



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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Contributions to books

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

Journal and other articles

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.
- Kiran Ravi, Kaur Manpreet (2008), Global Competitiveness and Total Factor Productivity in Indian Manufacturing, International Journal of Indian Culture and Business Management, Vol. 1, No.4 pp. 434-449.

Conference papers

- Chandel K.S. (2009): "Ethics in Commerce Education." Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

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ENTREPRENEURIAL ACTIVITIES OF WOMEN ENTREPRENEURS IN GADAG DISTRICT- A STUDY**DR. A. S. SHIRALASHETTI****ASSIT. PROFESSOR****P. G. DEPARTMENT OF STUDIES & RESEARCH IN COMMERCE****KARNATAK UNIVERSITY****DHARWAD - 3****ABSTRACT**

Recently, the role of women in the Indian society has changed considerably. Women of today are no more confined to kitchen and four walls of the house. They have been actively participating in every economic activity and successfully proved that they are equally productive and in many cases they are more productive than men. Women are the backbone of many successful entrepreneurs, educationists, professionals, scientists and economists, etc. Since, women in India constitute 48.15 percent of the total population as per census 2001; development of Indian economy cannot be possible by neglecting women who constitute large segment of the society. Like both hands are necessary for the growth and development of any human, men and women are need to work jointly and individually for the development of family income in particular and country income in general. The present study is based on the primary data collected from 250 sample women entrepreneurs of Gadag district of Karnataka state. The study focuses on to examine the relation between the demographic factors of women entrepreneurs and the entrepreneurial activities undertaken by them. It concluded that SHG movement in study area has helped in improving the economic status of the families.

INTRODUCTION

India is a rich country inhabited by more number of poor people. India has completed ten five years plans and it is in the eleventh five years plans, which has begun from 1st April 2007. All these plans focused on increasing the Gross Domestic Product (GDP) and eradicating the poverty by providing more employment opportunities to the unemployed men and women. The growth rate in the Gross Domestic Product (GDP) at factor cost was 9.6 percent during 2006-07 and it is expected to grow at 6 percent plus during 2009-10. "The unemployment in India among work force was 7.49 million in 1992-93 and the same has increased to 11.24 million in 2004-05"¹. The people below the poverty line in India are around 20 percent of total population. All these above factors are equally applicable to the study area (i.e. Gadag District) and Gadag district is one of the backward district among the districts of north Karnataka area.

Women participation in entrepreneurial activities in abroad is growing rapidly. "25 per cent of businesses in China, 40 per cent of all business in Hungary, 38 per cent of business in Poland, 32 per cent of business in Mexico, 25 per cent of business in France are established by women entrepreneurs. 38 per cent of businesses in USA are established by women and employed 27.5 million. They generate annual sales of \$3.6 trillion. In addition, 23 per cent of private firms in Japan, 1/3 of new business since 1990 in Germany and 1/3 of new business in Europe and 25 per cent of self employed sector in UK were established by women entrepreneurs"².

There has lot of progress in the growth and development of SHGs in India in general and study area in particular. "The number of SHGs financed by banks in India has increased from 32995 in 1992-93 to 2476492 in 2006-07. The loan sanctioned and disbursed to these SHGs went up from Rs.571 million in 1992-93 to Rs.135119 million in 2006-07. The numbers of households benefited under SHG programme are more than 32.98 million. Further, the cumulative numbers of SHGs formed in Gadag district are 9161 and the amount of loan disbursed to these SHGs are Rs.2325.87lakhs as on 31-03-2007"³. However, the poverty, unemployment, illiteracy, low industrialization, male dominance, etc, still exist in the study area. Besides, it is also clear from the review of earlier literature that there has no study on this area. Hence, the researcher felt the need of the study.

The women entrepreneurs in study area have taken many entrepreneurial activities along with their earlier activities. The entrepreneurial activities of women are classified into farm and farm related activities and non farm activities. Many women take up non farm activities with farm activities and others take up non farm activities with farm related activities. The farm related activities are dairy, sheep rearing, goat rearing and poultry. The non farm activities are pickle making, papad making, hotel, tailoring, soap making and marketing. Marketing includes buying and selling of vegetables, masala, fruits and others.

REVIEW OF EARLIER LITERATURES

There are numerous studies made both by Indians and foreigners to examine the entrepreneurial activities undertaken by women entrepreneurs. The some important studies are as follows;

Tushir, Monika. Chadda Sumit and Ahlwat Pankaj. (2007)⁴

They made an attempt to highlight the role of micro finance in up lifting the economic conditions of women households in Haryana district through SHGs up to March 2006 They concluded that micro credit is a powerful instrument and has improved access to rural poor especially women.

Anitha H. S. and Revenkar A.D. (2007)⁵

The researchers made an attempt to study the rural development through micro credit. They made a study to know the growth of SHGs from 1992-93 to 2003-04 and agency wise SHGs linked as at 31-03-2004. They concluded that the success of SHGs not only improved the economic status of women but also brings lot of change in their social status.

Shiralashetti, A.S. and Hugar, S. S. (2008)⁶

They made an attempt to examine the progress of SHGs and their linkage to bank. The study was based on the secondary data collected from the annual reports of the NABARD. The main objectives of the study were to examine the progress of SHGs and bank linkage in India and in Karnataka State and to study the district wise and bank wise linkage of SHGs in Karnataka State. They concluded of SHG movement is a powerful tool for alleviating the poverty in people.

Kumararaja, K.(2009)⁷

The Author made an attempt to evaluate the performance of self help groups in Tamil Nadu. The Study highlighted the progress of SHG in India and in Tamil Nadu. The study revealed that there has a steady progress in number of SHG and amount of loan. The study concluded that a timely and regular check will make the micro credit through SHG to become a healthy progress of overall development of rural women.

A.Saraswathy,S. Porkodi and M Bhuvanewari. (2009)⁸

The authors made an attempt to analyze the role of micro finance in Krishnagiri district. They highlighted the role of Government of India, NABARD, NGO and Banks. The questionnaire was prepared and presented to 75 members of 16 SHGs of 9 NGO. The study revealed that majority of members have agreed that their income has increased after joining SHG. The study concluded that SHGs become the development ambassador of villages.

Saurabh,Kumar. (2009)⁹

The research focuses on the experience of micro finance programs in the context of liberalization. The author highlighted the rural Indian society and Indian rural financing system. The study suggested for eliminating the shortcomings of the existing rural financing system by establishing more micro finance project and RRBs.

OBJECTIVES OF THE STUDY

The main objectives of the study are:

1. To examine entrepreneurial activities undertaken by women entrepreneurs.
2. To offer useful suggestions in the light of findings.

HYPOTHESES OF THE STUDY

The main hypotheses of the present study are;

1 Ho; There has no association between demographic factor and entrepreneurial activities.

Ha; There has association between demographic factor and entrepreneurial activities.

METHODOLOGY

The present study is based on the primary as well as secondary data. The primary data would be collected through pretested questionnaires from 250 members of SHGs by selecting them randomly as sample from different taluka of Gadag district. Further, equal weightage has been given by selecting 125 entrepreneurs from city (district and taluka head quarters) and 125 entrepreneurs of different villages of five taluka of Gadag district. The data were collected for the financial year 2009-10. The collected data were analyzed by using statistical tools like classification, tabulation, percentage, common size statement and chi-square test is used to examine the relation between various demographic factors and entrepreneurial activities undertaken by the women entrepreneurs. Further, the secondary data like newspapers, annual reports of the NABARD, books and journals, etc, are used to collect the necessary information for the study. Besides, discussions will also be held with the officials of banks, the NABARD, NGOs and members of SHGs.

SCOPE OF THE STUDY

The present study covers the entrepreneurial activities undertaken by the women entrepreneurs

ANALYSIS OF ENTREPRENEURIAL ACTIVITIES OF WOMEN ENTREPRENEURS

This involves two steps;

- Analysis of various aspects of entrepreneurial activities.
- Analysis association between demographic factors and entrepreneurial activities undertaken by women entrepreneurs.

Table 1 Reasons for Joining SHG by Women Entrepreneurs.

Reasons	Number of Women Entrepreneurs		
	Urban	Rural	Total
Promotion of Savings	70(58.33) (56.00)	50 (41.67) (40.00)	120(100.00) (48.00)
Improving Sociability	15(50.00) (12.00)	15(50.00) (12.00)	30(100.00) (12.00)
Make good use of leisure time	25(62.50) (20.00)	15(37.50) (12.00)	40(100.00) (16.00)
Improving Financial Condition	15(25.00) (12.00)	45(75.00) (36.00)	60(100.00) (24.00)
Total	125(50.00) (100.00)	125(50.00) (100.00)	250(100.00) (100.00)

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

Table 1 reveals that promotion of savings is the main reason for 48 per cent, improving sociability is the main reason for 12 per cent, make good use of leisure time is the main reason for 16 per cent and improving financial condition is the main reason for 24 per cent in women entrepreneurs to join SHGs. This indicates that promotion of savings is one of the main reasons for many women entrepreneurs to join SHGs.

Table 2 Scheme under which SHG is Formed and Registered

Registration	Number of Women Entrepreneurs		
	Urban	Rural	Total

N. G. O.	95 (52.78) (76.00)	85 (47.22) (68.00)	180(100.00) (72.00)
Government Scheme	–	35 (100.00) (28.00)	35(100.00) (14.00)
Shahar Rojagar Yojana	–	5 (100.00) (4.00)	5(100.00) (02.00)
Others	30 (100.00) (24.00)	–	30(100.00) (12.00)
Total	125(50.00) (100.00)	125(50.00) (100.00)	250(100.00) (100.00)

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

It is evident from table 2 that 72 per cent of SHGs are promoted and registered under the scheme of NGO and marginal percentage of SHGs are promoted under government and shahar rojagar yojana. This indicates that NGOs have taken more interest in promoting SHGs which in turn help to develop entrepreneurship in study area.

Table 3 Sources of Awareness of SHG

Sources	Number of Women Entrepreneurs		
	Urban	Rural	Total
Friends	45 (60.00) (36.00)	30 (40.00) (24.00)	75(100.00) (30.00)
Relatives	28 (60.87) (22.40)	18 (39.13) (14.40)	46(100.00) (18.40)
N.G.O	25(35.21) (20.00)	46(64.79) (36.80)	71(100.00) (28.40)
Anganwadi workers	27(21.60) (21.60)	31 (78.40) (24.80)	58 (100.00) (23.20)
Total	125(50.00) (100.00)	125(50.00) (100.00)	250(100.00) (100.00)

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

It is clear from table 3 that friends are source of awareness for 30 per cent, relatives are source of awareness for 18.4 per cent, NGOs are source of awareness for 28.4 per cent and anganawadi workers are source of awareness for 23.2 per cent for joining SHGs. This indicates that friends played key role in formation of SHGs.

Table 4 Membership Fees to Join SHG.

Membership Fees	Number of Women Entrepreneurs		
	Urban	Rural	Total
Rs.10	100 (66.67) (80.00)	50 (33.33) (40.00)	150(100.00) (60.00)
Rs.15	10 (41.67) (08.00)	35 (58.33) (28.00)	45(100.00) (18.00)
Rs.20	5 (20.00) (04.00)	20(80.00) (16.00)	25(100.00) (10.00)
Above Rs.20	10 (33.33) (08.00)	20(66.67) (16.00)	30(100.00) (12.00)
Total	125(50.00) (100.00)	125(50.00) (100.00)	250(100.00) (100.00)

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

Table 4 reveals that 60 per cent of women entrepreneurs paid Rs.10 as membership fee, 18 per cent of women entrepreneurs paid Rs.15 as membership fee, 10 per cent of women entrepreneurs paid Rs.20 as membership fee and 12 per cent of women entrepreneurs paid above Rs.20 as membership fee while forming SHG. This indicates that Rs.10 is the membership fee paid by majority of women entrepreneurs while joining SHGs.

Table 5 Frequency of Meeting of Members of SHG

Meeting	Number of Women Entrepreneurs		
	Urban	Rural	Total
Weekly	63 (55.75) (50.40)	50 (44.25) (40.00)	113(100.00) (45.20)
Fortnightly	20 (38.46)	32(61.54)	52(100.00)

	(16.00)	(25.60)	(20.80)
Monthly	42 (49.41) (33.60)	43 (50.59) (34.40)	85(100.00) (34.00)
Total	125(50.00) (100.00)	125(50.00) (100.00)	250(100.00) (100.00)

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

It is clear from table 5 that 45.2 per cent of women entrepreneurs conducting SHG meeting weekly, 20.8 per cent of women entrepreneurs conducting SHG meeting fortnightly and 34 per cent of women entrepreneurs conducting SHG meeting monthly. This indicates that more number of SHGs meetings are held weekly in study area.

Table 6 Procedure of Electing the SHG Leader.

Procedure	Number of Women Entrepreneurs		
	Urban	Rural	Total
Hand Raising	60(48.00) (48.00)	65 (52.00) (52.00)	125(100.00) (50.00)
Voice	20 (66.67) (16.00)	10 (33.33) (08 .00)	30(100.00) (12.00)
Voting	45 (47.37) (36.00)	50 (52.63) (40.00)	95(100.00) (38.00)
Total	125(50.00) (100.00)	125(50.00) (100.00)	250(100.00) (100.00)

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

Table 6 depicts that 50 per cent of women entrepreneurs elect SHG leader by raising hands, 12 per cent of women entrepreneurs elect SHG leader by voice and 38 per cent of women entrepreneurs elect SHG leader by voting system. It is also clear that hand raising system is adopted by majority of SHG members to elect their leader and very few SHG leaders are elected by voice method.

Table 7 Rotation Period for Leaders of SHG

Rotation Period	Number of Women Entrepreneurs		
	Urban	Rural	Total
Quarterly	12(46.15) (09.60)	14(53.85) (11.20)	26(100.00) (10.40)
Half Yearly	64 (53.78) (51.20)	55 (46.22) (44.00)	119(100.00) (47.60)
Yearly	49(46.67) (39.20)	56 (53.33) (44.80)	105(100.00) (42.00)
Total	125(50.00) (100.00)	125(50.00) (100.00)	250(100.00) (100.00)

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

It is very essential to rotate leadership among members to avoid ill effects of continuation of leadership in one person for long period and to develop leadership qualities and to provide chance to become leader to everyone. It is clear from table 7 that 10.4 per cent of women entrepreneurs rotated their leaders quarterly, 47.6 per cent of women entrepreneurs rotated their leaders half yearly and 42 per cent of women entrepreneurs rotated their leaders yearly. This indicates that half year and one year is the term of leaders around 90 per cent of SHGs in study area.

Table 8 Sources of Finance for Entrepreneurial Activities.

Sources of Finance	Number of Women Entrepreneurs		
	Urban	Rural	Total
Borrowed Fund	30(54.55) (24.00)	25 (45.45) (20.00)	55(100.00) (22.00)
Own and Borrowed Fund	95 (48.72) (76.00)	100 (51.28) (80.00)	195(100.00) (78.00)
Total	125(50.00) (100.00)	125(50.00) (100.00)	250(100.00) (100.00)

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

There are mainly two sources of finance for undertaking any productive activity. They are owned sources and borrowed sources. Table 8 reveals that 78 per cent of women entrepreneurs used owned and borrowed sources of finance for undertaking entrepreneurial activities and 22 per cent of women entrepreneurs used only borrowed sources of finance for undertaking entrepreneurial activities. This indicates that members

are joining SHGs to avail the facility of loan to undertake entrepreneurial activities. Further, out of total women entrepreneurs who used own and borrowed sources of finance for undertaking entrepreneurial activities, 51.28 per cent are from rural and 48.72 per cent are from urban. It is evident from table 9 that 16 per cent of women entrepreneurs borrowed up to Rs.5000, 50 per cent of women entrepreneurs borrowed between Rs.5001 to Rs.10000 and 34 per cent of women entrepreneurs borrowed above Rs.10000 to undertake entrepreneurial activities. This signifies that majority of women entrepreneurs raised loan of Rs.5000 to Rs.10000 from SHGs to undertake entrepreneurial activities.

Table 9 Amount of Loan Borrowed from SHG to undertake Entrepreneurial Activities.

Amount of Loan	Number of Women Entrepreneurs		
	Urban	Rural	Total
Up to Rs.5000	18(45.00) (14.40)	22 (55.00) (17.60)	40(100.00) (16.00)
Rs.5001 to Rs.10000	72 (57.60) (57.60)	53 (42.40) (42.40)	125(100.00) (50.00)
Above Rs.10000	35(41.17) (28.00)	50(58.83) (40.00)	85(100.00) (34.00)
Total	125(50.00) (100.00)	125(50.00) (100.00)	250(100.00) (100.00)

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

Table 10 Opinion of Women Entrepreneurs regarding basis for Sanction of Loan.

Basis	Number of Women Entrepreneurs		
	Urban	Rural	Total
Performance	40(40.82) (32.00)	58(59.18) (46.40)	98(100.00) (39.20)
Regularity in repayment from savings	52(61.90) (41.60)	32(38.10) (25.60)	84(100.00) (33.60)
Amount of savings	33(48.53) (26.40)	35(51.47) (28.00)	68(100.00) (27.20)
Total	125(50.00) (100.00)	125(50.00) (100.00)	250(100.00) (100.00)

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

Table 10 reveals that 39.2 per cent of women entrepreneurs opined performance is the base for sanction of loan, 33.6 per cent of women entrepreneurs opined regularity in repayment from savings is the base for sanction of loan and 27.2 per cent of women entrepreneurs opined amount of savings is the base for sanction of loan to undertake entrepreneurial activities.

Table 11 Loan Repayment Frequency by Women Entrepreneurs.

Frequency	Number of Women Entrepreneurs		
	Urban	Rural	Total
Weekly	10(83.33) (08.00)	2 (16.67) (01.60)	12(100.00) (04.80)
Fortnightly	24 (64.86) (19.20)	13 (35.14) (10.40)	37(100.00) (14.80)
Monthly	74(42.05) (59.20)	102(57.95) (81.60)	176(100.00) (70.40)
Bimonthly	17(68.00) (13.60)	8(32.00) (06.40)	25(100.00) (10.00)
Total	125(50.00) (100.00)	125(50.00) (100.00)	250(100.00) (100.00)

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

It is clear from table 11 that 4.8 per cent of women entrepreneurs repaid loan weekly, 14.8 per cent of women entrepreneurs repaid loan fortnightly, 70.4 per cent of women entrepreneurs repaid loan monthly and 10 per cent of women entrepreneurs repaid loan bimonthly. This indicates that more number of SHGs adopted monthly repayment schedule for the loan given to their members.

Table 12 Revenue of Women Entrepreneurs.

Revenue per week	Number of Women Entrepreneurs		
	Urban	Rural	Total
Up to Rs.1000	25(55.55) (20.00)	20 (45.45) (16.00)	45(100.00) (18.00)
Rs.1001 to Rs.2000	15(62.50)	9(37.50)	24(100.00)

	(12.00)	(07.20)	(09.60)
Rs.2001 to Rs.3000	70(46.67) (56.00)	80(53.33) (64.00)	150(100.00) (60.00)
Above Rs.3000	15(48.39) (12.00)	16(51.61) (12.80)	31(100.00) (12.40)
Total	125(50.00) (100.00)	125(50.00) (100.00)	250(100.00) (100.00)

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

Table 12 reveals that Rs.1000 is revenue per week for 18 per cent of women entrepreneurs, Rs.1001 to Rs.2000 is revenue per week for 9.6 per cent of women entrepreneurs, Rs.2001 to Rs.3000 is revenue per week for 60 per cent of women entrepreneurs and above Rs.4000 is revenue per week for 12.4 per cent of women entrepreneurs. This indicates that majority of women entrepreneurs are earning an average Rs2001 to Rs.3000 per week and it is a good sign to reduce poverty.

Table 13 Location of Women Entrepreneurs and Farm and Farm Related Activities.

Location	Number of Women Entrepreneurs involved in Farm Activities					
	Farm	Dairy	Sheep rearing	Goat rearing	Poultry	Total
Urban	30 (37.50)	34 (48.57)	18 (45.00)	24 (68.57)	19 (76.00)	125 (50.00)
Rural	50 (62.50)	36 (51.63)	22 (55.00)	11 (21.43)	6 (24.00)	125 (50.00)
Total	80 (100.00)	70 (100.00)	40 (100.00)	35 (100.00)	25 (100.00)	250 (100.00)

Source; Field Survey.

Figures in parentheses below to the figures indicate percentage to the respective column totals.

It is clear from data of table 13 that calculated value of chi-square is 17.04 and table value of chi-square at 5 per cent level of significance for 4 degree of freedom is 9.488. Since calculated value of chi-square is more than table value, there has an association between location of women entrepreneurs and farm and farm related activities.

It is evident from data of table 14 that calculated value of chi-square is 18.67 and table value of the chi-square at 5 per cent level of significance for 5 degree of freedom is 11.070. Therefore, it is concluded that there has an association between location of women entrepreneurs and nonfarm activities.

Table 14 Location of Women Entrepreneurs and Non Farm Activities.

Location	Number of Women Entrepreneurs involved in non Farm Activities						
	Pickle making	Papad making	Hotel	Tailoring	Soap making	Marketing	Total
Urban	25 (71.43)	9 (45.00)	35 (58.33)	25 (45.45)	15 (60.00)	16 (29.09)	125 (50.00)
Rural	10 (28.57)	11 (55.00)	25 (41.67)	30 (55.55)	10 (40.00)	39 (70.91)	125 (50.00)
Total	35 (100.00)	20 (100.00)	60 (100.00)	55 (100.00)	25 (100.00)	55 (100.00)	250 (100.00)

Source; Field Survey.

Figures in parentheses below to the figures indicate percentage to the respective column totals.

Table 15 Age of Women Entrepreneurs and Farm and Farm Related Activities

Age	Number of Women Entrepreneurs involved in Farm Activities					
	Farm	Dairy	Sheep rearing	Goat rearing	Poultry	Total
21-30	48 (60.00)	24 (34.29)	14 (35.00)	15 (42.86)	12 (48.00)	113 (45.20)
31-40	19 (23.75)	29 (41.43)	11 (27.50)	18 (51.43)	8 (32.00)	85 (34.00)
Above 40	13 (16.25)	17 (24.28)	15 (37.50)	2 (05.71)	5 (20.00)	52 (20.80)
Total	80 (100.00)	70 (100.00)	40 (100.00)	35 (100.00)	25 (100.00)	250 (100.00)

Source; Field Survey.

Figures in parentheses below to the figures indicate percentage to the respective column totals.

Table 15 reveal that calculated value of chi-square is 24.35 and table value of chi-square at 5 per cent level of significance for 8 degree of freedom is 15.507. Therefore, it is concluded that there has an association between age of women entrepreneurs and farm and farm related activities. Further, out of total women entrepreneurs selected as sample for study, 45.20 per cent are in age between 21-30 years, 34 per cent

are in age between 31-40 years and 20.80 per cent are age above 40 years. This signifies that more numbers of women entrepreneurs are less than 30 years of age.

Table 16 Age of Women Entrepreneurs and Non Farm Activities

Age	Number of Women Entrepreneurs involved in non Farm Activities						Total
	Pickle making	Papad making	Hotel	Tailoring	Soap making	Marketing	
21-30	19 (54.29)	12 (60.00)	28 (46.67)	31 (56.36)	13 (52.00)	10 (18.18)	113 (45.20)
31-40	10 (28.57)	3 (15.00)	18 (30.00)	14 (25.45)	9 (36.00)	31 (56.36)	85 (34.00)
Above 40	6 (17.14)	5 (25.00)	14 (23.33)	10 (18.19)	3 (12.00)	14 (25.46)	52 (20.80)
Total	35 (100.00)	20 (100.00)	60 (100.00)	55 (100.00)	25 (100.00)	55 (100.00)	250 (100.00)

Source; Field Survey.

Figures in parentheses below to the figures indicate percentage to the respective column totals.

Table 16 reveal that calculated value of chi-square is 50.92 and table value of chi-square at 5 per cent level of significance for 10 degree of freedom is 18.307. Therefore, it is concluded that there has an association between age of women entrepreneurs and non farm activities. Further, out of total women entrepreneurs selected as sample for study, the highest number are in age between 21-30 years and the lowest number are in age above 40 years. This signifies that more numbers of women entrepreneurs are young groups.

Table 17 Type of Family of Women Entrepreneurs and Farm and Farm Related Activities

Type of Family	Number of Women Entrepreneurs involved in Farm Activities					
	Farm	Dairy	Sheep rearing	Goat rearing	Poultry	Total
Nuclear	48 (60.00)	41 (58.57)	23 (57.50)	16 (45.71)	10 (40.00)	138 (55.20)
Joint	32 (40.00)	29 (41.43)	17 (42.50)	19 (54.29)	15 (60.00)	112 (44.80)
Total	80 (100.00)	70 (100.00)	40 (100.00)	35 (100.00)	25 (100.00)	250 (100.00)

Source; Field Survey.

Figures in parentheses below to the figures indicate percentage to the respective column totals.

It is evident from data of table 17 that calculated value of chi-square is 4.70 and table value of chi-square at 5 per cent level of significance for 4 degree of freedom is 9.488. Since calculated value of chi-square is less than table value, there has no association between type of family system in women entrepreneurs and farm and farm related activities undertaken by them. Further, out of total women entrepreneurs selected as sample for study, majority are of nuclear family. This signifies that joint family system which was highly appreciated in past has losing its importance slowly and nuclear family has shown more interest in entrepreneurial activities.

Table 18 Type of Family of Women Entrepreneurs and non Farm Activities

Type of Family	Number of Women Entrepreneurs involved in non Farm Activities						
	Pickle making	Papad making	Hotel	Tailoring	Soap making	Marketing	Total
Nuclear	15 (42.86)	14 (70.00)	32 (53.33)	39 (70.91)	16 (64.00)	22 (40.00)	138 (55.20)
Joint	20 (57.14)	6 (30.00)	28 (46.67)	16 (29.09)	9 (36.00)	33 (60.00)	112 (44.80)
Total	35 (100.00)	20 (100.00)	60 (100.00)	55 (100.00)	25 (100.00)	55 (100.00)	250 (100.00)

Source; Field Survey.

Figures in parentheses below to the figures indicate percentage to the respective column totals.

It is clear from data of table 18 that calculated value of chi-square is 15.36 and table value of chi-square at 5 per cent level of significance for 5 degree of freedom is 11.07. Since calculated value of chi-square is more than table value, there is an association between type of family system in women entrepreneurs and non farm activities undertaken by them. Further, out of total women entrepreneurs selected as sample for study, 55.20 per cent are nuclear family and 44.80 per cent are joint family.

Table 19 Size of Family of Women Entrepreneurs and Farm and Farm Related Activities.

Family Size	Number of Women Entrepreneurs involved in Farm Activities					
	Farm	Dairy	Sheep rearing	Goat rearing	Poultry	Total
3-4	43 (53.75)	35 (50.00)	21 (52.50)	17 (48.58)	12 (48.00)	128 (51.20)
5-6	17 (21.25)	19 (27.14)	6 (15.00)	9 (25.71)	7 (28.00)	58 (23.20)

7-8	20 (25.00)	16 (22.86)	13 (32.50)	9 (25.71)	6 (24.00)	64 (25.60)
Total	80 (100.00)	70 (100.00)	40 (100.00)	35 (100.00)	25 (100.00)	250 (100.00)

Source; Field Survey.

Figures in parentheses below to the figures indicate percentage to the respective column totals.

It is clear from data of table 19 that calculated value of chi-square is 3.25 and table value of chi-square at 5 per cent level of significance for 8 degree of freedom is 15.507. Since calculated value of chi-square is less than table value, there is no association between size of family in women entrepreneurs and farm and farm related activities undertaken by them. Further, out of total women entrepreneurs selected as sample for study, 51.20 per cent have family size of 3-4, 23.20 per cent have family size of 5-6 and 25.60 per cent have family size of 7-8 members. This signifies that small size family members have taken more interest in entrepreneurial activities.

It is clear from data of table 20 that calculated value of chi-square is 34.69 and table value of chi-square at 5 per cent level of significance for 10 degree of freedom is 18.307. Therefore it is concluded that there is an association between size of family in women entrepreneurs and non farm activities undertaken by them. Further, out of total women entrepreneurs selected as sample for study, majority have family size 3-4 members.

Table 20 Size of Family of Women Entrepreneurs and non Farm Activities.

Family size	Number of Women Entrepreneurs involved in non Farm Activities						Total
	Pickle making	Papad making	Hotel	Tailoring	Soap making	Marketing	
3-4	10 (28.57)	9 (45.00)	42 (70.00)	34 (61.82)	12 (48.00)	21 (38.18)	128 (51.20)
5-6	15 (42.86)	6 (30.00)	9 (15.00)	03 (05.46)	9 (36.00)	16 (29.09)	58 (23.20)
7-8	10 (28.57)	5 (25.00)	9 (15.00)	18 (23.64)	4 (16.00)	18 (32.73)	64 (25.60)
Total	35 (100.00)	20 (100.00)	60 (100.00)	55 (100.00)	25 (100.00)	55 (100.00)	250 (100.00)

Source; Field Survey.

Figures in parentheses below to the figures indicate percentage to the respective column totals.

Table 21 Caste of Women Entrepreneurs and Farm and Farm related Activities.

Caste	Number of Women Entrepreneurs involved in Farm Activities						Total
	Farm	Dairy	Sheep rearing	Goat rearing	Poultry		
SC/ST	15 (18.75)	24 (34.29)	10 (25.00)	11 (31.43)	3 (12.00)	63 (25.20)	
OBC	39 (48.75)	31 (44.29)	20 (50.00)	14 (40.00)	8 (32.00)	112 (44.80)	
GEN	26 (32.50)	15 (21.42)	10 (25.00)	10 (28.57)	14 (56.00)	75 (30.00)	
Total	80 (100.00)	70 (100.00)	40 (100.00)	35 (100.00)	25 (100.00)	250 (100.00)	

Source; Field Survey.

Figures in parentheses below to the figures indicate percentage to the respective column totals.

It is evident from data of table 21 that calculated value of chi-square is 15.31 and table value of chi-square at 5 per cent level of significance for 8 degree of freedom is 15.507. Therefore, it is concluded that there is no association between caste of women entrepreneurs and farm and farm related activities undertaken by them. Further, out of total women entrepreneurs selected as sample for study, 25.20 per cent are SC/ST, 44.80 per cent are OBC and 30 per cent general.

Table 22 Caste of Women Entrepreneurs and non Farm Activities.

Caste	Number of Women Entrepreneurs involved in non Farm Activities						Total
	Pickle making	Papad making	Hotel	Tailoring	Soap making	Marketing	
SC/ST	9 (25.71)	10 (50.00)	11 (18.33)	12 (21.82)	10 (40.00)	11 (22.00)	63 (25.20)
OBC	15 (42.86)	5 (25.00)	28 (46.67)	28 (50.91)	5 (20.00)	29 (52.73)	112 (44.80)
GEN	11 (31.43)	5 (25.00)	21 (35.00)	15 (27.27)	10 (40.00)	15 (27.27)	75 (30.00)
Total	35 (100.00)	20 (100.00)	60 (100.00)	55 (100.00)	25 (100.00)	55 (100.00)	250 (100.00)

Source; Field Survey.

Figures in parentheses below to the figures indicate percentage to the respective column totals.

It is evident from data of table 22 that calculated value of chi-square is 18.64 and table value of chi-square at 5 per cent level of significance for 10 degree of freedom is 18.307. Therefore, it is concluded that there is an association between caste of women entrepreneurs and non farm activities undertaken by them. Further, out of total women entrepreneurs selected as sample for study, more numbers are OBC who have undertaken entrepreneurial activities.

Table 23 Level of Education of of Women Entrepreneurs and Farm and Farm Related Activities.

Level of education	Number of Women Entrepreneurs involved in Farm Activities					
	Farm	Dairy	Sheep rearing	Goat rearing	Poultry	Total
Illiterate	19 (23.75)	24 (34.29)	16 (40.00)	11 (31.42)	8 (32.00)	78 (31.20)
Primary	31 (38.75)	16 (22.86)	9 (22.50)	14 (40.00)	7 (28.00)	77 (30.80)
High school	18 (22.50)	13 (18.57)	6 (15.00)	5 (14.29)	9 (36.00)	51 (20.40)
College	12 (15.00)	17 (24.28)	9 (22.50)	5 (14.29)	1 (04.00)	44 (17.60)
Total	80 (100.00)	70 (100.00)	40 (100.00)	35 (100.00)	25 (100.00)	250 (100.00)

Source; Field Survey.

Figures in parentheses below to the figures indicate percentage to the respective column totals.

Table 23 reveals that calculated value of chi-square is 17.61 and table value of chi-square at 5 per cent level of significance for 12 degree of freedom is 21.26. Since, table of chi-square is more than calculated value, it is concluded that there is no association between level of education of women entrepreneurs and farm and farm related activities undertaken by them. Further, out of total women entrepreneurs selected as sample for study, more numbers are of OBC who have undertaken entrepreneurial activities.

Table 24 Level of Education of Women Entrepreneurs and non Farm Activities.

Level of education	Number of Women Entrepreneurs involved in non Farm Activities						
	Pickle making	Papad making	Hotel	Tailoring	Soap making	Marketing	Total
Illiterate	13 (37.14)	6 (30.00)	20 (33.33)	20 (36.36)	5 (20.00)	14 (25.45)	78 (31.20)
Primary	11 (31.43)	3 (15.00)	11 (18.33)	19 (34.35)	11 (44.00)	22 (40.00)	77 (30.80)
High school	7 (20.00)	5 (25.00)	14 (23.34)	3 (05.46)	7 (28.00)	15 (27.27)	51 (20.40)
College	4 (11.43)	6 (30.00)	15 (25.00)	13 (23.63)	2 (08.00)	4 (07.28)	44 (17.60)
Total	35 (100.00)	20 (100.00)	60 (100.00)	55 (100.00)	25 (100.00)	55 (100.00)	250 (100.00)

Source; Field Survey.

Figures in parentheses below to the figures indicate percentage to the respective column totals.

Table 24 reveals that calculated value of chi-square is 28.96 and table value of chi-square at 5 per cent level of significance for 15 degree of freedom is 24.996. Since, table of chi-square is less than calculated value, it is concluded that there is an association between level of education of women entrepreneurs and non farm activities undertaken by them. Further, out of total women entrepreneurs selected as sample for study, 31.20 per cent are illiterate, 30.80 per cent are primary, 20.40 per cent are high school and 17.60 per cent are college level education. This indicates that more number of illiterate and primary level educated have joined SHG to undertake entrepreneurial activities.

Table 25 Marital Status of Women Entrepreneurs and Farm and Farm Related Activities.

Marital Status	Number of Women Entrepreneurs involved in Farm Activities					
	Farm	Dairy	Sheep rearing	Goat rearing	Poultry	Total
Married	55 (68.75)	37 (52.86)	24 (60.00)	17 (48.57)	15 (12.00)	148 (59.20)
Unmarried	18 (22.50)	20 (28.57)	11 (27.50)	16 (45.71)	3 (12.00)	63 (25.20)
Widow	7 (08.75)	13 (18.57)	5 (12.50)	2 (05.71)	7 (28.00)	39 (15.60)
Total	80 (100.00)	70 (100.00)	40 (100.00)	35 (100.00)	25 (100.00)	250 (100.00)

Source; Field Survey.

Figures in parentheses below to the figures indicate percentage to the respective column totals.

It is clear from table 25 reveals that calculated value of chi-square is 18.28 and table value of chi-square at 5 per cent level of significance for 8 degree of freedom is 15.507. Therefore, it is concluded that there is an association between marital status of women entrepreneurs and farm and farm related activities undertaken by them. Further, out of total women entrepreneurs selected as sample for study, 59.20 per cent are

married, 25.20 per cent are unmarried and 15.60 per cent are widow. This indicates that married women have shown more interest in undertaking entrepreneurial activities.

It is clear from table 26 reveals that calculated value of chi-square is 25.58 and table value of chi-square at 5 per cent level of significance for 10 degree of freedom is 18.307. Therefore, it is concluded that there is an association between marital status of women entrepreneurs and non farm activities undertaken by them.

Table 26 Marital Status of Women Entrepreneurs and non Farm Activities.

Marital Status	Number of Women Entrepreneurs involved in non Farm Activities						
	Pickle making	Papad making	Hotel	Tailoring	Soap making	Marketing	Total
Married	26 (74.29)	15 (75.00)	33 (55.00)	25 (45.46)	23 (92.00)	26 (47.27)	148 (59.20)
Unmarried	5 (14.29)	3 (15.00)	18 (30.00)	17 (30.91)	1 (04.00)	19 (34.55)	63 (25.20)
Widow	4 (11.42)	2 (10.00)	9 (15.00)	13 (23.63)	1 (04.00)	10 (18.18)	39 (15.60)
Total	35 (100.00)	20 (100.00)	60 (100.00)	55 (100.00)	25 (100.00)	55 (100.00)	250 (100.00)

Source; Field Survey.

Figures in parentheses below to the figures indicate percentage to the respective column totals.

FINDINGS OF THE STUDY

The main findings of the study are as per following:

- Promotion of savings is one of the reasons for many women entrepreneurs to join SHGs.
- 72 per cent of SHGs are promoted and registered under the scheme of NGO and marginal percentages of SHGs are promoted under government and shahar rojagar yojana.
- Friends many entrepreneurs played key role in formation of SHGs.
- Rs.10 is the membership fee paid by majority of women entrepreneurs while joining SHGs.
- More numbers of SHGs meetings are held weekly.
- Group leaders are elected through voice raising in majority of SHGs.
- 47.6 per cent and 42 per cent of group leaders are rotated half and yearly respectively.
- 78 per cent of women entrepreneurs used owned and borrowed sources of finance for undertaking entrepreneurial activities.
- 50 per cent of women entrepreneurs raised loan of Rs.5000 to Rs.10000 from SHGs to undertake entrepreneurial activities.
- There has no unanimity regarding the basis for sanction of loan from SHGs to women entrepreneurs.
- Repayment performance of 70.4 per cent of women entrepreneurs is monthly.
- 60 per cent of women entrepreneurs are earning an average Rs.2001 to Rs.3000 per week.
- There has an association between location of women entrepreneurs and farm and farm related activities.
- There has an association between location of women entrepreneurs and non farm activities.
- There has an association between age of women entrepreneurs and farm and farm related activities.
- There has an association between age of women entrepreneurs and non farm activities.
- There has no association between type of family system in women entrepreneurs and farm and farm related activities undertaken by them.
- There is association between type of family system in women entrepreneurs and non farm activities undertaken by them.
- There is no association between size of family in women entrepreneurs and farm and farm related activities undertaken by them.
- There is an association between size of family in women entrepreneurs and non farm activities undertaken by them.
- There is no association between caste of women entrepreneurs and farm and farm related activities undertaken by them.
- There is an association between caste of women entrepreneurs and non farm activities undertaken by them.
- There is no association between level of education of women entrepreneurs and farm and farm related activities undertaken by them.
- There is no association between level of education of women entrepreneurs and non farm activities undertaken by them.
- There is an association between marital status of women entrepreneurs and farm and farm related activities undertaken by them.
- There is an association between marital status of women entrepreneurs and non farm undertaken by them.

SUGGESTIONS

The main suggestions are as per following:

- Initiating Awareness Programmes
- Setting up of Entrepreneurial Cell
- Changing the Aim of Formation of SHG
- Arranging Training Programmes
- Provision of Information
- Formation of Women Marketing Cooperatives
- Improving Infrastructure
- Planning of Entrepreneurial Activities
- Increasing Loan Amount

- Formation of More Number of SHGs

CONCLUSION

The economic progress of India depends on the productivity of both male as well as female population. However in India, women were restricted to the four walls of the kitchen for the last many years due to male dominance. Of late, there has tremendous progress in social and cultural environment of India. The women are working in all areas of the economy, which were even restricted to male members. Women have proved their working ability and are working on par with men. Therefore, there is an urgent need to utilize these women resources optimally since they constitute around 48 per cent of total population. The SHG movement started in India has been working in right direction in developing entrepreneurship among the women and eradicating the poverty in rural and urban areas.

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