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Status of livelihood security among women entrepreneurs in Punjab

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Abstract

Livelihood security is a multidimensional concept that encompasses access to adequate food, health care, education, financial resources, social support and housing, all of which are essential for ensuring sustainable well-being. The present study was undertaken to assess and compare the livelihood security status of SHG and Non-SHG women entrepreneurs engaged in income-generating activities in Punjab. A descriptive research design was adopted, and a total of 100 respondents comprising 50 SHG women entrepreneurs and 50 Non-SHG women entrepreneurs were selected using a multistage sampling technique. Primary data were collected through a structured and pre-tested interview schedule, and livelihood security was assessed across six dimensions, namely food and nutrition security, health security, financial security, social security, habitat security and educational security. The findings revealed that SHG women entrepreneurs exhibited comparatively better livelihood security than Non-SHG women entrepreneurs across most dimensions. A higher proportion of SHG women entrepreneurs had high levels of financial security (70.00%), habitat security (74.00%), social security (90.00%) and overall livelihood security (48.00%) compared to Non-SHG women entrepreneurs. In contrast, the majority of Non-SHG women entrepreneurs were concentrated in the medium livelihood security category (64.00%), with a comparatively higher proportion in the low livelihood security category (12.00%). The study concludes that participation in Self-Help Groups, together with engagement in income-generating activities, significantly contributes to improving the livelihood security of rural women by enhancing access to financial resources, institutional support and livelihood opportunities. Strengthening SHGs through entrepreneurship development, capacity-building programmes, institutional credit and market linkages can further improve the livelihood security and socio-economic empowerment of women entrepreneurs in Punjab.

Keywords: Livelihood security, women entrepreneurs, self-help groups, income-generating activities, rural women, Punjab

Introduction

Livelihood security is a multidimensional concept that ensures individuals and households have adequate and sustainable access to resources, opportunities and basic necessities required for a healthy and dignified life. It extends beyond income generation and includes economic, food, health, educational and habitat security, thereby improving overall well-being and resilience against social and economic risks. According to Patnaik and Prasad (2014) ^[6], the concept of livelihood has evolved from focusing primarily on income and consumption to emphasizing access to basic necessities and sustainable development. Similarly, Datta *et al.* (2014) ^[2] described livelihood as not only a means of earning but also a source of identity and social recognition. The sustainable livelihood approach further highlights that livelihood security depends upon access to resources, capabilities and opportunities that enable individuals to cope with vulnerabilities while maintaining their standard of living (Majale, 2002) ^[4]. Therefore, strengthening livelihood security has become an important strategy for achieving inclusive rural development and improving the quality of life of vulnerable populations. Women entrepreneurs play a significant role in enhancing household income, generating employment and promoting

rural development. However, rural women continue to face disparities in education, employment, access to financial resources and healthcare decision-making, which limit their socio-economic empowerment and participation in economic activities (Kaur *et al.*, 2018) ^[3]. Such constraints can adversely affect women's livelihood opportunities and their ability to achieve sustainable livelihoods (Datta *et al.*, 2014) ^[2]. In Punjab, institutional initiatives such as Self-Help Groups (SHGs) under the Punjab State Rural Livelihood Mission (PSRLM) have created opportunities for women by facilitating access to microfinance, entrepreneurship development and capacity building (PSRLM, 2024) ^[7]. Although several studies have reported the contribution of SHGs towards women's economic empowerment and income generation (Brody *et al.*, 2017) ^[1], limited research has comprehensively assessed the livelihood security of women entrepreneurs across its multiple dimensions. Keeping this research gap in view, the present study was undertaken to assess the status of livelihood security among women entrepreneurs in Punjab. The findings are expected to provide useful insights for policymakers and development agencies to formulate strategies for improving sustainable livelihoods among rural women.

Objectives

- To assess the status of livelihood security among SHG and Non-SHG women entrepreneurs engaged in income-generating activities in Punjab.

Materials and Methods

The present study was conducted in Punjab using a descriptive research design to assess and compare the livelihood security status of SHG and Non-SHG women entrepreneurs engaged in income-generating activities. A multistage sampling technique was adopted for the selection of respondents. Five districts representing the three socio-cultural zones of Punjab, namely Malwa, Majha and Doaba, were selected. From the selected districts, blocks and villages were identified purposively in consultation with officials of the Punjab State Rural Livelihood Mission (PSRLM). A total sample of 100 women entrepreneurs was selected, comprising 50 SHG women entrepreneurs and 50 Non-SHG women entrepreneurs engaged in income-generating activities. Primary data were collected through personal interviews using a structured and pre-tested interview schedule specifically developed for the study.

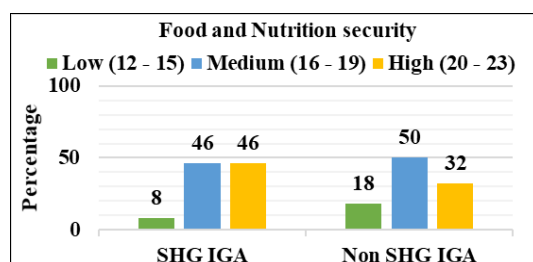
Livelihood security was assessed using six dimensions, namely food and nutrition security, health security, financial security, social security, habitat security and educational security. Responses were recorded on a three-point continuum, and a composite livelihood security score was computed for each respondent. The collected data were coded, tabulated and analyzed using the Statistical Package for the Social Sciences (SPSS). Descriptive statistics, including frequency, percentage, mean and standard deviation, were used to summarize the data, while the independent samples t-test was employed to compare the livelihood security status of SHG and Non-SHG women entrepreneurs.

Results

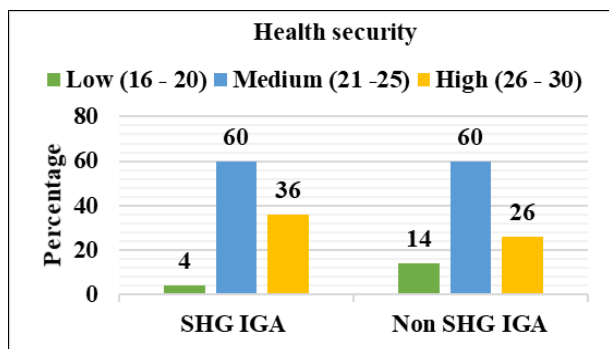
The levels of livelihood security among SHG and Non-SHG women entrepreneurs engaged in income-generating activities under different dimensions are presented in Table 1. The dimensions included food and nutrition security, health security, financial security, social security, habitat security, educational security and overall livelihood security.

Table 1: Levels of Livelihood security among respondents belonging to different groups

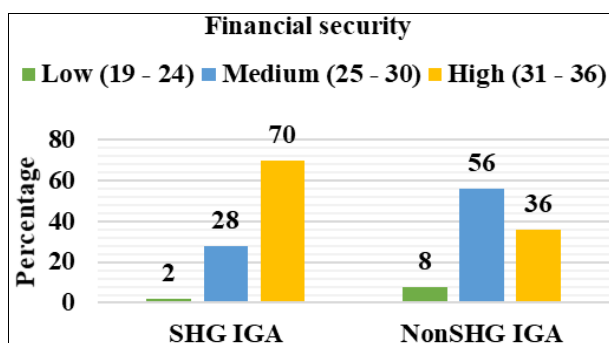
Levels of Livelihood security (scores)		SHG IGA n ₁ = 50	NON-SHG IGA n ₃ = 50	Total n = 200
Food and Nutrition security		f (%)		
Low	(12 –15)	4 (8.00)	9 (18.00)	31 (15.50)
Medium	(16 -19)	23 (46.00)	25 (50.00)	106 (53.00)
High	(20 - 23)	23 (46.00)	16 (32.00)	63 (31.50)
Health security				
Low	(16-20)	2 (4.00)	7 (14.00)	26 (13.00)
Medium	(21-25)	30 (60.00)	30 (60.00)	119 (59.50)
High	(26-30)	18 (36.00)	13 (26.00)	55 (27.50)
Financial security				
Low	(19-24)	1 (2.00)	4 (8.00)	38 (19.00)
Medium	(25-30)	14 (28.00)	28 (56.00)	86 (43.00)
High	(31-36)	35 (70.00)	18 (36.00)	76 (38.00)
Social security				
Low	(11-14)	1 (2.00)	1 (2.00)	8 (4.00)
Medium	(15-18)	4 (8.00)	9 (18.00)	40 (20.00)
High	(19-24)	45 (90.00)	40 (80.00)	152 (76.00)
Habitat security				
Low	(11 -14)	2 (4.00)	8 (16.00)	23 (11.50)
Medium	(15-18)	11 (22.00)	19 (38.00)	68 (34.00)
High	(19-24)	37 (74.00)	23 (46.00)	109 (54.50)
Educational security				
Low	(12-17)	9 (18.00)	11 (22.00)	53 (26.50)
Medium	(18-23)	31 (62.00)	34 (68.00)	123 (61.50)
High	(24-29)	10 (20.00)	5 (10.00)	24 (12.00)
Overall Livelihood security				
Low	(96-116)	1 (2.00)	6 (12.00)	35 (17.50)
Medium	(117-137)	25 (50.00)	32 (64.00)	110 (55.00)
High	(138-159)	24 (48.00)	12 (24.00)	55 (27.50)



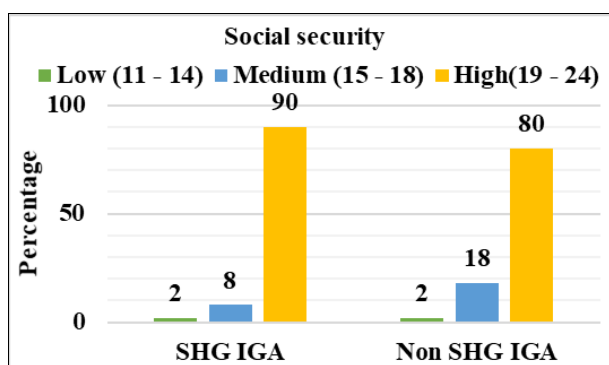
With respect to Fig:1 food and nutrition security, an equal proportion (46.00%) of SHG women entrepreneurs had medium and high levels of food and nutrition security, whereas only 8.00 per cent belonged to the low category. In contrast, half (50.00%) of the Non-SHG women entrepreneurs had a medium level of food and nutrition security, followed by 32.00 per cent with a high level and 18.00 per cent with a low level.



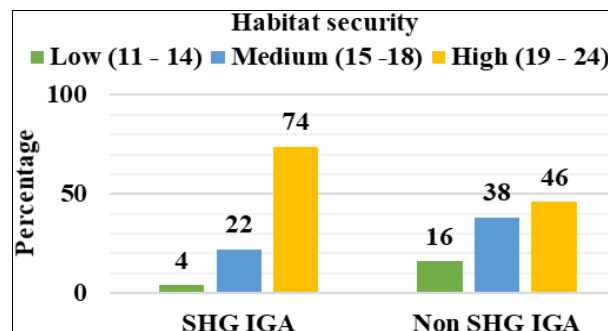
Regarding health security Fig: 2, the majority of respondents in both groups (60.00%) belonged to the medium category. However, the proportion of respondents with a high level of health security was greater among SHG women entrepreneurs (36.00%) than Non-SHG women entrepreneurs (26.00%), while a lower proportion of SHG women entrepreneurs (4.00%) fell under the low category compared with Non-SHG women entrepreneurs (14.00%).



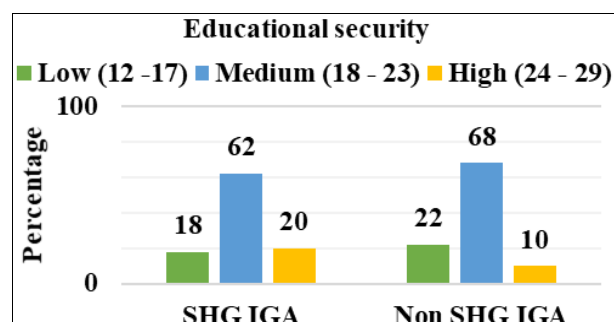
A distinct difference was observed in financial security representing by Fig: 3. Nearly three-fourths (70.00%) of SHG women entrepreneurs had a high level of financial security, compared to 36.00 per cent of Non-SHG women entrepreneurs. Conversely, more than half (56.00%) of the Non-SHG women entrepreneurs belonged to the medium financial security category, whereas only 28.00 per cent of SHG women entrepreneurs were in this category.



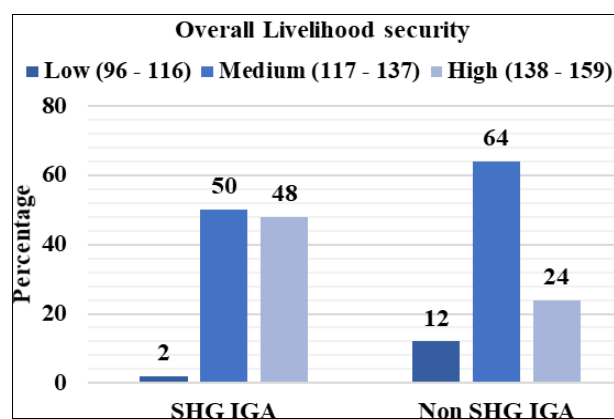
In terms of social security, Fig: 4 showing the majority of respondents in both groups had a high level of social security, accounting for 90.00 per cent among SHG women entrepreneurs and 80.00 per cent among Non-SHG women entrepreneurs. Only 2.00 per cent of respondents in each group reported a low level of social security.



With regard to habitat security in Fig: 5, 74.00 per cent of SHG women entrepreneurs belonged to the high category compared with 46.00 per cent of Non-SHG women entrepreneurs. Similarly, the proportion of respondents with low habitat security was considerably lower among SHG women entrepreneurs (4.00%) than among Non-SHG women entrepreneurs (16.00%).



For educational security in Fig: 6, the majority of respondents in both groups belonged to the medium category, comprising 62.00 per cent of SHG women entrepreneurs and 68.00 per cent of Non-SHG women entrepreneurs. A comparatively higher proportion of SHG women entrepreneurs (20.00%) had a high level of educational security than Non-SHG women entrepreneurs (10.00%).



In the Fig: 7 of overall livelihood security revealed that half (50.00%) of the SHG women entrepreneurs had a medium level of livelihood security, followed closely by 48.00 per cent with a high level, whereas only 2.00 per cent belonged to the low category. In comparison, 64.00 per cent of the Non-SHG women entrepreneurs had a medium level of livelihood security, 24.00 per cent had a high level and

12.00 per cent had a low level. Overall, SHG women entrepreneurs exhibited a comparatively better livelihood security profile, with twice the proportion of respondents in the high livelihood security category (48.00%) compared to Non-SHG women entrepreneurs (24.00%), and a substantially lower proportion in the low livelihood security category (2.00% versus 12.00%).

Discussion

The findings of the present study indicate that SHG women entrepreneurs engaged in income-generating activities had comparatively better livelihood security than Non-SHG women entrepreneurs across most dimensions, particularly financial security, habitat security and overall livelihood security. The higher livelihood security observed among SHG women entrepreneurs may be attributed to their greater access to savings and credit facilities, entrepreneurship development programmes, skill training, institutional support and collective decision-making through Self-Help Groups. These opportunities strengthen women's economic capacity, improve access to livelihood assets and enhance their ability to meet essential household needs related to food, health, housing and education. The comparatively smaller difference observed in social security suggests that both groups benefited from the strong social networks and community support prevalent in rural Punjab; however, SHG participation further promoted social participation and collective empowerment. These findings demonstrate that SHG membership, together with income-generating activities, contributes significantly to improving the multidimensional aspects of livelihood security among rural women.

The findings of the present study are consistent with those of Brody *et al.* (2017) ^[1], who reported that participation in Self-Help Groups enhances women's economic empowerment, access to financial resources and household well-being. Similar observations were made by Kaur and Garg (2018) ^[3], who found that SHG participation positively influenced the socio-economic status and livelihood security of rural women through increased income and improved decision-making. The results also support the findings of Sukanya (2018) ^[8], who observed improvements in income, savings, asset creation and overall living standards among SHG members. Furthermore, NABARD (2021) emphasized that SHGs strengthen financial inclusion, facilitate access to institutional credit and promote sustainable livelihood opportunities for rural women. The present findings are also in agreement with Datta *et al.* (2014) ^[2], who emphasized that livelihood extends beyond income generation to include social identity and access to opportunities, and with Patnaik and Prasad (2014) ^[6] and Majale (2002) ^[4], who highlighted that livelihood security depends on access to financial, human and social assets supported by effective institutions. Therefore, strengthening SHGs through capacity-building programmes, entrepreneurship promotion, market linkages and improved access to institutional credit can further enhance the livelihood security and socio-economic empowerment of rural women in Punjab.

Conclusion

The present study concludes that SHG women entrepreneurs engaged in income-generating activities exhibited

comparatively better livelihood security than Non-SHG women entrepreneurs across most dimensions of livelihood security. SHG women entrepreneurs demonstrated higher levels of financial, habitat, food and nutrition, health and overall livelihood security, indicating the positive role of Self-Help Groups in improving the socio-economic conditions of rural women. Although the majority of respondents in both groups had medium levels of educational and health security, SHG members consistently performed better than Non-SHG women entrepreneurs. The findings suggest that participation in Self-Help Groups, combined with income-generating activities, enhances women's access to financial resources, entrepreneurial opportunities, institutional support and livelihood assets, thereby strengthening their overall well-being and resilience. The study highlights the importance of promoting SHGs and expanding entrepreneurship development, skill training, access to institutional credit and market linkages to improve the livelihood security of rural women. Strengthening these interventions can contribute to sustainable livelihood development, women's economic empowerment and inclusive rural development in Punjab.

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