

Demographic Profile of Self-Help Group Members Effects the Women's Entrepreneurship Empowerment

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Abstract

The financial development of an organization generally relies upon Human Resources, women comprise around half of the complete total population of world. All around the world ladies are assuming a crucial part in the business local area. In India, but women have made a similarly late passage into the business situation principally due to the universal and customary culture, however they are partaking in a specialization in the public. Today a woman is more freed and driven a glad and tranquil existence with the help of spouse and relatives. Micro credit programmes, has substantially improved the respondent's economic condition, social condition and living standards [2,5,7]. The demographic characteristic of members of Self-Help Groups (SHGs) effects the empowerment of entrepreneurship among the women.

Keywords: Self-Help Groups (SHGs), Women Empowerment, Demographic, Income, Social Status

Introduction: Self Help Groups are novel and innovative organisations in India for the advancement and welfare of women. All women in India have the opportunity to join any SHG for training and development as future entrepreneurs and skilled workers. SHGs are driven by the government as if women in India might not have the resources to become entrepreneurs. When SHG arranges training facilities for a certain job suitable for Indian women, banks have to arrange financial assistance for manufacturing and trading activities, arrange marketing facilities, and the government will procure SHG's products, arrange for empowerment of women in leadership qualities, and arrange for them to manage SHG by themselves to have administrative capacity. As a government-backed social movement, SHGs are part of society [3].

The number of women entrepreneurs is expanding around the world, but the situation of women in non-industrial countries is unique compared to women in developed countries. Women's empowerment is an important issue in India, as the situation of rural women is still very poor. The Indian government is taking different measures to improve the status of women and further develop their financial situation. The Self-Help Group (SHG) program eventually became a powerful program for women's economic empowerment [11]. SHG provides financial support to women entrepreneurs in the country, which helps start innovative activities and inspires individuals to build new private companies. Women are interested in preparing and limiting construction projects and use the loan amount for money-making activities [6].

The SHG was originally established to create economic benefits for its members and eventually became an important framework for collaborative action that produced public goods. As a result, a range of other community-level

organizations often emerge among new members of the SHG. The role of SHGs in strengthening local governance and political democracy can be described by the fact that the Panchayati Raj institution in India is electing some SHG members, especially the village panchayat, which is the lowest level of local democratic governance [4].

Self-help groups are mostly informal groups where members save as savings deposits. These groups share a common understanding of the need for collective activity and improvisation. Many of these groups form around specific productive activities, facilitate savings among members, and use pooled resources to meet members' various credit needs. Empowering women means creating an environment for women to make their own choices for their own personal interests and for society [12]. Where the generation of funds is low in the initial phases due to a low ability to save, this is supplemented by external funds. In this way, self-help groups have been able to offer their members a primitive banking service that is profitable, uncompromising, and non-compliant. Self-help groups have also developed their own ways of working.

Objectives:

To study the demographic profile of the members in SHGs

To decide whether SHGs a significant role in empowering women

To evolve the perception of women members of SHGs on their empowerment

Methodology:

In this study investigated women empowerment was a major objective of this study measurable and accountable elements of the member of SHGs, the survey technique using the structured questionnaire was implemented. Study research configuration is a methodology in quantitative approach which assist the specialists with overseeing a poll to distinguish patterns in the perspectives, assessment, conduct or characteristic of member in group [1]. In this connection we collected information from the 820 respondent's their perception to join in groups, achievements, benefits, and their demographic profile will influence the form a SHGs to become a self-entrepreneur for enhancing their financial position which is contributed to enhance the women empowerment of the country. In this regard statistical tool like ANOVA test are used the analysed the demographical profile of the members.

Reasons for Joining the Group:

Table – 1 Reasons for Joining the Group by Respondents

Rank	Reasons									
	Supplement Family Income	Household Expenses	Improvement of Standard of Living	Women Empowerment	Economic Independence	Saving Habits	Compatibility for Women	Community Development	Social Status	
1	367(3303)	152(1368)	31(279)	148(1332)	41(369)	55(495)	18(162)	1(9)	10(90)	
2	257(2056)	284(2272)	2(16)	8(64)	34(272)	18(144)	89(712)	104(832)	24(192)	
3	112(784)	21(147)	82(574)	177(1239)	80(560)	70(490)	42(294)	107(749)	129(903)	
4	44(264)	99(594)	42(252)	76(456)	101(606)	92(552)	151(906)	113(678)	102(612)	
5	24(120)	124(620)	44(220)	88(440)	70(350)	163(815)	161(805)	61(305)	101(505)	
6	8(32)	32(128)	131(524)	82(328)	114(456)	90(360)	165(660)	182(728)	61(244)	
7	8(24)	35(105)	162(486)	51(153)	92(276)	158(474)	131(393)	121(363)	62(186)	
8	(0)	24(48)	229(458)	118(236)	197(394)	98(196)	29(58)	52(104)	10(20)	
9	(0)	49(49)	97(97)	72(72)	91(91)	76(76)	34(34)	79(79)	321(321)	
Weighted Score (Rank)	6583(1)	5331(2)	2906(9)	4320(3)	3374(7)	3602(6)	4024(4)	3847(5)	3073(8)	

Respondents' reasons for joining SHGs are projected in table-1. Respondents were asked to rank the reasons according to their order of preference. Total sample respondents gave first rank to supplement family income, second rank is allotted to meet household expenses, third rank is given to sustain women empowerment and fourth rank is recorded to compatibility for women. Community development attained fifth rank, savings habit accorded sixth rank, seventh rank is given to economic independence, social status attained eight rank and ninth rank is allotted to improvement in standard of living.

It may be concluded that to supplement family income, to meet household expenses, to sustain women empowerment and compatibility for women are playing dominant role for joining the women respondents in SHGs.

Achievement of Self-Help groups:

The accomplishment of SHGs relies upon social practices. In Mexico, this social practice exists in little native networks, every one of whom gives a piece of their time and energy to serving the groups. These organizations can go from review to assisting with building and that's just the beginning. Frequently, people group meet week after week and settle on joint choices that influence their current circumstance and social life. They also saw that self-help groups could be made when they were treated by external policies, for instance, assuming another industry that would contaminate or harm its current situation needed to set up there. In any case, this for the most part occurs in small communities where individuals have known one another quite a while in the past [10].

Type of self-employment in SHGs

Table-2 Type of Self-Employment is available through SHGs

S. No	Self-employment	Yes
1	Dairying	90(11.0%)
2	Cultivation	195(23.8%)
3	Idly and Dose Stalls	127(15.5%)
4	Sheep, Goats and Cattle Rearing	82(10.0%)
5	Tailoring.	73(8.9%)
6	Papads and Eatable Items	101(12.3%)
7	Traditional Occupations	152(18.5%)

Type of self-employment available through SHGs is discussed in table-2. About 23.8 per cent of the total respondents are doing cultivation, 18.5 per cent respondents are engaged in traditional occupations, 15.5 per cent of them are maintaining Idly and Dosa stalls, 12.3 per cent of the respondents are doing Papads and eatable items and 11.0 per cent of the respondents are doing dairy business. Whereas 10.0 per cent of the total respondents are having sheep, goats and cattle rearing and 8.9 per cent of them are doing tailoring.

It may be concluded that in view of the SHGs Mahila respondents, a highest majority of them are choosing cultivation and traditional occupations as their self-

employment followed by the Idly and Dosa stalls, whereas a significantly very less majority of the respondents are choosing tailoring for their self-employment.

Factors contributing to the success of SHGs

Table -3 Factors Contributing to the Success of SHGs

S. No	Factors	Yes	No
1	Active support of SHG members	820(100.0%)	0 (0.0%)
2	Regular SHG meetings	803(97.9%)	17 (2.1%)
3	Regular savings habits	820(100.0%)	0 (0.0%)
4	Proper maintenance of records	818(99.8%)	2(0.2%)

Table-3 furnishes the factors contributing to the success of SHGs. It is clear from the table data that Cent per cent of the total respondents agreed that active support of SHG members and regular savings habits of members lead to the success of SHGs. Whereas 97.9 per cent of the total respondents opined that conducting of regular SHG meetings contribute to the success of SHGs. 99.8 per cent respondents opined that proper maintenance of records are contributing to the success of SHGs.

The influence of several variables on women entrepreneur's perceptions of success depends on motivating factors. We partnered with Seattle-based NGO Peace Trees Vietnam and the Vietnam Women's Alliance to conduct field work in Quang Tri province in central Vietnam [13]. At the outset it can be concluded that all the above factors contributed to the success of SHG.

Type of benefits derived from SHGs

Table-4 Type of Benefits Derived from SHGs

S. No	Benefits	Yes	No
1	Mutual Co-operation	530(66.5%)	267(33.5%)
2	Women Empowerment	764(95.9%)	33(4.1%)
3	Easy Credit Facility	459(57.6%)	338(42.4%)

Type of benefit derived after joining SHGs is elucidated in table-4. The researcher asked the 797 respondents about the type of benefits derived. A whopping majority of 95.9 per cent of the total respondents revealed that major benefit is women empowerment because of loans given by SHGs to women the women empowerment has increased considerably. About 66.5 per cent of the respondents revealed that their gained mutual co-operation by being the member of SHGs. And 57.6 per cent of the total respondents told that they are getting easy credit facility from others.

Saving habits are the greatest benefit for SHG members, followed by an organized, collective voice, higher income, and higher social status [9]. It may be inferred that majority of the total sample respondents are benefited in joining in SHGs. In view of the respondents their village was maximum benefited by women empowerment followed by cooperation. In other words, the opinion of the respondents is varied.

Demographic Profile of Respondents to Join in SHGs:

Some the demographic characteristics of the respondents like age, caste, marital status, educational qualifications, and occupation are the most significant factors to join in SHGs for enhancing their financial viability and social status. The term empowerment associated to self-direction, emancipation, self-determination, living a dignified life according to one's values [15].

Study research configuration, is a methodology in quantitative approach which assist the specialists with overseeing a poll to distinguish patterns in the perspectives, assessment, conduct or characteristic of member in group

Hypothesis-1: There has been insignificance in terms of relationship between the Age at which the participation of respondents in the SHGs

Table-5 Respondents Perception on SHGs Vs Age

Age	n	Mean	SD	F-Value	P-Value	Decision
18-30	328	4.1853	0.24306	59.766	0.000	Significant
31-40	258	3.9961	0.10481			
41-50	126	4.0714	0.16893			
41-60	108	4.0113	0.11260			

Table – 5 shows analyse the respondents perception towards the SHGs and age groups of the respondents and the mean score of the below 30 years of age group members is significantly greater than the remaining age groups for the dimension Members perception on SHGs i.e., below 30yrs of SHGs Mahila members are having significantly positive opinion on SHGs when compared with other categories of age groups. Further, the mean scores are almost greater than are equal to 4 i.e., agreed level which shows a good sign regarding the members opinion on SHGs about managing the groups, attending meetings regularly, monitoring the group, making repayments regularly, maintaining accounts, participation in problem solving, marketing, and planning is good. There is difference of opinion among the respondents on members' opinion on SHGs. Thus, the hypothesis is rejected.

Hypothesis-2: No significant relationship between respondents' caste and joining SHGs

Table-6 Respondents Perception on SHGs Vs caste

Caste	n	Mean	SD	F-Value	P-Value	Decision
O.C	112	4.1419	.19910	13.58	0.000	Significant
B.C	562	4.0781	.20839			
S.C	109	4.0183	.08622			
S.T	37	4.2222	.22831			

Table – 6 analyse the respondent caste and perception of the members to joining in SHGs and the mean score of Schedule Tribe respondents is greater than the remaining categories of the caste which reveals that, the SHGs respondents belonging to Schedule tribe are having more positive opinion on SHGs when compared with other categories of the caste as per the significant p-value of the ANOVA test mentioned above. Hence the hypothesis is rejected, and variables are dependent to each other.

Hypothesis-3: There is no significant correlation between the marital status of respondents and joining in the SHGs

Table – 7 Respondents Perception on SHGs Vs Marital Status

Marital Status	n	Mean	SD	F-Value	P-Value	Decision
Married	711	4.0855	.20641	8.107	0.000	Significant
Unmarried	30	4.0000	.00000			
Divorced	30	4.0900	.01000			
Widower	49	4.1882	.19405			

The P-Value of the ANOVA table is less than 0.05, the level of significance, which concludes that there is a significant difference in the opinion of the respondents on SHGs, the mean score of widowers (4.19) is significantly higher than the remaining three categories followed by divorced and married women, whereas the mean score of unmarried respondents is less. Thus, it can be concluded that widower respondents are having significantly more positive opinion than the remaining categories of the respondents on member's opinion on SHGs. Further the mean scores of all the categories are marital status is greater 4 i.e., agreed level which shows they are happy about SHGs functioning has been presented in table – 7. This hypothesis is contradicted.

Hypothesis-4: No significant correlation between the educational qualification of respondents and women empowering through SHGs

Table – 8 Respondents Perception on SHGs Vs Educational Qualification

Education Qualification	n	Mean	SD	F-Value	P-Value	Decision
Illiterate	374	4.0463	.15891	12.094	0.000	Significant
Metric	293	4.0940	.22953			
Intermediate	93	4.1422	.18777			
Degree	42	4.2354	.27569			
Any Other	18	4.1111	.00000			

The attitude of the degree SHGs respondents is significantly greater than the remaining four categories of the education qualification on the dimension perception on SHGs, i.e., this category respondents is having more positive opinion on SHGs when compared with other categories at 5% level of significance. Thus, the hypothesis is rejected, tis analysis represented in table – 8 and respondents perception is varied. Further the mean scores of all the education qualifications are greater than 4 which reveals that the respondents are happy about SHGs.

Hypothesis-5: There is no relationship between the occupation of respondents and joining in SHGs

Table – 9 Respondents Perception on SHGs Vs Occupation

Occupation	N	Mean	SD	F-Value	P-Value	Decision
Agriculture/poultry	250	4.1062	.21294	12.563	0.000	Significant
Labour	198	4.0056	.20237			
Petty business	217	4.1188	.19539			
Employee	43	4.0439	.05497			
Housewife	112	4.1310	.17407			

The mean value of the housewife's is greater than the remaining categories of the occupations followed by petty business and agriculture and poultry i.e., these categories of the respondents are happy when compared with the remaining two categories of the occupation at 5% level of significance. Hence the hypothesis is rejected this analysis are presented in table – 9. The mean scores of all the occupations are greater than 4 i.e agreed level which means that the total respondents are happy with the functioning of SHGs.

Conclusion:

Independence of India guarantee equal opportunities in all fields to Indian women who have equal participation rights in employment. Here, this article explores the role of self-help groups in empowering women's entrepreneurship. SHGs play an important role in sensitizing more women to SHGs and making them aware of the importance of their empowerment. This contributes to women's collective decision-making and enhances women's self-confidence and competence. In terms of saving preferences, "self-employment" is their first saving preference for sustainable living; "raising children" is their saving preference for their children's future, and "building a house" is their saving preference for immediate expenses [14] Respondents' demographic factors, such as age, caste, marital status, education, and occupation, were the biggest influencers for joining SHGs as these SHGs are increasing their income and livelihood support for women [8]. Such interventions are important to gain a large impact on empowerment. It suggested a roadmap to all participants in the group to assist with financial resources and reduce constraints in entrepreneurial ventures and improving women empowerment within the country.

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