

PROFESSIONAL PAPER

## Women Entrepreneurship Through “Self Help Group” in YSR District, India



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### ABSTRACT

*The position of women and their status in any society is an index of its civilization. Women are to be considered as equal partners in the process of development. But, because of centuries of exploitation and subjugation, Indian women have remained at the receiving end. Women in India have been the neglected lot. The rate of growth of women employment in India is very low. This is because of the low growth rate of new and productive employment. The more attractive scheme with less effort is “Self Help Group” under micro finance. It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. ASHG is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount regularly. The present paper is mainly focusing the women entrepreneurship and economic empowerment of women after they joining SHGs in YSR District, A.P. India. It concluded that SHG movement in study area has helped in improving the economic status of the families.*

**KEY WORDS:** *women entrepreneurship, self-help group, economic empowerment of women*

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## **Introduction**

In the last twenty years the women of India have taken the bold step of invading the higher to forbidden land of entrepreneurship. Entrepreneurship development of women. The participation of women in income generating activities for the family has been increasing overtime female work participation not only increase their family income but also bring economic development in the households.

A women an entrepreneur is economically more powerful than as a male worker because ownership not only conger control over assets (and liabilities) but also gives her the freedom to take decisions. Through entrepreneurship development a women will not only generate income for her by also will generate employment for other women in the locality this will have multiplier effect in the generation of income and poverty alleviation.

The Government of India has defined a women entrepreneur is “an enterprise owned and controlled by women saving a minimum financial interest of 51 per cent of the employment generated in the enterprise to women”.

Micro Finance is emerging as a powerful instrument for poverty alleviation in the new economy. In India, micro finance scene is dominated by Self Help Groups (SHGs) – Bank Linkage programme aimed at providing a cost effective mechanism for providing financial services to the “unreached poor”. The government has implemented opportunities to un-employed including women. The SHGs growth which has almost assumed the form of a movement represents a massive grassroots level mobilization of poor rural women to small informal associations capable of forging links with formal systems to help access financial and other services needed for their socio-economic advancement. Basically, SHGs are being promoted as a part of the micro finance interventions aimed at helping the poor to obtain easily financial services like savings, credit and insurance. The group formation and functioning are not ends but means for development.

The more attractive scheme with less efforts is SHGs. It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. SHGs enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life . The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups,

group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment.

**Objectives of the study**

- To examine the factors responsible for a women entrepreneurship.
- To examine the method of choosing a venture by the self employed.
- To evaluate the method of canvassing the customers by a self employed women.

**Methodology of Study**

The present study based on the primary data as well as secondary data. The primary data were collected by through presented questionnaires from 200 respondents of SHGs by selecting them randomly as sample from YSR District. The collected data were analysed by using statistical tools like classification, tabulation, and common size statement to examine the development of women entrepreneurship through SHGs.

**Age-Group of Select SHG Members**

Age and socio-economic activities are interrelated. The young and middle age-group people can actively participate in the socio-economic activities, which is true in the activities of SHGs in the study area.

*Table 1: Age-group of Members of SHGs*

<b>Age-group</b>	<b>Urban</b>	<b>Rural</b>	<b>Total</b>
20-30		30	30
31-40	70	50	120
41-50	20	15	35
51-60	10	5	15
<b>Total</b>	<b>100</b>	<b>100</b>	<b>200</b>

From the above table , it is observed that the age group of 31-40 years members were actively participated in the SHGs. The age – group 20-30 and

31-40 years members were voluntary involved and highly influenced with entrepreneurial activities. The age-group 41-50 members are also in the SHGs as their role is also important for SHGs. They can control and solve the problems arise in the groups.

### **Educational Qualifications of Select SHG Members**

Education is one of the inputs for empowerment. It enables the women to gather information from different sources and helps them to analyse properly and think innovatively to start the business. The education levels of the selected women SHGs for the study are represented in the table 2.

*Table 2: Educational Qualifications of Select SHG Members*

<b>Education</b>	<b>Urban</b>	<b>Rural</b>	<b>Total</b>
Illiterate	12	30	42
Primary	18	45	63
High school	45	16	61
College	25	9	34
<b>Total</b>	<b>100</b>	<b>100</b>	<b>200</b>

Table 2 reveals that out of total women entrepreneurs , 42 are illiterate, 63 are primary, 61 are high school and 34 are college level education. This indicates that more number of illiterate and primary level educated women entrepreneurs undertake entrepreneurial activities.

### **Marital status of Select SHG Members**

The marital status of the women has a major influence on the women entrepreneurship. The details of the marital status of select women entrepreneur in YSR district are provided in table 3.

*Table 3: Marital status of Select women entrepreneurs*

<b>Marital status</b>	<b>Urban</b>	<b>Rural</b>	<b>Total</b>
Married	90	65	155
Unmarried	0	25	25
Widow	10	10	20
<b>Total</b>	<b>100</b>	<b>100</b>	<b>200</b>

Table 3 states that out of total women entrepreneurs, 155 are married, 25 are unmarried and 20 widow and in urban there is no unmarried women take any activities. This indicates that married women have shown more interest in undertaking entrepreneurial activities

### **Family Size of the Select SHGs**

The size of the family also an important factor for the women when they entered into the business. Table 4 shows the size of the family of the select SHGs in YSR district.

*Table 4: Family size of the Select SHGs*

<b>Family size</b>	<b>Urban</b>	<b>Rural</b>	<b>Total</b>	
1-3		35	30	65
4-6		50	70	120
6-10		15	0	15
<b>Total</b>		100	100	200

Table 4 reveals that out of the total women entrepreneurs, 120 have family size 4-6, 65 have family size of 1-3 and 15 have family size 6-10 members. This signifies that small family members have taken more interest in entrepreneurial activities.

### **Purpose of Joining SHGs by the Select Members**

The main aim of the SHGs is to promote savings, family support and to get credit for the productive and consumption purposes. The table 5 shows the reasons for joining SHGs by the sample respondents.

*Table 5: Purpose of joining SHGs*

<b>Purpose</b>	<b>Urban</b>	<b>Rural</b>	<b>Total</b>
For family support	45	35	80
For promoting saving	20	15	35
For social status	10	5	15
For financial security	15	25	40
For getting loan	10	20	30
<b>Total</b>	100	100	200

Table 5 reveals that family support is the main reason for 80, financial security and promoting saving is main reason for 40 and 35, getting loan and social status are the main reason for 30 and 15 in women entrepreneurs to undertaking the entrepreneurs to undertaking the entrepreneurial activities. This indicates that family support is one of the main reasons for many women entrepreneurs start the entrepreneurial activities.

### Activities Undertaken

*Table 6: Classification on basis of activities undertaken*

<b>Activities</b>	<b>Urban</b>	<b>Rural</b>	<b>Total</b>
Tailoring	18	25	43
Bakery	25	12	37
dairy	10	42	52
Beauty parlor	19	-	19
Sheeping	16	16	32
Candle making	12	5	17
<b>Total</b>	<b>100</b>	<b>100</b>	<b>200</b>

Table 6 state that out of total women entrepreneurs, 52members of women undertaking dairy industrial activity, 43 is undertaking tailoring, 37 is undertaking bakery, 32 is sheeping, 19 is beauty parlor and 17 is candle making. This is indicates that more number of rural women 80.00 per cent as compare to urban women undertaking dairy industrial activity.

### Conclusion

The economic progress of India depends on the productivity of both male as well as female population. However in India, women were restricted to the four walls of the kitchen for the last many years due to male dominance. Of late, there has tremendous progress in social and cultural environment of Indi. The women are working in all areas of the economy, which were even restricted to male members. Women have proved their working ability and are working on par with men. Therefore, there is an urgent need to utilize these women resources optimally since they constitute around 48 per cent of total population. The SHG movement started in India has been working in right direction in developing entrepreneurship among the women and eradicating the poverty in rural and urban areas.

## **Suggestions**

The following suggestions are made for women entrepreneurship and effective implementation of SHGs in YSR district in particular and in India in general

- The Govt should implement all micro finance schemes effectively and systematically.
- Women should educate towards their opportunities and upgrade their knowledge according to the social and technological changes.
- Women should keep interest on empowering themselves and prepare themselves to face any problems in their businesses.

## **Reference**

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## **Žensko preduzetništvo kroz „Grupe za samopomoć“ u YSR oblasti u Indiji**

### **A P S T R A K T**

*Položaj žena i njihov status u bilo kom društvu pokazuje indeks njegove civilizacije. Žene bi se trebale smatrati jednakim partnerima u procesu razvoja. Ali, zbog vekovima duge eksploatacije i podređenosti, žene u Indiji su ostale zanemarene u ovom pogledu. Žene u Indiji su zapostavljena grupa. Rast broja zaposlenih žena u Indiji je veoma nizak. Ovo je posledica niske stope rasta novih i produktivnih poslova. Dobar model nudi “Grupa za samopomoć”, koja nudi mikrofinansiranje biznisa. To je jedan od načina da se reši problem siromaštva i da se poboljša žensko preduzetništvo i finansijska podrška u Indiji. ASHG je mala ekonomski*

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*homogena grupa afiniteta siromašnih ljudi iz ruralnih krajeva koji se dobrovoljno udružuju da bi konstantno zarađivali i štedeli malu količinu novca. Ovaj rad se fokusira na žensko preduzetništvo i ekonomsko osnaženje žena po pridruživanju Grupi za samopomoć u YSR oblasti u Indiji. Zaključili smo da je pokret Grupe za samopomoć u oblasti učenja pomogao da se poboljša ekonomski status porodica.*

**KLJUČNE REČI:** *žensko preduzetništvo, self-help grupa, ekonomsko osnaživanje žena*

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