

**A STUDY ON ROLE OF SELF-HELP GROUPS IN WOMEN
ENTREPRENEURSHIP: -WITH SPECIAL REFERENCE TO
KARUKACHAL PANCHAYAT**

*Project submitted in partial fulfilment of the requirement for the
award of*

Bachelor's Degree in Commerce

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CERTIFICATE

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DECLARATION

*We do hereby declare that the project titled “**A STUDY ON ROLE OF SELF – HELP GROUPS IN WOMEN ENTREPRENEURSHIP: -WITH SPECIAL REFERENCE TO KARUKACHAL PANCHAYAT**” is a bonafide report of the project work undertaken by us in partial fulfilment of the requirements for the award of the Bachelor of Commerce (Computer Application) of Mahatma Gandhi University, under the guidance of **Mrs. Preetha Thomas**, Assistant Professor, Department of Commerce, Saintgits College of Applied Sciences, Pathamuttom, Kottayam. We also declare that this project report has not been submitted by me anywhere, fully or partially for the award of any degree, diploma, fellowship or other similar title or recognition of any university/institute to the best of my knowledge and belief.*

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CHAPTER-1
INTRODUCTION

Introduction

“Alone we can do so little, together we can do so much”. Self Help Groups (SHGs) are small groups of poor people. The members of an SHG face similar problems. They help each other, to solve their problems. SHGs promote small savings among their members. The savings are kept with the bank. This is the common fund in the name of the SHG. The SHG gives small loans to its members from its common fund. A **self-help group (SHG)** is a committee usually composed of 10 to 20 local women or men. Most self-help groups are located in India, though SHGs can be found in other countries, especially in South Asia and Southeast Asia.

Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor and the needy people, increasing school enrolments and improving nutrition and the use of birth control. In countries like India, SHGs bridge the gap between high-caste & low-caste people /citizens.

The emergence of women entrepreneurs and their contribution to national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time especially in the 1990s. Self-help groups have a significant role in contributing towards women’s economic, social and political areas of entrepreneurship. A number of organisations i.e. Government as well as non-government organisations are today involved in SHG development initiatives

The main objective of SHGs is to encourage women in women entrepreneurship. SHGs provide women with financial backup they need to start business ventures and actively participate in the economy. It improves their confidence and status and makes them more active in decision-making, thus encouraging gender equality. Access to savings and credit can initiate or strengthen a series of inter-linked and mutually reinforcing “virtual spirals” of empowerment. Self Help Groups has improved the status of the life of the women members by increasing their decision making capacity in the family and in the society, their involvement in the various economic and social activities by developing their capacity building. In India, RBI regulations mandate that banks offer financial services, including collateral free loans to these groups on very low interest rates. This allows poor women to circumvent the challenges of exclusion from institutional financial services.

Increasingly women in urban and rural areas are successfully turning to self-generated employment in small-scale enterprise activities in the informal sector to support their households. The concept of “Women entrepreneurship” is becoming a global phenomenon and in India it became prominent in the latter half of the eighties.

Now Indian women entrepreneurs are showing their presence in new areas like herbal marketing, food processing, farming, handicraft, readymade garments, dairying, etc.

Self-help groups or in short (SHG) is now a well-known concept. It is now almost two decades old.

It is also reported that SHGs have a role in improving the country’s economic development. In most of the rural and urban areas SHGs comprises of women and consequently participation of women in the country’s economic development is increasing. Thereby they lay an important role in elevating the economic status of their families. This has led boost to the process of women entrepreneurship. India envisions a future in which Indian women are independent and self-reliant. Women entrepreneurs’ play an important role in local economies, and a large percentage of micro-enterprises in developing countries are undertaken by women.

STATEMENT OF THE PROBLEM

In olden days, women were restricted to take part in any social activities and not given role in decision-making in her family. This situation was even worse in rural and remote areas where women were generally given less consideration. Now the situation has changed and in today’s scenario more women are engaged in income generating activities and being support to family in financial needs. This was possible due to SHGs providing small finance to poor women for encouraging them to involve in their own entrepreneurial activities whether small-scale or large scale.

Empowerment of women through entrepreneurial activities is seen as one of the most important means of poverty eradication. Lack of capital, financial support and credit means are the serious constraints faced by women for their development in entrepreneurship

The main aim of this study is to analyse whether the SELF HELP GROUPS are able to empower women by providing financial support for women entrepreneurship.

OBJECTIVES OF THE STUDY

- To analyse the operating system of SHGs for the mobilization of saving and delivery of credit to women.
- To identify and explain the factors related to women entrepreneurship development.
- To study the performance of SHGs in women entrepreneurship.
- To analyse the economic gains derived by the members after joining the SHGs.
- To analyse the empowerment of the women psychologically, economically and sociologically.
- To put forward suggestions based on the study

METHODOLOGY OF THE STUDY

The study was carried out in ward XV1 of Karukachal panchayat by selecting 6 SHGs by random sampling method and members of the selected units are respondent. Both primary and secondary data are used. Primary data is enumerated using questionnaires and schedules in the study region. The sample population for the study comprises of 60 respondents of karukachal panchayat, secondary data is collected from NGO's reports, books, periodicals, internet and other documents.

IMPORTANCE OF THE STUDY

When women control decisions regarding credit and savings, their optimize their own and the household welfare. In addition to the influence of the project in raising income and encouraging poor households to enter the market economy, it also serves as an entry point for comprehensive community and human development. The SHG programmes targeting women are often promoted as a component of packages to absorb the shock of structural adjustment programmes and globalization, with macro-economic and social prescriptions which seriously disadvantage

women, decrease public sector availability of complementary services and remove any existing welfare nets for the very poor.

The assumptions of automatic beneficial impacts of SHGs can thus at worst be used as a pretext for withdrawing support for other empowerment and poverty alleviation measures. Women's access to savings and credit gives them greater economic role in decision making through their decisions regarding savings and credit.

In addition to the influence of the project in raising incomes and encouraging poor households to enter the market economy, it also serves as an entry point for comprehensive community and human development. A study on SELF HELP GROUPS project will enable us to know the role of this project in women empowerment through micro financing.

SCOPE OF THE STUDY

SELF HELP GROUPS (SHGs) can be a very useful part of integrated empowerment and poverty alleviation interventions mainly for women in rural and remote areas.

This study would be of great help to implementing agencies to bring necessary improvements in the SHGs for attaining overall improvement in women. The present study was to study the critical study of 6 SHGs in Karukachal region of Kottayam district. The knowledge on these aspects could be used to develop strategies to motivate SELF HELP GROUPS members for their enhanced participation in the group and increasing entrepreneurship activities. The findings could serve as a guideline in formulating further policy and any kinds of programmes.

LIMITATIONS OF THE STUDY

- The study is confined with the rural areas. Hence the results may not be applicable to urban areas SHG members
- Inadequate time for the conduct of study
- The data was collected only from those who engaged in income generating activities
- Since majority of respondents were of low educational background, they were sceptical about sharing information

CHAPTER - 2
REVIEW OF LITERATURE
&
THEORETICAL REVIEW

Review of Literature

Few studies are available on self-help groups and women entrepreneurship.

Among the few empirical studies in India, an important one is that of Rani (1996), which examined the socio-economic background of women entrepreneurs, analysing their motivational factors, major strengths and weaknesses against their environmental threats and opportunities. It also investigated the degree of work-home conflict and its effects on enterprise performance. Irrespective of the fact that they had supportive families/husbands which made home management easy, the women seemed to give priority to their families rather than to their enterprises. They tended to prefer micro-enterprises as they could be managed together with discharge of their domestic responsibilities. Such factors force women to make compromises even when the environment offered opportunities for growth and diversification. Irrespective of family structure, number of children, and economic status of the family, the work-home conflict was found to be present.

Studies on the specific role of family, social and psychological factors have been carried out in India by Vyas and Singh (1993). It is found that through the motivational route personality influences entrepreneurial behaviour (Singh, 1997). Factors such as need for achievement, economic independence and autonomy are essential elements for the success of an entrepreneur (Pujar, 1989).

On the psychological side, willingness to take risks, ambition, a strong desire for individual achievement, and persistence are considered some of the main traits (Kaza, 1996). Especially with those who are unaccustomed to taking risks, the fear of failure (psychological) and of peer opinion (social) are predominant at the entry level. The key barrier that a woman entrepreneur has to overcome is the fear of risk (Histrich et al., 1986). In short, an entrepreneur is very different from a non-entrepreneur in social and psychological disposition (Rani, 1996). Regional differences in the matter cannot be overlooked. In developed countries motivation of women entrepreneurs often has roots in job frustration and interest in the area of business (Histrich,

1986). In developing countries entrepreneurship has to be socially desired behaviour rather than individual activity (Vinze, 1987). Further, in developing countries women entrepreneurs face considerable repercussions within their families and social relationships because of the role transformation from that of the traditional homemaker to a business person. To cope with these psychological stresses women require great confidence and mental resolve. Researchers do believe that these psychological traits like need for achievement, power, and affiliation are those that can be developed (Uddin, 1989).

Vinze (1987) studied the socio-economic background and the factors that contributed to entry into business of women entrepreneurs in Delhi. Corroborating with above findings, she highlighted the cultural aspects. It is harder for women to take “calculated risks” that are essential to entrepreneurship, as they are the custodians of society in the maintenance of cherished values, habits, and accepted norms of conduct.

An attempt to study women entrepreneurship in Kerala was done by Pillai and Anna (1990). Their study showed that entrepreneurs depended on financial support from the state and that familial assistance was used only as a secondary source of help. Yet, women had cited family support and encouragement as the highest facilitating factors for them to do business. Another conclusion was that women in Kerala were “not coming forward to take industrial ventures which demand initiative and dynamism”. Thus, the Kerala scenario projects an intriguing picture as the study conducted at Thrissur by Jacob (1998). According to her, neither the encouragement from the government policies nor the EDP-training they had received had been the motivation for setting up enterprises.

Umashankar (2006) explored the impact of participation in SHGs on the empowerment of women through concentrating on group approach programmes for rural women. Various dimensions like material, cognitive, perceptual, relational etc were focused upon. In the study it was found that, access to credit helps in the expansion of material base of women by enabling them to start and expand small businesses that often helps in wider market access. Women also experience a power within through feelings of freedom, strength, self-identity and increases in levels of confidence and self-esteem. However, gender discrimination do exists in the family that is evident in the gender based division of work, roles and responsibilities as well as the mind-set towards domestic violence and issues of ownership and inheritance of land. At the social level,

involvement in SHGs has enabled women to have a voice in the community affairs and helps them to tackle problems of the society. Though women face difficulties in involvement in politics, their participation in SHGs has altered them enough to become prospective leaders at least in the local political fields. Some of the recommendations for improvement of women's conditions include providing convergence of inputs, ensure a proactive involvement of women in the program, bring changes in the social norms and perceptions and anchoring with wider movements of social change.

Dhanya and Sivakumar (2010) examine whether the economic empowerment has resulted in the generation of a set of self-reliant women. A case study was conducted in Thiruvananthapuram district of Kerala and the survey showed a positive impact of the development programme of Kudumbashree in Kerala. The dimension studied include women's motivation, aspiration, overcoming the fear of authority, confidence in one's own abilities, autonomy in the use of resources in households and participation in decision making in the households. It was found that weekly meetings of SHGs is not regular in some cases, so steps should be taken to conduct it regularly. Besides, proper selection of activist for the group is crucial for its survival and expansion, efforts should be made to identify the suitable activities based on resources, skills and markets.

Minimol and Makesh (2012) critically evaluate the nature and extent of impact of participation in SHGs on rural women. They analysed the extent of various levels of empowerment i.e. personal, entrepreneurial, social, economic and financial empowerment achieved by the members through their participation in SHGs. They found that SHGs act as a resource centre for empowering women members, percolating the benefits to the society in general, it can come to a point where it becomes their choice whether to remain personally, economically and socially impoverished. It helps women to organise themselves into groups and undertake community based programmes to eradicate their deprivations. Women empowerment was not the sole motive rather, the objectives are to bring prosperity to overall family, community and to ensure social as well as entrepreneurial development.

Dass. et.al, (2015) stated that women entrepreneurial development is possible only by providing economic opportunities to women for their wellbeing. Entrepreneurship is considered as the only

way out for the economic growth of the rural women. It helps to create employment opportunities to a number of people inside their own social structure (Sidhu and Kaur, 2006).

SHGs have the matchless quality to make a socio – financial upheaval in the rustic zones of our nation. SHGs have not just created substantial resources and enhanced living states of the women but helped in changing a lot of their social viewpoint and exercises. SHGs have served the reason for strengthening, social solidarity and socio – monetary improvement of poor people (Ramchandran & Balkrishnan, 2008).

Self Help Groups has improved the status of the life of the women members by increasing their decision making capacity in the family and in the society, their involvement in the various economic and social activities by developing their capacity building (Kotahwala, 2012). For the achievement of the sustainable Entrepreneurial development among the members of the SHGs more need is to be given for the development and encouragement of SHGs rather than the formation only.

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Theoretical Review

Entrepreneurs are the shapers of the economy by creating new resources and new opportunities and by originating new products and services. In the field of entrepreneurship women entrepreneurs are also taking part and playing a vital role in this society. Women are highly empowered and motivated nowadays. So they also participate in all such activities to improve the economic status and economic growth of our country. Women entrepreneurs are trying to make a new environmental and overcoming all the hindrances which they face in this patriarchal society. Nowadays women entrepreneurs are also highly efficient in tackling the problems and use tactical solutions or way to run the business successfully. Women entrepreneurs run their business as of like men. And women entrepreneurs are running business more efficiently than men nowadays. This shows they are highly empowered in this society. Each and every successful women entrepreneur has failed and faced all sort of struggles while trying to sustain their business with their willpower, which impacted the society positively by offering many offers and opportunities to many people.

SELF HELP GROUP

Self-help group, also known as mutual help, mutual aid, or support groups are groups of who provide mutual support for each other. Self Help Group (SHG) is a small voluntary

association of 10-20 people either registered or unregistered preferably from the same socio-economic background. In a self-help group, the members share a common problem, often a common disease or addiction. Their mutual goal is to help each other to deal with, if possible, to heal or to recover from this problem. Self-help groups may exist separately or as part of larger organizations. They may operate informally or according to a format or program. The groups usually meet locally, in members' homes or in community rooms in schools, churches or other centres and save regularly, recording all the transactions in their account books. The key focus of this program is to develop the capacity of the women collectively and empower them to deal with the socio-economic aspects of their lives. In self-help groups, specific modes of social support emerge. Through self-disclosure, members share their stories, stress, feelings, issues and recoveries. They learn that they are not alone; they are not the only ones facing the problem. This lessens the isolation that many people, especially those with disabilities, experience. Physical contact may or not be part of the program; in many support groups, members informally hug each other.

THE EMERGENCE OF SHGs IN INDIA

The emergence of the concept of Self-Help Groups (SHGs), as we know it today in India, is an outcome of several experiments conducted at the Savings and Credit Management Groups (SCMG), sponsored by Mysore Resettlement and Development Agency (MYRADA). After experimentation with the cooperatives in some projects, MYRADA felt that a shift to an alternative credit system for the poor was required along with the efforts to make the existing delivery system, not only more appropriate and effective but also willing to accept and relate to an Alternative system with its own rules and management. It was in this MYRADA project, that National Bank for Agriculture and Rural Development (NABARD) experimented the pilot project for the Development of the SHG system in India. In 1986-87, NABARD supported and funded an action-research project on SCMG of MYRADA, for assessing its adequacy as an instrument to help the target groups. The main objective of this pilot project was to evolve supplementary credit strategies for meeting the credit needs of the poor by combining flexibility, sensitivity and responsiveness of Informal credit system with financial resources of the formal credit institutions. During 1991-92, NABARD launched 92 pilot projects on linking SHGs with

Banks, in various parts of the country. In July 1991, RBI advised the banks to participate in the pilot and to extend finance to SHGs as per the norms and guidelines of NABARD. In February 1992 detailed guidelines were issued to the commercial banks, explaining the modalities of the pilot project. Later the scheme was made applicable to RRBs and Cooperative Banks in May 1993. The NABARD Guidelines to banks for the implementation of the pilot project allowed sample flexibility to the participating banks to innovative responses and observed variations in the Grassroots level situations. It aimed at providing credit to the informal SHGs of Rural poor, through the banking system, with minimal documentation and simplified procedures.

FUNCTIONS OF SHGs

- 1) Group Formation: - Members voluntary for generating employment and reducing poverty.
- 2) Savings: - SHG encourage it members to save a part of their income on regular basis. Savings are transferred to groups.
- 3) Lending: -After saving for a minimum period, the funds are used for lending to its own members; -
- 4) Meetings: - Group meetings are conducted regularly to solve the problems and difficulties of its members.
- 5) Record: - SHG keeps record of accountant.

IMPORTANCE OF SHGs

- Reduction of Poverty: SHGs help to overcome the problem of poverty, especially in rural areas. It assumed that investments made would generate income and contribute significantly to family earnings.
- Employment Generation: SHG generate employment, including self-employment. The members are encouraged to start Micro-enterprises. Small rural enterprises help in reducing the incidence disguised and seasonal unemployment.

- Empowerment of Women: SHGs have been successful in making no. of rural women economically, socially and politically more empowered. Many women have participated in panchayat elections and won.
- Promotes Savings and Banking Habit: SHGs play a very important role in linking them to banking system by promoting savings habit in rural areas. People are motivated to save because of benefits of SHGs.
- Reduction of Unorganized Sector: Traditionally rural people were dependent on moneylenders, indigenous bankers etc. for their financial requirements. Now SHGs have made a difference in reducing the influence of this by providing bank support to poor.
- Social and Economic Justice: SHGs help to reduce poverty and promote economic justice. They empower women, people belonging to scheduled castes, tribes and minorities. Thus, they promote social justice.
- Community Action: Studies have that women in SHG have been motivated to improve community services, including education, health, water supply, village roads, infrastructure, protecting natural resources, stopping sale and consumption of alcohol etc. SHG also makes rural poor aware about their rights and help them to fight exploitation.
- Improves Credit System: SHG has been promoted to improve credit delivery system. It provides credit on large scale to very large no. of people. This reduces transaction cost and promotes efficiency of credit system.
- Mobilization of Resources: A large number of rural poor do not have access to banks. SHGs play an important role in mobilizing savings of poor. They help them in linking them to banking system by promoting savings.
- Beneficial to Financial Sector: The linking of SHGs with financial sector benefitted the banking sector. Banks are able to tap into a large market.

PROBLEMS FACED BY SHGs

- **Regional Imbalance:** The success of SHG programme is limited. The Southern States account for 70% of funds. There is a need for better linkage efforts in northern, central, eastern and north eastern states. These states have high concentration of rural poor.
- **Poor Management:** Many SHGs suffer due to poor management. In many case internal controls are lacking. There has been poor management of cash flows. Roles and responsibilities of members and office bearers are not defined properly.
- **Problem of Micro Enterprises:** Many micro enterprises developed by SHGs lack skill and strategy to survive. Even the NGOs fail to provide them with necessary linkage and market survey report.
- **Dropouts:** There are many incidences of dropouts from groups. The main cause is migration for employment and inability to make regular savings. The dropout rate is 11% for very poor and 7% for non-poor.
- **Lack of Business Attitude:** Many banks supporting SHGs treat the projects as a social or development programme and not as a business proposition. This has restricted the spirit of entrepreneurship among members.
- **Regulations:** SHGs are governed by multiplicity of regulations. This makes their formation and functioning difficult. Micro Financial Sector Bill 2009 is expected to sort out this problem by making NABARD the single regulatory body for SHGs.
- **Lack of Political Support:** Usually political parties are after Cooperative Societies as they serve vote banks. A SHG does not certain enough votes to be inspired by politicians.
- **Sustainability:** Sustainability of SHGs depends on the quality of SHGs and the support given by Self Help Promoting Institutions (SHPIs). Many SHPIs have been supporting SHGs, but only to achieve targets. This affects is sustainability in long run.

ENTREPRENEUR

An entrepreneur is a person who brings in overall changes through innovation for the maximum social good. The entrepreneur is an important input of economic development. She is a catalyst in development. An entrepreneur is an integrated person with outstanding leadership qualities.

She works for the betterment of the society. She is a visionary with desire to excel by entering into innovative research and development activities.

By virtue of her potential status she gets a vital treatment among the economists, sociologists, social psychologists and political scientists. She is recognized by economists as a forerunner of economic growth and an essential element in generating investment opportunities. The psychologists look upon her as an “Entrepreneurial women”, her motivations and aspirations as conducive to development. The sociologists consider her as a conducive to development. The sociologists consider her as a sensitive energizer in the modernization of societies. Political scientists regard her as a leader of the system.

The word “Entrepreneur” is derived from French word “Entrepreneur” which means “to undertake”. The entrepreneur is often associated with a person who starts her own, new and small business. The term entrepreneur is defined as one who innovates, raises money, assembles inputs, chooses managers and sets the organization going with his ability to identify them.

In a nut shell, the concept of entrepreneur is closely associated with three elements-Risk bearing, Organizing and Innovating. Thus, an entrepreneur can be defined as a person who tries to create something new, organize production, undergoes risks and handles economic uncertainty involved in enterprise.

ENTREPRENEURSHIP

Entrepreneurship is an attitude of mind which calls for calculated risks and confidence to achieve a pre-determined business objective. It is the risk taking ability of the individual combined with correct decision making. Entrepreneurship is an exercise or process undertaken by an entrepreneur to increase his business enterprise. It involves innovation and creativity. The concept of entrepreneurship is highly elusive and it is defined differently by different authors. Some mean entrepreneurship as “risk bearing”. Others view it is “innovating” and yet others consider it “thrill seeking”. Some of the important definitions are narrated below for the better understanding of the meaning of entrepreneurship. As per Schumpeter “Entrepreneurship is based on purposeful and systematic innovation. It included not only the independent businessman but also company and managers, who actually carry out innovative functions.” In general, entrepreneurship refers to the functions performed by an entrepreneur in establishing an

enterprise. Entrepreneurship is the act of being an entrepreneur. In a nut shell, the process of giving birth to a new enterprise is called entrepreneurship. The basic elements involved in entrepreneurship are innovation and risk bearing.

WOMEN ENTREPRENEURS

Women or a group of women who initiate, organize and operate a business enterprise is defined as women entrepreneur(s). Women are expected to innovate, imitate or adopt an economic activity to be called “women entrepreneurs”. The Government of India has designed a women entrepreneurs as “an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women”. According to Frederick Harbison, like a male entrepreneurs and women entrepreneurs have five functions (a) Explore the prospects of starting new enterprise (b) undergoing of risks and the handling of economic and non-economic uncertainties. (c) Introduction of new innovations on imitation if successful ones in existence.(d) Co-ordination administration and control (e) Supervision and providing leadership in all aspects of the business. These functions are not always of equal importance. Risk taking and innovation are paramount for establishing or diversifying an enterprise. Coordination and supervision become increasingly important in improving the efficiency in the operation of the undertaking. According to the management experts of Harward school success in business and management mainly depends upon the factors of futuristic outlook and competency to plan for the future. Successful entrepreneurs are those who integrate the feminist attributes of nurturing and futuristic planning with male aggressiveness. Women entrepreneurs can definitely excel male entrepreneurs if they get adequate exposure and proper encouragement to face the challenges and complexities of the business world. This study brings out the outstanding qualities of women entrepreneurs who are being successful in business.

SELF HELP GROUP IN WOMEN ENTREPRENURSHIP

The contribution of women in the present day business and commercial world is significant. The awareness of Bank lending and the help from the government made the rural women to think of new lines. The dependence on agricultural activities by the rural women is vanishing and the emergence of SHGs makes a great change in the life of rural women. Self Help groups are considered as agents of Socio –economic transformation in rural areas. The characteristic features of SHGs are voluntary membership, participatory, planning, holistic approach, resource mobilization, self-management, self – help and mutual help. Many of the SHGs are formed by women and are supported by NGOs and they provide revolving credit to them. The micro credit facilities provided by the financial institutions help in the formation of more SHGs. The success role of SHGs gives a clear indication to the Government that it has to support at all levels.

Entrepreneurial ability and skills are not the exclusive right of rich business class alone. India is a vast country of villages and still 70% of the population depends on agricultural failures cause great concern to the Government and the society. We need a new beginning; of course the nationalized Banks, SFC (State Finance Corporation), SIC (State Industries Corporation), DIC (District Industrial Centre). Voluntary agencies like FLICKS and NAYE (National Alliance of Young Entrepreneurs) have started to give more thrust on women entrepreneurs. The SHGs are really an instrument to guide out poor women and also to inculcate entrepreneurial abilities.

The success of SHGs in the development of women entrepreneurs is not in the hands of a single agency it will be the task of multiple agencies. If various agencies come forward to help the SHGs it will take a lead role in the development of women entrepreneurs.

The basic principles which Self Help Groups function are group approach, mutual trust, organization of poor, manageable small groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training, capacity building and empowerment. It is a pre-micro enterprise for the majority of the rural poor.

KUDUMBHASHREE

Kudumbashree is a unique programme of poverty alleviation with full participation of women, especially poor women. It seeks to bring the poor women folks together to form grass root organisation to help and to enhance their economic security. The concept of Kudumbashree

sought to match the energy of self-help group movement with the need for a community platform to interface with local self-government. The literary meaning of the word Kudumbashree is prosperity of the family. The slogan of Kudumbashree mission is “reaching out to families through women and reaching out community through families”. Kudumbashree is a holistic, participatory, women oriented innovative programme for poverty alleviation.it envisages prosperity of the economically backward families in the state with multiple programmes that will provided them with information, creation of awareness, building up their capability and capacity, enhancing their confidence and showing them the opportunity for better social security and to empower them physically, socially, economically and politically. Poverty cannot be removed simply by charity but only through active social intervention. Most of the anti-poverty programmes implemented in the state during the last decades, have failed due to various reasons. All most all the programmes adopted income criteria for identifying the poor, which lacked people’s involvement and was also susceptible to underreporting and manipulations. The poor were never involved in the identification and assessment of their own problems and needs. The poor remained as mere beneficiaries of others decisions, as they were not involved in the implementation of the programmes. The programmes were also generally individual oriented and did not harness the community’s group dynamics. The programmes were centrally planned which little flexibility to suit local needs. The target oriented programmes didn’t take into account the resource handling capabilities of the poor.

All these experiments emphasis the necessity to adopt holistic approach to fight poverty, with active participation of the community. The phenomenal success of the community development system of Alappuzha municipality and Malappuram district also encourage planners to formulate a participatory community based programme for fighting poverty in Kerala. The concept of Kudumbashree thus took definite shape.

One of the most important activities of the NHGs under Kudumbashree is the mobilisation of left and providing of credit to the members. Kudumbashree promotes thrift mobilisation by setting up Thrift & Credit Societies at NHG level to facilitate the poor to save and to promote them with cost effective and easy credit. Thrift and Credit societies facilitate easy and timely credit to the un-reached. A member can avail loan up to a maximum of four times of his savings. The amount of loan and the priority of disbursement are decided by the NHG. The repayment is collected

weekly during the routine NHG meetings. The income towards interest from thrift is generally used for re loaning. The most important aspect of thrift and credit societies is the prompt repayment of loans. Thrift and Credit societies organised by the Kudumbashree are growing fast as informal banks of the poor women at their doorsteps. Most of the thrift societies are now capable of providing assistance even to income generating activities.

KUDUMBASHREE IN KERALA

The Kudumbashree project in Kerala traces back its origin to the Bangladesh Grameen Bank (BGB), which was started in 1976 by Prof. Mohammed Yunus in Bangladesh. With the success of BGB and similar organisations elsewhere, the concept of micro credits gained momentum. Based on this success, many NGOs in our country organised Self Help Groups (SHGs) which serve as an intermediary between the bank and the poor.

Kudumbashree is a female oriented, community based, poverty reduction project of the government of Kerala. Kerala is an Indian state lying in the southwest part of Indian subcontinent, where many development experiments are being tested, refined and implemented.

The mission aims at the empowerment of the women, through forming self-help groups and encouraging their entrepreneurial or other wide range of activities. The purpose of the mission is to ensure that the women should no longer remain as passive recipients of public assistance, but active leaders in women involved development initiatives. Kudumbashree movement was launched by former Prime Minister A.B. Vajpayee at a function chaired by the then Local Administration Minister Paloli Mohammed Kutty at Kottakkunnu in Malapuram on May 17, 1998.

The State Poverty Eradication Mission known as Kudumbashree is an innovative poverty eradication programme of the government of Kerala, which is a community based, women oriented and participatory programme in every respect. Kudumbashree programme is being implemented through the local self-governments in the state. The three-tier community based organisation of women includes Neighbourhood Groups (NHGs) at the neighbourhood (grass root) level, Area Development Societies at the local level (centre) and Community Development Societies (CDS) at the village Panchayat /Municipality (apex) level. These organisations act as the community wings of the self-governments.

The following are the community structures suggested for the rural side:

- Kudumbashree Ayalkoottam(NHG)
- Kudumbashree Ward Samithy(ADS)
- Kudumbashree Panchayat Samithy(CDS)

The paradigm shift in the approach is that any women who is residing in the Gramapanchayath can become a member of the Kudumbashree Ayalkoottam respective of whether she is in a below poverty line (BPL) family. Since this aspect gives an opening for the above poverty line (APL) families to enter into the community structures envisaged Kudumbashree, it is further ensured that majority of the office bearers should below to BPL families. These structures give added importance to women entrepreneurship.

The Kudumbashree program in Kerala has initiated their real change in the life of women belonging to venerable section of the society by setting a base line for the formation of social capital at grass root level, especially by empowering the poor. The poor women of Kerala is already accepted Kudumbashree as their own movement. Kudumbashree presents a unique model of participatory development, which can very well be emulated by other parts of the country. The strategy of participation and empowerment adopted in Kudumbashree mission ensure sustainable livelihoods to a many number of poor women. Capacity of poor women of the state in several areas has gone up considerably, status of women in the family and community has also improved.

Kudumbashree has gained national and international acclaimed has an ideal and workable model of participatory development for eradicating poverty through micro credit and in developing various IGA for the women. Developmental specialist and social activist from several Indian states and foreign countries visit the project to enlightening themselves in areas pertaining to participatory poverty reduction approach. Kudumbashree became the status of helpline to many, aiming at eradicating poverty, and in savaging the destitute from the wretches of extreme deprivation by participating in various income generating-cum-developmental activities, the morale and confidence of women become very high. The Urban Ministry of Rural Development is of the opinion that Kudumbashree mission is one the most competent and well run mission and that it is a role model for other states.

Profile of Kudumbashree

The nine Self Help Groups selected from Karukachal Panchayat for the study are listed below.

1. SANGEETHA KUDUMBASHREE

It has been working in this area for the past 18 years. It was born in June 2002. It consists of 24 members in the group. Weekly meetings are done in any of one household member. There is an elected committee which consist of 1 President and 1 Secretary as their head to run the affairs of the group.

Each member contributes Rs.50 per week as their contribution. The amount received is distributed yearly to the members of the group. The amount thus received as from the contribution is calculated and the part of monthly collection taken as loan by one member whose turn is determined by drawings of lots on second week every month and the rest amount are deposited in a commercial bank. It can be repaid in 10 equal monthly instalments at an interest of Rs2 fee 100 rupee per month. Delayed payment of monthly contribution entails as fine of Rs.5 per day, delayed loan repayment involves a penalty of Rs.20 per month. This SHG kept its liquid cash in a joint savings account with a commercial bank. Currently their joint account is in SBT, Branch-Karukachal. Every member should attend the weekly meetings. The absentees should entail a fine Rs.5 per day. The person who attains age of 18 and above can become a member in this SHG. The arrival of new member's decision will be taken by holding meetings with the president and other members. If they agree the president must inform the details to the Panchayat. Rest formalities are done by Panchayat. The member can take loan from bank only after completing 6 months of membership in the group.

2. SREELAKSHMI KUDUMBASHREE

It has been working in this area for the past 18 years. It was born in June 2002. It consists of 22 members in the group. Weekly meetings are done in any of one household member. There is an elected committee which consist of 1 President and 1 Secretary as their head to run the affairs of the group.

Each member contributes Rs.50 per week as their contribution. The amount received is distributed yearly to the members of the group. The amount thus received as from the contribution is calculated and the part of monthly collection taken as loan by one member whose turn is determined by drawings of lots on second week every month and the rest amount are deposited in a commercial bank. It can be repaid in 10 equal monthly instalments at an interest of Rs2 fee 100 rupee per month. Delayed payment of monthly contribution entails as fine of Rs.5 per day, delayed loan repayment involves a penalty of Rs.20 per month. This SHG kept its liquid cash in a joint savings account with a commercial bank. Currently their joint account is in SBT, Branch-Karukachal. Every member should attend the weekly meetings. The absentees should entail a fine Rs.5 per day. The person who attains age of 18 and above can become a member in this SHG. The arrival of new member's decision will be taken by holding meetings with the president and other members. If they agree the president must inform the details to the Panchayat. Rest formalities are done by Panchayat. The member can take loan from bank only after completing 6 months of membership in the group.

3. AVANI KUDUMBASHREE

It has been working in this area for the past 18 years. It was born in June 2002. It consists of 22 members in the group. Weekly meetings are done in any of one household member. There is an elected committee which consist of 1 President and 1 Secretary as their head to run the affairs of the group.

Each member contributes Rs.50 per week as their contribution. The amount received is distributed yearly to the members of the group. The amount thus received as from the contribution is calculated and the part of monthly collection taken as loan by one member whose turn is determined by drawings of lots on second week every month and the rest amount are deposited in a commercial bank. It can be repaid in 10 equal monthly instalments at an interest of Rs2 fee 100 rupee per month. Delayed payment of monthly contribution entails as fine of Rs.5 per day, delayed loan repayment involves a penalty of Rs.20 per month. This SHG kept its liquid cash in a joint savings account with a commercial bank. Currently their joint account is in SBT, Branch-Karukachal. Every member should attend the weekly meetings. The absentees should entail a fine Rs.5 per day. The person who attains age of 18 and above can become a member in this SHG. The arrival of new member's decision will be taken by holding meetings with the

president and other members. If they agree the president must inform the details to the Panchayat. Rest formalities are done by Panchayat. The member can take loan from bank only after completing 6 months of membership in the group.

4. SANGAMAM KUDUMBASHREE:

It has been working in this area for the past 13 years. It was born in June 2002. It consists of 18 members in the group. Weekly meetings are done in any one household of its members. There is an elected committee which consists of 1 President and 1 Secretary as their head to run the affairs of the group.

Each member contributes Rs.40 per week as their contribution. The amount received is distributed yearly to the members of the group. The amount thus received as from the contribution are calculated and the part of monthly collection taken as loan by one member whose turn is determined by drawing of lots on second week every month and the res amount is deposited in a commercial bank. It can be repaid in 10 equal monthly instalments at an interest of Rs.2 for 100 rupee per month. Delayed payment of monthly contribution entails as fee of Rs.5 per day, delayed loan repayment involves a penalty of Rs.20 per month. This SHG kept its liquid cash in a joint savings account with a commercial bank. Currently their joint account is in SBT, Branch-karukachal. Every member should attend the weekly meetings. The absentees should entail a fine of Rs.5 per day. The person who attains the age of 18 and above can become a member in this SHG. The arrival of new member's decision will be taken by public meetings with the president and the other members. If they agree the president must inform the details to the panchayat. Rest formalities are done by the panchayat. The member can take loan from bank only after completing 6 months of membership in the group.

5. JYOTIS KUDUMBASHREE

It has been working in this area for the past 13 years. It was born in June 2002. It consists of 18 members in the group. Weekly meetings are done in any of one household of its members. There is an elected committee which consists of 1 President and 1 Secretary as their head to run the affairs of the group.

Each member contributes Rs.60 per week as their contribution. The amount received is distributed yearly to the members of the group. The amount thus received as from the

contribution are calculated and the part of monthly collection taken as loan by one member whose turn is determined by drawing lots on second week every month and the rest amount is deposited in a commercial bank. It can be repaid in 10 monthly equal instalments at an interest of Rs.2 for 100 rupee per month. Delayed payment of monthly contribution entails as a fine of Rs.5 per day, delayed loan repayment involves a penalty of Rs.20 per month, this SHG kept its liquid cash in a joint savings account with a commercial bank. Currently their joint account is in SBT, Branch-Karukachal. Every member should attend the weekly meetings. The absentees should entail a fine of Rs.5 per day. The person who attains the age of 18 and above can become a member in this SHG. The arrival of new member's decision will be taken by public meetings with the president and the other members. If they agree the president must inform the details to the Panchayat. Rest formalities are done by the panchayat. The member can take loan from bank only after completing 6 months of membership in the group. The interest avail for loan is Rs.2 for 100 rupees per month.

6. ST MARYS KUDUMBASHREE

It has been working in this area for the past 13 years. It was born in June 2002. It consists of 18 members in the group. Weekly meetings are done in any of one household of its members. There is an elected committee which consists of 1 President and 1 Secretary as their head to run the affairs of the group.

Each member contributes Rs.40 per week as their contribution. The amount received is distributed yearly to the members of the group. The amount thus received as from the contribution are calculated and the part of monthly collection taken as loan by one member whose turn is determined by drawing lots on second week every month and the rest amount is deposited in a commercial bank. It can be repaid in 10 monthly equal instalments at an interest of Rs.2 for 100 rupee per month. Delayed payment of monthly contribution entails as a fine of Rs.5 per day, delayed loan repayment involves a penalty of Rs.20 per month, this SHG kept its liquid cash in a joint savings account with a commercial bank. Currently their joint account is in SBT, Branch-Karukachal. Every member should attend the weekly meetings. The absentees should entail a fine of Rs.5 per day. The person who attains the age of 18 and above can become a member in this SHG. The arrival of new member's decision will be taken by public meetings with the president and the other members. If they agree the president must inform the details to

the Panchayat. Rest formalities are done by the panchayat. The member can take loan from bank only after completing 6 months of membership in the group. The interest avail for loan is Rs.2 for 100 rupees per month

CHAPTER 4
DATA ANALYSIS
AND
INTREPRETATION

Classification of respondents on the basis of marital status

Table 4.1

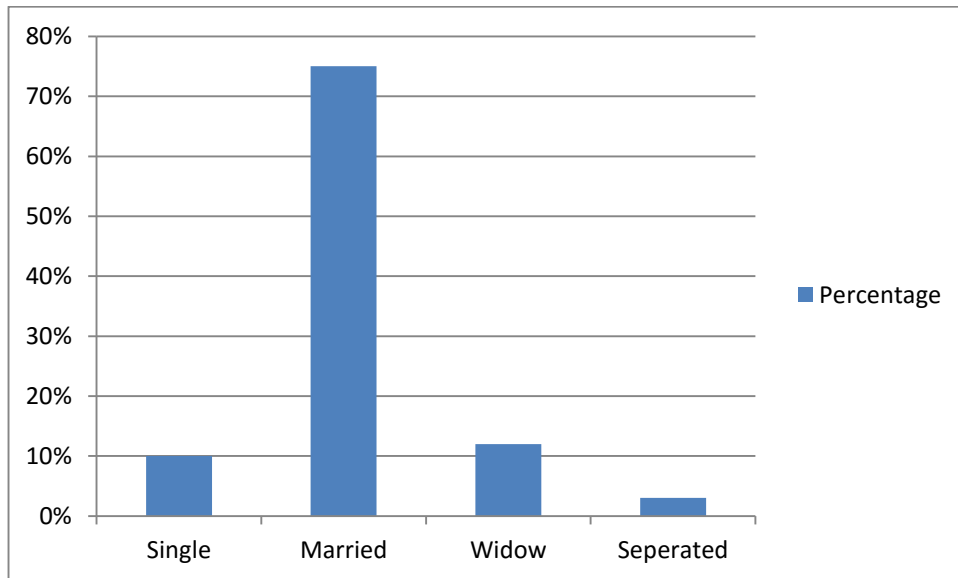
Options	No of respondents	Percentage
Single	6	10%
Married	45	75%
Widow	7	12%
Separated	2	3%
Total	60	100

Source: Primary source

The above table gives a clear picture of the marital status of respondents out of 60 respondents, 10% respondents fall under the group of Single, 75% of the respondents belongs to the group of Married, 12% of the respondents belongs to the group of Widow, while remaining 3% belongs to the group of Separated.

Bar chart showing the marital status of respondents

Figure 4.1



Source: Table 4.1

Literacy level

Table 4.2

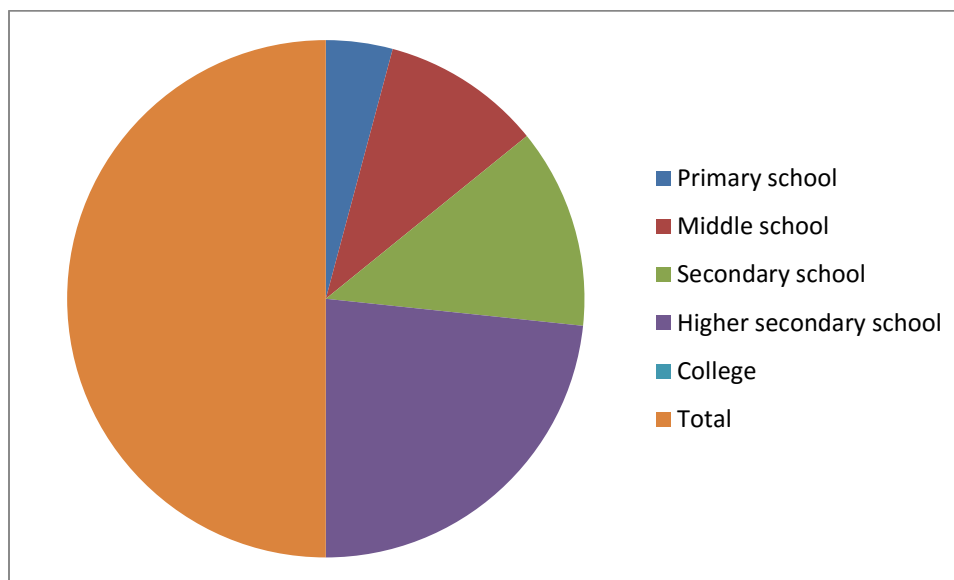
Options	No of respondents	Percentage
Primary school	5	8%
Middle school	12	20%
Secondary school	15	25%
Higher secondary school	28	47%
College	0	0
Total	60	100

Source: Primary source

The above table gives a clear picture of the literacy level of respondents out of 60 respondents, 8% respondents fall under the group of Primary school, 20% of the respondents belongs to the group of Middle school, 25% of the respondents belongs to the group of Higher secondary school, while remaining 0% belongs to the group of College.

Bar chart showing the literacy level of respondents

Figure 4.2



Source: Table 4.2

Current occupation

Table 4.3

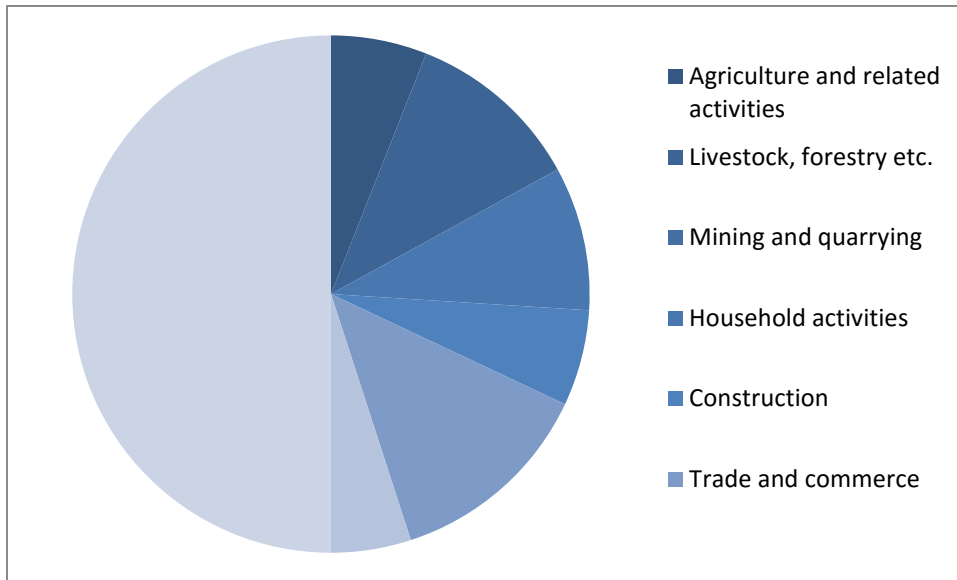
Options	No of respondents	Percentage
Agriculture and related activities	6	12%
Livestock, forestry etc.	11	22%
Mining and quarrying	0	0
Household activities	9	18%
Construction	6	12%
Trade and commerce	13	26%
Transport, Communication etc.	0	10%
Others	5	10%
Total	50	100

Source: Primary source

The above table gives a clear picture of the current occupation of respondents out of 60 respondents, 10% respondents fall under the group of Single, 75% of the respondents belongs to the group of Married, 12% of the respondents belongs to the group of Widow, while remaining 3% belongs to the group of Separated.

Bar chart showing the current occupation of respondents

Figure 4.3



Source: Table 4.3

Annual income

Table 4.4

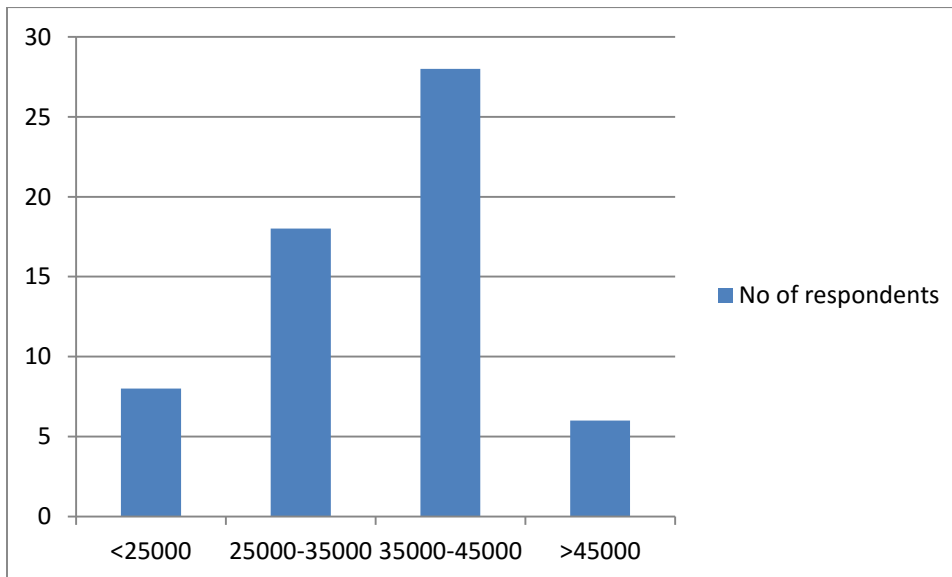
Options	No of respondents	Percentage
<25000	8	13%
25000-35000	18	30%
35000-45000	28	47%
>45000	6	10%
Total	60	100

Source: Primary source

The above table gives a clear picture of the annual income of respondents out of 60 respondents, 13% respondents fall under the group of Below 25000, 30% of the respondents belongs to the group of 25000-35000, and 47% of the respondents belong to the group of 35000-45000, while remaining 10% belongs to the group of Above 45000.

Bar chart showing the annual income of respondents

Figure 4.4



Source: Table 4.4

Frequency of savings

Table 4.5

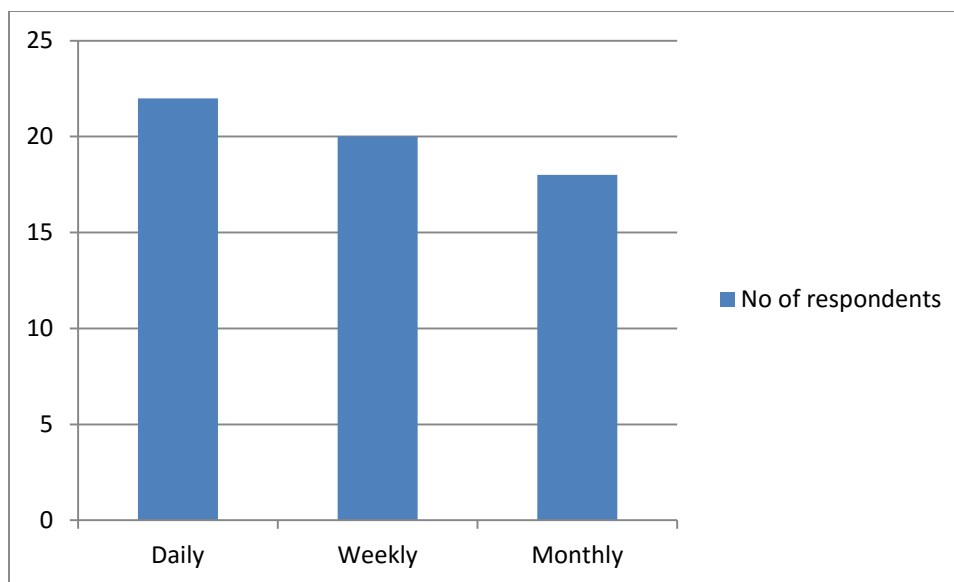
Options	No of respondents	Percentage
Daily	22	37%
Weekly	20	33%
Monthly	18	30%
Total	60	100

Source: Primary source

The above table gives a clear picture of the savings of respondents out of 60 respondents, 37% respondents fall under the group of Daily, 33% of the respondents belongs to the group of Weekly, while remaining 30% belongs to the group of Monthly.

Bar chart showing the savings of respondents

Figure 4.5



Source: Table 4.5

Reasons to join the particular SHG

Table 4.6

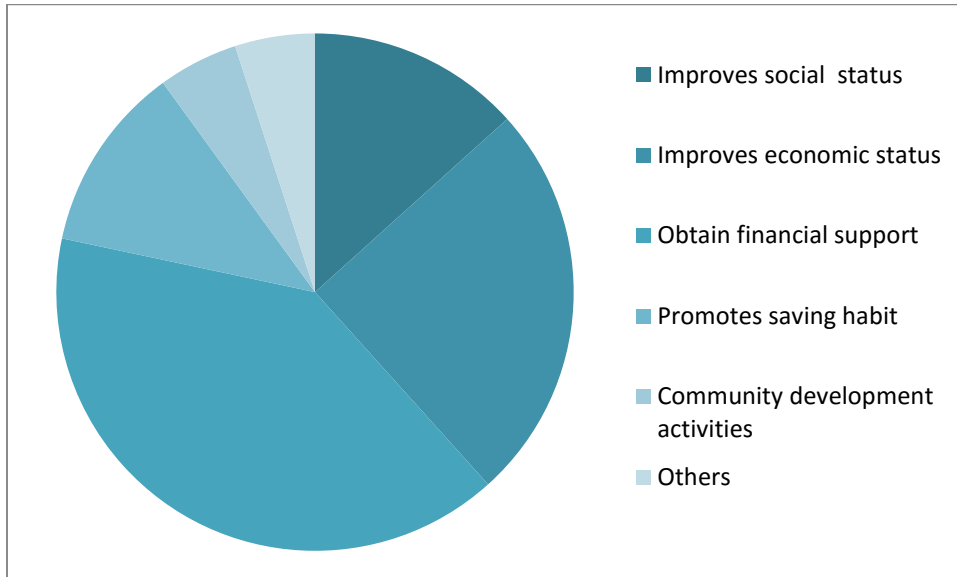
Options	No of respondents	Percentage
Improves social status	8	13%
Improves economic status	15	25%
Obtain financial support	24	40%
Promotes saving habit	7	12%
Community development activities	3	5%
Others	3	5%
Total	60	100

Source: Primary source

The above table gives a clear picture of reasons to join the particular SHG of respondents out of 60 respondents, 13% respondents fall under the group of Improves social status, 25% of the respondents belongs to the group of Improves economic status, 40% of the respondents belongs to the group of Obtain financial support, , 12% of the respondents belongs to the group of Promotes saving habit, 5% of the respondents belongs to the group of Community development activities, while remaining 5% belongs to the group of Others.

Bar chart showing the reason for joining the particular SHG of respondents

Figure 4.6



Source: Table 4.6

Frequency showing financial assistance from SHG

Table 4.7

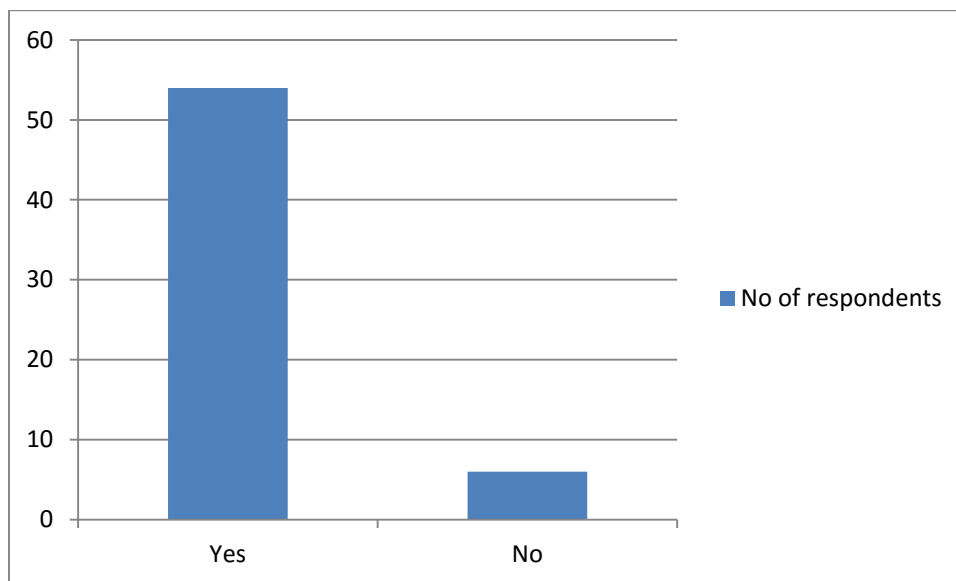
Options	No of respondents	Percentage
Yes	54	90%
No	6	10%
Total	60	100

Source: Primary source

The above table gives a clear picture of financial assistance from SHG of respondents out of 60 respondents, 90% respondents fall under the group Yes, while remaining 10% don't get any financial assistance from SHG.

Bar chart showing the financial assistance from SHG of respondents

Figure 4.7



Source: Table 4.7

Frequency showing purposes from the related financial assistance Table 4.8

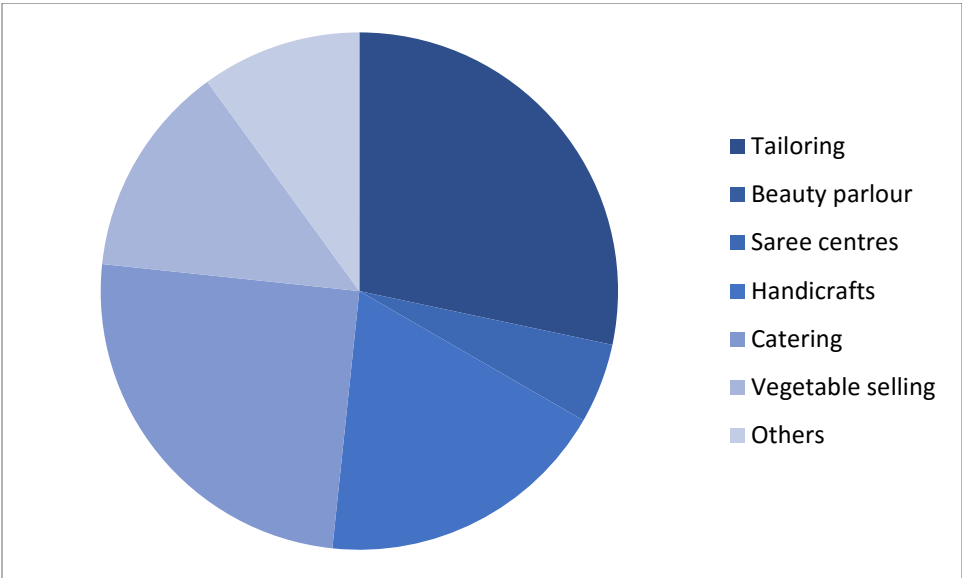
Options	No of respondents	Percentage
Tailoring	17	28%
Beauty parlour	0	0
Saree centres	3	5%
Handicrafts	11	18%
Catering	15	25%
Vegetable selling	8	14%
Others	6	10%
Total	60	100

Source: Primary source

The above table gives a clear picture of purposes for financial assistance of respondents out of 60 respondents, 28% respondents fall under the group of Tailoring, 0% of the respondents belongs to the group of Beauty parlour, 5% of the respondents belongs to the group of Saree centres, , 18% of the respondents belongs to the group of Handicrafts, 25% of the respondents belongs to the group of Catering, 14% of the respondents belong to the group of Vegetable selling, while remaining 10% belong to the group of others.

Bar chart showing the purposes from the related financial assistance of respondents

Figure 4.8



Source: Table 4.8

Weekly contribution towards SHG

Table 4.9

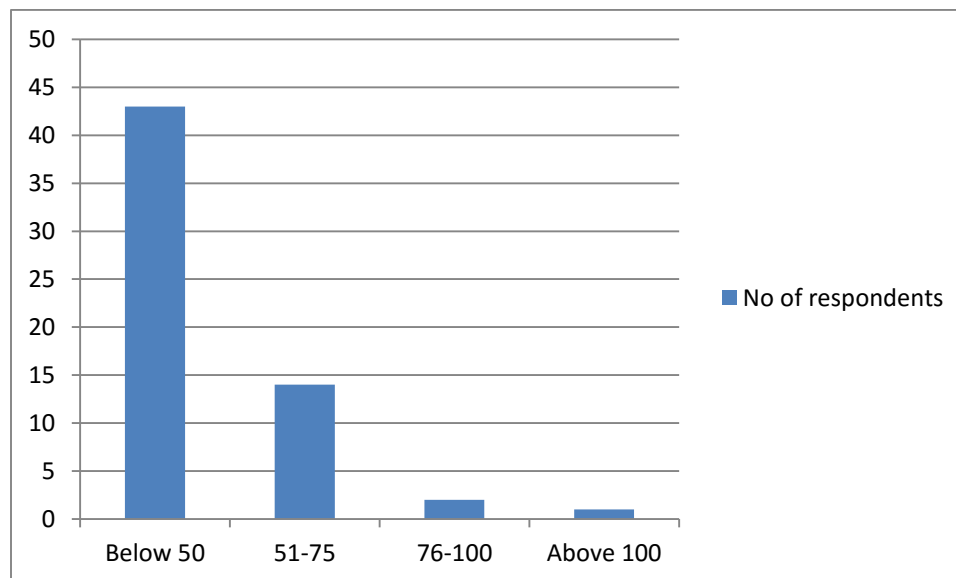
Options	No of respondents	Percentage
Below 50	43	72%
51-75	14	23%
76-100	2	3%
Above 100	1	2%
Total	60	100

Source: Primary source

The above table gives a clear picture of weekly contribution towards SHG of respondents out of 60 respondents, 72% respondents fall under the group of Below 50, 23% of the respondents belongs to the group of 51-75, 3% of the respondents belong to the group of 76-100, while remaining 2% belongs to the group of Above 100.

Bar chart showing the weekly contribution towards SHG of respondents

Figure 4.9



Source: Table 4.9

Applied for loan?

Table 4.10

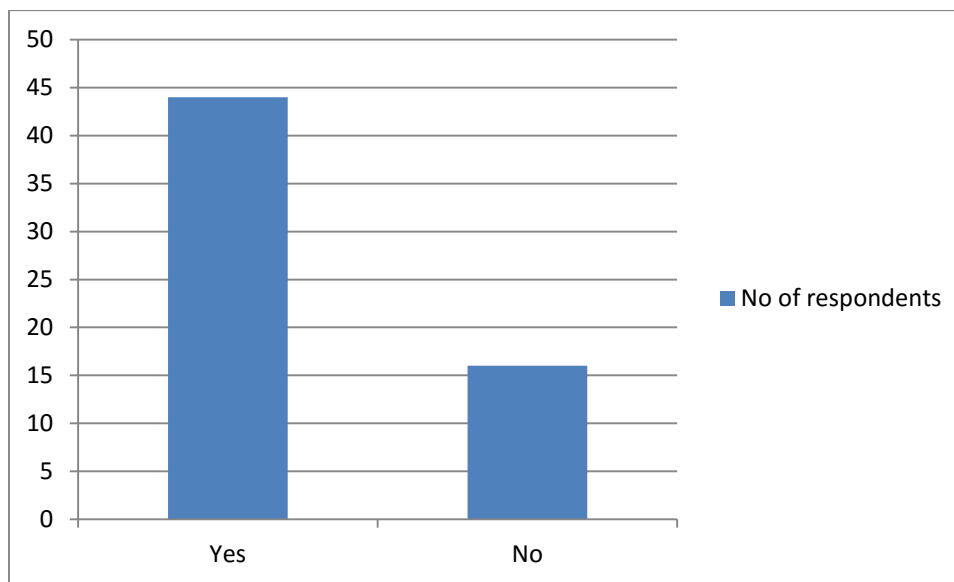
Options	No of respondents	Percentage
Yes	44	73%
No	16	27%
Total	60	100

Source: Primary source

The above table gives a clear picture of the respondents that had applied for loan out of 60 respondents, 73% respondents fall under the group Yes, while remaining 27% don't applied for loan.

Bar chart showing the loan took by respondents

Figure 4.10



Source: Table 4.10

How much did you apply for?

Table 4.11

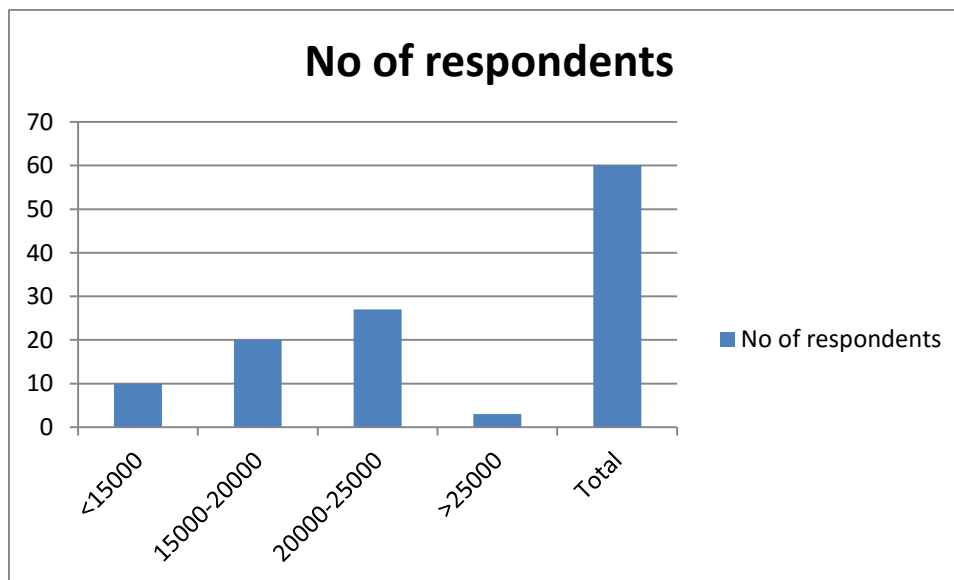
Options	No of respondents	Percentage
<15000	10	17%
15000-20000	20	33%
20000-25000	27	45%
>25000	3	5%
Total	60	100

Source: Primary source

The above table gives a clear picture of amount applied for loan of respondents out of 60 respondents, 17% respondents fall under the group of Below 15000, 33% of the respondents belongs to the group of 15000-20000, 45% of the respondents belongs to the group of 20000-25000, while remaining 5% belongs to the group of Above 25000.

Bar chart showing the amount of loan applied by the respondents

Figure 4.11



Source: Table 4.11

Purpose of loan

Table 4.12

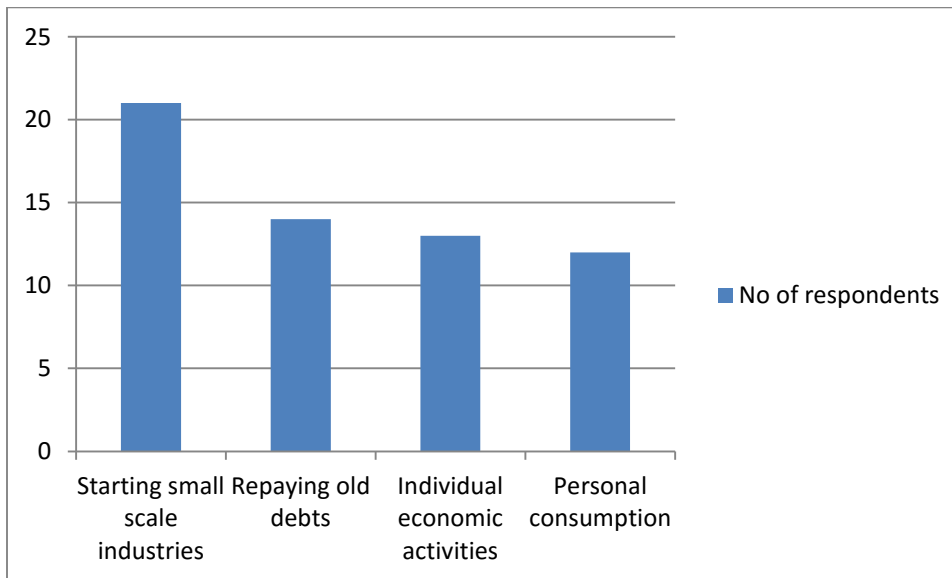
Options	No of respondents	Percentage
Starting small scale industries	21	35
Repaying old debts	14	23
Individual economic activities	13	22
Personal consumption	12	20
Total	60	100

Source: Primary source

The above table gives a clear picture of purpose of loan of respondents out of 60 respondents, 35% respondents fall under the group of Starting small scale industries, 23% of the respondents belongs to the group of Repaying old debts, 22% of the respondents belongs to the group of Individual economic activities, while remaining 20% belongs to the group of Personal consumption.

Bar chart showing the purpose of loan of the respondents

Figure 4.12



Source: Table 4.12

CHAPTER 5
FINDINGS, SUGGESTIONS
AND
CONCLUSIONS

FINDINGS

- Classification on the basis of marital status reveals that 75% of the respondents are married from out of 60 respondents
- Literacy level analysis of respondents shows that most of the members are of secondary and higher secondary level and no one holds a bachelor degree.
- Members of SHG are involved in different types of occupation with 26% in trade and commerce and 22% involved in livestock and forestry and others in occupations like household activities, agriculture and construction.
- Annual income wise classification showed that 47% of the respondents fall under income group 35000-45000 per annum.
- 37% of the respondents save daily.
- 40% of the respondents joined the SHG to obtain financial support followed by 25% of the members to increase the economic status.
- Majority of the respondents receive financial assistance from SHGs.
- 28% of the respondents use the financial assistance from SHG for tailoring and the remaining use it for catering, handicrafts, vegetable selling and saree centres.
- Weekly contribution of members reveals that 72% of the respondents contribute an amount below Rs 50.
- Most of the respondents have applied for loan and are satisfied with the repayment period and amount received.
- 45% of the respondents applied for loan of Rs 20000-25000.
- Most of the respondents utilized the loan amount for the purpose of starting small scale industries.
- The overall business income supported by loan increased.
- 38% of the respondents have received advice from government organizations to set up their own business.
- Income of the respondents increased moderately after being a member of SHGs.
- 73% of the respondents have decreased their unemployment level.
- 80% of the respondents have increased their social status and started earning respect from

their family members.

- 67% of the respondents received training and most of them are from government organizations.
- 78% of the respondents state that the training given by SHG is sufficient enough to develop their skill and knowledge.
- On the basis of analysis women are psychologically, socially and economically independent through SHGs.
- SHG provide the members with sufficient fund to start their own business and to be a good entrepreneur.

SUGGESTIONS

- Most of the members in the SHGs are not adequately trained in their field and most of them are not highly educated. So members should have be given aid and guidance for the successful operation of the group.
- Simple procedures and right encouragement from the financial agencies may enable women to form more SHGs in their locality and start more entrepreneurship activities.
- The members of the SHG should be more active, enthusiastic and dynamic to mobilize their savings by group actions. In this process NGOs should act a facilitator and motivator.
- The procedure of the banks in sanctioning credit to SHG should be simple and quick.
- Women need to be more involved in social and cultural activities. The Panchayat should provide necessary training to the members.

CONCLUSION

The study titled 'Role of SHG's in Women Entrepreneurship' was conducted to analyse the role of SHGs in women entrepreneurship.

Nevertheless, t has been found that SHG's provide not only financial aid and assistance to women, it also provides aid and guidance about what entrepreneurial activities they could engage.

It has been found that after joining the SHGs, not only the income of the women has increased but also their social status and respect they got from society has increased. They were able to achieve psychological, social and economic independence by becoming a member of Self Help Groups.

Hence it may be concluded that, SHG's play a very important role in women Empowerment as a whole and therefore measures to strengthen its role and include more women under its scope may be undertaken because Empowering a Women is the first step to empowering a Society.

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Appendix

QUESTIONNAIRE

Name of the respondent:

Marital status:

- Single
- Married
- Widow
- Separated

Literacy level of the respondent:

- Primary school
- Middle school
- Secondary school
- Higher Secondary
- College

Current occupation of the member

- Agriculture and related activities
- Livestock, Forestry etc.
- Mining and quarrying
- Household activities
- Construction
- Trade and commerce
- Transport, communication etc.

- Others

Annual income of the respondent:

- < 25000
- 25000-35000
- 35000-45000
- > 45000

Frequency of savings

- Daily
- Weekly
- Monthly

Reason to join the particular SHG:

- Improves social status
- Improves economic status
- Obtain Financial support
- Promote Saving habit
- Community Development Activities
- Others

Do you receive financial assistance from SHG?

- YES
- NO

If yes, for what purpose:

- Tailoring
- Beauty Parlor
- Saree centers
- Handicrafts
- Catering
- Vegetable selling
- Others

How frequently does the member attend the SHG and any other SHG related meetings:

- No specific interval
- Once in a week
- Alternative days
- Monthly

What is your weekly contribution towards SHG fund?

- Below 50
- 51-75
- 76-100
- Above 100

Have you ever applied for a loan or credit from your particular SHG?

- YES
- NO

How much did you apply for?

- < 15000

- 15000-20000
- 20000-25000
- > 25000

Purpose of loan

- Starting small scale industries
- Repaying old debt
- Individual economic activities
- Personal consumption/ Other activities

Do you repay loans regularly?

- YES
- NO

Has your overall business income (supported by loan)

- Decreased
- Increased
- Stayed same

What motivated you to start your own business?

- Independence and freedom
- Financial rewards and personal fulfillment
- Flexibility of self-employment
- Prior work experience
- Respect from society and family

Source of advice to set up your own enterprise

- Government organization
- Non-government organization
- Friends/Family
- Professional advice
- Others

Being a member of SHG movement I am able to increase my monthly income from my occupational activities

- Largely
- Moderately
- Minimally

The current SHG has reduced my poverty level

- YES
- NO

The current SHG has reduced my unemployment level

- YES
- NO

The current SHG has improved my social status

- YES
- NO

The current SHG has helped me to earn respect from the members of my family:

- YES

- NO

Any social and community action taken by the particular SHG?

- YES
- NO
- NOT SURE

Do you feel that though you have entrepreneurial abilities, you are facing some difficulties?

- YES
- NO

Did the member undergo any orientation training programme?

- YES
- NO

If yes, then from which organization:

- Commercial organization
- Government organization
- Non-government organization
- others

Did the member undergo any skill development training?

- YES
- NO

Did the trainings given by the SHG through organizations sufficient and useful?

YES

NO

Did the trainings given by the SHG through the organizations improve your skills and knowledge?

YES

NO

