in varied aspects based on demographic profile of the members.

KEYWORDS: inclusive growth, community, income generating activity, sustainable self-help groups, women empowerment

I.   INTRODUCTION

United Nations Development Programme (UNDP) states that poverty is a multifaceted reality that is not only witnessed by a lack of sufficient income but is also a forbidden mix of human depravity in knowledge, health, dignity and rights, difficulties in participation and lack of voice. In order to transform the present situation we need to address the root causes of poverty. It is important that interventions in the form of government policies help to identify and change the social, cultural and economic conditions that lead to poverty. The concepts of gender equality and women's empowerment to bring the less privileged into the mainstream are just another names to fight poverty.   Sustainable human development needs a broad, comprehensive approach.   Economic growth has to be inclusive and equitable to create jobs and lessen inequalities like poverty.   The focus of development should be the poor. When both genders have equal opportunities and freedom, economic growth accelerates and poverty declines. A higher level of participation by women in the economic activities always leads to higher standards of living leading to women empowerment (Hazarika & Goswami 2016; Runyan et al,. 2004). To achieve this end, Self Help Groups (SHGs) have become the agent of change in the rural areas, transforming the lives of the people at the margins. The core philosophy of SHG is that problems cannot be solved alone, or by a single agency. So small voluntary groups of women get together to pool their resources and skills to transform lives. SHGs organize the marginalized to join hands to solve their problems. As a form or enterprise, SHG performs the role of collective banks and ensures better access to loans with a lower rate of interest to start micro unit enterprises. Several studies have examined this aspect. Accesses to microfinance loans and minimum loan size have had significant impact on the women in the rural Vietnam to become micro-entrepreneurs (Poon et al, 2012). Swain, Bali and Varghese (2008) evaluate the effect of SHG participation on a long term impact parameter, namely asset creation. The results reveal that longer membership in SHGs positively impacts asset creation as members move away from pure agriculture as an income source towards other sources such as livestock.   In India, the SHG Bank Linkage Project launched by NABARD in 1992 has blossomed into the world's largest micro finance project.   Several studies in this context report that SHGs are formed to work for increased income through collective effort and use of banking

facilities by initiating income- generating activities taking advantage of the financial strength of a group (Dhake & Narkhede, 2019). The impact analysis studies on the Self Help Group-Bank Linkage Programme (SBLP) of NABARD highlights that the programme has done extremely well in rural India in terms of its outreach, generating income, reducing poverty levels and empowering people both economically and socially (Sinha et al,. 2012). The study observes that the formation of female SHGs needs to be encouraged and all necessary services should be provided to them. Ghosh (2012) reviews the progress of SHG-Bank linkage programme at the national and regional levels, and examines its impact on the socio-economic conditions of SHG member households. The programme has grown at a tremendous pace during last two decades and emerged as the most prominent means of delivering micro-finance services in India. The percentage of loans used for productive purposes and employment per household increased, the incidence of poverty among SHG members declined, and the social empowerment of women improved significantly. Datta & Singh (2014) in their study on SHG programme in three blocks of Birhum district in West Bengal, India indicated that income generation for all the blocks together was significantly influenced by factors like loan amount, amount of saving, years of existence of SHG, education level of the group leader, and availability of the training. Many studies in the field have concluded that for the landless or near landless households, non-farm rural activities play a significant role in sustaining their livelihood (Gebremariam, Bekele and Ridgewell 2009). Many of the agricultural households are diversifying their activities towards non-farm incomes because of risk and uncertainty in the agricultural production (Abdulai & Delgado 1999; Ellis 1998).

The present study aims at examining the factors that lead an SHG to decide upon an IGA. Also, if being a part of SHG has had an impact on women's lives especially the poorest of the poor.

II.   A CONTEXTUAL BACKGROUND OF THE STUDY

In the present study, the researcher adopted purposive and consecutive sampling techniques. The NGOs were approached by the researcher and after disclosing the purpose of the study, information was gathered about the self-help groups in a particular block. The researcher and the facilitator mutually decided upon the self-help groups to be taken for the study (purposive sampling). In the second stage, the day and timing of the visit were systemically selected and all accessible subjects (women in this case) were included as a part of the sample (consecutive sampling).

The study is conducted in Lucknow district of Uttar Pradesh. Lucknow district has eight blocks, namely, Bakshi ka Taalab, Chinhat, Gosaiganj, Kakori, Mal, Malihabad, Mohanlalganj and Sarojini Nagar. From each block, not less than two SHGs were taken which were selected randomly. In each group, ten members were selected on the basis of consecutive sampling. From total eight blocks, a sample of 240 women participating in the SHGs were selected. So the total sample of the study consisted of 240 women members. In a cross sectional survey, using a structured interview schedule, women participating in the self -help groups were approached for face to face interviews. The purpose of the interview schedule was to obtain information regarding the demographic profile of the respondents, the IGA undertaken and its impact on various dimensions on women empowerment like social, political, psychological, legal, cultural, capacity building,   resource development and behaviour change of the women SHG members. In depth unstructured interviews with communication facilitators of SHGs were conducted. Prior appointment for the place and time of in-depth interviews were chosen. All transcripts were coded and analysed to have a clear conception of findings. A thematic framework approach was used to explore the key variables. Empowerment of women due to SHG membership was studied based on improvement in the level of capacity building, behaviour change among SHG members, coalition building and partnership, resource development (resource development includes education and training, marketing and entrepreneurship, banking/credit), level of empowerment among SHG members, social, political, legal, psychological and cultural empowerment. The categorization and scoring are based on Likert scale. Subsequent to data cleaning and screening, a descriptive analysis of data was carried out. Descriptive statistics including frequency, percentages, mean ranks, Kruskal Wallis test were applied and obtained. To test whether the data is normally distributed or not, Lilliefors corrected K-S test and Shapiro-Wilk test were obtained.

Table 1: Demographic features of Women SHG members

VARIABLES		CLASSIFICATION	FREQUENCY	%
Age (in years)	a)	20-35 Young	167	69.58%
	b)	36-50 Middle	63	26.25%
	c)	51-75 Old	10	4.16%
Education	a)	Illiterate	92	38.33%
	b)	Functionally literate	93	38.75%
	c)	Primary school	41	17.08%
	d)	Secondary	14	5.83%
	e)	High School	0	0
	f)	PUC	0	0
	g)	Graduate and above		
	h)	Post-graduate & above		
Marital Status	a)	Married	213	88.75%
	b)	Unmarried	15	6.25%
	c)	Widow	12	5%
No. of family members	a)	Small (1-3 members)	65	27.08%
	b)	Medium (4-6 members)	95	39.58%
	c)	Large (7-9 members)	80	33.33%
Family Type	a)	Nuclear	58	24.16%
	b)	Joint	182	75.83%
Occupation of Husband	a)	Agriculture	85	35.41%
	b)	Non-agriculture	111	46.25%
	c)	Labourer	44	18.33%
Occupation of Respondent	a)	Household cum agriculture	75	31.25%
	b)	Business	123	51.25%
	c)	Labour	42	17.5%
Land Holdings	a)	Small	75	31.25%
	b)	Marginal	85	35.41%
	c)	Big	38	15.83%
	d)	No Land	42	17.5%
Income	a)	Low	117	48.75%
	b)	,Medium	100	41.66%
	c)	High	23	9.58%

The data in Table 1 has revealed that 69.58% of SHG members belong to the young age group (20-35 years), followed by 26.25% in the middle age category (36-50 years) and only 4.16% of the respondents in the old age group (51-75 years). So a majority of the SHG members are young to middle aged.

Education plays an important role in the social and economic development of women. A look at the status of education of SHG members shows that maximum number of respondents have studied up to primary education. This means they could read and write fairly well (functionally literate-38.75% followed by women who received primary school education-17.08% and women who enrolled for secondary school education-5.83%). The percentage of women who are illiterate is 38.33%. There is no respondent who has completed high school, graduation or post-graduation.

Regarding marital status, maximum number of respondents are married (88.75%). 6.25% are unmarried and 5% of SHG women taken for the study are widows.

Number of family members plays a crucial role in taking decisions. It is also one of the major factors in selecting beneficiaries in the villages. The research tool indicates that 33.33% of the respondents belong to large families i.e. with 7-9 members, followed by 39.58% of women in SHGs who belonged to medium sized families (with 4-6 members). 27.08% of respondents are a part of small families (with 1-3 members).

The next variable measured in the study is family type i.e. whether the respondents belong to nuclear or joint family. 75.83 % of the respondents belong to joint family set-up. On the other hand, 24.16% of respondents are a part of nuclear family background.

Maximum percentages of respondents are engaged in business (51.25%). This is followed by household cum agriculture (31.25%) while 17.5% worked as labour.

The findings of the study indicate that majority of respondent's husbands are involved in non-agricultural jobs like trade, transport, manufacturing, construction (46.25%) while 35.41% of them are pursuing agricultural activities like farming.

For land holding and type of land owned, it is evident from the data that maximum number of respondents have small (31.25%)and marginal land holding (35.41%). About 17.5% families do not own any land whereas 15.83% of families own big chunks of land.

With regard to income level, the data indicates that maximum number of respondents belong to low income group (48.75%) followed by medium income group (41.66%).

The study discussed the key themes like identification of IGA, technical feasibility of the participants, financial profitability, planning operations, ways of marketing, financing and training including capacity building needs. The findings from the in-depth interviews and survey of SHG members on different women empowerment variables give a concise idea of factors determining choice of IGA for a SHG. According to one of the facilitators:

We try to make participants interact so that they can express themselves freely. We ask them to think how they can obtain income from an activity or if they are already involved in one. We ourselves keep noting the details so that we can plan. For example, at one place we visited, they were already doing chikankaari work, they only needed direction and marketing.

So one of the key factors to consider for identifying IGA is that the activity should be close to the heart of beneficiaries because then it needs no specific skill or training.

Technical Feasibility of the participants

Only identifying activities is not enough. There is a need to look into technical, operational and management skills of the participants because good quality, competitive goods should be produced. Another narrative supports this view.

Once the skills of each individual or group have been identified, other pre-conditions for a technically sound operation of IGA have to be looked into (for example, raw materials, animal feed). Do we need training support from MEDPs(Micro Enterprise Development Programmes)or LEDPs (Livelihood and Enterprise Development Programmes)?

One of the key indicators to check technical feasibility of the IGA is whether handholding by NGO/agency is required, checking if there is any provision for backward and forward linkages, credit facilities available and technical assistance (in the form of a master trainer).

Financial Profitability

Potential markets have to be identified and involved risks have to be considered. Socio-economic conditions of the area have to be looked into to find out whether a proposed activity is a good idea or not. Costs have to be worked out to indicate profit margin of an activity. The key indicators for financial profitability are summed up in the following in-depth interview.

The product should have a good demand in the market and the raw material should be easily available. Certain activities can be integrated, for example, crops, livestock and fishery. The possibility of creating a cluster, that is, individual SHGs coming together, can provide economy of scale.

One of the key factors to determine the financial profitability of an IGA is to explore whether a corporate linkage is possible to sustain IGA.

Planning

Planning is a combination of tasks and resources. Tasks refers to things we need to do from start to end to earn money from IGA while resources means all the things required to organize resources to perform the tasks. It is important that all operations are identified and listed in a logical, chronological order, for example, product life cycle, sourcing of raw materials, equipment, labour, start-up costs, working costs, risk involved. A schedule has to be drawn up so that all resources must be available at appropriate time.

This is the stage where questions are raised and answered logically. We make the participants understand the product being offered by them, try to do SWOT analysis, the competition they will face in the market and their target audience, their buying habits…of course this is done in colloquial language.

Another facilitator explains the process in detail and provides an exhaustive list.

Basic questions which are important to start an IGA after deciding the activity are, what is the quantity and quality of raw material required, where is it available, how to transport it, is any tool/equipment required for the activity, what is the production method, is any help required for credit or labour, requirement of government permissions (if any).

One of the key indicators for planning an IGA is to keep in mind that participants may require regular doses of bank credit so timely repayment and updated transaction is essential for banks to extend hassle free loan.

Financing

An SHG has access to multiple sources of funds but it requires guidance to access bank credit and other financial services on a continuous basis. A facilitator elaborates about the funds at the disposal of SHG.

The revolving fund (RF) is given three to four months after formation of SHG. Then there is a provision of community investment fund (CIF)   after six to nine months of formation of SHG. Six months after formation of SHG, it is ready for credit linkage. Apart from providing access to credit, bank linkage also helps in financial literacy of members and contributes to optimum utilisation of funds.

Initiating IGA

Experience has shown that emphasis should be made on IGA as a process to enhance capacities of women and train SHGs. Women should not be treated as passive recipients of assistance. It is essential to build up their confidence in their own abilities promoting self-reliance. The foremost step is to gather basic socio-economic information to organize the groups in the women's community, the power structure within and recognize the leaders. It is important to identify women who can work together and explain how members can benefit from combined skills and resources. The aim is to establish homogenous groups formed around IGA on a voluntary and democratic basis to discuss goals and expectations of the group. For example, the five 'sutras'(principles) of successful SHGs are discussed. The next step is to select a name for the SHG and elect the office bearers, the president, treasurer and the secretary. At this stage along with the concept of group savings, facilitators can discuss benefits of group IGA and present it as a process to guide participants' expectations, goals and wishes. Ideas for IGAs can be discussed at this stage to help women decide an economically feasible activity. The next step is to conduct a feasibility study to help group assess the skills of members, training needed and study the market, competition, resources needed and calculate start up and operating costs and risks. After this, calculating profitability of IGA is necessary so that planning and scheduling to launch the activity is undertaken.

III.   IMPACT OF SHGs ON WOMEN

The SHGs in the study have undertaken embroidery work, paper and jute bag making, pottery, incense stick making, candle making, poultry and livestock rearing as IGA activities. Empowerment of women due to SHG membership was studied based on improvement in the level of capacity building, behaviour change among SHG members, coalition building and partnership, resource development (resource development includes education and training, marketing and entrepreneurship, banking/credit),level of empowerment among SHG members, social, political, legal, psychological and cultural empowerment. The impact of demographic variables on different dimensions of women empowerment was examined to check if SHGs are helping poorest of the poor.

Women Empowerment with respect to Education

Education may have a major influence on women belonging to SHGs with respect to several dimensions of women empowerment mentioned in the study.

TABLE 3: Women empowerment with respect to education

Ranks			
	Education	N	Mean Rank
Capacity building	1	93	135.01
	2	91	122.76
	3	41	97.93
	4	14	78.50
	5	1	78.50
	Total	240	
Behaviour Change	1	93	138.84
	2	91	118.49
	3	41	95.24
	4	14	88.00
	5	1	88.00
	Total	240	
Coalition Building	1	93	120.21
	2	91	120.18
	3	41	121.50
	4	14	121.50
	5	1	121.50
	Total	240	
Resource Development	1	93	119.24
	2	91	129.46
	3	41	114.45
	4	14	88.64
	5	1	116.50
	Total	240	
Level of Empowerment	1	93	107.63
	2	91	112.91
	3	41	140.71
	4	14	192.57
	5	1	170.50
	Total	240	
Social Empowerment	1	93	126.86
	2	91	126.26
	3	41	106.10
	4	14	85.50
	5	1	85.50
	Total	240	
Political Empowerment	1	93	124.82
	2	91	125.29
	3	41	112.87

	4	14	85.50
	5	1	85.50
	Total	240	
Legal Empowerment	1	93	118.06
	2	91	122.27
	3	41	124.84
	4	14	113.00
	5	1	113.00
	Total	240	
Psychological Empowerment	1	93	137.99
	2	91	123.24
	3	41	98.05
	4	14	57.18
	5	1	51.00
	Total	240	
Cultural Empowerment	1	93	128.16
	2	91	120.52
	3	41	114.43
	4	14	89.50
	5	1	89.50
	Total	240	
Total Empowerment	1	93	139.30
	2	91	120.49
	3	41	96.43
	4	14	69.36
	5	1	76.50
	Total	240	

	Chi-Square	Df	Asymp. Sig.
Capacity building	19.355	4	0.001
Behaviour Change	15.494	4	0.004
Coalition Building	0.612	4	0.962
Resource Development	4.875	4	0.3
Level of Empowerment	24.105	4	0
Social Empowerment	10.879	4	0.028
Political Empowerment	7.968	4	0.093
Legal Empowerment	2.896	4	0.575
Psychological Empowerment	25.626	4	0
Cultural Empowerment	7.504	4	0.112
Total Empowerment	19.777	4	0.001

Source: Authors.

K-W test shows that there are significant differences on several dimensions of women empowerment with respect to education of respondents. Therefore null sub hypothesis H_0EC **(capacity building)**, H_0EB **(behaviour change),** H_0EL **(level of empowerment), H_0ES (social empowerment), H_0EP (political empowerment), H_0EY (psychological empowerment)** are not supported. So the main hypothesis H_0EP which states that significant differences do not exist on different parameters of women empowerment when SHG groups are based on educational level is not supported.

On the basis of Kruskal-Wallis test result, the analysis indicates that when the groups are based on level of education (Rank 1= illiterate, 2=Functionally literate, 3=Primary education, 4=secondary education, 5=high school), capacity building, behaviour change, level of empowerment, social, political, psychological and total empowerment are significantly differing among groups.

The level of education influences capacity building [χ2 (df = 4, n = 240) = 19.355, p =.001<0.05]. The more illiterate the individual is, more capacity will be built as their mean rank is highest (mean rank=135.01).

The level of education influences behaviour change [χ2 (df = 4, n = 240) = 15.494, p =.004<0.05]. This means, the more illiterate women are participating in SHG, more the behaviour change (mean rank=138.84).

Similarly, the level of education influences level of empowerment [χ2 (df = 4, n = 240) = 24.105, p =.000<0.05]. Women who have done their secondary level education are more empowered in comparison to other groups (mean rank=192.57).

Education also has an impact on social empowerment of women [χ2 (df = 4, n = 240) =10.879 , p =.028<0.05]. Women who are illiterate are more socially empowered in comparison to the other groups (mean rank=126.86).

In a similar way, level of education plays a major role in political empowerment [χ2 (df = 4, n = 240) =7.968 , p =.093<0.05]. Women who are functionally literate are more politically empowered (mean rank=125.29).

The level of education also influences psychological empowerment [χ2 (df = 4, n = 240) = 25.626, p =.000<0.05]. Women who are illiterate (mean rank= 137.99) are more psychologically empowered in comparison to other groups.

The above analysis indicates that level of education has an impact on women empowerment.

Women Empowerment with respect to Marital Status

Marital status may have a major influence on women belonging to SHGs with respect to several dimensions of women empowerment mentioned in the study.

K-W test shows that there are significant differences on several dimensions of women empowerment with respect to marital status of respondents. Therefore null sub hypotheses **H_0M_sPC (capacity building), H_0M_sPO (coalition building), H_0M_sPL (level of empowerment), H_0M_sPU (cultural empowerment), H_0M_sPY (psychological empowerment)** are not supported. So the main hypothesis **H_0M_sP** which states that significant differences do not exist in respondents' potential with respect to different parameters of women empowerment when SHG groups are based on marital status is not supported.

The data indicates that when groups are based on marital status (Rank 1=married, 2=unmarried, 3=widow) capacity building, coalition building, level of empowerment, psychological empowerment and cultural empowerment are significantly differing among groups.

There is more capacity building, psychological and cultural empowerment among married women. There is more coalition building and partnership when it comes to married females.

Level of empowerment is more among unmarried women.

Women Empowerment with respect to number of family members

The number of family members may have a major influence on women belonging to SHGs with respect to several dimensions of women empowerment mentioned in the study.

K-W test shows that there are significant differences on several dimensions of women empowerment with respect to number of family members of respondents. Therefore null sub hypotheses **H_0F_mPC (capacity building), H_0F_mPY (coalition building), H_0F_mPG (level of empowerment)** are not supported. So the main hypothesis **H_0F_mP** which states that Significant differences do not exist in respondents' potential with respect to different parameters of women empowerment when SHG groups are based on number of family members is   supported.

On the basis of Kruskal-Wallis test result, the analysis indicates that when groups are based on number of family members (Rank 1=small, 2=medium, 3=large), capacity building, psychological empowerment, legal empowerment are significantly differing among groups.

The smaller the family is, the more capacity building traits in SHG members as their mean rank is highest.

The data indicates that smaller the family is, more psychological empowerment among SHG members.

Legal empowerment is more among families of medium size.

Women Empowerment with respect to family type

The number of family members may have a major influence on women belonging to SHGs with respect to several dimensions of women empowerment mentioned in the study.

On the basis of Mann-Whitney test result, the analysis indicates that considering family type (Rank 1= nuclear, 2= joint),capacity building, resource development, level of empowerment and legal empowerment are significantly differing among groups. Therefore null sub hypotheses **H_0F_tPC (capacity building), H_0F_tPR (resource development), H_0F_tPL (level of empowerment), H_0F_tPG (legal empowerment) are not supported.** So the main hypothesis H_0F_tP which states that significant differences do not exist on different parameters of women empowerment when SHG groups are based on family type is supported.

Bigger the family size, more the capacity building potential, resource development and legal empowerment among women.

Level of empowerment is more among respondents with smaller families.

Women Empowerment with respect to Occupation of the Husband

Occupation of husband may have a major influence on women belonging to SHGs with respect to several dimensions of women empowerment mentioned in the study.

On the basis of K-W test result, the analysis indicates that when groups are based on occupation of husband (Rank 1=agriculture, 2=non-agriculture, 3=labourer), capacity building, coalition building, level of empowerment, political empowerment, psychological empowerment, cultural empowerment and total empowerment are significantly differing among groups. Therefore null sub hypotheses **H_0O_hPC (capacity building), H_0O_hPO (coalition building), H_0O_hPL (level of empowerment), H_0O_hPP (political empowerment), H_0O_hPY (psychological empowerment), H_0O_hPU (cultural empowerment) are not supported.** So the main hypothesis H_0O_hP which states that significant differences do not exist on different parameters of women empowerment when SHG groups are based on occupation of husband is not supported.

There is more capacity building among women whose husbands are involved in non-agricultural tasks.

There is more coalition building among women whose husbands are involved in both agriculture and non-agricultural occupations.

Level of empowerment is highest among women whose husbands are doing labour work.

Political empowerment and psychological empowerment is most among women whose husbands are doing agricultural work.

Cultural empowerment is highest among women whose husbands are involved in non-agricultural tasks.

Women Empowerment with respect to Occupation of the Respondent

Occupation of the respondent may have a major influence on women belonging to SHGs with respect to several dimensions of women empowerment mentioned in the study.

On the basis of K-W Test result, the analysis indicates that when groups are based on occupation of respondent (Rank 1=household cum agriculture 2= business 3=labour) resource development and level of empowerment are significantly differing among groups [$\chi2$ (df = 2, n = 240) = 9.348, p =.009<0.05] and [$\chi2$ (df = 2, n = 240) = 4.7 49, p =.093<0.05]. Therefore, null sub hypotheses **H_0O_rPR and H_0O_rPL are not supported. So the main hypothesis**

which states that significant differences do not exist on different parameters of women empowerment when SHG groups are based on occupation of respondent is supported.

Resource development is highest among respondents who work as labourers.

Level of empowerment is highest among women who work at home as well as do agriculture work.

Women Empowerment with respect to Land Holdings

Land Holdings may have a major influence on women belonging to SHGs with respect to several dimensions of women empowerment mentioned in the study.

On the basis of   K-W test result, the analysis indicates that when groups are based on land holdings (Rank 1=small, 2=marginal, 3=big, 4=no land), capacity building, behaviour change, level of empowerment, social, political, legal, psychological, cultural and total empowerment are significantly differing among groups. Therefore, null sub hypotheses H_0L_hPC **(capacity building), H_0L_hPB (behaviour change), H_0L_hPL (level of empowerment), H_0L_hPS (social empowerment), H_0L_hPP (political empowerment), H_0L_hPG(legal empowerment), H_0L_hPY (psychological empowerment), H_0L_hPU (cultural empowerment) are not supported. So the main hypothesis which states that significant differences do not exist on different parameters of women empowerment when SHG groups are based on land holdings is not supported.**

Capacity building is highest among women who have small land holdings.

Behaviour change, political empowerment, legal empowerment, psychological empowerment, cultural empowerment and resource development is more among women with no land.

Level of empowerment is highest among women with big landholdings.

Social empowerment is highest among with small land holdings.

Women Empowerment with respect to Income

Income may have a major influence on women belonging to SHGs with respect to several dimensions of women empowerment mentioned in the study.

On the basis of K-W test result, the analysis indicates that when groups are based on income (Rank 1=low, 2=medium, 3=high), H_0IPC **(capacity building), H_0IPB (behaviour change), H_0IPL (level of empowerment), H_0IPS** (social empowerment), H_0IPP **(political empowerment), H_0IPY (**psychological empowerment) and H_0IPU (cultural empowerment)   are significantly differing among groups.

Capacity building, social empowerment, political, psychological, cultural empowerment and behaviour change is highest among women with low income.

Level of empowerment is also affected by income of women participating in SHGs.   It is highest among women in higher income group.

All the 8 null hypotheses had been tested for significance and the results of the hypotheses testing revealed that 5 out of 8 main hypothesis of the study are not supported. This shows that women empowerment varies significantly with respect to all chosen demographic variables except number of family members, family type and occupation of the respondent.

Table: Summary of Hypothesis Testing Results Based on Women Empowerment with respect to Demographic Variables

	Hypotheses	**Result**
HoEP	Significant differences do not exist on different parameters of women empowerment when SHG groups are based on educational level.	**Not Supported**
H_0M_sP	Significant differences do not exist on different parameters of women empowerment when SHG groups are based on marital status.	**Not Supported**
H_0F_mP	Significant differences do not exist on different parameters of women	**Supported**

	empowerment when SHG groups are based on number of family members.	
H_0F_tP	Significant differences do not exist on different parameters of women empowerment when SHG groups are based on family type.	**Supported**
H_0O_hP	Significant differences do not exist on different parameters of women empowerment when SHG groups are based on occupation of husband.	**Not Supported**
H_0O_rP	Significant differences do not exist on different parameters of women empowerment when SHG groups are based on occupation of respondent.	**Supported**
H_0L_hP	Significant differences do not exist on different parameters of women empowerment when SHG groups are based on land holdings.	**Not Supported**
HoIP	Significant differences do not exist on different parameters of women empowerment when SHG groups are based on income	**Not Supported**

The analysis indicates that level of education has an impact on women empowerment which is demonstrated through higher mean ranks. Illiterate women witnessed more capacity building, behaviour change and social empowerment.

Similarly marital status has an effect on women empowerment. Married women have higher mean ranks as far as capacity building, psychological and cultural empowerment is concerned.

Occupation of husband has a role to play in empowerment. There is more political and psychological empowerment among women whose husbands are involved in agricultural work as their mean rank is highest. Capacity building, coalition building and cultural empowerment are highest among women whose husbands are doing non-agricultural work.

Behaviour change, resource development, level of empowerment and psychological empowerment are highest among women with no landholdings as their mean rank is higher.

In the same way, capacity building, behaviour change, social empowerment, political empowerment, psychological and cultural empowerment is highest among women with low income.

IV.   CONCLUSION

Based on the in-depth interviews of communication facilitators, the key factors identified by the study for an SHG to undertake IGA are that the activity should be close to the heart of the respondents, the product should have a good demand in the market, easy availability of raw materials and timely credit. Also, forming a cluster provides collective strength to the group enterprise and leads to economies of scale. Integration of similar activities, technical assistance by master trainer with exposure visits to provide hands-on experience and handholding by the NGO/agency are other determinants of IGA for an SHG.

As far as women empowerment is concerned, results of K-W test proves that illiterate women witnessed more capacity building, behaviour change and social empowerment after joining SHGs. Similarly married women experienced more capacity building, psychological and cultural empowerment. There is more political and psychological empowerment among women whose husbands are involved in agricultural work. Capacity building, coalition building and cultural empowerment are highest among women whose husbands are doing non-agricultural work. Also, behaviour change, resource development, level of empowerment and psychological empowerment are highest among women with no landholdings. In the same way, capacity building, behaviour change, social empowerment, political empowerment, psychological and cultural empowerment is highest among women with low income.

Based on the in-depth interviews and survey among women SHG members, the study proves that joining SHG and undertaking an IGA as a group may lead to women empowerment based on demographic profile of the members. The critical determinants of IGA identified in the study may lead to a successful income generation venture.

V.   IMPLICATION OF THE STUDY

The rural market offers many challenges like lack of developed infrastructure, inaccessibility, low per capita income, inadequate transport facilities, seasonal income etc. These weaknesses can be turned into strengths if we know the key determinants of IGA.

1) Members of SHGs will be more focussed towards IGA as it is something they know. Training will lead to skill enhancement and would lead to competitive goods produced by SHG.

2) Competitive goods may lead to sustainable IGAs and thereby SHGs. It will be easier to build self-esteem and self-reliance among members.

3) Pruning marketing mix elements to suit rural and urban populations may lead to increase in demand for goods and thus promote IGAs. Untapped rural markets can also be tapped in this way.

4) Approaching companies for tie-ups may lead to symbiotic association of corporations and SHGs with each of them using their core competencies. This will give newer marketing platforms for goods produced by SHGs and also provide them with secure business. Companies can be assured of uninterrupted supply of goods.

REFERENCES

[1]   Abdulai, A., & C. L. Delgado. 1999. Determinants of Non-farm Earnings of Farm Based Husbands and Wives in Northern Ghana. American Journal of Agricultural Economics, 81 (1): 117–30.

[2]   Datta, Kishore, Soumyendra., Singh, Krishna. 2014. Determinants of Income Generation and Financial Performance through Self-Help Groups, Journal of Social Service Research, 40 (1), 97-110, DOI: 10.1080/01488376.2013.845129.

[3]   Dhake, Saroj & Narkhede, Sameer (2019). Income generating activity: An avenue to improve the sustainability of SHGs. Annals of public and cooperative economics. 90.10.1111/apce.12238.

[4]   Gebremariam, A. H., M. Bekele   & A. Ridgewell. 2009. Small and Medium Forest Enterprises in Ethiopia. IIED Small and Medium Forest Enterprise. London, UK: International Institute for Environment and Development.

[5]   Ghosh, Madhusudan. 2012. Micro-finance and Rural Poverty in India SHG-Bank Linkage Programme. Journal of Rural Development, 31 (3).

[6]   Hazarika, B.,and K. Goswami. 2016. Do Home-based Micro-entrepreneurial Earnings Empower Rural Women? Evidence from the Handloom Sector in Assam. Asian Journal of Women's Studies, 22 (3): 289–317.

[7]   Poon, J. P. H., D. T. Thai, & D. Naybor. 2012. Social Capital and Female Entrepreneurship in Rural Regions: Evidence from Vietnam'. Applied Geography, 35 (1–2): 308–15.

[8]   Runyan, R. C., P. Huddleston, & J. Swinney. 2004. Entrepreneurial Orientation and Social Capital as Small Firm Strategies: A Study of Gender Differences from a Resource-Based View'. Entrepreneurship Management, 2 (4): 455–77.

[9]   Sinha, Anushree., Parida, Chandra, Purna.,Baurah,Palash. 2012. The impact of NABARD's Self Help Group-Bank Linkage Programme on poverty and empowerment in India, Contemporary South Asia, 20 (4), 487-510, DOI: 10.1080/09584935.2012.737306

[10]   Swain, Ranjula Bali; Varghese, Adel. 2008. Does Self-Help Group Participation Lead to Asset Creation?, Working Paper, No. 2008:5, Uppsala University, Department of Economics, Uppsala, http://nbn-resolving.de/urn:nbn:se:uu:diva-16371.