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ROLE OF SELF HELP GROUPS ON THE DEVELOPMENT OF WOMEN ENTREPRENEURS - A STUDY OF MYSORE DISTRICT, KARNATAKA STATE

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ABSTRACT

Self Help Groups have emerged as an alternative development strategy to promote the common interest of the weak particularly the rural poor. This research study has been undertaken to study the role of self help groups on the development of women entrepreneurs in Mysore District. The present study is an attempt to analyse the role of SHGs in promoting women entrepreneurs in Mysore District of Karnataka. The main objective of the study is to evaluate the role and working of self Help Groups in women entrepreneurship and also to assess the perception of beneficiaries about the role of SHGs. This study is based on both primary and secondary data. Primary data have been collected by conducting a survey among 160 sample respondents from 20 Self Help Groups in different areas of Mysore District. Eight respondents were selected from each Self Help Group. Random sampling technique was used to select the respondents. Percentage method was used to analyse the data. Secondary data have been collected from books, journals, newspapers, internet and periodicals. While selecting self help groups the criteria adopted here is that the SHG should have a linkage with banks. The structured questionnaire was personally administered by direct contacts with members. Special care has been taken to avoid bias in their answers to various questions and encouraging them to answer queries. Thus, SHGs have served the cause of women empowerment through their own enterprises by getting support.

KEYWORDS

Beneficiaries, Development, Empowerment, Entrepreneurs, Self Help Groups.

INTRODUCTION

In India, women produce 30 percent of all food commodities consumed but get only 10 percent of the property or wealth of the country. There is a growing realization that rural women have been underestimated and discriminated against all walks of life, despite their substantial contribution to the household economy and in turn, the national economy as such. As it is clear that the rights and protection of women from social inequalities in statute books are not good enough, some practical solutions are to be acknowledged and most importantly, implemented. Women have been deprived of economic independence. The empowerment of women and improvement of their status and economic role needs to be integrated into economic development programs, as the development of any country is inseparably linked with the status and development of women.

Micro Finance institution started in India in 1980s through Self Help Groups (SHGs) model. It is the Grameen replication model of Bangladesh. Micro Finance Institutions in India have historically been heavily depended on donor funding for financing both their portfolios and their operations. Self Help Groups have emerged as an alternative development strategy to promote the common interest of the weak particularly the rural poor. The self help group is the dominant Microfinance methodology in India. The operations of 15 to 25 member SHGs are based on the principle of revolving the members own savings. External financial assistance by MFIs or banks augments the resources available to the group operated revolving fund. Savings thus precede borrowings by the members. Micro Finance Institutions in India have historically been heavily depended on donor funding for financing both their portfolios and their operations.

REVIEW OF LITERATURE

Singh (1995) conceptualized an SHG as an informal association of individuals which comes together voluntarily for promotion of economic and social objectives.

Dwaraki et al. (1996) described an SHG as an unregistered body of people, preferably the disadvantaged who willingly contribute an agreed sum of money which would be lent at a price for a short period, as fixed by the group itself.

Krishnamurthy (1996) conceptualized SHG as an organization formed by people for pooling their resources to help each other.

Roul (1996) defined an SHG as an institutional frame work for individuals or households who have agreed to cooperate on a continuing basis to pursue one or more objectives.

Kurtz (1997) stated that the SHG concept got extended to areas in which emphasis was upon emotional and physical disabilities rather than social problem alone. Federation of small group oriented to assisting fellow of sufferers of diseases, compulsions and interpersonal problems in the United States.

Karmakar (1998) indicated SHG as an informal group of people where members pool their savings and re-lend within the group on informal basis.

Thomas (1998) described SHG as a homogenous group of rural poor voluntarily formed to save small amount out of their earnings which is convenient to all the members and agreed upon by all to form a common fund corpus for the group and to its members for meeting their productive and emergent credit needs.

From the above definitions, it is clear that basically SHG is a small group of people gathered on voluntary basis with the objective to save money and utilize it to meet out their requirements and/or take up small Income Generating Activities in order to empower themselves

OBJECTIVES OF THE STUDY

The study was conducted with the following specific objectives

1. To evaluate the role of self Help Groups in women entrepreneurship in Mysore District.
2. To assess the perception of beneficiaries about the role of SHGs.
3. To evaluate the working of the SHGs in Mysore District.

RESEARCH METHODOLOGY

The present study is based on both primary and secondary data. Primary data have been collected by conducting a survey among 160 sample respondents from 20 Self Help Groups in different areas of Mysore District. Eight respondents were selected from each Self Help Group. Random sampling technique were used to

select the respondents. Percentage method was used to analyse the data. Secondary data have been collected from books, journals, newspapers, internet and periodicals. While selecting self help groups the criteria adopted here is that the SHG should have a linkage with banks. The structured questionnaire was personally administered by direct contacts with members. Special care has been taken to avoid bias in their answers to various questions and encouraging them to answer queries.

LIMITATIONS

In carrying out the present study the following limitations were evidenced.

1. It is a micro level study covering only limited self help groups in Mysore District
2. Survey is a time consuming process but the time to collect the data for research was very less.
3. The validity of certain data provided by the SHG members is at the best only moderate as many of them are illiterates or unaware of the purpose of existence of SHGs.

TABLE 1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Sl.No	Classification based On		Number of Respondents	Percentage
1	Age	Less than 30	31	19.38
		30-40	72	45.00
		40-50	43	26.87
		50 and Above	14	8.75
		Total	160	100.00
2	Education	Illiterate	30	18.75
		Primary	35	21.87
		Matriculation	78	48.75
		Graduation	17	10.63
		Total	160	100.00
3	Marital Status	Married	109	68.12
		Unmarried	51	31.88
		Total	160	100.00
4	Family Structure Before Joining SHGs	Nuclear	63	39.37
		Joint	97	60.63
		Total	160	100.00
5	Occupation	House Wife	60	37.50
		Un Employed	39	24.38
		Daily Wage Labourers	34	21.25
		Employees in Private Factory	27	16.87
		Total	160	100.00

Source: Field Survey

1. Age: Out of 160 respondents 19.38 percent of the respondents are below 30 years of age. Those who are between 30 and 40 years of age and between 40 and 50 years are 45 percent and 26.87 percent respectively. Women Entrepreneurs who are above 50 years of age are 8.75 percent. Majority of the women entrepreneurs are the age group of 30 to 40 years.

2. Education: Out of 160 respondents 18.75 percent of the respondents Illiterates. Those who have studied upto primary school are 21.87 percent. Those who are possessing matriculation and graduation are 48.75 percent and 10.63 percent respectively. Majority of the respondents have studied only upto matriculation.

3. Marital Status: Out of 160 respondents 68.12 percent are married and 31.88 percent are unmarried.

4. Family Structure: Out of 160 respondents 39.37 percent are from single family and 60.63 percent of the respondents are from joint family before joining SHGs.

5. Occupation: Out of 160 respondents 37.50 percent are house wife and 34.38 percent are unemployed. Those who are daily wage labourers and employees in private factory are 21.25 percent and 16.87 percent respectively. Majority of the respondents are house wife.

TABLE 2: TYPE OF OWNERSHIP

Type	Number of Respondents	Percentage
Sole Proprietary	123	76.87
Partnership	37	23.13
Total	160	100.00

Source: Field Survey

Table 2 reveals that 76.87 percent of the sample units are functioning as Sole Proprietorship and 23.13 percent are Partnership firms. Majority of the sample units run by women entrepreneurs belong to the sole trader type.

TABLE – 3: NATURE OF BUSINESS PREMISES

Nature	Number of Respondents	Percentage
Own	137	85.62
Rent	23	14.38
Lease	Nil	Nil
Total	160	100.00

Source: Field Survey

Table 3 reveals that 85.62 percent of the sample respondents have their own house utilizing a part of the house as business premises ,Where as 14.38 percent had taken building on rent and none of the respondents had taken building on lease. Majority of the respondents running their business in their own shed.

TABLE – 4: CAPITAL INVESTMENT INTO THE BUSINESS

Capital Investment	Number of Respondents	Percentage
Less than 5000	86	53.75
5000-10000	45	28.12
10000-15000	29	18.13
15000 and Above	Nil	Nil
Total	160	100.00

Source: Field Survey

Table 4 reveals that 53.75 percent of the sample respondents were invested Rs less than 5000/-.Where as 28.12 percent and 18.13 percent of the respondents invested capital of Rs5000/- to 10000/- and Rs 10000 to 15000 respectively.None of the respondents have invested capital above Rs 15000 /-.

TABLE – 5: MONTHLY TURNOVER FROM THE BUSINESS

Turnover	Number of Respondents	Percentage
Less than 2000	21	13.12
2000-3000	41	25.63
3000-4000	85	53.12
4000 and Above	13	8.13
Total	160	100.00

Source: Field Survey

Table 5 reveals that 13.12 of the respondents said that their monthly turnover was less than Rs 2000/-.Where as 25.63 percent and 53.12 percent of the respondent’s monthly turnover was Rs 2000 to 3000 and 3000 to 4000 respectively. Only 8.13 percent of the sample respondents monthly turnover was above 4000/-.

TABLE – 6: PROFIT MARGIN FROM THE BUSINESS

Profit Margin	Number of Respondents	Percentage
5% to 10%	22	13.75
10% to 15%	50	31.25
15% to 20%	73	45.63
20% and Above	15	9.37
Total	160	100.00

Source: Field Survey

Table 6 reveals that 13.75 percent of the sample respondents said that profit margin is within 5 percent to 10 percent. Whereas 31.25 percent and 45.63 percent of the respondents said that the profit margin is within 10 percent to 15 percent and 15 percent to 20 percent respectively. Those who are more than 20 percent profit margin are 9.37 percent.

TABLE – 7: FINANCIAL IMPROVEMENT

Financial Improvement	Number of Respondents	Percentage
Increases the savings habit	54	33.75
Increases the family income	79	49.38
Provides the finance for various purposes	27	16.87
Total	160	100.00

Source: Field Survey

Table 7 reveals that 33.75 percent of the sample respondent’s opinion about financial improvement through SHG has increased the savings habit. Whereas 49.38 percent and 16.87 percent of the sample respondent’s opinion is that SHG has increased their family income and SHG provides finance for various purposes.

TABLE 8: REASON FOR ENTERING INTO THE PARTICULAR FIELD

Reason	Number of Respondents	Percentage
Less Competition	32	20.00
Growing Area	63	39.38
Previous Experience	46	28.75
High Profitability	19	11.87
Total	160	100.00

Source: Field Survey

Table 8 reveals that 20 percent of the sample respondents were entered this field because of less competition in the area, 39.38 percent are because of growing area. Whereas 28.75 percent and 11.87 percent of the sample respondents were entered this field because of previous experience and high profitability.

TABLE 9: OPINION ABOUT PERFORMANCE OF SHGs

Opinion	Number of Respondents	Percentage
Good	103	64.38
Moderate	57	35.62
Bad	Nil	Nil
Total	160	100.00

Source: Field Survey

Table 9 reveals that 64.38 percent of the sample respondents opinion about performance of SHGs are good and 35.62 percent of the respondents opinion are moderate. None of the respondents have bad opinion about the performance of SHGs.

TABLE 10: SUGGESTIONS TO IMPROVE THE PERFORMANCE OF SHG

Suggestions	Number of Respondents	Percentage
Provide more Loan	56	35.00
Provide loan at right time	79	49.37
Provide loan at lesser rate of interest	25	15.63
Total	160	100.00

Source: Field Survey

Table 10 reveals that 35 percent of the sample respondent’s suggestions to improve the performance of SHGs are to provide more loan. Whereas 49.37 percent and 15.63 percent of the sample respondents suggestion is to provide loan at right time and to provide loan at lesser rate of interest.

FINDINGS

- 76.87 percent of the sample respondents were running their units under sole proprietary, because less risk and less capital investment
- 85.62 percent of the sample respondents were running their business in their own houses
- 53.75 percent of the sample respondents invested less than Rs5000/- as capital into their business
- 53.12 percent of the sample respondents monthly turnover from their business is Rs 3000/- to 4000/-
- 45.63 percent of the sample respondents profit margin from their business is 15% to 20%
- 49.38 percent of the sample respondents opinion about financial improvement is that it increased their family income

- 39.38 percent of the sample respondents have entered the particular field because of growing area
- 64.38 percent of the sample respondents opinion about the performance of SHGs are good
- 49.37 percent of the sample respondents suggestion is to provide loan at right time
- SHG helps its members to improve their economic background mainly by way of lending loan.
- SHG increases the savings habit and also family income of members

SUGGESTIONS

- SHGs should provide more loan to their employees.
- There should be more vocational training programme for women, introducing new skills and technical knowledge.
- Creating opportunities for young entrepreneurs so that they grow and take business ideas.
- There is need of special numerical skill development programmes to avoid financial mistakes, record keepings, interest computation, depositing etc.
- SHGs to become more meaningful and purposeful should be constantly guided by NGOs with regard to their activities, especially the purposes for which the loans are sanctioned.

CONCLUSION

Microfinance has been one of the few effective tools for poverty reduction over the past years. Through the creation of self help groups, poor people can safely deposit money and accumulate funds for future investments or emergencies as well as access loans for productive purposes leading to higher incomes. Women are participating in all the productive activities and are at par with men. Government, banks and other financial institutions should come forward to offer loans for rural women, so that women entrepreneurs' movement in India will work on right direction to empower more and more women in social, economical, cultural and in political matters.

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