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ENTREPRENEURSHIP DEVELOPMENT THROUGH SELF-HELP GROUPS: A CASE STUDY OF KARVEER TALUKA IN KOLHAPUR DISTRICT

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Abstract: Women entrepreneurship development is an essential part of human resource development. Entrepreneurship amongst women has been a recent concern. Women have become aware of their existence their rights and their work situation. However, women of middle class are not too eager to alter their role in fear of social backlash. The progress is more visible among upper class families in urban cities. However it is observed the development of women entrepreneurship is very low in India, especially in the rural areas. The present paper is based on primary and secondary data collected from different sources and specially focus on women entrepreneurship. For collecting primary data the questionnaire has been used. The researcher also used observation and note making technique to collect primary data. The present study intends, to know the Women Entrepreneurship Development in Karveer Taluka, and to know the role played by SHGs in Women Entrepreneurship Development. The study also focuses to find the answer to women backwardness and to suggest measures on it. The study is limited to only one Taluka i.e. Karveer Taluka and samples are selected only 55 entrepreneurs from 25 SHGs of the Taluka.

Keyword: Entrepreneurship, Self-Help, Development, economic.

INTRODUCTION:

Women play a very important role in the economic development of India. They are involved in business activities at all levels, making important contributions to economic growth. Now a day, Indian women are increasingly active in part of economy that were previously considered male domain. But the development of women entrepreneurship is very low in India, especially in the rural areas. Entrepreneurship amongst women has been a recent concern. Women have become aware of their existence their rights and their work situation. Now a day's self-help groups (SHGs) are playing very important role in women motivating in entrepreneurship through micro-finance. SHGs are not only developing in rural women entrepreneurship but also in urban women entrepreneurship.

Concept of microfinance was firstly introduced by Dr. Muhammad Yunus in 1976 with action research project on 'Grameen Bank' in Bangladesh. The SHG movement has flourished and spread in India on account of the success of NABARD's pilot project in 1992. And thus the movement of SHG has spread out in India. The members of SHGs now become entrepreneurs. Innovative thinking and farsightedness, quick and effective decision making skill, ability to mobilize and marshal resource, strong determination and self confidence, preparedness to take risks, accepting changes in right time, access and alertness to latest scientific and technological information these are basic qualities in women therefore they are actively running them own business with help of SHGs. They are actively running

business like, food processing and preservation, catering services and fast food centers, interior decoration, DTP and Book binding, dairy, poultry, house-hold appliances, stationeries, packing and packaging, diagnostic lab and pathology clinics, communication centers with telecom, fax, browsing and Xeroxing facilities, readymade garments, embroidering and fashion designing, retail selling, art and painting works, hiring of warehouses and godowns, floral decorations, jewellery, beauty parlors.

Though women entrepreneurship is a recent phenomenon in India which came into prominence in late 1970's now we see that more and more women are venturing as entrepreneurs in all kinds of business and economic activities and service sector. Though at the initial stage women entrepreneurship developed only at urban areas, lately it has extended its wings to rural areas.

ENTREPRENEUR:

It is a process where one person getting himself self employed provides job to others also. The person is called "entrepreneur".

WOMEN ENTREPRENEURSHIP:

Women entrepreneurship is the process where women take lead and organize a business or industry and provide employment opportunities to others.

ENTREPRENEURSHIP DEVELOPMENT:

Entrepreneurship development means all those

activities that aim at stimulating the individuals for becoming entrepreneurs.

OBJECTIVES OF THE STUDY:

The study has following objectives:

- 1.To study the Women Entrepreneurship Development in Karveer Taluka.
- 2.To know the role played by SHGs in Women Entrepreneurship Development.
- 3.To analyse income, expenditure and profit of women entrepreneurs.
- 4.To find the drawbacks and to instruct remedy for Women Entrepreneurship Development.
- 5.To suggest appropriate suggestion for women entrepreneurship.

METHODOLOGY OF THE STUDY:

The present paper is based on primary and secondary data. Primary data is collected through questionnaire. The stratified random sampling technique is used for the study. Total 55 women entrepreneur selected from 25 SHGs in Karveer Taluka of Kolhapur district. The information collected from primary and secondary sources has been tabulated in excel and used SPSS for analysis purposes. The percentage and average are the main techniques used for simplifying and interpreting. The study has limited its scope to Karveer taluka of Kolhapur district and last five years data has been analysed.

RESULTS AND DISCUSSIONS:

Table no. 1 Age of Women Entrepreneurs

Age	No. of Women Entrepreneurs	%
Up to 30	22	40
31 to 40	23	41.82
41 to 50	7	12.73
Above 51	3	5.45
Total	55	100

Source: Field Survey

Table no.1 shows general profile of women entrepreneurs in Karveer Tahasil. 41.82 percent of women entrepreneurs belong to the age group of 31 to 40 years. 40 percent of women entrepreneurs belong to the age of up to 30 years. 12.73 percent and 5.45 percent of women entrepreneurs belong to the age 41 to 50 and above 51 years respectively.

Table no. 2 Qualification of Women Entrepreneurs

Qualification	No. of Women Entrepreneurs	%
Primary	19	20
Secondary	17	30.91
Higher Secondary	18	32.73
Graduate	7	12.73
Post Graduate	2	3.64
Total	55	100

Source: Field Survey

Educational qualification among women entrepreneurs also highlights that, 32.73 percent of women entrepreneurs are higher secondary and another 30.91 are educated at secondary and 20 percent, 12.73 percent and 3.64 percent women entrepreneurs has studied primary, graduate and post graduate respectively.

Table no. 3 Types of Family of Women Entrepreneurs

Type of Family	No. of Women Entrepreneurs	%
Separate Family	43	78.18
Joint Family	12	21.82
Total	55	100

Source: Field Survey

Type of family of women entrepreneurs reveals that 78.18 percent of women entrepreneurs have separate families while only 21.82 percent have joint families.

Table no. 4 Marital Status of Women Entrepreneurs

Marital Status	No. of Women Entrepreneurs	%
Married	55	100
Unmarried	0	00
Total	55	100

Source: Field Survey

Above table no.4 shows that, 100 percent of women entrepreneurs are married. This shows that married women are more involved in entrepreneurial activity.

Table no. 5 Establishment of Business

Year	Established Business	%
2007-08	4	7.27
2008-09	9	16.36
2009-10	12	21.82
2010-11	14	25.45
2011-12	16	29.09
Total	55	100

Source: Field Survey

Table no. 5 shows that, out of 55 entrepreneurs, maximum 29.09 percent entrepreneurs were established business in the year 2011-12 and minimum 7.27 percent were established business in 2007-08. While 25.45 percent, 21.82 percent and 16.36 percent were established business in the year 2010-11, 2009-10 and 2008-2009 respectively.

LOAN TAKEN BY WOMEN ENTREPRENEUR FOR BUSINESS PURPOSE:

At present this is new idea to starts business for women. With help of this source women can enter easily in business. Finance is main problem for women to start business. Now women can solve the problem with the help of SHGs. Self Help Groups were provided loan for women time to time therefore they could start business. Women

entrepreneurs had been received loan for Dairy-farming, Candles and Incenses-stick, Vegetable business, Small Scale Industries, Shop, Goat-Sheep Farming, Tailoring, Papad-Pickle, Catering and Hotel by SHGs.

Table no. 6 Loan taken by women entrepreneur for business purpose

(Amount in `)				
Business	No. of Women Entrepreneurs	Loan	%	Average
Dairy-Farming	12	181000	25.44	15083
Candles, Incense-Stick	3	39500	5.55	13166
Vegetable Business	5	12000	1.69	2400
Small Scale Industries	8	187500	26.35	23437
Shop	5	88500	12.44	17700
Goat-Sheep farming	6	69500	9.77	11583
Tailoring	8	74500	10.47	9312
Papad-pickle	4	18000	2.53	4500
Catering	2	22000	3.09	11000
Hotel	2	19000	2.67	9500
Total	55	711500	100	12936

Source: Field Survey

From table no.6 it is observed that 8 women entrepreneurs have taken loan `187500 (26.35%) for small scale industries. 12 women entrepreneurs have taken loan `181000 (25.44%) for dairy farming. 5 women entrepreneurs have taken loan Rs. 88500 (12.44%) to open shop. Whereas 8 women entrepreneurs had taken loan `74500 (10.47%), 6 women entrepreneurs `69500 (9.77%), 3 women entrepreneurs `39500 (5.55%), 2 women entrepreneurs `19000 (2.67%), 4 women entrepreneurs `18000 (2.53%) and 5 women entrepreneurs `12000 (1.69%) for tailoring, goat-sheep farming, candles and incense-stick, catering, hotel, papad-pickles and vegetable business respectively. This table also shows that women entrepreneurs have taken per head loan for small scale industries (`23437), shop (`17700), dairy farming (`15083), candles, incense-stick (`13166), goat-sheep farming (`11583), catering (`11000), hotel (`9500), tailoring (`9312), papad-pickle (`4500) and vegetable business (`2400) respectively. All 55 women entrepreneurs have taken average loan `12936.

Income, Expenditure and Profit of Women Entrepreneurs:

Women start the business with the help of SHGs. They received income from the business they used for expenditure to purchase raw material and other necessary things.

Table no. 7 Income, Expenditure and Profit of Women Entrepreneurs
(Amount in `)

Business	No. of WE	Monthly			Per Head Monthly		
		Income	Exp.	Profit	Income	Exp.	Profit
Dairy-Farming	12	52500	19700	32800	4375	1641	2733
Candles, Incense-Stick	3	15500	8000	7500	5166	2666	2500
Vegetable Business	5	13500	6000	7500	2007	1200	1500
Small Scale Industries	8	48500	22000	26500	6062	2750	3312
Shop	5	40000	24000	16000	8000	4800	3200
Goat-Sheep farming	6	16300	5600	10700	2716	933	1783
Tailoring	8	20500	3600	16900	2562	450	2122
Papad-pickle	4	19000	9000	10000	4750	2250	2500
Catering	2	4000	2000	2000	2000	1000	1000
Hotel	2	7500	4300	3200	3750	2150	1600
Total	55	237300	104200	133100	4315	1895	2420

Source: Field Survey

Table no.7 depicts monthly income, expenditure and profit of the women entrepreneurs in Karveer taluka. From the above table it is found that highest income (`52,500) is generated in dairy-farming followed by small scale industries (`48,500) and shop (`40,000) respectively. Whereas the women entrepreneurs working in catering and hotel are generated income is small amount.

Considering the expenditure side it is observed that, the women entrepreneurs who are working in shop business incurred more (`24000) expenditure followed by small scale industries (`22000) and dairy-farming (`19700) respectively, whereas the catering and tailoring business made less expenses.

Per head income generation shows that the shop business has generate more (`8000) per head income followed by small scale industries (`6062), candles, incense-stick (`5166) and dairy-farming (`4375) respectively, whereas catering business per head income is very small i.e. (`2000). Per head expenditure analysis shows that papad-pickle making business made more per head expenditure (`2250) followed by hotel (`2250), small scale industries (`2770) and candle, incense-stick (`2666) whereas per head expenditure in goat-sheep business found less. All 55 women entrepreneurs have average income `4315, expenditure `1895 and profit `2420.

PROBLEMS:

Researchers were found many problems in women entrepreneurs' development. Some of which are discussed as follows and the relevant measures to overcome these problems are also discussed herewith.

1. Women have many restrictions and social taboos, they are not supported much to undertake entrepreneurship by their family members.
2. Women entrepreneurs are always seen with suspicious eyes, particularly in rural areas, they face more social barriers.
3. Women lack self-confidence and always feel that they may not be successful and hence hesitate to take risks. Their risk-bearing capacity is always less.
4. Low-level risk taking attitude is another factor affecting women folk decision to get into business.
5. Women entrepreneurs have low-level management skills but they have less achievement motivations.
6. Women entrepreneurs have lack of knowledge about availability of raw material, financial facilities and Government help and subsidy etc. they have lack knowledge of advanced technology also.

SUGGESTIONS:

The above problems can be solved by undertaking following measures;

With increasing educational opportunity among women, giving financial assistance and market facilities, developing the self employment programmes and training, new schemes and subsidies and organizing workshops, conducting research programme etc.

CONCLUSION:

women entrepreneurship is important factor to

empower the women in the country. They need to be promoted and motivated for further growth. The SHG is playing such great role but at central level some major steps should need to take. It is also observed that the motivating factor such as utilization of own experience knowledge, interest, family support, economic needs, personal ego satisfaction and desire to become independent are helping to further growth, but it is flexible. It may affect to the entrepreneurs to their psychological nature. Any how the women entrepreneurship has many advantages that are creates more employment and can be stated in small investment. We feel it is major activity to economic development of nation.

Women don't have in-depth knowledge about SHGs. Hence, it is very important to develop such programme that can give them complete knowledge about these schemes so that they can take maximum benefit out of them. The SHGs have paved the way for economic independence of rural women. The members of SHGs are involved in Micro-Entrepreneurships. Through that, they are becoming economically independent and providing employment opportunities to others.

The participation of women entrepreneurship from rural areas is very low. Therefore, there is a need to formulate such policies that can increase the participation of women from these areas.

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