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WOMEN ENTREPRENEURSHIP THROUGH SELF-HELP GROUPS: A CASE STUDY OF TIRUNELVELI DISTRICT, TAMIL NADU

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ABSTRACT

Entrepreneurship development among women can be considered a possible approach to economic empowerment of women. The participation of women in income generating activities for the family has been increasing over time. Female work participations not only increase their family income but also bring economic independence among women in the households. SHGs play a pivotal role in women entrepreneurs. There are greater opportunities for rural women to establish and run a micro enterprise; Money is available under different schemes. Non-farm activities like handicrafts, rope making, embroidery, catering service etc, give immense scope for women to uplift their economic standard. Banks in association with NGOs give training to SHG members in all these activities. The government of Tamil Nadu encourages the SHG activities and marketing of their product. Now a day, women have realized the importance of self employment. The entrepreneurship thereby helps them to stand on their own leg. The main objectives of this paper are to study the Socio economic condition of SHG women Entrepreneurs and to identify the factors influencing the women entrepreneurship in SHG. In Tirunelveli district, there are 19 blocks. Among the block, two blocks were selected in which their savings amount is higher than the other blocks, namely Palayamkottai and Valliyoor. There are 4288 SHGs in the chosen blocks in which 10 SHGs consisting of 20 members those who are involved in self employment schemes where selected for the study. The chi-square test and average method is used statistical tools for analyze the data the testing of the hypothesis. The conclusion of this paper is Self -Help Group plays an important role in developing the rural women in self employment

KEYWORDS

Self- Help Groups, Women Entrepreneurship, Women Empowerment.

INTRODUCTION

Entrepreneurship development among women can be considered a possible approach to economic empowerment of women. The participation of women in income generating activities for the family has been increasing over time. Female work participations not only increase their family income but also bring economic independence among women in the households. SHGs play a pivotal role in women entrepreneurs. There are greater opportunities for rural women to establish and run a micro enterprise; Money is available under different schemes. Non-farm activities like handicrafts, rope making, embroidery, catering service etc, give immense scope for women to earn their livelihood. Banks in association with Non Government Organizations (NGOs) give training to SHG members in all these activities. The government of Tamil Nadu encourages the SHG activities and marketing of their product. Now a day, women have realized the importance of self employment. The entrepreneurship thereby helps them to stand on their own leg. A women as entrepreneur is economically more powerful than as a more worker because ownership not only confers control over assets (and liabilities) but also gives her the freedom to take decisions through entrepreneurship development a woman will not only generate income for other women in the locality. This will have a multiplier effect in the generation of income and poverty alleviation.

WOMEN ENTREPRENEURSHIP

A women entrepreneur may be defined as a women or group of women who initiate, Organize and run a business entrepreneur (Kavitha et al., 2007). According to a government of India definition women entrepreneurs based on women participation inequity and employment of a business enterprise. In India (Ramasamy, 2009) women entrepreneurship can be considered as "necessity entrepreneurship" rather than "opportunity entrepreneurship" women usually have smaller networks and less geographical mobility than men, more so in the case of young, married women who need to take care of their families. These women can use their skills and available local resources to start their own enterprise. However, the location of the enterprise and the strength of relationship with contact are very important as it determines the entrepreneur's ability to acquire and employ the resources available in her community.

ROLE OF SHG IN WOMEN ENTREPRENEURS

The Origin of Self-Help Group can be traced is from Grameen bank of Bangladesh, which was founded by Mohamed Yunus. SHGs were started and formed in 1975 (Gunasekaran, 2010). In India, NABRAD initiated in 1986-87. In Tamilnadu, Chinnappillai an illiterate women live in Parparanpatti, Madurai District, initiated the feed bank of SHGs in the stats, she was honored by the former Prime Ministers of India, honorable Atal Bihari Vajpayee, for forming a group and nurtured saving habits, among the illiterate women in the village.

A self- Help group is a small voluntary association of poor people preferably from the same socio-economic background. They come together for the purpose of saving their common problems through self – Help. The number of members in one SHG does not exceed 20 (Surender and Manoj Kumar, 2010). The groups have been recommended to be informal to keep them away from bureaucracy, corruption, unnecessary administrative expenditure and profit motive. The size is limited to 20 because any group larger that this would need to be registered under the India legal system.

The SHGs of rural women consists at members who are the poor, having low saving capacity, and who depend on money lenders for meeting their consumption needs and social obligations formation of women into self help groups paved a way to develop their economic standards, thereby building self confidence. Women in SHG have been encouraged by the government as well as NGOs to undertake self employment ventures with locally available resources Availability by micro- credit helped SHG women a lot and many women came forward and established micro enterprises. At present a number of NGOs and financial institutions have been offering micro finance especially to rural women micro entrepreneurs. They also motivate training programmes to develop their entrepreneurial skills and capabilities. Specific trainings in manufacturing or service sector are available for the prospective rural women micro entrepreneurs. These Institutions have been encouraging women to start micro enterprises. As a result micro entrepreneurship is gradually importance among the rural women.

SHGS- BANK LINKAGE IN TIRUNELVELI DISTRICT

Nation Bank for Agriculture and Development (NABARD) has been making continuous efforts though its microfinance programmes for improving the access of rural poor to formal institutional credit. The SHG Bank linkage programmes was introduced in 1992 as a mechanism to provide the poor in rural areas, at their doorstep easy and self managed access to formal financial services. In all 547 banks (47 Commercial Banks) are now actively involved in the operation of these programmes in India. As on 31st March 2010, Nation Bank for Agriculture and Development (NABARD) bank loans of ₹ 24243.30 Lakhs more availed of by 20293 SHGs from Nation Bank for Agriculture and Development (NABARD) banking system in Tirunelveli District.

TABLE 1: NABARD'S LOAN DISBURSED TO SHGS IN TIRUNELVELI DISTRICT (₹ in Lakhs)

Year	No.of.SHG	Loan Disbursed
2000-01	309	53.03
2001-02	824	176.10
2002-03	829	348.65
2003-04	2132	1528.98
2004-05	671	1584.82
2005-06	4182	3807.00
2006-07	1201	1245.30
2007-08	1884	1306.29
2008-09	4349	7713.94
2009-10	3847	6471.90
Total	20293	24243.30

Source: Tamil Nadu Corporation for Development of Women Ltd., Tirunelveli District, Tamil Nadu.

Self help groups have get financial support from various financial institutions such as Nationalized Banks, Commercial Banks, Private Banks, and so on. NABARD is one of the nationalized banks, which has given special importance to promoting self-help groups activities. The above table clearly shows, in Tirunelveli NABARD's loan distributed among the Self-help groups have increased over the period of time. In the year 2000-2001 only 309 Self-help groups got the financial support from the NABARD. It increased 2132 Self-help groups in 2003-2004 and 4349 groups in 2008-2009. It also illustrates that, the amount of loan distributed among the self-help groups also increased over the period of time. In the year 2000-2001 the amount of loan was ` 53.03 lakhs. It increased `1584.82 lakhs in 2004-2005 and ` 7713.94 lakhs in 2008-2009. The number of benefited self-help groups and the volume of loan distribution among the groups has subjected to fluctuation over the period of time.

Micro credits are enough for innovative and hard working micro entrepreneurs to start small business such as making handicraft items. From the income of this small business the borrowers of micro credit can enjoy better life, food shelter, health care and education for their families and above all these small earnings will provide a hope for better future. SHGs are also viable organized set up to disburse micro credit to the needy entrepreneur women and encouraging their promotion of poverty alleviation activities and programmes.

OBJECTIVES OF THE STUDY

- To study the Socio economic condition of SHG women Entrepreneurs.
- To identify the factors influencing the women entrepreneurship in SHG.

HYPOTHESIS

Ho: There is no association between the age of the women entrepreneurs and the impetus factors.

METHODOLOGY OF THE STUDY

For the present study, primary and secondary data were used. Primary data were collected through a questionnaire. Secondary data were collected from Tamil Nadu Corporation for Development of Women (TNCDW). A pilot study was conducted with the help of secondary data. There are 18985 SHGs in Tirunelveli district consisting of 19 blocks, among the block, two blocks were selected in which their savings amount is higher than the other blocks, namely Palayamkottai and vallyoor. There are 4288 SHGs in the chosen blocks in which 10 SHGs consisting of 20 members those who are involved in self employment schemes where selected for the study. The chi-square test and average method is used as statistical tools for analyzing the data and testing the hypothesis.

AREA PROFILE

Tirunelveli District is one of the southern district of Tamil Nadu states. It is bounded on North by Virudhunager, East by Thoothukudi, South by Kanyakumari District and West by Kerala state. In Tirunelveli District includes 19 blocks. The number of self help groups formed in this district is 18985 till 2010. This group consists of 300174 members and their savings is `9852.25 lakhs

REVIEW OF LITERATURE

Anjuly Sharma and Dr. (Mrs.) Vandana Kaushik (2008) said that the promotion of women entrepreneurship will leads to economic stability of women and family. G.Sandhiya Rani (2006) noted that the rural economy in recent year has been showing clear positive signs for the micro enterprise opportunities especially for women. K. Sathiabama (2010) pointed out that the "economic empowerment of women led to development of family and community", this statement is proved by a collective micro entrepreneurship in Tamil Nadu. G.Subbulakshmi (2010) noted that the self interest is the important motivating factor for their business. S.Santhosh Kumar and R. Vasanthagopal (2010) views that the micro credit helped micro entrepreneurs generate both full time and part time self employment even up to 20 days in a month at a very low investment.

ANALYSIS OF THE STUDY

The present study is an attempt to analyze the factors influencing the women entrepreneurship in SHG Tirunelveli District.

TABLE 2: AGE WISE CLASSIFICATION

Age	No. of respondents	Percentage
21-30	33	33
31-40	37	37
41-50	20	20
51-60	10	10
Total	100	100

Source: Primary Data

Age is an important factor which determines the efficiency of an individual. The analysis of the age wise classification of the respondents reveals that Most of the entrepreneurs of the SHG belong to the age group of 31-40 years (37%). The age group of 21-30 years (33%) constituted the second maximum number of women entrepreneurs. In the age group of 51-60 were very low, i.e., only 10%.

TABLE 3: EDUCATIONAL STATUSES

Educational level	No. of respondents	Percentage
Illiterate	09	09
Primary	27	27
Secondary	34	34
Higher Secondary	22	22
Graduate	08	08
Total	100	100

Source: Primary Data

Education leads to knowledge and self-confidence. Entrepreneurship is also determined by the education. Education plays a vital role in decision making. The above table reveals that 34% of entrepreneurs have undergone Secondary education. It is noted that 9% entrepreneurs who are illiterate.

TABLE 4: EMPLOYMENT PATTERNS OF SELF HELP GROUP MEMBERS

Occupation	No. Of respondents	Percentage
Tailoring	23	23
Coir making	34	34
Dairy farm	22	22
Food making	13	13
others	08	08
Total	100	100

Source: Primary Data

SHG generates employment opportunities in the rural India by providing many self employment programmes and reduces the level of disguised unemployment which is found in India agricultural sector. The above table shows the employment pattern of self help group members shows that 34% members are involved in coir making. 23% are tailors. 22% of the members are working in dairy farm. 13% of the members are involved in food making. 8% of members are engaged in other business.

Income is the yard stick to measure the economic condition of the society. The main objective of the SHG is to improve the income source of the rural women. To give economic freedom to the rural women it is must to provide them enough income sources. The following table explains the income level of the respondents.

TABLE 5: INCOME LEVELS OF THE RESPONDENTS

Income (₹) per month	No. of respondents before joining SHG	Percentage	No. of respondents after joining SHG	Percentage
Less than 1000	18	18	08	08
1000 – 1500	19	19	24	24
1500 – 2500	43	43	48	48
Above 2500	20	20	20	20
Total	100	100	100	100

Source: Primary Data

The above table shows that self help groups in the study area increase the income level of the respondents 19 % respondents were in the income group of `1000 – `1500 before joining the scheme. But that percentage is increased to 24 % after joining the group. The percentage of respondents of the income group `1500-`2500 was 43 before joining the scheme. It was increased to 48 after joining the group.

TABLE 6: IMPETUS FACTORS FOR WOMEN ENTREPRENEURS

Impetus factors	No. of respondents	Percentage
Traditional skill	31	31
Self interest	16	16
Employment Training	24	24
To be independent	11	11
To earn money	18	18
Total	100	100

Source: Primary Data

In the present study, the motivational factors considered as impetus factors for entrepreneurs are traditional skill, Self interest, Employment Training, to be independent, to earn money. They are presented in above table. Most of the entrepreneurs are involved in their traditional work. Government and NGOs give some entrepreneurial training to SHG members this training (24%) as the motivating factors for entrepreneurs. The self interest is another important motivating factor for their business.

TESTING OF HYPOTHESIS

Ho: There is no association between the age of the women entrepreneurs and the impetus factors.

TABLE 7: ASSOCIATION BETWEEN THE AGE OF THE WOMEN ENTREPRENEURS AND THE IMPETUS FACTORS

Impetus factors	Age				Total
	21-30	31-40	41-50	51-60	
Family tradition	12	08	07	04	31
Self interest	07	04	03	02	16
Employment Training	09	08	04	03	24
To be independent	03	09	05	01	11
To earn money	02	08	01	0	18
Total	33	37	20	10	100

Source: Primary Data

Calculated Value : 13.4
Table Value : 21.03

INFERENCE

The calculated value of χ^2 is less than the table value of Chi-square. So the hypothesis is accepted. i.e., there is no association between the age of the women entrepreneurs and the impetus factors.

FINDINGS

The following are the major findings of the study.

- Most of the entrepreneurs of the SHGs in the study area were belonged to the age group of 31-40 years.
- The present study revealed that the low educated women were come forwarded as entrepreneurs. Most of the Entrepreneurs of the SHG in the study area have only primary and secondary level of education.
- Most of the SHGs women entrepreneurs are involved in coir making of this study area.
- Income of the SHG members is increased after joining the Self Help Group.
- Traditional skill played a vital role in impetus factors for the women entrepreneurs in the study area.

CONCLUSION

Self Help Group plays an important role in developing the rural women in self employment. Micro finance through the Self Help Groups developed the entrepreneurial skills among rural women community and to get Self-Employment. Pandit Jawaharlal Nehru said, "To awaken the people, it is women who must be awakened; once she is on the move, the family moves, the village moves and nation moves." Now the women are awakened by the self help groups.

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