

# A STUDY ON THE CONTRIBUTION OF WOMEN SELF EMPLOYMENT ACTIVITIES TO IMPROVE THE QUALITY OF LIFE OF FAMILIES IN ERAVUR TOWN DIVISIONAL SECRETARIAT DIVISION

*Maheswaranathan.S<sup>1</sup> and Saheeba. M.S<sup>1</sup>*

## ABSTRACT

The women's self employment has implications on quality of life including health, nutrition, educational attainment of children, social status of families as well as their ability to adequately cater for the needs of their families. It is believed that self employment is able to enjoy the necessities of life and enjoy identifiable luxuries of life. Research on the contribution of women's self employment on quality of life conducted with 100 families in Eravur Town D.S Division, Batticaloa. The aim of this study is to explore the contribution of women's self – employment on quality of life of families in Eravur Town. The research process included a review of secondary literature, the administration of a structured questionnaire and open ended interviews with women who involved in self employment. The study reveals that most of the women in Eravur Town involve in self employment process in order to improve their quality of life and also their quality of life have been improved than earlier in various ways. Further, the women who involved in self employment satisfied with their quality of life including Women's feeling of complete dependence on their families emotionally, socially, economically substituted by the feeling that could support themselves, group living providing women independent living skills and helping them to start family life, women gaining recognition and changes in families and community due to their earning.

**Keywords:** Self employment ventures, Women, Quality of life, Entrepreneurship

## 1. INTRODUCTION

Self employment now accounts for a growing fraction of non agricultural in most developing countries (Balu 1995). Employment is a key political and economic issue of human nature. Yet it is also only recently that research attention has begun to focus specifically on the role of the self-employed as creators of additional employment opportunities and income generations (Carroll et al, 2000, Cowling and Taylor, 2001).

The self employed can be classified, those that have entered voluntarily for reasons such as independence, job satisfaction and or anticipated higher incomes, and those that have been pushed into self-employed because of the absence of any other attractive alternative (Parker and Johnson 1996).

The women's self employment has implications on quality of life including health, nutrition, educational attainment of children, social status of families as well as their ability to adequately cater for the needs of their families. The Quality of Life is the product of the interplay among social, health, economic and

environmental conditions that affect human and social development (Ontario Social Development Council, 1997). Poverty is considered to be the greatest threats and challenges to develop quality of life of the people. In order to alleviate the poverty, the perceptions of women's role in self employment and to improve the quality of life of the people in Eravur Town, this research attempts to find out the contribution of women self employment to further improve quality of life of families.

Women with families often look to entrepreneurship in order to control their schedules and gain more control over their lives (Arai, 2000; Birley, 1989; Clark & James, 1992; Lombard, 2001; NFWBO, 1998a). However, interviews with some women in Eravur Town have revealed that these areas may be more conducive to small business start-ups. This study examines the women self-employment activities in order to improve their quality of life. From these families many women involve in self employment activities in order to maximize their income as well as to uplift the quality of life of family. The factors that influence on the quality of life of family include health, education, spousal income, and nutrition and others.

<sup>1</sup> Department of Economics, Faculty of Commerce and Management, Eastern University, Sri Lanka.

The rest of the paper is organized as follows, section two outlines conceptual frame work, section three discusses data and methodology, section four provides results and discussion and section five summarizes conclusions and recommendations.

**1.2 Statement of the Problem**

Family which gets more income is able to enjoy the necessities of life and enjoy identifiable luxuries of life (Arai, 2000). According to the study Storey (1982) a family which gets low income rather comes with some adverse implication such as poor health, and low status, low levels of education, pressure on environmental resources due to over exploitation and poor childcare and nutrition.

In an attempt to reduce poverty and improve the living conditions of family, the women of Eravur Town aim at involving in self employment activities and providing high quality of life including health, educational attainment of children, nutrition and social status for their family members. This exploratory study therefore attempts to answer the following questions:

- Do people in the Eravur Town have self employment Ventures?
- How does income getting from women’s self employment influence on quality of life of family?
- Does income getting from women’s self employment have any implications on the educational attainment of children in the Eravur Town?
- To what extent income getting from women’s self employment has influenced the health of family?

**1.3 Objectives of the Study**

General Objective:

Discover the improvements in quality of life of families who involved in self employment venture.

Precise objectives:

- Examine the factors that influence in women involvement in self employment.
- Discusses the quality of life of family after starting self employment.
- Provide suggestions and recommendations.

**1.4 Significance of the Study**

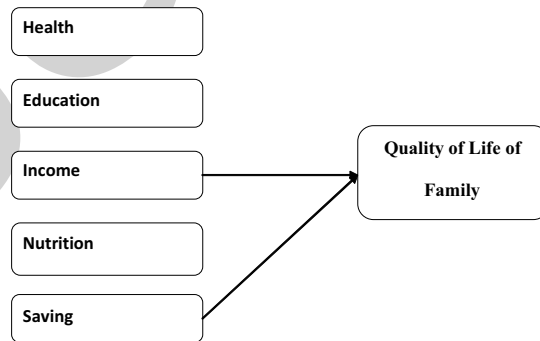
The study will help to identify various strengths and further development of family on the economic status of people in the Eravur Town. It would provide first hand insight into some of the problems faced by families with smaller income in order to determine appropriate quality of life of family as well as guidelines to making families have appreciable social and economic standards and human wellbeing.

The basic cause for their poor quality of life is the poverty. Therefore the significant of research is to find out the improvement in the quality of life of family those who involve in self employment ventures. Further, introduce this evidence for the community who are living in condition of poor quality of life that may be reducing poverty in future.

**2. Conceptual Framework**

The conceptual framework considers the Health, education, income and saving nutrition, Education as the measurement of the quality of life.

**2.1 Conceptual frame work**



(Source: Developed for the study purpose)

Figure identifies the implications of family on the quality of life of family. Family as shown is influenced by factors including education, income, nutrition, health and saving and; that is, be it occupational, social and economic status of the family. A family which gets additional income from women’s self employment may be privy to better levels of education, incomes, health and economic life.

**3. Data and Methodology**

In this research focuses on “A Study on the Contribution of Women Self Employment activities to Improve the Quality of Life of Families in Eravur Town Divisional Secretariat” and carry out focusing mainly on women

who involved in self employment ventures within the period of ten years. Based on this, the data from Eravur Town<sup>1</sup> the present study seeks to quality of life of women directly engaged income generating activities such as self employment in basket weaving, cashew processing, making short eats, sawing and others (making garments).

The research based on the primary and secondary data that needs to achieve each special objective. For these purpose, here employed structured household questionnaire to collect household data from D.S. division in Eravur Town the , semi structured questions used to collect data from in-depth discussion with who involved in full time self employment activities in the age group of 25 - 50 as primary data during the period of 2009 January to 2009 April. The secondary data includes, data published or released by government or private organization as well as statistical report form the Eravur Town Divisional Secretariat.

Household survey is the main source of data of this and conducted for the purpose of this research. The survey covers a sample of 100 households, in Eravur Town which is interview on the nature of the economic activities of each family within the household. In the research process to analyze the collected data by the researcher uses the Statistical Package for Social Science (SPSS 11.0). This information enables this study to discover the quality of life of families.

The Eravur Town is one of the divisional secretariat divisions of the Batticaloa district which consists of 17 G.S. divisions. It is situated where the Chenkalady in North, Arumugathan Kudyiruppu in South, Bay of Bangle in East and Batticaloa Lagoon in West. There are Muslims and Tamils living together here. Muslims are living as a majority in this town, in 2008 the total population of this town is 39365 including male- 18342, female- 19001. The total families are 9390 in 2008. (Planning Report Eravur Town, 2008)

#### 4. Results and Discussion

In order to identify the contribution of women's self employment and improving the quality of life of families in the Eravur Town Divisional Secretariat, there are important and essential factors known as Income, Health, Nutrition, Education and Savings, considering all these factors whether the families are obtain or achieve the quality of life were indicated by the presentation and analysis of data.

<sup>5</sup> Eravur Town is one of the Muslim Divisional Secretariat Division in Batticaloa district. Sample also included only Muslims self employed women.

The ultimate purpose of this section is to analyze and discuss the data collected from the families of Eravur Town in order to examine the quality of families before and after involving in self employment activities and also contribution of women's self employment to improve the quality of life of families living in Eravur Town.

**Income:** The following table 1 reports the frequency and percentage value for the income statement before and after involving in self employment activities.

**Table 1: Household Income before and after self employment**

Income Level (Thousands)	Before self employment		After self employment	
	Frequency	Percent	Frequency	Percent
>25000	10	10.0	25	25.0
10000-25000	28	28.0	63	63.0
<10000	62	62.0	12	12.0
Total	100	100.0	100	100.0

(Source: Survey Data)

Generally it is perceived in many developing countries women self employment increases the household income by increasing rates (Sherry, 2007). Our results also consistent with this result. We find that before starting self employment 10% of respondent got income greater than 25000/- per month, however, after involving self employment activities 25% of respondents reported that they can get income greater than 25000/- per month, at the same time 28% of respondent got income between 10000/- to 25000/- per month before starting self employment and after involving in self employment this increased as 63%. Similarly, the study shows majority (63%) of respondents agreed that their income has been increased by doing self employment than earlier. These findings conclude the effort of self employment is increasing household income as well as reduces the unemployment level at the household level.

*"I have been started this work before three years and earned very small profit. But recently I got more skills in this field and earn more. Now I can manage more likely to my family basic needs as well as a good skill development. (Basket weaving woman, 40 years)*

*I get profit about 3000/-per week. My children also help in my business activities. This is a good opportunity to further development of my family and business. My self -employment venture income is enough according to served to complete our basic needs". (Cashew processing woman, 42 years)*

**Health:** Table 2 describes the health statement before and after involving in self employment activities.

**Table 2: Health's Dimension**

For Health Purpose (Thousands)	Before self employment		After self employment	
	Frequency	Percent	Frequency	Percent
>5000	2	2.0	3	3.0
3000-5000	05	05.0	11	11.0
1000- 3000	32	32.0	64	64.0
<1000	61	61.0	22	22.0
Total	100	100.0	100	100.0

(Source: Survey Data)

According to the above table, after involving self employment about 3% of respondents spend greater than 5000/-, about 11%, 64% and 22%, of respondents spend between 3000/- to 5000/-, 1000/- to 3000/- and less than thousand in their income for health purposes respectively. Before starting the self employment, majority (61%) of respondents spend less than thousand for their health purpose.

Based on survey data statement for the health the majority of sample size covering 64% was found to be agreed that their health condition is improved by doing self employment activities.

*"I can provide better medical facilities for my family members by getting income from self employment venture". (Sawing processing women 42)*

**Nutrition:** Nutrition provides the energy that improves the working capacity and provides the smooth function of the operating strategies (McLaren, 1977). Based on this statement nutrition was considered as one of the variable to measure the quality of life of self employed families. The following table describes the nutrition statement before and after involving in self employment activities.

**Table 3: Contribution of income for Nutrition**

For Nutrition Purpose (Thousands)	Before self employment		After self employment	
	Frequency	Percent	Frequency	Percent
>15000	5	5.0	9	9.0
15000-10000	21	21.0	37	37.0
10000-8000	25	25.0	38	38.0
<8000	49	49.0	16	16.0
Total	100	100.0	100	100.0

(Source: Survey Data)

From the table, after involving self employment about 9% of respondents spend greater than Rs.15000 in their income. Meanwhile, 75% of respondents spend between 8000/- to 15000/- in their income for nutrition purpose. More so before starting the self employment,

<sup>6</sup> One kind of saving tools in rural areas.

most of respondents (49%) spend between less than 8000/- for their nutrition purpose. Therefore it obviously shows that involving in self employment has been increased the ability to adequately cater for their basic needs as well as family members.

**Education:** It is unambiguously brought out in the economic literature that there is a strong link between education and livelihood development (Emerson, 2001). The World Bank and other multinational institution currently agree to invest in education in order to promote human capital development (cultur-Henderson education indicator value-2000). This was to identify the extent to which education has implications in quality of life of families. It also helps to access of educational attainment of children. Table 4 shows the pattern of capable ability on educational expenses on their children who involved in self employment.

**Table 4: Education expenses of self employers**

For Education Purpose (Thousands)	Before self employment		After self employment	
	Frequency	Percent	Frequency	Percent
>7000	3	3.0	6	6.0
5000-7000	18	18.0	32	32.0
2500-5000	24	24.0	36	36.0
<2500	55	55.0	26	26.0
Total	100	100.0	100	100.0

(Source: Survey Data)

As show in above table, about 6% of respondents spend greater than 7000/- in their income after involving self employment. Meanwhile, 68% of respondents spend between 5000/- to 7000/- in their income for the purpose of educational attainment of children. Before starting the self employment, most respondent that is 55% of respondents spend less than 2500/- for educational attainment of their children. This clearly indicates that the families are in a satisfactory level in regard with the expenses in educational attainment of children due to involvement in self employment.

**Saving:** Savings is the most important factor for the future investment of individual and nation development (Todaro, 2003). Economic theories say today's savings is the tomorrow's investment (Setti, 1990). The self employed women saving habits also positive correlation with their income (Sherry, 2007). Our findings corroborate with the literature. The following table describes frequency and percentage value for the bank saving status as well as ceet<sup>6</sup>.

**Table 5: Saving habits of self employers before and after self employment**

Period of Savings (Thousands)	Before self employment				After self employment			
	Frequency		Percent		Frequency		Percent	
	Bank	Ceetu	Bank	Ceetu	Bank	Ceetu	Bank	Ceetu
Per month	2	18	5.3	30.0	3	30	7.8	50.0
Every three months	8	10	21.5	16.6	12	18	31.5	30.0
Every six months	28	32	73.2	53.4	23	12	50.8	20.0
<b>Total</b>	<b>38</b>	<b>60</b>	<b>100.0</b>	<b>100.0</b>	<b>38</b>	<b>60</b>	<b>100.0</b>	<b>100.0</b>

(Source: Survey Data)

The above table 4 revealed that the period of type of saving in Bank as well as in the form of ceetu for their saving purpose in order to uplift their quality of life in future.

**Table 6: saving status of self employers**

For Saving Purpose (Thousands)	Before self employment				After self employment			
	Bank		Ceetu		Bank		Ceetu	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
>5000	1	2.6	2	3.3	2	5.3	6	10.0
3000-5000	4	10.5	10	16.6	7	18.4	20	33.3
1000-3000	12	31.5	15	25.0	23	60.5	29	48.3
<1000	21	55.4	33	55.1	6	15.8	5	8.3
<b>Total</b>	<b>38</b>	<b>100.0</b>	<b>60</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>	<b>60</b>	<b>100.0</b>

(Source: Survey Data)

Our data reveals 38% and 60% of respondents who involved in saving activities in bank as well as ceetu before and after involving self employment. In which after starting self employment 5.3% and 10% of respondents save greater than 5000/- in their income and 79% and 82% of respondents save between 1000/- to 5000/- in their income for the purpose of saving in bank and ceetu respectively. And before involving self employment majority of respondents 55.4% and 55.1% save their income less than thousand. Therefore, after involving in self employment most respondents have ability to save in greater part of their income for their future purposes in bank as well as in ceetu.

*"I am able to save at individual level due to my self employment. A portion of real income or actual income earned from repayment of old debts as well as from rescue of asset can be saved. In addition to these savings, is encouraged to save even in small amounts, but at regular intervals". (Cashew processing woman, 45 years)*

**Investment:** According to Mirer (2003) further investment in a venture increases the productivity as well as income of the individual and nation development.

Based on data collected 65% of respondents who involved in investment activities in which 71% of respondents invest between 1000/- to 5000/- in their income for the purpose of investment. From this

**Table 7: Investment habits of self employers**

For Investment Purpose (Thousands)	Frequency	Percent
3000-5000	8	12.3
1000-3000	38	58.5
<1000	19	29.2
<b>Total</b>	<b>65</b>	<b>100.0</b>

finding we conclude these families further increase their income through the further investment and leads them additional improvement in quality of life.

## 5. Conclusion and Recommendation

Comparing present families in respect of ideal families of self employed women, it could be identified that the family in the Eravur Town are positively changing their quality of life trends in favor of high quality families as a result of involving in self employment venture.

According to survey data women with low income who got income only by one person (husband or children) frequently suffer to uplift the quality of life of families. It is evident that most of the respondent revealed that before starting the self employment venture they faced the problem specially poverty. To reduce the poverty women also show keen interest in involving self employment venture to mainly generate income, promote health condition, increase proper nutrition and educational attainment for their family members.

It is also of grave concern to translate the trends of family vis-à-vis children's education. Responses from the study show that even education is getting costly therefore respondents' ability to adequately educational attainment of their children with the help

of self employment. These trends may lead to a cycle of persistent increase in levels of educational attainment for future generations.

The indication is clear since most of the respondents stated reasons for their decisions to involve in self employment ventures mostly to alleviate poverty as access to better education, good health, and better nutrition, income generating and better opportunities in their ideal places of residence. In addition, respondents with some form of higher education have small business venture hence having educated their children well.

Households with self employment enjoy better social and economic life as compared to their counterparts with relatively not involved in self employment families. This has become the scenario since families in Eravur Town with self employment venture have been able to educate their children well, provide better nutrition and better medical care as well as offered their families better housing and welfare services.

#### RECOMMENDATION

This will adequately inform people and their families, on how best to save their families from frequent sickness, poverty including others.

Making women economically independent should also be seen as a major dimension to encouraging the self employment ventures to uplift the quality of life of families. When women are employed, they are in the position to offer better education to their children; good health and good nutrition to family members in order to uplift the quality of life.

When spouses are also gainfully employed and contributing their quota to the family's income, it puts the families in better positions to adequately cater for their children. And this will adequately inform women who not involved in self employment activities, on how best to save their families from poverty including others (poor health, poor education, and poor nutrition). This obviously would motivate others towards involving in self employment venture. The government should thus be active in helping to provide self employment ventures jobs for majority of the women to alleviate the poverty as well as increase the standard of living.

Families who involved self employment venture have their resultant impacts on the quality of life of family in the Eravur Town but the obvious is its negativities in

respect of a family who not involved in self employment venture. This definitely culminates into poor health, lower incomes, lower social life and status, economic life and available quantity and quality of environmental resource hence quality of life.

Further our findings suggest that in order to promote sustainable self employment and higher employment levels of women in this division, the Eravur Predeshiya Saba, Non-Governmental Organizations (NGOs) and Community-Based Organization (CBOs) should work with its partners to;

- Raise educational attainment of the women as a whole
- Promote self-employment opportunities for women with children
- Promote vocational skills in the education system
- Promote gender equality in the labor market (increase female participation rates in employment more generally)
- Explore ways in which women with young children can be supported into self-employment

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