



## A STUDY ON WOMEN ENTREPRENEURSHIP THROUGH SELF HELP GROUPS WITH SPECIAL REFERENCE TO KANYAKUMARI DISTRICT

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### ABSTRACT

*Self help groups play an important role in the development of micro enterprises. SHGs entrepreneurs collect subscriptions from lower and middle class sections to invest in productive economic activities. Creating employment opportunity, marketing knowledge, making adequate financial supports and developing entrepreneurial skills are the indicators of women empowerment. Only the quality product can meet the challenges in the present market. For meeting this situation SHGs need to upgrade their product standards as well as market product at a competitive prices. Banks, NGOs and different government agencies have to play a very important role in educating the SHGs Women entrepreneurs to achieve women empowerment and creating welfare among the women members.*

**KEYWORDS :** SHGs, NGOs, Woman, Rural.

### INTRODUCTION

Women in self help group are considered a very recent phenomenon in India. The SHGs are voluntary association of people formed to achieve both social as well as economic goals. These groups have similar social identity, heritage, caste or traditional occupations come together for a common cause and manage resources for the benefit of the group members. As the significance of education has been realized and compulsion for earning has grown more and more, women have started to go out of their homes and opt either for employment or self-employment. SHGs are facilitating the poor, especially the illiterate and uneducated women to overcome the existing constraint of the formal credit institutions. These groups provide considerable social protection and opportunities to their members to get a steady income. These institutions have sought to explore new ways and alternatives based on value system, introduce new relationships and take into account the social and economic aspects of collective living and livelihood improvement. Besides, they also help the poor women to overcome the difficulty of getting collateral guarantee so as to get the needed finance to initiate micro income generating activities. Due to better performance the SHGs have acquired a prominent status to maximize social and financial returns. The role of women through self help group in micro and small scale business is very encouraging in India.

### STATEMENT OF THE PROBLEM

Empowering means developing the needed skills and abilities of people which helps them to earn and make a living, manage their income and expenses better, have a say in the existing development system. SHGs help the members to become self dependent and self reliant. SHGs provide a forum for members to discuss their social and economic problems. SHGs equips the women with the needed basic skills required for understanding monetary transactions, get micro-credit as well as to be self-employed. The social constraints and attitude that hampered the development of the woman entrepreneurs, the atmosphere in

which they had to work and the attitude of the society towards them, altogether, kept them away from the activity of entrepreneurship. A woman achieving economical empowerment through increased income, better credit availability, ability to take decisions regarding the utilization of money and credit facility. Political empowerment achieved by way of awareness and power to exercise their rights and rightful role in society. Social and cultural empowerment achieved by way of the power to participate in collective social interactions, social programmes, social involvement and cultural activities in the society. Hence an attempt is made by the researcher to analyse the women empowerment through SHGs in Kanyakumari district.

## REVIEW OF LITERATURE

Mohammed Yunus, the father of micro credit system started a research project in Bangladesh in 1979 and started the micro credit system that resulted in the establishment of Grameen Bank in 1983.

Chinnapillai motivates poor women through 'VaigaiVattarakalanjiam'. The kalanjiam idea has spread to Andhra Pradesh and Karnataka. The micro credit movement started near Madurai is opening new doors for poor women

Snekalatha Mathew reveals that the average annual savings of women self help group in Tamil Nadu was less than that of Kerala. The number of group leaders who took initiative for starting income generation activities was higher in Tamil Nadu than in Kerala. The number of group leaders interested in providing training to group members was higher in Tamil Nadu than in Kerala. The factors that enhance the functional performance of the self-help groups are annual loan disbursement, age of the group members and average annual savings per member.

## SELF HELP GROUPS IN KANYAKUMARI DISTRICT

The rural poor, uneducated and illiterate women are getting organized in Kanyakumari district through SHGs. There are nearly 1450 Self Help Groups in this district which are involved in a variety of income generating programmes and getting micro-credit for their SHGs. Some of the SHGs involve in pickle making, juice making, soap making, doll making, snacks preparing, extracting coconut oil from copra, handicrafts making and other product in the form of cottage industry. The SHGs share the profit with their members. The earnings or income of the members depends on the interest got from the loan given to the members of SHGs and the circulation of subscription money as well as from the bank loan. There is a considerable change in the earning capacity of the SHGs members after joining SHGs. Also SHGs members are empowered economically and socially after joining SHGs.

## OBJECTIVES OF THE STUDY

To analyse the reasons for joining the self help groups.

To study how SHGs help in the women empowerment.

To analyse the socio – economic conditions of the members of the SHGs.

## METHODOLOGY

This study is based on primary data. The required secondary data collected from journals, articles and newspaper. The sample size is fifty. A stratified random sampling technique was adapted to select the respondents. Percentage, mean scores and Garret ranking techniques are used for analysis.

## Analysis and Interpretation

**Table I**  
**Socio economic composition of the respondents**

Socio variable	economic	Classification	No. of Respondents	Percent
Age		Upto 30	20	40

	Above 30	30	60
Marital status	Married	38	76
	Unmarried	12	24
Size of family members	Up to 4 members	34	68
	More than 4 members	16	32
Occupation	Housewife	33	66
	Self work	4	8
	Private job	13	26
Education status	Illiterate	17	34
	Up to school level	26	52
	Above School level	7	14
Monthly Income of family	Below Rs. 5000	38	76
	Above Rs. 5000	12	24
Household monthly expenses	Below Rs. 3000	14	28
	Rs. 3000 to Rs. 6000	27	54
	Above Rs. 6000	9	18

Source: Primary Data

**Table II**  
**Reasons for Joining in the SHG**

Sl. No	Reasons	No. of members in percent
1	Financial assistance	30%
2.	For economic up-liftment	25%
3	To get freedom from money lenders	15%
4	To meet children education expenses	12%
5	Own interest	11%
6	To get financial freedom	7%

Source : Primary Data

### Ranking the Achievements of SHG Members

In order to identify the achievement of SHG members, Garret Ranking Technique has been used in this study. Important achievements of SHG members have been identified and were asked to rank them in the order of their importance.

$$\text{Percent position} = 100 - \frac{(R_{ij} - 0.50)}{N_j}$$

$R_{ij}$  = Rank given for  $i^{\text{th}}$  achievement by  $J^{\text{th}}$  member

$N_j$  = Number of achievement ranked by  $J^{\text{th}}$  member

The present position of each rank obtained was converted into scores by referring to the Garret Ranking Tables. The scores of individual respondents' achievement have been added and divided by the total number of members for whom scores have been added. The mean score was obtained for each achievement which was arranged in a descending order to which the ranks were assigned and the important achievements identified.

Table III

Achievement of SHGs members			
Sl. No	Achievement	Mean scores	Rank
1	Personal income has improved	73.67	I
2	Financial problems are reduced	62.75	II
3	Ability to take financial decisions	54.28	III
4.	Improvement in economic conditions	36.52	IV
5	Improved credit availability	21.24	V

Source: Computed Data

Table IV  
Achievement of Women Empowerment through SHGs

	S. A	A	N. O	D. A	S. D.A	Total	Mean scores
Effective participation in SHGs activities	33	15	2	-	-	50	4.62
Increased opportunity for self employment	12	31.	3.	2	2	50	3.98
Personal income and living conditions have improved	20	11	14	3	2	50	3.88
Improved children education	12	8	7	19	5	50	3.4
Reduction in family financial problems	15	18	14	2	1	50	3.88
Improvement in social status	18	14	8	6	4	50	3.72
Awareness of their right	19	28	1	1	1	50	4.26
Better leadership skills	5	36	5	3	1	50	3.82
Increased access to economic resources	8	11	22	7	2	50	3.52
Ability to take financial decision	11	33	3	2	1	50	4.02
Self reliance	11	22	12	3	2	50	3.74

### SUMMARY OF FINDINGS

- Majority of the respondents (60%) belongs to the age group of above 30 and married with the percentage of 76. Majority of respondents belongs to small size family, housewife as occupation, upto school level qualification, below 5000 as income and expense from 3000- 6000 with the percentage of 68, 66, 52, 76 and 54 respectively
- Most of the respondents have joined SHGs as members to get the financial assistance. Only few respondents join to get financial freedom and to meet the children education expenses.
- Improvement in personal income is given rank I with the mean score of 73.67 and reduced financial problems is given rank II with the mean score of 62.75.
- There is a change in the earning capacity of the SHGs members after joining the SHGs.
- The respondents become empowered economically and socially after joining the SHGs.

### SUGGESTIONS

- The government can provide marketing opportunities for the products produced by the SHG members.
- Proper training could be given to the SHG members to improve their skills and abilities, to manage their own enterprises.

- Awareness can be created regarding the financial subsidies, incentives and loans given by the government by conducting awareness programmes regularly.
- Reduction in cost of production through the use of modern equipments, production process and technologies.
- Some SHGs members produce local products with minimum capital. The government should identify the products produced in a particular area by different groups and they can be combined to undertake large scale production with the aid of modern machines and techniques. This will help the SHGs to face the competition from big organisations.

## CONCLUSION

SHGs help to improve the standard of living of women and protect them from exploitation. SHG helps the women to become self-sufficient and entrepreneurs. No doubt that SHGs has changed the economic conditions and living conditions of rural, uneducated and illiterate women of Kanyakumari District. But the training programmes given to the women members are not sufficient for them to undertake self-employment. More and more programmes for training women members of SHGs in self-employment may be conducted by the government that will increase their self confidence and help them to improve their economic conditions, living conditions.

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