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IMPACT OF BUSINESS TYPES ON THE PROBLEMS FACED BY SHG WOMEN ENTREPRENEURS

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ABSTRACT

The growing commercialization of rural economy, increasing dependence of agriculture on external inputs, mobilizations of savings towards construction and the growing education have opened up new vistas for the micro-enterprise development in India. The experience in promoting micro enterprises in the regions of poverty suggests that markets are dynamic and for enterprises to be sustainable, the entrepreneurs must be able to understand the behavior and character of markets and respond appropriately to the challenges of competition. Further, SHG as a system has infused certain synergy among its members to move up in the socio-economic ladders from passive onlooker into an active partner/stakeholder in the development process. Today, SHGs (Self Help Groups) in India have become a potential tool for the empowerment of women, social solidarity and socio-economic betterment of the poor in their own setting. The study shows that SHGs are still in a state of flux and their sustainable development depends on a number of factors, which are both internal and external to the group. No doubt, SHGs have set a new empowerment agenda to step into technology based sustainable development. The present study aimed at analyzing the impact of type of business on the problems faced by SHG women entrepreneurs, confirms the significant relationship between the factors taken for the study.

KEYWORDS

Business Problems, Business types, Empowerment, SHG, Women Entrepreneurs.

INTRODUCTION

Women's empowerment is synonymous with the achievement of equality and equal mindedness in society. Women's empowerment will result in traditional female values being more respected in the society. The empowerment of women through SHGs would lead to benefits not only to the individual women and women groups but also for the family and community as a whole through collective action for development. They assume the role of decision makers in major and deciding aspects of the family and village. The SHGs or the thrift and credit groups are mostly informal groups whose members pool savings and re-lend within the group on rotational or need basis. SHGs are organized in selected villages for economic and social development of the rural poor particularly women. The SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. In all stages of economic and social activities involvement of women, become essential. SHG encourages women to take active part in the socio-economic progress of our nation. Hence streamlining the business opportunities and providing necessary support to SHG women entrepreneurs will knob their performance positively.

WOMEN ENTREPRENEURSHIP THROUGH SELF-HELP GROUPS

Self-Help Group (SHG) enables the rural poor to earn their own livelihood besides participating in the process of development. The SHG scheme has been extensively used by voluntary agencies for a long time but has been incorporated in the conventional development programmes only recently. A typical rural women's self-help group is a good example of capacity building for prospective entrepreneurs. Its aims include enabling members with no educational or industrial or entrepreneurial background to become self-dependent and self-reliant by developing and enhancing the decision-making capacity of members and instilling in them the strength and confidence for solving their problems. They provide poor people a forum where they can learn about collectively mobilizing and managing money and matters. Few other Central and State government schemes aimed at capacity building of women and others for entrepreneurship include the 'Stree Shakti' programme in the dairy cooperative sector in M.P., training-cum-employment programme for women called Swa-Shakti and Rashtriya Mahila Kosh Project –supported by the World Bank and International Fund for Agricultural Development (IFAD).

REVIEW OF LITERATURE

There are numerous studies that specifically concentrates on the issues and problems faced by Women entrepreneurs. Study on "Potential women entrepreneurs – Their Profile, Vision and Motivation" done by Singh & Gupta (1984) , revealed the major reasons for starting business by women entrepreneurs as economic gain followed by keeping oneself busy, fulfillment of one's ambition, wanted to become independent and a host of other reasons. Singh and his team (1985) in their research on "Successful women entrepreneurs their identity, expectation and problems", found out the motivational factors, which made the women entrepreneurs to enter into new ventures. Women entrepreneurs specified some factors like high demand, possessing right skills, ready market, and better future prospects influenced the product selection. They also identified problems like complicated procedures, lack of genuine help from the supporting institutions and excessive formalities as hindrances for availing the benefits of various schemes by women entrepreneurs. "Potential women entrepreneurs "A study by Rani (1986) found that the desire to do something independently was the prime motivating factor and entering into entrepreneurial venture was their own interest and not influenced by others. Brush and Hisrich (1988), found that those women entrepreneurs who possess previous work experience in the field stands a better chance of successfully establishing their venture than those who did not have any formal experience. One of the key reasons for business failure as found by them was inability to manage financial issues. Nelson (1991) in his work on "Small Business Opportunities for women in Jamaica" revealed that women were concentrating in businesses that required the least capital outlay, or which were an extension of household activities, for example small scale retail or dressmaking/garment manufacturing.

OBJECTIVES OF THE STUDY

- To identify and analyze constrains and barriers faced by SHG women entrepreneurs.
- To identify and analyze the relation between the problems faced by the women entrepreneurs and the type and nature of their business.

METHODOLOGY

The study has been undertaken to cover samples representing the members of Women SHGs, from 5 taluks, (excluding valparai) of Coimbatore District in TamilNadu State. 25 SHGs representing each taluks i.e., Coimbatore (North & South), Muttupalayam, Sulur and Pollachi were selected at random using Snow Ball

Sampling Method. From each group 4 members were selected i.e., 1 leader/ facilitator and 3 members, making a sample of 100 per taluk, constituting an overall sample size of 400. The data collected through questionnaire were analyzed by applying appropriate statistical tools using SPSS software. Percentage Analysis and cross tabulations were used for getting overall idea about the respondents and variables involved in the study. Chi-Square analysis, 't'-Test, Analysis of Variance (ANOVA) were used to identify the significant relationship between the dependent and independent. Regression model was derived to analyze the impact of business type on the problems faced by SHG women entrepreneurs.

HYPOTHESIS

i. Reliability of variables as reasons to start the business

Null Hypothesis (Ho): There exists no reliability between the variables as reasons stated by the respondents to start the business.

Alternative Hypothesis (H1): There exists reliability between the variables as reasons stated by the respondents to start the business

ii. Impact of business types on problems faced by women entrepreneurs

Null Hypothesis (Ho): The problems faced by the women entrepreneurs are not directly related to the type of business they carry.

Alternative Hypothesis (H1): The problems faced by the women entrepreneurs are directly related to the type of business they carry.

ANALYSIS AND INTERPRETATIONS

The spirit of entrepreneurship helps individuals to practice the art of innovating ideas, products and services out of their knowledge, skills, competencies and other resources available to them. Further entrepreneurship enables them to optimize the use of individual's resources to efficiently organize and manage innovations. For SHG women entrepreneurs' entrepreneurial opportunities are flooding through supporting institutions and governmental schemes. Right from the socio economic factors all other external and internal factors affect the entrepreneurial performance of SHG women entrepreneurs.

TABLE 1: DEMOGRAPHIC DISTRIBUTION OF THE RESPONDENTS

Age wise Distribution			Educational Qualification Based			Marital Status Based		
Age Group	Nos.	%	Qualification	Nos.	%	Marital Status	Nos.	%
< 30 years	86	22	Up to School Level	267	67	Married	365	91
30-40 years	195	49	Technical or Diploma level	54	14	Un married	35	9
41-50 years	82	21	Up to college level	24	6	-	-	-
>50 years	37	9	No formal Education	54	13	-	-	-
Total	400	100	Total	400	100	Total	400	100

Based on the analysis of data collected and interpretations made out of it, the demographic details of the respondents are given in table 1. It is observed from Table 1, that majority of the respondents are in the age group of 31-40 year. This age group represents the economically productive women folk in the study area. And majority of the respondents have completed their basic school education. A minimum level of education is absolute essential for the active participation of women in the development programmes. In fact, education is one of the most essential inputs of the rural development. Majority of the respondents have at least school level education. Out of the 400 sample respondents surveyed, 91.25 % of the respondents are married.

TABLE 2: PREVIOUS ENTREPRENEURIAL EXPERIENCES OF THE RESPONDENTS

Sl. No	Previous job	No. of the Respondents	Percentage
1.	Own Business	165	41.30
2.	Bakery	61	15.22
3.	Coolie	49	12.17
4.	Tailors	56	13.91
5.	Computer Centre	38	9.57
6.	Others	31	7.83
	Total	400	100.00

Source: Primary Data

Table 2 depicts that among the 400 sample respondents, most of the i.e., 41.30 per cent of the respondents have opined that they have previous entrepreneurial experiences before joining the SHGs. Rest of them have work experience in some skilled areas like in bakery, tailoring, computer operation, and general labours.. The remaining 7.83 per cent of the respondents have gained experiences in areas like soft toy making, catering etc., that are categorized as others. Thus, it is found that most of the i.e., 41.30 per cent of the respondents have previous entrepreneurial experience before joining in SHG.

TABLE 3: OCCUPATIONAL BACKGROUND OF RESPONDENT'S FAMILY

Sl. No	Occupations	No. of the Respondents	Percentage
1.	Bakery	49	12.24
2.	Business	144	35.92
3.	Artisans	70	17.55
4.	Employed	57	14.29
5.	Weavers	20	4.90
6.	Vegetable Vendors	8	2.04
7.	Others	52	13.06
	Total	400	100.00

Source: Primary Data

Table 3 explains that among the sample population surveyed, most of the i.e., 35.92 per cent of the respondents family profession is business. Followed by it, 17.55 per cent of the respondents' family members are Artisans. 14.29 per cent of their family members are employed. 13.06 per cent of their family is doing other occupations like seasonal businesses. 12.24 per cent of the respondent's family members are workers in bakeries. Moreover, 4.90 per cent of the respondents' families are weavers. Rests of the 2.04 per cent of their family members are vegetable vendors. Thus, it is found that primarily i.e., 35.92 per cent of the respondent's family members are in to business. Empirical evidence shows that women contribute significantly to family businesses mostly in the form of unpaid effort and skills. The value of their efforts is underestimated both by the families that take it for granted and by the societies.

TABLE 4: NATURE OF BUSINESS PERFORMED BY SHGs

Sl. No	Nature of Business	No. of the Respondents	Percentage
1.	Manufacture	79	19.75
2.	Service	116	28.75
3.	Retail	129	32.00
4.	Whole Sale	46	11.50
5.	Others	32	8.00
	Total	400	100.00

Source: Primary Data

The above table 4, presents that out of the 400 sample population surveyed; 32.00 per cent of the SHG members are doing retail business. Followed by it, 28.75 per cent of them are in service activities. 19.75 per cent of the respondents have expressed that their SHG is involved in manufacturing business. 11.50 per cent of the respondents are in wholesale business. The remaining 8 per cent of the respondents have opined that their SHGs are involved in other allied sector activities like fishery, dairy, piggery, poultry, cow, sheep and goat rearing. Therefore, it is found that primarily 32 per cent of the respondents have opined that they are doing retail business through their SHGs.

TABLE 5: PROBLEM FACED BY THE RESPONDENTS

Sl. No	Problems	Total Score	Total Mean	Rank
1.	Inadequate Capital	2119	5.30	5
2.	Marketing / Sales Related Problems	1976	4.94	10
3.	Lack of Managerial Knowledge	2023	5.06	8
4.	Lack of time	2107	5.27	6
5.	Family Issues	2012	5.03	9
6.	Product quality related problems	2144	5.36	4
7.	Poor interpersonal relationship	2334	5.84	3
8.	Lack of knowledge gained through formal education	2107	5.27	6
9.	Poor awareness about policies and procedures	2418	6.05	2
10.	Others	2887	7.22	1

Source: Primary Data

Table 5 examines that the respondents have primarily expressed that they face other problems like high indebtedness, poverty and marriage disputes etc. The second most important factor expressed is the poor awareness about policies and procedures as stated by respondents. In the third order, the respondents have said that they have the problem of poor interpersonal relationship among themselves. Product quality related problems are ranked in the fourth order. Moreover, the study has analyzed the problem of inadequate capital for the respondents. In the sixth order, the respondents have viewed that they do not have sufficient time and knowledge gained through formal education to discuss the problems among the group members. Lack of managerial knowledge, family issues and the problems related to marketing/sales one grouped under eighth, ninth and tenth ranks respectively by the respondents.

RESULT OF THE CHI-SQUARE TEST

TABLE 6: RELIABILITY OF VARIABLES AS REASONS TO START THE BUSINESS

Chi-Square Value	DF	Level of Significance	Significance value	Reliability of Scale
612.468	53	5 per cent	0.000	0.660

Table 6 indicates that the calculated probability value of Chi-square test establishes significant relationship between the variables tested. Therefore the hypothesis framed is rejected and it is concluded that the women entrepreneurs have individual reasons to start a new business.

REGRESSION MODEL OF Y

TABLE 7: IMPACT OF BUSINESS TYPES ON THE PROBLEMS FACED BY SHG WOMEN ENTREPRENEURS

Variables	Regression Co-efficient	Standard Error	t-value (D.F = 136)	Significance	R ²
Constant	3.655	2.266	1.613	.109	.106
Insufficient Capital	-.067	.053	-1.264	.208	
Marketing Issues	-.043	.054	-.807	.420	
Unaware of Business Admin procedures	-.068	.057	-1.200	.232	
Insufficient time	.015	.051	.293	.770	
Family issues	-.031	.054	-.573	.568	
Product Quality Issues	.023	.053	.436	.663	
Interpersonal Issues in group	.014	.050	.281	.779	
No formal Education	-.087	.052	-1.674	.096	
Unaware of Business Policy issues	-.013	.051	-.259	.796	
others	.033	.048	.701	.484	

Source: Primary Data, Level of Significance: 5 per cent

Table 7, gives the regression model of Y i.e, impact of Business type, on the problems faced by the SHG women entrepreneurs. Business type is dependent factor and Independent factors are X1: Interpersonal Issues in group, X2: Product Quality Issues, X3: Unaware of Business Policy issues, X4: Family issues, X5: Insufficient time, X6: No formal Education, X7: Insufficient Capital, X8: Marketing Issues, X9: Unaware of Business Admin procedures and X10: Others.

The regression equation takes the form $Y = b_1x_1 + b_2x_2 + c + e$, where Y is the true dependent, the b's are the regression coefficients for the corresponding x (independent) terms, where as c is the constant or intercept, and e is the error term reflected in the residuals. Sometimes this is expressed more simply as $y = b_1x_1 + b_2x_2 + c$, where y is the estimated dependent and c is the constant (which includes the error term). Regression fitted: $y = -.067 X_1 + -.043 X_2 + -.068 X_3 + .015 X_4 + -.031 X_5 + .023 X_6 + .014 X_7 + -.087 X_8 + -.013 X_9 + .033 X_{10} + 3.655 + 2.266$

TABLE 8: ANALYSIS OF ANOVA VARIANCE FOR REGRESSION

Source	Sum of Square	DF	Mean Square	F	Significance
Regression	27.133	10	2.713	2.150	.023
Residual	229.706	182	1.262		
Total	256.839	192			

Level of Significance: 5 per cent

The multiple regression models indicate that 10 explanatory variables have significant contribution to Y- X1: Interpersonal Issues in group, X2: Product Quality Issues, X3: Unaware of Business Policy issues, X4: Family issues, X5: Insufficient time, X6: No formal Education, X7: Insufficient Capital, X8: Marketing Issues, X9: Unaware of Business Admin procedures and X10: Others. The analysis of variance of multiple regression models for Y indicates the overall significance of the model fitted. The coefficient of determination R² value showed that these variables put together explained the variations of Y to the extent of 10.60 per cent. It is further observed that probability value of F derived out of ANOVA as shown in Table 8, do not establish significant relationship between the variables tested; therefore the hypothesis framed is rejected. It has been concluded that the problems faced by the women entrepreneurs are directly related to the type/nature of business they carry. The factors tested were not mutually exclusively to each other.

FINDINGS

Based on the analysis, it is inferred that most of the women SHG members are entering into business ventures in the age group of 30-40 years, and are having basic literacy to read and write regional language. Majority of them were daughters of entrepreneurial fathers and married to entrepreneurial husband. Majority have opined that their income increased after joining in SHGs. More than half of the respondents have expressed that they have developed thrift habit and attained social empowerment through entrepreneurial opportunities available in SHGs. Having started their business ventures with tiny investments, majority of them are possessing good asset values at present than the initial stages. Majority of the SHG women are in to retail, whole sales and service oriented business, meager number of women are involved in other allied sector activities like fishery, dairy, piggery, poultry, cow, sheep and goat rearing. While identifying the problems faced by the SHG women entrepreneurs, major issues they mentioned as they face are problems like high indebtedness, poverty and marriage disputes etc., which in turn affects their entrepreneurial performance. The second most important factor is the poor awareness about policies and procedures, poor interpersonal relationship among the group members. Product quality related problems are ranked in the fourth order. Moreover, the study has analyzed the problem of inadequate capital and poor business administration skills. In the sixth order, the respondents have viewed that they do not have sufficient time and knowledge gained through formal education to discuss the problems among the group members. Lack of managerial knowledge, family issues and the problems related to marketing/sales were mentioned by them. While analyzing the reason behind selecting a particular business type, using Chi-square test, results Chi-square test establishes significant relationship between the variables tested. Therefore the hypothesis framed is rejected and it is concluded that the women entrepreneurs have individual reasons to start a new business. The multiple regression models that the problems faced by SHG women entrepreneurs have significant contribution to their business nature and type. The analysis of variance of multiple regression models for Y indicates the overall significance of the model fitted. The coefficient of determination R^2 value showed that these variables put together explained the variations of Y to the extent of 10.60 per cent. It has been concluded that the problems faced by the women entrepreneurs are directly related to the type / nature of business they carry. The factors tested were not mutually exclusively to each other. Regression analysis made to identify the impact of problems faced by the respondents over the nature of business they choose, shows that the variables are highly interdependent.

SUGGESTIONS

From the above findings it is clearly visible that the entrepreneurial performance of SHG women entrepreneurs is strongly influenced by their personal and business related problems arises out of their business nature and type. To enhance their performance by overcoming their problems, the following suggestions are derived out of the respondent's personal suggestions, supporting institutions and expert's opinions. In addition to granting access to economic resources to SHGs, policies related to the empowerment of women through economic freedom need to be pragmatic. It should consider the means and modes of overcoming their business related issues either personal or professional. Further, integrated and multi-disciplinary developmental approaches need to be adopted along with a plan of action that will aim at the women entrepreneur's growth. Continuous mentoring and institutional and financial support as a composite package will act as an added advantage. Women entrepreneurs could also be linked to large industrial units for sharing their facilities and ED cells/ incubation Cells of academic institutions for additional supports. Entrepreneurship Development Programmes with women, particularly the new generation, should take cognizance of the entrepreneurial environment with a practical and theoretical understanding of entrepreneurship. Entrepreneurial inputs given through training should help in enhancing their Entrepreneurial competency to meet out the future challenges. Entrepreneurial competency enhancement trainings should focus on developing their KSAs in areas like business and market analysis skills, strategic management, policy decisions, inter personal relationships & team building skills, quality improvement, procedural knowledge about availing financial assistance and handling legal issues, which would determine their entrepreneurial success. Developing social networks can be considered as a suitable strategy, the culture of sharing and exchanging their experiences, views and innovative ideas will knob them to face the challenges of bigger players. Reorienting policies to focus on developing entrepreneurship among SHGs and providing support to improve their performance would be of vital necessity. Specific issues related to business nature and types should be identified and suitable unique strategies shall be designed as policies for SHG women entrepreneurs in general. Special trade policies to meet out the needs of SHG women entrepreneurs and legislative considerations, ensuring the reach of special schemes, insisting the affiliated and self financing educational institutions to share their expertise and entrust the responsibility of proper governance in supporting institutions in the hands of socially responsible authorities with more freedom and independence. All these steps shall be taken care of by the government to ensure the success and growth of entrepreneurship among women self help group members. Forming Counseling centers by the government with members from educational institutions, supporting institutions like banks, NGOs and successful senior business women, corporate members who are interested in social ventures would help in developing coping strategies and personal inputs to individual members based on their personal and familial issues could also strengthen the SHG women entrepreneurs in overcoming their personal and professional problems.

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