



WOMEN ENTREPRENEURSHIP AND WOMEN SELF HELP GROUPS : A CASE STUDY OF SIRSA DISTRICT IN HARYANA

Economics

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ABSTRACT

The present paper focus on the role of Self Help Groups in promoting entrepreneurial activity among the rural women of Mirpur village at Sirsa district in Haryana. Self Help Groups are playing a major role in women participation to take them on the path of entrepreneurship. Self Help Groups provides the facility of micro finance and credit with the help of NABARD, NGO and Govt. schemes like NRLM. With the help of Self Help Groups women developed a lot of qualities and caliber in them but they are not working upto the level of entrepreneurship.

KEYWORDS

Self Help Groups, NABARD, Women Entrepreneurship

INTRODUCTION-

Women possess businesses are highly growing in the economics of world as well as in India. The disguised entrepreneurial prospective of women have moderately been changing with the increasing reactivity or responsiveness to the role & economic status in the society. Adeptness, proficiency and skill in entrepreneur are the major cause for women to become involved in business. They span generation and are present in every field. From tractors to television, from biscuits to banking, from HR to hospitals (1). In the rural area, the women usually work for long hours to nurture their families. A number of women get their livelihood in the informal sector. Common and joint needs, banking formalities, high transactions, cost of micro credit & cumbersome procedure have resulted in restricting accesses to financial services especially for women.(2)

WOMEN ENTREPRENEURSHIP-

Women entrepreneurship is the process where women take lead, manage a enterprise and provide employment opportunities to others. It gives them an opportunity to be one's boss and the chance to earn money. Self Help Groups provide a platform to women for entrepreneurship. Dhirubai Ambani has said " Ideas are no one's monopoly. Think big, think fast, think ahead"

Role of Self Help Groups-

Self Help Group is one of the dynamic weapon to uplift the well being of rural women. According to Menai (2003) " Self help groups are self possessed by 10-20 members. Each similar group meet monthly meeting or weekly at suitable place to all. In the meeting all the members pool their savings. The group leader lends these savings to its members or deposits it in a bank account in order to take advantages of group loan. Self Help Groups help the poor and needy women to earn their own livelihood apart from playing a part in the process of economic and social development. Today women are involved in productive work far off the four walls of house. They are free, well organized decision maker and are self assured to implement their skill and form their opinion. Self Help Groups support to its members

REVIEW OF LITERATURE-

FERNANDEZ (1998) considered self help groups as the informal groups who support the poor with the means for 'economic and social entitlement'. Self Help Groups support its members by resources and management skills to increase their confidence CHOWDHRY (1998) Defines Self Help Groups as the group of people who make partnership with those capable to support them, recognize their problems and needs and decide responsibility themselves to create idea, plan, manage control and evaluate the collective necessary steps.

GURMOORTHY (2000) Considered Self Help Groups is a organization who works for the equality of status of women as the participants, decision makers and beneficiaries in every field of life.

ANJULY SHARMA AND Dr (Mrs) VANDANA KAUSHIK (2008) Pointed out the advancement of women entrepreneurship will precede a route to economics sustainability and family go forward.

OBJECTIVE-

- To study the role of Self Help Groups in promoting the enterprise nature among the rural women.

- What is the status of women after joining the Self Help Groups.

RESEARCH METHODOLOGY-

Research design- The present study is descriptive in nature. Area of the study- The area of the study is limited to sirsa region of Haryana. This place is chosen because this is most backward area and small scale industries are in this region.

Research approach- Both primary and secondary data are taken. Primary data is collected through interview and observation method. 87 respondents are taken for questionnaire.

Sample technique – convenience sampling technique.

Data analysis and interpretation-

Table 1- Classification on the basis of income generating activity

Type of activity	No of respondents	Percentage(%)
Kiryana	1	1.14
Tailoring & embroidery	6	6.89
Computer & tuition	3	3.44
Agriculture	11	12.64
Animal husbandry	11	12.64
Millworker&Manrega majduri	34	39.08
Others	21	24.13
Total	87	100

Source- primary data

It has been seen in table no 1 that mostly women are working in informal sector. Under manrega 39.08 % women are doing work. In agriculture & animal husbandry this share is 12.64% . Tailoring and embroidery participation is 6.89% . in educational work like teaching this share is 3.44%. To run a shop like kiryana shop this share is only 1.14%. some women who are not doing any work that's share is 24.13%.

Table No 2classification On The Basis Of Nature Of Business

Nature of business	No of units	Percentage(%)
Manufacturing	3	3.44
Services	63	72.41
others	21	24.15
Total	87	100

Source- primary data

Table no 2 shows that 72.41% women are involved in services sector. Only 3.44% women are in manufacturing unit.

Table No 3- Classification On The Basis Of Skill Development

TYPE	YES	NO
Self confidence up	66	13(8)
Communication skill increased	59	21(7)
Caliber to take decision	65	14(8)
Courage to visit in banks	66	13(8)
Capacity to make financial dealing	55	25(7)
Income increased	75	10(2)
Availability of micro credit	67	12

Source- primary data

Table no 3 shows that after joining the Self Help Groups some women

are showing confidence, but their participation in entrepreneurship is very low.

FINDINGS-

After interpretation the data, we can say that after joining the Self Help Groups the life of women has changed to a great extent. Their income level and confidence level is increased. Now their participation in financial activity is expanded. They have become independent, but they are not working up to mark due to their immobility. They fear to take risk. Most women are engaged in services sector rather than manufacturing unit. Skill trainings are not provided according to their requirements.

SUGGESTIONS-

Some suggestions are given below-

- More concentration on skill trainings.
- Easy availability of micro credit and loan facility.
- Digital platform.
- Seminar and awareness program should be organized among the women to become self reliant and run a venture.

CONCLUSION-

Self Help Groups play a crucial role in nurturing the rural women in self employment. Under the NABARD Self Help Groups developed the entrepreneurial skill among rural women and to run a successful enterprise. SHGs first focus on women empowerment then entrepreneurship. Directly or indirectly it works for rural women development.

Martin Luther King, Jr “ If you can't fly then run, if you can't run then walk, if you can't walk then crawl, but whatever you do, you have to keep moving”.

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