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## ROLE OF MICROFINANCE IN THE PROMOTION OF RURAL WOMEN ENTREPRENEURSHIP: A CASE STUDY OF SHIMOGA CITY

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### ABSTRACT

*The present paper provides a platform to understand the role of Microfinance in the promotion of Rural women entrepreneurship. The Microfinance play today a major role in poverty alleviation in rural India. A growing number of poor people ( mostly women) in various parts of India are member of SHG's and actively engage in savings and credit as well as in other Activities. It has been globally accepted that women empowerment resource in over economic and social development of the nation. Women constitute half the human resource potential available for economic activity. The importance of promoting women to engage in economic activities is being increasingly realized in all countries mainly Role of SHG's. To provide new employment opportunities may be self employment by entrepreneurship development. The analysis and interpretation will be made by using suitable statistical tools and techniques in order to arrive a authenticated information about the best SHG's practices in the present scenario. The movement for financial inclusion has been on of the real hopes for inclusive growth management of Microfinance and Microfinance programmes are currently being promoted In India over the years various poverty alleviation programmes have been initiated by government as well as voluntary organizations despite these efforts not much difference is seen in the magnitude of poverty Micro credit has now emerged as a financial strategy to reach the urban and rural poor and is emerging as a movement as the global level over the past two decades member in the SHGs their families below poverty line the land less and access to formal credit institutions the informal credit institutions include money lenders, landlords, traders and middlemen, the formal sector includes commercial banks, co-operative bank, co-operative thrift and credit societies poor household and especially women need to be brought in to the main stream of the credit system group members are poor most of them are illiterate and they don't know to how to manage finance Finally, it makes an attempt to offer suggestions to enhance the Rural women entrepreneurship.*

### KEYWORDS

Financial Inclusion, Microfinance, poverty alleviation, Rural women empowerment, Self help groups.

### INTRODUCTION

Working women contribute to national income of the country and maintained in sustainable livelihood of the families and communities throughout the world. As they face many socio-cultural attitude, legal barriers, lack of education and personal difficulties. Traditionally, women have been marginalized. They are rarely financially independent and often they are more vulnerable members of society. About 70% of world's poor are women yet they have no access to credit and other financial services. Therefore, Microfinance often target women. Microfinance is a critical tool to empower women from poor households. So, particular women can get benefit from Microfinance institutions as many Microfinance institutions target only women to empower them.

Women entrepreneurship development is an essential part of human resource development the development of women entrepreneurship is very low in India. Especially in the rural areas in advanced countries there is a phenomenon of increase in the number of self employed women after the second world war of self – employed women after the second world war of is very low in India. Especially in the rural areas in advanced countries there is a phenomenon of increase in the number of self employed women after the second world war of self – employed women after the second world war. The scheme of self help groups (SHG's) launched in 1982- 83 inaugurated an era of systematically organizing of self employment on a sustained basis in India.

Central and state governments have implemented a series of self employment and wage. Employment generation programmers in rural area for eradicating of poverty. But these programmes failed to solve the problem of rural poverty this requires the identification of effective anti – poverty programme in rural area.

India, the sub continent is indubitably a great country of miscellaneous cultures, traditions, religious castes and geographical characteristics. However, India is even known for its sobriquet male – chauvinistic nation it's Bharath Matha. Who is in turn a woman that serves as the mother of every India.

Women are no less than men in India any sector some decades ago women were have made Kitchen. Today India on women have made Their4 presence felt virtually in every field women entrepreneurship in economic development of any nation has been documented for its significant contribution. This means that the neglect of women in the development process constitutes a human waste. The increased role of women in economic development had spurred the government in developing policies on women development.

When a woman is empowered it does not mean that another individual becomes powerless or is having less power on the contrary. If a women is empowered her competencies towards decision mating will surely influence her family's / neighbour's behavior.

India is the fifth largest economy in the world (ranking above France, Italy, UK and Russia) and has the third largest GDP in the entire continent of Asia the liberalization of her economy in the 1990's has paved in the way for a huge number of people to become entrepreneur and the post liberalization and globalization era has brought with it a growing middle – class, roughly estimated to be 250 million.

### LITERATURE REVIEW

Shanmukha\_Rao\_padala ,(2007)<sup>1</sup>, In his paper "Entrepreneurship development among women" reviews in order to understand the rationale or the study it is necessary to look in to the past rural development strategies and how women fissured there in parents alleviation is the ultimate goal of any nation studies have shown that the delivery of microfinance to the poor is productive effective and less cost. As a supplementary source of family income the SHG's proved to be a boom to the rural woman folk not only in enhancing their financial status but also promoting entrepreneurship among them

Arjun Y Pangannavar,(2010),<sup>2</sup> in his paper women SHG programme and rural poverty Amicro study reviews incidence of poverty is efforts through rural development programme to overcome the problem of poverty incidence of poverty is more in rural India. Governments made their efforts. Through rural development programme to over come the problem of poverty.

B. Venkatappa and G. Sivaiah (2011)<sup>3</sup> In their paper "Self Help groups through DWCRA in Andhra Pradesh" review that rural development implies both the economic betterment of people a well as greater social transformation. In order to provide the rural people with better prospects for economic development.

Dr. M.Aruna and Ms. Rema Jyothirmayi , (May, 2011)<sup>4</sup>, made a study on "The Role of Microfinance in Women Empowerment: A Study on the SHG Bank Linkage Program in Hyderabad (Andhra Pradesh), in their article they found that Micro finance programs are treated as a key strategy in addressing development issues across nations since the last three decades. This study attempts to explore on the much debated question of the role of microfinance as a financial intermediary for enhancing women empowerment A primary survey has been carried out to capture the realistic experiences and observation from the beneficiaries of Micro sate branch of Hyderabad, a unique initiative of Indian Bank for microfinance operations intended to improve the status of women.

S. Sarumathi and Dr.K.Moha (Sep, 2011)<sup>5</sup> made a study on "Role of Micro finance in Women's Empowerment, an Empirical study in Pondicherry region rural SHGs". In their article they found that the Microfinance is a type of banking service that is provided to unemployed or low-income individualizer groups who would otherwise have no other means of gaining financial services. Microfinance through Self Help Group (SHG) has been recognized internationally as the modern tool to combat poverty and for rural development. Micro finance and SHGs are effective in reducing poverty, empowering women and creating awareness which finally results in sustainable development of the nation. The main aim of microfinance is to empower women.

### STATEMENT OF THE PROBLEM

In olden days women were restricted to take part in any social activities and not given roles in decision making in her family, the situation was even more acute in rural and remote areas now the situation has been changed she is given freedom to do what she wishes in today's scenario more women are engaged in income generating activities this is because of NGO and other financial institution came forward to provide Microfinance to poor women. They believe that a woman is the small credit risk and often benefits the whole family the main aim of Microfinance to empower women this induced the researcher focus more on the empowerment of rural women who participation in the Microfinance.

The movement for financial inclusion has been on of the real hopes for inclusive growth management of Microfinance and Microfinance programmes are currently being promoted as a

the on secretary general calls it a critical anti-poverty for the for the poorest especially women of late Micro programmes targeting women have become a major plan of poverty alleviation strategies during the last few decades. In India over the years various poverty alleviation programmes have been initiated by government as well as voluntary organizations despite these efforts not much difference is seen in the magnitude of poverty Micro credit has now emerged as a financial strategy to reach the urban and rural poor and is emerging as a movement as the global level over the past two decades member in the SHGs their families below poverty line the land less and access to formal credit institutions the informal credit institutions include money lenders, landlords, traders and middlemen, the formal sector includes commercial banks, co-operative bank, co-operative thrift and credit societies poor household and especially women need to be brought in to the main stream of the credit system group members are poor most of them are illiterate and they don't know to how to manage finance

### PROFILE OF THE SHIMOGA DISTRICT

Shimoga district has two administrative divisions, 07 Taluks viz., Bhadravathi, Hosanagara, Sagara, Shikaripura, Shimoga, Soraba and Thirthahalli. Number of panchayat Village are 260/1530

### CONCEPT OF MICROFINANCE

Microfinance refers to the entire range of financial and non financial services including skill up gradation and Entrepreneurship development rendered to rural poor for enabling them to overcome poverty. Finance is basic to any economic activity; the basic Philosophy of rural finance is the dispensation of loans at a concessional rate through administrative control targeting the rural people.

Microfinance, finances in small amount to poor especially women in rural areas and support them to start their own enterprise in their own villages the finance is provided with very reasonable rate of interest and flexible repayment facilities, the concept of Micro finance has become a major credit disbursement mechanism in many parts of the world. It now refers to loans savings, Insurance, transfer services and other financial products targeted low income clients it covers the following activities:

- Micro credit: it is a small amount of money lent to a client by a bank or other institutions.
- Micro savings: these are deposit services that allow one to save small amounts of money for future use.
- Micro Insurance: it is system by which business and other organizations make a payment to share risks.
- Remittances: these are transfers of funds from people in one place to people in another.

### EMPOWERMENT

Awareness, participation and mobility primarily constitute the information base and provide the necessary prerequisite for the process of empowerment to take place. While the three factors are interlinked it is generally assumed that awareness is inclusive of participation.

### EMERGENCE OF WOMEN ENTREPRENEUR

Women entrepreneurship development is an essential part of human resource development women entrepreneurs have started showing more interest because it provides them an opportunity to be one's own boss the challenges they want to face and the chance of making more money.

A women entrepreneur has a complete understanding of the basic principles governing the industry or trade activity to evaluate the available information and materials and a sense of social and economic responsibility. Courage to carry out plans continuing insistence on innovation and adaptability and ability to judge values comparison with persons time and energy women to procure the required qualifications and have been reported as being similar to men in leadership behaviors. Problem solving enactment and managerial capabilities.

### SELF HELP GROUPS

The SHG's on Association of people belonging to similar socio-economic characteristic and residing in same locality. The SHG's are voluntary associations of people formed to attain some common goals. These are the groups which have similar social identities heritage caste of traditional occupations and come together for a common cause and manage resources for the benefit of the group members and SHG is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the numbers they agree to use this common fund and such other funds that they may receive as a group through a common management

### OBJECTIVES OF THE STUDY

The specific objectives of the study are as per following:

1. To study the socioeconomic profile of the rural women entrepreneurs in Shimoga District
2. To evaluate the performance of business enterprises carried by rural women entrepreneurs
3. To evaluate the role of institution in problems SHG's
4. To analyze the relationship between Microfinance and Rural Women Empowerment.
5. To evaluate the role of government in upgrading SHG's
6. To examine the relationship between financial inclusion and rural development through Micro finance
7. To suggest a few suitable suggestions for the promotion of Rural women entrepreneurship

### RESEARCH METHODOLOGY

#### SCOPE OF THE STUDY

The study has been confined to the promotion of women entrepreneurship only to Shimoga District and cover the fine running of leading system and procedure under microfinance.



**HYPOTHESIS OF THE STUDY**

The following hypothesis is to be formulated for the purpose of presence study  
 H<sub>o1</sub> : There is no significant relation between the role of SHG's in the women entrepreneurship  
 H<sub>a1</sub>: There is significant relation between the role of SHG's in the women entrepreneurship

**SAMPLING DESIGN**

The target sample of the present study covers the selected womens in the Shimoga Districts.

**RESEARCH DESIGN**

The researchers have used descriptive research design which concerned with. Describing the characteristics of a particular individual or of a group of individuals in the bank.

**PERIOD OF THE STUDY**

The study was conducted during the month of February 2013 to April 2013

**DATA & SOURCES**

The data collected from the both the primary and secondary source are used for the present study.  
 Primary data the data have gathered through field investigation and by administering questionnaires to women entrepreneurs data regarding SHG's collected through direct interview with the members of the SHG's.  
 Secondary data are collected from published source like books. Journals, reports of the training institute etc relevant has also been collected from the difference website.

**STATISTICAL TOOLS AND TECHNIQUES**

In order to extract meaningful information from the data collected data analysis was carried out the collected data were edited. Coded and tabulated for the purpose or analyzing them are following statistical tools and test were used. Chi- square.

**ANALYSIS AND INTERPRETATION**

**TABLE – 1:1 SOCIO ECONOMIC PROFILE**

Group	No. of Respondents	Percentage
Below 30	18	36
31-40	20	40
41-50	6	12
Above 51	6	12
Total	50	100
<b>Marital Status</b>		
Married	38	76
Unmarried	12	24
Total	50	100
<b>Educational Level</b>		
Up to SSLC	30	60
PUC	15	30
Graduation	5	10
Total	50	100
<b>Monthly Income Family</b>		
Below 5000	40	80
Rs.5001 to 10,000	8	16
Rs.10,000 to 20,000	2	4
Total	50	100

Source : Survey Data : Shimoga District (April 2011)

**TESTING OF THE HYPOTHESIS**

**HYPOTHESIS TEST - 1**

H<sub>o1</sub> : There is no significant relationship between the role of Microfinance in the Women Entrepreneurship.  
 H<sub>a1</sub> : is no significant relation between the role of Microfinance in the women entrepreneurship

Particulars	Beneficiaries	Non Beneficiaries	Total
Getting Microfinance assistance	30	10	40
Not Getting Microfinance assistance	4	6	10
Total	34	16	50

Source : Survey Data (April 2011)

The table value X<sup>2</sup> for 1 degree of freedom at 5% level of significance is 3.841The calculated value of X<sup>2</sup> is 4.502. The calculated value of X<sup>2</sup> is much Higher than the table value and Hence we reject the new hypothesis and strongly agreed that there is a relationship between role of Microfinance in the women entrepreneurship basis of alternative Hypothesis.

**LIMITATIONS**

- The present study has certain short comings which are enlisted as under
- Only selected SHG's in Shimoga District.
  - The socio Economic profile of beneficiaries relates only to some SHG's
  - Some information provided of the records by the officials of various institutes is assumed.

**MAJOR FINDINGS OF THE STUDY**

1. Majority of SHG's members(80%) were satisfied with their work SHG's and only (20%) of the members expressed dissatisfaction. The major reasons for their dissatisfaction include unfavorable returns from the activity they have undertaken.
2. More than (90%) of the respondents reported increased self confidence and social participation development of moral courage improvement in general knowledge and health consciousness
3. There was an improvement in the position of all find of assets with the member after becoming the member of SHG's
4. Proper utilization of savings. The women are saving the fund with the help of post office grameena bank and co- operative bank NGO s and private bank Majority of respondent is saves the post office.
5. The quantum of government subsidies to a SGG's act of 50 respondents only the 35 respondent are taken subsidies the amount of 5000

6. Majority of respondents based on monthly income is less than 5000 per month respondents are participates in SHG's groups.
7. The respondent were asked to list out the Major problems they have been t taking in currying their business.

### SUGGESTIONS

Some valuable suggestions and policy recommendations are made from the experience of the present study.

1. The interpretation of the data on the reasons for the members to join the SHG's revealed that the need for the economic support for their family self reliance improves economic states of the family and getting loans from the banks.
2. SHG's may be permitted to issue fixed deposits certificates. Cash certificates and other savings oriented instruments may be under the authorizing of the concerned lead bank in the respective district.
3. SHG's to become more meaningful and purposeful should be constantly guided by NGO s with regard to their activates especially the purposes for which the loan are sanctioned.
4. The bank in the rural area as may be asked to be liberal EO sitter with regard to amount of loan with lower interest that can be lent to SHG's.
5. SHG's are the best tools of women entrepreneurship development.
6. Proper utilizations savings
7. Role of government and other supporting agencies.
8. Utilizations of subsidies.

### CONCLUSION

The rural area Self Help Groups are performing well. The study concludes that microfinance brought psychological and social empowerment than economic empowerment. Impact of micro finance is appreciable In bringing confidence, courage, skill development and empowerment. The SHG members feel free to move with their groups and leaders. The self help group have been formulated to obtain mutual help and for promoting economic development in rural area.

In general terms femaled micro enterprises tend to be associated with activities that provides part time employment.

SHG's concept and its implementation is a mechanism to empower who are mass in general women it is know a right time to think how to make the group sustainable with education training attitude awareness of all related matters of functioning and economically strong to reach higher level of development and alleviation of poverty of the SHG's function properly in future by strengthening rural women entrepreneurs network by improving socio economic condition of women and empowering women and building courage to take a step for contribution of our country. that the delivery of micro finance to the poor is productive effective and less costly if they are organized into SHG's.

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