

**SOCIAL ENTREPRENEURSHIP AND SUSTAINABLE
LIVELIHOOD DEVELOPMENT - A STUDY ON WOMEN
COLLECTIVES IN LAKSHADWEEP ISLANDS**

By
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(2019-11-239)

THESIS

*Submitted in partial fulfillment of the
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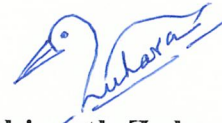
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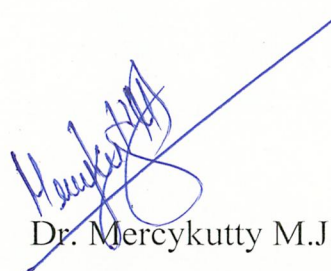
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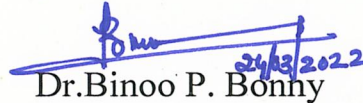
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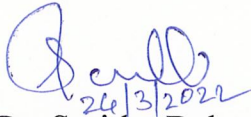
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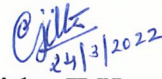
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CONTENTS

Chapter	Title	Page No.
I	INTRODUCTION	1-7
II	REVIEW OF LITERATURE	8-27
III	METHODOLOGY	28-47
IV	RESULTS AND DISCUSSION	48-88
V	SUMMARY AND CONCLUSIONS	89-93
	REFERENCES	i-x
	APPENDICES	
	ABSTRACT	

LIST OF TABLES

Table No.	Title	Page No.
2.1	IFAD Sustainable Livelihoods framework by Julian and Townsley	25
3.1	Basic Details of Lakshadweep	30
3.2	Demographic details of Androth, Amini and Chetlat	33
4.1	Details of women collectives functioning under Swayam Sidha scheme	51
4.2	Details of Major entrepreneurial activities of women collectives in Lakshadweep	52
4.3	Distribution of women collective members according to their age	55
4.4	Distribution of women collective members according to their educational status	56
4.5	Distribution of women collective members according to their occupation	58
4.6	Distribution of women collective members according to their family size	59
4.7	Distribution of women collective members according to their annual income	60
4.8	Distribution of women collective members according to their mass media exposure	61
4.9	Distribution of women collective members according to their social participation	62
4.10	Distribution of women collective members according to the number of trainings received	63
4.11	Distribution of women collective members according to their marital status	64
4.12	Ranking of dimensions of Social entrepreneurship as perceived by the respondents	66
4.13	Correlation analysis of profile characteristics with social	67

	entrepreneurship	
4.14	Ranking of performance indicator and their mean value	68
4.15	Correlation analysis of profile characteristics with performance of SHGs	70
4.16	Hypothesis test summary	71
4.17	Binary logistics regression of performance of SHGs with profile characteristics	73
4.18	Perceived score for sustainable livelihood by SHG members	76
4.19	Perception of SHG members on role of social entrepreneurship towards sustainable livelihoods	77
4.20	Distribution of women collective members based on GDEI	79
4.21	Distribution of dimension wise score of GDEI	79
4.22	Island wise comparison of GDEI of women collective members	80
4.23	Factors effecting social entrepreneurship	82
4.24	Challenges felt by SHG members	84
4.25	Challenges perceived by facilitators	86

LIST OF FIGURES

Figure No.	Title	Page No.
1	Map of the study area: U.T of Lakshadweep Islands	29
2	Aerial view of Androth Island	31
3	Aerial view of Chetlat Island	32
4	Aerial view of Amini Island	32
5	Flow chart showing selection of respondents	34
6	Distribution of women collective members according to their age	56
7	Distribution of women collective members according to their educational status	57
8	Distribution of women collective members according to their occupation	59
9	Distribution of women collective members according to their family size	60
10	Distribution of women collective members according to their annual income	61
11	Distribution of women collective members according to the number of trainings received	64
12	Distribution of women collective members according to their marital status	65
13	Box-plot showing the comparison of Performance of SHGs in Chetlat, Amini and Androth	72
14	Distribution of SHG members according to the contribution of income from various SHG activities	74
15	Box-plot showing the comparison of group dynamics efficiency of SHGs in Chetlat, Amini and Androth	81

LIST OF PLATES

Plate No.	Title
I	Exhibition of handicraft items by HIRA SHG during school cultural week 2021
II	HIRA SHG of Chetlat Island is celebrating their 10 th Anniversary in 2018
III	SHG members attending training for sea grass cultivation by fisheries department
IV	SHG members harvesting sea grass
V	Stalls by different SHGs from a fest conducted as a part of Lakshadweep day celebration 2021
VI	Dweep Halwa
VII	Halifoli – a snack made with rice
VIII	Masappam- a traditional snack filled with dried tuna inside

LIST OF ABBREVIATIONS

Abbreviation	Full form
%	Percentage
<i>et al.</i>	And others
DWCD	Department of Women and Child Development
GoI	Government of India
m	Meter
km	Kilometer
Sq.km	Square kilometer
Ha	Hectare
i.e.	That is
GDEI	Group dynamics Efficiency Index
JLG	Joint Liability Groups
SRL	Sustainable Rural Livelihood
MNREGES	Mahathma Gandhi National Rural Employment Guarantee Scheme
MoRD	Ministry of Rural Development
NABARD	National Bank for Agriculture and Rural Development
CPRs	Common Property Resources
NGO	Non-Governmental Organization
NHG	Neighborhood Group
IFAD	International Fund for Agricultural Development
U.T of	Union Territory of
IGMSY	Indhira Gandhi Matritva Sahayog Yojana
PMMVY	Pradhan Mantri Martu Vandana Yojana
SHG	Self Help Group
CMB	Conditional Maternity Benefit

LIST OF APPENDICES

Appendix No.	Title	Page No.
1	Survey-questionnaire for women collective members and facilitators	

Introduction

CHAPTER I

INTRODUCTION

“Grouping together is the beginning

Standing together is the strength

Thinking together is the success

Working together is the development”

Even long back people have organized themselves at the grassroots level to find innovative solutions to the specific problems which develop self-esteem, self-reliance and self-confidence in the people involved.

Lakshadweep is India’s smallest union territory located in Arabian Sea, comprises of 35 tiny coral islands with 32 sq. km in area and a population of 64473 in the ten inhabited islands, and they are Agatti, Amini, Androth, Bitra, Chetlat, Kadmat, Kalpeni, Kavaratti, Kilthan and Minicoy. Besides fishing and tourism, coconut cultivation, marketing and processing constitute the major livelihood options of people of Lakshadweep. Farming activities in the Lakshadweep islands are coconut based and efforts to improve farm sector in the islands need to primarily focus on coconut based income generating activities.

According to GOI (2011) Lakshadweep is having a population of 64473, and out of this 31,350 are females with a literacy rate of 87.95 %. According to the annual report of Department of women and child development (2019) there are 5057 women working under 435 self-help groups.

Around the world and throughout history, women have come together in different types of groups to offer each other support and address barriers together. These groups have created resilience, often in the absence of the safety nets, and fostered opportunities for women and their families. The power of these groups have been rooted in solidarity that comes from face to face connection and joint problem solving.

We can define women collective as a group of women who meet regularly to achieve a shared purpose. These groups take many forms across the world, with women

coming together for different economic, legal, health and cultural reasons. SHGs, JLGs, Kudumbasree groups are examples of women collectives. In Lakshadweep there is only two types of women collectives, they are SHGs and Dweepsree groups (Lakshadweep version of Kudumbasree).

Origin and concept of SHG

At their most basic level, “SHGs are voluntary, small group structures for mutual aid and the accomplishment of a special purpose. The term Self-Help (SH) refers to the condition in which an individual or a group of individuals engages in activities aimed at promoting self-improvement in socio-economic, intellectual, political and psychological situations. Self-help Group (SHG) is therefore defined as a group of people with common interests coming together to work to improve their living conditions. SHGs emerged in India during early 1980s, but have roots in Bangladesh. In the 1970s, Professor Muhammad Yunus, a Bangladeshi social entrepreneur, began experimenting with innovative ways to provide capital to women at the Bottom of the Pyramid (BOP). The SHG lending mechanism that he pioneered seeks to address the feminization of poverty- the global reality that women suffer from unequal legal rights, unequal access to education and capital, and other inequities that drive and perpetuate poverty. SHG has been recognized as a useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of the poor through thrift.

A Self Help Group (SHG) is a village – based financial organization usually composed of 10 - 20 local women. Most of Self Help Groups are situated in India, though Self Help Groups can also be found in other countries, particularly in South Asia. Self-help group is a set of rural women who join together to organize themselves into a group for eradication of poverty of the members. These SHGs agree to save regularly and convert their savings into a common fund known as ‘group corpus’.

This model has attracted attention as a possible way of delivering microfinance services to the poor who have found difficult to reach the banks or organization. By mutual their personal savings into a single deposit, SHGs minimize the SHG bank’s transactions costs and generate an attractive volume of deposits. Through SHG, banks can serve small rural depositors while paying them a market rate of interest. SHGs are

started by non-profit organizations that generally have broad anti-poverty agendas. SHG are seen as instruments for a variety of goals including give control to women, increasing management ability among adverse people, increasing school enrolments, and improving diet and the use of birth manage measures. Financial aid is usually seen extra as an entry point to other goals, rather than as a primary objective. SHG is a group formed by the members in rural areas, which has precise number of members. In such a group the poorest section of women will come together for emergency, failure, social reasons and economic hold up as well, They will have easy communication, public contact and monetary relations. Women have been empowered hold very high positions such as President and Prime Minister and many powerful women occupy high chairs in India and so it is proved that women can manage themselves well. One of the major aspects of women empowerment is the profits generation, endorsement and micro-enterprise promotion. If a single woman brings hope to her people, then many women carry hope to the people themselves.

Common agreement is arrived on when to meet the group members, the time and venue for the assembly, agreed penalties for absence of Self-Help Group members. Accord between the members on the amount of savings and offering small loans to each other in the group. The members should have the good habit of repayment of the availed loan from the banks. Training of the members is an important requirement for proper functioning of the SHG. The basic areas in which training was offered to the members are the basics in mathematical calculations, maintenance and writing of minutes book, account book, loan records, asset creation register etc., scheduling of meetings and intimating to the member, public aspect like women empowerment and the basics of lending money from the banks of financial institutions and repay in time. Most effectual method of education of SHG members is to take them to a model SHG and allowing free interaction among its members.

Social entrepreneurship - A tool for sustainable livelihood development

An innovative mind, a service heart, an entrepreneurial spirit and a collaborative outlook are the rules of the new game and fluid leadership to succeed as a social entrepreneurs. There is a Chinese proverb, according to those lines “*Give a man a fish and you feed him for a day*”, and “*teach a man to fish and you feed him for a life time*”. But in case of Social entrepreneurship it is “*Provide him accessories and capital to*

create sustainable fishing business at a fair rate of return and change the world” the difference is only the denomination of returns and the scale of the business. This is the basis for social entrepreneurship. It is a business model for larger interest where the community comes together for the community development to fulfil a social mission. This can be a model to develop village enterprise by taking the local resources into consideration. Building on relations and by refining and re-refining to reach the grass roots.

Understanding the livelihood systems of the community is vital to formulate effective development programmes. Conceptually, ‘Livelihood’ represents the means, activities, entitlements and assets, through which people make a living. According to Frankenberger (1996), livelihood security can be defined as “adequate and viable access to income and other resources to empower households to meet their basic needs. Livelihoods consist of the capabilities, assets - both material and social resources and activities required for a means of living.

A livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, and provide net benefits to other livelihoods locally and more widely, both now and in the future, while not undermining the natural resource base. The extent to which a livelihood is sustainable is determined by the interaction of several forces and elements (Chambers and Conway, 1992).

Since women are at the front-line of resource management, their knowledge of resources as well as their own aspirations should form the basis of all projects designed to improve the conditions of the poor. The focus of development of rural women, must be laid on developing them through improving their economic power, social power, decision making *etc.* This is achieved to a large extent through promoting social entrepreneurship. It creates innovative solutions to mobilize resources for sustainable development.

Kudumbasree, the Kerala State Poverty Eradication Mission was launched in the year 1998 to eradicate absolute poverty in a definite time frame. SHGs of women in Kerala has been recognized as an effective strategy to eradicate poverty as well as women empowerment. In Lakshadweep Dweepisrees (Lakshadweep model of Kudumbasree) has been functional in four islands *viz* . Kavaratti, Androth, Amini and

Agathi from 2018 onwards under the guidance of Directorate of Rural Development Organization. In Lakshadweep, SHGs have been functioning from 2007 onwards under Women and Child Development Department.

Objectives of the study

The study will document the entrepreneurial activities of women collectives functioning in Lakshadweep islands. The effect of social entrepreneurship on livelihoods will be analysed. The group dynamics of women collectives will also be studied. The factors affecting social entrepreneurship and the challenges will be identified.

Main items of observation

1. Profile characteristics of members of selected women collectives
2. Entrepreneurial activities of women collectives
3. Dimensions of social entrepreneurship
4. Effect of social entrepreneurship on women livelihoods
5. Components of group dynamics of women collectives
6. Factors influencing social entrepreneurship
7. Challenges faced by the women collectives

Scope of the study

There is only a limited number of studies have been done to analyse the impacts and outcomes of social entrepreneurship and sustainable livelihood development of rural women. Many of these studies helped in assessing the effectiveness of social entrepreneurship and sustainable livelihood development of rural women and also brought the people's opinion in to public domain. No studies have been done for assessing the performance analysis of social entrepreneurship and sustainable livelihood development of women collectives in Lakshadweep islands.

The success of women collectives has attracted considerable attention of development practitioners, policy makers, fund providers, academicians and researchers. Growth with quality has been given more importance among different stakeholders, as there is an overarching concern about sustainability of the SHG movement. However uneven

growth and quality has been observed in different parts of the country. The success and sustainability of Self-help groups often depend upon the group behaviour and achievements contributing to steady income catalysed by suitable entrepreneurial ventures. In this back ground group dynamics and managerial efficiency assume greater significance.

The study can provide key inputs for designing further promotional strategies. It is pertinent to pay attention to the women group approach in social entrepreneurship since collective action is essential to face challenges and to promote sustainable growth as well as equality.

Limitations of the study

The study was a part of master's research work and was conducted in Chetlat, Androth and Amini islands of Union territory of Lakshadweep. Regardless of the limitations, an attempt has been made to assess the performance and analysis of how social entrepreneurship helps the women collectives to achieve a sustainable livelihood in a systematic and objective way as possible. However, this study is subjected to the inherent limitations of being a single research project. Some of other usual limitations are given below.

- The data were collected from only three islands of Lakshadweep therefore; the findings may not be generalized.
- The outcomes of the study are based on the expressed responses of the sample; therefore, the objectivity of the study depends upon the free and frank opinion of the respondents. Hence their bias and prejudices while giving out the responses cannot be eliminated.
- The study put up usual limitation of resources such as time, money and researcher's experience.
- Although, utmost care was taken while selecting relevant variables for the study, a few more variables may be still missing in research design.

Presentation of the study

The entire thesis is presented in five chapters. The first chapter is a brief introduction, comprising a small description about social entrepreneurship, women collectives and sustainable livelihood along with objectives, scope and limitation of the study. It is followed by the review of literature relevant to the research that is cited in the second chapter. The third chapter deals with the material and methods which are used for the measurement of variables, with statistical procedures used, while the fourth chapter describes results and discussion based on the obtained results. Finally, the fifth chapter covers summary and conclusions of the thesis. References, appendices and the abstract of the study are given at the end.

Review of literature

CHAPTER II

REVIEW OF LITERATURE

The prime focus of this chapter is to analyse the different concepts regarding the study. Review of the available literature is essential as it provides a strong foundation for scientific investigation. It paves the way for better understanding of the present study and helps in interpreting the findings more accurately and scientifically.

Review of research is presented in the following sequence.

- 2.1 Profile characteristics of women collective members
- 2.2 SHG as an example for Women Collectives
- 2.3 Women empowerment through SHGs
- 2.4 Group dynamics of women collectives
- 2.5 Entrepreneurial activities of women collectives
- 2.6 Social entrepreneurship on women livelihoods
- 2.7 Factors influencing Social entrepreneurship
- 2.8 Challenges faced by women collectives

2.1 Profile characteristics of women collective members

2.1.1 Age

Age exhibited positive and significant relationship with the knowledge of farmers (Thomas, 2000). Banerjee and Ghosh (2012) observed that age of the SHG members was a critical factor affecting empowerment.

A study conducted by Pritha (2001) on performance of SHGs revealed that in a respondent group of 120, majority of the respondents (68.70%) belonged to middle age group while 18.32 per cent belonged to young age group and remaining belonged to old age group. Another study by Samuel (2006) on the empowerment of women through microfinance revealed that majority of the members (57.85%) belonged to middle aged group and 42.22 per cent belonged to young age group.

2.1.2 Educational status

Education is a way to increase awareness of women which finally lead to their overall development and thereby helping the prosperity of nation. Education helps women to resist exploitation besides empowering them to be self reliant (Singh, 2001). A study was conducted by Joseph and Eashwaran (2006) on SHGs and tribal development in Mizoram and according to them 51 percent of the members possessed secondary education, followed by 33.33 per cent of the respondents with primary education and 7.69 percent each of literate and high school education and above status.

Another research by Geethamma (2007) on management of micro financial institutions and their functioning in empowering of rural poor and she reported that 35.33 percent of the respondents were illiterate, 20.67 percent of the respondents had completed middle school education and 18.67 per cent had high school level. According to Bhuvaneshwari *et al.* (2011), peri-urban SHGs had more number of literate members (36.23%) compared to rural SHGs (17.90%).

2.1.3 Occupation

George *et al.* (2009) found that nearly one third of SHG beneficiaries had agriculture as their primary occupation with some animal husbandry component. Study on socio-economic characteristics and technology use pattern of farmers by Meena (2010) revealed that 72 per cent of the respondents had main occupation as agriculture followed by agriculture and other business (28%).

2.1.4 Family Size

Family size usually influences the spending capacity and the liberty of movement among the SHG members. The bigger the family, the lesser will be the spending power, which hinders the overall well-being of the entire family (Banerjee and Ghosh, 2012). Ritu *et al.* (2003) revealed that the family pattern of the SHG members and non- members was found similar and non- significant.

In a study conducted by Chithra (2011) reported that around 43.33 per cent of the respondents had small family size followed by large and medium family size

with 30 percent and 26.67 per cent respectively. But in another study by Preethi (2011) revealed that majority (51.67%) of respondents belonged to medium sized families while 23.33 per cent belonged to large families. And also 16.66 per cent and 8.34 percent of respondents fall in the small and very large families respectively.

2.1.5 Mass media exposure

Mass media contact of farm women was positively and significantly correlated with their attitude towards self -employment (Priya, 1996).

In another study it was revealed that micro-enterprises were the viable pathways for improving the economic status. Independent variables like education, income and mass media contact were positively and significantly related with the role of SHGs (Beevi and Devi, 2011).

2.1.6 Annual Income

Sreedaya (2000) noted in her study that group cohesion had negative correlation with the annual income. In another study by Sharma and Kumar (2015) about empowerment of women through SHGs concluded that majority of the beneficiaries had an annual income of Rs. 40000 -60000.

There was no significant difference in empowerment of women in urban and rural area on the basis of monthly income (Suchitha, 2016).

2.1.7 Social Participation

According to Kalyani and Seena (2012), collective attempt has been acknowledged as the fundamental thought of women empowerment which leads to sustainable social development. It was stated that economic development acts as base for all other development which leads women to have a better living status in the family. More over the health and educational necessities of the children were well satisfied and economic independence through Kudumbashree has improved members social participation.

Bhairve (2013) reported that 36 per cent of farm women fall under medium social participation group followed by 34 per cent and 30 per cent in high low groups respectively. While Sabira (2016) noted that women farmers, who work as groups in association with Self Help Groups, had more social participation in Kudumbashree unit.

Parvathy (2000) in her study on participation of women in agriculture development programmes under people's plan reported a positive and significant relationship between social participation and perception of women. And also Sreedaya (2000) in her study based on performance analysis of Self Help Groups in vegetable production in Thiruvananthapuram district reported a positive and significant relationship between social participation and perception of women.

2.1.8 Trainings received

Vengatesan and Santha (2003) observed that majority (89%) of respondents reported that the trainings given were useful in improving skill. Rao (2005) observed that training activities such as traditional farming practices and resource management were given to women members of SHG.

2.2 SHG an example for Women Collectives

The origins of SHGs can be traced back to mutual aid in Indian village communities. Co-operatives are official organisations, whereas SHGs are informal. Through small loans, SHGs encourage savings and income-generating activities. SHGs are dependable, encourage savings, and assist borrowers in breaking free from the cycle of poverty. Every member of the SHGs has expressed a desire to become more involved in economic activity. Every SHG makes a substantial contribution to the social and economic upliftment of its members.

According to Narang (2012), the concept of Self Help Groups has its origins in rural regions and has been proposed to rural and semi-urban women in order to better their living situations. Though it is relevant to men in our country, it has been more successful among women, who can begin economic activities through the SHG

movement. This scheme is being implemented in India with the assistance of NABARD, the country's main nodal agency for rural development. It is a self-employment generation strategy for rural women, in particular, who do not have their own assets.

According to Refusal (2013), women's empowerment is critical to the country's progress. The Government of India is very concerned in integrating women into the mainstream of development. As a result, the year 2001 has been designated as the "Year of Women's Empowerment." Women's empowerment is vital to the community's socioeconomic advancement, and integrating women into the mainstream of national development has thus been a top priority for the government. The Ministry of Rural Development has unique components for women in its programmes, and monies are designated as "women component" to ensure enough resources flow.

Manjunatha (2013) said that the problem of rural poverty in India is increasingly worsening. In India, there are just a few options for eradicating rural poverty. Providing economic help to rural people, particularly rural women, has proven to be quite effective in reducing poverty in rural India. Providing economic support or loans to rural women empowers them not just monetarily but also socially, which benefits the entire society in general.

Wale and Deshmukh (2011) has opined that gender equality and women's empowerment are two of the most important concerns that have emerged as a result of global societal awareness. The core of the gender-biased system is discrimination against women in the form of male-female distinction. According to the World Bank, women's empowerment should be a significant component of social development projects. In fact, empowerment is not just political; political empowerment will fail in the absence of economic empowerment. The microfinance initiative through Self Help Groups (SHGs) has given real economic power to women and significantly reduced their reliance on men. Women's empowerment and advancement in status and economic role must be integrated into economic development plans, as the growth of any country is inextricably related to the status and advancement of women. Given India's gender division of labour, nutrition, child health, and associated issues are often dominated by women's actions and decisions. Experience has shown that encouraging women to start

businesses and earn money can transform them from 'being alive' to 'living with dignity.' The creation of Self Help Groups (SHGs), particularly among women, is a strong strategy to women's empowerment and rural entrepreneurship.

Kumar *et.al.* (2011) says that self-help organisations are voluntary associations of people created to achieve a common aim. People who are homogeneous in terms of social background, heritage, caste, or customary vocation gather together for a similar cause to raise and manage resources for the benefit of the group members. The most crucial aspect of SHGs is that the majority of these organisations are organised by women. These are assisting women in becoming financially self-sufficient. The organisations' frequent meetings give a forum for discussion and action on a variety of social concerns including as health, dowry, domestic abuse, child marriage, and so on. As a result, the current study will examine women's empowerment by examining several characteristics such as expenditure, saving, indebtedness, and income variations.

According to Pandey and Kumar (2011) the Government of India would not be able to reach its goal of 100% financial inclusion unless it works to ensure its implementation in every corner of the country. In rural and distant locations, the primary attention is required. Microfinance services are one of the most important aspects that contribute to the financial inclusion of the rural and remote populations. In reality, microfinance is the sole means for financial inclusion to reach rural and remote areas, which expose the country's most underdeveloped terrain.

According to Vanithamani and Menon (2012), the creation of Self Help Groups is one of the most effective techniques to women's empowerment and rural entrepreneurship (SHGs). This technique has yielded notable achievements not only in India and Bangladesh, but also globally. Women's self-help groups are becoming more popular as a tool for a variety of developmental therapies. SHGs are self-governed, with manufacturing and marketing choices made collaboratively, however the group head is in charge of finding possible marketing centres and consumers. Informal groupings enable rural women to run rural industry and make decisions in their collective economic interests. To maintain this trend and increase the success rate of SHG women entrepreneurs, appropriate training programmes can be devised and made available to

them on a regular basis. Training that focuses on honing their entrepreneurial skills allows individuals to perform better.

According to Rajasekaran and Sindhu (2013) women's entrepreneurship has been acknowledged as a significant source of economic growth since it creates new jobs for themselves and others while also providing society with various managerial, organisational, and business solutions. Women's entrepreneurship benefits the economic well-being of families and communities while also alleviating poverty. The rise of Self-Help Groups (SHGs) demonstrates that women are stepping out of their shells and preserving their city citizenship.

2.3 Women empowerment through SHGs

The term "empowerment" refers to the act of conferring power. According to the International Encyclopaedia (1999), power is defined as "the ability and means to influence one's life toward desired social, political, and economic goals or position." Empowerment is having more access to knowledge and resources, having more autonomy in decision making, having more ability to organize one's life, having more control over the conditions that influence one's life, and being free of customs, beliefs, and practices. As a result, women's empowerment is not merely a goal in and of itself, but is critical for achieving all global development goals. Empowerment is a multifaceted, active process that enables women to realize their identity and authority in all aspects of life.

Rural women who were formerly regarded mute and helpless began to see their inner strength, potential for growth, and role in transforming society. The empowering process has become a route for their children, families, and society as a whole. Kudumbasree has demonstrated that empowering women is the most effective technique for eradicating poverty (Nidheesh, 2008)

Women's houses are the heinous victims of poverty and destitution. As a result, any poverty-reduction initiative must try to improve the living conditions of women. Women can be empowered by providing them with chances for a living. Microcredit and Self-Help Groups are the most effective ways for them to improve their living conditions. (Raghavan, 2009)

Women's empowerment is defined by a variety of indicators. These are mobility, autonomy, decision-making, ownership of household assets, and freedom from dominance in the family, political and legal awareness, participation in social and development activities, contribution to family expenditure, reproductive rights, media exposure, and participation in development programs (Banerjee and Dutta, 2014).

The concept of poor women's empowerment is relatively new, particularly in the field of development. It is a process of shifting existing power dynamics in favour of poor and marginalised women. It is a long-term process that necessitates changes in knowledge, attitude, and behaviour on the part of not only women, but also men and society as a whole. Empowerment is a process of raising awareness and developing capacity that leads to increased participation, increased decision-making power and control, and transformative action.

Mason and Smith (2000) use the terms empowerment, autonomy, and gender stratification interchangeably. Similarly, Jejeebhoy (2000) considers autonomy and empowerment to be roughly equivalent terms, and defines both in terms of women gaining control of their own lives and those of their families, communities, societies, and markets.

According to Sahay (1998), empowerment takes place at both the individual and collective levels. Individually, a new sense of self-efficacy and confidence emerges as the person redefines himself or herself as a more capable and worthy individual. The actual increase of individual knowledge, competency, skills, resources, and opportunities, which enables more effective action and interpersonal relations, is closely related to the psychological redefinition of self. The development of self-confidence and the strengthening of personal ability have a positive interactive effect. (Sahay, 1998) According to NABARD's estimates, thousands of SHGs will be linked with various banks for financing, and hundreds of people are watching this development with bated breath. Microfinance is now widely recognised around the world as an effective tool for poor socioeconomic empowerment.

According to Jaya's (2002) article on Self-help Groups in Empowering Women: Case Study of Selected SHGs and NHGs, SHG members uniformly stated that the most striking advantage of the SHGs was the thrift component, which operated as an

"informal bank at their doorstep." The lack of incentives for group leaders was recognised as a factor contributing to their diminishing interest and the progressive fall in functional efficiency of even the most successful groups. One significant influence of SHGs on their female members was the promotion of awareness about fresh economic opportunities.

According to Sathiyabama and Saratha (2011) Women's empowerment is the process of gaining control of their authority and increasing their vitality through three primary types of empowerment: economic, social, and political. It is also a process through which women learn to organise themselves in order to strengthen their own self-reliance, assert their autonomous right to make choices and control resources, and thus help to challenge and eliminate their own subordination. There is a growing awareness of the need to improve one's quality of life through a shift in attitudes and lifestyles that encourages people to be self-sufficient and participate in economic development through Self-Help Groups (SHGs).

2.4 Group dynamics of Women collectives

Group dynamics is the interaction and interpersonal relationship between members of a group, as well as the processes through which groups develop, function, and dissolve. According to Vashisth *et.al.* (2007), effective group dynamics of SHGs have resulted in better economic returns from micro-enterprises for livelihood security and developed qualitative improvements in the members of SHGs in the form of entrepreneurial attributes, which are highly desirable in the members for becoming successful entrepreneurs.

According to Sajesh (2013)'s study on the effectiveness of women's joint liability groups involved in collective farming in Kerala, women groups can be very effective in terms of resource, technology, extension, marketing, and capacity building. Coordination with other agencies and institutions, such as cooperative banks and line departments, as well as convergence with various programs of the federal and state governments, was also observed to play an important role in realizing the potential of group mobilization.

The interaction forces between group members in a social situation are the focus of group dynamics. It refers to the group's internal nature—how it is formed, what its

structures and processes are, how it functions and affects individual members, other groups, and the organisation (Bhatt, 2010). A group is an assembly of two or more people who interact with each other on a regular basis, identify as belonging to a distinct unit, and share certain common activities and values. Members of the group interact with one another in some way that is sustained and structurally based on common ties, beliefs, and perceptions. In this study, the effectiveness of group dynamics is operationalized as the interaction forces among group members in the group, how the group was formed, their structure, process, and how they function, and their effect on individual members, other groups, and the organisation (Kumar, 1999).

Vashisth *et al.* (2008) discovered that the effectiveness of SHG group dynamics is a complex process involving a series of actions and activities. Individual group members' actions are governed by the socio, personal, and psychological characteristics involved in a given situation.

SHGs, or Self Help Groups, are a novel approach to financial intermediation. The strategy combines low-cost financial services with a process of self-management and development for ten SHG members. SHGs are typically formed and supported by non-governmental organisations (NGOs) or government agencies. SHGs, which are linked not only to banks but also to larger development programmes, are seen to provide numerous economic and social benefits. SHGs enable women to save more and gain access to credit, which banks are increasingly willing to lend. SHGs can also serve as community platforms for women to become involved in village affairs, run for local office, or take action to address social or community issues.

A Self-Help Group (SHG) is made up of members who share a common bond such as caste, sub-caste, community, place of origin, activity, and so on. These SHGs' Group Dynamics refer to the interaction of forces between members. It is the internal nature of the groups that determines how they are formed, what their structures and processes are, how they function, and how they affect individual members and the organisation (Lewin et al. 1960). Pfeiffer and Jones (1972) identified Group Dynamics factors such as how the group is organised, how it is led, and the amount of training in membership and leadership skills, the tasks assigned to the groups, the group's prior history of success or failure, and so on in an intensive study of Group Dynamics.

The major factors discriminating the groups based on their effectiveness were social participation, level of education, group dynamics, economic motivation, and support from Kudumbashree mission. Groups with higher group dynamic effectiveness were more effective in terms of resources, technology, extension, marketing and capacity building. Efforts put forward by the Kudumbashree mission were influential in group mobilization as well as establishing their linkages with key stake holders. Convergence of various schemes and activities of line department with Kudumbashree mission have significantly related to the support received by the groups (Sajesh, 2013).

A study conducted by Kumar (1998) found that there was a positive and significant relationship between, annual income, farm size, cosmopolitanness, mass media participation and social participation with Group Dynamics Effectiveness Index. Cosmo politeness is positively and significantly related with group characteristics (Jayalekshmi, 2001).

Venkatesh and Kala (2010) opined that primary basis for any SHG were commonality in group proposals, mutual understanding, shared beliefs, organization of small and controllable groups, presence of group unity, knowledge of economics and receiving skill training. Sajesh and Ramasundaram (2013) observed that group mobilization had potential to beat the various constraints faced by small farmers at individual level. Major factors influencing the effectiveness of farming groups were found to be social participation, level of education, group dynamics, economic motivation and support from the promoting institution.

A study by Saxena and Kohli (2014) pointed out that lending through groups was a cost-effective method in terms of logistics, operations and collections. It was a successful endeavor. Positives of the group concept have been perceived as joint liability, timeliness, punctuality and discipline.

2.5 Entrepreneurial Activities of women collectives

“Give a man a fish, he will eat for a day. Give a woman micro-credit, she, her husband, her children and her extended family will eat for a lifetime” (Bono)

SHGs scheme was primarily launched to promote savings habit and undertaking some entrepreneurial activity to have a sustainable earnings for the poor, marginal farmers and women. Though it has promoted savings habit and saving -lending activity in the sample area but in the absence of capacity building and training members have not initiated income generating activity with the exception of few.

When women band together in a co-operative structure, both their economic and social standing in the household improves. Creation of social capital plays a vital role in creating collective consciousness among less empowered women. Economic empowerment focuses on the higher access to credit and savings and other economic resources, such as business training, leads to a better economic position for women, leading further to a better bargaining position at home and in the community. Social capital plays a crucial role in the social empowerment of women, which can be viewed in terms of a higher level of concretization of women in enhancing awareness and knowledge, a higher level of interactive activities leading to higher mobility, higher collective action and better decision-making abilities, and better social position in the family and neighborhood (Poverty and Public Policy, 2014).

A study by Goyal 2016, revealed that no one has given first preference, to form the group without reason which shows that all groups have been formed with a valid purpose i.e. 20.72% groups have formed group for increasing income, 49.01% to promote savings, and 16.45% to start entrepreneurial activity, 10.53% to uplift the social status and only 3.29% for the cause of community development. While as a second preference for forming a group is to uplift social status got the maximum percentage i.e. first preference for forming groups is to promote savings, second is to uplift social status and 79.28% have not assigned any reason at third place to form group.

Based on a study, Bourah and Boura 2013, found that in total, 15 agro-based activities were carried out by SHGs functioning in the Assam District. They are field crops cultivation, vegetable cultivation, nursery raising, poultry, duckery, dairy, goatery, sericulture, weaving, sweets and snacks preparation, pickle preparation, bamboo handicrafts production, spices and condiments production, piggery and vermicomposting production. Majority of the SHGs (64.44%) undertook weaving,

while 55.56% were engaged in piggery and there were 46.67% respondent engaged in field crops cultivation, 31.11% carried out and snacks preparation, 24.44% had carried out poultry, 22.22% were engaged in sericulture, 20% were engaged in goatery, 17.78% were involved in vegetable cultivation, pickle preparation, spices and condiments production. A minor percentage of SHGs were also engaged in bamboo handicrafts production (8.89%), dairy (6.67%), vermicompost production (4.44%) and nursery raising (2.22%) (Table 8). The percentage of SHGs which decided to take up the activities as decided by the executive committee included nursery raising (100%), vegetable cultivation and pickle preparation (37.5%), duckery (28.57%), field crop cultivation (23.81%), weaving (20.69%) and piggery (20%). The percentage of SHGs which decided to carry out the activities as per decision taken in general meeting were sweets and snacks preparation, poultry, goatery, dairy (100%), piggery (72%), duckery (71.43%), weaving (68.97%) vegetable cultivation and pickle preparation (62.5%), sericulture (60%), spices and condiments production (44.44%). The percentage of SHGs decided to carry out activities as per suggestion of other supporting institution were bamboo handicrafts and vermicomposting unit (100%), sericulture (40%), field crops cultivation (19.05%), weaving (10.34%) and piggery (8%).

Social entrepreneurship with co-operative approach provide an entrance into business ownership for many people who would not likely to start or own a business by themselves. It is a self-help response of mutual co-operation to economic crisis to all the women who are participating aiming to lead sustainable development whether in the broader society or in each enterprise at the base village level. Co-operative incubation at the village level act as a driving force benefiting low income members. It also provided a large variety of benefits including better paying jobs, wealth and skill building, enhanced control over their lives & better bargaining power in the larger society.

2.6 Social entrepreneurship on women livelihoods

2.6.1 Women's entrepreneurship and social entrepreneurship

According to Singh and Ranbir (2012) entrepreneurship is regarded as one of the most essential variables influencing societal economic progress. Entrepreneurs have been credited with launching and sustaining social growth. Women's entrepreneurship is a relatively new notion in India. Women have become more aware of their rights and situations, and they have entered several spheres of business. They have built their own prosperous corporate empires. They contribute to the growth of the economy and the betterment of their socioeconomic conditions. The Government of India has placed a high value on women's empowerment in the country, and numerous programmes have been implemented to help women entrepreneurs. Women's working ratio in the country is increasing as women's literacy rate in India rises. The notion of Self Help Groups (SHGs) has proven to be a benefit for rural women in various Indian states. It has improved not only their income but also their social standing.

According to Vossenber (2013) women entrepreneurs engage into entrepreneurship for survival or being pushed by the status quo. In transitional countries and emerging economies, women entrepreneurship is driven by the idea that self-employment provides flexibility and enables a good balance between work and family care responsibilities. Women suffer from multitasking whereby they are expected to spend most of their time with the family yet on the other hand they are supposed to be at work. Thus, women end up pushed into entrepreneurship since it allows them to operate within a flexible schedule. However this sometimes affect sustainability of women entrepreneurs' livelihoods as more time and effort can be drained by the family compared to business.

Women entrepreneurs in developing countries drive for entrepreneurship is motivated by the need for daily food not for pleasure for work or free time benefits. In most cases they engage in entrepreneurial activity as a survival strategy out of necessity rather than opportunity because there are no jobs or any other options for income generation (Hayrapetyan, 2016).

There are many instances that rural women form SHG groups but they are dysfunctional quite after their formation. It is due to lack of social entrepreneurship skills among rural SHG women. Social entrepreneurship is important for sustainable development because it creates economic growth. It creates innovative solutions to mobilize resources and can social needs and change.

Social entrepreneurship is the process of bringing about social change on a major scale. Its function as the agents of change, questioning the status quo, grabbing the new yet overlooked opportunities, and changing the world for the better. The idea of social entrepreneurship has struck a responsive cord. It is a phrase well suited to our times. It combines the passion of social mission with an image business-like discipline, innovation and determination.

Government has started encouraging social entrepreneurship to great extent so that the social inequalities can be handled and an ideal society can be achieved as well. The growth of social entrepreneurship has reflected upon the employment and infusion of skills among people at bottom level.

According to Philip *et al.* (2011) social entrepreneurship is the work of a social entrepreneur. A social entrepreneur is someone who recognize a special problem and uses entrepreneurial principles to organize, create, and manage a venture to make social change. The main aim of entrepreneurship is to further social and environmental goals. However, whilst social entrepreneurs are most commonly associated with voluntary and not-to-profit sectors (Thompson, 2002), this need not necessarily be incompatible with making profit.

A social entrepreneur is motivated by desire to help, improve and transform social, environmental, educational and economic conditions. Key traits and characteristics of highly effective social entrepreneurs include ambition and a lack of acceptance of the status quo or accepting the world “as it is”. The social entrepreneur is driven by an emotional desire to address some of the big social and economic conditions in the world, for example, poverty and educational deprivation, rather than

by the desire for profit. Social entrepreneurs seek to develop innovative solutions to global problems that can be copied by others to enact change.

Social entrepreneurs act within the market aiming to create social value through the improvement of goods and services offered to the community. Their main aim is to help offer a better service improving community as a whole and are predominantly run as non-profit schemes. According to Zahra *et al.*, (2009) social entrepreneurs make significant and diverse contributions to their communities and societies, adopting business models to offer creative solutions to complex and persistence social problems.

2.6.2 Characteristics of Social entrepreneurship:

Social entrepreneurship overcomes the gap between the business and the public sectors, as it is connected to the non-profit or the third sector. The main characteristics of social entrepreneurship are;

- Explicitly formulated mission to create and sustain social value and benefit the communities
- High degree of economic risk and autonomy in activities related to producing goods and services
- Pursuit of new opportunities and exploration of hidden resources to serve that mission
- Quest for sustainable models, based on well elaborated feasibility study
- Ongoing engagement in innovation, adaptation and learning
- Decision-making power not based on capital ownership
- Participatory and collaborative nature involving various stakeholders
- Limited distribution of profit and minimum amount of paid work
- Change opportunities lying in the hands of every individual.

2.6.3 Sustainable livelihood development

The concept of 'livelihood' refers to the means, activities, entitlements, and assets by which people create a living. Natural assets (land and water), social assets (community, family, and social networks), political assets (participation and empowerment), human assets (education, labour, health, and nutrition), physical assets (roads, clinics, marketplaces, schools, and bridges), and economic assets (jobs, saving and credit). The sustainability of livelihoods is determined by how men and women use

asset portfolios in the short and long term. Through adaptive and coping mechanisms, sustainable livelihoods are ones that can cope with and recover from shocks and stresses such as drought, civil conflict, and policy failure (Jirli *et al.*, 2008).

The concept of sustainable livelihood combines capability, equity, and sustainability. The term Sustainable Rural Livelihoods (SRL) refers to an endeavour to move beyond traditional definitions and approaches to poverty eradication. These were deemed to be overly limited, focusing exclusively on specific characteristics or symptoms of poverty, such as low income, or failing to take into account other critical components of poverty, such as vulnerability and social inclusion. More attention is increasingly being paid to the numerous variables and processes that either limit or boost impoverished people's ability to create a living in an economically, environmentally, and socially sustainable manner. The SRL idea provides a more logical and integrated approach to poverty reduction. To achieve sustainable rural livelihoods, various livelihood capitals such as human capital, social capital, natural capital, physical capital, and financial capital would play a larger role in coping with shocks and stresses and maintaining or improving the individual's capabilities and assets both now and in the future without depleting the natural resource base.

Understanding the community's livelihood systems is critical for developing effective development programs. The term "livelihood" refers to the activities, privileges, and assets that people use to create a living.

The preservation of rural livelihoods is inextricably related to the development of financial, physical, natural, social, and human capital (Soussan *et al.*, 2000). Each of these capitals' progress is determined by a variety of measures. Financial capital is determined by income, employment, and savings; physical capital by assets, watershed structures, and infrastructures; natural capital by water, land, and common property resources (CPRs); social capital by migration, collective action, institutional strength, equity, and gender; and human capital by health, education, and skills.

The IFAD Sustainable Livelihoods Framework takes a comprehensive approach to assess the impact of the Programs. The program's impact can be defined as the effects of interventions in the six capital assets (social, human, financial, natural, personal, and

physical) on the desired livelihood outcomes over the programme period. Analysing how the women are and how they interact with the rest of the framework.

Table 2.1 Showing the IFAD Sustainable Livelihoods framework by Julian and Townsley

Assets	Individual indicator	Community indicator
Social	Knowledge about legal rights Mobility	Participation in social and political activity
Financial	Savings Credits/debts	Investment and credit utilization
Human	Education Knowledge and awareness on health Skills and attitude Training	Response to changes in social issues and problems
Personal	Self esteem Decision making Confidence	Participation in group discussion

2.6.5. Role of social entrepreneurship on livelihoods

Sinha and Patakia (2004) had reported that the SHGs had made a positive impact on the lives of poor women. Some of the short-term impacts included reduced migration, increase in income leading to better food and clothing, procurement of productive and other assets for the family, meeting of major consumption expenses etc. There were indications of investment on education of children so that they might have a better future. Livelihood activities also had a positive impact on the gender equation. Women had a relatively greater say in the use of the money that they had earned.

Sharma *et al.* (2014) had assessed the effectiveness of SHGs in improving livelihood security and gender empowerment in selected SHGs. Six livelihood security areas such as occupational, food, health, education, habitat and social were chosen. The gender empowerment was measured in the areas of self-development, social, economic, political and media empowerment. The impact was assessed based on difference in perceived mean scores before joining SHG and after SHG. From the results it was concluded that joining SHG has definitely made an impact on empowerment and livelihood security of its members.

It may be concluded that SHGs enable the rural poor to earn their own livelihood besides participating in the process of development. A typical rural women's SHG is a good example of capacity building for prospective entrepreneurs. It aims at enabling the members to become self-dependent and self-reliant by developing and enhancing the decision making capacity and managerial capabilities among members. In nutshell these women collectives offer employment opportunities that can contribute social inclusion and empowerment.

2.7 Factors effecting social entrepreneurship

The efficient functioning of SHGs depends on a mixed set of factors which can be broadly summarized as: individual characteristics, group variables and economic variables (Singh *et al.*, 2007; Sultana *et al.*, 2011; Nagaraj *et al.*, 2009).

The role of individual characteristics like trust across the members (Van Bastelaer, 2000; Jones, 2004), motivation to join SHGs (Purnima and Narayanareddy, 2007), attendance in SHG meetings and activities (Bardhan and Dabas, 2007) influence the performance of SHGs.

The group characteristics such as group formation criteria, freedom of participation, decision-making, face-to-face communication, group homogeneity, conflict management and empathy have been found to play an important role in indicating the effectiveness that brings about group cohesion and better performance of SHGs (Kerr and Kaufman, 1994).

2.8 Challenges faced by respondent categories

Social entrepreneurship, like any other branch of entrepreneurship also faces challenges. Some of the prominent challenges faced in India are related to problem of creativity, arranging finance, shortage of talented/dedicative work force, lack of planning and appropriate structure etc. (Rawal, 2018)

Goyal 2016, in her study with 117 groups revealed that, 38% of respondents felt lack of administrative experience as the biggest problem faced by them. Lack of cooperation among members was second dominating problem faced by SHGs, 36% SHGs were facing problem due to this. Difficulty to approach the authorities for getting loan was identified as the third dominating problem faced by 18% of the SHGs. Rest of the problems are not so dominating and few of them were facing those problems. There were groups who faced only one problem that was lack of administrative experience, others faced two problems and few of them faced three problems. However the intensity of lack of administrative experience was seen highest among all the problems faced by SHGs. Hence it may be concluded that the problems are intense on demand side which can be overcome through guidance and counselling by Government Agencies and NGOs.

Methodology

CHAPTER III

METHODOLOGY

Research methodology has been defined as the systematic and theoretical analysis of the procedures applied in the field of study. Methods and procedures followed in the study are described in this chapter. The present research was carried out on the topic “social entrepreneurship and sustainable livelihood development - a study on women collectives in Lakshadweep islands”. In order to accomplish the objectives of the study, appropriate data collection tools and analytical methods were employed and the details are presented under the following subheads.

3.1 Research design

3.2 Locale of the study and description of the study area

3.3 Selection of the respondents

3.4 Selection of variables

3.5 Methods followed for measurement and quantification of variables

3.6 Tools used for data collection

3.7 Statistical tools and tests used

3.1 RESEARCH DESIGN

As the objective of the study proposed, in the present research *ex-post facto* research design was used. *Ex-post facto* design is any systematic empirical enquiry in which the scientist does not have any direct control over the independent variables because their manifestation have already occurred or because they are inherently not manipulated (Kerlinger, 1973).

3.2 LOCALE OF THE STUDY AREA

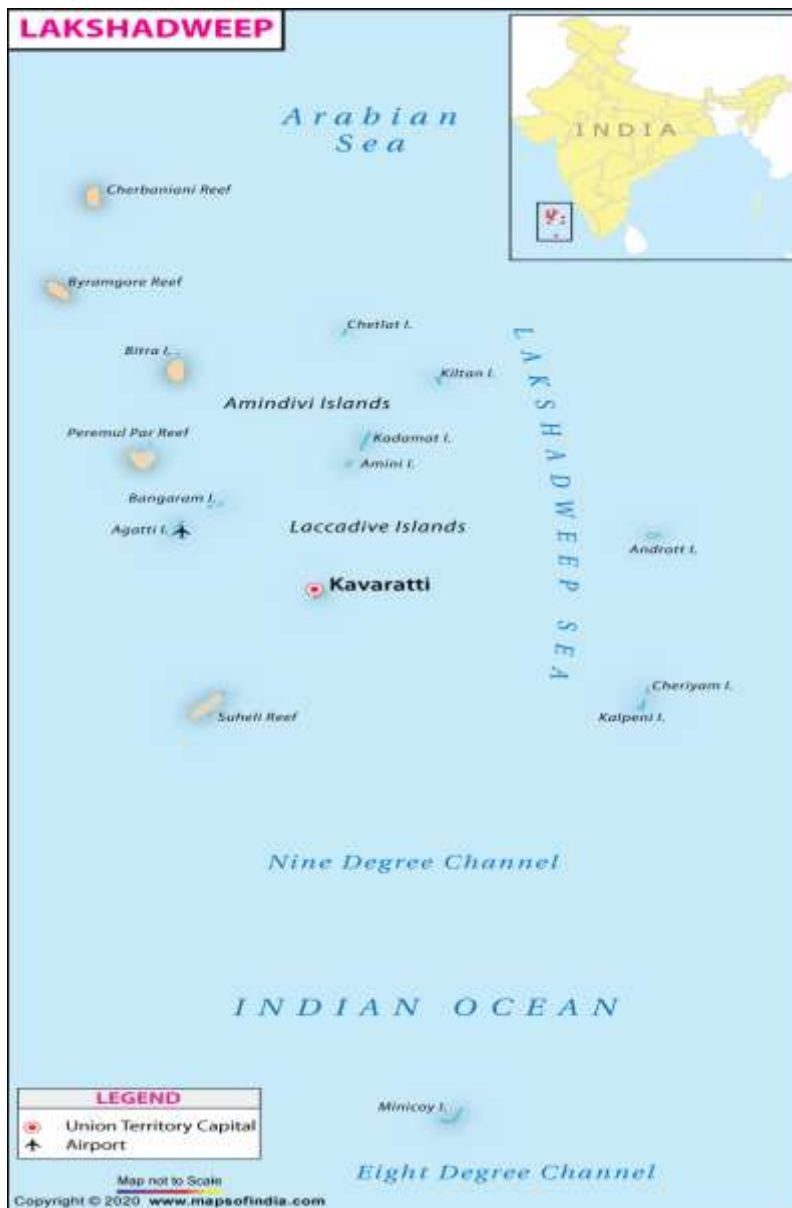


Figure 1 Map of the study area: Lakshadweep Islands

Lakshadweep, also known as **Laccadives** is a union territory of India. It is an archipelago of 36 islands in the Arabian Sea, located 200 to 440 km (120 to 270 mi) off of Malabar Coast.

The name *Lakshadweep* means "one lakh islands" in Malayalam, though the Laccadive Islands are just one part of the archipelago of not more than a hundred islands. Malayalam is official as well as the widely spoken native language in the

territory. The islands form the smallest union territory of India and their total surface area is just 32 km² (12 sq. mi). The lagoon area covers about 4,200 km² (1,600 sq. mi), the territorial water area 20,000 km² (7,700 sq. mi) and the exclusive economic zone area is 400,000 km² (150,000 sq. mi). The region forms a single Indian district with 10 subdivisions. Kavaratti serves as the capital of the Union Territory and the region comes under the jurisdiction of Kerala High Court. The islands are the northernmost of the Lakshadweep–Maldives–Chagos group of islands, which are the tops of a vast undersea mountain range, the Chagos-Lakshadweep Ridge. The Lakshadweep originally consisted of 36 islands; however, due to the Parali 1 island being submerged in water due to sea erosion, 35 islands remain.

Ten of the islands are inhabited. At the 2011 Indian census, the population of the Union Territory was 64,473. The majority of the indigenous population is Muslim and most of them belong to the Shafi school of the Sunni sect. The islanders are ethnically similar to the Malayali people of the nearest Indian state of Kerala. Most of the population speaks Malayalam with Dhivehi being the most spoken language in Minicoy island. Jeseri dialect is spoken in the inhabited islands of archipelago, namely Amindivi and Laccadive Islands, with an exception of the southernmost island of Minicoy, where the Mahl dialect is used. The Ponnani script of Malayalam was used to write Jeseri until the British Raj. The culture is almost similar to that of Mappilas in the nearest mainland state of Kerala. The islands are served by an airport on Agatti Island. The main occupation of the people is fishing and coconut cultivation, with tuna being the main item of export.

Table 3.1 Basic details About Lakshadweep

Sl.no	Features	Details
1	Formation	1 November 1956
2	Area	32.62 square km
3	Number of Islands	35
4	Inhabited	10

Sl.no	Features	Details
5	Population (2011)	64473
6	Population density	2000/sq.km
7	Literacy	91.85%
8	Capital	Kavaratti
9	Largest island	Androth
10	Territorial water area	20000 sq.km

Source: Census Handbook, Census of India, 2011



Figure 2. Aerial view of Androth island



Figure 3. Aerial view of Chetlat island



Figure 4. Aerial view of Amini island

Table 3.2 Demographic details of Androth, Amini and Chetlat

Sl. no	Demographic details	Androth	Amini	Chetlat
1	Coordinates	10.81°N73.67°E	11.123°N72.74°E	11°41'N72°42'E
2	Area	4.98 sq.km	2.71 sq.km	1.174 sq.km
3	Highest elevation	0.5 m	2 m	2 m
4	Population	11464 (2014)	7843 (2014)	2400 (2016)
5	Population density	2300/sq.km	2895/ sq.km	2044/sq.km
6	Island group	Minicoydivi	Amindivi	Amindivi
7	Literacy	84.74%	71%	84.4%
8	Lagoon Area	6.6 sq.km	1.50 sq.km	3.79 sq.km
9	Distance from Cochin	293 km	407 km	432 km
10	Distance from Beypore	234 km	336 km	342 km
11	Distance from Mangalore	266 km	306 km	270 km
12	Distance from Kavaratti	117 km	62.3 km	126 km

3.3 SELECTION OF THE RESPONDENTS

The study was conducted in Lakshadweep islands. Three islands were selected from the ten inhabited ones, Androth and Amini being the major islands and Chetlat, the minor one. Sample size consisted of 120 respondents from women collectives and 30 facilitators. Respondent's category of women collectives belonged to the members of Self-help Groups under Swayam *Siddha* and *Dweepasree*. Multistage sampling was adopted as the sampling procedure. Forty each women collective members and thirty facilitators from the three selected Islands constituted the sampling frame.

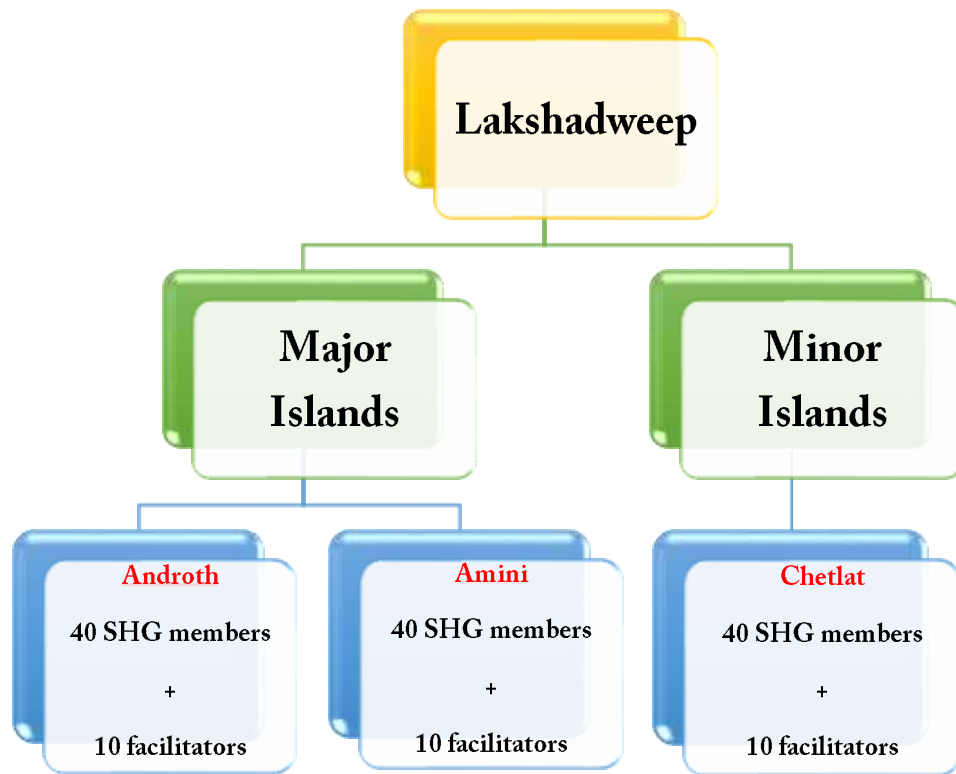


Figure 5. Flow Chart showing selection of respondents

3.4 SELECTION OF THE VARIABLES

Based on the objectives, review of literature and consultation with expert's variables were identified. List of variables identified for the study is summarized below.

Table 3.3 List of variables identified for the study

Sl. No	Dependent Variable
1	Social Entrepreneurship
2	Group dynamics
3	Performance of SHGs
Sl. No	Independent Variable
1	Age
2	Education
3	Occupation
4	Family size

5	Annual income
6	Marital status
7	Mass media exposure
8	Social participation
9	Innovativeness
10	Training received
11	Decision-making

3.4 MEASUREMENT AND QUANTIFICATION OF VARIABLES

3.4.1 Measurement and scoring procedure adopted for independent variables

3.4.1.1 Age

Age refers to the number of years completed by the women farmer at the time of interview. The respondents were categorized as young, middle and old age groups as per the method followed by census of India (Government of India, 2011).

Table 3.4 Age category

Sl. No.	Category	Age (in years)	Score
1	Young	Up to 35	1
2	Middle	36-50	2
3	Old	Above 50	3

3.4.1.2 Educational status

It refers to the extent of literacy achieved by the respondent at the time of study. The respondents were classified based on the scoring procedure followed by Gajbhai, (2010) with slight modification.

Table 3.5 Educational Status

Sl. No.	Category	Score
1	Illiterate	1
2	Primary	2
3	Secondary	3
4	Intermediate	4
5	Graduate	5

3.4.1.3 Occupation (Activities for which most of the working hours are spent)

Occupation can be operationally defined as the present major employment or job of the respondent, from which the respondent received his major source of income for living. Scoring procedure followed by Gajbhai, (2010) was modified for the present study.

Table 3.6 Occupation of Women collective members

Sl. No.	Major occupation	Score
1	House keeping	1
2	Farming	2
3	Non-agricultural labor	3
4	Business	4
5	Others	5

3.4.1.4 Family Size

Family size can be operationally defined as the total number of members in the respondent family living together at the time of study. The scoring procedure adopted by Sabira (2016) was used for the study.

Table 3.7 Family Size

Sl. No.	Number of members	Category	Score
1	Up to 4	Small	1
2	4 to 7	Medium	2
3	Above 8	Large	3

3.4.1.5 Annual income

Annual income is operationally defined as the total earnings made by the respondents and the members of the family in a year from all the sources for living in rupees. Scoring procedure followed by Jonna (2012) was used for the study.

Table 3.8 Annual Income

Sl. No.	Annual income (in rupees)	Score
1	Low (50,000- 1,00,000)	1
2	Medium (1,00,000- 3,00,000)	2
3	High (>3,00,000)	3

3.4.1.6 Mass media exposure

Mass media is a form of communication which influences a large number of people within a short span of time. Exposure of the women SHG members to mass media viz., radio, television, newspaper, farm publication and internet are taken into consideration here. By modifying Sarkar (2019) which is a the slightly modified scale of Nirban (2004), the responses obtained on a four point continuum according to the frequency of exposure viz., regular, occasional, rare and never with scores of 3,2,1 and 0 respectively. The total score of mass media exposure is obtained summing the individual score. The respondents were categorized in to three groups namely low, medium and high on the basis of the distribution pattern of the variable.

3.4.1.7 Social participation

It refers to the degree of involvement of respondent in any formal organization. Procedure used for study followed by scale constructed by Krishnan (2017) with modification and the scores are assigned is as follows.

Table 3.9 Social participation

Sl. No.	Membership Status	Score
1	Membership in one organization	1
2	Member of two organizations	2
3	Member in more than two organizations	3

Based on the total score obtained, mean and standard deviation was computed and accordingly respondents were categorized into groups.

3.4.1.8 Training received

It is operationally defined as the total number of trainings received by the respondents. The scale constructed by Kumar (2017) is used for the study.

Table 3.10 Training received

Sl. No.	Category	Score
1	Nil (no training)	1
2	Low (less than 2 training)	2
3	Medium (3-4 training)	3
4	High (more than 4 training)	4

Since the variables, namely decision making and innovativeness are also forming the components of dimensions of group dynamics and social entrepreneurship respectively, details are furnished accordingly.

3.4.2 Measurement and scoring procedure adopted for dependent variables

3.4.2.1 Group dynamics of Women Collectives

Group dynamics is a system of behaviors and psychological process occurring within a social group, or between social groups. Scale used by Ajith (2018) which was adapted from Bhatt (2009) was modified and used for the study. Group dynamics among the members of the women collectives were quantified using four indicators namely

1. Attitude towards group management
2. Group cohesiveness
3. Teamwork
4. Decision making procedure

3.4.2.1.1 Attitude towards group management

It refers to both positive and negative attitude of members to the group management that manage the activities under women collectives. An arbitrary scale was developed for this. Scale consists of five statements were arranged in a four point continuum. Scoring pattern used was as follows.

Table 3.11 Scoring pattern of Attitude towards group management

Sl. No.	Statements	Score
1	Strongly Agree	4
2	Agree	3
3	Disagree	2
4	Strongly Disagree	1

3.4.2.1.2 Group cohesiveness

Group cohesiveness was defined as the ability of members of the women collectives to think and act ‘as one’ if the group is physically together or not. Schedule developed by Bhatt (2009) was used making suitable modifications statements were arranged in a five point continuum with the following scoring pattern and for negative statements the reverse scoring was applied.

Table 3.12 Scoring pattern for measuring group cohesiveness

Sl. No.	Statements	Score
1	Very true	5
2	True	4
3	Somewhat true	3
4	Not true	2
5	Not at all true	1

3.4.2.1.3 Teamwork

It is the measure of how much unity the members of the women collective possesses and to what extent they are willing to move together towards a specific goal. A scale developed by Bhatt (2009) was used in this study. Team work was measured using a five point continuum scoring was in the order of 1, 2, 3, 4 and 5 for positive statements and reverse for negative statements for the following category of responses.

Table 3.13 Scoring pattern for measuring teamwork

Sl. No.	Statements	Score
1	Very low	5
2	Low	4
3	Average	3
4	High	2
5	Very High	1

3.4.2.1.4 Decision making procedure

The degree of involvement of the member in decision making procedure within the group as well as the support received by the member for his contributions and opinions in decision making regarding the functions, investments, and other activities of the women collectives was measured under this. Also the feeling of gains in acknowledging that the group has accepted the members' contribution and group

function as per the majority's decision was measured. Scale developed by Bhatt (2009) was modified and used. The scale consisted of 5 statements in a 5 point continuum. The scoring pattern was as following and for negative statements the scoring pattern was reversed.

Table 3.14 Scoring pattern for decision making procedure

Sl. No.	Statements	Score
1	Always	5
2	Sometimes	4
3	Few times	3
4	Rarely	2
5	Never	1

$$\text{Group Dynamics Effectiveness Index (GDEI)} = \frac{R_1 \times W_1 + R_2 \times W_2 + \dots + R_n \times W_n}{W_1 + W_2 + \dots + W_n}$$

R- Score received by respondents for each indicator

W- Weightage score of each indicator

3.4.2.2 Social entrepreneurship

Social entrepreneurship is an approach by individuals, groups, start-up companies or entrepreneurs, in which they develop, fund and implement solutions to the cultural, environmental and social issues. Likert type scale was used for the study. Perceived score for social entrepreneurship by the members of the women collectives were quantified using five dimensions namely

1. Social vision
2. Social network
3. Innovativeness
4. Sustainability
5. Financial management

It refers to both positive and negative opinions of members to the social vision, social network, Innovativeness, Sustainability and Financial management of group members of women collectives while participating in a social entrepreneurship activity. An arbitrary scale was developed after thorough literature review and discussion with experts. Scale consists of five statements for each dimension were arranged in a five point continuum. Scoring pattern used was as follows.

Sl. No.	Statements	Score
1	Very Low	1
2	Low	2
3	Average	3
4	High	4
5	Very High	5

3.4.2.3 Performance of SHGs

Performance of SHGs were quantified with the help of a Likert type scale, it was adapted and modified from a similar study by Murry, 2018. Four indicators were used for the study to measure the performance of SHGs in Lakshadweep islands. They are,

1. Financial indicators
2. Social up-liftment indicators
3. Functional activities
4. Self-development indicators

An arbitrary scale was developed after thorough literature review and discussion with experts. Scale consists of five statements under each indicator were arranged in a five point continuum. Scoring pattern used was as follows.

Sl. No.	Statements	Score
1	Strongly Agree	5
2	Agree	4
3	Undecided	3
4	Disagree	2
5	Strongly Disagree	1

3.4.2.4 Role of Social entrepreneurship on livelihood development

Perceived changes and views on livelihoods after involving entrepreneurial activities through women collectives were analysed using the following parameters.

1. Increased Contribution towards family income
2. Role in family economic decisions
3. Confidence on financial security after involving in entrepreneurial activities
4. Improvement in the capacity to meet the food needs
5. Purchase more household assets
6. Creation or reconstruction of productive infrastructures for household.
7. Access to livelihood support services & markets
8. Improvement in standard of living
9. Investment in entrepreneurial activities along with the skills and trainings have improved the livelihoods.
10. Improvement in knowledge on financial management
11. Improvement in knowledge on natural resource management
12. Knowledge about developmental programmes and other schemes
13. Improvement in confidence level to involve in self-employment activities

14. Effective use of leisure time for income generation otherwise would have been wasted.

The scale consisted of 14 statements. Perception on each statement was recorded on a five point continuum that is VL-Very Low, L- Low, M- Medium, H-High and VH- Very High. With scores 1,2,3,4 and 5.

Perception on individual statements by the respondents were also recorded. For that total scores of individual statements for 120 respondents was calculated and ranked.

3.4.2.5 Factors effecting social entrepreneurship

Perception of members regarding the factors affecting the entrepreneurial activities were measured using an arbitrary scale which consisted of 18 statements under Personal and psychological factors, Situational factors and Socio economic factors. It was arranged in a five point continuum. Scoring pattern used was as follows:

Sl. No.	Statements	Score
1	Strongly Agree	5
2	Agree	4
3	Undecided	3
4	Disagree	2
5	Strongly Disagree	1

The statement which obtained maximum score was given first rank and least score was given last rank.

3.4.2.6 Challenges

Women collective members experience a number of challenges while involving in an entrepreneurial activity. A number of challenges experienced by the women collective members and perceived by the facilitators were identified, ranked and presented.

The scale consisted 18 statements under 3 categories, each statement was provided with three point continuum, most important, important and less important with scores 3, 2 and 1.

The statements which got maximum scores from each category was selected for further operations and it undergone Kendall's coefficient of concordance for ranking.

3.5 TOOLS USED FOR DATA COLLECTION

A structured interview schedule and questionnaire were developed based on the objectives of the study and review of literature. A pilot study was conducted using this schedule as a pre-testing in non-sample area for testing practicability and relevancy. The data were collected through personal interview method.

3.6 STATISTICAL TOOLS AND TESTS USED

The collected data were scored, tabulated and analyzed using the following statistical tools and techniques.

3.6.1 Frequency and percentage

Percentage analysis was carried out to analyse the secondary data, benefits accrued by the beneficiary women collective members. Frequency as well as percentage analysis was employed to categorize the respondents based on their age, gender, educational status, family size, occupation and annual income.

3.6.2 Mean

The arithmetic mean is the sum of the scores divided by the number of scores. It was used to categorize the respondents based on their mass media exposure, social participation and training received were classified into low, medium and high categories.

3.6.3 Standard deviation

It was explained as the square root of the arithmetic mean of the sum of the square of the deviation taken from the arithmetic mean. This measure was used to categorize the respondents based on their mass media exposure, social participation and training received into low, medium and high categories.

3.6.4 Indices

Group Dynamics Effectiveness Index, was employed to analyze the data.

3.6.5 Spearman's coefficient of correlation (r_s)

In order to determine the relationship between the dependent and independent variables, coefficient of correlation was worked out using the formula,

$$r_s = 1 - \frac{6\sum D^2}{n^3 - n}$$

Where, r_s – Spearman's correlation coefficient

D – Difference between ranks

n- Number of pairs of data

3.6.6 Kendall's coefficient of concordance (W)

It was used to determine the association among K sets of rankings. To compute 'W' the sum of ranks (R_j) in each column of a K/N table is found out. W is computed using the formula,

$$W = \frac{12S}{K^2(N^3 - N)}$$

S = Sum of squares of the observed deviations from the mean of R_j

K = Number of rankings

N = Number of objects or entities ranked

3.6.7 Kruskal – Wallis one way analysis of variance by ranks

The Kruskal-Wallis one way analysis of variance by ranks is used to determine whether k independent samples are from different populations for at least ordinal level of measurements. It tests the null hypothesis that the k samples come from the same population or from identical population with respect to averages.

3.6.8 Software used for statistical analysis

The data were coded and analysed using the SPSS-19 version. The findings and outcomes of the data analysis are reported in the next chapter, along with a discussion.

Result and Discussion

CHAPTER IV

RESULTS AND DISCUSSION

This chapter highlights the findings of the study in accordance with the objectives and observations made.

- 4.1 Details of women collectives functioning in Lakshadweep islands
- 4.2 Major entrepreneurial activities of women collectives in Lakshadweep
- 4.3 Profile characteristics of beneficiary farm women
- 4.4 Perception of women collective members on social entrepreneurship and performance of SHGs
- 4.5 Role of social entrepreneurship on livelihoods
- 4.6 Group dynamics of selected SHGs
- 4.7 Factors effecting social entrepreneurship
- 4.8 Constraints felt by respondent categories
- 4.9 Suggestions to improvise the performance of women collectives in Lakshadweep

4.1 DETAILS OF WOMEN COLLECTIVES FUNCTIONING IN LAKSHADWEEP ISLANDS

4.1.1 Department of Women and child development Lakshadweep

- The department of women and child development, Lakshadweep administration came into existence as a separate department with effect from 15th June 2007, earlier since 1987 it was a department under the department of Social justice Empowerment and culture, Lakshadweep Administration.

- The Lakshadweep administration was constituted with the prime intention of promoting social and economic empowerment of women, ensuring development, care and protection of children and spreading awareness about their rights, facilitating access to learning, nutrition, institutional and legislative support for enabling them to grow and develop to their full potential and create gender equitable and child-centred legislation, policies and programmes.
- The department of women and child development, Lakshadweep administration is having a vision to empower women to live with dignity and contributions as equal partners in development in an environment free from violence and discrimination. And well nurtured children with full of opportunities for growth and development in a safe and protective environment.
- The department has been giving assistance to Lakshadweep State Social Welfare board and self-help groups functioning in the islands under this department. They also provide incentives for starting Self-help Groups in the form of working capital and trainings.

4.1.2 Women empowerment activities under DWCD Lakshadweep

4.1.2.1 *Beti Bachao Beti Padhao*

The scheme seeks to address the issue of decline in sex ratio through a mass campaign across the country targeted at changing social mindset and creating awareness about critically, focused intervention and multi-sectorial action. This scheme with the goal of empowering the girl child aims at preventing gender biased sex selective elimination, ensuring survival and protection of the girl child and ensuring education and participation of the girl child.

4.1.2.2 *Pradan Mantri Matru Vandana Yojana (PMMVY)*

The scheme Indhira Gandhi Matritva Sahayog Yojana (IGMSY) - conditional maternity benefit (CMB) has been implemented since 2010-11. Later it was renamed

as Pradhan Mantri Matru Vandana Yojana (PMMVY) to help pregnant and lactating women of 19 years of age or above for first live birth.

The scheme PMMVY is aimed to improve the health and nutritional status of pregnant and lactating women by providing cash directly as conditional maternity benefit as a part of compensation for wage loss during pregnancy and lactating period. The beneficiaries will be paid Rs. 5000/- in three installments. Through this scheme some of the women members got benefitted in Lakshadweep islands.

4.1.2.3 Working women's hostel

Working women's hostel scheme aims at providing safe and affordable accommodation to working women. The state Government provides financial support for the establishment of such hostel. The hostel is situated at Kavathathi islands.

4.1.2.4 Tailoring centres

The main objective of the tailoring training program is to enhance the skills of women and adult girls and improve the quality of life through income generation. Nine tailoring units are functional in various islands as a part of women welfare programs and a tailoring instructor is posted to each unit.

4.1.2.4 Mahila Shakti Mela

As a part of women empowerment with the help of SHGs, *mahila shakti melas* are conducted every year by the Department of Women and Child. This program aims at not only meeting their economic needs but also for more holistic social development. The SHGs empower women and train them to take active part in socio-economic progress of the nation.

4.1.2.5 Swayam Sidha Scheme

Swayam siddha is an integrated scheme for women's empowerment programme implemented for promoting self-employment among women. The main aims of this programme are creation of confidence and awareness among members of SHGs

regarding status of women, political, social, legal rights, economic up-liftment and other social and economic issues.

The department is giving incentives for starting self-help groups in the form of working capital and training. Skill development trainings are imparted to various activities like cutting and tailoring, accounts keeping, administrative management, value added coconut products, marine products, beauty care and cosmetics, micro credit and credit linking, repairing works of certain goods, computer training classes, coir twisting and packing etc.

Table 4. 1 Details of women collectives functioning under *swayam siddha* scheme

Sl.no	Name of Island	No. of group	No. of working women
1	Kavaratti	52	630
2	Minicoy	35	575
3	Androth	82	990
4	Amini	64	555
5	Agatti	60	610
6	Kalpeni	42	600
7	Kiltan	23	340
8	Kadmat	58	540
9	Chetlat	17	197
10	Bitra	2	20
	TOTAL	435	5057

Table 4.1 shows that 435 SHGs were functioning under *Swayam siddha* scheme with 5057 unemployed women. These units were producing various tasty and nutritious food items *viz*, fish pickle, virgin coconut oil etc. and cosmetic goods such as glass paintings and garments.

4.2 MAJOR ENTREPRENEURIAL ACTIVITIES OF WOMEN COLLECTIVES OF LAKSHADWEEP

Table 4. 2 Details of major entrepreneurial activities of women collectives in Lakshadweep

Sl.no	Activity	Product	Major ingredient	Marketing
1	Snacks production	Coconut halwa	Coconut , coconut jaggery	Local shops, <i>Melas</i> and fests, Sales at their homes itself
		<i>Kadalaykka appam</i>	Pea nuts and wheat flour	
		<i>Masappam</i>	Dried tuna (Mas)	
		<i>Kadum kudum</i>	Wheat flour	
		<i>Biskothi</i>	Wheat flour	
		<i>Rava cake</i>	Rava	
		<i>Hali foli</i>	Rice	
		<i>Panchara patta</i>	Rice	
		<i>Kavappam</i>	Rice and coconut	
		<i>Muttamala</i>	Rice	
2	Pickle making	<i>Meen Achar</i> (Tuna)	Tuna fish	Local shops, <i>Melas</i> and fests, Sales at their homes
		<i>Meen Achar</i> (<i>Thalayan</i>)	Thalayan fish	
		<i>Appal Achar</i>	Octopus	
		<i>Chicken Achar</i>	Chicken	
		<i>Naranga Achar</i>	Lemon	
3	Tailoring	Shirts, Churidars and skirts		Sales at their homes

Sl.no	Activity	Product	Major ingredient	Marketing
		Carpets and Curtains		Melas and fests, Sales at their homes
4	Handicrafts	Coconut shell products	Coconut shells and husks	Melas and fests, Sales at their homes itself
		<i>Sufra</i>	<i>Thala</i>	
		<i>Vishari</i>	Threads , ribbon	
		Coconut leaf products	Coconut leaf	
		Sea shell products	Sea shells	
5	Restaurants	Tea and snacks		Sales at their homes or their hotel
6	Virgin coconut oil		Coconut	Local shops, Melas and fests, Sales at their homes
7	Catering	Marriages and other functions		-
8	Sea grass cultivation	Sea grass		Produce is sold to fisheries department

**items given in italics are in local language of Lakshadweep*

Table 4.2 shows the details of major entrepreneurial activities of women collectives functioning in the Lakshadweep islands. Major activity was snacks making, which included ethnic products such as *dweep halwa*, *kadalaykka appam*, *pancharapatta*, *masappam rava cake*, *muttamala* etc. and ready to eat items like cutlet, samosa and burger. Apart from snacks production, pickle making with locally available fishes was also practiced.

Through tailoring also, a reasonable income was earned to meet their needs. Panchayat was giving tailoring trainings for unemployed women. They were doing

handicraft items with locally available raw materials including sea shells, coconut shells and husks. They also make *sufra*s and *visharies* (*Sufra*s are traditionally made mats which is used for serving food and *Visharies* are handmade fans).

Coconut being the major crop grown in these islands, most of their dishes and snacks were rich in coconut. Virgin coconut oil was an important value added product. Traditional methods were employed to extract virgin coconut oil.

Some of the women collective members were undertaking restaurant and catering services also. They were doing catering services for marriages and birthday parties and various office functions. Sea grass cultivation was a new venture under the guidance of fisheries department. They were planning to sell harvested crop to the department itself.

Brief description of the products:

- Coconut halwa (A traditional sweet made with coconut and jaggery produced from coconut)
- *Kadalaykka appam* (It is a cookie type snack which is sweet in taste and rich with the deliciousness of pea nuts in it)
- *Masappam* (A snack which is common in marriages and functions which can be made in both sweet and salty tastes. It varies according to the fillings inside it. The one with salty and spicy taste and tuna filling inside is quite famous)
- *Kadum kudum* (A tea time snack made with wheat flour and taste is salty)
- *Biskothi* (A sweet fried snack with golden brown colour and egg is added to make it more soft and spongy)
- Rava cake (It is another version of *Biskothi*, in which Sooji Rava is added in addition)
- *Hali foli* (It is a colourful sweet item which is a traditional item belongs to the people of Minicoy and it commonly used in marriages.)
- *Panchara patta* (It is a special item by the People of Androth which is little bit hard in texture but it's really tasty as the name indicates it is sweet in taste and decorates with sugar spreading over it)
- *Sufra* (it is a traditional mat used to serve food on it. It is available in various colours and also made with coconut palms)
- *Vishari* (These are traditionally made hand fans with threads and ribbons, and it looks so colourful with various geometric patterns on it)

4.3 PROFILE CHARACTERISTICS OF BENEFICIARY FARM WOMEN

4.3.1 Age

Table 4. 3: Distribution of women collective members according to their age

(n=120)

Sl. No.	Category	Women collective members	
		Frequency	Percentage
1	Young	51	42.50
2	Middle	52	43.33
3	Old age	17	14.17
Total		120	100

Table 4.3 shows that 43.33 per cent of the women collective members belonged to middle age category, while 14.17 and 42.5 per cent belonged to old and young age categories respectively.

Majority of respondents belonged to middle aged, followed by young and old age. The result shows that participation of old generation in women collective activities was lesser compared to middle and young age categories. This might be due to the positive orientation of middle and young age group towards entrepreneurial activities.

According to Poojaben (2017) age and type of family had significant correlation with socio-psychological characteristics of SHG members.

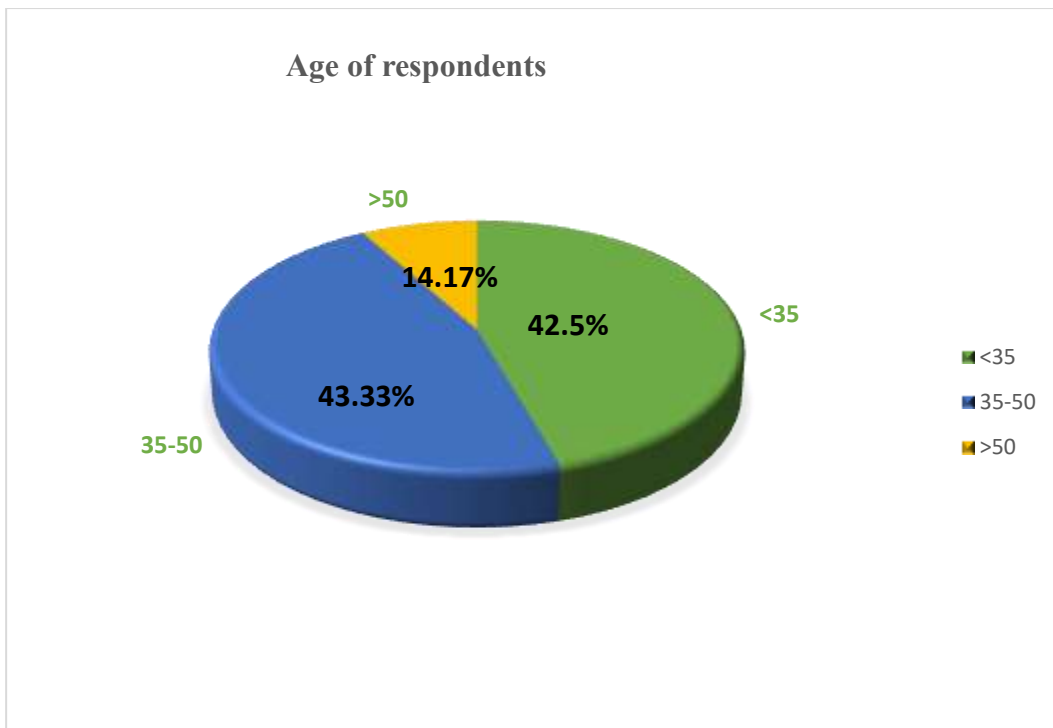


Figure 6 Distribution of women collective members according to the age

4.3.2. Educational status

Table 4.4: Distribution of women collective members according to their educational status (n=120)

Sl. No.	Categories	Women collective members	
		Frequency	Percentage
1	Illiterate	0	0
2	Primary	22	18.33
3	Secondary	35	29.17
4	Intermediate	38	31.67
5	Graduate	25	20.83
Total		120	100

Table 4.4 shows that 31.67% of the women collective members were having intermediate educational qualification while 29.17% were having secondary education. It is worth mentioning that 20.83% members were graduates. Only 18.33% possessed primary education. And there were no illiterate respondents.

Bihari *et al.* (2012) opined that participation of women with high education level was found to be more because of comparatively high knowledge level and their role in decision making.

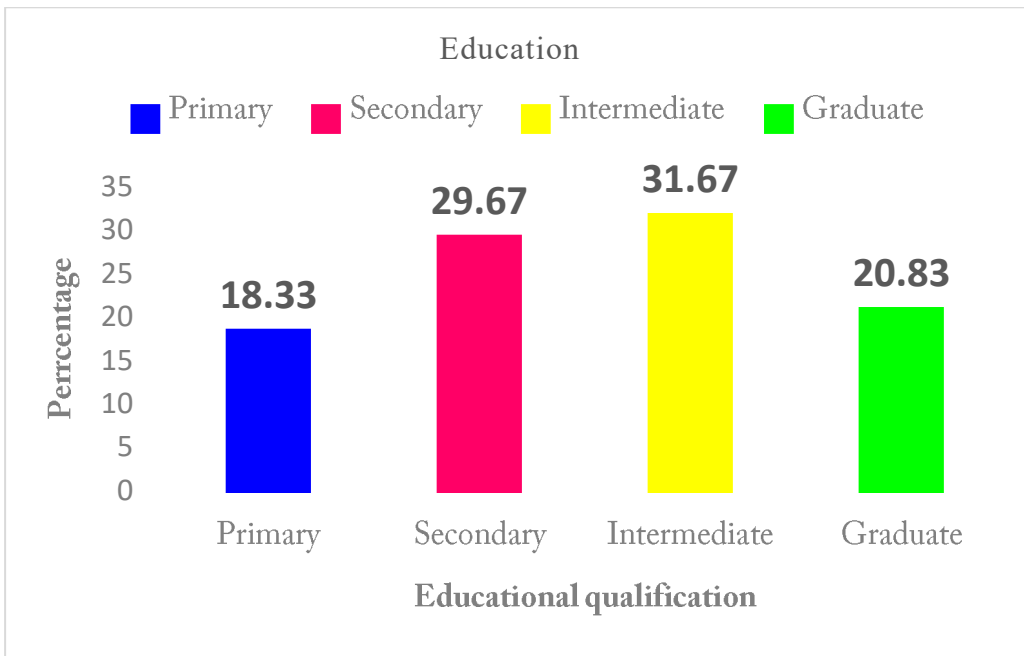


Figure 7 Distribution of women collective members according to their educational status

4.3.3 Occupation (Activities for which most of the active time is spent)

Table 4.5: Distribution of women collective members according to their occupation (n=120)

Sl. No.	Categories	women collective members	
		Frequency	Percentage
1	House keeping	86	71.67
3	Non-agricultural labour	10	8.33
4	Business	8	6.67
5	Others (Associating with MGNREGA etc)	16	13.33
Total		120	100

Table 4.5 clearly shows that among the women collective members, majority (71.66%) were engaged in housekeeping as the main occupation followed by others (13.34%). The remaining respondents were under non-agricultural labours (8.34%) and business (6.66%) categories.

In a similar study by Nair, 2011 showed that majority of the Kudumbashree beneficiaries belonged to agriculture and allied activities (36.8%) followed by self-employment (33.3%) daily labour (20%) and 3.3 per cent each in salaried and unemployed categories.

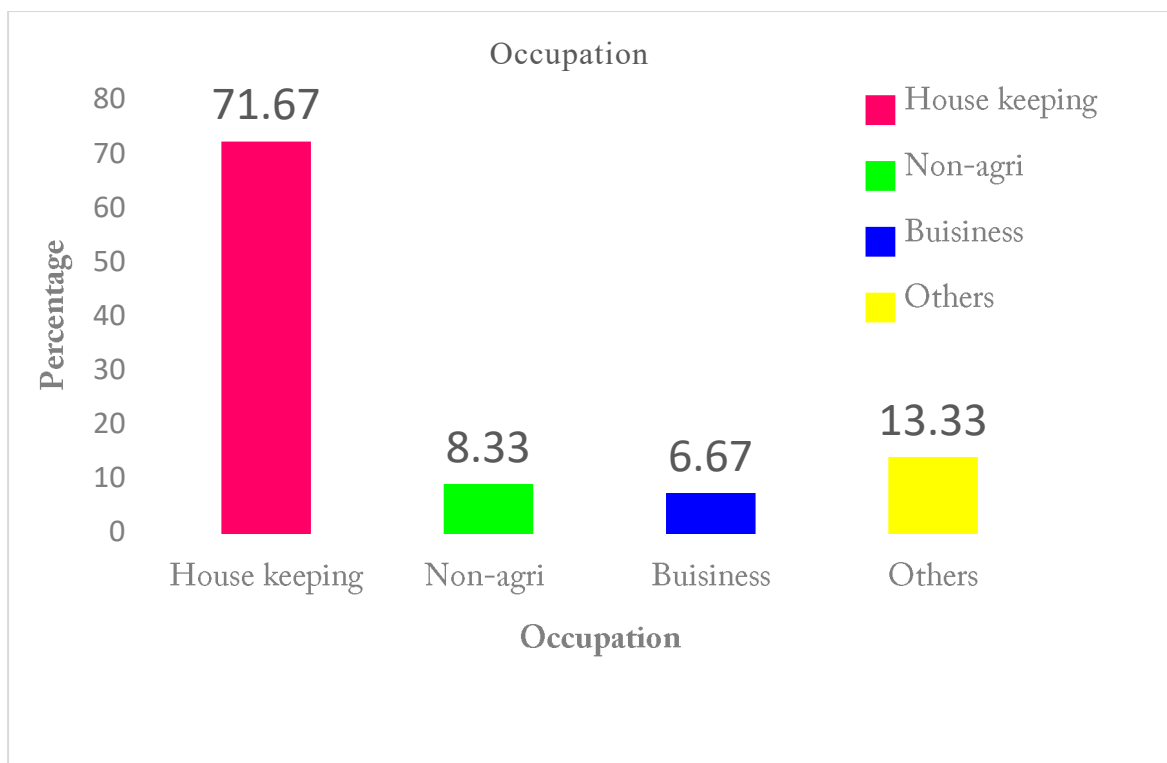


Figure 8 Distribution of women collective members according to their occupation

4.3.4 Family Size

Table 4.6: Distribution of women collective members according to family size

(n=120)

Sl. No.	Category	Women collective members	
		Frequency	Percentage
1	Small	52	43.33
2	Medium	39	32.50
3	Large	29	24.17
Total		120	100

From Table 4.6 it could be observed that among women collective members about 43.33 per cent of respondents belonged to small family, followed

by 32.5 per cent medium and 24.16 per cent large family. According to Bhagyashree (2014) more than two third (68.89%) of the members of the women SHGs had medium family size, followed by those with large (13.33%), small (12.22%) and very large (5.56%) family size respectively.

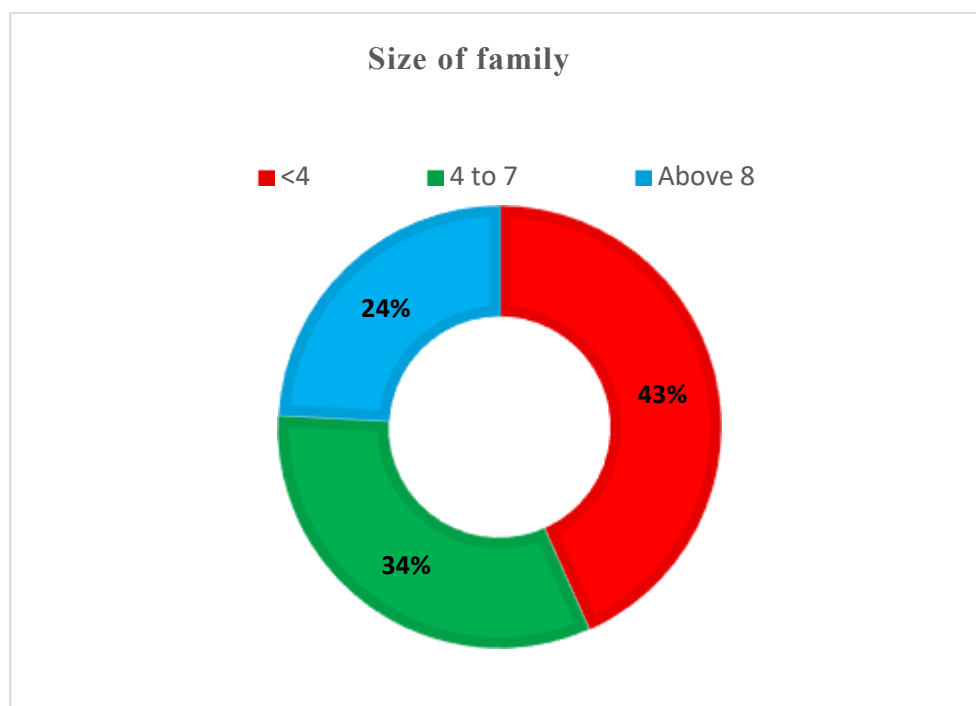


Figure 9 Distribution of women collective members according to their family size

4.3.5 Annual income

Table 4.7: Distribution of women collective members according to their annual income (n=120)

Sl. No	Categories	Women collective members	
		Frequency	Percentage
1	Low	7	5.83
2	Medium	100	83.33
3	High	13	10.83
Total		120	100

Table 4.7 showing that 10.83 percent of the women collective members were having an annual family income more than three lakh rupees. And 83.33 percent of the respondents were belonged to the category with medium annual income that is between 100,000 and 300,000 rupees. And there were no respondents who were having an annual income less than 100,000.

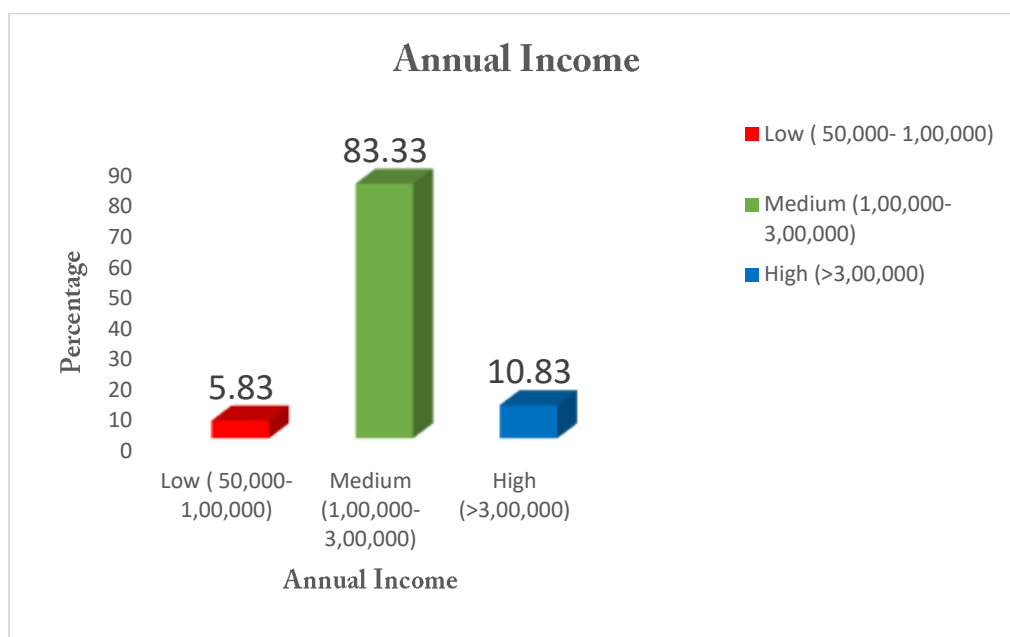


Figure 10 shows the distribution of women collective members based on their families annual income

4.3.6 Mass media exposure

Table 4.8: Distribution of women collective members according to Mass media exposure (n=120)

Sl. No.	Categories	women collective members	
		Frequency	Percentage
1	Low	17	14.17
2	Medium	58	48.33
3	High	45	37.50
Total		120	100
Mean and S.D		62.63	9.47

From Table 4.8, it could be seen that about half (48.33%) of the women collective members belonged to medium level of mass media exposure while 37.50 % of them had high mass media exposure. Radio, Television and Mobile phones were the common mass media appliances used by the respondents.

Bhagat and Mathur (1989) in their study on mass media and farm women indicated that about 26 per cent of women had low media exposure whereas 25 per cent had high mass media exposure and rest had medium mass media exposure.

4.3.7 Social participation

Table 4.9 Distribution of women collective members according to their social participation

(n=120)

Sl. No.	Category	Women collective members	
		Frequency	Percentage
1	Low	28	23.33
2	Medium	77	64.17
3	High	15	12.5
Total		120	100
Mean and S.D		51.49	13.45

Table 4.9 shows that majority of the respondents (64.17%) belonged to medium category with respect to social participation. It can be observed that 23.33% belonged to low category and the remaining were having high level of social participation. It was observed that many members were actively participating in social activities and most of them were holding some elected positions in local self-governments and other regulatory bodies.

Singh (2013) observed that out of 110 farm women respondents 21.82 per cent had low participation, 51.82 per cent had medium and 26.36 had high level of social participation.

4.3.8 Training received

Table 4.10: Distribution of women collective members according to the training received (n=120)

Sl. No.	Categories	Women collective members	
		Frequency	Percentage
1	Nil (no training)	4	3.33
2	Low(less than 2 training)	13	10.83
3	2 trainings	61	50.83
4	Medium (3 training)	37	30.83
5	High(more than 3 training)	5	4.17
Total		120	100

Table 4.10 shows that half of the respondents had received at least 2 trainings while 30.83 per cent had received 3 trainings. It could be seen that 10.83 per cent received at least one training and only 3.33 per cent of the respondents had not attended any training.

Mate (2008) observed that percentage of women respondents had received one training and not received any training were 54.98 and 28.32 respectively. And also only 9.99 per cent and 6.71 per cent of the respondents had received two and three training respectively.

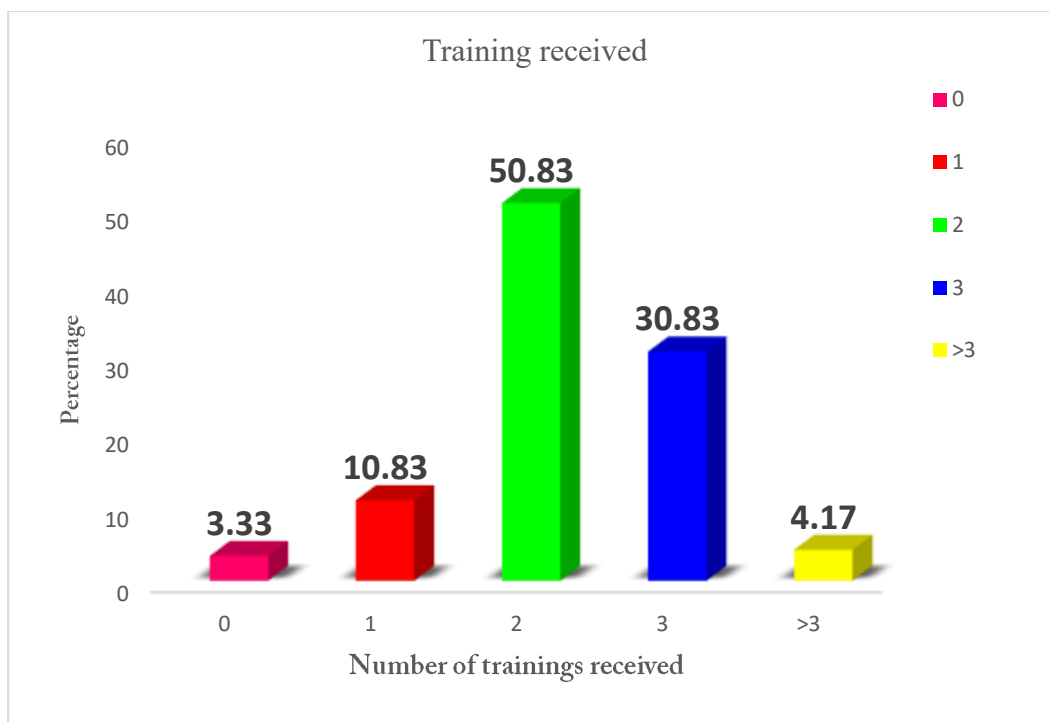


Figure 11 shows the distribution of women collective members based on number of trainings received

4.3.9 Marital status

Table 4.11: Distribution of women collective members according to their marital status (n=120)

Sl. No.	Category	Women collective members	
		Frequency	Percentage
1	Married	85	70.83
2	Not married	27	22.5
3	Widow	8	6.67
Total		120	100

Table 4.11 reveals that majority of the respondents (70.83 per cent) were married women while 22.5 per cent were not married and the remaining were widows.

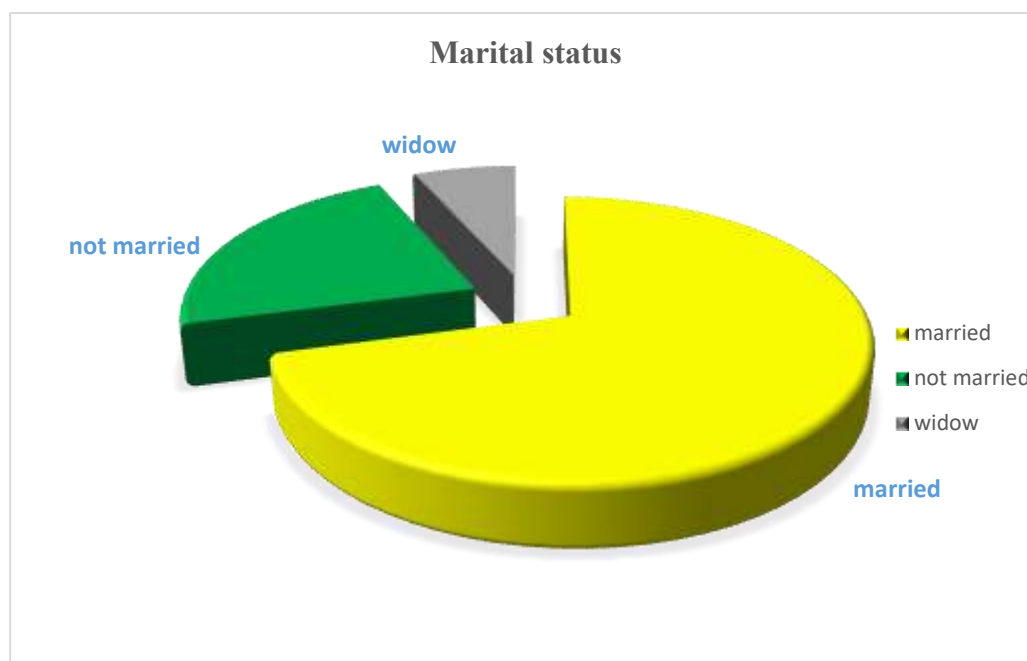


Figure 12 shows the distribution of women collective members based on their marital status

4.4 PERCEPTION OF WOMEN COLLECTIVE MEMBERS ON SOCIAL ENTREPRENEURSHIP AND PERFORMANCE OF SHGS

4.4.1. Dimensions of Social entrepreneurship

It refers to both positive and negative opinions of members with respect to the social vision, social network, innovativeness, sustainability and financial management of group members of women collectives while participating in a social entrepreneurship activity. An arbitrary scale was developed for this purpose with suitably modifying the procedure followed by Zaryab (2015).

Dimensions of social entrepreneurship were described using appropriate statements and phrases and these were quantified using a five point continuum and mean score for each dimension was found out and ranked and furnished in the Table.

Table 4.12 Ranking of dimensions of Social entrepreneurship as perceived by the respondents (n=120)

Sl. No	Dimension	Weighted average	Mean	Rank
1	Social Vision	451.80	3.82	2
2	Social Network	404.40	3.37	5
3	Sustainability	411.82	3.44	4
4	Financial Management	430.27	3.63	3
5	Innovativeness	462.20	3.85	1

It could be observed that innovativeness is the most important dimension which values new types of products with novelty and prefer creative new solutions rather than traditional one. According to Schumpeter's theory, in the development process of experimental-economic literature, innovation has been recognized as a source of economic growth. In addition, the term social innovation was described by Peter F Drucker. He wrote about the necessity of using managerial activities in non-profit organizations to increase the efficiency and effectiveness of producing social products. Social vision serves as a guide to the development of community or social strategies of the entrepreneurial activities. Proper financial management is inevitable for the smooth functioning of the enterprise which will in turn lead to sustainability. Social networking helps to keep a balancing position in the entrepreneurial environment. It can be concluded that social entrepreneurship is a factor for social development through sustainable and persistent economic models in which entrepreneurs focus on creating social impact, social change and social evolution. (Choi & Majumdar 2014).

Table 4.13 Correlation analysis of profile characteristics with social entrepreneurship

(n= 120)

Sl.no	Profile Characteristic	Correlation with Social entrepreneurship
1	Age	-.081
2	Education	.160
3	Marital status	.019
4	Family size	-.045
5	Occupation	.013
6	Annual Income	.103
7	Mass media exposure	.051
8	Social participation	.445**
9	Innovativeness	.877**
10	Trainings received	.136
11	Decision making	.184*

*Correlation significant at 0.05 level (2-tailed) ** Correlation significant at 0.01 level (2-tailed)

It could be seen from Table 4.13 that social participation and innovativeness had a significant relation with social entrepreneurship at 0.01 level. As the social participation and innovativeness increase, it will result in better performance of social entrepreneurship and would help them to earn more income.

Decision making of SHG members was having a significant positive relation with social entrepreneurship. It will also result in the improvement of social enterprise.

As it is a smaller geographical area and population is very low, those women who are actively participating in women collectives and social and political activities

are same. And as the market competition is high, they are taking risk to get more profit by trying new ideas and hence most of them are innovative.

4.4.2. Performance of SHGs

Performance of SHGs were quantified with the help of a Likert type scale, it was adapted and modified from a similar study by Murry, 2018. Four indicators were used for the study to measure the performance of SHGs in Lakshadweep islands. They are,

1. Financial indicators
2. Social up-liftment indicators
3. Functional activities
4. Self-development indicators

In order to understand the performance of group operated enterprises by SHGs in Lakshadweep islands, this research considered certain indicators and grouped them broadly under four dimensions. While measuring the performance the rank for each indicator was assigned based on their mean value. Table given below shows the rank obtained by each performance indicator considered for the study.

Table 4.14 Ranking of performance indicator and their mean value (n=120)

	Indicators	Weighted average	Mean Value	Rank
	Financial Indicators			
1	Internal lending within the group	481	4.08	3
2	Promoting saving habits among members	380	3.16	17
3	Level of loan repayment	479	3.99	5
4	Regularity of group saving	480	4.00	4
5	Reasonable Profit from entrepreneurial activities	363	3.02	20
	Social Upliftment			
1	Building integrity among the group members	508	4.23	2
2	Acting as a propagandist for proper use of community resources so as to create new livelihood opportunities	540	4.5	1

	Indicators	Weighted average	Mean Value	Rank
3	Advocating modern technologies among members	450	3.75	11
4	Promoting micro-enterprises	446	3.71	12
5	Promotion of Agriculture, animal husbandry and allied activities	376	3.13	18
	Functioning of Women collective			
1	Frequency of group meeting	463	3.85	9
2	Member's awareness on rules and regulations	444	3.70	13
3	Maintenance of records for all activities carried	384	3.20	16
4	Effectiveness of follow-up meetings	372	3.11	19
5	Responsibility shared among members	457	3.80	10
	Self –Development of Women collectives			
1	Promoting marketing of the finished products to external markets	474	3.95	7
2	Engaging in activities for sustainability of SHGs	464	3.86	8
3	Having regular activities of capacity building of members	475	3.95	6
4	Having a good rapport with development departments	390	3.25	15
5	Promoting women leadership	397	3.30	14

Table 4.14 shows the ranking of performance indicators of SHGs. Here it can be seen that, the indicator “acting as a propagandist for proper use of community resources so as to create new livelihood opportunities” under the category social upliftment obtained maximum mean value and hence it ranked first. Another indicator belonging to the same category is building integrity among group members which was ranked as second followed by internal lending within the group, regularity of group saving and level of loan repayment under financial indicators. It can be concluded that economic viability and proper financial management promote performance of social entrepreneurship.

Group entrepreneurship is an effective means to achieve higher participation of women in productive activities. The success of micro-enterprises and economic activities of the poor depends greatly on the empowering environment that the society, local and state governments can ensure or provide.

Table 4.15 Correlation analysis of profile characteristic with performance of SHGs

(n= 120)

Sl. No	Profile Characteristic	Correlation with Performance
1	Age	.115
2	Education	-.030
3	Marital status	-.003
4	Family size	.084
5	Occupation	-.102
6	Annual Income	.120
7	Mass media exposure	-.013
8	Social participation	.477**
9	Innovativeness	.540**
10	Trainings received	.256**
11	Decision making	.267**

*Correlation significant at 0.05 level (2-tailed) ** Correlation significant at 0.01 level (2-tailed)

Increased social participation could result in exposure to new knowledge through establishing better contacts and this might improve the social behavior. Training received was also had a significant relation with performance of SHGs.

Exposure to training would lead to better problem solving skills and development of positive attitude towards group management activities.

Innovativeness and decision making also showed significant relation with performance. It is quite natural that innovativeness may lead to inquisitive behaviour which may inturn develop more entrepreneurial ideas. It will help the members to become more competitive where all the SHGs are doing the same activities. Through the practice of innovative ideas, more income can also be obtained. Similarly decision making power would help them to take appropriate choice in the times of risk or uncertainties.

Table 4.16 Hypothesis test summary

Sl.no	Null hypothesis	Test	Sig.	Decision
1	Performance of SHGs is same across three islands	Independent-sample Kruskal Wallis test	0.000	Reject the null hypothesis
2	Number of trainings attended by the SHG members of three islands are same	Independent-sample Kruskal Wallis test	0.005	Reject the null hypothesis
3	Social participation of SHG members are same across the islands	Independent-sample Kruskal Wallis test	0.000	Reject the null hypothesis
4	Decision making power of SHG members are same across the islands	Independent-sample Kruskal Wallis test	0.011	Reject the null hypothesis
5	Innovativeness of SHG members are same across the islands	Independent-sample Kruskal Wallis test	0.000	Reject the null hypothesis

Significant at 0.05 level

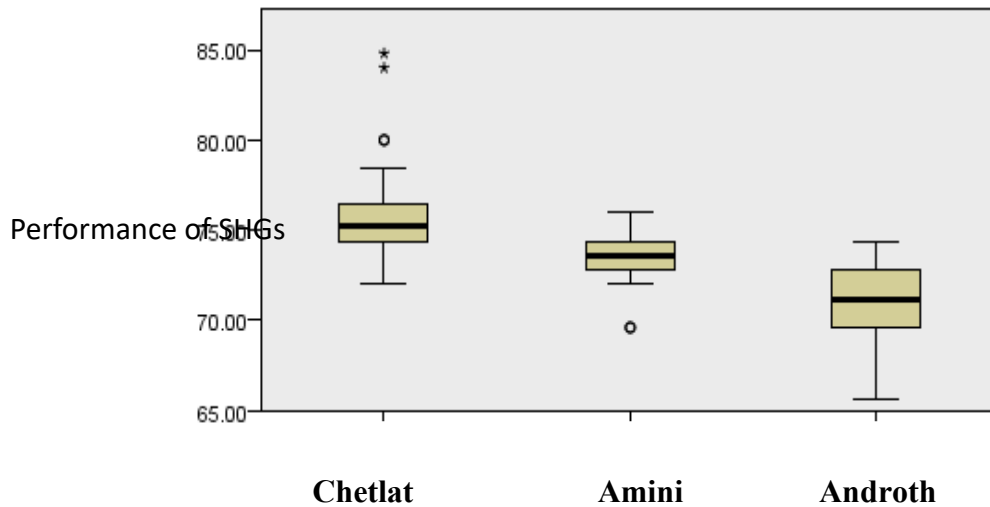


Figure 13 Box plot showing comparison of Performance of SHGs in Chetlat, Amini and Androth islands

N	120
Test statistics	66.948
Degree of freedom	2
Asymp.sig	.000

It could be seen from the summary that the asymptotic significance is 0.00 at 0.05 significance level. Therefore the null hypothesis is rejected. There is significant difference in the performance of SHGs functioning in these three islands. Chetlat is showing more performance than Androth and Amini.

Compared to Androth and Amini Chetlat is having lesser area and population. So the women in Chetlat are getting opportunities to participate in more number of trainings and social activities which might lead to greater social participation and decision making power. Moreover interaction among members of Chetlat could be high and a healthy relation among them might have paved way for higher performance of SHGs.

Table 4. 17 Binary logistics regression of performance of SHGs with profile characteristics (n=120)

Sl. No	Variables	B	Sig.	Exp B (odds ratio)
1	Age	-.005	.874	.995
2	Occupation	-.398	.021	.672
3	Innovation	.031	.185	1.031
4	Mass media exposure	-.018	.458	.982
5	Decision making	.033	.185	1.034
6	Social participation	.047	.049	1.048
7	Group dynamics	-.102	.993	.903
8	Education	-.015	.965	.985
9	No. of trainings	.215	.480	1.240
10	Social entrepreneurship	.334	.008	1.396

Table 4.17 shows that variables, social participation and social entrepreneurship had positive relationship with performance of women collectives while occupation possessed a negative relationship. The result shows that one unit increase in social participation and social entrepreneurship there is 1.04 and 1.39 times of chances for a respondent to fall into the above average group. The same way for one unit decrease in occupation there is 0.67 times chances for a respondent to fall into the below average category.

4.4.3 Income from SHG activities:

Average income per month per person- Rs. 5000/-

Number of active months- 8-9

Average annual income from women collective per person- 32,241/-

Standard deviation- 4708

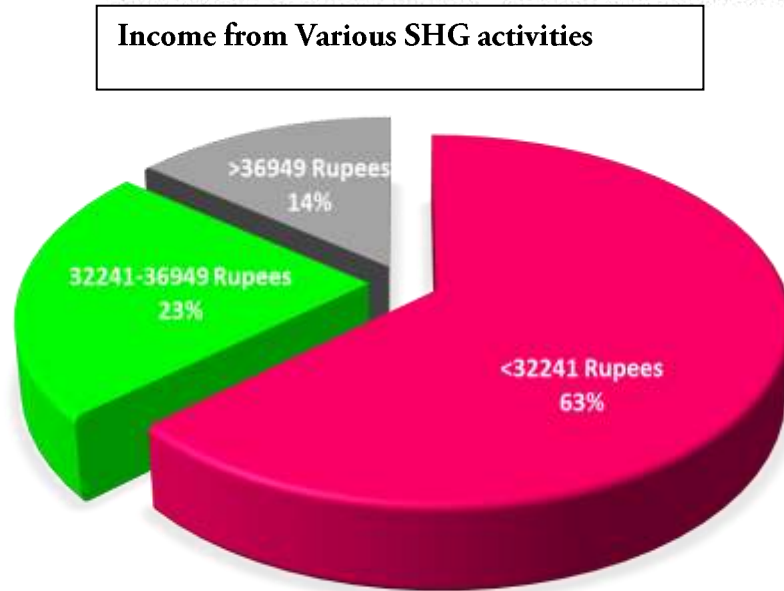


Figure 14 Distribution of SHG members according to the contribution of income from various SHG activities

In these islands, women collective members are actively participating in entrepreneurial and income generating activities for eight to nine months in a year. And during the month of Ramzan and in monsoon season they are not involving in their activities. Researcher has also noticed that those self-help groups which are having more experience are earning more than that of newly formed SHGs.

The study by Joy et al (2008) has indicated that the performance of SHGs is influenced more by the experience indirectly captured by the age rather than the education level. It is revealed that group stability is influenced by factors like group cohesion, group leadership, team spirit, group decision-making and regularity in maintenance of records.

Manimekalai and Rajeswari (2001) stated in a survey on “Nature and Performance of Informal Self Help Groups- A case from Tamil Nadu” was conducted

in the rural areas of Tamil Nadu on 150 SHG members to evaluate the impact of SHG on women entrepreneurship. It has been observed that to achieve socio-economic empowerment of rural women and to initiate micro enterprises such as farm and non-farm activities, trading and service units, SHG model has helped far enough. It has helped in developing leadership sense, organisational skills, management of various activities of a business, right from acquiring finance, identifying resource management, marketing and suitable diversification to modernisation.

Nedumaran, Palanisami and Swaminathan (2001) conducted a study on “Performance and Impact of Self Help Groups in Tamil Nadu” linked with banks. Two districts of Tamil Nadu namely Erode and Triruchirapalli were selected for the study covering 30 SHGs from 2 NGOs (MYRADA and LEAD) and selecting 150 members and determined that more than 60% of the SHG members were SC/STs which proves that weaker sections of the society are opting it and benefitting from this concept and they are inclined to social and economic up-liftment with the microfinance interventions. An increase in the net income and social conditions of the members has also been noticed.

Singh and Mehta (2015) “Self Help groups prosper in Jammu” have identified the major factors contributing to good performance of self- help groups in the valley. SHGs in Jammu were found to have regularity in meetings, attendance and savings. Repayment performance of loan in this region is more than 95%. The main reason for group formation is to obtain financial support and improving their economic status.

The results have revealed that trust across members had a direct impact on the social performance. As the trust weakened, the collective group functioning also declined in all the three models, indicating that the social performance of groups is directly related to the trust among members of SHGs. Similar results were observed by Jones (2004), who explained how decreased trust reduces the cooperation in the group and, in turn, its performance.

A study by Goyal 2016, identified 12 indicators that effects the performance of SHGs in Mewa district. It depicted that on the basis of mean value of book keeping practices, attendance at meetings, regularity of meetings, existence and implementation

of rules and regulations, participation of members in decision making, and repayment of loan by members have made a group to score high ranking. It can also be analysed that other indicators such as purpose of the group, and periodic election of the leaders got low rankings which indicates that in the performance measurement these factors contribute little low as compared to other factors. There are areas which need due attention like homogeneity, rotation of fund, disbursements to members, and track record with lenders, in order to get good performance score.

4.5 ROLE OF SOCIAL ENTREPRENEURSHIP ON LIVELIHOODS

IFAD's sustainable livelihood frame work by Julian and Townsley was used to study the sustainability of livelihoods. Appropriate modifications were done to suit to the objectives of the present study.

Table 4.18 Perceived score for sustainable livelihood by SHG members (n=120)

Asset	Individual indicator	Mean score
Social	Knowledge about legal rights	94.50
	Mobility	94.73
Financial	Savings	76.82
	Credits/debts	48.36
Human	Education	95.43
	Knowledge and awareness on health	84.7
	Skills and attitude	54.92
	Training	46.67
Personal	Self esteem	78.97
	Decision making	65.43
	Confidence	87.23
Overall score		76.25

Perception of SHG members on role of social entrepreneurship towards sustainable livelihood was measured with Likert type scale and based on the perceived score for each statement, major items were identified.

Table 4.19 Perception of SHG members on role of social entrepreneurship towards sustainable livelihoods (n=120)

Sl. No	Item	Percentage score
1	Increased Contribution towards family income	78.33
2	Role in family economic decisions	79.35
3	Confident about financial security after involving in entrepreneurial activities	63.83
4	Improvement in the capacity to meet the food needs	82
5	Purchase of more household assets	81.34
6	Creation or reconstruction of productive infrastructures for household.	61.8
7	Access to livelihood support services & markets	61.5
8	Improvement in standard of living	81.82
9	Investment in entrepreneurial activities along with the skills and trainings have improved the livelihoods.	91.17
10	Improvement in knowledge on financial management	62.17
11	Improvement in knowledge on natural resource management	62
12	Knowledge about developmental programmes and other schemes	39.5
13	Improvement in confidence level to involve in self-employment activities	61.67
14	Effective use of leisure time for income generation otherwise would have been wasted.	81.33

Table 4.19 reveals that the SHG members had the perception that social entrepreneurship could help them to attain a sustainable livelihood. They had noticed that improvement in investment in entrepreneurial activities along with the skills and trainings could also improve their livelihoods (91.17). Improvement in the capacity to meet the food needs(82) and effective use of leisure time for income generation (81.33) were felt by the members through engaging in social entrepreneurial activities.

Sinha and Patakia (2004) also reported that the SHGs have undoubtedly made a positive impact on the lives of poor women. Some of the short-term impacts include reduced migration, increase in income leading to better food and clothing, procurement of productive and other assets for the family, meeting of major consumption expenses etc. There are indications of investment on education of children so that they may have a better future. On the negative side, due to absence of proper medical facilities, there has been a considerable drain on resources for health. Livelihood activities have had a positive impact on the gender equation. Women had a relatively greater say in the use of the money that they have earned.

According to the study by Quesba *et al.* (2016) on SHGs had also reported that the money received by the members under any fund was primarily been utilized on sustainable livelihoods.

4.6 GROUP DYNAMICS OF THE SELECTED WOMEN COLLECTIVES

Group dynamics can be defined as a system of behaviors and psychological processes occurring within a group or between the groups. Group dynamics has an important role in the success of SHGs. Four dimensions were considered to understand the group dynamics of the members and results are furnished below. The dimensions considered were attitude towards group management, group cohesiveness, teamwork and decision making procedure. Group Dynamics Effectiveness Index was found out and the respondents were categorized accordingly.

Table 4.20: Distribution of women collective members based on GDEI**(n=120)**

Sl. No.	Categories	Women collective members	
		Frequency	Percentage
1	Low	13	10.83
2	Medium	79	65.83
3	High	28	23.33
Total		120	100
Mean and S.D		66.03	11.68

Table 4.21: Distribution of Dimension wise score of GDEI**(n=120)**

Sl.no	Dimensions	Index score	Rank
1	Attitudes towards group management	0.61	3
2	Group cohesiveness	0.65	2
3	Team work	0.58	4
4	Decision making	0.81	1
Overall mean score		0.65	

Four dimensions of group dynamics efficiency index were ranked according to the score obtained. It shows that decision making procedure by the group members ranked first with a score of 0.81. And the overall mean score was 0.65.

**Table 4.22: Island wise comparison of GDEI of women collective members
(n=120)**

Sl.no	Dimension	Chetlat	Androth	Amini
1	Attitudes towards group management	0.63	0.62	0.60
2	Group cohesiveness	0.66	0.65	0.63
3	Team work	0.59	0.57	0.58
4	Decision making	0.81	0.79	0.80
	Overall GDEI score	0.66	0.65	0.64

Null hypothesis: The distribution of GDEI of SHG members is same across three islands

Alternate hypothesis: The distribution of GDEI of SHG members is different across three islands.

Test summary –Kruskal Wallis Test

N	120
Test statistics	5.625
Degree of freedom	2
Asymp.sig	.060

Asymptotic significance is 0.060 at 0.05 significance level. Hence the null hypothesis is accepted. There is no significant difference in the GDEI of SHG members in Androth, Amini and Chetlat islands.

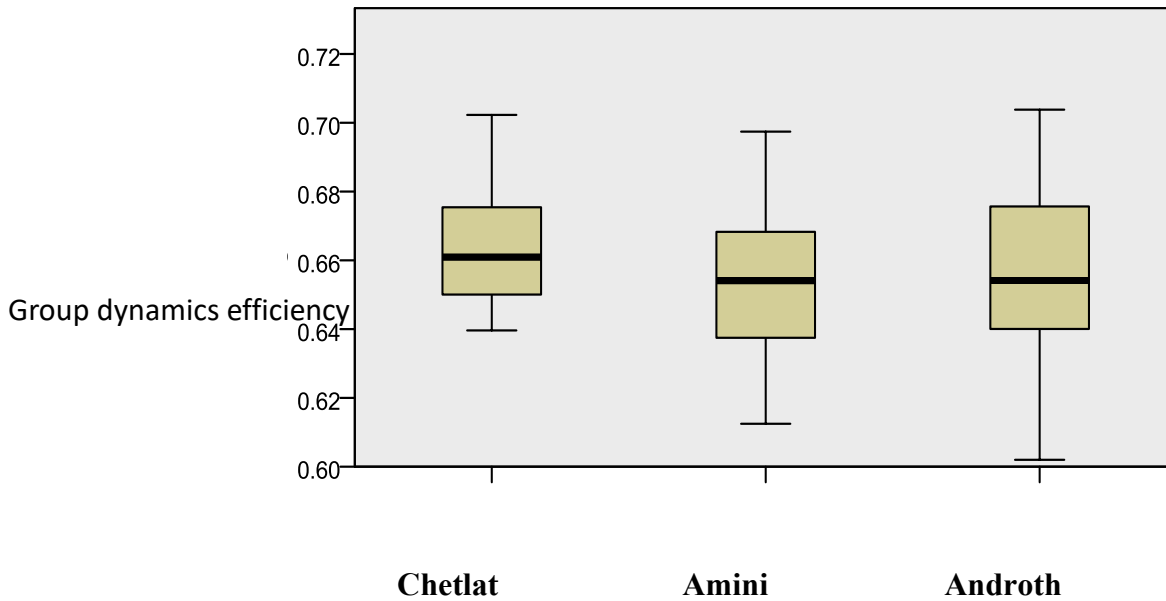


Figure 15 Box plot showing comparison of group dynamics efficiency of Chetlat, Androth and Amini

Group dynamics function has a very significant role in achieving appropriate group participation and execution. Therefore from the results it could be concluded that, all the operations conducted by the groups might have been achieved with maximum participation of all the members.

4.7 FACTORS EFFECTING SOCIAL ENTREPRENEURSHIP

Various factors affecting social entrepreneurship were identified and categorized under three dimensions viz; personal and psychological factors, situational factors and socio economic factors. Likert type scale was used to rank the factors. Individual parameter under these factors were pooled and percentage score for each one was calculated and ranked. The results obtained are furnished below.

Table 4. 23 Factors effecting social entrepreneurship (n=120)

Sl.no	Factors	Percentage Score	Rank
1	Self confidence	86.83	3
2	Self-motivation	80	7
3	Entrepreneurial motivation	91.17	1
4	Job satisfaction	73.83	12
5	Interpersonal relations among members	85	4
6	Availability of infra structural facilities	84	5
7	Transportation facilities	75.17	11
8	Availability of skilled members	77.83	8
9	Availability of supporting services	77.85	9
10	Government policies and incentives	65.5	17
11	Accessibility of institutions	65.67	16
12	Societal acceptance	90.5	2
13	Social mobility	80.83	6
14	Supply of raw materials	66.33	15
15	Profit from the enterprise	77.17	10
16	Access to subsidies and incentives	73.67	13
17	Enterprise management	64.5	18
18	Business competition	67.5	14

From Table 4.23, it could be noted that, entrepreneurial motivation, social acceptance and self-confidence were the most influencing factors of social entrepreneurship.

The efficient functioning of SHGs depends on a mixed bag of factors which can be broadly summarized as: individual characteristics, group variables and economic variables (Singh *et al.*, 2007; Sultana *et al.*, 2011; Nagaraj *et al.*, 2009).

The role of individual characteristics like trust across the members (Van Bastelaer, 2000; Jones, 2004), motivation to join SHGs (Purnima and Narayanareddy, 2007), attendance in SHG meetings and activities (Bardhan and Dabas, 2007) influence the performance of SHGs.

The group characteristics such as group formation criteria, freedom of participation, decision-making, face-to-face communication, group homogeneity, conflict management and empathy have been found to play an important role in indicating the effectiveness that brings about group cohesion and better performance of SHGs (Kerr and Kaufman, 1994).

Samineni 2018, identified few factors for ensuring successful worker participation in the social entrepreneurship are (i) Effective and long-term support (ii) On-going training & cultivation of co-operative culture (iii) Inducing continuous capital (iv) Building on strong network (v) Social awareness (vi) good governance. The core objective of social entrepreneurship is building capacity for women especially for greater access and control.

4.8 CHALLENGES FACED BY THE RESPONDENT CATEGORIES

To understand the challenges more specifically item wise analysis was done using Kendall's Coefficient of Concordance and they were ranked using mean score to recognize the most influenced ones. Each item was measured and ranked.

Table 4.24 Challenges faced by SHG members**(n=120)**

Sl.no	Challenges	Mean rank	Rank
1	High cost of raw materials	1.99	1
2	High market competition	2.00	2
3	Lack of sufficient time for SHG involvement due to personal difficulties	2.52	3
4	Irregularities in savings	4.69	4
5	Low profit	4.96	5
6	Lack of storage facilities	4.97	6
7	Poor infrastructural facilities	7.89	7
8	Poor transportation facilities	7.89	8
9	Insufficient trainings	8.10	9

It could be observed from Table 4.24 that high cost of raw materials, high market competition and lack of sufficient time for members for SHG involvement due to personal difficulties were the most serious challenges faced by the members of the three selected islands.

Lakshadweep islands are completely depended on main land for all the raw materials except for fish and coconut. And all these input materials are transporting to these islands through ships. So the retailers in the islands are imposing a higher price for the commodities in the name of shipping charge and transportation charge. This is the major reason for high cost for the raw materials. And also during the monsoon season ship availability is comparatively less. So during these months input availability also very less so, most of the women collectives are inactive during this period.

Hence, it is a very small area and the raw materials available for everyone is same the products produced by the SHGs are also same. So there is a higher market

competition occurs. To overcome this they are selling good quality products in a reasonable price.

Most of the women collective members belong to small and medium families, and since they have to look after their family and children and they are not getting enough time for participating in the women collective activities as they are the only woman in their houses mostly.

N	120
Kendall's W	0.935
Chi-square	1988.41
df	17
Asymp. sig	.000

Kendall's coefficient of concordance was done. It was revealed that ($W= 0.935$) there was a strong agreement among the SHG members in ranking the challenges.

A study conducted by Mehala (2012) reported that for both men and women SHGs lack of financial support and insufficient money were the major challenges among majority (90%) of the respondents.

Goyal 2016, in her study with 117 groups revealed that, 38% of respondents said lack of administrative experience is the biggest problem faced by them. Only 2% admitted that there is lack of co-operation among members. Two per cent found it difficult to approach the authorities for getting a loan. Inadequacy of loan is not a significant problem faced by SHGs. However, most of the SHGs have quoted more than one problem that they were 97 facing while operating the group functions. Eighty four respondents (28%) admitted as lack of administrative experience as well as lack of co-operation among members. Fourteen per cent respondents opined that lack of administrative experience and difficulty in approaching the authorities. It was revealed that 5% experienced problem were due to lack of experience and difficulty in getting the loan sanctioned as a cause of disinterest in SHG scheme. And 2% observed that

inexperience and inadequacy of loan amount which bothered them as a member of SHG. It was found that 3% respondents felt, inexperience, non-cooperation and limited number of instalments of loan repayment as the difficulties for low performance of the group. Hence it may be concluded that the major problem faced by most of the SHGs (96%) was due to lack of Administrative experience. Lack of cooperation among members was second dominating problem face by SHGs, 36% SHGs were facing problem due to this. Difficulty to approach the authorities for getting loan was identified as the third dominating problem faced by 18% of the SHGs. Rest of the problems are not so dominating and few of them were facing those problems. There are groups who faced only one problem that was lack of administrative experience, others faced two problems and few of them faced three problems. However the intensity of lack of administrative experience was seen highest among all the problems faced by SHGs. Hence it may be concluded that the problems are intense on demand side which can be overcome through guidance and counselling by Government Agencies and NGOs.

Table 4.25 Challenges perceived by facilitators (n=30)

Sl.no	Challenges	Mean rank	Rank
1	High cost of raw materials	2.07	2
2	High market competition	2.04	1
3	Lack of sufficient time for SHG involvement due to personal difficulties	2.54	3
4	Irregularities in savings	4.75	4
5	Low profit	4.98	6
6	Lack of storage facilities	4.96	5
7	Poor infrastructural facilities	8.50	8
8	Poor transportation facilities	8.01	7
9	Lack of interest or motivation	10.33	9

Challenges perceived by the facilitators were also ranked using the mean score. According to the mean score, items were compared and it was revealed that high market competition and high cost of raw materials were the most serious challenges

N	120
Kendall's W	0.975
Chi-square	1997.53
df	17
Asymp. sig	.000

Kendall's coefficient of concordance was done to rank the challenges. It could be seen that ($W= 0.975$) there was a strong agreement among facilitators in ranking the challenges.

4.9 SUGGESTIONS TO IMPROVISE THE PERFORMANCE OF WOMEN COLLECTIVES IN LAKSHADWEEP

From the results, Researcher has identified that most of the SHGs are not having proper awareness on SHG- bank linkage programme and they are not utilizing it properly, if they get more awareness and knowledge about this they can utilise it in a productive manner. So the local panchayath or the women and child department may ensure that they are getting enough trainings and awareness campaigns on it.

For improving market interventions:

- Awareness campaigns and trainings should be organized for the women collective members about marketing strategies and more entrepreneurial avenues
- Linkages with local shop owners and whole sellers should be improved for getting input and for marketing the products
- Women collectives should be given thorough orientation on the converging institutions for exploring more markets
- More facilities have to be provided for setting up a sustainable market

- Branding of the products highlighting ethnicity should be encouraged

For improving infrastructural facilities:

- Establishing cold storage facilities at panchayat level for storage of raw materials like fish and meat
- Safe and secured buildings should be constructed for storage
- A suitable permanent arrangement with physical facilities should be provided by the competent authority for selling the products

For improving input supply:

- Timely supply of various inputs should be ensured
- Transportation facilities should be improved with more frequent trips of ships and vessels
- To encourage setting platforms that allow women to leverage available microfinance options
- Incentivize entrepreneurial activities run by women groups

Special training programmes on selected areas

- Focusing on value addition and product diversification should be organized
- Adequate trainings in safeguards and measures for ensuring quality literacy for enhancing food safety and addressing competitiveness through Quality management



Plate 1. Exhibition of handicraft items by HIRA SHG Chetlat during school cultural week-2021



Plate 2. HIRA SHG of Chetlat Island celebrating their 10th anniversary in 2018



Plate 3. SHG members attending training for sea grass cultivation by fisheries department



Plate 4. SHG members harvesting sea grass



Plate 5. Stalls by different SHGs from a fest conducted as a part of Lakshadweep day celebration 2021



Plate 6. Dweep halwa



Plate 7.Hali foli



Plate 8. Masappam

Summary and Conclusion

CHAPTER V

SUMMARY AND CONCLUSION

Lakshadweep is India's smallest union territory located in Arabian Sea, comprises of 35 tiny coral islands with 32 sq. km area and a population of 64473 in the ten inhabited islands. These inhabited islands are Agatti, Amini, Androth, Bitra, Chetlat, Kadmat, Kalpeni, Kavaratti, Kilthan and Minicoy. Besides fishing and tourism, coconut cultivation, marketing and processing of coconut constitute the major livelihood options of people of Lakshadweep. According to Government of India (2011) Lakshadweep is having a population of 64473, and out of this 31,350 are females with a literacy rate of 87.95 %. According to the annual report of Department of women and child development (2019) there are 5057 women working under 435 self-help groups.

Women collective can be defined as a group of women who meet regularly to achieve a shared purpose. These groups take many forms across the world like Self Help Groups (SHGs), Joint liability Groups (JLGs) and Non-Governmental organizations (NGOs) where women come together for different economic, legal, health and cultural reasons. In Lakshadweep there are only two types of women collectives, they are SHGs and Dweepisrees (Lakshadweep version of Kudumbasree).

Social entrepreneurship can be described as a business model for larger interest where the members of community come together for fulfilling a social mission aiming for social change and development. It functions as the agent of change, questioning the status quo, grabbing the new yet overlooked opportunities by taking the local resources into consideration, building on relations and by refining and re-refining to reach the grass roots.

The present study was under taken with the following specific objectives:

- ✓ To document the entrepreneurial activities of women collectives functioning in Lakshadweep islands
- ✓ To study the role of social entrepreneurship on livelihoods
- ✓ To analyze the group dynamics of women collectives

- ✓ To identify the factors affecting social entrepreneurship
- ✓ To study challenges faced by women collective

The study was conducted in Lakshadweep islands. Three islands were selected from the ten inhabited ones, Androth and Amini being the major islands and Chetlat, the minor one. Sample size consisted of 120 respondents from women collectives and 30 facilitators. Respondent category of women collectives belonged to the members of Self-help groups under Swayam *Siddha* and *Dweepasree*.

The salient findings of the study are summarized and presented below:

- The details collected about women collectives functioning in Lakshadweep islands from 2018-19 annual report of Department of women and child development Lakshadweep.
- There are 435 self-help groups (SHGs) registered under the Swayam Sidha scheme of DWCD Lakshadweep.
- Major entrepreneurial activities of these SHGs are value addition of coconut, fish and rice based products, tailoring, handicrafts making, restaurants and hotel services.
- It was observed that 43.33 per cent of the women collective members belonged to middle age category, while 7.5 and 42.5 per cent belonged to old and young age categories respectively.
- Majority of respondents belonged to middle aged, followed by young and old age. The result showed that participation of old generation in women collective activities is lesser compared to middle and young age categories.
- It was revealed that 31.67% of the women collective members were having intermediate educational qualification while 29.17% were having secondary education. More than 20 % were graduates and 18.33% were having primary educational qualification. And there were no illiterate respondents
- Majority (71.66%) were engaged in housekeeping followed by others (13.34%). The remaining respondents were working as non-agricultural labours (8.34%) and doing business (6.66%) activities.

- It could be observed that 43.33 percent of respondents belonged to small family, followed by 32.5 percent medium, and 24.16 per cent large family.
- Results revealed that 10.83 percent of the women collective members were having an annual family income more than three lakh rupees. And 83.33 percent of the respondents belonged to the medium category with an annual income ranging from one lakh to three lakh rupees. And there were no respondents who were having an annual income less than Rs. 50,000.
 - It was revealed that half of the respondents had received at least 2 trainings while 30.83 per cent had received 3 trainings. It could be seen that 10.83 per cent received at least one training and only 3.33 per cent of the respondents had not attended any training.
- Most of the respondents that is 70.83 per cent were married women, 22.5 per cent were not married and 6.67 were widows.
- Dimensions of social entrepreneurship were described with respect to social vision, social network, innovativeness, sustainability and financial management.
- Spearman's rank correlation between social entrepreneurship and profile characteristics of women collective members revealed that social participation, and decision making were having significant relation with social entrepreneurship.
- Spearman's rank correlation of performance of SHGs with profile characteristics of SHG members resulted that social participation, innovativeness, decision making and training exposure have significant relation with performance of SHG.
- Analysis of the performance of SHGs in three islands using Kruskal Wallis test, it was found out that Chetlat had the highest mean perception score (91.69) compared to Amini (61.36) and Androth (28.45).
- Binary logistics regression showed that social participation and social entrepreneurship had positive significant relationship with performance of SHGs while occupation had a negative relationship.

- Comparison of Group dynamics efficiency index (GDEI)of three islands using Kruskal Wallis test showed that there was no significant differences among the three islands where the mean index being 66.60.
 - Perception on assets creation and role of social entrepreneurship towards sustainable livelihoods was analysed.
- Factors affecting social entrepreneurship were categorized and studied under personal and psychological, situational and socio- economic dimensions.
- Entrepreneurial motivation, social acceptance and self-confidence were the most influencing factors of social entrepreneurship.
- Challenges faced by SHG members were considered under three groups *viz*; individual challenges, financial challenges and situational challenges. A significant value of Kendall's coefficient of concordance ($W = 0.935$) showed that there existed a strong agreement among the respondents and facilitators ($W= 0.975$).
- High cost of raw materials, high market competition and lack of sufficient time for SHG involvement due to personal difficulties were the most serious challenges felt by the SHG members from three islands that is Androth, Amini and Chetlat.
- Suggestions to improvise the performance of women collectives in Lakshadweep:

For improving market interventions:

- Awareness campaigns and trainings should be organized for the women collective members about marketing strategies and more entrepreneurial avenues
- Linkages with local shop owners and whole sellers should be improved for getting input and for marketing the products
- Women collectives should be given thorough orientation on the converging institutions for exploring more markets
- More facilities have to be provided for setting up a sustainable market
- Branding of the products highlighting ethnicity should be encouraged

For improving infrastructural facilities:

- Establishing cold storage facilities at panchayat level for storage of raw materials like fish and meat
- Safe and secured buildings should be constructed for storage
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KERALA AGRICULTURAL UNIVERSITY
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**Social Entrepreneurship and Sustainable Livelihood development-A study on
women collectives in Lakshadweep islands.**

Questionnaire

1. Name of respondent:

2. Age:

- a. (1) <35
- b. (2) 36-50
- c. (3) >50

3. Address:

4. Educational qualification

- a. Illiterate
- b. Primary
- c. Secondary
- d. Intermediate(Higher Secondary)
- e. Graduate

5. Marital status

- a. Married
- b. Unmarried
- c. Widow

6. Major activities taking under the women collective

- a.
- b.
- c.
- d.

e.

f.

7. Size of family

- a. Below 4 members
- b. 4-7 members
- c. Above 8 members

8. Land holding

- a. Owned
- b. Leased in
- c. Leased out

9. Occupation of the respondent

- a. House keeping
- b. Farming
- c. Non-agricultural labour
- d. Business
- e. Others

10. Membership in organizations

Are you a member or office bearer of any of the following organizations? If yes, please put a tick mark on it.

- a. Village Panchayat
- b. Co-operative society
- c. Mahila Samajam
- d. Others

11. Social Participation

	Statement	Regularly (3)	Occasionally (2)	Rarely (1)	Never (0)	Reasons/Remarks (if any)
1	Do you attend					

	Grama Sabha regularly					
2	Do you participate in discussions regularly					
3	Do you participate in social development programmes					
4	Do you contest in Panchayat Elections?					
5	Did you regularly vote during elections?					
6	Are you an active participant of any political party					

12. Decision making

	Particulars	AL(4)	ST(3)	FT(2)	R(1)	N(0)
1	Do your family members ask your decisions in family matters					
2	Leader/President tries to get full participation of the members while taking decision					
3	Do you feel that majority's decision is valid in SHG					
4	Do you feel that other members do not seek my opinion in group decision					
5	Accepting your views					
	Education of children Marriage of girls					

	in the family	Investment/loan					
		Purchasing of land					
		Growing of crops/Use of fertilizers					
		Health care					

*AL=Always; ST= Sometimes; FT=Few times; R= Rarely; N=Never

13. Innovativeness (Put tick mark in the appropriate columns)

	Statements	SA(5)	A(4)	U (3)	DA(2)	SDA(1)
1	I highly value new types of products					
2	While problem solving, I give importance to creative new solutions rather conventional wisdom.					
3	We consider our unit as an innovative one.					
4	Among other collectives, our unit is always the first to market with new products and services.					
5	Competitors also consider us as leaders in innovation.					

*SA- Strongly agree, A- Agree, Undecided, DA- Disagree and SDA- Strongly disagree

14. Mass media exposure

a. How often you hear radio programmes?

Regularly Occasionally Rarely Never

b. How often do you read (or) hear to others reading newspaper?

Regularly Occasionally Rarely Never

c. Are you a subscriber of newspaper or any magazines?

d. How do you often watch television

Regularly Occasionally Rarely Never

e. How often you use What Sapp or Facebook?

Regularly Occasionally Rarely Never

f. Last year how many women empowering films have you seen?

g. In how many Exhibitions or you have participated last year?

h. How many exhibitions have you visited last year?

i. In how many competitions you have participated as a member of women collective?

15. Trainings attended

Whether you have received following training/ orientation/ exposure

	Type of training	Yes(1)	No(0)	Organized by	Remarks
1	Onsite training				
2	Off-site training				
3	Confidence building				
4	Work shop				
5	Skill development				
6	Micro Enterprise development				
7	Others(Specify)				

Details on Women Collectives & entrepreneurial activities

16. Name of the Women Collective

17. Age of Women Collective

18. Agency/Department to which women collectives are attached?

19. Annual income from Women collective

20. Are you satisfied with working in the group?

21. What was your initial capital?

22. How many hours in a week you are participating in the entrepreneurial activities?

23. Savings, Credits/ Debts

1. Do you have a savings account? Yes No

2. Main purpose of savings

a. Social security

b. Medical

c. Education

d. Marriage

e. Festivals

f. Emergencies

3. What was the source of savings before joining the SHG?

4. Imagine, the SHG ceases to exist and there are no more SHG meetings, or you are leaving the SHG, still will you continue your savings in bank/ post office?

5. Have you taken any loan from the bank through the group?

24. Please indicate your views about the following statements on livelihoods after involving entrepreneurial activities through women collectives.

	Statements	VL(1)	L(2)	M(3)	H(4)	VH(5)
1	Increased Contribution towards family income					
2	Role in family economic decisions					
3	Confident about financial security after involving in entrepreneurial activities					
4	Improvement in the capacity to meet the food needs					
5	Could purchase more household assets					
6	Creation or reconstruction of productive infrastructures for household.					
7	Access to livelihood support services & markets					
	Access to markets					
8	Improvement in standard of living					

9	Investment in entrepreneurial activities along with the skills and trainings have improved the livelihoods.					
10	Improvement in knowledge on financial management					
11	Improvement in knowledge on natural resource management					
12	Knowledge about developmental programmes and other schemes					
13	Improvement in confidence level to involve in self-employment activities					
14	Could use the leisure time effectively for income generation otherwise would have been wasted.					

*VL-Very Low, L- Low, M- Medium, H- High and VH- Very High

25. Participation in Various SHG activities

SHG activities	Regularly (2)	Occasionally (1)	Never(0)
<p>1.Economic activities</p> <p>a. Regular payment of savings amount</p> <p>b. Availing loan</p> <p>c. Proper repayment</p> <p>d. Maintenance of records/ accounts</p> <p>e. Decision making in availing internal loans</p> <p>f. Decision making in optimum utilization of resources</p> <p>2. Social welfare activities</p> <p>a. Participation in village development activities like sanitation, maintaining hygiene etc.</p>			

<ul style="list-style-type: none"> b. Participation in activities related to conservation of nature and natural resources c. Involvement in social action programmes promoting women empowerment. d. Involvement in activities for encouraging education of children <p>3. Training activities</p> <ul style="list-style-type: none"> a. Participation in various training activities given by Government agencies b. Sharing of information /inputs received from trainings among members c. Exposure visit to educational / training institutions <p>4. Marketing activities</p> <ul style="list-style-type: none"> a. Purchase of raw material b. Marketing locally c. Marketing outside village d. Participation in exhibitions and <i>melas</i> e. Promoting marketing through social media (specify) 			
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26. Group dynamic effectiveness of selected women collectives

(26. a) Attitude towards group management

Statements	SA(5)	A(4)	U(3)	DA(2)	SDA(1)
Regularly conducting group meetings by management					
Management is giving values and respecting your views and opinions					
Group management is organizing trainings regularly					

Group management is providing the right services at the right time					
Group management is ready to take a members issue or problem as a collective issue and ready to solve it					

***SA- Strongly agree, A- Agree, Undecided, DA- Disagree and SDA- Strongly disagree**

(26.b) Group Cohesiveness

Statements	VT(5)	T(4)	SWT(3)	NT(2)	NAT(1)
I feel that the group is working well because the members are attached one another very well					
I feel dissatisfied and I would like to quit the women collective immediately					
Members are ready to hold each other's hand during hardships					
Members are not rely on each other in the completion of a group activity					
Women collective members are enjoying working with each other and manage any disagreement effectively					
I have a feeling that I am one among them while working in the group					
I don't feel comfortable to work with some of the group members					

***VT- Very true, T- True, SWT- Somewhat true, NT- Not true and NAT- Not at all true**

(26.c) Team work

Statements	VL(1)	L(2)	AVG(3)	H(4)	VH(5)
Do the members of women collective is putting pressure in group unity to achieve their objectives					
Do the group working as a team to achieve the goal					
Do you feel that the team work of the group brought much success					
Do you like to work alone without the help of fellow group members					

Are there any individuals who likes claim all recognitions for the group achievement					
Is your leader guide your group as a team					

*VL- Very low, L- Low, AVG- Average, H- High and VH- Very High

(26.d) Decision making procedure

Statements	AL(5)	ST(4)	FT(3)	R(2)	N(1)
Is your leader tries to get full participation of the group members while taking a decision					
I feel that majority's decision is valid in the women collective					
Usually the decisions are taken by all group members in a participative manner					
I feel that other members are not considering my opinions in decision making					
I usually like to take decisions by myself, in the group as well as in my personal issues					

*AL- Always, ST- Sometimes, FT- Few times, R- Rarely, N- Never

27. Factors effecting social entrepreneurship - Perception of members regarding the factors affecting the entrepreneurial activities

	Statements	SA(5)	A(4)	U(3)	DA(2)	SDA(1)
Personal & Psychological factors						
1	Self confidence					
2	Self-motivation					
3	Entrepreneurial motivation					
4	Job satisfaction					
5	Interpersonal relations among members					
Environmental/Situational						
1	Availability of infra structural facilities					
2	Transportation facilities					
3	Availability of skilled members					
4	Availability of supporting services					
5	Government policies and incentives					
6	Accessibility of institutions					
Socio -Economic factors						
1	Societal acceptance					

2	Social mobility					
3	Supply of raw materials					
4	Profit from the enterprise					
5	Access to subsidies and incentives					
6	Enterprise management					
7	Business competition					

***SA- Strongly agree, A- Agree, Undecided, DA- Disagree and SDA- Strongly disagree**

28. Dimensions of Social entrepreneurship - Mark the level of knowledge/perception about the following items as a member of women collective

	Statements	VL(1)	L(2)	AVG(3)	H(4)	VH(5)
Social vision						
1	Awareness on rights					
2	Acceptance in society					
3	Awareness on social problems					
4	Participation in social programmes					
5	Awareness on social outlook					
Social Network						
1	Social status among relatives and family members					
2	Social engagements related to livelihood issues					
3	Improvement in the socialization process					
4	Participation in social programmes					
5	Utilizing the opportunities to go for competitions and exhibitions					
Financial management						
1	Understanding on fixed costs					
2	Understanding on variable costs					
3	Assessment of profit and losses					
4	Awareness on keeping financial accounts					

5	Understanding on unit cost					
Sustainability						
1	Group dynamics effectiveness					
2	Satisfied on the performance of leaders					
3	Satisfied on financial performance of entrepreneurial activities					
4	Possibility of receiving external credit sources					
5	Capable of putting own resources to certain extent by the members					
6	Steady availability of raw materials					
7	Demand of the finished products					
8	Opportunities to avail marketing facilities					
9	Availability of infrastructural facilities					
10	Benefits from promotional programmes					
11	Favourable governmental policies					

*VL- Very low, L- Low, AVG- Average, H- High and VH- Very High

29. Performance of SHGs

	Statements	SA	A	U	DA	SDA
Financial Indicators						
1	Internal lending within the group					
2	Promoting saving habits among members					
3	Level of loan repayment					
4	Regularity of group saving					
5	Reasonable Profit from entrepreneurial activities					
Social Upliftment						
1	Building integrity among the group members					
2	Acting as a propagandist for proper use of community resources so as to create new livelihood opportunities					
3	Advocating modern technologies among members					
4	Promoting micro-enterprises					
5	Promotion of Agriculture, animal husbandry and allied activities					
Functioning of Women collective						

1	Frequency of group meeting					
2	Member's awareness on rules and regulations					
3	Maintenance of records for all activities carried					
4	Effectiveness of follow-up meetings					
5	Responsibility shared among members					
	Self –Development of Women collectives					
1	Promoting marketing of the finished products to external markets					
2	Engaging in activities for sustainability of SHGs					
3	Having regular activities of capacity building of members					
4	Having a good rapport with development departments					
5	Promoting women leadership					

*SA- Strongly agree, A- Agree, Undecided, DA- Disagree and SDA- Strongly disagree

Challenges faced by the women collective members

S.No.	Statements	Most serious	Serious	Less Serious
30. Individual/personal				
1	Inter personal problems			
2	Lack of education			
3	Lack of interest or motivation			
4	Family conflict			
5	Irregularities in savings			
6	Lack of sufficient time for SHG involvement due to personal difficulties			
31. Financial				
1	High cost of raw materials			
2	Low profit			
3	High rate of interest			
4	Delay in availability of loans			

5	Delay in repayment			
6	Complex bank proceedings			
32. Situational				
1	Poor infrastructural facilities			
2	High market competition			
3	Poor transportation facilities			
3	Insufficient or improper training on entrepreneurship			
5	Seasonal nature of business			
6	Lack of storage facilities			

33. Measures suggested by the respondent to improve

S. No.	Suggestion
1	
2	
3	
4	

**SOCIAL ENTREPRENEURSHIP AND SUSTAINABLE
LIVELIHOOD DEVELOPMENT - A STUDY ON WOMEN
COLLECTIVES IN LAKSHADWEEP ISLANDS**

By

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ABSTRACT OF THE THESIS

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KERALA, INDIA

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ABSTRACT

Lakshadweep is India's smallest union territory located in Arabian Sea, comprises of 35 tiny coral islands with 32 sq. km area and a population of 64473 in the ten inhabited islands. These inhabited islands are Agatti, Amini, Androth, Bitra, Chetlat, Kadmat, Kalpeni, Kavaratti, Kilthan and Minicoy. Besides fishing and tourism, coconut cultivation, marketing and processing of coconut constitute the major livelihood options of people of Lakshadweep. According to Government of India (2011) Lakshadweep is having a population of 64473, and out of this 31,350 are females with a literacy rate of 87.95 %. According to the annual report of Department of women and child development (2019) there are 5057 women working under 435 self-help groups.

Women collective can be defined as a group of women who meet regularly to achieve a shared purpose. These groups take many forms across the world like Self Help Groups (SHGs), Joint liability Groups (JLGs) and Non-Governmental organizations (NGOs) where women come together for different economic, legal, health and cultural reasons. In Lakshadweep there are only two types of women collectives, they are SHGs and Dweepasrees (Lakshadweep version of Kudumbasree).

Social entrepreneurship can be described as a business model for larger interest where the members of community come together for fulfilling a social mission aiming for social change and development. It functions as the agent of change, questioning the status quo, grabbing the new yet overlooked opportunities by taking the local resources into consideration, building on relations and by refining and re-refining to reach the grass roots.

The study was conducted in Lakshadweep islands. Three islands were selected from the ten inhabited ones, Androth and Amini being the major islands and Chetlat, the minor one. Sample size consisted of 120 respondents from women collectives and 30 facilitators. Respondent's category of women collectives belonged to the members of Self help Groups under Swayam *Siddha* and *Dweepasree*.

The profile of SHG members showed that 47.5% belonged to middle age category and 71.5% were home makers. Regarding educational qualification, 31.83% had attended higher secondary level and 94% of them were having an annual income greater than 1 lakh rupees. Majority of the respondents belonged to medium category for social participation, decision making and innovativeness. Half of the selected respondents (50.84 %) had attended two trainings.

Dimensions of social entrepreneurship were described with respect to social vision, social network, innovativeness, sustainability and financial management. It was found that the SHG members had the perception that social entrepreneurship could help them to attain a sustainable livelihood. They felt that improvement in investment in entrepreneurial activities along with the skills and trainings could improve their livelihoods. Spearman's rank correlation analysis of profile characteristics and perception on social entrepreneurship revealed that social participation and innovativeness had significant positive correlation with social entrepreneurship at 1% level, while decision making was significant at 5% level.

Along with these three variables, training exposure had a positive significant relationship with the performance of SHGs. Performance of SHGs were measured using four indicators viz; financial indicators, social upliftment indicators, functional activities and self-development indicators. Analysis of the performance of SHGs in three islands using Kruskal Wallis test, it was observed that Chetlat had the highest mean perception score (91.69) compared to Amini (61.36) and Androth (28.45). With respect to the above four independent variables significant differences were also observed among these three islands. Binary logistics regression showed that social participation and social entrepreneurship had positive significant relationship with performance of SHGs while occupation had a negative relationship. Comparison of Group dynamics efficiency index (GDEI) of three islands using Kruskal Wallis test showed that there was no significant differences among the three islands where the mean index being 66.60.

Factors affecting social entrepreneurship were categorized and studied under personal and psychological, situational and socio-economic dimensions. Entrepreneurial motivation, social acceptance and self-confidence were the most influencing elements of social entrepreneurship. Challenges faced by SHG members were considered under three groups viz; individual challenges, financial challenges and situational challenges. High cost of raw materials, high market competition and lack of sufficient time for SHG involvement due to personal difficulties were the most serious challenges felt by the SHG members from three islands that is Androth, Amini and Chetlat. A significant value of Kendall's coefficient of concordance ($W = 0.935$) showed that there existed a strong agreement among the respondents and facilitators ($W = 0.975$).

It has been recommended that location specific entrepreneurial avenues and marketing strategies may be implemented based on the production pattern of the particular area along with awareness and training. Linkages with local shop owners and whole sellers should be improved for getting various inputs and for marketing the products. It has been also suggested that more infrastructural facilities have to be provided for proper storage and marketing. Branding of the products highlighting the ethnicity may also be encouraged.