



WOMEN ENTREPRENEUR THROUGH SELF HELP GROUP: A CASE STUDY

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ABSTRACT

Women in rural and urban India are still struggling for the sustainable future. This experiment is just a step to help few of them. This was done under a research work of Techno India University. An SHG (Self Help Group) of 13 mothers was started with small savings with Rs.50/- per month by each member of the group from 2017, now its increased to Rs.100/- each per month. After depositing their monthly savings in a Bank account regularly from 5.12.2017, the group started interloaning among themselves as well as an entrepreneurial activity of selling Sal (Shorea robusta) Leaf plates, agriculture products & goatery. As a result, the group has earned a good amount of profit and now they have a valuable amount in their account and they are getting loan from Bank. The success has also increased their confidence and enthusiasm for initiating more activities in the group to make it sustainable in the future also.

Key Words: Entrepreneurship, Self Help Group, Empowerment, Women

Self Help Group (SHG) is a small voluntary association of poor people & like-minded people, preferably from the same socioeconomic background. They are work together and solve their common problems through the group and help mutually. The women organise themselves at the grass root level to find their own solution to specific problems which develop self-esteem, self-realization, self confidence among them. The SHG promotes savings among its members. The savings are kept with the nearest bank. The common fund is lying with the of Kangore Marangburu N.R.L.M under West Bengal State Rural livelihood Mission.

The concept of SHG is based on the following principles:

- Self-help supplemented with mutual help can be a powerful tool for the poor in their socioeconomic development.
- Under 17 SDG, No.1, No.5, No.8, set the 3-goal creation among the group and also the village.
- The group will involve not only savings funds, also will undertake education and health related activities.
- They have to build capacity for linkage with bank and record keeping and maintaining cashbook, resolution book and others necessary documents.
- The Poor should be able to save and be bankable and SHGs as clients, result in wider outreach, lower transaction cost and much lower risk costs for the banks.
- Loaning is done mainly on trust with a bare documentation and without any security.
- Defaults are rare mainly due to group pressure and periodic meeting non-traditional savings.
- The loan utilised for their agriculture purpose, repairing their own house, purchase of domestic animals not for personal purpose.
- Flexible democratic system of working.
- The keep their own books of accounts, it is a structured body including electives, group president, secretary and treasurer.

In our country major setbacks in women economic empowerment (1) A little -known financial tool is having a big impact on Areas and thousands of other entrepreneurs who have had trouble in getting loan because they didn't have the right type of collateral. (2) Polled savings have certainly increased the trust among members with more than 70% of the respondents indicating the same. SHG members in West Bengal used the savings primarily to provide internal or in-group loans distributed among members within a year or two. (3) The SHG also empowers its members through equipping them with new skill frequent trainings. (4) In every meeting, the SHG encourages its members to discuss and try to find solutions to the problems faced by the members of the group. When the group tries to help its members, it becomes easier for them to face the difficulties and find out the solutions.

From the studies, it is clearly understood that the SHGs are tools to promote rural savings and create employment. Through this the rural poverty is reduced considerably. Therefore, women members become economically independent and their contribution to household income is also increased.

After joining SHGs the women have shown improvement in their life style by building their - Low-cost latrine, kachha to pacca road and start business of Sal plate making through Machine.

RESEARCH METHODOLOGY

This study is a case study of an SHG named Kangore Marangburu NRLM shg, village Kangore, Belsulia GP, under Bishnupur Block and Bankura District. Total members of members in the SHG is 13 rural women. The SHG was started in 5.12.2017. The members are savings Rs.50/- each per month initially, after that it has increased Rs.100/- each per month. The data for this study was collected through general interview and their resolution book, cash book of all the SHG members.

Table-1 Age of Respondents

Age(Yrs)	Number of Respondents	Percentage
Less than 20	1	8%
20-40	3	23%
41-60	8	61%
60 above	1	8%
Total	13	

Table-1, shows the distribution of sample respondents by age. It is found that 61% are of the respondents are of the age of 41-60 years followed by 23% respondents are in the age of 20-40 years, 8% respondents are in the age group less than 20 years and 60 above years age group. The majority of women in the SHG are found to be of middle age group.

Table-2: Educational status of respondents.

Educational Level	Number of Respondents	Percentage
Illiterate	2	15%
Primary level	7	54%
Secondary Level	3	23%
High Secondary Level	1	8%
Graduate	0	0%

Table-2, refers to the distribution of sample respondents by their education, it is observed that 15% of respondents are illiterates. 54% with Primary level, 23% with secondary level, 8% with Higher secondary level and no graduate among the respondents.

Table-3 : Working status of the respondents

Working Status	Number of Respondents	Percentage
Housewife	13	100%
Working Women	0	0%

Table-3, refers to the distribution of sample respondents by their working status. It is observed that 100% of respondents are House wives, no one can work regular basis.

Table-4: reasons for joining the SHG.

Reasons for Joining SHG	Number of Respondents	Percentage
For Savings	9	69%
For getting loan	11	84%
For Family support	10	76%

Table-4, refers to the distribution of sample respondents by reason for joining in SHG. It is observed that 84% of respondents have joined SHG for getting loan followed by 76% respondents for family support and 69% respondents for savings money for the future. Thus, the most of the respondents said that for getting loan.

Table-5: Benefits after joining the SHG

Benefits after Joining SHG	Number of Respondents	Percentage
Family getting loan	13	100%
Savings	13	100%
Income generation with small entrepreneur	10	77%
Increased social capital	8	61%
Network with Bank, Panchyat, BDO & SDO	11	84%
Increased self-confidence and knowledge	10	77%

Table-5, refers to the distribution of sample respondents by the benefit they are getting after joining the SHG. All the respondents (100%) stated that having small savings and getting loan easily are the major benefit of joining SHG. 84% respondents for involvement with Bank and other govt sector in the group. 77% respondents stated that they have gained income and knowledge through trainings in the group. 61% respondents are feeling happy to work together and increased social capital.

Table 6: Social status of the respondents

Social status	Number of Respondents	Percentage
ST	13	100%

Table-6, refers to the distribution of sample respondents by their social status. It is revealed that all (100%) of the respondents belong to ST community.

Major findings of the study: The majority of the women in the SHG are in the age group of 41-60 yrs. 15% among them are illiterates. 100% of the women are belonging to backward classes. 100% women are housewives. They go to the forest for collecting Sal leaf and making Sal Plate and their market price is Rs.300 for 1000 plates. They have joined the SHG for different purposes like getting loan, repairing their homes, agriculture work and for any other reason. 84% women responded that that they are getting knowledge about the banking system and others. 77% women responded that they are now feeling more self-confident.

Conclusion:

Women after joining SHG are able to resolve conflict both inter-conflict and inter-conflict without a hand from the leaders. It is also found that the SHG has created confidence for social and economic self-reliance among the members. SHG is a powerful tool to enrich the savings activities and poverty alleviation. SHG members have been able to change their village environment with social awareness and education, acquired through group activities and interactions.

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