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WOMEN ENTREPRENEUR THROUGH SHGs: A STUDY IN THOOTHUKUDI DISTRICT**C. RATHINAM****RESEARCH SCHOLAR****P.G. AND RESEARCH DEPARTMENT OF COMMERCE****V.O.CHIDAMBARAM COLLEGE****THOOTHUKUDI****DR. K. KAMALAKANNAN****ASSOCIATE PROFESSOR****P.G. AND RESEARCH DEPARTMENT OF COMMERCE****V.O.CHIDAMBARAM COLLEGE****THOOTHUKUDI****ABSTRACT**

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; many women SHGs are involved in farm and non-farm activities like handicrafts, tailoring, catering services which give immense scope for women to uplift the economic standard. PIU with NGOs give training to SHG members in all these activities. The government of Tamilnadu encourages the SHG activities and marketing of their products. Now a day, women have realized the importance of self employment. The main objectives of this paper are to study the socio economic condition of SHG women entrepreneurs and to identify the problems encounter by the SHGs women in Thoothukudi district. The conclusion of the paper is that women entrepreneurs through SHGs play an important role in involving the rural women in self employment and eradicating poverty among the rural masses.

KEYWORDS

Self Help – Groups, women entrepreneurs.

INTRODUCTION

In the traditional society, women's role is naturally limited to the family. She is the bearer of children; she is fully occupied with her duties as a mother and homemaker. Many factors like urbanization, technical progress, women's education and so on have profoundly changed the traditional conditions, even in a developing country like India, The women's role at home has changed and become lighter due to technical progress.

The participation of women in the economic development and progress can be categorized into four segments namely, employment in unorganized sector, employment in organized sector, self employment and entrepreneurs. Now the participation of women in income generating activities for the family has been increasing overtime. Female work participation not only increases family income but also brings economic independence among women in the households. SHGs play a pivotal role among women entrepreneurs. There are greater opportunities for rural women to establish and run a micro enterprise; money is available under different schemes like SGSY. They involve various activities with local resources and need based activities. The government of Tamil Nadu also encourages the SHGs activities and SHGs play a important role in developing rural women entrepreneur.

NEED FOR PROMOTION OF WOMEN ENTREPRENEURS

Women are the most efficient route to end hunger and poverty, as seven out of ten of the world's poor are women, with about 550 million living below poverty line. As per 1991 census, work participation rate of women is 22 per cent. These statistics reveal that women require the special attention of the development activities and there is an urgent need for the promotion of women entrepreneurs. Entrepreneurship is a more suitable profession for women than regular employment in public and private sectors since they have to fulfill dual roles.

In the last ten years the women of India have taken the bold step of invading the hitherto forbidden land of entrepreneurship, the enduring bastion of male dominance. They are ready to prove to the world that their role in society is no more limited to that of buyers but can extend to that of successful sellers. The World Bank Report and the 4th World Conference on Women declared that women are central to the success of poverty alleviation efforts. Studies reveal that money earned by poor women is more likely to be spent on the basic needs of the family than earnings generated by men. Education for women should give importance to income earning activities. The process of learning by doing and earning would certainly empower women. More and more women need to be involved in self-employment. Self-employment is also conducive to the development of individual initiative and entrepreneurial talent and offers greater personal freedom.

WOMEN ENTREPRENEUR

Women entrepreneurs may be defined as the woman or a group of women who initiate, organize and operate a business enterprise. According to Schumpeter, an entrepreneur is an innovating individual who introduces something new into the economy. As per Government of India, a woman entrepreneur is defined as an enterprise owned and controlled by a woman and having a minimum financial interest of 51 percent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. In other words, entrepreneurship is a process involving various actions to be undertaken to establish an enterprise. In short, it is a process of giving birth to a new enterprise. Any woman or group of women which innovates, imitates or adapts an economic activity may be called women entrepreneurship.

WOMEN ENTER BUSINESS DUE TO FOLLOWING REASONS

1. Women take entrepreneurship because of dire economic needs.
2. Women with a family background in some skill or trade desire to earn extra income.
3. Women with personality characteristics such as need for achievement need for power and influence become entrepreneurs.
4. Women take it up as leisure time activity.
5. The government and non-government organization give more importance to promote self employment among women and build entrepreneurship.
6. Special financial assistance is provided and training programmes are organized for women to start ventures.

OBJECTIVES OF THE STUDY

The present study has the following as its objectives.

1. To study the profile of the women entrepreneurs of SHGs.
2. To study the problems faced by the women entrepreneurs of SHGs to run business activities.
3. To study impact of problems and income generation
4. To offer suitable suggestions for growth of entrepreneurship.

METHODOLOGY

The present research is based on the survey method. The researcher framed interview schedules used in this study. The variables used in this study had been identified through the discussions held with the Assistant Project officer of the Mahalir Thittam and the NGOs and a preliminary interview held with a few selected self help groups.

Based on the variables identified for the study, the interview schedule for the members of the SHGs was framed. The interview schedule for the members of the SHGs was presented and based on the responses the schedules were further modified. Secondary data was collected from the related books, journals, periodicals annual report of NABARD's reports of the project implementation unit of the Mahalir Thittam in the Thoothukudi District.

SAMPLING

There are 1012 SHGs availing loan under self employment scheme (SGSY). During the study period 25 percent of SHGs were randomly selected for the study (253 groups). In each group 2 members were selected as respondents. The total number of respondents for the study is 506 (253 x 2). The total sample respondents are grouped into four on the basis of year's of involving income generating activity (less than 1 year, 2 -3 years, and 3 to 5 years and above 5 years).

TOOLS USED

1. Percentage
2. Factor Analysis
3. Multiple Regression Analysis

TABLE-1: SOCIO-ECONOMIC FACTOR ANALYSIS

Sl. No.	Age of the Respondent	Number	Percentage
1.	Below 25	123	24.30
	25 - 35	178	35.18
	36 - 45	111	21.94
	46 - 55	64	12.65
	Above 55	30	5.93
2.	Religion		
	Hindu	381	75.30
	Christian	101	19.96
	Muslim	24	4.74
3.	Educational Qualification		
	Illiterate	11	2.17
	Primary	88	17.39
	Middle School	118	23.33
	SSLS/HSC	257	50.79
	Graduate	32	6.32
4.	Personal income of the respondent (In Rs. per month)		
	Less than 500	192	37.94
	500-1000	136	26.88
	1001-1500	92	18.18
	1501-2000	55	10.87
	Above 2000	31	06.13
5.	Community		
	Backward	201	39.73
	Most Backward	129	25.49
	Scheduled Caste / Tribe	176	34.78
6.	Marital Status		
	Unmarried	125	24.70
	Married	345	68.18
	Widows	13	2.57
	Divorcee / Separated	23	4.55
7.	Type of family		
	Joint	143	28.26
	Nuclear	363	71.74

Source: Field Study

ANALYSIS AND INTERPRETATION OF SOCIO – ECONOMIC CONDITIONS OF WOMEN SHGS ENTREPRENEUR ARE PRESENTED BELOW

1. The table shows that 35.18 percent of the respondents belong to the age group of 25 – 35, 24.30 percent belong to below 25 age and 21.94 percent belong to the age of 36-45 and remaining 18.58 percent of the respondents were in age group of 46-55 and above.
2. More than half of the respondents (50.79 percent) have completed high school and HSC, 23.33 percent have completed middle school and 17.39 percent have completed primary education. The graduate and diploma holders were only 6.32 percent; illiterate were only 2.17 percent.
3. Most of respondents (75.30) are Hindus, nearly one fifth is (19.96 percent) Christians and the rest (4.74 percent) are Muslims.
4. Majority of the respondents (39.73 percent) belong to backward communities, nearly one third (34.78) belong to SC/ST, and the remaining (25.49 percent) respondents belong to MBC.
5. Majority of the respondents (68.18 percent) are married, one fourth are unmarried (24.70 percent) 4.55 percent of the respondent are divorcee / separate and a miniscule proportion of the respondents are widows (2.57 percent)
6. Majority of the respondent (64.82 percent) have an income less than Rs. 1000.

PROBLEMS AND CONSTRAINTS

Woman entrepreneur or any organization, big or small, has its own structure and setup internally driven and externally pulled towards the realization of its objectives. It is a fact that the strength of micro-units is derived not only from the micro-units themselves but also from macro initiatives. Besides, women entrepreneurs are facing many problems. The problems may vary and differ from enterprise to enterprise, place to place and from time to time. Some of these problems may be common, but others are more specific and related to the line of the enterprise. This study focuses on problems encountered by SHGs involving Income Generating Activities. The problem may be related to finance, personal, marketing, production and the like. The extent of problem perception among the respondents has been measured with the help of 19 variables in the present study. The identified variables are health, hectic competition, gender discrimination, care of children, inadequate finance, social dependence, poor in analyzing the market, poor support from family underutilization of capital, poor social recognition, higher rate of interest, lack of faith on the future, poor in allocation of funds, higher dependence on suppliers, lack of self confidence, conflict among the group members, lack of training, lack of timely guidance and lack of follow up by NGO. The respondents were asked to rate the above said 19 factors according to their order of importance from highly serious to not at all serious. The assigned scores on these scales are from 5 to 1 respectively. The mean scores of the problems in managing enterprises among the four groups of respondents have been computed separately. The one-way analysis of variance has been administered to find out the significant difference among the four groups of respondents regarding their importance attached to each problem. The results are given below.

RESULTS AND DISCUSSIONS

The present study identifies 19 problems encountered by the SHGs members during business. All the 19 statements were classified into five factors namely F1, F2, F3, F4 and F5. The factors with identified new names which focus the problem of the SHGs were presented in the table

TABLE – 2: FACTOR I – PERSONAL PROBLEM

S. No.	Variables	Factor loading	Eigen value	Percent of variance
1.	Care of the children	0.8244		
2.	Health	0.8069		
3.	Poor support from family	0.7402	3.8144	20.07
4.	Lack of faith in future	0.6911		
5.	Lack of self confidence	0.6264		

Among the SHG members' problems, the factors regarding care of the children, health, poor support from of family, lack of faith in future and lack of self confidence were the factors with higher positive loading on Factor 1. The above said five factors with high loading on factor 1 are characterized as "Personal Problems". The Eigen value for Factor 1 was 3.8144 and the percentage of variance was 20.07. It could be concluded that the problems of members of SHG would be solved by full co-operation of family members and less burden of household work.

TABLE-3: FACTOR II - FINANCIAL PROBLEMS

S. No.	Variables	Factor loading	Eigen value	Percent of variance
1.	Inadequate finance	0.9106		
2.	Underutilization of capital	0.8544	3.0496	16.05
3.	Higher rate of interest	0.7217		
4.	Poor allocation of funds	0.6141		

The table shows that the factors such as inadequate finance, underutilization of capital, higher rate of interest and poor allocation of funds were the factors with positive loading on Factor II. The above said four factors with high loadings on factor II are characterized as "Financial Problem" The Eigen value for Factor II was found to be 3.0496 and the percent variance was 16.05. It could be concluded that the problems of the members in the SHGs could be solved by the providing adequate funds and avoiding delay in disbursement of loan.

TABLE 4: FACTOR III - SOCIAL PROBLEM

S. No.	Variables	Factor loading	Eigen value	Percent of variance
1.	Gender discrimination	0.8901		
2.	Social dependence	0.7241	2.4562	8.83
3.	Poor social recognition	0.6566		

From table the factors regarding gender discrimination, social dependence and poor social recognition were the factors with higher positive loading on Factor III. The above said three factors with high loadings on factor III could be characterized as "Social Problems". The Eigen value for Factor III was 2.4562 and the percentage variance was 8.83. It could be concluded that the social problem can be solved by legislations aimed at safe guarding women against discriminatory practices should be properly implemented.

TABLE 5: FACTOR IV - MARKET PROBLEM

S. No.	Variables	Factor loading	Eigen value	Percent of variance
1.	Hectic competition	0.8144		
2.	Poor in analyzing the market	0.7241	1.3562	6.37
3.	Higher dependence on suppliers	0.6093		

The factor such as "Hectic competition", 'poor in analyzing the market', and 'higher dependence on suppliers' were the factors with higher positive loading on Factor IV. The above said three factors with high loading on factor IV could be characterized as "Market Problems". The given value for Factor IV was 1.3562 and the present variation was 6.37. It could be concluded that the market problem can be solved through co-operatives societies which should be established / oriented / organized to assist women SHGs entrepreneurs to sell their products.

TABLE 6: FACTOR V - GUIDANCE PROBLEM

S. No.	Variables	Factor loading	Eigen value	Percent of variance
1.	Conflict among group members	0.8688		
2.	Lack of follow up by NGO	0.8011		
3.	Lack of concerned training	0.7344	1.2662	6.66
4.	Lack of timely guidance	0.69651		

In the above table the factor regarding conflict among group members, lack of follow up by NGO, lack of training and Lack of timely guidance were the factors with higher positive loading on Factor V. The above said four factors with high loading on factor V could be characterized as "Guidance Problems" the Eigen value for Factor V was 1.2662 and the percent variation was 6.66. It could be concluded that the guidance problem can be solved through proper guidance with follow-up measure to be taken by NGOs and PIUs.

IMPACT OF PROBLEM ON NET INCOME GENERATED

In order to analyze the impact of problems on net income generated Multiple Regression Analysis has been administered. The scores on each important problem are treated as scores of independent variables whereas the net income generated by the respondents is treated as a dependent variable. The result of the Regression Analysis is given in Table 7.

TABLE – 7: IMPACT OF PROBLEM PERCEPTION ON INCOME GENERATION

Sl. No.	Independent variables	Regression Co-efficient in Groups				
		I	II	III	IV	Pooled
1.	Personal	-0.2468*	-0.1736*	-0.1511*	-0.2402*	-0.1803*
2.	Financial	-0.1501*	-0.1442*	-0.0884	-0.1021	-0.0969
3.	Social	-0.1882*	-0.0968	-0.1246*	-0.0899	-0.1311*
4.	Market	-0.0994	-0.1486*	-0.0456	-0.0516	-0.0562
5.	Guidance	-0.1667*	-0.2441*	0.1131	-0.0996	-0.0917
	Constant	-2.3562	-1.3396	-0.8994	-0.5773	-0.7968
	R ²	0.6917	0.7236	0.8149	0.8438	0.8914
	F-Statistics	8.1088*	9.2349*	11.3969*	13.2317*	14.0966*

* Significant at five percent level.

The significantly influencing problem perception on the net income generated of Group-I respondents is perception on personal, financial, social and guidance problem. A unit increase in the perception on the above said three problems results in decrease in income generation among the respondents by 0.2468, 0.1501, 0.1882 and 0.1667 units respectively. Among the Group-II respondents, the significantly influencing problem perceptions are personal, financial, market and guidance related problems, since their respective regression co-efficient are significant at five percent level. A unit increase in the perception on personal, financial, market and guidance problem results in a decrease in income generation by 0.1736, 0.1442, 0.1486, 0.2441 units respectively. The significantly influencing problem perception on the income generation among the Group III respondents are personal and social problems since their respective regression co-efficient are significant at five per cent level. A unit increase in the perception on personal and social problem results in a decrease in income generation by 0.1511 and 0.1246 units respectively. A unit increase in the perception on personal problem will result in a significant decrease in income generation among the Group – IV respondents by 0.2402 units. The analysis reveals the importance of problems in the determination of their net income generation by the respondents.

SUGGESTIONS

1. Financial institution/banks should provide adequate financial assistance for developing the business.
2. PIUs / NGOs should follow-up the members' activity and provide necessary guidance.
3. The government / local authority can permit women entrepreneurs to do business at home and provide electricity to those who undertake the business at home.
4. Official should encourage the purchase of SHG products in office.

CONCLUSION

Though there are many hurdles involved in the process of promoting enterprises by Self-help Groups, the attempt is a worthwhile one and sustained efforts by the government, NGOs and SHGs in the long run can generate huge employment opportunities among the rural women and thus eradicate poverty among the rural masses.

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