

WOMEN ENTREPRENEURS AND WOMEN EMPOWERMENT - A STUDY AMONG THE SELF HELP GROUP MEMBERS IN THRISSUR DISTRICT

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ABSTRACT

Entrepreneurship is considered as one of the most important factors contributing to the economic development of the society. Entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development. The concept of women entrepreneurship has gained considerable popularity around the globe in recent years and is no longer considered as an assortment of all sorts of arbitrary facts and figures to choose from different angles, instead, a systematic, purposeful and objective study of a wide range of disciplines, cultural variances, value systems and environment around us. Widespread establishment of women enterprises run on micro and small scale basis in rural areas of the state, has been the outcome of the micro finance programme through the formation of Self Help Groups (SHGs) which has been marked as the system for emancipating women from the traditional set up to the forefront of development process. Financing the poor through group approach was experimented in the State with the initiative of NABARD as a means for poverty alleviation and women empowerment since 90's. The tremendous growth revealed in the formation and functioning of SHGs in the state is a clear indication of the benefit of group formation over the years. Hence the significance of group approach through micro finance system which helped them to venture into enterprises with skill and confidence need to be examined. The present study is an attempt to assess the skill development of rural women through the formation of Self Help Groups in different parts of Kerala.

KEYWORDS: *Women entrepreneurship, Micro finance, Self help groups, NABARD.*

INTRODUCTION

Entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development. In India, concept of women entrepreneurship is of recent origin. Women have become aware about their rights and situations and entered in different fields of business. They have established their own successful business empires. They are contributing towards the growth of economy and improvement of their socio-economic conditions. Government of India has given due importance to women empowerment in the country and several schemes has been introduced for the upliftment of women entrepreneurs. Women workforce ratio in the country is increasing due to the increase in the women literacy rate in India. The concept of Self Help Groups (SHGs) is proved to be boon for the rural women in some states of India. It has not only raised their income but also their social status. Further, the concept of women entrepreneurship has gained considerable popularity around the globe in recent years and is no longer considered as an assortment of all sorts of arbitrary facts and figures to choose from different angles, instead, a systematic, purposeful and objective study of a wide range of disciplines, cultural variances, value systems and environment around us. Successful business ventures and economic development do not just happen. They are the result of the combination of right environment, proper planning, sustainable effort and innovation. New business formation is the result of applying human skills with advanced technology, supported by capital and other infrastructure to set in a development process.

Entrepreneurs, being the key element in the development process of an economy are the real achievers of the right mix of all these factors. Entrepreneurship was once the domain of male population while it offers the doors open to women also over the past few years and at present many women folk entered the field of entrepreneurship and proved success in their venture. Like men entrepreneurs, women entrepreneurs also have an equal role in the nation's development. By starting enterprises, exploring new markets, innovating new products and techniques and giving employment to people, women entrepreneurs will be able to add to the growth and prosperity of the nation and to the state of Kerala.

Financing the poor through group approach was experimented in the State with the initiative of NABARD as a means for poverty alleviation and women empowerment since 90's. Inculcating the habit of thrift or saving among the poor for self help and mutual help was the slogan behind this noble approach of formation of Self Help Groups. This practice has been found to be of great benefit for them as it provides a hassle free finance and easy dealings.

Voluntary organisations and NGOs as the promotional agencies play a vital role in facilitating the formation of SHGs by conceiving the stipulations of NABARD. Organising groups of poor was so cumbersome in the initial stages, that emancipation of the poor women out of their four walls and convincing them of the benefits of forming groups was difficult. Through repeated meetings with the village people, the task of forming groups was materialised. The tremendous growth revealed in the formation and functioning of SHGs in the state is a clear indication of the benefit of group formation over the years. In Kerala, the cumulative number of SHGs maintaining savings account with the bank increased from 298576 as on 31-03-2008 to 439273 as on 30-06-2015. Out of this total, 88.23 percentage of SHGs are exclusively women SHGs and 32.51 percentage is formed under Government sponsored schemes. (State Level Bankers' Committee, Kerala)

SIGNIFICANCE OF THE STUDY

Kerala is the only state in India, where women outnumber men. Kerala has made significant progress in the field of social development and this is reflected in the highest literacy among women. Hence the significance of group approach through micro finance system could be easily convinced among them. This helped them to venture into enterprises with skill and confidence. The present study is an attempt to assess the skill development of rural women through the formation of Self Help Groups in different parts of Kerala. Two modes of functioning of SHGs are prevalent in the state : one- facilitated by Govt. agencies by name, Kudumbasree and the other – facilitated by Non Govt. Organisations. The entrepreneurial activities of women are primarily focused on any income generating activity that they undertake by using the available resources. With this background, the study attempts to assess the extent of entrepreneurial development achieved by women after becoming members of SHGs.

OBJECTIVES OF THE STUDY

1. To examine the socio economic status of women micro entrepreneurs.
2. To examine the extent of social advancement achieved by the members after joining the SHG
3. To assess the extent of entrepreneurial skill development among SHG members.

METHODOLOGY AND SAMPLE FRAME

The study is concentrated on women who are members of either kudumbashree or SHGs in Thrissur district of Kerala. Out of 156 groups formed in two panchayath, namely Pananchery and Nadathara in the district, 72 groups are engaging in some sort of income generating activity. Out of them 50 groups are selected at random. On an average each group consists of 18 members. A sample of 100 women who undertake small business activities are selected from them and data were collected using a questionnaire. Both primary and secondary data were used for the study. Primary data are collected by using questionnaire, circulated among the selected sample. Secondary data were collected from books, journals and internet. Collected data were analyzed by using simple statistical tools like percentage, chi square test and entrepreneurship development index.

ANALYTICAL PRESENTATION

The socio economic status and the extent to which the members acquired entrepreneurial skill after becoming members of the group are examined by analyzing the collected data. First part of analysis examines the socio economic status of sample respondents. Half of the sample belongs to the age group of 30 to 40 years and about half of them have education up to SSLC. Majority of respondents prefer to undertake income generating process as a group activity rather than on individual basis. Making food products is the activity engaged by majority of respondents. The prime factor of consideration for taking up micro and small ventures is less skill and less risk. This reveals the attitude of women in engaging less skilled works and the hesitation to bear the risks of business. Door to door system is the method of marketing preferred by majority of them as shown in table 6. Institutions like NABARD, NGOs and Panchayath provide training in entrepreneurship. Majority of the members attended the training offered by the panchayath, and all the members who attended training show the initiative to engage in

income generating activity. Majority of the respondents (54%) attended EDP training. On an examination of the opinion of the members as to the improvement in their personal qualities after joining the group, it is evident that they could attain remarkable improvement in their attitude, approach and their mindset. This is reflected in table 4 showing a notable increase in various skills identified as the decisive factors for entrepreneurship development.

TABLE 1. AGE WISE CLASSIFICATION

Age	Number of respondents	Percentage
30-40	50	50
40-50	37	37
50-60	13	13
Total	100	100

Source: Primary Data

TABLE 2. EDUCATION WISE CLASSIFICATION

Educational qualification	Number of respondents	Percentage
Below SSLC	22	22
SSLC	47	47
Plus Two/PDC	22	22
Degree&above	9	9
Total	100	100

Source: Primary Data

TABLE 3. MODE OF CONDUCTING THE ACTIVITY

Mode of conducting the activity	Number of respondents	Percentage
Individually	34	34
Group	66	66
Total	100	100

Source: Primary Data

TABLE 4. TYPE OF INCOME GENERATING ACTIVITY

Type of activity	No. of respondents	Percentage
Consumer store	8	8
Food processing unit	31	31
Flour mill	8	8
Goat rearing	12	12
Poultry farming	5	5
Diary farming	9	9
Bakery	7	7
Tailoring unit	9	9
Paper glass unit	11	11
Total	100	100

Source: Primary Data

TABLE 5. REASONS FOR TAKING UP THE ACTIVITIES

Reasons	No. of respondents	Preferential ranking
Less risk	32	2
Less capital	25	3
Less skill	40	1
Others	15	4

Source: Primary Data

TABLE 6 MARKETING OF THE PRODUCTS OR SERVICES

Distribution system	No. of respondents	Preferential ranking
Door to door	30	1
Whole salers	19	4
Direct marketing	21	3
Retailers	17	5
Others	28	2

Source: Primary Data

TABLE 7 STATEMENT SHOWING THE AUTHORITY THAT GIVES TRAINING

Institutions	No. of respondents	Percentage
NGO	5	7
NABARD	15	20
Panchayat	55	73
Total	75	100

Source: Primary Data

TABLE 8 TYPES OF TRAINING

Types of training	No. of respondents	Percentage
EDP Training	40	54
Leadership Training	10	13
Any other (General Orientation Training)	25	33
Total	75	100

Source: Primary Data

TABLE 9. STATEMENT SHOWING THE SCORES OF SKILL DEVELOPMENT FACTORS

Statements	Agree	Disagree	No opinion	Index
Self confidence increased	87	5	8	1.82
Communication skill increased	81	6	13	1.75
Ability to deal with others improved	84	7	9	1.77
Capacity to take decisions increased	75	15	10	1.60
Ability to manage the risk improved	65	14	21	1.51
Marketing skill increased	64	16	20	1.45
Courage to visit banks or other offices attained	91	3	6	1.88
Capacity to make financial dealings attained	94	2	4	1.92
Courage to express opinion in group attained	79	15	8	1.66
Freedom of mobility attained	74	8	18	1.66
Total				17.02

Source: Primary Data

Entrepreneurship Development Index = 17.02/10

= 1.702

Entrepreneurship Development Index is calculated by assigning values 2, 0, &1 for the opinion of respondents. Calculated value of the Index (i.e. 1.702) indicating that majority of the respondents agrees with the statements and shows their improvement in skill and competence after joining the group.

CONCLUSION

The participation of women in economic activities is necessary not only from a human resource point of view but also is essential even from the objective of raising the status of women in the society. The economic status of the women is now accepted as an indicator of a society's stage of development and therefore it becomes imperative for the government to frame policies for development of entrepreneurship among women. Formation of groups and the resultant establishment of micro enterprises give the indication that SHGs could bring in a positive impact in the society. Focusing on the pooling of strength and expertise of rural women folk and giving them opportunity to work and advance, could help them in identifying their role in the society. Involving in group activities offers women an opening to come out of their bondage, to accept new challenges and to face adverse situations jointly and helped to increase their confidence to a great extent. However women should try to engage in activities involving more amounts of funds and more skilled work so that higher amount of profit can be generated. Further, the Government should take necessary steps to provide all sorts of assistance in giving motivation training and leadership training to encourage the members to take up varied activities. Arrangements for marketing should also be widened so that easy marketing of produced articles is possible. Above all an effective monitoring and follow up system should be there at the appropriate level to ensure effective utilization of available resources and to strengthen group work. However efforts of women should be continued to upgrade themselves and to participate in the development process of the economy. The proposal in the emerging Kerala to encourage entrepreneurship among young generation by unleashing their intellectual power towards entrepreneurship may hopefully be a vibrant measure to strengthen our state in coming years.

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