

A STUDY ON WOMEN ENTREPRENEURSHIP IN DHARMAPURI (WITH SPECIAL REFERENCE TO SELF HELP GROUPS)

Dr. V. R. PALANIVELU

Professor, Department of Management,
Periyar University, Salem, India.

T. GAYATHRI DEVI

M.Phil., Department of Management,
Periyar University, Salem, India.

Abstract

Women have been successful in breaking their confinement within the limits of their homes by entering into varied kinds of professionals and services women entrepreneurs have proved to be on par with their man counterparts in business are highly increasing in the economics of almost all countries.

Women entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. In India around three million entrepreneurs are working and mainly they are skewed towards smaller sized firms as almost 98 percent of women business are micro enterprises. The study suggests some strategies for empowering rural women.

Keywords: *Women entrepreneurship SHGs*

I. INTRODUCTION

The first SHG was started in Dharmapuri District of Tamil Nadu in 1989. Government of Tamil Nadu Women in the age group of 18 to 60 belong to the same village can join the organization. Regular saving, maintenance of books and accounts. Internal lending are the major and accounts. Internal lending are the major factors in determining the credit absorption capacity of the group.

Self Help Groups (SHGs) have emerged in order to help poor women to secure input like credit and other services.

The micro, small and medium enterprises (MSME) play a pivotal role in the economic and social development of the Tamil Nadu, often acting as a nursery of entrepreneurship.

In India, women constitute around half of the total world population.

The small scale and tiny sector play a very important role in the economy of our country. There are 34 lakhs SSI units provide employment to more than 192 lakhs people in the country. The main concept of self help groups services of underline the principle for the people by the people and the people. These self help groups in the family and community as a whole through collective action for development. Self Help Groups have linkages with NGO's (Non-Government Organization) and banks to get finance for development.

Statement of the Problem

Self-Help Groups (SHGs) are increasingly becoming very important method of organizing women to take action and transform their situation. The strength of Self Help Groups is based upon the fact that the people who are facing problems are likely to be the most committed to solve them.

Several studies indicate that self help group programmers often in the form of credit or micro credit schemes and savings have succeeded in changing the lives of poor women by making

way for enhanced income and increased self-esteem. This is evident from the mushrooming growth of self-help groups in the state. This study is undertaken to analyze the women empowerment through self-help groups in Dharmapuri, Dharmapuri District Tamil Nadu.

This study is undertaken to find out the answer to the following questions.

- What are the reasons to joining Self Help Groups?
- What are the views regarding the impact of Self Help Groups programme?
- What are the problems faced by the members in Self Help Groups?
- What is the opinion towards after joining the Self Help Groups programme?

The present study attempts to find answer to all the above questions. In the process, it deals with all the indicators of women empowerment.

Review of Literature

Rajeswari and Sumangala (1999) expressed the problems and prospects in women entrepreneurship and stated that women entrepreneurship enables to pool the small capital resources and skills available with women. It paves the way for fuller utilization of capital and also mobilizes the female human potential.

Kamath (2000) experimental that unemployment is a major factor of malady faced by the rural youth in our country. To inspire and facilitate unemployed youth to take up self-employment, Bank has established nine self-employment training institutes in the southern state, under the aegis of its trust, these list of institutes have been established keeping in view the national priorities. The some number of women who have been benefited from the bank's financial assistance so far is an impressive six lakh plus with an outstanding of 1216 crores. The bank totally assisted 6754 groups of which 5304 are women

group. These are women group backing a silent revolution in the rural areas ushering in social and economic empowerment.

Rajamohan (2003) List of mention that SHGs is a medium for the development of savings habit among the women fold. It mobilizes a large quantum of resources. It is an open window for better technology and skill up gradation. It helps to boost an income of the family. In SHGs collective action and solitarily are important empowering mechanisms.

Jerinabi (2003) in her work "A study on micro credit management by women's self help group has analyzed the impact of micro credit on SHGs members in civilizing their economic status in Coimbatore district of Tamil Nadu.

- M. Rajeswari and P. Sumangala, Women, Entrepreneurs - A Scan on their problems and Prospects in Women Entrepreneurship: Issues and Strategies, Kanishka Publishers, New Delhi, 1999.
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Rajeshwari (2003) Recording this studies that a bank branch finances directly to SHGs by opening the loan accounts in the name of SHGs. Bank loans is disbursed in the ratio of savings in these common funds of SHGs. The maximum permissible ratio between savings in the common fund and bank loan is from 1.1 to 1.4. The bank branch finances SHGs, which is formed at the

instance of an NGOs, but the responsibility of repayment solely, lies with SHGs. The bank achieves better and wider coverage of weaker sections in rural areas in a cost effective manner by mobilizing deposits from the savings of SHGs members.

Sundar and Asokan (2004) have expressed in their article 'Performance of Co-operative Banks in Financing Women Self Help Groups' that cooperative banks are financing Women Development Programmers in terms of self-help groups. Cooperative banks in Karnataka State occupy the first position with respect to coverage of more number of women SHGs in their credit plan, followed by Tamil Nadu, Andhra and Kerala.

Anita Panda (2004) explained in her article, 'SHGs - A Boon for Many' that initially the women were assisting the males in the business, but subsequently the women also came forward to start business independently. She has also revealed that the members utilized the loan in their family business and repaid the due amount in time.

Bhagyalakshmi (2004) in her study stresses the have to for sharpening women's empowering strategies to make them effective and results oriented. She mentions that money earned by poor women is more likely to be spent on the basic needs of life than that by men and that this realization would bring women as the focus of development efforts. She also examines the advantages of organizing women groups thereby creating a new wisdom of dignity and confidence to tackle their problems with a sense of solidarity and to work together for the cause of economic independence.

- V. Rajeshwari, 'New Generation Co-operatives through Self Help Groups', Cooperation, August 2003, Vol. 3, No. 10, pp. 14-18.

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II. OBJECTIVES

1. To identify and categories the trained women entrepreneurs in SHG's
2. To analyze the socio-economic factors of trained SHG women entrepreneurs.
3. To analyze that role of SHG's in entrepreneurial activities.
4. To evaluate to economic factors of trained SHG women entrepreneurial.

Research Methodology

A research design is purely and simply the framework or plane for a study that guides the collection and analysis of the data. In SHG Members surveys, we have adopted this descriptive research design in collecting and analyzing data.

Descriptive Research Design

Tamil Nadu government gives more importance in promoting women entrepreneurship through SHGs under the guidance of the TNCDW. So the researcher has chosen this topic for in-depth analysis.

The present study is empirical and hence field survey method and personal interview technique were adopted. Multi-stage stratified random sampling technique has been adopted for the study taking Dharmapuri district as the universe, the block as the stratum, the NGOs as the primary unit and SHG trained women entrepreneurs as the ultimate unit.

Data Collection

Data were collected from two sources namely primary and secondary sources.

- Primary data collection - The primary data were collected by means of survey. It was collected from different members through observation and questionnaire in interview schedule
- Secondary data collection – This data were collected from books, websites, journals, and magazines.

Sampling Technique

Sampling is a part of the population selected for a particular study on SHGs members. The sample for this study is selected from the SHGs members in Dharmapuri. For the research Convenience Sampling Technique was used to select the respondents.

Justification for the Sample

Dharmapuri is slowly becoming urbanized and the women in this area are still dependant completely on someone without empowerment. Hence, the SHGs may be a useful source for empowerment of women. Thus, the researcher has chosen the members of SHGs and the residents of Dharmapuri taluk for studying on women empowerment through SHGs.

Area of the Study

The geographical area of Dharmapuri was chosen as the universe. The main reason for choosing Dharmapuri is that the investigator is located here and is familiar with the place. More significantly, Dharmapuri District has more active SHGs.

Statistical tools used for Analysis

The data obtained from the structured questionnaire was interpreted and recorded. The table and group were constructed using data from the questionnaire through the simple techniques used for analysis are Percentage method, Chi-

Square test, t-Test, The Kruskal-Wallis test (or H test) and Analysis of Variance (One Way ANOVA) test.

Chi-Square test

The Chi-Square test is one of the simplest and most widely used non-parametric tests in statistical analysis. The quantity Chi-Square test describes the magnitude of the discrepancy between theory and observation. It is defined as,

$$\text{Chi-Square test} = \sum [(O-E)^2 / E]$$

Where,

O = Observed frequency,

E = Expected frequency.

Chi-Square test is used to test the goodness of fit, to test the independence of attributes and to combine various probabilities obtained from independent experiments to give a test of significance. Thus, in this study all the analysis pertaining to test for significance were done using Chi-Square.

Data Analysis and Interpretation

Table – 1 Classification of the Respondents based on their Age Group

Age Group	No. of Respondents	%
Below 25 years	30	12
26 to 35 years	80	32
36 to 45 years	65	26
Above 45 years	75	30
Total	250	100

Sources: primary data

Table 4.1 depicts that the 12 percent of the respondents are below 25 years of age, 32 percent of the respondents are between 26-35 years of age, 26 percent of the respondents are between 36-45 years of age and 30 percent of the respondents are above 45 years of age. Thus, majority of the respondents are between 26 and 35 years of age. It is a source of inspiration for women welfare.

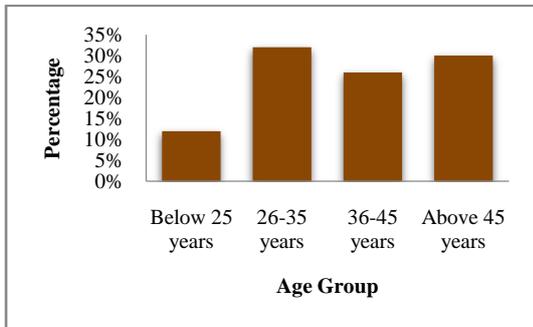
Chi-Square Test

Sl. No	Observed frequency (O)	Expected frequency (E)	(O-E)	(O-E) ²	Σ[(O-E) ² /E]
1	30	62.5	-32.5	1056.25	1056.25/62.5 = 16.9
2	80	62.5	17.5	306.25	306.25/62.5 = 4.9
3	65	62.5	2.5	6.25	6.25/62.5 = 0.1
4	75	62.5	12.5	156.25	156.25/62.5 = 2.5
Total	250				24.40

∴ Hence, the calculated value of $\chi^2 = 24.40$

∴ Degrees of freedom in the table is $(n-1) = (4-1) = 3$

The table value of χ^2 for 3 degrees of freedom at 5 percent level of significance is 7.815. Comparing calculated and tables values of χ^2 , find that calculated value is greater than the table value so, H_0 is rejected and hence there is a significant difference in the respondents according to their age group.



Chi-Square Test

Sl.No	Observed frequency (O)	Expected frequency (E)	(O-E)	(O-E) ²	Σ[(O-E) ² /E]
1	233	125	108	11664	11664/125 = 93.312
2	17	125	-108	11664	11664/125 = 93.312
Total	250				186.624

∴ Hence, the calculated value of $\chi^2 = 186.624$

∴ Degrees of freedom in the table is $(n-1) = (2-1) = 1$

The table value of χ^2 for 1 degrees of freedom at 5 percent level of significance is 3.841. Comparing calculated and tables values of χ^2 , find that calculated value is greater than the table value so, H_0 is rejected and hence the respondents differ significantly by their marital status.

Table 2 Classification of the Respondents Based on their Marital Status

Sl. No	Marital status	No. of Respondents	%
1	Married	233	93.2
2	Unmarried	17	6.8
	Total	250	100.0

Sources: primary data

Table 2 obvious that the 93.2 percent of the respondents are married and remaining 6.8 percent of the respondents are unmarried. Thus, majority of the respondents are married. Because of, a responsibility of married women is more when comparing to the unmarried women.



Table – 3 Classification of the Respondents Based on their Educational Qualification

Educational Qualification	No. of Respondents	%
Illiterate	110	44.0
SSLC	60	24.0
Higher Secondary	27	10.8
UG Degree Level	22	8.8
PG Degree Level	20	8.0
Other	11	4.4
Total	250	100.0

Sources: primary data

Table 3 explicit that the 44 percent of the respondents are illiterate, 24 percent of them have

completed their SSLC, 10.8 percent of the respondents have completed their Higher Secondary Level, 8.8 percent of the respondents have completed UG Degree Level, 8 percent of the respondents have completed PG Degree Level and 4.4 percent of the respondents have completed in other educational level. Thus, majority of the respondents are illiterate due to family backgrounds, not awareness of education and finance problem.

Chi-Square Test

Sl. No	Observed frequency (O)	Expected frequency (E)	(O-E)	(O-E) ²	$\sum[(O-E)^2/E]$
1	110	41.67	68.33	4668.99	4668.99/41.67 = 112.047
2	60	41.67	18.33	335.99	335.99/41.67 = 8.063
3	27	41.67	-14.67	215.21	215.21/41.67 = 5.165
4	22	41.67	-19.67	386.91	386.91/41.67 = 9.285
5	20	41.67	-21.67	469.59	469.59/41.67 = 11.269
6	11	41.67	-30.67	940.65	940.65/41.67 = 22.574
Total	250				168.403

∴ Hence, the calculated value of $\chi^2 = 168.403$

∴ Degrees of freedom in the table is (n-1) = (6-1) = 5

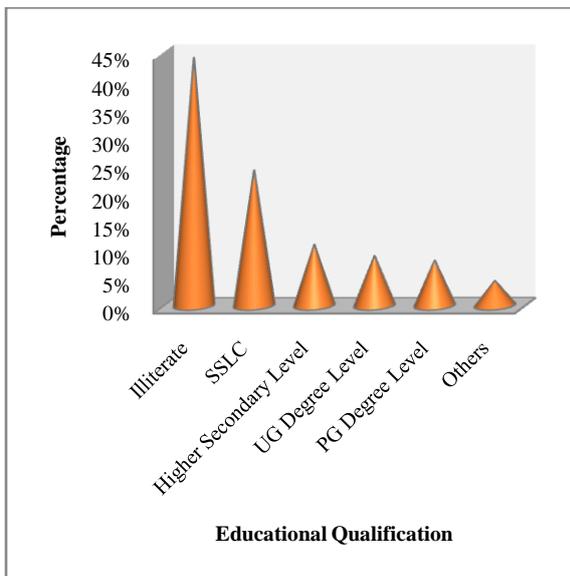
The table value of χ^2 for 5 degrees of freedom at 5 percent level of significance is 11.070. Comparing calculated and tables values of χ^2 , find that calculated value is greater than the table value so, H₀ is rejected and hence there is a significant difference in the respondents according to their educational qualification.

Table 4 Classification of the Respondents Based on their Occupational Status

Occupational status	No. of Respondents	%
Housewife	90	36.0
Daily wager	100	40.0
Petty traders / shop owners	15	6.0
Farmer	28	11.2
Others	17	6.8
Total	250	100.0

Sources: primary data

Table 4 represents that there are 36 percent of the respondents are house wife, 40 percent of the respondents are work daily wager, 6 percent of the respondents are work doing petty traders/shop owners, 11.2 percent of the respondents are work doing farmer and remaining 6.8 percent of the respondents are work doing other occupational status. Thus, majority of the respondents are working doing daily wager. Because of, motivate the daily savings, to fulfill the basic needs of family etc.



Chi-Square Test

Sl. No	Observed frequency (O)	Expected frequency (E)	(O-E)	(O-E) ²	Σ[(O-E) ² /E]
1	90	50	40	1600	1600/50 = 32
2	100	50	50	2500	2500/50 = 50
3	15	50	-35	1225	1225/50 = 24.5
4	28	50	-22	484	484/50 = 9.68
5	17	50	-33	1089	1089/50 = 21.78
Total	250				137.96

∴ Hence, the calculated value of $\chi^2 = 137.96$

∴ Degrees of freedom in the table is $(n-1) = (5-1) = 4$

The table value of χ^2 for 4 degrees of freedom at 5 percent level of significance is 9.488. Comparing calculated and tables values of χ^2 , find that calculated value is greater than the table value so, H_0 is rejected and hence there is a significant difference in the respondents according to their occupational status.

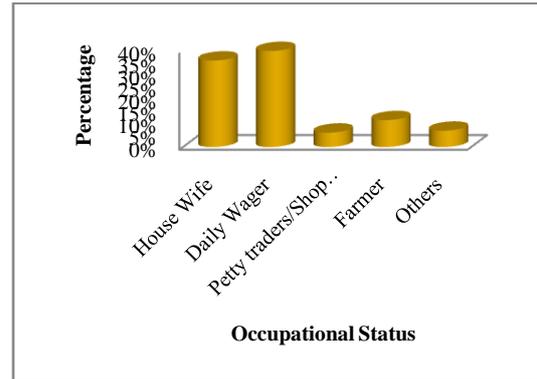


Table 5 Monthly income wise Classification of the Respondents

Sl.No	Monthly Income	No. of Respondents	Percentage
1	Upto Rs. 5000	123	49.2
2	Rs.5001 - 10000	98	39.2
3	Rs.10001 - 15000	12	4.8
4	Above Rs. 15001	17	6.8
	Total	250	100.0

Sources: primary data

Table 5 explain that the 49.2 percent of the respondents earn below Rs.5000 per month, 39.2 percent of the respondents earn between Rs.5001 – Rs 10000 per month, 4.8 percent of the respondents earn between Rs. 10001 – Rs.15000

per month and 6.8 percent of the respondents earn above Rs. 15001 per month. Thus, majority of the respondents earn below Rs. 5000 per month. Because of, the earning capacities of the respondents are illiterate.

Chi-Square Test

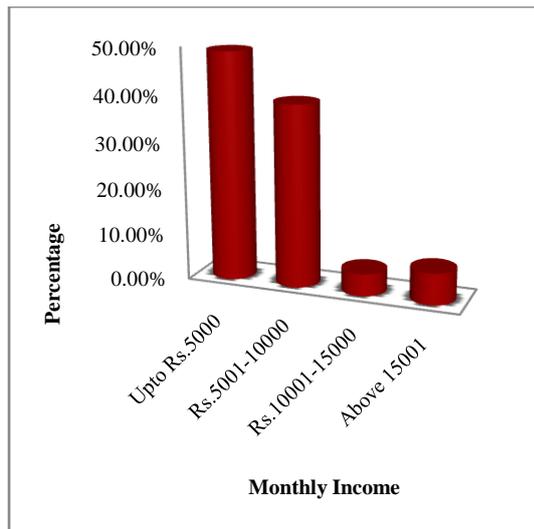
Sl. No	Observed frequency (O)	Expected frequency (E)	(O-E)	(O-E) ²	Σ[(O-E) ² /E]
1	123	62.5	60.5	3660.25	3660.25 / 62.5 = 58.564
2	98	62.5	35.5	1260.25	1260.25 / 62.5 = 20.164
3	12	62.5	-50.5	2550.25	2550.25 / 62.5 = 40.804
4	17	62.5	-45.5	2070.25	2070.25 / 62.5 = 33.124
Total	250				152.656

∴ Hence, the calculated value of $\chi^2 = 152.656$

∴ Degrees of freedom in the table is $(n-1) = (4-1) = 3$

The table value of χ^2 for 3 degrees of freedom at 5 percent level of significance is 7.815. Comparing calculated and tables values of χ^2 , find that calculated value is greater than the table

value so, H_0 is rejected and hence there is a significant difference in the respondents according to their monthly income.



III. FINDINGS

- Majority of the respondents are between 26 and 35 years of age
- Majority of the respondents are married.
- Majority of the respondents are illiterate.
- Majority of the respondents are working daily wager.
- Majority of the respondents earn below Rs. 5000 per month.

Suggestions for empowering women in rural Areas of India

- Reduce the interest rate for loans.
- Governments provide employment opportunities given to the SHGs members.
- Governments provide the special counter at the bank to the SHGs.
- Training for the members of SHGs for interaction with outsiders should be given. This will enhance their empowerment.
- The government officers provide awareness about the SHGs programmers to the public.
- The awareness level of sample respondents is not cent. To improve the awareness level of rural masses on the SHGs programmers wide propaganda is essential by the government as well as voluntary agencies. To improve the awareness level it is also suggestible to request

the older SHGs members to canvass from door to door in the villages.

- During the study it is found that most of the SHGs are not meeting regularly to discuss the matters pertaining to their group. So, it must be made obligator to meet at least once in a week.

IV. CONCLUSION

Recognizing the fact that economic empowerment is the foremost and basic component in the overall empowerment of women both the governmental and non-governmental organization in India began to play on important role in mobilizing women to become economically strong by providing and encouraging packages in the form of income generation programs, training and employment. As a result, women's are increasingly seeking empowerment as an avenue not only for earning an income but also to realize their full potential through the term empowerment of women is gaining popularly, empirical information available in this area is very merger. The policy makers in India began to perceive social and economic development through the angle of women empowerment recognizing women as an active agent in participating in and guiding their own development.

V. REFERENCE

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