

# A Study on the Entrepreneurial Behaviour of Members among Woman Self Help Groups in Srivilliputtur Taluk

Dr.R. Selvakumar\*, Dr.S. Karthik and P. Ramakrishnan

**Abstract---** *There are two problems like poverty and unemployment which leads to mainly focusing the importance of small scale industries like agriculture and rural based industries and mainly concentration of developing the field of entrepreneurship. Woman in our country plays very important role from beginning to end development of their resource-fullness and their skills<sup>1</sup>. But in this male dominated society, they are facing many problems to prove themselves as resource-fullness and skills fullness. Animators are acting as leader one who motivate and guide the members and helpful to run the SHGs effectively. Therefore, it is a platform through which the women in our country can develop not only skills but also increase the status and empowerment of women as financially, legally, socially, economically and politically in the society. This study is made an attempt to analyze the various level of entrepreneurial skills and identify the main need for getting loan from the Group with the help of Garret ranking method. The result shows that majority of skills possessed by the Members of SHGs are, self confidence, decision making, planning, goal achievement and motivation.*

**Keywords---** *Women Entrepreneur, Behaviour, Animator, Skills and SHGs.*

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## I. INTRODUCTION

There are two problems like poverty and unemployment which leads to mainly focusing the importance of small scale industries like agriculture and rural based industries and mainly concentration of developing the field of entrepreneurship. Woman in our country plays very important role from beginning to end development of their resource-fullness and their skills<sup>1</sup>. But in this male dominated society, they are facing many problems to prove themselves as resource-fullness and skills fullness. They are playing multi role as mother, wife and daughter which are nominated by man. Self Help Group is vibrant scheme which facilitates the women to improve the skills and creates opportunity to enter into income generating activities<sup>2</sup>. Animators are acting as leader one who motivate and guide the members and helpful to run the SHGs effectively. Therefore, it is a platform through which the women in our country can develop not only skills but also increase the status and empowerment of women as financially, legally, socially, economically and politically in the society.

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## II. STATEMENT OF THE PROBLEM

Women comprise of more than half of the world population<sup>3</sup>. Their resource for development are underutilized. They are ready to work long hours and are paid less because of lacking education. The differences may lead to inefficiencies, that will hamper the growth and development of woman resources. Moreover the gender inequalities have to be eliminated. When the society removes the inequality that will lead to get huge societal benefits and will reduce the poverty. Since, women are weaker and broken section of the society, their dedicated contribution to the economic development is inevitable one. Their education level is very less compared to men. Because of more number of dropped out cases prevailing in India. They are suffering from discrimination in their all spheres of life and sometimes they are neglected. They are considered secondary position in decision making process especially in the society. Hence, it is the duty of the Government to frame measures for the enrichment of this weaker section of the society. Therefore, the central and state governments have to mainly concentrate on women empowerment through entrepreneurship by offering lot of entrepreneurial oriented schemes.

## III. REVIEW OF LITERATURE

**S.Gajalakshmi (2014)<sup>1</sup>** has pointed out that the status of women entrepreneurs in Tamilnadu. The women entrepreneurs do not have any idea about the business especially in rural areas. The Self Help Groups are the suitable platform which gives lot of awareness and all types of to start and run a business effectively. With the help of SHG schemes and various Governmental organisations the can promote an entrepreneurs in Tamilnadu.

**R. Sreenivasa Rao, G.V.Chalam and Ratnajirao Chowdary (2014)<sup>2</sup>** have narrated the main skills needed for running successful enterprises. They pointed out the skills like risk bearing, innovativeness, planning, decision making, leadership etc for conducting business activities. The Government and NGOs should create infrastructure like marketing support and training support for successful achievement of SHG schemes.

**Dr.R.Selvakumar & Dr.S.Karthik (2019)<sup>3</sup>** has highlighted the important role playing by the women in our country with their resourcefulness. They have rightly pointed out the need for acquiring entrepreneurial skills for women empowerment and attaining social justice through joining Self Help Groups. The result showed that after joining SHGs the members have increased self confidence and leadership quality skills.

## IV. OBJECTIVES

1. To know about the general information about SHGs in Srivilliputtur Taluk.
2. To analyse the opinion of Animators about the level of entrepreneurial behavior of members of SHGs in Srivilliputtur Taluk..

## V. METHODOLOGY USED FOR THE STUDY

This study covers Srivilliputtur taluk of Virudhunagar district. There are 110 groups doing business activities. The primary data were collected from Animators of each Self Help Group in the study area. Totally 110 respondents covered for the study to analyze the level of Entrepreneurial skills possessed by the members of each group. This study has used secondary data collected from various Government sources and other sources. It covers SHGs which are formed under Maharilir Thittam.

## VI. ANALYSIS AND INTERPRETATION

Table 1: General Information about the Self Help Groups in Virudhunagar District

	No. of Respondents	Percentage to Total
<b>1.Size of Group</b>		
10-15	63	57.27
16-19	23	20.90
20 and above	24	21.83
<b>Total</b>	<b>110</b>	<b>100.00</b>
<b>2.Selection Criteria of Members</b>		
Same Locality	35	31.82
Poverty	57	51.82
Profession	3	2.73
Caste	1	0.90
Loyalty	14	12.73
<b>Total</b>	<b>110</b>	<b>100.00</b>
<b>3.Percentage of Illiterate</b>		
Up to 25%	43	39.09
25 to 50%	40	36.36
More than 50%	27	24.55
<b>Total</b>	<b>110</b>	<b>100.00</b>
<b>4.Experience of SHG</b>		
Up to 2 Years	10	2.73
2-6 Years	66	60.00
6-9 Years	23	20.91
Above 10Years	18	16.36
<b>Total</b>	<b>110</b>	<b>100.00</b>
<b>5.Nature of SHG</b>		
SHG Directly Operating	31	28.18
NGO Facilitate	42	38.18
NGO Intermediate	14	12.73
Self Help Promoting Institution	23	20.91
<b>Total</b>	<b>110</b>	<b>100.00</b>
<b>6.Borrowings</b>		
From Banks	85	77.27
From NGO	17	15.45
From Government Agencies	3	2.73
From Friends and Relatives	5	4.55
<b>Total</b>	<b>110</b>	<b>100.00</b>
<b>7.Repayment of Loan</b>		
Yes	95	86.36
No	15	13.64
<b>Total</b>	<b>110</b>	<b>100.00</b>
<b>8.Reason for Borrowings</b>		
To Start or improve the group business	40	36.36
To undertake social welfare programmes	10	9.09
To increase the standard of living of its members	10	9.09
To meet the members need	50	45.46
<b>Total</b>	<b>110</b>	<b>100.00</b>

Source: Primary data

Thus table 1 reveals that general information about Self Help Groups as follows

1. Majority of the Self Help Groups consists of members from 10 members to 15 members.
2. Majority of the Self Help Groups have selected its members on the basis of poverty, followed by same locality and so on.
3. Out of 110 Self Help Groups, 39.09% of the Self Help Groups have 25 to 50% of illiterate members, followed by 36.36% of the Self Help Groups have up to 25% of illiterate members.
4. Majority of Self Help Groups have its experience period up to 3 to 6 years.
5. Most of the Self Help Groups are operating under Non Governmental Organization.
6. Majority of the Self Help Groups have borrowed loan from banks only.
7. About 86.36% of the Self Help Groups have paid their loan amount properly without any delay.
8. Most of the (45.46%) Self Help Groups have borrowed loan to meet the members need, followed by 36.36% of the Self Help Groups have borrowed loan for improving the groups business or to start the business.

### 6.1 Preferences of Sanctioning Loan to the Members

Table 2: Preferences of sanctioning the loan to the members

S.No.	Preference	Rank					Total
		11	22	33	44	55	
1.	Medical Purpose	68	14	11	4	6	103
2.	Children's Education	14	80	3	2	4	103
3.	Improve the Standard of Living	8	2	72	12	9	103
4.	Festival Purpose	7	1	7	65	23	103
5.	To Start or improve the business	6	6	10	20	61	103
	<b>Garrett's Table Value</b>	<b>75</b>	<b>60</b>	<b>50</b>	<b>40</b>	<b>25</b>	

Source: Primary data

Table 3: Preferences of sanctioning the loan to the members

S.No	Reason	Total Score	Average	Rank
1.	Medical Purpose	6800	66.02	<b>I</b>
2.	Children's Education	6180	60	<b>II</b>
3.	Improve the Standard of Living	5025	48.79	<b>III</b>
4.	Festival Purpose	4110	39.90	<b>IV</b>
5.	To Start or improve the business	3635	35.29	<b>V</b>

Source: Primary data

It is inferred that out of 110 SHGs interviewed, the members of 103 SHGs have borrowed loan from their SHGs and from the remaining of 7 SHGs; the members did not borrow any loan from the SHGs. Before sanctioning loan to the members, preferences should be given on the basis of members' needs. The preferences are analysed by using Garret Ranking Method. First rank is given to the Medical purpose; second rank is given to children's education and so on.

### 6.2 Opinion of Animators towards The Level Of Entrepreneurial Skills Possessed by the Members of SHGS

Out of 110 Self Help Groups, only 100 SHGs which are having experience more than two years, for the study purpose to identify the skills gained by them. The skills like innovative, planning, decision making, leadership risk taking etc. The table -4 shows the level of different types of skills

Table 4: Opinion of Animators towards the level of Entrepreneurial skills possessed by the Members of SHGs

S. No	Statements	Rank											Total
		11	22	23	44	55	66	77	88	99	110	111	
1.	Innovating	3	1	5	1	4	5	2	4	4	22	49	100
2.	Planning	21	16	1	5	3	4	9	14	14	11	2	100
3.	Risk Taking	2	9	3	3	4	5	7	30	30	7	6	100
4.	Leadership	3	11	9	3	4	4	18	17	17	11	4	100
5.	Self-confidence	40	21	13	4	3	1	2	5	5	5	1	100
6.	Goal Achievement	5	1	26	20	12	7	6	4	4	6	5	100
7.	Information Seeking	2	5	15	23	13	11	7	3	3	8	9	100
8.	Decision-making	17	27	17	11	7	3	5	3	3	1	4	100
9.	Motivation	2	3	8	13	23	21	8	3	3	1	2	100
10.	Problems-Solving ability	2	4	1	15	17	26	21	10	10	1	1	100
11.	Cosmopolitan outlook	3	2	2	2	10	13	15	7	7	27	17	100
	<b>Garret Value</b>	<b>83</b>	<b>72</b>	<b>65</b>	<b>60</b>	<b>55</b>	<b>50</b>	<b>46</b>	<b>36</b>	<b>36</b>	<b>29</b>	<b>20</b>	

Source: Primary data

Table 5: Opinion of Animators towards the level of Entrepreneurial skills possessed by the Members of SHGs

S.No	Reasons	Garret Scores	Average Scores	Rank
1	Innovating	3210	32.10	<b>XI</b>
2.	Planning	5532	55.32	<b>III</b>
3.	Risk Taking	4464	44.64	<b>IX</b>
4.	Leadership	4785	47.85	<b>VIII</b>
5.	Self-confidence	6794	67.94	<b>I</b>
6.	Goal Achievement	5441	54.41	<b>IV</b>
7.	Information Seeking	5168	51.68	<b>VI</b>
8.	Decision-making	6327	63.27	<b>II</b>
9.	Motivation	5262	52.62	<b>V</b>
10.	Problem-Solving ability	5119	51.19	<b>VII</b>
11.	Cosmopolitan outlook	3998	39.98	<b>X</b>

Source: Primary data

Table – 5 highlights Entrepreneurial skills needed to become a successful entrepreneur. The researcher has identified ten skills and asked the Animators to rank them by using Garret’s ranking method. This method identified the high possessed skills and least possessed skills. The result of the Garret's ranking method showed that the self confidence has been ranked as first skill possessed by the members, followed by ‘Decision making’, ‘Planning’ –, ‘Goal achievement’-, ‘Motivation’- ‘Information seeking’-, ‘Problem solving’ –, ‘Leadership’ –, ‘Risk taking’ – ‘Cosmopolitan outlook’ –and Innovativeness. It is quite clear that majority of skills possessed by the Members of SHGs are, self confidence, decision making, planning, goal achievement and motivation.

## VII. CONCLUSION

Innovativeness, Risk taking, Leadership, cosmopolitan outlook are having least Garret scores, Hence they are ranked as last. To become a successful entrepreneur, these skills should come first level rankings. Hence, the

Government and Non-Governmental organization should motivate and train the members to increase such skills. It is also advised the Government and Non Governmental Organisation to conduct more number of Entrepreneurial development programmes, give awareness programmes and motivate them to understand and realize its importance to enhance the skill needed to run the business effectively.

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