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Role Of Self Help Groups In Women Entrepreneurship

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"If we can come up with a system which allows everybody access to credit while ensuring excellent repayment - I can give you a guarantee that poverty will not last long, -

Prof. Dr. Muhammad Yunus."

Abstract

Women entrepreneurship development is an initially part of human resource development. The development of women entrepreneurship is low in India, especially in backward and rural areas. Women have now days become aware of their rights, their existence and their work situation. The progress is visible among upper class families in urban areas. Entrepreneurship amongst women has been a concern. This paper focuses on women entrepreneurship. The paper talks about the status of women entrepreneurs and the issues, challenges and problems faced by them when they ventured out to carve their own niche in the competitive world of business environment.

Entrepreneur stop is an pioneering and dynamic process, whereby, a new enterprise is formed. It is an important section of economic growth. Entrepreneur is a catalytic means of change, which creates employment opportunities for others. Entrepreneurship amongst women is a recent phenomenon. When an enterprise is set up and controlled by women, it not only increases economic growth, but also has many desirable outcomes.

The study reveals that SHGs had set a new agenda for financial intermediation by banks in the form of micro-credit. By the initiation of SHGs, credits are demanded for various purposes. Different economic activities are undertaken by the members of the SHGs after joining the group. Economic independence, Habits of savings, social cohesion, asset ownership, self confidence, freedom from debt, additional employment, etc. benefits are received by the SHG members. So, SHGs have served the cause of women empowerment, socio-economic betterment and social solidarity of the poor for their consolidation.

Key Words:- Microfinance, SHG, Socio-Economic.

Introduction

Entrepreneurship has long been recognized as the key to economic growth. The role of entrepreneurs, especially the small scale entrepreneurs who successfully exploit the industrial and commercial opportunities on a small scale can not be under estimated. Small scale enterprises help in increasing economic growth because they have better chance to carry out innovations, new markets, , new means of production, new materials, and new forms of organizations that lead to increased productivity. In his studies relating to entrepreneurship Matlay (2006) posited that conceptual and contextual convergence is of paramount importance to the ongoing debate of whether entrepreneurs are born or made and to issues surrounding entrepreneurship education and its impact on entrepreneurial activities. Schutte (1995) suggested that the male entrepreneurs have been extensively studied and the focus has now shifted to the study of female entrepreneurs. Hisrich and Brush (1984) suggested that most of what is known about entrepreneurs, their background, motivation for starting a business and business problems faced by them are based on studies of male entrepreneurs. It is important to differentiate entrepreneurs on the basis of gender if women entrepreneurship is to be promoted (John, 2004).Women entrepreneurship has come a long way in India. In urban areas, more and more women are successfully running day care centers, placement services, floriculture, beauty parlors and fashion boutiques. Even in rural areas, self-help groups are empowering women to start their own micro business. In certain businesses that are traditionally male dominated, women are looked at with suspicion on their seriousness of managing the business with a long-term perspective.

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Renal et al., (2004) suggested that women of today are in several ways different from the women of past years.

Jawahar Lal Nehru has marked "when a woman moves forward, the family moves, the village moves and the nation moves." Women entrepreneurship as described by Government of India, the women entrepreneur is an organizations who runs an enterprise owned and controlled by her and having minimum financial interest up to 51 percent of capital and giving at least 51 percent of the employment to women."

Women have innate style for entrepreneurship. They are tolerated with intuition that helps them make right options even in a situation where experience and logic fails. They are the natural net-workers and relationship builders, forging powerful bonds and nurturing relationship with clients and employees alike. In nutshell, they are as competent as their male counterparts if not better. Expansion of women entrepreneurs can be a vehicle of their socio-economic empowerment. Socio-economic empowerment is a condition when women have control over her life and resources. A women entrepreneur can keep her income and use it at her own discretion at household level. Financial independence leads to social empowerment.

Women entrepreneurs can participate powerful role in confidence building and creating awareness in other women to promote self-reliance. On the other hand, women entrepreneurs have to face more problems than men entrepreneurs. In most of the cases, women do not have access to productive resources. Their risk bearing ability is less. They have to devote time to the family and maintain a balance between their family liability and business. In India, though women have played a key role in the society, their society.

Micro finance

Micro finance is a broad term that includes deposits, loans, payment services and Insurances to poor. The concept of micro finance and micro credit are used interchangeably. The concept is understood as providing poor families with very small loans to help them engage in productive activities or grow their tiny businesses. A success indicator of micro finance lies in a ‘ credit-plus’ approach, where the focus has not only been on providing credit, but to integrate it with other development activities. Today micro finance is very much in the agenda of public policy and it has been increasingly used as a vehicle for reaching the otherwise unreachable poor in the country. The micro finance has been emerging as a significant instrument to address the problem of lack of access to credit for the poor and also indirectly attacking the poverty and unemployment. The credit goes to the pioneer attempt made by Prof. Mohammed Yunus in Bangladesh who introduced the concept of micro credit for the first time among the poor women in late seventies under the Grameen Bank and later got momentum in almost every corners of the world. The experiences of the specialized bank such as Bank Raknat Indonesia(BRI) of Indonesia, and Bank of Agriculture and Agriculture cooperatives(BAAC) of Thailand, Grameen Bank of Bangladesh, NABARD India in the field of micro finance have conclusively proved that banking with poor can be viable and sustainable. Rastriya Mahila Kosh (RMK) is the most significant intervention launched in 1993 with the objective of meeting the credit needs of the poor asset less women, involving

Self Help Groups (SHG).Economic empowerment results in women’s ability to influence or make decision, increased self confidence, better status and role in household etc. Micro finance is necessary to overcome exploitation, create confidence for economic self reliance of the rural poor, particularly among rural women who are mostly invisible in the social structure.

Microfinance programmes are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment. Whereas financial service provision leads to the setting up or expansion of micro-enterprises there are a range of potential impacts including:

* Increasing women's profits levels and control over income leading to greater levels of economic independence.
* Admittance to networks and markets giving broader experience of the world outside the home, access to information and possibilities for development of other social and political roles.
* Enhancing awareness of women's input to income and family welfare, increasing women's contribution in household decisions about expenditure and other issues and leading to greater expenditure on women's welfare.
* In general improvements in attitudes to women's role in the household and community.

This paper looks forward how micro finance has received extensive recognition as a strategy for economic empowerment. This paper also examine the impact of Micro finance with respect to poverty alleviation and socio-economic empowerment of rural women. An attempt is also made to suggest the ways to increase women empowerment.

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Women must be directed to solve their own problems in their own ways.
Our Indian women are as capable of doing as any in the world.

- Swamy Vivekananda

Objectives:

1. To study the socio-economic profile of SHG women in rural micro enterprises.
2. To identify the factors enabling rural women to become entrepreneurs through SHG and to examine the nature of their economic activities.
3. To compare the changes in income, expenditure and savings of members joining self help group.
4. To understand the problems faced by the rural micro entrepreneurs in running the enterprises.

Scope and Limitation of the Study:-

The scope of study is related with women member of self help groups in Manikpur Block in Chitrakoot district in Uttar Pradesh. The scope of the research shall be in dependence with the methods and instruments of research used in this study. Special concentration has been given to carry out the research in a manner such that it contributes to the overall study of problems of rural women entrepreneurs.

Limitation of the Study:-

Time is major limitation for research work.

1. Only self help groups women considered for study purpose.
2. Few women of help groups are involved in entrepreneurship activity.

Research Design and Methodology

Development of Tool*:* The interview schedule was developed by the investigator that was based on the review of literature related to the study.

Data Collection: The tool was developed in Hindi for easy understanding. After finalizing the tool the investigator personally contacted all the respondents and collected the information.

A) **Primary Data:-** First hand information collected by the researcher is called primary data. The procedure for collecting primary data as follows.

a) Sample size –

Total 100 sample respondents collected from women of self help groups in Manikpur Block in Chitrakoot District.

b) Sampling Technique:

Simple random sampling technique is applied for selecting the respondents from self help groups. The following sources are applied for collecting the information's from respondents such as well structured questionnaire, interview method, observation method.

B) Secondary Data:-

The second hands information collected by researcher is called secondary data.

The secondary data is collected from the following published and unpublished sources. Sources for collecting secondary data are Research Reports, Thesis, Books, Journals, Periodicals, committee reports, Websites.

Analysis of Data*:* The information gathered from rural women entrepreneur women are tabulated and analyzed by using, frequency and percentage.

Data Analysis and Interpretation

Table No.1 Education Level of Women of self help groups

Education	**Level No. of Women**	**Percentage**
literates	17	17
Below S.S.C	29	29
S.S.C	25	25
H.S.C	15	15
Graduate	10	10
Post Graduate	04	04
Total	100	100

It is observed that in Table No.1 total 17% women of self help groups are illiterates and 29% women are below SSC. 25% women complete their education up to SSC and 15% up to HSC. 10% women are the Graduate and only 4% women are post graduate. Near about total 70% women are taken education below the HSC.

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Table No.2 Current Business of Women

Current Business	Level No. of Women	Percentage
Farming Business	24	24
Other Laborer	05	05
Self employment	08	08
Service	08	08
House Wife	51	51
Other Work	04	04
Total	100	100

It is observed that in Table No.2 the 24% women of self help groups are farming workers and 05% women are doing other type of works. Only 08% women are self employed. The majority of 51% women are housewife and 08 % women are doing services in different areas.

Table No.3 Equipments using by Women at home

Equipments	No. of Women	Percentage
Radio	60	60
T.V.	46	46
Tape	22	22
Refrigerator	20	20
Gas	40	40
Other Work	04	04
Cooker	74	74
Mixer	60	60
Mahine	35	35
Bicycle	72	72
Motor Cycle	38	38
Car	04	04
Other		

It is observed that in Table No.3 the 74% women of self help groups are using pressure cooker and 60% women using Radio and Mixer. 46% women are using TV and 40% using Gas along with only 20% women using Refrigerator. 72% women are using bicycles and 38% women using motor cycles and only 04 % women are using car at home. This table indicates that a majority woman belongs to lower class family.

Table No.4 Family Expenses of Women

Expenses	No. of Women	Percentage
Food	65	65
Education	39	39
Illness	15	15
Home Construction	05	05
Repairing of Home	06	06
Festival	20	20
Traveling	10	10
Marriage of son/doughter	20	20
Other Exp.	05	05

It is observed that in Table No.4 the 65% women of self help groups did their expenses on foods and 39% expenses on education. 15% women did their expenses on illness and 5% on home constructions. 20% expenses did for celebrating Festival and 10% on traveling.

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Table No.5 Savings per Month of Women

Saving	No. of Women	%
50 Rs.	24	24
100 Rs.	45	45
150 Rs.	13	13
200 Rs.	16	16
250 Rs.	--	00
300 Rs.	02	02
Total	**100**	**100**

It is observed that in Table No.5 the 24% women of self help groups are savings only 50Rs. per month and 45% women save 100 Rs. Per month. Only 13% and 16% women are doing their savings 150rs. And 200 Rs .respectively per months. Near about 2% save 300 Rs. Per months. There is no any response found on the savings 250 Rs. With the help of this table it shows that near about 60% women are poor on the per month saving matter.

Table No.6 How Women Contribute their Savings

Options	No. of Women	%
Self Earning	**20**	**20**
From Husbands Earning	**50**	**50**
Saving from Home Expenses	**30**	**30**
Total	**100**	**100**

It is observed that in Table No.6 the 20% women of self help groups contribute savings from self earnings and 30% women are contributing savings from their home expenses. The majority 50% women contribute their savings from husband's earnings. With the help of this table it shows that near about 50% women are not doings savings independently.

Table No.7 Reasons for Taking Loans

Reasons	No. of Women
Home Building	08
Wedding Son/ Daughter	08
Repayment of Loan	10
Business	16
Farming.	02
Others	02
Total	46

It is observed that in Table No.7, only 8% women of self help groups are taking loans for home buildings respectively. 08% women are taken the loans for the purpose of wedding of Son/Daughter and 16% women are taking loans for business purpose. Only 02% and 02% women taking loans for others and farming.

Table No. 8 How women attract towards SHG

Reasons	No. of Women	%
Saving Purposes	30	30
Self employment	42	42
Economic stability	40	40
To see other women	20	20
For unity of women	10	10
Starting and Development of business	16	16

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It is observed that in Table No.8 only 30% attract towards SHGs for saving purpose and 42% for their become identity. 40% women attract for economic stability. 20% women attract to see other women and 10% for unity of women. 16% women attracts for starting and development of business.

Table No. 9. Economic Growth through Self Help Group

Answer	**No. of Women**	**%**
Yes	**75**	**75**
No	**25**	**25**
	100	**100**

It is observed that Table No.9 the 75% women of self help groups make their economic development through Self Help Groups and 25% women are not feel any type of economic growth of family.

Table No.10 Areas in which women Developed

Areas	**No. of Women**	**Percentage**
Mentally Satisfied	**26**	**26**
Home Building	**09**	**09**
Business	**20**	**20**
Economic Growth	**51**	**51**
Free from Family Responsibility	**30**	**30**

It is observed that in Table No.10 Due to participation in self help groups 26% women feel mentally satisfied and 9% women build their home with the help of self groups. 20% women developed in businesses and 51% women are economically developed due to SHGs. 30% women get free from their family responsibilities due to self help groups.

Benefits Derived by SHG Members

Benefits	**No. of Women**	**Percentage**
Habit of Savings	68	68.00
Economic independence	65	65.00
Self-confidence	82	82.00
Social cohesion	71	71.00
Asset ownership	24	24.00
Freedom from debt	75	75.00
Additional employment	41	41.00

Varieties of benefits are derived by the members of SHGs as presented in

Major problems faced by Women Entrepreneurs:

Problems faced by SHG members

Sl	Problems	No. of Respondents	
		Frequency	Percentage
1	**Personal problems**		
A	Lack of training/education	28	28
B	Lack of freedom to take decisions	10	10
C	Lack of encouragement	19	19
D	Lack of formal education	48	48
2	**Social problems**		
A	Lack of social mobility because of restrictions in the family	20	20
B	Conflicts among the group members	5	5
3	**Economic problems**		

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A	Income derived is too little	13	13
B	Loans are not sufficient	28	28
C	Product has no market	8	8
4.	**Technical problems**		
A	Lack of skills to handle the implements	8	8
B	Non-availability of spare parts/ Raw material	33	33
C	Delay in the internalization of skills	12	12
D	Shortage of electricity	38	38
E	Unskilled women group members	29	29

The problems as perceived by women members were recorded and presented in Table It indicates that majority of the women members perceived lack of formal education (48%) and lack of training (28.%) as their personal problems. Lack of social mobility because of restrictions in the family was reported by (20%) of the respondents as their social problem.

Association of selected independent variables with the income generation by trained women entrepreneurs

Variables	**Chi-square value**
Age	12.58*
Education	18.61*
Family size	8.79**
Family occupation	5.62
Family annual income	10.52*
Mass media participation	4.43
Source of information	5.39
Skill orientation	4.34
Achievement motivation	12.51*
Risk bearing ability	13.43*

* - Significant at 5%
** - Significant at 1%

Table indicated that age, education, family size, annual income, achievement motivation and risk bearing ability were found to be significantly associated with income generation. Other socio-personal characteristics namely family occupation, mass media participation, source of information and skill orientation were found to be not associated with income generation of the trained women entrepreneurs.

Association of selected independent variables with the employment generation by trained women entrepreneurs

Variables	**Chi-square value**
Age	13.43*
Education	3.37
Family size	9.36**
Family occupation	4.64
Family annual income	16.38*
Mass media participation	6.79
Source of information	2.53
Skill orientation	4.38
Achievement motivation	12.11*
Risk bearing ability	14.38*

* - Significant at 5%
** - Significant at 1%

Table revealed that age, family size, annual income, achievement motivation and risk bearing ability were found to be significantly associated with employment generation. Other socio-personal characteristics

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namely education, family occupation, mass media participation, source of information and skill orientation were found to be not associated with employment generation of the trained women entrepreneurs.

Factors inhibiting establishment and development of an enterprise

Factors	Frequency	Percentage
More competition	235	78.33
Inadequate publicity	223	74.33
Lack of good market facility	118	39.33
Lack of guidance	83	27.67
Lack of timely availability of loan from the bank	83	27.67
Inaccessibility of place for the customers	76	25.33
Lack of experience	67	22.33

Note: Multiple answers possible

The results obtained from Table and Fig. indicated various factors which had negative impact on establishment and management of an enterprise. For majority of the respondents (78.46%) more competition was the major inhibiting factor followed by inadequate publicity (74.61%), lack of market facility (39.23%) and lack of guidance (27.69%). Lack of timely availability of loan from the bank, inaccessibility of place for the customers were the inhibiting factors for 27.69 per cent and 25.38 per cent of the respondents respectively. Only 22.30 per cent of respondents expressed lack of experience as major inhibiting factor.

REGRESSION ANALYSIS BETWEEN INCREASE OF INCOME AND ROLE IN DECISION MAKING PROCESS

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.342(a)	0.117	0.109	0.783

a) Predictors: (Constant), increase of income
b) Dependent Variable: Role in decision-making process

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.704	1	8.704	14.191	0.000(a)
	Residual	65.626	107	0.613		
	Total	74.330	108			

a) Predictors: (Constant), increase of income
b) Dependent Variable: Role in decision-making process

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Err.	Beta		
1	(Constant)	1.755	0.386		4.542	0.000
	Increase of income	1.388	0.103	0.342	3.767	0.000

a) Dependent Variable: Role in decision-making process

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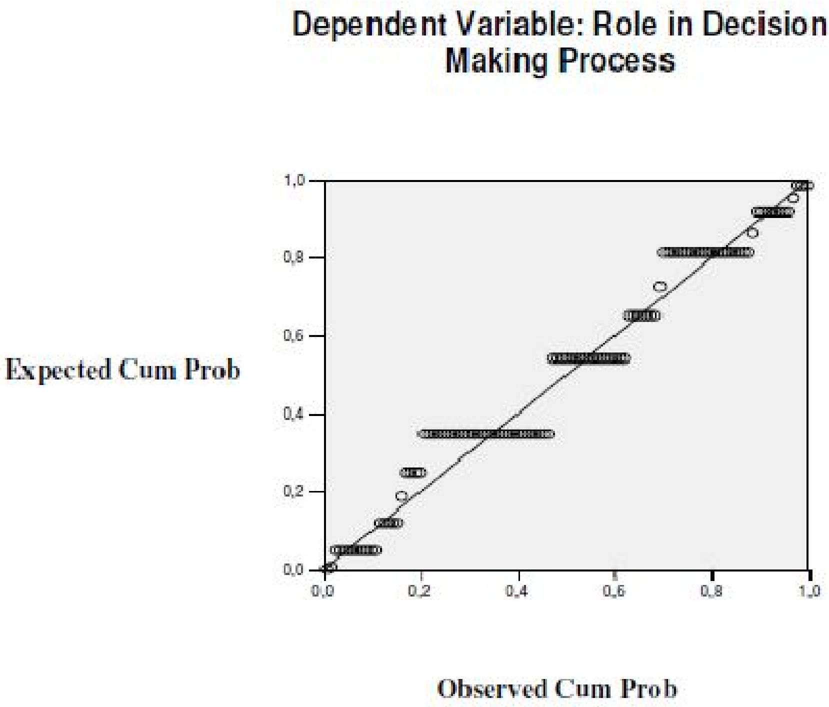

From the above regression analysis, we tried to find out the impact of increase of income on the role of decision-making process in a family.. We used the
SPSS software to obtain the calculations. The results of bivariate regression analysis are shown in the above table. The table labeled Model summary shows that R square for the regression model is 0.117. R square shows the amount of variation in one variable that is accounted for by another variable. In this case respondents perceptions of income increase account for 11.7 percent of the total variation in the increase role in decision making process in the family. The ANNOVA table shows the F ratio for the regression models. This statistics assesses the statistical significance of the overall regression models. Larger the F ratio, the more variance in the dependent variable is explained by the independent variable. The F ratio 14.191 indicates the model is highly significant at the 0.000 level. From the regression coefficient table, the column labeled “Unstandardized Coefficients” reveals the unstandardised regression coefficient for increase of income, as 0.388. The t test tells us whether the regression coefficient is different enough from zero to be statistically significant at the level (0.000). According to above analysis, that there is the relationship exists between these two variables (increase of income and the role in decision making process) that can be seen in the above observed cumulative probability curve.

MULTIPLE REGRESSION ANALYSIS BETWEEN DIFFERENTVARIABLES RELATED TO STANDARDS OF LIVING

	N	**Mean**
Improvement in Living Standard	300	4.22
Better access to Education		4.27
Better access to Healthcare		4.31
Better Financial Situation		3.08
Valid N (List wise)		

In table the descriptive statistics shows the means of the variables in the regression analysis. It can be noticed that the means for Independent variables excess, to education (4.27), excess to health care (4.31) and better financial situation (3.08), all are above the mid-point of the 5-points satisfaction scale and therefore it shows the positive perceptions of the people about these attributes
Model Summary

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Model	R	R Square	Adjusted R Square	Std. Error the Estimate
1	0.655(a)	0.429	0.413	0.565

Predictors: (Constant), better financial situation, better access to health care better access to education.

Information in the Model summary table indicates that the value of R-square for the model is 0.429. This means that 42.9 percent of the variation in the improvement of living standards of family (dependent variable) can be explained from the three independent variables. In general, R square always increases as independent variables are added to a multiple regression model. To avoid overestimating the impact of adding an independent variable to the model, some analysts prefer to use the adjusted R-square value (it recalculates the R-square value based on the number of predictor variables in the model). This makes it easy to compare the explanatory power of regression models with different numbers of independent variables. The adjusted R-square for the model is 0.413, which indicates only a slight overestimate with the model.

ANOVA

Model		**Sum of Square**	**Df**	**Mean Square**	**F**	**Sig.**
1	Regression	25.183	8	8.394	26.285	0.000(a)
	Residual	33.532	292	0.319		
	Total	58.716	300			

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	25.183	3	8.394	26.285	0.000(a)
	Residual	33.532	105	0.319		
	Total	58.716	108			

a) Predictors: (Constant), better financial situation, better access to healthcare, better access to education; and b) Dependent Variable: Improvement in living standard

The overall regression results are shown in the ANOVA table. The regression model is statistically significant (F ratio=26.285, probability level 0.000). The probability level 0.000 means that the chances are almost zero that the results of regression model are due to random events instead of a true relationship.

Coefficients

Model		Unstandardized Coefficients		Standard coefficients		
		B	Std. error	Beta	t	Sig.
1	(Constant)	1.299	0.364		3.564	0.001
	Better access to education	0.262	0.103	0.240	2.553	0.012
	Better access to healthcare	0.192	0.082	0.218	2.354	0.020
	Better financial situation	0.316	0.069	0.369	4.546	0.000

a) Dependent Variable: Improvement in living standard

In the above table, we consider improvement in the living standard of family as dependent variable and better access to education, better access to healthcare, better financial situation of the family as independent variables.

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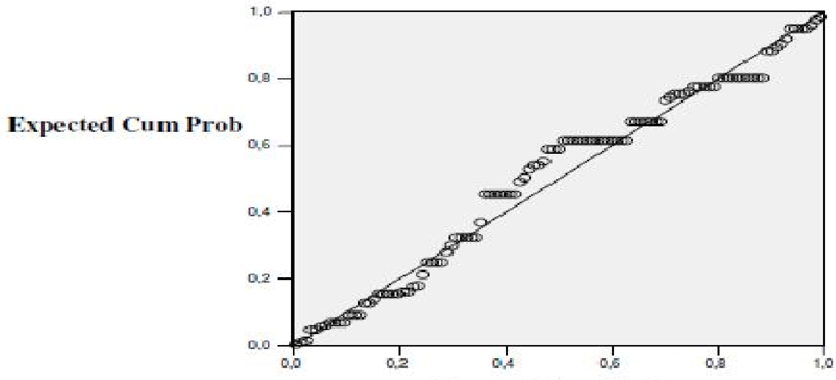
Dependent Variable: Improvement in living standard



Normal P-P Plot of Regression Standardized Residual

Information provided in the Coefficients table tells us, which of the independent variables are significant predictors of improvement in the living standard of family. In the significance column, we have noticed that beta coefficients for access to education, access to health care and better financial situation in the family are all significant. Using the beta coefficient for better financial situation in family, for example, we can conclude that every time the financial situation in the family increase by 1 unit, improvement in the living standard of family will increase on average by 0.369 units, when the other variables are held constant. Information in the coefficients tables reveals that better financial situation in the family is the most significant predictor of improvement in the living standard of family, with a high beta coefficient 0.369 (probability of 0.000).

Conclusions:-

Women are not into industry for survival but to satisfy their inner urge of originality and to prove their capabilities. It is apparent from the study that women are ready to face the challenges associated with setting up of business. Society is very much open to the concept of women entrepreneur, so is the family. Papad, pickles are the things of the past, now with new and innovative business, women entrepreneurs are fast becoming a force to reckon with in the business world. Maximum women have entered into business in thirties and most of them are married. Computer, IT related and consultancy services are upcoming areas, so most popular amongst younger women. It is the pull factors i. e. their urge to be self-dependent, supplement family income, achieve social status, satisfy their creative urge have motivated them to be entrepreneurs, more than the push factors like non-availability of job, dissatisfaction in job, etc. Education, training and skill have played an important role in their being into business. Role of government agencies in the growth of women entrepreneur is negligible. Women education is causal to a great extent to the social transformation. The future will see more women venturing into areas traditionally dominated by men.

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