



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT AND MANAGEMENT

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WOMEN EMPOWERMENT AND ENTREPRENEURSHIP THROUGH SHGs - A STUDY OF CHIKKABALLAPUR DISTRICT

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ABSTRACT

Self Help Groups (SHGs) in India represent a unique approach to financial intermediation. The approach combines access to low cost financial services with a process of self management & development for the women. The present study focused on various types of enterprises taken up by members of SHGs. The study has further concentrated on the studying of various parameters for the socio-economic development of women. The study consists of 80% of the entrepreneurs doing their traditional family occupation of weaving silk saris through handlooms. Banks have directly denied giving loans to these people. Now they are depending on micro-finance their business is sustained by getting the required working capital only through SHGs. So, it has concluded that the SHGs are playing active & positive role in women empowerment & development of women entrepreneurship.

KEYWORDS

SHG, Empowerment, Entrepreneurship, NGO.

INTRODUCTION

Development Women Entrepreneurship is an essential part of Human Resource Development. Women entrepreneurship is very low in India, especially in rural areas. This may be due to lack of institutional financial accessibility, lack of knowledge, skills and encouragement.

As a solution to the most of the above stated problems, the scheme of SHGs launched in 1982-83, inaugurated an era for systematically organised women groups for providing them opportunities of self employment on sustained basis in India.

India has a great entrepreneurial potential at present, women involvement in economic activities is marked by a low work participation rate, excessive concentration in the unorganized sector and employment in less skilled jobs. Women in India still perform their traditional roles in their houses & agriculture. They do not engage in any of the economic activities, without assistance from their men-folk due to socio-cultural, traditional practices & conventions.

Development of micro entrepreneurship at gross root level is perceived as a powerful medium to ameliorate several socio-economic problems, such as reduction of poverty, balanced regional development of goods & services. Redistribution of both income & opportunities in the community in general the redistribution of wealth & opportunity lead to the decentralization of economic power with in the community.

EMPOWERMENT

Empowerment is a social action process that promotes participation of people, organization & communities in gaining control over their lives in their community. the concept empowerment had been defined as the "process of challenging existing power relations & of gaining greater control over the sources of power" (Priyanka Basu & Pradeep Srivastava 1994). Empowerment has also been defined as a "range of activities, connective resistance, protest & mobilization that challenge basic power relations" (Sharma, Kumar 1991-92). while empowerment is generally described as a process, which enables individuals or groups to change balance of power in social economic & political relations in society. Education & employment are the key to women empowerment. an education & employment would improve the status of women enhance their price provide economic independence social mobility.e.t.c further gender equality could achieved in course of time.

SELF-HELP-GROUPS (SHGs)

SHGs are of recent origin in rural India, helping more than 17 million women from villages to improve their incomes, educate their children & buy assets. SHGs have also helped women to campaign against oppressive social practices & become a force of development in their villages. Studies have shown that the delivery of micro finance to the poor is productive, effective & less costly, if they are organized into self help groups. SHGs in India represent a unique approach to financial intermediation, which combines access to low cost financial services with a process of self management and development for women, who are SHG members. SHGs are formed & supported usually by NGOs or increasingly by government agencies, linked not only to the banks but also to wider development programmes. SHGs are seen to confer many benefits both economic & social. SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social community issues.

STATEMENT OF THE PROBLEM

Though most of the women in India have the capacity & talent to work. they are not able to get ready made jobs, due to the under & unemployment. In general women were forced not utilizing fully for their own development as well as nation's development. The financial sources, education, skill and capacity are the major barriers to start the enterprises by the women.

This paper attempts to explore women empowerment and entrepreneurship from micro finance through SHGs. The present study is conducted to study the entrepreneurial qualities of women and their socio-economic development which indicates their empowerment. In India, nearly 75% of the population lives in rural areas where the agriculture is major occupation. So, in villages majority of women have to depend on the agricultural activities, which leads to underemployment and unemployment. Further, the remuneration for unskilled labourers is also very less, which may not be sufficient to run and maintain their families. The scope of employment opportunities is also decreasing in agricultural activities. This results into migration of people to nearest cities and towns. But such people are unbankable due to various formalities of banks. Then only the micro finance has come into vogue to help women to do small and tiny business through SHGs.

Women self-help groups are creating high hopes as a mechanism to address the poverty in general and rural poverty in particular. The performance of the SHGs is overwhelming; especially the repayment rate is considerably high. This trend has created a high image and credibility to the women members of SHGs. Keeping this in mind the researcher has made an attempt to conduct a case study to analyze the variables contributing to the success of women entrepreneurs who are the members of active SHGs in Chikkaballapur district & same has been appropriately titled as "**Women Empowerment and Entrepreneurship through SHGs --A Study of Chikkaballapur district.**"

OBJECTIVES OF THE STUDY

The present study was carried out with the primary objective of understanding the socio-economic background of members of SHGs and to identify the entrepreneurship qualities of members of SHGs. However the following specific objectives were set in addition the primary objective.

1. To study the Socio-Economic background of SHG member before and after joining to SHGs.
2. To understand perception of SHG members regarding the uses of becoming SHG members.
3. To study the entrepreneurial qualities of the SHG members.
4. To summarize the findings and to give suitable suggestions for women empowerment and entrepreneurship.

SCOPE OF THE STUDY

The study has been undertaken in the chintamani taluk of chikkaballapur district in Karnataka State. The study involves two clusters of Chintamani taluk. Chintamani taluk is selected purposively because, it comes under dry zone, where agriculture has a limited scope and there is lot of potential for other entrepreneurial activities. 150 women SHG members constituted a sample size.

PROFILE OF RESPONDENTS

Majority of the women selected for study were doing their traditional and conventional business of handloom weaving, where they buy the raw silk from outside and manufacture (weave), the silk sarees. Most of them do not have their own outlets to sell their production. The SHGs selected were of two types viz.,

1. SHGs getting finance through NGOs by SHGs bank linkage programme
2. SHGs financed by the Government agencies

An NGO by name HEART Centre (Human Education And Resource Training) is providing financial assistance to SHG members through SHG bank linkage programme where the NGO is the facilitator.

The other group of SHG members is getting financial assistance through a government agency, the women and child welfare department of Government of Karnataka.

METHODOLOGY

Data was collected using pre tested structured questionnaires, schedules and also through personal interviews. The data was subjected to conventional method of analysis to compute simple statistical measures like percentages and averages.

SAMPLING

Simple random sampling method has been used for data collection. 150 women SHG members have been selected. Of them, 80% constitutes silk saree weavers and 10% constitutes other types of entrepreneurs and the remaining 10% are not engaged themselves in any economic activities and they are utilizing the borrowed money for family affairs.

TABLE 1: TABLE SHOWING SOCIO-ECONOMIC PROFILES OF SHG MEMBERS

Sl. No.		No. of respondents	Percentages
1	Age		
	Below 20	5	3.33
	21- 30	100	66.67
	31- 40	40	26.67
	41- 50	3	2
	51- 60	2	1.33
	Above 60	nil	00
	Total	150	100
2.	Education Level		
	Illiterate	50	33.34
	Primary	65	43.33
	Matriculation	30	20
	Pre-university	5	3.33
	Graduation	0	00
	Total	150	100
3.	Marital status		
	Married	120	80
	Un-married	10	6.67
	Widows	20	13.33
	Total	150	100
4.	Caste		
	OBC	120	80
	Minorities	3	2
	SC/ST	27	18
	Total	150	100
5.	Average Monthly Income (Rs.)		
	0 – 500	15	10
	501 – 1000	30	20
	1001 - 1500	5	3.33
	1501 – 2000	80	53.34
	2001 - 3000	20	13.33
	Total	150	100
6.	Average savings/month		
	Nil	135	90
	0-50	10	6.67
	51-100	3	2
	101 – 150	2	1.33
	Above151	0	0
	Total	150	100

TABLE 2: TABLE SHOWING IMPROVEMENT IN SOCIO-ECONOMIC STATUS AFTER BECOMING SHG MEMBERS

Sl. No.	Economic strength Improvement	No. Of Respondents	Percentage
1	Handling money from Rs. 2000 to Rs. 10,000	60	40
2	Started monthly savings upto Rs. 200	150	100
3	Buying physical assets like, TV, Gas, Mixer grinder, Mobile phones, Vehicles etc.,	105	70
4	Contribution to SHG is double due to more savings	75	50
5	Started individual income generated activities	68	45
6	Repayment of loan within stipulated period	135	90
	Social Strength Improvement		
1	Decision making power in the matters of family affairs	90	60
2	Recognition in the family, relatives and neighbours	114	76
3	Awareness about dangerous deceases like HIV, Swine Flue, Chikoon gunya, Dengue etc.,	98	65
4	Participating in SHG meetings and discussions	135	90
5	Participating in Fairs, SHG melas, organized by Government or semi government organizations	120	80

TABLE 3: TABLE SHOWING ENTREPRENEURSHIP QUALITIES OF SHG MEMBERS

Type of entrepreneurship	No. of Respondents	Percentage
1. Silk saree manufacturing	120	80
2. Trade	8	5.33
3. Service sector	4	2.67
4. Invested in live stock	3	2
5. No occupation	15	10
Total	150	100

INTERPRETATION

90% of the respondents are engaged in entrepreneurial activities, of them 80% are doing their traditional occupation of weaving silk sarees, 5.33% are engaged in trading activities, 2.67% in service sector, 2% are engaged in cattle rearing, & 10% are not engaged in any economic activity. They are utilizing the borrowed money for meeting family expenditures.

TABLE 4: TABLE SHOWING THE SAVINGS AND THRIFT AMONG THE SHG MEMBERS

Savings	No. of Respondents	Percentage
Yes	150	100
No	00	00
Total	150	100

INTERPRETATION

All the respondents are cultivated the habit of savings. Savings is a must for borrowing loans from SHGs. This encourages thrift among poor people which ultimately results into savings.

TABLE 5: TABLE SHOWING REASONS FOR BORROWING FROM SHGs

Reasons for borrowing from SHGs	No. of Respondents	Percentage
Easily Accessible	3	02
Easy Installments	-	-
Less Interest Rate	3	02
Less Formalities	-	-
No Collaterals	-	-
All of the above	144	96
Total	150	100

INTERPRETATION

Majority (96%) of the respondents are telling that they are borrowing from SHGs because the loans are having the characteristics of easy accessibility, easily payable installments, lesser interest rates, less formalities & no need of giving collaterals.

TABLE 6: TABLE SHOWING VARIOUS REASONS FOR DEVELOPMENT OF ENTREPRENEURSHIP

Causes for Entrepreneurship	No. of Respondents	Percentage
Timely Finance	90	60
Lesser rate of interest	90	60
Convenient installments	90	60
Helps in Competency building	6	04
All of the above	30	20

INTERPRETATION

The members have given more than one option in the above mentioned points. About 60% of the members opinion that, SHGs are encouraging for the development of entrepreneurship by providing timely finance, offering the required finance at lesser rate of interest and repayable in easily manageable installments.

Only about 4% feel that SHGs are helping in competency building by giving training in vocational skills & about 20% respondents feel that because of all the above mentioned reasons SHGs are encouraging the development of entrepreneurship.

TABLE 7: TABLE SHOWING SOURCES OF BORROWING BEFORE BECOMING SHG MEMBERS

Various sources for borrowing	No. of respondents	PERCENTAGE
Commercial banks	3	2
Local Money Lenders	120	80
Indigenous Bankers	6	4
Friends & Relatives	21	14
Total	150	100

INTERPRETATION

A very less % (2%) were borrowing from commercial banks & a large % i.e. about 80% from local money lenders, 2% from indigenous bankers & about 14% from friends & relatives.

SUMMARY OF FINDINGS

- Majority of SHGs (66.67%) are in the age group of 31 – 40 years. This is the more matured age. Most of them are free from personal problems like pregnancy, small children etc., so, they will be ready to take risk for the development of their business and also ready to run behind the opportunities.
- In the SHG members selected about 33% are illiterates, 43% finished their primary education, 20% received education up to matriculation and a very small percentage received pre university level education and no one has received higher education like graduation.
- Majority of SHG members (80%) are married only 6.67% are unmarried and 13.33% are widows.
- SHGs lending is reaching to the economic backward and minorities of the society.
- Before joining to SHGs the savings of the people were almost nil. 90% of the respondents were not saving anything. About 6.67% saving in between Rs. 0-50 per month. 2% were saving in between Rs.51-100 per month. About 1.33% was saving in between Rs.101-150 per month. No one saving above Rs.150 per month.
- The socio-economic status of the SHG members was improved after joining to SHGs. All the members were started saving upto Rs. 200 per month before no one saved above Rs. 150 per month. 90% of the people are in a position to repay the loan in time. 45% of the people started income generating activities. 70% of the people are buying electronic and other physical assets like vehicles etc.,

Status of the women also improved in the family as well as society. Earlier they were neglected group of people. They were not taking any participation in decision making both in financial and other family related matters. They were not much exposed to outside world and facilities available to them. Now they are more aware of the various government schemes taking active participation even in village activities and competitions. They got recognition in family, society etc.

- Among 150 respondents 90% are engaged in entrepreneurial activities and only 10% are utilizing the borrowed money for meeting family expenditure and other social obligations like marriages etc.,
- Before becoming SHG members, a few i.e., about 2% were borrowing from commercial banks, 80% of the people use to borrow from local money lenders by paying exorbitant interest rates.
- SHG members are now more aware of uses for borrowing from SHGs. 96% of the respondents are feeling that they are borrowing from SHGs because they are easily accessible, easy and manageable installments, lesser interest rates compared to money lenders, less formalities compared to commercial banks and no need of giving any collaterals.

4. Apart from the above uses the respondents further feel that SHGs will provide timely finance at affordable interest rates, which are helping in competency building of the members through giving vocational training to improve their skills etc. These will ultimately help in developing of entrepreneurial activities among the members of SHGs.
5. Among 150 respondents, majority (80%) are doing the traditional occupation of weaving silk sarees through handlooms as it is regarded as sick industry, Banks and other financiers denied giving loans to them. These people do not know other types of work and their heavy investments in installation of handlooms forced to continue the same work. But, micro finance through SHGs rescued them by providing the required working capital, this industry is sustaining only with the help of SHGs.

SUGGESTIONS

1. The Banks and other voluntarily organizations should show keen interest to improve these schemes and should decrease the outreach gradually.
2. The Government as well as some well established organizations should arrange Entrepreneurship development programmes and vocational training for SHG members. Further the training programme should design in such a way, that it should fulfill the requirements of utilizing and encouraging traditional and local industries. For e.g. In the selected area of study majority of silk saree weavers are concentrated they should be given training in this direction.
3. Women entrepreneurs should give more and more training regarding marketing skills.
4. Women entrepreneurs should be more and more educated. More loans should be given to educated women, so that, it increases their confidence and even they get encouragement from family level.
5. As the repayment rate is 100% guarantee, and it will be repaid once in a week, fortnight etc. The bankers and other organizations can offer loans to them at little lesser rates of interest.
6. Loans should be given on the basis of their actual requirement and not on the basis of their savings.
7. Loans for productive purposes should be encouraged more and more. Here it is appropriate to quote that a hungry man should be trained for how to fish rather than giving a fish to him.
8. Government and other NGOs should create more and more awareness programmes regarding various schemes of government for self employment, poverty reduction and women empowerment.

CONCLUSIONS

The study showed that, the economic status of women improved. They have started saving money, taking active participation in decision making. They are also involving themselves in social work. Their contribution is more and more towards family and in some cases they are maintaining the families just like men, at rural levels.

Earlier many poor people and women were unbankable persons. They use to depend on the money lenders for their requirements. Money lenders were charging exorbitant interest rates. Now, the support from banks and NGOs making the Members of SHGs, to engage in entrepreneurial activities. Thus, it can be concluded that SHGs are playing active and positive role in women empowerment and development of women entrepreneurship.

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