

SELF-HELP GROUPS – AN INSTRUMENT FOR THE DEVELOPMENT OF RURAL WOMEN ENTREPRENEURSHIP

¹K.R.Vijayamalleeswari, ²Dr. C. Mugunthan

ABSTRACT-- *Women play a significant role for the development of family, community, region and country. According to their interest, areas of Self-Help Group are to put together women socially and economically strong and skilled. For the poor and marginalized women, Self-Help Group is generating earnings and employment opportunities. Self-Help Group helps the members for empowering the rural poor women and generating employment for them. In this study, the primary data were collected from different Self-Help Groups with a sample size of 200. The questionnaire is used for the data collection. For becoming an entrepreneur, the study showed that knowledge, skill, attitude and training programmes are need of hour and Self-Help Group members were economically empowered and motivated.*

Key words-- *Entrepreneurs, Self-Help Groups, rural development, women entrepreneurship, economic development, etc.*

I. INTRODUCTION

The process of development in rural India is mainly become incapacitate to stand themselves. In the process of any developmental work poverty is the root cause for slowdown. Financially weak does not represent poverty, something more than that such as illiterate, socially backward and low motivation. Villages are the most important components of today's development process with problem related to lack of access to the knowledge and information. This problem can be solved with group efforts. These groups are called Self-Help Groups have become change for the poor and marginalized. Especially rural areas, women significantly empowered poor people. The important functions of Self-Help Groups are: to manage the cost of living to persuade them to make a generation of additional income; to save money members are encouraged and motivate; and to make them know the banking loan system and its services. Self-Help Groups have micro finance services. This financial service may include loans, deposits, money transfer and insurance. In India, training programmes are conducted by various institutes to participating women for developing, empowering and motivating them and it leads to development of their life.

¹ Ph.D. Research Scholar, Department of Commerce, Periyar University PG Extension Centre, Dharmapuri - 636 701, Tamil Nadu

² Assistant Professor, Department of Commerce, Periyar University PG Extension Centre, Dharmapuri - 636 701, Tamil Nadu

II. EMPOWERMENT AND RURAL ENTREPRENEURSHIP

Facilitating the weak to attain strength, making ‘someone powerful’ means empowerment. To be empowered when proper education, social status, economic status, health and earnings are available to a woman. Ample scope for sustainable development of women to be awareness about the available opportunities and a symbiotic approach would generate. Education, property rights, income, technical skills and self-decision making, these factors are influenced to women empowerment. In 1970s, the concept of women in development emerged. In India, empowerment of women is the thrust area of development where the governments consider the importance of women empowerment.

III. SELF-HELP GROUPS AND RURAL WOMEN ENTREPRENEURSHIP

The Self-Help Groups are voluntary associations of people belonging to similar status of people formed to attain some common goals. Self-Help Group is a homogenous voluntarily formed to save and mutually agreed to contribute to a common fund, to be lent to its members as per group decision. NABARD’s vision is to facilitate sustained access to financial services like concerning policy, planning and operations in the field of credit for agriculture and other economic activities to unreached poor in rural areas. Based on the recommendations of the NABARD working group, 1996, the RBI took some measures to give a thrust to micro finance based lending. Banks were lending to Self-Help Groups as part of their major credit operation, branches having linkage with Self-Help Groups and support. NABARD would continue to provide refinance to banks and also arranged training, other support to the Self-Help Groups members. Awareness created about various credit facilities, subsidies and financial incentives through Self-Help Groups.

IV. REVIEW OF LITERATURE

Self-Help Groups are spread all over the country and these are institutions of the women empowerment. With special view of Self-Help Group is women empowerment in rural development. Too many researchers have taken to study Self-Help Groups, and the existing review of literature has been much more. It consists of developmental process and work to remove root causes of the poverty, then empowerment through Self-Help Group. Nagayya described a special focus on Self-Help Group women. Microfinance for Self-Help Groups has lifted the poor Self-Help Group women. Uma Narang studied the current position of Self-Help Groups, its empowerment in India. She shows in her paper that Self-Help Groups for village women means source of income and social development. Sreemoyee Das, A Mitra and Md. H. Ali stated that in West Bengal Self-Help Group is a means for promoting the rural entrepreneurship applying ordinary skills, knowledge, resources involving women workforce and Self-Help Groups is an instrument for rural entrepreneurship development in the past three decades.

V. STATEMENT OF THE PROBLEM

In India, women have been oppressed and they are exploited everywhere. Women are not given adequate participation in decision making power in the family or anywhere, any have that they shoulder a number of

problems and responsibilities. In one period, women can gain their economic power, cultural and social status improves. These improvements are called women empowerment. Women gain greater control over to the resources through the involvement in SHGs. The loan provided by SHG is alternative to open market credit. So, the role of SHG is empowering women.

VI. OBJECTIVES OF THE STUDY

1. To analyze the factors responsible of Self-Help Groups for empowerment of women.
2. To study the socio- economic condition of Self-Help Group members in the study area.
3. To evaluate the effectiveness of training programmes of Self-Help Groups.

4.

VII. METHODOLOGY

In this study, the data were collected from primary as well as secondary sources. The primary data were collected from 200 members of Self-Help Groups in Dharmapuri district with the help of questionnaire. The data were analysed with the help of appropriate statistical tools.

VIII. ANALYSIS AND INTERPRETATIONS

Table 1: Distribution of Respondents by Age

S.No.	Age (years)	No. of Respondents	Percentage
1.	Below 20	26	13
2.	20-30	54	27
3.	30-40	98	49
4.	Above 40	22	11
	Total	200	100

Source: Primary Data

Out of 200 respondents, 98 respondents are in the age group of 30-40 years and their percentage strength is as 49. Another 54 respondents are lies in 20-30 years and their percentage strength is as 27 to the total respondents, 26 respondents are in the age group of below 20 years and their percentage strength is 13 and the remaining 22 respondents in the age group of above 40 years.

Table 2: Distribution of Respondents by Education

S.No.	Educational Qualification	No. of Respondents	Percentage
1.	Illiterate	25	12.5
2.	Can sign	80	40
3.	School level	65	32.5
4.	Graduate	20	10
5.	Postgraduate	10	5

	Total	200	100
--	-------	-----	-----

Source: Primary Data.

From the above table it is inferred that 80 respondents were capable of signing and their percentage is 40. Another 65 respondents have school level education and their percentage is 32.5 and 25 respondents are illiterates. 20 respondents were graduates and 10 respondents were postgraduates.

Table 3: Reasons for Joining in SHGs

S.No.	Reasons	No. of Respondents	Percentage
1.	For savings purpose	60	30
2.	For status purpose	20	10
3.	For family support	50	25
4.	For bank support	30	15
5.	For micro finance support	40	20
	Total	200	100

Source: Primary Data.

Out of 200 respondents, 60 were willing to savings and their percentage is 30, and 50 respondents were get family support to start business and their percentage strength is 25. Another 40 of the respondents were getting micro finance for supporting their enterprise and their percentage is 20 and bank support and status are the other reasons of the respondents to join in Self-Help Groups.

Table 4: Difference in Savings before and after Joining in the SHG

S.No.	Savings	t Value	Significant	Result
1.	Post offices	-12.432	0.000	Significant
2.	SHGs	-48.722	0.000	Significant
3.	Banks	-15.263	0.000	Significant
4.	Chit funds	-13.437	0.000	Significant

Source: Primary Data.

From the above table it is inferred that there is a significant difference in the savings of the members of Self-Help Groups before and after joining in the Self-Help Groups.

Table 5: Difference in Borrowings before and after Joining in the SHG

S.No.	Purpose of Borrowing	t Value	Significant level	Result
1.	Self-purpose	-13.724	0.000	Significant

2.	Business purpose	-29.852	0.000	Significant
3.	Group business purpose	-17.531	0.000	Significant
4.	Total borrowings	-25.269	0.000	Significant

Source: Primary Data.

From the above table it is inferred that there is a significant difference in the borrowings of the members of Self-Help Groups before and after joining in the Self-Help Groups.

IX. FINDINGS

1. Most of respondents are under the age group of 30-40 years.
2. Majority of the respondents can sign.
3. The members have availed loan as to improve their status through SHGs.
4. The savings of the members were increased after joining in the Self-Help Groups.
5. Likewise, the borrowings of the members were increased after joining in the Self-Help Groups.

X. SUGGESTIONS

For the rural development and economic growth, women are contributing a lot but still not yet fully used the women's potential. Development of women entrepreneurs are required to act in multi direction.

1. Awareness programmes should be conducted in various areas to conduct business.
2. Effectively and systematically the government has to implement all the micro finance schemes.
3. Industrial exhibitions, international, national, local trade fairs, conferences and seminars have to be organized for women, through this they can interact with others. So, they can easily develop and empower themselves.

XI. CONCLUSION

From the present study it is concluded that women entrepreneurs are facing many obstacles in finance and marketing. Rural women entrepreneurs need micro finance, as finance is a vital role in the success of SHGs. They have to be encouraged and developed. The training programmes have to be conducted to enhance their skill, knowledge and decision making power of women entrepreneurs. Self-Help Group members' empowerment in various dimensions among the members has to be set as goal. Creating an employment opportunity for the poor Self-Help Group women and generating income to the regional development of nation in terms of employment and empowerment are need of the hour.

REFERENCES

1. Dhavamani, K., & Natarajan, C. (2014). An evaluation of economic status and life style of rural Self-Help Group women in Cuddalore district. Research Explorer, II (1), 347-350.

2. Kasthuri, R. (2014). A study on Self-Help Groups in Dharmapuri district. *International Journal of Science, Technology and Humanities*, 1, 44-49.
3. Natarajan, C., & Shenbagam, K. (2016). Role of Self-Help Groups in capacity building of women in Salem district: An empirical assessment. *Primax International Journal of Commerce and Management Research*, 63-66.
4. Radhika Devi, R. (2014). A study on women empowerment through Self-Help Groups in Madurai district. *Shanlax International Journal of Commerce*, 2 (2), 107-112.
5. Rupnawar, B.S., & Sneha G. Upadhye (2015). Women empowerment through Self-Help Group: A study of Karjat Taluka, Raigad district, Maharashtra. *International Journal of Multidisciplinary Research and Development*, 2 (10), 568-571.
6. Sibanarayan Mishra., & Chinmayee Sahoo (2018). Women's entrepreneurship development through Self-Help Groups: Journey from under participation to savior. *Indian Journal of Economics and Development*, 6 (7), 1-7.
7. Srivalsata, B.H. (2018). Self-Help Groups and rural women entrepreneurship development. *International Journal of Engineering Technology Science and Research*, 5 (1), 789-796.
8. Vijaya Bharathi, G., & Masthani, S. (2014). Self-Help Groups an instrument for the development of women entrepreneurship. *International Journal of Management & Business Studies*, 4 (2), 48-53.