

# DEVELOPMENT OF WOMEN ENTREPRENEURSHIP UNDER SELF HELP GROUP, ANDROTH

\* Saifuddeen R.M

\*Research Scholar, Calcutta University

## ABSTRACT

Women constitute about 50% of the world population. In traditional societies they are contained to performing household activities. Hence Women are generally called home makers. But today, in modern society, they have moved out of four walls of the house and are taking part in all areas of life. Now-a-days Women are seen in academic, teaching, politics, administration, software development, banking sector, hospitals, managing business enterprises etc. Today the entrepreneurial world is open to the women folk. It is imperative to not the participation of women in economic activity as self-employee individual. The participation of women in economic activities is necessary not only from the human resource point of view but is essential even for the objective of the status of women in society. According to the general concept of women entrepreneur may be defined as a women who initiate organize and operate a business enterprise the government of India defined a women entrepreneurship as “an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women. This paper discusses the development “The development of Women Entrepreneurship under Self Help Group with reference to Androth. The methodology adopted for the study is descriptive research method. The results of the study state that the Government should pay serious attention for the development of women entrepreneurship by providing proper financial assistance, conducting some training programmes, and arranging some marketing facilities also.

**Keywords:** Entrepreneur, SHG, WCD

## INTRODUCTION

Women suffer many disadvantages as compared to men in terms of literacy rate are various scheme introduced by Department of women and child development has been implementing (PWCD) for the social and economic development of women. In 2001 the National policy of employment of women adopted with the objective of ensuring women this right. For the purpose of women the strategies consists social empowerment, economic empowerment and gender justice. Educating women is an important tool for social empowerment. ‘SarvaShiksha Abhiyan’ and ‘MahilaSamajam’ being implemented by Department of education especially to girl child and Department of Women and Child implement the schemes of ‘Condensed courses for educated and vocational training’.

An entrepreneur is ordinary called businessman. He is a person who combines capital and labour for the purpose of production. He organizes and manages a business unit assuming the risk for profit. He is the artist of the business world. The mission of entrepreneur is to find economics opportunity, convert them into valuable products and services and create value within organization and in the market place.

According to Musscleman and Jackson, “Entrepreneurship is the investing and risking time, money and effort to start a business and make it successful”. Thus Entrepreneurship is the process of identifying opportunities in the market place, arranging the resources required to pursue these opportunities and investing the resources to exploit the opportunity for long term gains.

Entrepreneurship is economically defined as follows;

Entrepreneurship (Process) = Entrepreneur (Person) + Enterprise (Object)

## IMPORTANCE OF THE STUDY

It dealt with the status of women entrepreneurs under Self Help Group in Androth. It helps to know the social and economic status of the women entrepreneur under Self Help Group. It helps to know the performance of women entrepreneurs in

Androth. It helps to know the satisfactory level of women entrepreneurs under Self Help Group. It helps to know the influence for the economic development of Androth Island.

## OBJECTIVES OF THE STUDY

The objectives of the study includes

1. To study the economic background of women under Self Help Group (SHG) in Androth.
2. To seek out the influence of Self Help Group for the economic growth of women entrepreneurship and to evaluate the performance of women entrepreneurs in Androth.

## RESEARCH METHODOLOGY:

The methodology adopted for the study is descriptive research method. The study is about the entrepreneurship development of women under Self Help Group in Androth Island. The study is mainly a sample study with reference to Androth Island of U.T of Lakshadweep from each group all members are selected. The data was collected from 60 members of group with the help of interview schedule. The following hypothesis is developed.

### *Hypothesis 1*

H<sub>0</sub>: There is no association between attitude of society / family members and perception of staff towards Entrepreneurship.

## REVIEW OF LITERATURE

Although the Micro Small Medium Enterprises continue to dominate the industrial sector in most of the countries including India, the literature and the studies on their varied functioning are not many especially with reference to changing perspectives. The available research literature rather indicates some missing gaps that need to be addressed appropriately.

Mahendra Varman.P(2005), in a paper title, "Impact of Self Help Groups on formal banking Habits", makes a model attempt to examine whether there is any association between the growth of Self Help Groups and the increase in female bank deposit accounts and whether Self Help Groups have a tendency to influence account holding in formal banks among individual households. The analysis also reveals that being member in Self Help Groups and more importantly having leadership experience in Self Help Groups greatly influence the bank account holding. Leadership experience in Self Help Groups would also improve an individual banking habits.

Dr.S.Rajamohan in this study "opinion of the members of self-help groups (2005) reveals that Self Help Group helps them to increase their status and aids to raise the standard of living of them. Women are becoming entrepreneurs with the help of Self Help Groups which avoids the exploitation of women and helps empowering them.

Mr.B.vijayachandra pillai, V.Harikumar (2006), In their research "SHGs is highly relevant to make the people of below poverty line" says the very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self-reliant. SHGs enable to increase their income improve their standard of living and status in society to the main stream ultimately, the nation reaps the advantages of socialism.

Swain and Wallentin (2007) studied Self Help Groups in 5 states (Orissa, Tamil Nadu, Andhra Pradesh, Uttar Pradesh and Maharashtra) and concluded that there is significant increase in the level of women empowerment over a period of time (2000-2003). However, it does not mean that every woman has been empowered to the same degree, but on the average, the Self Help Group members were empowered over this period.

Divy, Ninad Koul and Giresh Moha31 (2009) in his paper, "Women's self-help groups and microfinance", studied that the formed SHG helped the rural womenfolk in improving their socio-economic status as well as status of their awareness and self-dependency. It was more crucial for women of tribal communities for sustenance of their family. The biggest concern was that the groups are more of credit management (CMG) nature and the meetings were mostly limited to collection of monthly saving and discussion of loans. It is essential to guide the other family members of the women members about importance of SHG and microfinance so that they support the group. Excess dependency on office bearers or NGO worker needs to be curbed and every member should be made about their responsibilities and duties within the group. Absence in meetings and delay in submission of monthly savings and repayment of loan can be best tackled by building suitable peer and group pressure if bank loan

is provided at righttime. Other activities done at right time and ensuring that the women members become more self-dependent leads to sustainability of the groups and can ensure the alleviation of rural poverty in the longer run.

Rao, Jitendra Ahir<sup>33</sup> (2009) in his article - "Rural women empowerment through microfinance", concluded that small loans can make good business sense among the women. It has been noticed that women in particular stand to gain a lot from microfinance because it gives them an independent means of generating wealth and becoming self-reliant in a society that does not offer them much scope for entrepreneurship.

Rajesh Kumar Shastri<sup>34</sup> (2009) in his paper microfinance and poverty reduction in India (A comparative study with Asian countries) studied that creating self-employment opportunities is one way of attacking poverty and solving the problems of unemployment. There are over 24 crore people below the poverty line in our country. The scheme of microfinance has been found as an effective instrument for lifting the poor above the level of poverty by providing them increased self-employment opportunities and making them credit worthy. A basic effort of last decade, the microfinance objectives in India has reached at the top point similar to Bangladesh. With some effort substantial progress can be made in taking MFIs to the next orbit of significance and sustainability. There is need of designing financial sustainable models and increase outreach and scale up operations for poor in India. People belong to villages are still unaware about banking policies and credit system. So NGOs should communicate to them and share their view with villagers. Banks should convert and build up professional system into social banking system for poor. Government of India and state governments should also provide support for capacity building initiatives and ensure transparency and enhance credibility through disclosures.

C, Paramasivan<sup>35</sup> (2009) in his work - Performance of SHGs in Namakkal District, Tamil Nadu... that financial inclusion and social exclusive schemes can be implemented and maintained only with the help of active performing SHGs. These emerging sectors are directly related with the society particularly the women. Above all the government may pass a separate act to regulate and restructure the SHG in future. This study concludes that the performance of SHG in Namakkal District is not up to the expectation level of the researchers.

E. Palani and V.M. Selvaraj<sup>36</sup> (2009) in their studies - "Impact of microcredit scheme on women's empowerment", concludes that micro credit has provided the rural poor access to finance without the burden of collateral through SHGs. It has empowered the women folk economically and socially. Though the credit provided is micro in nature. It has produced macro changes in the lives of women who received it.

Tonmaya Dev, Arpita Sharma & Other<sup>37</sup> (2009) in their work, "Performance Assessment of self-help groups in Madhubani District, Bihar", - None of the SHG members of staff of NGO Sakhi reported that they were aware of performance assessment checklist of NABARD. Though as mentioned by NABARD. This checklist is used for granting loans, it is also adopted to assess performance of SHGs. Moreover, all the SHGs had reported that they require loans and till now they have not availed for loans from bank. In this context, the suggestions provided in the above discussion suggested for improvement of performance of SHGs as per checklist of NABARD.

V.J.R. Emerson Moses<sup>41</sup> (2011) in his research paper of economics reported that Jawaharlal Nehru said "you can tell the condition of the nation by looking at the status of women", empowerment of women has emerged as an important issue in our country. In India he further reported that nearly half of the population consists of women. In India their work participation rate is less than half that of men. The role of women in the development of nation is very important nowadays. SHG helps the women in uplifting their living conditions and also encompasses 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.

## **THEORETICAL FRAMEWORK**

### **Women entrepreneurship in India:**

Women perform 11 trillion worth of unpaid or invisible economic activity worldwide. According to the finding of a 31 country study women work longer hours than men; on an average women put in 13% more time than men in developing countries and 6% more than men in developed countries of the total burden of work, women carry 53% and men 47% in developing countries and the figures are 51% and 49% for developed economies very unfortunately the states of women all over the world is dismal. The human development report for 1995 pointed out that there is not a single country where women enjoy equality with men, as Swami Vivekananda said "just as a bird could not fly with one wing only, a nation would not march forward if the women are left behind". A country can march forward to development only if women development is assured.

## Women entrepreneurship in Lakshadweep:

Poverty represent a negative faced of human development and must be replaced by property. Going by the definition that poor people are those who do not have money and suffer multiple disability as a consequence the state has always recognized the need for value of financial service to the poor. Unfortunately this sound piece of realization has not until recently and even then in somewhat limited ways translated in to the offer of financial services that respect the poor and need there legitimate requirement. Women in island not interested to hard work and Women entrepreneurship is limited to Self Help Group.

## Role of women in Lakshadweep

Women enjoy a unique position here. The Marumakhatheyam system of inheritance, under which Tharawad property descends through the female line saves the women from proverbial economic dependence. Ancestral or Tharawad property is equally shared among the members of the joint family in Kavaratti and Agatti whereas in Androth the division is between the Thavazhi only. Thus the Tharawad property system has given economic freedom and independence to women in the social system of Lakshadweep. The husband is obliged to make an annual payment towards the maintenance of which form part of marriage contract. The wife has full freedom to demand a divorce on grounds of non-payment of these customary dues. Divorce is not a disqualification for a woman to seek fresh alliance. There is also no ban on the remarriage of a widow.

## Socio-Economic status of women in Lakshadweep

The enchanting group of coral island in the Arabian Sea forms the union Territory of Lakshadweep. This archipelago consists of 12 atolls, only ten are inhabited. The Island earlier is known as Laccadive. The women have a higher Social status and economic freedom here than under which the property descends through the female line, saves the women from economic dependence.

## Social status of women in Lakshadweep

The geographic isolation of Lakshadweep has been a major impediment to maintain status quo with the mainland of recent, the stress has been to achieve a conducive growth of the economy of the islanders so as to improve their standards of living. Like in other Block in Lakshadweep women in Androth also are not keen for hard labour work. A total of 99 women Self Help Group meets regularly and discuss various issues of the Island apart from their thrift and credit activities. The average membership of the group is various from 15 to 20 women per group. There are 11 elected ward representative from the island out of which 5 are women members.

According to the last population estimates Androth Block comes to 16612 out of this 8446 (50.840%) are males and 8166 (49.16%) are female of which 14223 (94.52%) are Schedule Tribes. According to last figures there are 2444 house hold out of which only 305 family are below the poverty per cent of the Lakshadweep as a whole is 11.40 and comparing to this the poverty percentage of Androth slightly less. In Androth Island only few persons having Government job. Most of the people depend on the income from coconut product and some are depends on fishing out of the whole government employees nearly 35% women. Some of the women are working in the Self Help Group and the remaining majority of the women are having no specific job. They are simply housewife.

## Advantages of women Entrepreneurship

Something that women have developed much more than men is their intuition muscle. Probably the most important skill for a lot of successful entrepreneurs and baseness investors as well. Following your gut instinct means ignoring all the naysayers all those who do not believe in you and prevent you from moving ahead. It is possible the waiting for perfect timing for your own business start-up would sometimes mean not stating it at all and this is a consequence of not listening to gone inner voice. Women have developed some traits that surely make them an important asset in any company as well as great business partners.

The main advantages of women Entrepreneur are following:-

1. Emotional intelligence:- Where as men have the tendency to thinking systemizing manner women are more apt to developing emotional intelligence thus empathizing more building strong interpersonal skill that are vital for networking and strategically using their social network in order to build support for their ideas.



2. **Multitask orientation:-** Women have the ability of juggling many tasks at the same time such as talking on the phone, reading their email scheduling what else needs to be finished for the rest of the day, producing excellent results.

3. **Self Branding Attitude:-** Woman seems to be natural marketers extremely passionate about their choices.

4. **Patience:-** An extremely important attribute for business people is constant patience. Visionary entrepreneurs giving up on their dreams after only some months as a consequence of becoming impatient with the process only proves that vision is not enough. The ability to wait and see is a key attribute in order to receive positive outcomes and women have it naturally.

5. **Motivation:-** Most of the women who start a business have a great passion for their work and a philanthropic commitment to society. If they have the drive to pursue entrepreneurship. It means they are not afraid of taking risks and will also make monetary gain a less likely factor in their business pursuit. They possess the inner strength to continue and search all possible means to share their business ideas with others.

## RESULTS AND DISCUSSIONS

**Table 1. Demographic and Socioeconomic Details of the Respondents**

S. No.	Demographic Factors	No. of Respondents (Frequency)	Percentage
1.	<b>AGE</b>		
	a) 20 to 29	12	20
	b) 30 to 39	36	60
	c) Above 40	12	20
2.	<b>EDUCATIONAL QUALIFICATION</b>		
	a) Illiterate	10	17
	b) Schooling	48	80
	c) Graduation	2	3
	d) Others	0	0
3.	<b>MARITAL STATUS</b>		
	Married	8	13
	Unmarried	52	87
4.	<b>No. OF DEPENDENTS</b>		
	a) 1	3	5
	b) 2	12	20
	c) 3	8	13
	d) Above 3	37	62
5.	<b>AVERAGE MONTHLY INCOME</b>		
	Rs. 10000	20	33
	Rs. 10001-20000	28	47
	Above Rs. 20000	12	20

Source: Primary data

The above Table depicts that the demographic profile of the respondents. Here 100% of respondents are female. Majority of the respondents fall under the age group of 30 – 39. 80% of respondents have only school level education. Majority of them are unmarried. Most of the respondents have above 3 dependents and the respondents who earn Rs. 10001 to Rs. 20000 are relatively low when compared to other categories. The above profile shows that the majority have school level education and they have more dependents but they get only limited income to satisfy their needs and wants.

**Table 2. ATTITUDE TOWARDS ORGANISATION/MEMBERS AND PERCEPTION OF STAFF**

S. No.	Outlook Factors	No. of Respondents (Frequency)	Percentage	F Value
1.	<b>ATTITUDE OF THE SOCIETY / FAMILY MEMBERS</b>			<b>6.39</b>
	a) Highly Positive	10	17	
	b) Positive	40	66	
	c) Negative	10	17	
	d) Highly Negative	0	0	
2.	<b>PERCEPTION OF STAFF TOWARDS ENTREPRENEURSHIP</b>			
	a) Highly satisfied	0	0	
	b) Satisfied	13	22	
	c) Dissatisfied	47	78	
	d) Highly Dissatisfied	0	0	

Source: Primary data

The above Table shows that the attitude of the society/family towards Self Help Group and their Entrepreneurship. 66% respondents have positive attitude towards Self Help Group and its members and limited respondent's shows negative attitude with Self Help Group. This reveals that the Society gives support for the development of Entrepreneurship.

Considering the Perception of staff only 22% are get satisfaction from income earned and remaining 78% are not getting satisfactory income from their business.

### **Association between attitude of society / family members and perception of staff towards Entrepreneurship development of Women Entrepreneurship**

The result of Table 2 indicates the attitude of the society/family members and perception of staff towards the Entrepreneurship. Calculated value of  $F = 1.56$  which is less than the table value of  $F$  at 0.05 level of significance (6.39). So we accept the null hypothesis that there is no association between attitude of society family members and perception of staff towards Entrepreneurship. 66% respondents have positive attitude towards Self Help Group but a limited percentage (22%) are get satisfaction from their business. It reveals that business is not making profit even the staff got a good support from Society/family members. Thus it can be said that the attitude of society towards the Entrepreneurship doesn't influence the perception level of the staff.

Worldwide, self-help groups are becoming increasingly popular. However, in Lakshadweep they are mainly concentrating on production and distribution and their business is limited only to preparation of food item. They play an important role in standard of living, economic status, leadership quality and they are starting their business with limited capital investment. Government should pay serious attention for the development of women entrepreneurship by providing proper financial assistance, conducting some training programmes, and arranging some marketing facilities also.

### **Findings:**

Great majority of Self Help Group of Androth are not registered and the family & the society have the positive attitude towards them. Most of the members are unmarried and they have poor economic background also. They are not at all trained members. Major portion of SHG is concentrate on production and distribution and their business is limited only to preparation of food items. They are getting financial assistance from semi government and also getting some subsidies form government. Only minority Self Help Group are getting loan from banks. They are facing some difficulties for their marketing and also facing some economic problem while running their business so that their monthly earnings are very low.

### **Suggestions:**

Create awareness programs among members and to the society about the need and benefit of women entrepreneurship in the social and economic development of the society. Government should take reasonable steps for the development of women entrepreneurs by providing financial assistance and good marketing opportunities. The women entrepreneurship should extend their service not only in the production and distribution but also in service, advertising and educational sectors.

### **CONCLUSION**

A woman or a group of women who initiate, Organize and operate a business enterprise is known as women entrepreneurs. It is an enterprise owned and controlled by women having a minimum financial interest of 51% of the employment generated in the enterprise to women. Entrepreneurship is the symbol of business determination and achievement. It is a philosophy of business and a philosophy of life. The women entrepreneurship in this island very poor because of the ignorance, lack of training, lack of proper support from the family members, etc. All these problem can be solved and can buildup a strong women entrepreneur group with the help of government, banks local Self-government etc., by providing special attention for the rural woman entrepreneurship and empower- mental programs.

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