

Women Entrepreneurship Through Self Help Groups (SHGs) In Rural India

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Abstract— The real India lives in her villages where more than two-thirds of India's populations pursue their livelihood. In 2022-23, the rural labor participation rate was 56.7%, while the female labor participation rate was only 37%. Women's engagement in the economic development process is critical since women comprise half of human resources, and women's equality is essential to a more holistic approach toward sustainable development. The SHG has paved the door for rural women's economic independence. Rural women are participating in small-scale entrepreneurship projects with the help of SHG. As a result, they gain economic independence, offer work for others, and increase their status in families and communities. The study's key goals are to conduct a SWOC (strengths, weaknesses, opportunities, and challenges) analysis of SHGs as experienced by the members under study, as well as to identify gaps in SHG members' entrepreneurial behavior and provide solutions to increase efficiency.

Keywords— Entrepreneurship Development, Women Entrepreneurship, Rural Women, Women Empowerment, Self Help Groups, Self Employment.

I. INTRODUCTION

The primary purpose of Indian development is to empower marginalized populations; mainly the people lived-in below poverty line and women. From 1990s, Non-Governmental Organizations, Panchayati Raj Institutions, and Self-Help Groups have played important roles as catalysts in rural development administration. The Nobel Laureate Amartya Sen believes that empowerment is a vital element of progress. From this viewpoint, development must offer women with more autonomy and flexibility that entails enhancing their ability to make decisions.

About half of the population is made up of women. People live in rural areas constituent approximately 68.8 per cent of the total population. Women represent 48.00 percent of the total. Rural women face a wide range of issues. Economic inequality is a serious issue for rural women. Women play an active role in agriculture and related fields. Rural females have a much greater workforce participation percentage (41.80 per cent) than urban women (35.31 per cent). To protect rural women from economic hardship, a number of poverty alleviation programs were implemented before and after independence, but none proved to be as beneficial as the Self Help Group program, which is currently in operation across the country. The rural women are engaged in small scale entrepreneurship programs with the help of SHGs. As a result rural women becoming economically independent and provide employment to others and improve their status in family and community.

1.1 Women Entrepreneurship:

An enterprise established and run by a woman or groups of women are called as women entrepreneurs. Women's entrepreneurship in India has reached a standstill. In India, women only own 20.00% of all businesses. The majority of these women-led businesses are centered in the unorganized sector, with 82.00% of them being microbusinesses operated as sole proprietorships.

Women in Odisha not have desired level of economic independence, literacy, strong individuality, own decision making ability and family support. Women are still struggling to live a life with dignity in real sense. Hence, women's rights violation is a great threat to the welfare and development of the state.

1.2 Self Help Group

Self Help Groups are established by gathering together 10-20 members of society who give their time and money and register with any financial organisation. They engage in productive activities that help members achieve financial and social security. SHGs can make a significant contribution to women's empowerment in the country, as well as raising the standard of living for the urban and rural poor.

1.3 SWOC (Strength, Weakness, Opportunity and Challenges):

An organization's subjective evaluation of its internal and external environmental conditions is called a SWOC analysis. While the external, uncontrollable elements are divided into opportunities and challenges, the internal, controllable environmental aspects are divided into strengths and weaknesses.

II. STATEMENT OF PROBLEM

According to the NABARD Report (2011), 53.4 percent of India's poor rural families are covered by the SHG bank connection program. To some extent, the government and non-governmental Organisations (NGOs) provide marketing assistance to self-help groups for them to promote their products. The success and durability of a group are critical not just for its members, but also for the organizations that support SHGs. Unfortunately; very few Self Help Groups have been able to establish themselves in the market. Since the 1980s, the Indian government has spent a significant amount of time, energy, and money establishing and promoting Self Help Groups throughout the country. As a result, it is critical to properly identify and assess the strengths, weaknesses, opportunities, and dangers that these Self Help Groups face. The countrywide attention on Self Help Groups has prompted

several researchers to investigate them. The lack of previous studies on Odisha, encouraged us to conduct the current study.

III. OBJECTIVES OF THE STUDY

1. To make SWOC analysis of SHGs as realized by the members under study.
2. To find out gap in entrepreneurial behaviour of SHG members and suggest measures to improve their efficiency.

IV. REVIEW OF LITERATURE

As per findings of J P Shanthi Ezhil (2012) Self Help Group allowed women to become economically self-sufficient by helping them to start small business. The credit facilities, local resources and wise investment both in rural and urban area can provide best opportunity for women to grow. The study conducted in Tamil Nadu covering both urban and rural blocks found that all respondents were involved in income generating activities like soap and detergent powder manufacturing, handicrafts, beauty parlour, animal husbandry and vegetable cultivation.

S. Mishra (2014) in a study in Odisha on Self Help Group indicated micro entrepreneurship has changed the position of rural women. The study concluded that micro enterprise through SHG has greater impact on social and economical status of rural women. It provides economic independence leading to empowerment. The SHG can be more mobilized through effective training and planned program to solve problems like poverty and unemployment in rural Odisha.

M. Chandran (2015) focused on effectiveness of group enterprise in their study. He studied micro enterprises used by rural poor women and difference when they join in Self Help Group. According to the study economic, social, familial and individual development is possible through SHG. Micro-enterprise when taken by SHG it provides benefit to more women than taken on individual basis.

Rose and Jose (2017) in a study in Kerala investigating 16 SHGs concluded that it is require to strengthening the preparatory programmes given to SHG members in terms of self-employment and entrepreneurial skill development.

A. Chakraborty and C. Chaturvedi (2021) in their study indicated the Government of India along with different state governments has invested relatively an effort in the creation and expansion of Self Help Groups realising importance in economic development. The success of SHGs as an entrepreneurial organisation generating employment opportunity is vital for making efforts justified.

G. Sebastian (2021) in his study revealed that, in spite of the advent of new investment alternatives, women entrepreneurs continue to favor safe bank accounts. The investigation of women's empowerment via SHGs and entrepreneurship was the specific goal of this particular study.

Krishan Lal Grover (2022) in their study "Economic Empowerment through Micro Entrepreneurship: A Study on SHG Women Entrepreneurs" revealed that after joining SHG, the mean scores of several economic empowerment indicators improved. It is suggested to take initiatives altering the societal discriminatory attitudes and behavior towards women, the training programme for women entrepreneurs should be well-

organized and to establish market places in rural and semi-urban areas, so that women entrepreneurs may readily sell their product in nearby markets.

V. RESEARCH METHODOLOGY

The investigation was carried out in four blocks of Baleswar district, namely Baliapal, Bhograi, Basta and Nilgiri taking 25 SHGs from each block and 300 respondents @ 3 from each SHG. The present study based on Primary data and is collected through direct interviews with selected respondents.

SWOC Analysis:

SWOC analysis was studied under four dimensions of strength, weakness, opportunity and Challenges. In each case statements were ranked on three point scale like very important, important and not important with assigning score of 3, 2 and 1 in order.

Entrepreneurial Trait:

The entrepreneurial trait was studied over thirteen important dimensions and average was calculated on a four point scale like very much, much, little and not at all with assigned score of 4, 3, 2 and 1 respectively.

VI. MAJOR FINDINGS

The SHGs have been created to bring economic change among women and their families. SHGs are expected to take up multiple enterprises and compete in the market for profit. Considering the different activities undertaken by SHGs it was observed that multiple activities were taken up by sample SHGs. In Odisha, SHGs have gained prominence in providing employment, income and social security at the village level. The result of investigation has been presented objective wise with statistical analysis.

6.1 SWOC Analysis of SHGs As Realised by the Members Under Study

Odisha took advance and effective step in matter of empowerment of women to improve living status of rural people. Now SHG have become central focus for up-liftment of poverty stricken women through entrepreneurial activities. The investigation decided to make a SWOC analysis of the SHGs under study as expressed by the sample.

6.1.1 Strength:

The strength of SHG was viewed by the respondents from multiple angles. With consultation of experts the study enlisted as much as sixteen variables defining strength of SHG.

Observation indicates that the sixteen variables have been analysed taking average score against each. So far strength of SHGs is concerned bank loan facilities, family support, training on enterprise, market facilities and efficiency of leadership top the list followed by contact with outside agency, autonomy in decision making, unity among the members, availability of raw material, support of government, demandable market and favourable climate. The least preferred strength was indicated as support of NGO next to storage facility and technical support.

TABLE: 1 Strength (N=300)

Sl. No.	Statement	Average Score	Rank
1.	Unity among the members	2.22	VIII
2.	Efficiency of leadership	2.35	V
3.	Contact with outside agency	2.33	VI
4.	Support of Govt.	2.17	IX
5.	Support of NGO	1.97	XIII
6.	Bank loan facility	2.50	I
7.	Market facility	2.36	IV
8.	Risk bearing capacity	2.17	IX
9.	Autonomy in decision making	2.23	VII
10.	Family support	2.48	II
11.	Training on enterprise	2.43	III
12.	Technical support	2.07	XI
13.	Demandable market	2.17	IX
14.	Favourable climate	2.15	X
15.	Storage facility	2.06	XII
16.	Raw material availability	2.22	VIII

6.1.2 Weakness:

The weakness is concerned with internal matter of SHG. It is believed that better achievement can be obtained with support of fundamental aspects. The study examined the weakness leading to suffering of SHG as indicated below.

TABLE: 2 Weakness (N=300)

Sl. No.	Statement	Average Score	Rank
1.	Lack of credit support	2.02	IX
2.	Unfavourable climate	2.37	VI
3.	Lack of demand for product	1.94	X
4.	Lack of marketing network	2.17	VIII
5.	Lack of unity among the members	2.30	VII
6.	Low risk bearing capacity	2.38	V
7.	High cost inputs	2.55	III
8.	Lack of infrastructure	2.53	IV
9.	Unavailability of input	2.69	II
10.	Lack of technical support	2.78	I

As indicated in table above the sample respondents viewed that there is lack of technical support in their production system followed by unavailability of required inputs in time and high cost of input along with lack of infrastructure. The subsequent weakness as analysed were found to be lack of risk bearing capacity of the members, unfavourable climate, lack of unity among members and lack of marketing network. The least mentioned weakness was found to be lack of demand for product followed by lack of credit support. However, the bank credit is not adequately provided to SHGs those which are performing well and earning profit.

6.1.3 Opportunity:

Opportunity indicates what possible facilities are available to promote SHG and their enterprises. The study reveal interesting fact as has been described below.

A look at the table indicates that continued family support is the most important factor that provides opportunity for SHGs to grow. The succeeding factors were found to be homogeneity among group members, assured way of income, good future of product, support of State Government, favourable marketing facility and more supervision by the members of SHGs. The next subsequent factors in order were found to be engagement of family members in SHG work, availability of profitable technology, constant contact with technical personnel and on the spot technical support.

TABLE: 3 Opportunity (N=300)

Sl. No.	Statement	Average Score	Rank
1.	Availability of profitable technology	2.10	VIII
2.	Constant contact with technical personnel	2.08	IX
3.	On spot technical support	1.98	X
4.	Support of Govt.	2.20	IV
5.	Favourable marketing facility	2.19	V
6.	Good future of product	2.22	III
7.	Continued family support	2.53	I
8.	More homogeneity in group	2.47	II
9.	Assured way of income	2.47	II
10.	Engagement of family members	2.17	VII
11.	More supervision	2.18	VI

These opportunities can be harvested in proper manner with support of concern authorities for promotion of SHGs and their product in the market.

6.1.4 Challenges:

Challenges in SWOC analysis implies external factor that could stop or prevent the growth of SHG. The respondents under study mentioned there are about eleven challenges from outside of SHG which can bring harm to their growth and development.

TABLE: 4 Challenges (N=300)

Sl. No.	Statement	Average Score	Rank
1.	Unfavourable climate	2.17	VI
2.	Sudden fall in demand	2.14	VIII
3.	Change in choice of consumer	2.27	IV
4.	High labour cost	2.41	III
5.	Political interference	1.99	X
6.	Breaking of unity	2.08	IX
7.	Lack of regulated market	2.61	I
8.	Lack of maintaining quality of product	2.21	V
9.	Low quality input	2.15	VII
10.	Keen competition	2.52	II
11.	Lack of legal stand of the product	2.08	IX

The data in table above reveal the external challenge of the SHGs account for lack of regulated market, keen competition in market, high labour cost, change in choice of consumers, lack of maintaining quality of product and unfavourable climate. The other succeeding threats were mentioned to be low quality input, sudden fall in demand, breaking of unity, lack of legal stand of the product and to limited extent political interference.

6.2 Gap in Entrepreneurial Behavior of SHG Members and Suggest Measures to Improve Their Efficiency.

Entrepreneurial behavior is a quality that helps to develop enterprise and in performance of job. At present SHGs are working in business mode. It is imperative to determine gap if they have in entrepreneurial behavior. It underlines that a person's competency is measured by different elements or traits. The gap in these aspect lead to understand the status and ways to bridge gap for achieving goal.

6.2.1 Entrepreneurial Traits:

Entrepreneurship is the present concept to empower women who do not have required socio economic status. The women of SHG group are trained to be entrepreneurs of the products of their respective SHGs. The women entrepreneurs in Odisha are

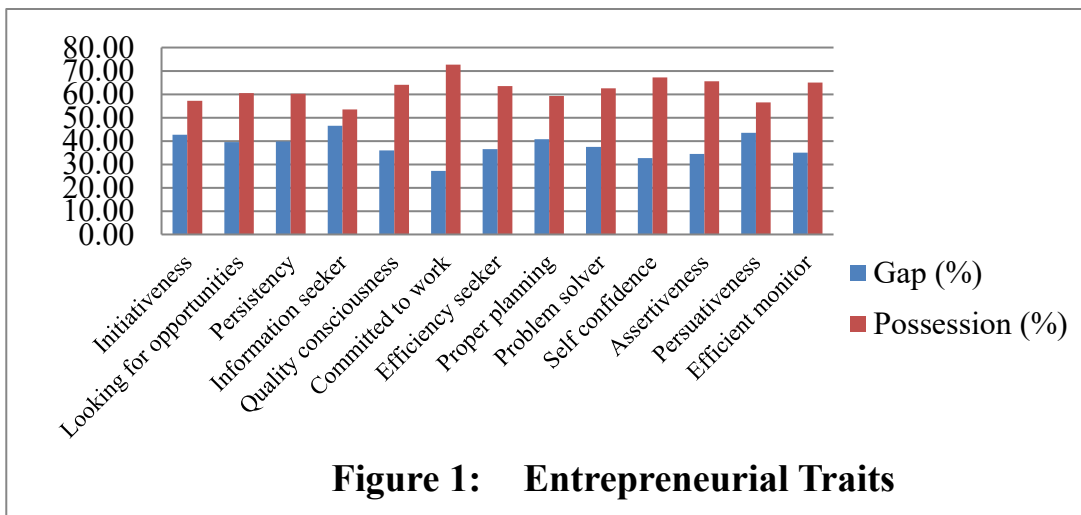
facing obstacles of finance, material, competition, mobility, family influence, education, domination by male and risk bearing capacity. To overcome these problems the SHG are designed to empower the women to come to the field of business; for good business the women should have entrepreneurial competencies or entrepreneurial traits. The study attempted to measure SHGs entrepreneurial competencies covering as much as thirteen dimensions. The gap in entrepreneurship have been calculated and indicated against each trait as has been explained in table below.

The table revealed that the highest gap was found to be in case of seeking of information, followed by persuativeness, initiativeness, proper planning, persistency and looking for opportunities. The least gap in entrepreneurial traits was found with committed to work, self-confidence, assertiveness, efficient monitoring, quality consciousness, efficiency seeker and problem solver. The overall gap is found to be 37.75%

which indicates 62.25% have required entrepreneurial traits as required by SHG activities to run enterprise at their localities.

Table: 5 Entrepreneurial Traits (N=300)

Sl. No.	Statement	Average Score	Gap (%)	Rank
1.	Initiatiiveness	2.29	42.75	III
2.	Looking for opportunities	2.42	39.50	VI
3.	Persistency	2.41	39.75	V
4.	Information seeker	2.14	46.50	I
5.	Quality consciousness	2.56	36.00	IX
6.	Committed to work	2.91	27.25	XIII
7.	Efficiency seeker	2.54	36.50	VIII
8.	Proper planning	2.37	40.75	IV
9.	Problem solver	2.50	37.50	VII
10.	Self confidence	2.69	32.75	XII
11.	Assertiveness	2.62	34.50	XI
12.	Persuativeness	2.26	43.50	II
13.	Efficient monitor	2.60	35.00	X
Mean Average		2.49	37.75	-



On the whole the gap on all thirteen attributes contributing towards entrepreneurial trait is 37.75%. In other words, our sample under study possesses about 62.25% of these traits indicating a comfortable position that they occupy in business because of SHG and its principles.

VII. CONCLUSION

The study attempted to analyse SWOC of SHGs as expressed by the sample respondents. The study determined the gap in entrepreneurial traits of the members under study. The overall gap is found to be 37.75% which indicates 62.25% have required entrepreneurial traits as required by SHG activities to run enterprise at their localities.

On the whole the study reveals that there is need to examine the status of SHGs, correlating factors of socio economic variables, to remove lacuna in structure, function and activities and to strengthen motivational factors. In case of SWOC analysis the weakness and challenges are to be given due attention and side by side training is necessary to reduce gap in entrepreneurial behaviour of SHG members. In short the need for supervision, training, marketing facilities, introduction of

new technology and cohesiveness among members are to be taken care of to strengthen SHG under study in the District of Baleswar.

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