

# Enhancing Entrepreneurship through Self Help Group for Women Empowerment

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## ABSTRACT

When women moves forward the family moves, the village moves and nation moves (Neharu) The study of Enhancing Entrepreneurship through Self Help Group for Women Empowerment was planned and carried out in Panchayat Samiti, Morshi of Amravati district of Maharashtra state. Eleven SHGs were purposively selected out of 330 SHGs of women members, a sample of 120 respondents as drawn with the help of proportionate random sampling method. Data were collected with the help of schedule specifically developed. Objectives of study were to study the personal, socioeconomic, psychological and situational characteristics of women members, to study the impact in terms of socioeconomic development, to find relation between various characteristics of women members. The results were observed over half of respondents had changed in social status, change their self confidence, change in decision making practices, change in political position and in employment. The impact on women empowerment was medium level (64.17%) meaning that they were mediocre as far as the impact of SHG. The attention of DRDA personnel, bank officials and NGO strengthen the linkages in rural area. So as to have development of women through empowering them through additional income and employment generation.

## I. INTRODUCTION

Self Help Group is one of the programs to eliminate the poverty and discrimination of women. The concept of SHG is hitting at nearly every corner of urban and rural section. It is a medium for the development of saving habits among the women and also to enhance the equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural life. SHG is the beginning of a major process of empowering women and to provide increased access to resources and control over factors contributing to women empowerment, particularly in the areas of health, education, information, self-development, skills, employment and income generating opportunities. (Puhazhedi and Jayaraman, 1999)

### Need and Importance of the study

The SHG of women below poverty line are important for the removal of the poverty by increasing the income level of their families in society. The need of present study is an outcome of thinking that rural women do not have the capacity for saving to start any enterprise. Their participation in thrift activities is also low and always

confronted with the problem of credit of fiscal management, restricting their welfare and development. So it felt necessary to undertake the study on Impact of Self Help Group on its women member.

### Specific Objectives of the study:

1. To study the personal, socio-economic, psychological, and situational characteristics of women members
2. To study the impact of self help group on its women member in terms of their socio- economic development
3. To find relation between various characteristics of women members and impact

### Research hypothesis

**Ho** : There is no significant impact of self Help Group on the development women member.

**Ha** :There is significant impact of self Help Groups on the development of women member.

**Ho** : There is no significant relationship between personal, socio-economic, psychological and situational characteristics of women members and impact of self help group on them.

**Ha**: There is significant relationship between personal, socio-economic, psychological and situational characteristics of women members and impact of self help group on them.

## II. METHODOLOGY

In this experimental design, a single test group was selected and the experimental treatment was introduced. Status position of impact of SHG was worked out as the difference between after experimental treatment minus before experimental treatment on the same individual. The present study was conducted in Amravati district of Maharashtra State. There are 14 Panchayat Samiti in Amravati District. The list of women self help group from all these Panchayat Samiti was obtained from District Rural Development Office, Amravati. From the list, such Panchayat Samiti was located where maximum number of women self help groups were formed. Based on this criterion, Morshi Panchayat samiti was selected because there were 233 SHGs, out of these SHGs – 11 SHGs were selected. The SHGs selected for study were 1) Kranti, 2) Prerana, 3) Vidhyashri, 4) Nutan, 5) Ramabai Ambedkar, 6) Chaitanya, 7) Rani Laxmibai, 8) Dhyanjyoti, 9) Jay Bhole, 10) Renukanata 11) New Prahar. There were 330 total women members in 11 SHGs selected, a sample 120 women members was drawn by resorting proportionate random sampling method, which constituted the sample respondents for this study.

## III. RESULT AND DISCUSSION

**Table 1:Distribution of respondents according to their change in Social status**

Sr. No.	Category	Frequency	Per centage
1.	No Change	9	7.50
2.	Upto 33	40	33.33
3.	34 to 66	68	56.67
4.	Above 66	3	2.50

Above half of respondents (56.67%) had belong to the category 34 to 66% change in social status. 33.33 per cent respondents belong to the category up to 33%. 7.50 per cent respondents belong to No change category and quit

to few respondents 2.50 per cent who belong above 66 per cent change category. It is, therefore, inferred that majority of the respondents had change their social status due to SHG.

**Table3: Distribution of Respondents according to their change in Thrift behavior**

Sr. No.	Category	Frequency	Per centage
1.	No Change	00	00.00
2.	Upto 33	06	05.00
3.	34 to 66	41	34.17
4.	Above 66	73	60.83

Majority of respondents (60.83%) could have a change in their thrift habit due to participation in SHG. As a result they did start saving in SHG and develop regular saving habit to the highest level i.e. above 66 per cent change, followed by 34.17 per cent of them having change in their thrift habit to the extent of 34 to 66 per cent change.

**Table4: Distribution of respondents according to their change in Cultural Activity**

Sr. No.	Category	Frequency	Per centage
1.	No Change	98	81.67
2.	Upto 33	12	10.00
3.	34 to 66	10	8.33
4.	Above 66	00	00

About 81.67 per cent respondents had belonged to no change category quit a few respondents 10.00 per cent who belonged to upto 33 per cent change category due to participation in SHG. As a result of participation in SHG, they could took part in cultural activity like lord Ganesha festival, Goddess Durga and sharda festival, makar sankranti, etc.

**Table 5: Distribution of respondents according to their change in Self confidence**

Sr. No.	Category	Frequency	Per centage
1.	No Change	26	21.67
2.	Upto 33	38	31.66
3.	34 to 66	56	46.67
4.	Above 66	00	00

Majority of respondent (46.67%) belonged to 34 to 66 per cent category followed by 31.66 per cent belong to upto 33 to category and 21.67 per cent belong to no change category.

**Table 6: Distribution of respondents according to their change in political position**

Sr. No.	Category	Frequency	Per centage
1.	No Change	86	71.67
2.	Upto 33	28	23.33
3.	34 to 66	06	5.00
4.	Above 66	00	00

Majority of respondents (71.67%) belonged to no change category. 23.33 per cent respondents belong to the category to upto 33 per cent change in participation in local political position. Quite a few respondents (05.00 %) had found in category of 34 to 66 per cent change in participation in local political positions.

**Table 7: Distribution of Respondents according to their change in decision making**

Sr. No.	Category	Frequency	Per centage
1.	No Change	30	25.00
2.	Upto 33	28	23.33
3.	34 to 66	57	47.50
4.	Above 66	05	4.17

The data in table indicated that there were 47.50 per cent respondents who where 34 to 66 per cent change category followed by 25 per cent respondents belong to no change category. 23.33 per cent respondent belong to upto 33 per cent change category and quite a few respondent 4.17 per cent who belong above 66 per cent change category.

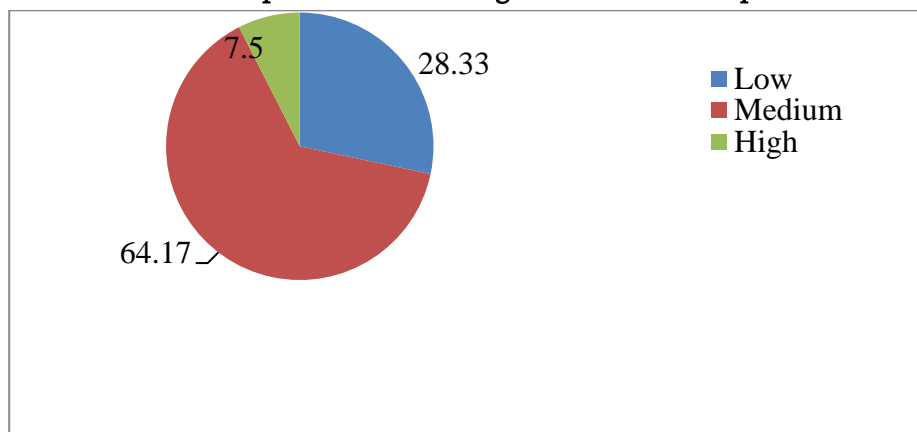
**Table 8: Distribution of Respondents according to their change in employment generation.**

Sr. No.	Category	Frequency	Per centage
1.	No Change	82	68.33
2.	Upto 33	05	4.17
3.	34 to 66	23	13.17
4.	Above 66	10	8.33

The table indicates that 68.33 per cent respondents had no change. 19.17 per cent of respondents had change into 34 to 66 per cent category. A few respondents (4.17% and 8.33% respectively) occurred in category of upto 33 and above 66 in their employment generation as a result of participation in SHG as they could generate additional employment for themselves and their family members such as tailoring, depillaring, poultry goat rearing, business and parlour.

**Overall impact of self help group**

**Table 8 : Distribution of respondent s according to their overall impact of self-help group**



Impact of SHG could be noticed among the majority of women members as 64.17 per cent of them belong to the category of 34 to 66 per cent change. This was followed by 28.33 per cent of them appearing in low

category of impact i. e. upto 33 per cent change. The percentage of respondents appearing in high category of impact of SHG was found to be mearge (7.50%). By and large, it could thus be inferred that the SHG could have a moderate impact on development of women members in terms of change in social status, thrift behavior, cultural activity, self confidence, political position, decision making and employment

**Table9: Coefficients of correlation of independent variables with dependent variable (Overall impact of SHG)**

Sr. No.	Variable	'r' value
1.	Age	-0.200*
2.	Education	2.259**
3.	Family Size	0.046
4.	Family Type	0.224*
5.	Income	0.032
6.	Occupation	0.050
7.	Social Participation	0.107
8.	Material Possession	0.0756
9.	Attitude	-0.0518
10.	Value	-0.0723
11.	Perception	0.193*

**Table10: Testing the significance of the difference of means.**

Sr. No.	Dependent Variable	Before	After	Difference	't' Value
1.	Impact of SHG	45.05	59.57	14.55	4.127**

\*\*Significant of 0.01 level of probability

Before mean score of the respondents after participation of SHG (59.57) was found to be higher than the means of respondents before participation in SHG (45.05). A mere quantitative superiority of the mean score of respondents (After participation) over the mean score of respondents (Before participation) is not conclusive proof of its superiority. Hence , the ratio between observed difference was computed as indicated by 't' value (4.127) which was observed to be highly significant at 0.01 level of probability. It therefore, concluded that the respondents (After Participation) differed significantly over before participation in SHG. In other words, it could be concluded that there was a definite impact of SHG on its women member.

#### IV. SUMMARY AND CONCLUSION

Distribution of respondent according to their personal, socio-economic, situational, and psychological characteristics.

1. The respondents (73.33%) were observed to belong to middle age category of 36-50 years of age.
2. The over half of the respondents (60%) was educated up to secondary school level.
3. Over half of the respondents (65.83%) had medium family size.
4. Over three fourth of the respondent (79.17%) had medium family type.
5. Half of respondents (50%) had their annual income above 40,000.
6. The majority of (49.16%) of respondent had labour occupation.
7. Majority of (85%) of the respondents had low level in social participation.

8. The over half of respondents (65%) had medium material possession.
9. Majority of respondents (71.67%) had favorable attitude towards SHG.
10. Majority of respondents (70.83%) had medium perception towards SHG.
11. Over half of respondents (74.17%) had medium value towards SHG.

### **Impact of Self Help Group (SHG)**

**Change in Social Status:** Over half of respondents (56.67%) had change in social status due to participated in SHG and 33.33% belongs to the category of upto 38 percent change in social status.

**Change in Thrift Behavior: Here** Majority of respondents (60.83%) could have change in their thrift behaviour due to participation in SHG and one fourth of respondents (34.17%) belongs to the category of 34 to 66 percent change in thrift habit.

**change in Cultural Activity :**Majority of respondents (81.67%) had no change in cultural activity.

**Change in self confidence:** Half of respondents (46.67%) could have change in their self confident and one fourth of respondents (31.66%) belong to the category of upto 33 percent change in self confidence.

**Change in political position :** Finding showed that 71.67 percent respondents were belongs to no change category and very few (23.33%) had change upto 33 percent category.

**Change in decision making :** Half of respondents (47.50%) could have change in decision making. This change could be noticed with regards to changed in decision about buying of cloths, educational aspects etc.

**Change in employment :** Majority of respondents (6.33%) had no change in employment generation.

**Overall impact of self help group :**Finding with regards to the overall impact of SHG reveal that majority of respondents (64.17%) had medium level of impact of SHG on them

The ratio between observed difference was computed as indicated by 't' value (4.127) which was observed to highly significant at 0.01 level of probability. It therefore concluded that the after participation of SHG women member improve their living style, spending pattern and also improve their thrift habit. They all using thrifting money using for her need like education aspect, food habit, clothing style and material possession.

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