

A Study On Women Entrepreneurship Of Self Help Groups In Kanniyakumari District

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Abstract

Women entrepreneurs are playing vital role of the global business environment and important for the sustained economic development and social progress. In India, though women are playing key role in the society, but still their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. The main purpose of this paper is to find out the status of women entrepreneurs in Kanniyakumari District. The main purpose of this paper is to find out the status of women entrepreneurs in Kanniyakumari District. This paper includes rational grounds behind the women entrepreneurship. Another main purpose of this paper is to analyse that are those policies adequate for the growth of entrepreneurship.

Introduction

Women entrepreneurship has been recognised as an important source of economic growth . Women entrepreneurs create new jobs for themselves and also provide society with different solutions to management organisation and business problems. However, they still represent a minority of all entrepreneurs. Women entrepreneurs often face gender based barriers to starting and growing their business like discriminatory property, matrimonial and inheritance laws and/ or cultural practices lack of access to formal finance mechanism, limited mobility and access to information and networks etc.

Women entrepreneurship can make a particularly strong contribution to the economic well-being of the family and communities, poverty reduction and women empowerment, thus contributing to the millennium Development Goals (MDGs). Thus governments across the world as well as various developmental organisations are actively undertaking promotion of women entrepreneurs through various schemes, incentives and promotional measures.

Review of literature

Emerlson Moses V.J.R (2011) in his research paper reported that” In India the work participation rated is less than half that of men. The role of women in the development of

nation is very important of the nation. SHG helps the women in uplifting their living conditions and also encompass the social, economic, educational level to improve their empowerment level. The component of empowerment of women are access to economic resources, participation in economic decision making opportunities for self development participation in socio political decision making, scope for skill development and impact on general welfare of the family and community.

Dilan Singh, (2010) in his study “ Saving approaches of SHG members is various types of savings and asset accumulation strategies. The financial education imparted by the SHG operation gives a positive impact on the saving strategies of the SHG members.

Statement of the Problem

Poverty and unemployment are major problems faced by developing countries. A major portion of population lives in rural areas and many of them suffer owing to seasonal development and under employment. The government brought out a number of schemes aimed at generating an improvement over the earlier programmes. It encourages group approach and plan to involve NGO, SHG, bank and other development sectors. Steadfast efforts in this direction gave birth to some very spontaneous innovation of self help groups in the Kanniyakumari District.

Objectives of the study

1. To study and develop leadership qualities among the group members.
2. To find out the benefits derived by women joining the self-help groups.
3. To analyse the problems faced by Self Help group members.

Methodology

The study was carried out in Kanniyakumari District. Judgement sampling method was used to collect the data. The sample collected was 200 SHG members in Kanniyakumari District. F-Test, Factor analysis and Garrett Ranking techniques were used to analyse the data.

Data Analysis

LEADERSHIP QUALITIES OF WOMEN ENTREPRENEURSHIP IN SHGS

Table 1

Factors	Leadership Qualities	
	F Statistic	Sig
Confidence	.887	.536
Optimism	.775	.625
Hard working	1.015	.424
Motivation	.740	.656
Enthusiasm	.648	.737
Accepts Challenges	1.757	.083
Future Plan	.798	.605
Need for achievement	.636	.748

Source:Primary Data

Table 1 clearly exhibits the leadership qualities of women entrepreneurship in self-help groups. The strategies for women development now focuses on a new approach known as formation of Self Help Groups and micro enterprises, where efforts are made to develop entrepreneurial women through the access to information and economic independence.

BENEFITS DERIVED FOR JOINING SHGs

Table 2

Factors	Garrett mean Score	Rank
Getting Loan	62.51	I
Promoting savings	52.64	II
Social status	51.95	IV
Multi-responsibility	49.53	VII
Self-motivation	50.74	V
Social contact	43.88	VIII
Employment opportunities	50.06	VI
Raising Standard of Living	52.51	III

Source:Primary Data

Table 2 clearly exhibits the reasons for joining SHGs of the respondents. For getting loan is ranked first with the highest mean score of 62.51 and Social contact is ranked last with the mean score of 43.88

PROBLEM FACED BY SHG MEMBERS

Table 3

Variables	Factor Loadings
Lack of strong leadership	.695
Financial deficit	.767
Misuse of group money by leader	.523
Lack of education	.550
Non awareness of government scheme	.650
Default in repayment	.712
Inadequate training facilities	.685
Lack of encouragement	.682
Group Conflict	.583
Lack of group communication	.670

Source:Primary Data

Table 3 Clearly found that financial deficit is the most dominating and influencing factor of the SHG member with the highest valued of .797.

Suggestions

1.Government should take necessary steps to encourage the women entrepreneurship of self help groups get loan from the banks for SHG members in business, marriage and educational purpose, then the percentage of self help groups are quickly increase.

2. Increasing social awareness, through motivation, better leadership skills, networking, exposure, communication skills through training and participation in social action. Women become vocal and gain confidence.

3.Encourage group members to discuss, explore, firm up ideas and develop workable proposals.

Conclusion

Today,SHG plays a vital role in poverty alleviation in rural area of k.k.district.The Co-operation of the government and NGOs who have Sponsored SHGs in k.k.district. Among the financial assistance extended by SHGs few alone have much impacted on women than the other assistances.

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