

Empowerment of Women Through Entrepreneurial Activities of Self Help Groups

Anuradha Ranjan Kumari¹ and R. P. Singh²

E-mail- anuradha_rau@rediffmail.com)

1. I/c Programme Co-ordinator, Krishi Vigyan Kendra (ICAR-IIVR) Malhana Deoria UP.
2. Programme Co-ordinator, Krishi Vigyan Kendra (SVPUA&T) Badaun UP.

Abstract

The results of investigation revealed that majority of the respondents (36.84%) had engaged in dairy farming followed by stitching of garments and making soft toys. Majority (63.15%) of group members started to prefer income generating activities. Members facing financial problems (66.66%) took interest to join self-help groups. The bee keeping activities were discontinued due to lack of management problems.

Key words:- Empowerment, Entrepreneurial activity, Self-help groups.

Introduction

Self Help Groups are considered as one of the most significant tools in participatory approach for the economic empowerment of women. It is an important institution for improving life of women on various social components. The basic objective of SHG is that it acts as the platform for members to provide space and support to each other. SHGs Comprises very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment.

Material and Methods

The present study was conducted in Deoria district of Uttar Pradesh. Nine women SHGs formed by KVK, Deoria, at least five years old at the time of study were selected. The data were collected at two levels. At first group level data were collected by analyzing records of the groups. The analysis indicated that 26 out of 73 members. (nearly 35 percent)

Results and Discussion

General characteristics of the women SHGs and their members are given in table 1. Number of members per group was fourteen. She members of the group deposited on average Rs 50/- per member per month in the groups savings. There was continuity in saving behavior which resulted in the average total saving of Rs 40000/- per group. The member

Today, in India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self management and development for the women who are SHG members^[1, 2]. A study was carried out on these SHGs to analyze the process of the management of income generating activities in these groups and to throw some light on how the members of SHGs can be made financially self sustainable.

had either started new activities or expanded ongoing economic affairs after joining the group. These members comprised the sample of the study and were interviewed at second level. The data were collected with the help of purposely developed interview schedule. Analysis of the data was done in terms of frequency, percentage and average.

of these groups took an average of Rs 20,000/- as loan per year from group savings. Loans were taken both for production and consumption purposes. The average age of the members was 39 years with range from 23 to 51 yrs. Average land holding size of the members was 0.12 hectares.

Table 1 General characteristics of SHGs and their members. (No of groups -7)

Sl. No.	Particulars	Statistics
1.	Average member per group (Numbers)	14
2.	Average saving per member per group (Rs)	50,00
3.	Average total saving per group (Rs)	40,000
4.	Average amount of loans taken per year per group from group saving (Rs)	20,000
5.	Average age of the members (years)	39
6.	Average land holding (ha)	0.12

The characteristics of groups and their members indicated that groups had manageable numbers of members, energetic ones to carry out different income generating activities^[3, 5]. The group members took considerable amount as group saving. Majority

of the loan were for consumption purposes like for education of children for meeting emergency, household needs, for emergency medical needs and for social ceremonies are presented in table 2.

Table 2 Distribution of respondents as per the purpose of loan SHGs and their members (N=26)

Sl. No.	Purpose of taking Loan	Frequency	Percentage
1.	For starting new enterprises	10	38.46
2.	For contributing in ongoing family business	15	57.69
3.	For purchasing farm inputs	6	23.07
4.	For education of children	2	7.69
5.	For meeting emergency	5	19.23
6.	For meeting emergency for medical needs	2	7.69
7.	For social ceremonies	1	3.84

Maximum number of respondents took loans for contributing in ongoing family business followed by starting a new enterprise and for purchasing farm inputs. About 35.61

percent group members (26 out of 73) had either started new economic activities or expanded ongoing economic affairs after joining the groups.

Table 3 Distribution of respondents as per income generating activity started and ongoing business expanded (N=26)

Sl. No.	Income generating activity	Frequency	Percentage
1.	Stitching/Tailoring/Knitting	5	26.31
2.	Soft toys making	2	10.52
3.	Flower making	1	5.26
4.	Dairy farming	7	36.84
5.	Coloring of cloth by tie and dye method	1	5.26
6.	Candle and Agarbati making	1	5.26
7.	Value addition to Fruits and Vegetables	1	5.26
8.	Beekeeping	1	5.26
Total		19	100.00
Ongoing Business expanded			
1.	Stitching/Tailoring/Knitting	4	30.76
2.	Dairy farming	6	46.15
3.	Poultry farming	2	15.38
4.	General Store	1	7.69
Total		13	100.00

Table 3 indicated that the income generating activities started and ongoing business expanded by the members. Majority of the respondents (36.84%) had engaged in dairy farming followed by stitching of garments and soft toys making. Similar was the case with ongoing business expansion also. This table also showed that SHGs approach

the development of rural women was quite successful in empowering them on economic front. Resource poor persons faced difficulty in carrying out in any new income generating activity, as it requires investment both in term of money and workforce. On the other hand, group of likeminded people can run any venture easily^[4, 6].

Table 4 Distribution of respondents as per mode of starting the activity (N=19)

Sl. No.	Mode of starting the income	Frequency	Percentage
1.	Alone	7	36.84
2.	Alone with someone else	12	63.15
Total		19	100.00

As shown in table 4 majority (63.15%) of group members. who started income generating activities, did this in group. Focused group discussion with the members reveled that working in group fulfilled all the requirement of the economic activities i.e.

from arrangement of raw materials to the marketing of final product. An attempt was made to know the problems faced by the respondents in running new income generating activities.

Table 5 Distribution of respondents as per the problem faced by them in starting/running new income generating activity (N=26)

Sl. No.	Nature of Problem	Frequency	Percentage
1.	Financial	9	34.61
2.	Technical	5	19.23
3.	Marketing related	12	46.15

The problems were later on categorized as financial, technical and market related problems the data presented in table 5 revealed that majority (46.15%) of the

respondents faced market related problems followed by financial (34.16%). Technical problem was faced by about was 19.23 percent of the respondents.

Table 6 Distribution of respondents as per the methods adopted by them to solve their problems

Sl. No.	Method of solving Problem	Frequency	Percentage
Financial Problem (N=9)			
1.	By taking loan from bank	1	11.11
2.	By taking loan from SHGs	6	66.66
3.	By taking loan from relative/Friend/Neighbour	2	22.22
Technical Problem (N=5)			
1.	Guidance from KVK SMS	4	80.00
2.	Guidance from Knowledgeable person	1	20.00
Marketing related Problem (N=9)			
1.	Selling produce through own retail shop	2	16.66
2.	Selling produce through locale general store	5	41.66
3.	Selling produce in nearby village/town	3	25.00
4.	Selling produce through different methods like local sale, marriages/Parties	2	16.66

Table 6 indicated that majority (66.66%) of respondents, who faced financial problems relied on group savings for taking loans followed by 22.22 percent of respondents took loans from relative/friend

/neighbour and only 11.11 percent of respondents took loans from bank. The financial institutions should relax their formalities of providing financial help to such entrepreneurs. As far as the technical problems

are concerned, majority of the respondents (80.00%) took guidance on the problems from the subject matter specialist/scientist of Krishi Vigyan Kendra. However, it is worth mentioning here that members all the groups may not be having ideas of contacting KVK subject matter specialist/scientist to solve such problems. Here, it is necessary for the agencies forming SHGs to guide the members for

consultations. In case of marketing related problems, majority of respondents (41.66%) sold the produce through local general stores followed by 25.00 percent sold the produce, in nearby village and 16.66 percent each who sold the produce through own retail shop and different methods like local sale, marriages/parties.

Table 7 Distribution of respondents as per the continuity of income generating activity (N=19)

Sl. No.	Particulars	Frequency	Percentage
1.	Continued	13	68.42
2.	Discontinued	6	31.58
Total		19	100.00

Table 7 indicated that the majority (68.42%) of respondents continued the income generating activities they started after joining

the SHGs, considerable number of them (31.58%) discontinued the activities due to one reason or the other.

Table 8 Distribution of respondents as per reasons for discontinuing of income generating activity (N=6)

Sl. No.	Mode of starting the income	Frequency	Percentage
1.	Management of beekeeping in dearth period	1	16.66
2.	Difficulty in migration of bee colonies at small scale	1	16.66
3.	The activity could not be remunerative at small scale (Coloring of cloth by tie & dye method and Flower making)	4	66.66

Reason for discontinuous of income generating activities are given in table 8. The bee keeping activities was discontinued due to not properly manage in dearth period, difficulty in migration of bee colonies at a

small scale. The problem in continuous of flower making and tie and dye method activities can also be overcome by providing the entrepreneurs with financials accessibility for starting the business at large scale.

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