

**ROLE OF SHG IN DEVELOPMENT OF RURAL
WOMEN ENTREPRENEURS**

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By

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CONTENTS

Sl.No	Chapter	Page.No
1	Introduction	3
2	Research Motivation	5
3	Review of Literature	6
4	Conceptual Framework	7
5	Research Gap	7
6	Research Objectives	8
7	Research Hypotheses	8
8	Scope of the Research	12
9	Research Methodology	12
10	Research Data Analysis	13
11	Findings and Conclusions	15
12	Research Contributions	16
13	Limitations of the Research	17
14	Scope for Future Research	17
15	Bibliography	18

1. INTRODUCTION

“Gaon Bade to Desh Bade” is the pedagogy of National Bank for Agriculture and Rural Development (NABARD) followed aptly for the holistic development of the state for a rustic like India (Goyal, 2016). Women face wide range of biases in society. Poor access to formal financial system is the most significant among them. They are considered as unbankable because of lack of collateral security. Capital is the main constraint faced by women (Mohandas, 2018). During the last two decades, the status of women in India has significantly improved and leading on social, financial, educational & business fronts (Suthamathi & Prabu, 2018).

Entrepreneurship development among women is an effective way to tackle the problem of unemployment (Mohandas, 2018). There are several literatures which tried to explain the entrepreneurial activities of urban women at individual level, it is better to say that extensive studies have been done on corporate women or business women.

As far as rural women of the country are concerned, hardly any list of successful entrepreneurial women or group of women or leadership qualities or role or traits of women in self-help group in respect of business found. According to Suprabha (2014) review of most of the research works done in this area mainly focused on the conceptual and operational framework of micro finance and SHGs with particular attention to group formation, micro savings, micro credit and gender participation. Bori (2017) observed that there are many studies on the SHGs and the role in women empowerment and poverty alleviation, financial inclusion etc. However, the studies related to women entrepreneurship development with the support of SHG are not found in the existing literature. Studies in this regards is either limited to article, news or in the form of some case studies. During the last decade rural women participation have been increased in India for

entrepreneurial activities under Self Help Group and Self Help group intervention helped rural women to explore their entrepreneurial qualities. Generally Self Help Group understood for microfinance and saving group consists of 10 to 20 women and women come together to save small amount that they can afford and after some time to obtain loan from Microfinance agency for further economic activity (NABARD). SHG is an innovative approach starts with saving habit development and as a source of getting formal financial services. The skill development initiative under SHG training programs has acted as a boost for the women to take up business activity and become entrepreneur (Naik & Rodrigues, 2018). SHG women are utilizing the loan amount for income-generating activities (Yadav, 2021).

These rural women entrepreneurs are facing several issues and challenges during their journey of leading a business like social issues, mobility, education, finance, family, marketing and etc. but certain leadership ability of such women makes them to tackle hurdle and become successful (Puhazhendi, 2012).

In the state of Jharkhand, through government interventions, rural women are changing the rural economy from livelihood system to enterprise system and their social status have also changed. They are taking independent business leadership role in risk taking, asset building and working on new business ideas also and trying to change socio-economic status.

In context of Jharkhand state, studies shows that rural women have capabilities to become successful business women due to their ability to face the challenges at individual or group level and bringing positive impact not only in their business but also on society, but studies on leading ability of rural women for making them entrepreneur and forcing them to sustain their business is lacking and hence significant contribution of rural women of Jharkhand in the economy is still unaccounted (Shastry, 2022).

2. RESEARCH MOTIVATION

In the backdrop of overview, the motivation for the research came after very closely observing the fact that self-help group & microfinance is not only one of the potent tools for reducing poverty but also has the potential to make a positive change in the society in terms of bringing them to entrepreneur level from livelihood activities and also empowerment of women and socio-economic upliftment of people residing below the poverty line. Once the idea was formed, interactions with guides, peers, and teachers helped to freeze the idea so that the research could move to the next level. The studies was undertaken in the Jharkhand state mainly because Jharkhand though has a plethora of natural resources and minerals yet it battles with a high level of poverty. Wherein, 36.96 percent of people live 9 below poverty line, as per the latest BPL report 2011-12 of Jharkhand. The state has also a large number of disadvantaged castes and tribes. Many studies related to microfinance have targeted areas where microfinance activity and its growth have been robust like the southern and western part of India. But A few studies have been done the ability of rural women Jharkhand in respect of business development under Self Help groups. There are several Government schemes for support of rural women enterprise but impact of such schemes are not visible, hence a gap assessment analysis through proposed study can help to frame robust policy for policy makers, social investors as well coming up rural women business leaders. Under Self-help group platform, rural women entrepreneurial ability need to be studied for making SHG concept beyond Microfinance activity. Lack of proper business model to such rural women groups and strategies to tackle challenges during the running of enterprise, such insights could through light on present status of entrepreneurial activities of rural women and also to improve business activity and participation in Jharkhand and Ranchi in particular.

3. REVIEW OF LITERATURES

In this study, content analysis is used to categorize the journal articles. It refers to a “research method for the subjective interpretation of the context of text data through the systematic classification process of coding and identifying themes or patterns” (Hsieh & Shannon, 2005). The technique helps to identify patterns and trends in a research article (Stemler, 2001). Categorizing articles helps ensure clarity and identifies patterns associated with the study (Cabral & Dhar, 2020).

The literatures under review have been categorized into 3 categories focusing on concept of SHG and its advantages, challenges faced by Rural women entrepreneurs and entrepreneurial activities selected by SHGs women entrepreneurs.

Classification	Main Theme	Sub Theme
1	Concept of SHG and its advantages	<ul style="list-style-type: none"> • Poverty alleviation • Access to banking system • Regular saving • Access to low credit • Increased savings • Entrepreneurial activities • Asset building • Social, Political and Economical empowerment
2	Challenges faced by Rural women Entrepreneurs	<ul style="list-style-type: none"> • Responsibility of family • Lack of Fund • Lack of marketing skill • Lack of risk taking ability • Low level of education
3	Entrepreneurial activities among SHG women entrepreneurs	<ul style="list-style-type: none"> • Agriculture & allied • Non- Agriculture

Out of 367 literatures under review, 117 literatures were found to be related with this present study. However, out of related 117 literatures, 68 literatures mainly journal articles are thoroughly studied.

4. RESEARCH GAP

There are numerous studies found in the field of SHG evolution & development, securing livelihood through SHG, SHG & microfinance, interventions towards sustainability of SHG, issues and challenges faced by SHGs, empowerment of SHG etc. However, limited studies found focusing on Role of SHG in making SHGs to go beyond livelihood status to entrepreneurial status of SHG. There were paucity of studies on reasons for selection of business activity by SHG members, various need of SHG rural women entrepreneurs, challenges and issues faced by the SHG women entrepreneurs in context of Jharkhand.

5. CONCEPTUAL FRAMEWORK

The phenomenon of rural women entrepreneurship under SHG is complex as it involves numerous kind of individual and contextual factors. However, thorough study of existing literature revealed that most of the studies focused on contribution of SHG in socio and economic development of rural women entrepreneurs and very few study has been done on entrepreneurship, reason for selection of business, need and challenges.

According to the theory of planned behavior by Ajzen (1991), evidence-based instructional practices can be defined by three factors: attitude, subjective norm and perceived behavioral control. After keeping internal and external factors in mind, researcher is of opinion to study rural women entrepreneurship under SHG in comprehensive manner. Hence, this study includes different influencing and impacting factors like SHG group dynamic, inspiration to start own enterprise, sustainable business activity, personality traits of entrepreneurs, asset creation and income improvement, etc.

6. RESEARCH OBJECTIVES

1. To study and analyze the socio-economic status of rural women entrepreneurs of SHG in Jharkhand.
2. To study the impact on income of rural women of SHG after starting own business.
3. To find out most successful trade(s) among various enterprise under SHGs and its trend.

7. RESEARCH HYPOTHESES

The **First set of Hypotheses** caters the relationship between demographic profile of rural women entrepreneurs and business success.

Hypothesis-1

Null Hypothesis: There is no significant difference between the level of education of the entrepreneurs and business success.

Alternative Hypothesis: There is significant difference between the level of education of the entrepreneurs and business success.

Hypothesis-2

Null Hypothesis: There is no significant difference between the marital status of the entrepreneurs and business success.

Alternative Hypothesis: There is significant difference between the marital status of the entrepreneurs and business success.

Hypothesis-3

Null Hypothesis: There is no significant difference between the family size of the entrepreneurs and business success.

Alternative Hypothesis: There is significant difference between the family size of the entrepreneurs and business success.

Hypothesis-4

Null Hypothesis: There is no significant difference between the age of the entrepreneurs and business success.

Alternative Hypothesis: There is significant difference between the age of the entrepreneurs and business success.

Hypothesis-5

Null Hypothesis: There is no difference between the different caste categories and business success.

Alternative Hypothesis: There is difference between the different cast categories and business success.

The **Second set of Hypotheses** caters difference between the income, revenue, assets, savings and investment before and after joining SHG.

Hypothesis-6

Null Hypothesis: There is no significant difference between the revenue generated by the rural women entrepreneurs before joining the Self Help Group and after joining Self Help Group.

Alternative Hypothesis: There is significant difference between the revenue generated by the rural women entrepreneurs before joining the Self Help Group and after joining Self Help Group.

Hypothesis-7

Null Hypothesis: There is no significant difference between the expenditure incurred by the rural women entrepreneurs before joining the Self Help Group and after joining Self Help Group.

Alternative Hypothesis: There is significant difference between the expenditure incurred by the rural women entrepreneurs before joining the Self Help Group and after joining Self Help Group.

Hypothesis-8

Null Hypothesis: There is no significant difference between the savings done by the rural women entrepreneurs before joining the Self Help Group and after joining Self Help Group.

Alternative Hypothesis: There is significant difference between the savings done by the rural women entrepreneurs before joining the Self Help Group and after joining Self Help Group.

Hypothesis-9

Null Hypothesis: There is no significant difference between the value of asset possessed by the rural women entrepreneurs before joining the Self Help Group and after joining Self Help Group.

Alternative Hypothesis: There is significant difference between the value of asset possessed by the rural women entrepreneurs before joining the Self Help Group and after joining Self Help Group.

Hypothesis-10

Null Hypothesis: There is no significant difference between the value of investment by the rural women entrepreneurs before joining the Self Help Group and after joining Self Help Group.

Alternative Hypothesis: There is significant difference between the value of investment by the rural women entrepreneurs before joining the Self Help Group and after joining Self Help Group.

The **Third set of Hypotheses** caters the difference between business success of Namkum and Angara block, entrepreneurs having Agricultural land, not having Agricultural land and business success and age of SHG and business success.

Hypothesis-11

Null Hypothesis: There is no significant difference in the business success of the entrepreneurs of Namkum and Angara.

Alternative Hypothesis: There is significant difference in the business success of the entrepreneurs of Namkum and Angara.

Hypothesis-12

Null Hypothesis: There is no significant difference between the entrepreneurs having agricultural land, not having Agricultural Land and business success.

Alternative Hypothesis: There is significant difference between the entrepreneurs having agricultural land, not having Agricultural Land and business success.

Hypothesis-13

Null Hypothesis: There is no difference between the different Self Help Groups in terms number of years into business and success.

Alternative Hypothesis: There is difference between the different Self Help Groups in terms number of years into business and success.

8. SCOPE OF RESEARCH

The scope in research refers to the boundaries and extent of a study, defining its specific objectives, target population, variables, methods, and limitations, which help researchers, focus and provide a clear understanding of what will be investigated. The study was carried out in Namkum and Angara blocks of Ranchi district of Jharkhand. For the study the rural women entrepreneurs who were members SHGs have been selected.

9. RESEARCH METHODOLOGY

“Research methodology is a way to systematically solve the research problem. In it we study the various steps that are generally adopted by a researcher in studying his research problem along with the logic behind them” (Kothari & Garg, 2021). This section presents the methodology adopted to collect and analyze the data of the study. The research methods and techniques include the research design, research questions, statement of the problem, objectives of the study,

population and sample, research hypothesis and variables, data collection technique, and tools for data analysis. Descriptive and analytical study are also included.

Before commencement of the primary study, a pilot study on 25 respondents from Namkum block was conducted to test the validity of research questions and identify problems or discrepancy. After validation, 5-level Likert scale ranging from “strongly agree” to “strongly disagree” was used for quantitative data collection. A structured questionnaire was used to collect data from 216 SHGs located in Namkum and Angara block, Ranchi. Most of the respondents were illiterate so in-depth interviews were conducted in Hindi or local languages. Random sampling method was used to collect data and data collection procedure was conducted in the period of December 2020 to November 2021. The final sample size was of 636 respondents. Secondary data’s were collected through various research papers, articles, journals, reports, etc.

Respondents are SHG member who are successfully doing own business for three years.

10. RESEARCH DATA ANALYSIS

After data collection, the data was merged, coded and checked for gaps and outliers. For the analysis of data the Statistical Package for the Social Sciences (SPSS) 20 and Microsoft Office (MS Office) were used. The statistical tools like percentage, frequency, average, standard deviation, difference of mean test, independent t-test, paired t-test, analysis of variance (ANOVA) etc. were used for analysis. Below is given the specific statistical tools used to analyze the data:

1. To test the significant difference between the level of education of the entrepreneurs and business success, ANOVA is used.

2. To test the significant difference between the marital status of the entrepreneurs and business success, ANOVA is used.
3. To test the significant difference between the family size of the entrepreneurs and business success, ANOVA is used.
4. To test the significant difference between the age of the entrepreneurs and business success, ANOVA is used.
5. To test the difference between the different caste categories and business success, independent “t” test is used.
6. To test the significant difference between the revenue generated by the rural women entrepreneurs before joining the Self Help Group and after joining Self Help Group, paired “t” test is used.
7. To test the significant difference between the expenditure incurred by the rural women entrepreneurs before joining the Self Help Group and after joining Self Help Group, paired “t” test is used.
8. To test the significant difference between the savings done by the rural women entrepreneurs before joining the Self Help Group and after joining Self Help Group, paired “t” test is used.
9. To test the significant difference between the value of asset possessed by the rural women entrepreneurs before joining the Self Help Group and after joining Self Help Group, paired “t” test is used.
10. To test the significant difference between the value of investment by the rural women entrepreneurs before joining the Self Help Group and after joining Self Help Group, paired “t” test is used.
11. To test the significant difference in the business success of the entrepreneurs of Namkum and Angara block, independent “t” test is used.

12. To test the significant difference between the entrepreneurs having agricultural land, not having Agricultural Land and business success, independent “t” test is used.

13. To test the difference between the different Self Help Groups in terms number of years into business and success, ANOVA is used.

11. FINDINGS AND CONCLUSION

The main result of this empirical suggested are as follows:

1. Education plays major role in success of rural entrepreneurship among SHG member. Graduate entrepreneurs are more successful than illiterate entrepreneurs.
2. Marital status of rural women entrepreneurs has no impact on success of business.
3. The main reason for joining SHG is to reduce poverty.
4. SHG entrepreneurs prefer individual business instead of group business.
5. Reason behind preference for individual business among SHGs members is that they do not need group support & assistance.
6. There are significant difference between rural women entrepreneurs having agricultural land and landless entrepreneurs. However, the impact is remarkable among rural women entrepreneurs having agricultural land.
7. There is no difference between old formed SHG and newly formed SHG.
8. There no difference between newly formed SHG and old SHG in terms of business success.
9. ST and SC rural women entrepreneurs are more successful compare to OBC and General category.
10. Namkum rural women entrepreneurs are more successful than Angara rural women entrepreneurs.

11. Rural women entrepreneurs revenue, saving, expenditure, asset and investment significantly increased after joining SHG.
12. Most of the rural women entrepreneurs are engaged in crop cultivation followed by goat rearing, selling of fruits and vegetables, poultry, piggery, dairy and sewing or tailoring.
13. Previous experience is the main reason behind selection of business.
14. Problem of funds, lack of risk taking ability and lack of adequate training are the major challenges faced by entrepreneurs.
15. Agriculture was source of income prior to joining SHGs.
16. Rural women entrepreneurs are satisfied from present business and also doing profitable business.
17. Role of SHGs is very critical in providing collective power and resolving business issues.
18. SHGs helped rural women entrepreneurs in bringing social and personal changes like increased living standards, economic independence and self-confidence.

12. RESEARCH CONTRIBUTION

This research provides some important contributions. Firstly, this study proposed and evaluated a robust and extensive framework for SHG impact on rural women entrepreneurial competency. Secondly, this research measured the impact of SHG on development of rural women entrepreneurs in backward blocks of eastern India, a region which has seen scarcity of impact measurement studies. Thirdly, the comprehensive study behind selection of business and major entrepreneurial activities done by SHG rural women entrepreneurs are novel contribution to the academia and industries. Fourthly, the findings suggest that the impact is more determinant for SC

and ST entrepreneurs as compare to OBC and General category entrepreneurs. Finally, Namkum block witnesses more success than Angara block. More analysis is needed to testify the reasons behind this success.

13. LIMITATION OF THE PRESENT STUDY

The following limitations could be related to this study:

Firstly, the thesis focuses on SHG members as respondents only in the Ranchi district of Jharkhand, India. Due to the focus on only one district, generalization across other district/states may be limited.

Secondly, in-depth interviews and surveys were used to collect the data. These instruments were applied to respondent, some of whom were illiterate. Even though necessary precautions were taken, it is possible that few response may not capture properly.

Thirdly, this thesis focuses only on the role of SHG in development of entrepreneurial capabilities and impact on socio-economic status of members other dimensions like environmental and psychological dimensions have not been considered.

Finally, data collection was conducted during Covid 19 restrictions and researcher faced several problem during survey.

14. SCOPE OF FUTURE RESEARCH

This thesis evaluated various dimensions of impact of SHG on rural women entrepreneurship and successful entrepreneurship in the state of Jharkhand. Based on some limitations of this research suggestions for future research are as follows:

1. This research is carried out in two blocks of Ranchi district which is state capital. Future research can be carried out across backward districts of state.
2. This thesis measured only external factors affecting entrepreneurship of rural women under SHG. Other variables like psychological and environmental impact can be measured in future research. Such dimensions will shed more light on success of entrepreneurs.

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