

A Study on Rural Women Entrepreneurs through Self-Help Groups with Special Reference to Dharmapuri District

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Abstract:

Women form a part of a human resource. Unless this section of the population is given opportunities to prove their capabilities, the development would be imperfect. It was in the ancient period the women were recognized equally with men and in fact they were head of the household and participated equally in decision making like men. It is only when surplus emerged and commercial production started, markets came to play a role. It is in this juncture there came a change in the role male and female. There came the gender division of labour mainly bringing men to outside, paid employment and women in unpaid and domestic work. The gender disparity prevailed in various areas including literacy, education, nutrition and health, employment, decision making, participation in politics and executive positions, property rights, etc. This discrimination has been the outcome of the gender division of labour making the men to go out and market their services and so also act as the head of the household, decision-maker etc. On the other hand making women to remain at home to continuously perform the domestic activities such

as taking care of the children, cook and wash for the family which have not been recognized as work till 1981 Census in India. As a result of making the men as breadwinners of the family, the female members also started assigning themselves a secondary role next only to men and as such they are treated as secondary citizen in the society.

Keywords: Women Empowerment, SHG, Entrepreneurship development.

Introduction:

Women entrepreneurs' play an important role in local economic and a large percentage of micro-enterprises in developing countries are undertaken by women. Rural women are having human and nonhuman resources to take up an enterprise need one an innovative mind and motivation. Entrepreneurship is a prime solution to the growing employment among rural youth. It helps to generate employment for a number of people within their own social system. Rural women posse's abundant resources to take up enterprises. Entrepreneurship development

among rural women helps to enhance their personal capabilities and increase decision-making status in the family and society as a whole.

Entrepreneurship is an innovative and dynamic process, a new enterprise is created. Entrepreneur is a catalytic agent of change, which generates employment opportunities for others. The emergence of entrepreneurs in society depends to a great extent on the economic, social, religious, cultural and psychological factor prevailing in the society entrepreneurship amongst women is a recent phenomenon. When an enterprise is established and controlled by a women, it not India Jawaharlal Nehru has remarked “when a women moves forward, the family moves, the village moves and the nation moves.” It is estimated that presently women entrepreneurs comprise about 10 percent of the total entrepreneurs in India and this percentage is growing every year. If prevailing trends continue, it is not unlikely that in another five years, women will comprise about 20 percentage of the entrepreneurial force in India.

Statement of the problem

Since independence, India is suffering from severe socio-economic problems. Poverty has become a major threat to the economic

development of our country. Women suffer from malnutrition, illiteracy, unemployment, lack of awareness and poor healthcare. This is particularly true in the rural areas of our nation and in case of main weaker sections of society like scheduled caste and schedule tribes.

Entrepreneurship growth is slow in India and women’s entrepreneurship a still slower and negligible due to the discouraging social factors, such as unfavorable family background, lack of education, dual role of women, lack of aptitudes and training, absence of individualistic spirit, lack of freedom to choose a job according to ability, influence of sex, caste, kinship, custom and family burden etc. all these retarding causes are due to the unfavorable socio-economic conditions and tradition-bound society. The retarding economic factors for entrepreneurship growth inadequate infrastructural facilities, shortage of capital and technical know-how, transport and communication facilities, absence of cheaper and regular supply of power and raw materials. These constraints are existing more in rural areas. The environmental factors discouraging entrepreneurship are unstable state governments, lack of security, absence of idea market conditions and business and corruption in administration.

Importance of the study

SHGs have become a modern economic weapon for the poor women to fight against poverty and economic depression. Thus the present study is conducted for examine to identify the factors enabling rural women entrepreneurs and to generate their economic activities through self-help group and problems faced by the rural entrepreneurs in running the business.

Scope of the study

Self help groups are important components in micro credit. To meet the credit needs of the poor assets less women, the state governments along with banks have promoted SHGs to inculcate in them a habit of regular saving and circulate the savings amongst the members for productive and non-productive purpose and thereby creating awareness of repayment culture.

Women entrepreneur is critical in the process of the development of the development of the community. The importance aspect of income generating activities self help women entrepreneurs to acquire new social knowledge which gives them better status and decision making power. It also provides better health care and education for children's, due to this, they feel self respect and self secured, making decisions in family matters and financial

activities such as buying and selling, they also get problem solving capacity which makes them feel and in the society.

Objective of the study

- ❖ To identify the factors enabling rural women to become entrepreneurs through SHG and to examine the nature of their economic activities.

Research methodology

The validity of any research is based on the systematic method of data collection and analysis. In the present study both primary as well as secondary data will be used.

Primary data

The primary data was collected through well standard questionnaire which of general information self-help group, socio, economic status information. For this purpose list of SHGs register with NGOs, Banks and DRDA office was collected from selected as respondents.

Secondary data

The secondary data was collected through various books, journals, article, periodicals, magazines, newspapers, websites, dissertation and thesis.

Sampling technique

Dharmapuri district is purposively selected because it not only is a pioneer district in implementation of SHG programme, the status of women is also very low in terms of literacy rate, enrolment ratio and life expectancy at birth. The proportionate random sampling method is adopted to select the respondents. The dharmapuri district consists of 8 blocks. Total sample size of 135 (8 .01=135) SHG members have been chosen proportionately conversing all the 8 blocks.

Area of the study

Present study has been conducted in Dharmapuri district of Tami Nadu. This district have been chosen, as it has the history of SHG movement being started in a small way in Dharmapuri district in 1989 in the entire state. In Dharmapuri District, the researcher has chosen five taluks, such as Dharmapuri, Pennagaram, Morappur, Harur, Pappireddepatti, in that eight blocks have been taken for the study.

Limitations of the study

- ❖ This study encompassed self-help groups of Dharmapuri District only.
- ❖ As the analysis of rural women entrepreneurs through SHG is the prime focus of the study.

- ❖ The information provided by the respondents is purely based on their perception only. The quality and reliability of the data collected is the actual expression of respondents.

Review of literature

Uma Shrivastava, Jeetendra and Mulikar (2012) was examined a study “Opportune and effective Marketing of the Rural Women Entrepreneurs.” The main objective of the study included understanding the working style and manner of operation of these women entrepreneur for creating a market for their products. From the study the researcher found that they FGD’s (focus group discussion) of customers/consumers were also organized to get the feedback on the attitude and behavior of these women Agri-vendors and also on the parameters of reliability, cost efficiency and quality of the products being offered etc.

Baby Sonowal Hazarira (2013) estimated a study on “Problems and prospects of women entrepreneurship in sonowal Kachari society.” The main objective of the study was to examine the economic activities and also problems faced by women entrepreneur in their various entrepreneurial activities in the society. The study also reveals the position of entrepreneurial activities among women in sonowal Kachari

society. This is due to some basic problems arising in relation to entrepreneurial development in this kind of societies. Women entrepreneur suffer due to lack of education, lack of finance, lack of training etc.

Reji (2013) criticized in his study titled “Economic Empowerment of women through Self-Help Groups in Kerala” the main objective

of the study is to highlight that women’s empowerment is critical to the socio economic progress of the community and bringing women in to the main stream of national development. From the study the researcher found that the SHGs are helping for the economic empowerment of its members and conclude that the SHGs are helpful for the empowerment of women and eradication of poverty.

Data Analysis and Interpretation

Increased income

Particulars	Frequency	Percentage
Strongly agree	64	47.4
Agree	40	29.6
Neutral	24	17.8
Disagree	6	4.4
Strongly disagree	1	0.7
Total	135	100

The above table shows that 47.4 percent of the respondents strongly agreed that their income increased, 29.6 percent of the respondents Agreed that their income increased, 17.8 percent of the respondents belong to Neutral

that their income increased, 4.4 percent of the respondents belong to Disagreed that their income increased and 0.7 percent of the respondents belong to Strongly disagreed that their income increased.

Better access to credit facilities

Particulars	Frequency	Percentage
Strongly agree	6	4.4
Agree	66	48.9
Neutral	5	3.7
Disagree	58	43
Strongly disagree	Nil	Nil
Total	135	100

The above table shows that 4.4 percent of the respondents strongly agreed that better access to credit facilities, 48.9 percent of the respondents Agreed that better access to credit facilities, 3.7 percent of the respondents Neutrally agreed that

better access to credit facilities, 43 percent of the respondents Disagreed that better access to credit facilities and none of the respondents strongly disagreed that better access to credit facilities.

Received new knowledge/training

Particulars	Frequency	Percentage
Strongly agree	4	3
Agree	30	22.2
Neutral	55	40.7
Disagree	46	34.1
Strongly disagree	Nil	Nil
Total	135	100

The above table shows that 40.7 percent of the respondents Neutrally agreed that received new knowledge/training, 34.1 percent of the respondents Disagree, 22.2 percent of the

respondents Agreed that received new knowledge/training, 3 percent of the respondents Strongly agree that received new knowledge/training.

Better status and decision making

Particulars	Frequency	Percentage
Strongly agree	12	8.8
Agree	58	43
Neutral	61	45.2
Disagree	4	3
Strongly disagree	Nil	Nil
Total	135	100

The above table shows that 45.2 percent of the respondents Neutrally agreed that better status and decision making process, 43 percent of the respondents agreed that better status and decision making process, 8.8 percent of the respondents strongly agreed that better status and

decision making process, 3 percent of the respondents disagreed that better status and decision making process and none of the respondents strongly disagreed that better status and decision making process.

Better healthcare/education for children

Particulars	Frequency	Percentage
Strongly agree	6	4.4
Agree	9	6.7
Neutral	10	7.4
Disagree	110	81.5
Strongly disagree	Nil	Nil
Total	135	100

The above table shows that 81.5 percent of the respondents disagreed that better health care/education for children, 7.4 percent of the respondents neutrally agreed that better health

care/education for children, 6.7 percent of the respondents agreed that better health care/education for children and none of the

respondents strongly disagreed that better health care/education for children.

Feel self/respected/secured

Particulars	Frequency	Percentage
Strongly agree	27	20
Agree	60	44.4
Neutral	46	34.1
Disagree	2	1.5
Strongly disagree	Nil	Nil
Total	135	100

The above table shows that 44.4 percent of the respondents agreed that feel self/respected/secured, 34.1 percent of the respondents neutrally agreed that feel self/respected/secured, 20 percent of the respondents strongly agreed that feel self/respected/secured, 1.5 percent of the respondents disagree that feel self/respected/secured and none of the respondents strongly disagree that feel self/respected/secured.

Problem solving capacity started own venture

Particulars	Frequency	Percentage
Strongly agree	24	17.8
Agree	36	26.7
Neutral	75	55.6
Disagree	Nil	Nil
Strongly disagree	Nil	Nil
Total	135	100

The above table shows that 55.6 percent of the respondents neutrally agreed that their problem solving capacity started own venture, 26.7 percent of the respondents agreed that their problem solving capacity started own venture, 17.8 percent of the respondents strongly agree that their problem solving capacity and none of the respondents disagree and strongly disagree that their problem solving capacity started own venture.

Suggestion

- Provide proper technical education to women entrepreneurs.
- Provide awareness of various credit facilities, financial incentive and subsidies.

- Government should organize training programmes to develop skills, professional competencies, leadership and information of marketing and financial at village level.
- Activities in which women are trained should focus on their marketability and profitability.
- Women participation in decision making should be encouraged.
- Non-governmental organizations should be engaged in women entrepreneurial training programs and counseling.

Conclusion

SHGs are the medium for the development of savings habit among women in their life. It helps incredibly to increase the income of a family. It helps them for self-employment which leads to economic, freedom, raising family income and reduction of national poverty. Women entrepreneurs faced lot of problems while starting the business as well as in the operating stage. The main reason of non availability of finance to women is their inability to provide collateral as they do not have any property on their name. On the other side women have got restricted mobility freedom and have to

perform dual role one at family and other at work which hinders the entrepreneurial growth. Thus the present study concludes that the rural women are having indigenous knowledge, skill, potential and resources to establish and manage enterprise. The need is knowledge regarding accessibility to loans, various funding agencies, procedure regarding certification, awareness on government welfare programmes, motivation, technical skill and support from family, government and other organization.

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