

ROLE OF SHG IN DEVELOPMENT OF RURAL WOMEN ENTREPRENEURS

**Doctoral Thesis submitted
In partial fulfillment of the requirement for the award of the degree of**

**DOCTOR OF PHILOSOPHY
IN
MANAGEMENT**

By

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June 2024**

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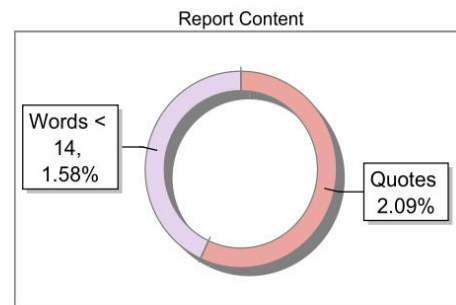
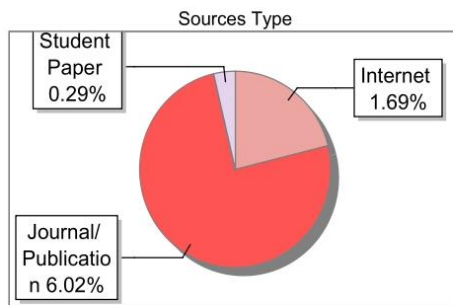
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ABSTRACT

During the last two decades, the status of rural women in India has improved and leading on social, financial, educational & business fronts. During the last decade rural women participation have been increased in India for entrepreneurial activities under SHG and SHG's intervention helped rural women to explore their entrepreneurial qualities. These rural women entrepreneurs are facing several issues and challenges during their journey of entrepreneurship like social issues, mobility, education, finance, lack of training, marketing, etc.

In the Jharkhand state, through government interventions, rural women are changing the rural economy from livelihood system to enterprise system and their social-economic status have also changed. They are taking independent entrepreneurial activities through SHG.

OBJECTIVES AND SCOPE

The objectives of research have been evolved after an in-depth study of domain area and literature study. This investigation has been undertaken to ascertain whether SHG is playing crucial role in development of rural women entrepreneurs of Jharkhand particularly in Namkum and Angara blocks of Ranchi district. Further most studies of rural women entrepreneurs of SHG in India has been focused on the southern or western regions of India. These regions of India had a notable exposure to entrepreneurship under SHG and academic studies focusing on socioeconomic advancement of women in rural areas, however the eastern region of India including the state of Jharkhand has not seen the identical level of attention both regarding exposure and academic studies. In this regard, this investigation makes a remarkable academic contribution by:

1. To study and analyze the socio-economic background of rural women entrepreneurs of SHG in Jharkhand.

This section attempts to isolate key dimensions of SHG rural women entrepreneurship impact on social and economic contentment within the Namkum and Angara blocks of Ranchi district.

2. To study the impact on income of rural women entrepreneurs of SHG after starting own business.

This section attempts to explore impact on income with reference to investment, revenue, saving, asset creation and monthly expenditure.

3. To find out most successful trade(s) among various enterprise under SHGs.

This segment explores the various entrepreneurial activities taken by rural women entrepreneur of SHG within Namkum and Angara blocks of Ranchi district.

Additionally,

1. The study was conducted within Namkum and Angara blocks of Ranchi, Jharkhand.

2. The study was restricted to SHGs formed on or after year 2000 in supervision of JSLPS.

3. The responders were successfully doing profitable entrepreneurship for three years i.e.2016-2019.

HYPOTHESES

The hypotheses consists of quantitative analysis. The hypotheses adopted for the research study are provided below:

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

Hypothesis-1: There is no significance difference between the level of education of the entrepreneurs and business success.

Hypothesis-2: There is no significance difference between the marital status of the entrepreneurs and business success.

Hypothesis-3: There is no significance difference between the family size of the entrepreneurs and business success.

Hypothesis-4: There is no significance difference between the age of the entrepreneurs and business success.

Hypothesis-5: There is no difference between the different caste categories and business success.

Hypothesis-6: There is no significance difference between the entrepreneurs having Agricultural land, not having Agricultural Land and business success.

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

Hypothesis-7: There is no significance difference between the revenue generated by the rural women entrepreneurs before joining the SHG and after joining SHG.

Hypothesis-8: There is no significance difference between the expenditure incurred by the rural women entrepreneurs before joining the SHG and after joining SHG.

Hypothesis-9: There is no significance difference between the savings done by the rural women entrepreneurs before joining the SHG and after joining SHG.

Hypothesis-10: There is no significance difference between the value of asset possessed by the rural women entrepreneurs before joining the SHG and after joining SHG.

Hypothesis-11: There is no significance difference between the value of investment by the rural women entrepreneurs before joining the SHG and after joining SHG.

RESEARCH METHODOLOGY

This research is mix of quantitative and qualitative research. Before commencement of the primary study, a pilot study on 25 responders 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. For quantitative data, this survey was supervised through structured questionnaire to collect data from 216 SHGs located in Namkum and Angara block, Ranchi. In-depth interview with 40 rural women entrepreneurs and domain experts interviewed for qualitative data specifically for case study. Mostly the responders were illiterate so structured survey was conducted in Hindi or local languages. To get data convenience sampling has been used and

data collection procedure was completed in the period of December 2020 to November 2021. The final sample size are of 636 responders.

DATA ANALYSIS

After collection of data, the data was merged, coded and checked for gaps and outliers. For the analysis of data 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, ANOVA. etc. were used for analysis. Below is given the specific statistical tools used to analyze the data:

1. To test the significance difference between the level of education of the entrepreneurs and business success, ANOVA is used.
2. To test the significance difference between the marital status of the entrepreneurs and business success, ANOVA is used.
3. To test the significance difference between the family size of the entrepreneurs and business success, ANOVA is used.
4. To test the significance 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 significance difference between the entrepreneurs having agricultural land, not having Agricultural Land and business success, independent “t” test is used.
7. To test the significance difference between the revenue generated by the entrepreneurs before joining the SHG and after joining SHG, paired “t” test is used.
8. To test the significance difference between the expenditure incurred by the entrepreneurs before joining the SHG and after joining SHG, paired “t” test is used.
9. To test the significance difference between the savings done by the entrepreneurs before joining the SHG and after joining SHG, paired “t” test is used.

10. To test the significance difference between the value of asset possessed by the entrepreneurs before joining the SHG and after joining SHG, paired “t” test is used.

11. To test the significance difference between the value of investment by the entrepreneurs before joining the SHG and after joining SHG, paired “t” test is used.

FINDINGS:

The main result of this empirical suggested are as follows:

1. Education plays important role in success of rural entrepreneurship among SHG member.

Graduate entrepreneurs are more successful than illiterate entrepreneurs.

2. Marital status of entrepreneurs has no impact on success of business.

3. There are significance difference between entrepreneurs having agricultural land and land-less entrepreneurs. However, the impact is remarkable among entrepreneurs having agricultural land.

4. ST and SC entrepreneurs are more successful compare to OBC and General category.

5. Entrepreneurs revenue, saving, expenditure, asset and investment increased after joining SHG.

6. Most of the entrepreneurs are engaged in crop cultivation followed by goat rearing, selling of fruits and vegetables, poultry, piggery, dairy and sewing or tailoring.

CONTRIBUTIONS

As discussed above, 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.

LIMITATIONS

The following limitations could be related to this study:

Firstly, the thesis focuses on SHG members as responders 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, survey was conducted with structured schedule for data collection. This instrument was 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.

FUTURE SCOPE

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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LIST OF ABBREVIATIONS

Acronym	Full Form
APL	Above Poverty Line
ASA	Association for Social Advancement
BRAC	Bangladesh Rural Advancement Committee
CMG	Credit Management Groups
CARE	Cooperative for Assistance and Relief Everywhere
CRISIL	Credit Rating Information Services of India Limited
DCCB	District Co-operative Central Bank
GOI	Government of India
GDP	Gross Domestic Products
ICRA	International Credit Rating System
IRDP	Integrated Rural Development Program
JSLPS	Jharkhand State Livelihood Promotion Society
MYRADA	Mysore Resettlement and Development Agency
MAVIM	Maharashtra Arthik Vikas Mahamandal
MFI	Monetary Financial Institution
MFDEF	Microfinance Development and Equity Fund
M-CRIL	Micro-Credit Ratings International Limited
MFDF	Micro Finance Development Fund
MSME	Ministry of Micro, small and Medium Enterprises
NRLM	National Rural Livelihood Mission
NABARD	National Bank for Agriculture and Rural Development
NGO	Non- Governmental Organisation
NRLM	National Rural Livelihood Mission

Acronym	Full Form
NSSO	National Sample Survey Organisation
RFA	Revolving Fund Assistance
RBI	Reserve Bank of India
RRB	Regional Rural Bank
SHG	Self Help Group
SGSY	Swarnajayanti Gram Swarozgar Yojana
SIDBI	Small Industries Development Bank of India
SEWA	Self-Employment Women's Association
SHPI	SHG Promoting Institution
SSI	Small-Scale Industries
TLA	Textile Labour Association

CHAPTER-I
INTRODUCTION

CHAPTER-I

INTRODUCTION

1.1 OVERVIEW

The National Bank for Agriculture and Rural Development's (NABARD) "Gaon Bade to Desh Bade" philosophy is appropriately applied for the state's overall development for a rural nation like India (Goyal, 2016). In society, discrimination against women are widespread. The most important one is limited access to the formal banking system. Due to a lack of collateral security, they are seen as unbankable. The primary obstacle that women encounter is capital (Mohandas, 2018). In the past twenty years, women's status in India has greatly improved, with them now holding leadership positions in the social, economic, educational, and business spheres (Suthamathi & Prabu, 2018).

An effective strategy for addressing the issue of unemployment is to support women entrepreneurs (Mohandas, 2018). Many academic works have attempted to explain urban women's entrepreneurial endeavors on an individual basis; it would be more precise to state that a great deal of research has been done on corporate 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 SHG 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) highlighted 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, either news or as certain case studies. During the last decade rural women participation have been increased in India for entrepreneurial activities under SHG and SHG intervention helped rural women to explore their entrepreneurial qualities. SHGs, also known as microfinance and saving groups, are often made up of ten to twenty women who join together to save little amounts of money that they can manage and then apply for loans from microfinance agencies to pursue additional economic activity over time (NABARD). SHG is a creative strategy that begins with the establishment of a saving habit and serves as a means of obtaining official financial services. The SHG training programs' skill development effort has encouraged women to start their own businesses and become entrepreneurs (Naik & Rodrigues, 2018). The loan amount is being used by SHG women for activities that generate revenue (Yadav, 2021). Throughout their journey of running a business, these rural women entrepreneurs face a variety of obstacles and problems, including social concerns, mobility, education, finance, family, marketing, and more. However, these women have a certain ability to lead that enables them to overcome these obstacles and succeed (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.

Both men and women are the two pillars of our society, and their respective economic contributions are essential for growth of a strong country. In our India, over seven lakh villages, and over seventy percentage of the people live there (Census, 2011). It has been noted that women are underrepresented in the labor market; over sixty percent of

women still handle household chores and are not employed, and thirty to forty percent of women who work for themselves are unpaid employees. (Ali, B. et al, 2023). Around seventy-five percent of working women in rural areas still work in agriculture or related areas (Ministry of Women and Child Development, 2015). Additionally, according to estimates from the Government of India (2015), eighty percent of rural women laborers are from socioeconomically deprived communities. The continued enigma surrounding the persistence of a significance percentage of unpaid female workers remains. For example, ST women residing in the states and regions with the highest levels of poverty and multidimensional deprivation (GOI, Ministry of Women and Child Development, 2015).

Despite seventy-five years of independence, rural women in our nation still struggle to be free to pursue their own enterprises. Many socioeconomic issues affect rural women entrepreneurs. However, with the advancement of education, urbanization, technological modernity and the simplicity with how business operations can be initiated, the landscape is rapidly shifting these days. Women now have a lot more options to start their own businesses and get work.

In context of Jharkhand state, studies shows that 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 women for making them entrepreneur and forcing them to sustain their business is lacking and hence significance contribution of rural women of Jharkhand in the economy is still unaccounted (Shastri, 2022).

This thesis focuses on studying the Role of SHG in Development of Entrepreneurs in two blocks of Ranchi district of Jharkhand. This chapter throws light on the status of rural female entrepreneurs those are associated with SHGs in Angara and Namkum

Blocks of Ranchi district in Jharkhand. The research motivation, objectives, research approach and methodology along with the scope of the study and limitations are also discussed.

1.2 CONCEPT OF ENTREPRENEUR

Literally translated, the French word "entrepreneur" means "Between-Taker or Go-Between." The eleventh century is when the idea of an entrepreneur first emerged (Mishra, 1991). Nonetheless, the term "entrepreneur" was first applied to a military expedition commander in France in the 16th century. The term "entrepreneur" was widely used in French government records dating back to the 18th century to describe contractors working in civil construction who built ports, highways, bridges, and other infrastructure. The term's definition gradually expanded to include contractors for public spaces, production and exchange systems, architects, etc.

Given that the capitalistic kind of economy is where this phrase first became widely used, it would be appropriate to look at some of the definitions provided by economists here. The French economist Richard Cantillon (1680–1734) was the first to define the term "entrepreneur" in relation to economic activity. His focus was on the role that an entrepreneur bears in terms of taking risks. He observed that traders, farmers, artisans, and other lone proprietors "buy at a certain price and sell at an uncertain price, therefore operating at a risk," indicating that they were risk-takers. (Cantillon, 1755).

Following the publication of John Stuart Mill's seminal work "Principle of Economics" in 1848, the word gained considerably greater traction (Blaug, 2000). An entrepreneur "should have the capacity to shift economic resources from area of lower to higher productivity," according to eminent classical economist J. B. Say. Say expanded on

Cantillon's notion by stating that business entrepreneurs needed to be leaders. "An entrepreneur is someone who brings people together to build a single productive organism," claims Say.

Sociologists and psychologists have also been interested in the qualities of an entrepreneur over the past century. The well-known psychologist Frank Young (1971) defined an entrepreneur as a transformation agent. Psychologists have extensively debated and regarded McClelland's (1976) views on entrepreneurship as highly significance. According to his research, an entrepreneur needs to be more goal-oriented than means-oriented. According to a psychologist, an entrepreneur is therefore usually motivated by certain forces, such as the need to achieve goals, try new things, or acquire something.

The conversation above suggests that there is disagreement among academics on what constitutes an "entrepreneur." Each definition or point of view concentrates on a particular aspect of it.

1.3 DEFINITION

"An individual who pursues entrepreneurship is one who creates something different with value by devoting the necessary time and effort, assuming the financial, psychic, and social risks, and receiving the resulting rewards of monetary and personal satisfaction," according to the definition used in the context of this study (Hisrich & Brush, 1978). According to this definition, an entrepreneur must possess a set of unique qualities that enable him to bring about change and establish new standards.

1.4 THEORIES ON ENTREPRENEURSHIP

There are various theories of Entrepreneurship which define entrepreneurship in different ways.

Entrepreneurship is defined as an agent that purchases production factors at a specific price and combines them to create a product that will be sold at an undetermined price in the future. Irish-born French economist **Richard Cantillon** is credited with developing this theory. According to this notion, when the economy is doing well and economic incentives such as taxation policies, industrial policies, access to raw materials and financing act as the primary motivators, entrepreneurship and economic growth occur. He therefore sees entrepreneurs as risk-takers.

An aristocrat-turned-industrialist named **Jean Baptiste Say** developed the sociological theory of entrepreneurship, who believed an entrepreneur is someone who "combines the land of one, the labor of another, and capital of yet another to produce a product." It was the first time that a distinction was drawn between the role of the entrepreneur as organizer and the capitalist as financier. The sociological theory states that entrepreneurship is likely to flourish in a specific social and cultural setting where people's behavior is shaped by a variety of factors such as values, religious beliefs, and conventions.

Entrepreneurship Innovation Theory was developed in the 20th century by Austrian economist **Joseph Schumpeter**. This approach disregards the previous two skills—organizational skills according to sociological theory and risk-taking skills according to economic theory—which were previously thought to be essential for an entrepreneur. "An entrepreneur is someone who is prepared to and able to convert a new idea or

invention into a successful innovation," according to Joseph Schumpeter. When an entrepreneur launches a new product, technique, enters a new market, discovers a fresh supply of raw materials, etc., he is innovating.

According to **David McClelland's** Psychological Theory of Entrepreneurship, entrepreneurship thrives in societies where there is a sufficient supply of people who possess the required psychological traits, such as the drive for achievement, a clear vision, the capacity to overcome adversity, etc. These traits are developed during childhood as a result of low paternal dominance, high standards of perfection, and self-reliance.

Theory of Achievement **David McClelland** first proposed the concept of motivation in 1961. He distinguished three needs among entrepreneurs: the requirement for power, the requirement for achievement, and the requirement for connection. Through an experiment, it was discovered that entrepreneurs had the greatest urge for achievement. It is possible to create entrepreneurship, and traditional beliefs do not prevent people from doing so.

The success of entrepreneurship depends on array of circumstances, as all these theories have suggested. For rural entrepreneurs in particular, research is necessary to examine the socioeconomic background and additional aspects including support from organizations, families and society.

1.5 EVOLUTION OF ENTREPRENEURSHIP IN INDIA

Mohanty (2005) studied how entrepreneurship has developed since ancient times. The goods and possessions of village communities were taken by the settlers after the Aryans invaded our nation. They developed the first forms of entrepreneurship, such as cattle raising, farming, and handicrafts. The Aryan settlement and the subsequent establishment of states and legislative bodies started as soon as the conquest. Thus, the

ancient literature demonstrates that a wide range of business professions that resemble modern entrepreneurial endeavors existed even before the Vedic era.

Manusmiriti claims that Vaishya Varna, one of the four social divisions (Varnadharma), were considered to be skilled businesspeople and bankers as well as livestock keepers. They continued to trade in the financial, industrial and agricultural sectors. For the majority of the Gupta and post-Gupta era, the primary sources of employment were agriculture and handicrafts. The commercial activities included the ownership and use of mines, tress, water reservoirs, pasture areas, and woods, among other resources. Using the example of Persian well (Arahatta) water consumption in India, the early medieval era saw the application of technical knowledge in commercial activities (Soundara & Senthil, 2007).

India's coastline was a thriving hub for trade and commerce, according to third-century BC texts like Silapadhikaram (Sastry, 1955). In Arthashastra, written in the fourth century BC, Chanakya outlined methods for managing profitable business (Chakravarthy, 2004). Before 2000 years ago, Thiruvalluvar, the great saint who penned the timeless old work Thirukkural, established a code of ethics for business owners (Vittal, 1999). Our nation's GDP percentage in the world in the 1700s was about 20 percent, comparable to that of China and Europe. India, which was leading the globe in trade due to its mastery in handicraft, was reduced to a pitiful state by foreign invaders who pillaged the nation's riches and suppressed the spirit of enterprise for almost three centuries.

1.6 SHGS IN INDIA

SHGs are informal places of meeting for individuals seeking to better their standard of living. In general, they are peer-controlled and self-governing (Sharma et al, 2008).

Individuals from comparable social and economic backgrounds come together to discuss problems and work toward bettering their quality of life (Narasimha et al, 2017). The majority of SHG members are female. As a result, women have made up involvement in the nation's economic development. Additionally, they are improving their families' status in society. The process of empowering women has benefited from this (Bhat, 2018).

Women's empowerment has emerged as the primary concern in recent years. It is imperative that women be included in the forefront of national development. It is increasingly acknowledged that a country's economic standing might reveal how developed its economy is (UN women). Along with other beneficial development results, women's economic empowerment raises income equality, diversifies the economy, and promotes productivity (IMF, 2018).

1.7 HISTORICAL BACKGROUND

1.7.1 Micro-finance institutes of Bangladesh

Bangladesh is acknowledged as a pioneer in the realm of microfinance. Dr. Muhammad Yunus is an economist at Bangladesh's Chitgaon University and a recipient of the Noble Prize. He started the "Grameen Bank" action study initiative in Bangladesh (The Noble Prize, 2006). In 1976, the Grameen Bank initiative began as an action study pilot project in the Bangladeshi district of Chattogram's "Jobra" hamlet. With the goal of decreasing poverty and giving disadvantaged poor people in Bangladesh more power through microcredit, the pilot project was turned into a bank in 1983 (Grameen Bank, Bangladesh). These organizations' microfinance procedures are centered on four fundamental elements. First off, there has been a significance decline in the reliance of the impoverished on moneylenders or wealthy individuals in society, and more people now have access to institutional credit sources. Second, compared to their peers in non-program villages,

targeted households eligible for microfinance programs are mostly to be self-employed. Thirdly, women have a distinct financial advantage over men because they are the primary recipients of microfinance. Fourth, reducing poverty is the primary goal of microfinance (Haque & Rashid, 2002).

1.7.2 Origin and Development in India

Prior to the growth of the SHG model, which created social capital to provide savings and credit products, ensuring that the poor who were geographically and economically disadvantaged could obtain affordable banking and credit delivery services was a time-consuming procedure. Combining the group approach with banking processes gave rise to the SHG Bank Linkage Programme. Bringing a range of financial services directly to the customer's door through a savings-led group approach is one of the most well-known and creative financial inclusion initiatives to date.

Following the nationalization of establishments in 1969, the financial network expanded. But the physical outreach did not offer an inclusive method, and most people were still unable to benefit from institutional funding. To discover the causes of this imbalance, NABARD and MYRADA started a pilot action research program in 1987. In 1992, NABARD started a pilot initiative to bridge 500 SHGs with nationalized banks based on the output of the Pilot Action Research Programme. The aim of the pilot project was to credit link 500 SHGs, till 31st March, 1994, total 620 SHGs had received credit links from banks totaling Rs.65 lakh. A total of 4,757 SHGs were credit linked with a bank loan of Rs.6 crore within 3 years, or up to March 31, 1996, by 28 Indian Commercial Banks, sixty Regional Rural Banks, and 7 Indian Cooperative Banks.

Later, the success of the SHG campaign as a mean of initiative for monetary inclusion and offering credit and savings services to a previously marginalized population piqued the interest of the Indian government. This resulted in the development of Swarnjayanti

Gram Swarozgar Yojana, as April 1, 1999, SHG-driven program to combat destitution that was mostly aimed at women. This was then renamed as National Rural Livelihood Mission in the year 2011.

The RBI permitted SHG to create bank accounts for savings in 1993. The ability to use bank services was a significance catalyst for the movement.

Driven by the movement of SHG's successes and by its insertion as a core component of NRLM, many other state governments introduced similar initiatives, like the Podupu Lakshmi scheme in Andhra Pradesh. Facilitating low-income women's access to employment, skill development, training, credit, and other support services was the main strategy employed in this program. This resulted in the female enrolled in the DWCRA program and were able to increase their income by working together to generate money. Another project, named the Indira Kranti Patham program, the goal of decreasing the penury of BPL households by means of long-lasting, locally oriented women's organizations and the introduction of livelihood interventions through CIF and institution building. Like thus, the Jeevika Project in Bihar, the TRIPTI Mission Shakti project in Odisha, the Mahalir Thittam project in Tamil Nadu, and the Kudumbashree project in Kerala all succeeded.

The SHG-BLP program had around 119 lakh SHGs servicing 14.2 crore families nationwide as of March 31, 2022. The number of SHGs rose by 6.70 lakh in FY 2021–22 (compared to 9.80 lakh in FY 2020–21), and savings grew to Rs. 47,240.48 crore from Rs. 37,477.61 crore in the same years. This is a twenty-six percent Y-o-Y gain. Banks have disbursed a total of Rs. 99,729.23 crore to the industry in 2021–22, an increase of 72 percent over the previous financial year's Rs. 58,070.68 crore (Status of Micro-finance, NABARD, 2021-22).

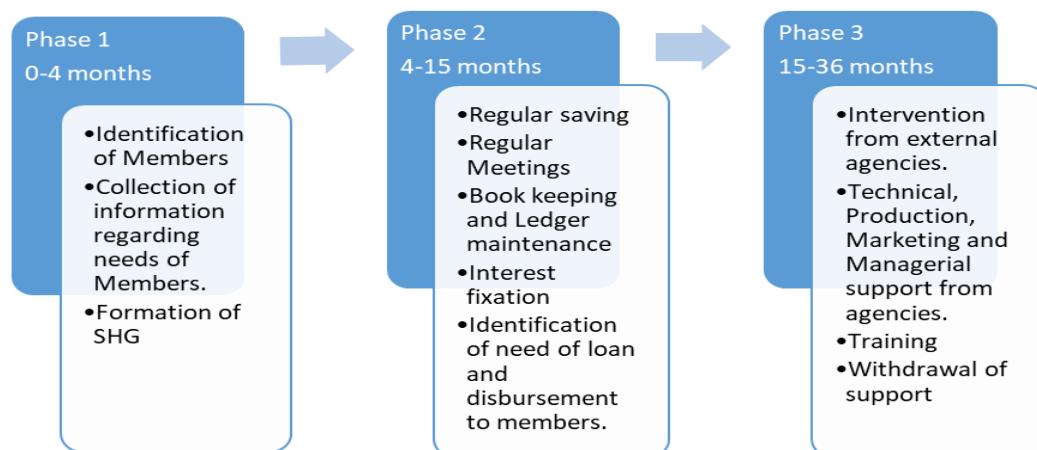
1.8 CONCEPT OF SHG

By definition, SHG is a socially and economically homogeneous organization of up to 20 individual who unite freely for the common goal of saving and credit, without any requirement for security for loans or credit utilization in the end (NABARD, 2021-22). The group's members could be a mix of men and women, women, or both. The SHG meets on a regular basis for discussion. They have a group leader and are familiar with one another. They each have a shared savings account at any regional rural bank or nationalized bank. The SHG's members cooperate by adhering to standard operating guidelines and protocols (Annam, 2015).

In any SHG, there are three official positions: President, Secretary, and Treasurer. If the SHGs have affiliations to any NGOs, they participate in additional social events hosted by those organizations. Recently, there have been notable alterations to the organizational structure of different micro financial groupings. Thrift groups, credit management groups, income-generating groups, mutual aid organizations, and SHGs are among them. Occasionally, the organization that supports the SHG offers lending options directly. It is called as Micro-finance Institute (Saravanan, 2016).

1.9 STAGES OF SHGS IN INDIA

Every SHG usually goes through 3 phases of evolution stated below:



1.9.1 Phase I – Identification and Formation of SHGs: 0 – 4 months

This stage is a crucial role that the group's entire future development depends on. To ensure that to identify and develop SHG data must be gathered on a variation of topics, including the requirement for credit, seasonality of wages, the accessibility of markets, skills, and natural resources, people's perceptions of destitution and intervenors, and the spotting of social groups within society. Individuals are utilizing well known tools, such as sticks, stones, seeds, and colored powders, to engage during the procedure of gathering and correcting data. The initial meeting does not represent the conclusion of group formation.

To have a confirmed membership, the group must hold multiple meetings over the course of two to four months. Members may depart during this time, and if the group approves, new members may join (MYRADA).

1.9.2 Phase II – Group Stabilization: From 4 months to 15 months

Regular savings are made, and lending activities get stronger. This gives the SHG's members the chance to learn the skills necessary to control its assets. The group determines interest rates, the pace of savings, the credit timing, the timeline of payments and repayments, and when and whether a member requires a loan. It also determines whether the member can efficiently use the loan and repay it on the predetermined schedule. Regular meetings are held, ideally once a week, and attendance is tracked. The following books are kept up to date by either an educated group member, an NGO employee, or, ideally, a member who receives payment for their efforts.

(Admission Book, Members Pass Book, Receipt Voucher, Payment Voucher, Cash Book, General Ledger, Loan Ledger, Stock Book.). They begin to interact with other groups, Government and private institutions (MYRADA).

1.9.3 Phase III – Withdrawal: From 15 to 36 months

Discharge becomes more evident and appropriate after the significance interventions necessary to strengthen the groups taper off, even though intervenors must be incorporating it into their plan from the start in order for interventions to encourage the growth of self-reliance group community rather than increase their dependency. Technical assistance for productivity and asset management, additionally general support for off-farm activities, particularly in the areas of design, quality, and marketing, would be major interventions during this time.

In the cases of agriculture, horticulture, sericulture, and animal husbandry, these services may be rendered in part by qualified local "bare foot" professionals; group members may be able to cover these costs out of savings or by borrowing money from the organization. SHGs may also encourage the formation of apex bodies, but the group should determine whether such bodies are necessary and what their roles should be (MYRADA).

The following lists the several categories of organizations that promote self-help:

1. Non-governmental organizations
2. Governmental institutions
3. Institutions that handle poverty
4. Both governmental and private banking
5. Establishments that provide microfinance
6. SHG Faction
7. Leaders of SHGs and entrepreneurs

1.10 SHG MODELS IN INDIA

Narang (2012) stated, three distinct models for connecting SHGs to financial institutions. The idea behind these models is to organize impoverished people into small, cohesive, engaged groups and encourage them to regularly pool their savings, and use the combined funds to provide members with low-interest loans.

1. Banks form SHGs and finance.
2. SHGs are formed by NGOs and other agencies but financed by banks.
3. Banks finance SHGs with NGOs and other agencies as financial intermediaries.

The most widely used model is the second one. Around seventy-four percent of all SHGs adhere to this paradigm. The first model covers only twenty percent of SHGs, while the third model covers eight percent of SHGs.

1.11 OBJECTIVES OF SHGS

The particular goals of SHG are listed below, per David L. (2015).

1. To consistently save a modest sum of money
2. To agree to contribute to a joint fund together.
3. To take care of their urgent requirements.
4. To apply group decision-making.
5. To resolve disputes by mutual dialogue and group leadership
6. To offer loans without collateral on terms that the team make decision upon.

1.12 FUNCTIONS OF SHGS

According to Saha & Choudhary (2023) the following are the functions of SHG:

- **Initiate and maintain savings in the group:** Participants must all consistently save a certain amount of money. They can obtain loans for the team going forward mainly to such little savings.

- **Lending credits to the group members:** The group's meager savings must be utilized to give each member of the team credit. All loan-related decisions must be made by the team members. SHGs provide credit to the impoverished, who typically struggle to obtain bank credit. These credits are offered without collateral.
- **Finding the solution of common problems:** Self-Aiding People with similar concerns tend to form groups. Through internal conversations and exchanges, the team members should essentially assist each individual member in overcoming various challenges and come up with a shared or cohesive solution to the issues that they are all facing. Through dialogue and group leadership, members of the group also settle disputes with one another.
- **Bank Credits:** SHGs rely on obtaining a collective guarantee mechanism in order for their members to receive formal credits. SHGs serve as an avenue for legitimate banking services to reach the underprivileged, particularly in rural interior areas.
- **Source of microfinance services:** SHGs help to get sources of microfinance offerings to the poor.
- **Build Income-generating activities:** SHGs work to improve the capacity for functioning and underprivileged groups in our society to engage in self-employment and other sources of income.

1.13 HOW DO THE SHGS FUNCTION?

Jakimow & Kilby (2006) state that SHGs are started by government field officers or non-governmental organizations and operate on an organizing, capacity-building, and savings-collection program. The main component is credit and savings. The develop-

ment agency will promote intergroup financing once the savings have been accumulated briefly, usually 12 months. A more thorough evaluation of capacities encourages SHGs to apply for loans from banks or donor organizations that are leveraged by the NGO. After three years, direct bank links and the formation of self-governing groups known as clusters are encouraged to allow groups to function entirely independently of the field officer.

A NGO or agency of government assists SHG team members in developing skills like basic bookkeeping and math, as well as a savings habit and "financial credibility," which are considered necessary for securing future external loans.

1.13.1 SHG Members:

- A SHG with ten to twenty members is optimal. (Varghese & Swain, 2009). It is challenging to perform for a larger gathering.
- Each SHG should include one member from a single family in order to accommodate the participation of numerous families.
- Because mixed groups are believed to be more complicated, it should also contain either only men or only women (Aries, 1976).
- Additionally, it is discovered that women's SHGs perform best overall since their members are more adept at saving and engaging in other activities than males do (Parida & Sinha, 2010).
- For SHGs to be successful, its members need to share a comparable history, problems, and socioeconomic standing (Borkman, 1976).

1.13.2 SHG Meeting

To assist the members talk about their issues and learn about one another better, SHG meetings should take place once a week, twice a fortnight, or once a month. Every

member needs to consistently show up to meetings. To maintain transparency inside the organization, all records such as the membership register, minutes register, savings and loan register, member's passbook, etc., must be kept current (NABARD).

1.14 ADVANTAGES OF SHGS

The advantages of SHGs are as follows:

- **Economic Acceptance:** Because SHGs guarantee returns, banks are encouraged to lend to underprivileged and marginalized groups in society.
- **Voice to the disadvantaged:** SHGs have provided a platform for the voiceless and underrepresented segments of society.
- **Societal Integrity:** SHGs work to end a number of social evils, including early marriage, alcoholism, and dowries.
- **Gender Justice:** SHGs contribute to the country's progress toward actual gender equality by empowering women.
- **Influence Groups:** SHGs serve as a means of exerting pressure on the government to take significance actions.
- **Improving the efficacy of government programs:** SHGs contribute to the implementation and enhancement of government programs. They also use social audits to lessen corruption.
- **Alternative means of subsistence/employment:** SHGs assist individuals in obtaining employment by offering vocational training and by providing equipment and other resources to enhance their current means of subsistence. Additionally, they lessen reliance on agriculture.
- **Impact on accommodation and healthcare:** SHGs' financial inclusion has improved family planning and helped people battle diseases more effectively by providing better housing, healthcare, and nutrition.

- **Banking literacy:** SHGs foster savings and advance financial literacy among the rural population.
- **Fighting social ills:** The SHGs are essential in the fight against addictions such as drug and alcohol abuse, gambling, and alcoholism.
- **Empowerment of women:** Women SHGs enable their members to make autonomous decisions and become free from social limitations. They are able to take part in gram sabha activities in an active manner.
- **Involvement in democracy:** SHGs have the ability to actively engage in several facets of local governance. This would entail giving marginalized and weaker segments of society a voice in local governance.
- **Expand job options in rural India:** It lessens the over-reliance on agriculture and promotes micro-level entrepreneurship within the rural community.
- **Greater accessibility to government programs:** The majority of the beneficiaries of government programs are the underprivileged segments of society. It is quite challenging to identify and include these people. The government can more quickly and effectively identify folks who require assistance if they are gathered together. Additionally, it stops localized government corruption and exploitation.
- **Raises living standards:** The SHGs' collaborative efforts to achieve financial inclusion have made it possible to raise living standards, provide family planning, and enhance healthcare for the most vulnerable members of society.
- **Discipline regarding finances:** SHG members are urged to open bank savings accounts. This guarantees better living circumstances and higher investment on healthcare, education, and other areas.

1.15 PROBLEMS OF SHGS

According to Mishra (2016) these are various problems faced by SHG members:

- **Ignorance of Members/Participants:** The majority of the group is still ignorant of the support programs available to them, despite the authorities' efforts to raise group members' awareness of these programs. Many people don't know about the scheme.
- **Inadequate Training Facilities:** The training resources provided to SHG members in the areas of product selection, quality control, production methods, managerial skills, packaging, and other technical expertise are insufficient to match those of powerful units.
- **Problems Related with Raw Materials:** Typically, each SHG purchases raw materials from the vendors on an individual basis. Because they buy raw materials in lower quantities, they might not be able to take advantage of large-scale purchasing advantages like credit options and discounts. Furthermore, there is no organized plan in place to gather raw materials in large numbers and store them correctly. There is no connection to significant raw material sources. The majority of SHGs are unaware of the terms and conditions of the main suppliers of raw materials. The high cost of raw materials is caused by all factors.
- **Problems of Marketing:** One crucial aspect of SHG operations is marketing. Nonetheless, they deal with several issues when it comes to promoting the goods they manufacture. Lack of sufficient orders, connection to marketing agencies, inadequate sales promotion strategies, stable market for SHG products, an inappropriate brand name, an ugly or subpar packing system, low-quality products resulting from the use of traditional technology, fierce

competition from other major suppliers and absence of clear and cohesive marketing distribution channel are the main issues with marketing.

- **Lack of Stability and Unity Especially among women SHGs:** When it comes to SHGs where women predominate, it is discovered that there is no stability inside the groups because many married women are unable to remain in the group because of relocation. Furthermore, due to personal issues, the female members lack unity.
- **Exploitation by Strong Members:** Additionally, it has been noted that in many SHGs, powerful members attempt to take the majority of the group's profits by taking advantage of the members' ignorance and illiteracy.
- **Weak Financial Management:** In certain units, it is also discovered that the profits from the business are not appropriately reinvested in the units; instead, the funds are diverted for other domestic and personal objectives, such as getting married or building a house.
- **Low Return:** Some groups find the return on investment unappealing because of things like poor management, excessive production costs, a lack of concern for quality, etc.
- **Inadequate Financial Assistance:** It turns out that in the majority of SHGs, the funding given to them by the relevant agencies is insufficient to satisfy their actual needs. Not even the labor cost requirements are being sufficiently subsidized by the financial authorities.
- **Non-co-operative Attitude of the Financial Institutions:** SHGs receives little attention by financial organizations when members apply for loan applications and other assistance.

- **Inadequate and ill-trained staff to meet the challenges:** The department of rural development's employees have an uninspiring attitude. Their training is inadequate to meet the difficulties and empower the SHGs to be self-sufficient.
- **Lack of qualified facilitator:** The personnel of the Department of Rural Development possess a lethargic attitude. They lack the necessary training to handle the challenges and enable the SHGs to achieve self-sufficiency.
- **Lack of up-gradation of skills:** The majority of SHGs do not employ new technology advancements and competencies. This is an outcome of their lack of knowledge about emerging technology and their inadequate to apply them effectively. In addition, effective methods that encourage the growth of skills are lacking in rural areas.
- **SHGs are run by non-professionals:** Within the SHGs, professionalism is nonexistent. This does not encourage the SHGs' growth and development. This prevents the members' income from increasing and their living conditions from getting better. Additionally, this results in financial mismanagement and accounting problems.
- **Lacks security:** The majority of SHGs are unregistered. The members' faith in one another governs them. Members of the SHG become distrustful of one another because they might have not been able to preserve their money safely.

1.16 IMPACT OF SHGS

The primary effects of SHGs may be more thoroughly investigated and assessed now that the SHG-Bank Linkage and its specific structure and model have been solidly established. According to NABARD's which was made public on March 31, 2015, around Rs 69 billion in finance had been made available to 1.6 million SHGs (NABARD, 2015). There has undoubtedly been a substantial financial services

outreach to the underprivileged via SHGs. Without a doubt, South India has benefited much from the outreach. In contrast, there hasn't been much outreach in the other areas of the nation. The SHG Movement has an impact on a number of non-financial areas as well, including social security, political participation, and gender dynamics, in addition to the financial analysis of these groups. An analysis of SHGs' non-financial effects is provided below.

- **Political Participation:** SHG members are able to participate in local assembly, Lok Sabha, or Panchayati Raj Institutions (PRIs) elections as part of their political participation (APMAS, 2005). Women's empowerment is one of the main advantages of SHGs, as seen by the proportion of women engaged in public affairs.

SHGs play a dual role as financiers and motivators. Additionally, the SHG occasionally provides funding for its members' political campaigns. SHGs give their members not only power but also a strong political voice in society.

- **Social Harmony:** SHGs can be made up of a combination of social groups or just one specific one. SHGs have had a mixed impact on social cohesion as well. However, it has been noted that group leaders in mixed-member groups often originated from distinct social groups.
- **Social justice:** Social justice refers to the presence of moral and ethical behavior in rural communities, which are traditionally associated with abusive and traditional norms. SHGs have been seen to settle conflicts between its members and the society at large. There are examples of female SHG members resolving conflicts these days.
- **Livelihoods:** A person's economic activity, or livelihood, is a crucial component for SHGs. Members of SHGs obtain credits from agencies with the

goal of enhancing their standard of living, so enabling them to receive more consistent and greater amounts of cash flow. Among the many sources of income in rural areas are agriculture, allied farming, and the various other businesses that provide goods and services in the area. External agencies implemented initiatives aimed at introducing new livelihoods or improving ones that could contribute to more favorable economic outcomes.

1.17 ENTREPRENEURSHIP DEVELOPMENT UNDER SHG IN JHARKHAND

Numerous non-governmental organizations (NGOs) operate in the microfinance sector in Jharkhand, focusing on rural development and SHG empowerment. To be more precise, as of March 2022, 281 NGOs were operating in Jharkhand with the goal of empowering SHGs and promoting rural development (NRLM).

The Jharkhand State Livelihood Promotion organization (JSLPS), which functions as a nodal agency for the efficient execution of livelihood promotion in the state, was founded as a separate and autonomous organization by the Rural Development Department of the Government of Jharkhand (GoJ). In the state of Jharkhand, JSLPS is also the nodal agency for the National Rural Livelihood Mission (NRLM) Project (JSLPS). By reaching 33 lakh rural households through 2.70 lakh women's SHGs and assisting them in engaging in various entrepreneurial activities such as agriculture, animal husbandry, horticulture, micro-enterprise, etc., Jharkhand has emerged as the leading state in India (JSLPS).

The "Puncha Sutra"—regular meetings, regular savings, internal lending, timely repayment, and proper bookkeeping—is the basis for SHG grading, according to the Handbook on SHG (NRLM, 2017) and SHG Margdarsika (JSLPS, 2018). This system helps external financial and other institutions to assess the quality of SHGs. Grading also

makes it easier to identify the SHGs' advantages and disadvantages and to implement interventions aimed at improving them. SHGs that receive an A or B grade can only apply for bank loans.

JSLPS introduces "Palash," a trademark brand, to give SHG enterprises a market for their products. This brand assists SHG entrepreneurs in cutting out the middleman and increasing profits. Every product sold under this brand has a hallmark, which raises the product's perceived credibility. Entrepreneurs have two options for selling their products: directly to Palash Mart or online through sites like Amazon and Flipkart (JSLPS). Over sixty goods, including soap, pulses, pickles, honey, lemon grass, and pickles, were gathered from both farm and non-farm sources, processed, and packaged by thousands of Jharkhand's SHG rural entrepreneurs.

1.17.1 SUCCESS STORIES OF RURAL ENTREPRENEURS UNDER SHG IN JHARKHAND

Due to a lack of irrigation facilities, mono-cropping and subsistence farming predominate in rural Jharkhand. JSLPS has started a number of programs, such as JOHAR, MKSP, JHIMDI and others to help rural women improve their standard of living and foster entrepreneurship. Under these programs, non-timber forest products (NTFP), livestock, fisheries, solar micro irrigation systems, and high value agriculture (HVA) are important components for the development of entrepreneurship. JSLPS is transforming Jharkhand's food grower women, who are vulnerable tribal women are living in rural areas into entrepreneurs with a strong monitoring method and technological assistance. Some of the success stories under JSLPS are listed below-

Success Story 1

Before joining SHG, Astora Devi, a resident of Gharwa district's Gobardaha village, worked as a daily worker. She borrowed Rs. 8,000 from her group after joining the

SHG and used it to purchase four goats. She currently owns twenty goats and at the same time purchased two bullocks, two cows, and twenty native hens. In addition, she had begun growing green vegetables, rajma and madua organically. She is nowadays providing to her family by earning more than Rs. 18,000 a month.

Success story 2

There are plenty of non-timber forest products (NTFPs) in Jharkhand. After joining a SHG, Ladu Pingua, a resident of West Singhbhum's Manjhari block, joined the Mahila Sankti Karan Pariyojana (MKSP) initiative of JSLPS. She started selling Tasar to FPO after obtaining expertise in cocoon cultivation. Her monthly income now stands around Rs. 50,000 and she is inspiring other rural women to join SHGs and start Tasar farming.

Success story 3

In addition to NTFPs, JSLPS is developing a sustainable livelihood model by improving the post-harvest practices and production of locally accessible aromatic and medicinal plant-based subsectors. After joining a SHG, Rakhi Devi, a resident of the Daru block in the Hazaribag district, began growing lemon grass. Selling lemon grass oil to neighborhood service centers, which is then utilized in incense sticks, organic floor cleaners and sanitizers, brings her more than Rs. 15,000.

The aim of SHG is to bring marginalized rural and vulnerable women under its ambit and enable them to develop into entrepreneurs.

1.18 MOTIVATION OF THE STUDY

In the context of the preceding, the research was motivated by intense observation that SHGs and microfinance are not only effective means of eradicating poverty, but also have the capacity to positively impact society by empowering women and improving the socioeconomic status of those who live in poverty. Interactions with teachers, peers, and guides helped solidify the concept after it was developed, allowing the research to

proceed to the next phase. The main reason the study was conducted in the state of Jharkhand was the state's high rate of poverty despite its abundance of natural resources and minerals. According to Jharkhand's most recent BPL data from 2011–12, 36.96 percent of the population lives below the poverty line. There are numerous underprivileged castes and tribes in the state.

Numerous research on SHGs have focused on regions such as the southern and western parts of India where SHG activity and growth have been particularly strong. But A few studies have been done the ability of rural women Jharkhand in respect of business development under SHGs. There are several Government schemes for support of rural women enterprise but impact of such schemes are not visible, hence this proposed study can help to frame robust policy for policy makers, social investors as well coming up rural women entrepreneurs. Under SHG 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 finding 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.

1.19 RELEVANCE OF THE TOPIC

The current study is significance because there haven't been many studies on rural women entrepreneurs under SHGs conducted in Eastern India. The state of Jharkhand is home to a sizeable population of historically marginalized SC and ST people. It is essential for the government, policy makers, and society at large to elevate this segment. Further, this study will help many stakeholders as under:

- a) Framing of robust policy of rural women entrepreneurs in Jharkhand or India for policy makers and stakeholders.
- b) The study may also help to look beyond the success of microfinance.
- c) The study may help to understand the different types of rural business by women and challenges faced by them and strategies taken to face the challenge.
- d) For start -ups aspirants in rural area, few investors are facing challenges in finding the real data on potential rural women groups.
- e) Assist other researchers to carry out further investigation in this field.

1.20 SCOPE OF THE STUDY

The present research work is limited to study the socio-economic and economic advancement of rural women entrepreneurs after joining SHG in two blocks of Ranchi district. This study also tried to find out successful entrepreneurial activities among rural women entrepreneurs.

SHG is novel program initiated by government to empower rural women. Many other states in our country are doing excellent in rural women entrepreneurship with the support of SHG. But as far as Jharkhand is concerned, it is lagging behind for some reason. This present study tried to explore the reason like major obstacles during starting and running own enterprise.

Responders are chosen from the SHGs formed on or after year 2000. Also responders are rural women entrepreneurs running their own enterprise successfully for three years (2016-2019) with the support of SHG formed under supervision of JSLPS.

1.21 ORGANIZATION OF THE STUDY/ THESIS OUTLINE

The study is organized in five chapters. The first chapter is introduction which includes the background of the study, which includes definition, concepts and theoretical contents, motivation for the study, relevance of the topic, scope of the study, and organization of the thesis outline. The second chapter deals with a review of related literature on the topic whereas the third chapter covers the detailed methodology of the study. The fourth chapter covers the presentation and discussion of the results. The summary, conclusion and recommendations are provided in the fifth chapter.

1.22 SUMMARY

The chapter introduces concept and definition of entrepreneurship and also throw light on different entrepreneurship theories. The chapter details the evolution of SHG in Bangladesh. In context of India origin, concept, stages, models, functions, advantages and problems are also discussed thoroughly. This chapter also review the status of SHG and SHGs rural women entrepreneurs in context of Jharkhand. Motivation and relevance are included in the chapter to provide more clarity on research. Organization of study is presented by providing a detailed outline of the thesis.

CHAPTER-II
REVIEW OF LITERATURE

CHAPTER-II

REVIEW OF LITERATURE

2.1 INTRODUCTION

After noticing the urgent requirement for SHGs in India, an attempt is made in this chapter to review the literature that has been written about the contribution of SHGs to the growth of rural women entrepreneurs in the hopes that it will provide insightful information for the purposes of our research. There are many studies on the SHGs and the role in empowerment of women and alleviation of poverty, financial inclusion etc. However, the studies related to women entrepreneurship development to SHG are less found in the existing literature (Bori, 2017). Meaningful and comprehensive research on the function of SHGs has been done throughout India, but especially in Jharkhand. Numerous scholars have taken an interest in the study of the function of SHGs in the growth of entrepreneurs. The literature obtained by the investigation in the form of the reports of JSLPS, NRLM and NABARD annual reports, working groups established by the union government, state governments and Reserve Bank of India, doctor of philosophy theses published in Sodhganga, master of philosophy dissertation, reports of the commercial bank officials, economists and comments of the economic analysts and numerous newspapers is reviewed here in this section. Numerous professionals and distinguished individuals have authored numerous books and articles regarding the function of SHGs in the advancement of entrepreneurs. These individuals are revisited for the study's objectives.

SHGs have played an important place in new financial management. Hence, many studies have been carried out on various aspects of SHGs, i.e. organization of SHGs,

activity related to finance and related processes carried by SHGs, the role of SHGs in the overall economic development of the society, economic and social empowerment of women through SHGs in particular.

2.2 LITERATURE REVIEW- CATEGORY WISE

The literatures under review have been categorized into 2 categories focusing on concept of SHG and its advantages and entrepreneurial activities selected by SHGs rural women entrepreneurs. Categorizing articles helps ensure clarity and identifies patterns associated with the study (Cabral & Dhar, 2020). The technique helps to identify patterns and trends in a research article (Stemler, 2001). This study will remain incomplete without understanding the concept and features of SHG since rural women entrepreneurship is evolving through SHG.

2.1: Classification of Literature

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 and Economical empowerment
2	Entrepreneurial activities among SHG women entrepreneurs	<ul style="list-style-type: none"> • Agriculture & allied • Non- Agriculture

2.3 LITERATURE REVIEW- IN DETAIL

Out of 567 literatures under review, 217 literatures were found to be related with this present study. However, out of related 217 literatures, 95 literatures mainly journal articles are thoroughly presented as under:

2.3.1 LITERATURE REVIEW- CONCEPT OF SHG AND ITS ADVANTAGES

Small, uniform groups of impoverished individuals form SHGs to save money (Borah, 2014). Through consistent savings, these individuals can gain confidence and become familiar with the banking system (Rajashekhar, 2004). SHGs offer a distinctive method of financial intermediation by providing women who join the group with a process of self-management and growth along with access to low-cost financial services (Parida & Sinha, 2010). SHGs have been found to be an effective means of empowering women and reducing poverty (Narang, 2014). SHGs are successful in raising awareness, empowering rural women, and ensuring the long-term viability of the rural populace (Das, 2012). The idea of SHG has already been covered in a number of scholarly publications.

The goal of the SHG bank connection program is to give those at the bottom of the pyramid access to microfinance. Because of their lack of collateral and knowledge asymmetry, institutional financial institutions are hesitant to lend to these individuals. The problem of not having any physical collateral can be solved by group financing via social capital (Malhotra & Baag, 2021). The bank connection program for SHGs has expanded significantly, providing low-cost credit to millions of impoverished Indians (Ryne & Elizabeth, 2009), closing the investment gap and stimulating entrepreneurship (Taang et al., 2009). The National Rural Livelihood Mission offers loans from commercial banks, associations, financial inclusion, and bank and financial institution cooperation. In line with NRLM-Handbook (2017), internal lending begins in the first meeting of SHG. The group is qualified to create a bank savings account in the second month. The group receives a revolving fund in three to four months. A community investment fund is established in six to twelve months, and the group receives bank loans to begin their own microbusiness ventures. SHGs are a powerful instrument for

introducing about social, economic, and political change (Kabir, 2005; Rani et al., 2002). Rural women who join SHGs have higher living standards, more influence over decision-making, and become financially independent (Neelaiah, 2007; Nandini & Rani, 2006; Gurumoorthy, 2000). Microcredit availability greatly aided SHG women, and many of them stepped out to launch microbusinesses (Poman, 2018). Income-generating ventures and the promotion of entrepreneurship are workable solutions for women's empowerment (Sharma & Varma, 2008). According to Thileepan and Soundararajan (2013), a SHG entrepreneur is an individual who plans, oversees, and takes on the risk of an establishing enterprise. Rural women are driven to pursue entrepreneurship for a several of reasons, including financial support for their children's education, independence, and recognition in society. They also want to enhance the well-being of their families (Dutta, 2018). SHG entrepreneurs in rural areas face multifariousness of difficulties, such as absence of willingness to take risks, family responsibilities, a lack of marketing, etc.

- **Yadav (2021)** conducted study on the subject of "Opportunities and Challenges in SHGs and Women Entrepreneurship in India." According to her research, far more women becoming entrepreneurs globally, but the situation for women in developing and industrialized countries differs. The Indian government is implementing a number of programs aimed at advancing women's status and well-being. The SHG has demonstrated to be an effective program for women's empowerment. The SHGs have given rural women access to financial resources that support the initiation of entrepreneurial endeavors and encourage women to launch new companies. The loan amount is being used by women to fund revenue-generating ventures.

- **Nagaraja & Sudharshan (2020)** have carried out research in an effort to understand the potential of “SHGs in boosting India's economy and assisting Atma Nirbhar Bharat Abhiyan”. Unquestionably, promoting SHGs would boost rural entrepreneurship. SHGs are going to be crucial in realizing the Aatma Nirbhar Bharat Abhiyan and Mahatma Gandhi's SURAJYA and SWARAJYA.
- **Prasad (2020)** has conducted a research on “An analysis of the role of socio economic factors in the empowerment of dalit women in the district of Haridwar”. The researcher gathered primary and secondary data using an explanatory and descriptive research approach. The Haridwar district's six blocks provided the primary data. The study comes to the conclusion that the SC's socioeconomic status has improved in the study area.
- **Hoop et al. (2019)** have studied, reviewed and reported the “Economic SHG programmes for improving women's empowerment”. The purpose of the systematic review was to respond to two inquiries on the various facets of women's empowerment. Women entrepreneurs benefited from economic SHGs in low- and middle-income countries, and economic empowerment was observed in these nations. They have come to the conclusion that women's economic, social, and/or political empowerment has been made possible by SHGs.
- **Sharma (2019)** has studied “Empowering Women Entrepreneurship through SHGs in Rural India”. This conceptual paper is based on secondary facts that has been assembled from different books, journals, and websites that highlight different facets of women's entrepreneurship. SHG is an important program for advancing women business owners. With the aid of SHGs, a great deal of behavioral and infrastructural reforms are required to ensure the expansion of

society. The current state of initiatives is insufficient to guarantee the expansion of female entrepreneurs in India's rural areas.

- **Narayana (2019)** has studied the “Impact of SHGs on Rural Entrepreneurship Development: A Case Study in Mysore and Chamarajanagara Districts”. SHGs are said to give women access to credit that banks are more ready to lend additionally help them increase their savings. Additionally, has been noted that women participate actively in village activities, run for office in local elections, and take up causes related to society or the local community. SHGs have been marked as a tool for the growth of rural entrepreneurship in the last three decades of rural development. It has been determined which groups differ from one another in terms of income, savings, expenditure, and debt reduction.
- **Das & Guha (2019)** in their study “Measuring Women’s SHG Sustainability: A Study of Rural Assam”. Using multidimensionality and SHG sustainable Metrics—a blend of organizational and business management through financial ratios—they attempted to assess a group's sustainable status. According to the research, the only way to give rise in income in rural Assam is through expanding the reach of semi-formal financial institutions.
- **Saifuddeen (2019)** has supervise a study on the “Development of Women Entrepreneurship under SHG”. The research identified how female entrepreneurship is developing in self-help organizations, specifically focusing on Androth Island in Lakshadweep. It is recommended that the government closely monitor the growth of women-owned businesses by setting up marketing facilities, conducting training programs, and giving adequate financial support.

- **Poman (2018)** has studied the “Role of SHG in Women Entrepreneurship”. The execution of Pune's SHGs is underlined by the researcher in the study. This study examines how women's empowerment levels were affected by joining a SHG, as well as the issues and potential development model for SHGs in Pune using microfinance.
- **Singh & Ahmed (2018)** have studied the “Role of SHG Financing System in Women Entrepreneurship Development”. For the target of eliminating income disparity and promoting female entrepreneurship, self-help organizations' usage of a microfinance model can be crucial. Indian women entrepreneurs has an abundance of innate knowledge, skill, ability, and resources to establish and run firms. However, they require support to get beyond obstacles pertaining to capital, marketing, technical know-how, and infrastructure. Microfinance has noteworthy impact on the viability of self-help organizations; specifically, it will both promote and exacerbate rural women's involvement in microbusinesses. Women's entrepreneur networks are valuable information sources about women's entrepreneurship and are increasingly recognized as critical instruments for its advancement. This will incentivize more women from remote areas to launch small enterprises.
- **Khatri et al. (2018)** have studied “Entrepreneurship Development through SHG: A Weapon for Economic Empowerment of Rural Women”. It is implied that when women entrepreneurs in the nation are empowered, economic development will increase. It is noted that encouraging women to become enterpriser can upgrade their social standing. At the community level, women's small businesses and microenterprises are crucial to the survival of low-income households and to the enhancement of women's self-esteem, abilities, and

socioeconomic standing. Women's economic position is extremely low in India, according to research. In this context, SHGs are regarded as institutional entities that promote empowerment.

- **Radhamma (2018)** has studied the “Role of SHGs in nurturing women entrepreneurship: A study”. The author of the research emphasized that optimal knowledge and skills, along with financial support, have the potential to optimize labor and capital utilization. Therefore, offering revenue-generating opportunities in rural areas supports the efforts of first-generation business owners. SHGs have importance in encouraging the growth of useful, marketable, and entrepreneurial skills. SHGs give their members the opportunity to support one another's entrepreneurial endeavors and assist them in achieving financial sustainability.
- **Suthamathi & Prabu (2018)** have studied the “Role of SHG in prompting Entrepreneurship among women at Salem district in Tamilnadu”. Researchers have examined the socioeconomic characteristics of the chosen female entrepreneurs in this study, including their age, level of education, caste, kind of family, size of family, marital status, number of wage earners, occupational background, and individual and family income. Women's entrepreneurship and sorts of personalities have also been researched in further detail. The highest number of responders, according to the researchers, are between the ages of 36 and 45 and have three to four individuals in their households. The women who are entrepreneurs typically possess great problem-solving and social interaction abilities.
- **Soonthodu (2018)** conducted a research on “Women empowerment and entrepreneurship through SHGs in Karnataka”. The researcher came to the

conclusion that women's empowerment is the main objective of SHGs. Women in rural areas in particular need moral and socioeconomic support at different periods of their lives. Through SHG initiatives, organizations like SKDRDP give rural women the socioeconomic support they need to succeed as business owners. As a result, SHGs both directly and indirectly contribute to the nation's female empowerment.

- **Maheswari (2017)** has studied on “Women Micro Entrepreneurship: Role of SHGs in Women’s Investment Pattern in Tiruchirappalli”. The article's goal is to stimulate conversation about SHGs' impact on women's investment behavior. The results demonstrate that SHGs are assisting in empowering women who are unorganized, unprotected and who lack bargaining power by providing them with training, orientation, and support to help them invest wisely and benefit families and society. SHG members' women have been active as microbusiness owners, which has helped the entire society advance. Through its diverse programs, the SHG can play an effectively in achieving the long-standing goal of female entrepreneurship and development. The creation of a common interest group has had a major influence on the lives of its members.
- **Salas et al. (2017)** have conducted a research on “Entrepreneurship based empowerment among fisherwomen SHGs of Kerala”. The investigation was to examine the level of self-determination attained by female fishermen in the Kasaragod district of Ernakulam, Kerala, by involvement in the entrepreneurial ventures of SHGs engaged in the fishing industry. Women's SHGs were identified to be involved in two subsectors of the fishing industry: aquaculture and value addition. Value addition included fish products that were ready to eat

and cook, while aquaculture included cage culture, mussel farming, and oyster farming. The majority of SHG entrepreneurs came from middle-aged (30–50) families and nuclear families. The majority of female entrepreneurs held a secondary education and were married. The members' decision-making, self-esteem, confidence, capacity building, social empowerment, and economic freedom have all improved as a result of joining the SHG.

- Bori (2017) has conducted a research on “Women Entrepreneurship Development through SHGs in India: A Review of Studies”. SHGs can spearhead revenue-generating initiatives that support members in finding employment, improving their family and financial situation, and fostering the growth of women's entrepreneurship. The organization gives women an opportunity to make money in a supportive and reciprocal manner.
- **Vijaykumar et al. (2016)** have studied “A Comparative Study on Women Empowerment through SHGs with Special Reference to Rural Districts of Karnataka”. Members of the self-help organizations in the Karnataka districts of Hassan and Davangere have provided them with source data. They have determined to address women's empowerment, it is required to give them the freedom to set their own goals and assert their legal rights. Microfinance can only be a useful strategic tool for reducing poverty if it is applied to the establishment of microenterprises that generate revenue. According to research, SHGs are effective in rural settings, particularly for women. The rural lady has benefited economically and socially from these programs.
- **Dutta (2016)** has conducted a research on “Women entrepreneurship development through SHG in Assam”. Individuals within SHG engage in tiny Entrepreneurship, working in cottage or tiny industries. The responders are two

hundred female members of the SHG who are involved in several forms of entrepreneurship such as handloom weaving, pig farming, poultry farming, dairy farming, and handicrafts, among others. All of the SHGs formed by women under the CD Block of the Lakhimpur District in Assam make up the study's universe. A series of structured interviews covering topics such as female entrepreneurs' activities, business constraints they face, and their aspirations for success were the main tool used to gather information. Due to some fundamental issues that arise in connection with the growth of entrepreneurship in societies, it has been explored that the rate of growth of women-owned businesses is currently not sufficient. Therefore, the researcher conducted a study to identify the characteristics that encourage entrepreneurship, also the challenges that women entrepreneurs experience and to provide corrective actions that would increase the success rate of women entrepreneurs. Because of social constraints and taboos, women entrepreneurs face more issues than their male colleagues. Given the financial benefits of encouraging women to start their own businesses, the government ought to create an appropriate program to encourage women to do so and support the viability of their ventures.

- **Magadu (2015)** has studied on the “Rural Women Entrepreneurship with reference to SHG in Sangmeshwar Taluka”. He discovered that by offering the SHGs marketing and training resources, banks, government agencies, and non-governmental organizations may all have a significance impact. SHGs encourage women to engage in a wide range of local economic activities and strive to leverage group dynamics. The growth of rural women's

entrepreneurship through SHG in rural regions will occur if the relevant issues are resolved.

- **Bharathi & Masthani (2014)** have studied “SHGs an Instrument for the Development of Women Entrepreneurship”. The purpose of the paper is to investigate the SHGs operating in Anaparthi District's Dharmavaram and C.K.Palli. SHGs provide an abundance of financial resources, which is why more and more rural women are expressing interest in launching their own enterprises. SHGs are autonomous institutions that make conclusion regarding marketing and manufacturing together, with the group leader being in charge of finding formal consumer groups and possible marketing venues. Rural women now have the power to manage rural businesses and make decisions that serve their common economic interests through informal groups. Since women make up over half of the population, it is in everyone's best interest to support them in launching their very own businesses. The study noted the reasons for their ambition to launch their own enterprises, the difficulties they faced, and how they overcame those difficulties.
- **Suprabha (2014)** has studied “Empowerment of SHGs towards Microenterprise Development”. This article aims to scientifically explore the elements that impact SHG empowerment from microfinance customers to microenterprise investors, along with the obstacles they face in making the shift and launching viable, long-lasting microbusinesses. The study uses a regression model and correlation matrix to determine the relative weight of the major determinant elements and attempts to build a consolidated SHG empowerment index of SHG’s of different agencies evaluated in various districts.

Microfinance cannot be an effective strategic instrument for decreasing poverty unless it is used to create microenterprises that generate revenue.

- **Mishra (2014)** has conducted a research on the “Pre-SHG and Post-SHG status of rural SHG members in Puri district of Odisha”. He has gathered primary data for the study, which discovers and concludes that although SHGs have improved members' living conditions and developed material assets, they have also contributed to a change in members' social perspectives. He has come to the conclusion that SHGs have a favorable result on the socio-economic advancement of rural impoverished people and women.
- **Chitra & Choudary (2014)** have the study “An attempt to analyze the role and performance of SHGs in promoting women's empowerment in Kancheepuram District of Tamilnadu”. The study aims to analyze the SHGs' operational system to mobilize savings, provide credit, manage group money, collect loans, develop leadership skills, establish a connection with banks, and investigate the social advantages. SHGs have contributed to the consolidation of social empowerment, social solidarity, and the socio-economic improvement of the impoverished. The study investigated that mobilizing funds through collective actions, Self Help collective members need to be more dynamic and active. To encourage greater commitment to the group's work, the office bearers overseeing the SHGs should get small cash advantages. Additionally, the banks ought to provide sufficient finance to the SHG.
- **Satyasai et al. (2014)** have studied the “SHGs as Drivers of Entrepreneurship-Evidence from Karnataka and Odisha”. To study the ability of members of SHGs to launch their own revenue-generating businesses and ventures, researchers have examined, conceived, and measured the graduation of these

individuals as a two-dimensional index that takes savings and entrepreneurship into account. Four districts-Koppal in Karnataka, Dakshina Kannada, Khordha and Sambalpur in Odisha were used to gather the data. A member's individual savings bank account was discovered to be absent from roughly one quarter of SHGs. Regarding the prevalence of savings bank accounts, the less developed districts, such as Sambalpur and Koppal, performed better than the other two districts, Khordha and Dakshina Kannada. Members of the SHGs were involved in profitable ventures. Around 40% of the individuals in SHG received assistance.

- **Kirankere & Subrahmanya (2013)** have studied “Women Empowerment in Karnataka through Entrepreneurial Finance by SHGs”. They discovered that SHG’s are effective in entitling women by providing rural women entrepreneurs with startup capital. Additionally, they discovered that SHGs had an impact on rural women's social and economic lives.
- **Das (2012)** has studied the “Socio-economic Empowerment of Women Through SHG-Banking Linkage Programme: A Boon for Development”. The author has made an effort to investigate how SHG might strengthen women's empowerment and serve as an effective instrument for ending poverty. The author has discovered that SHG-Bank Linkage programs are accountable for the financial empowerment of women. The state of Assam served as the study's location. According to his research, the microfinance program affects women's economic standing. Age and education are two demographic characteristics that have no bearing on rural women's empowerment, entrepreneurship, or development of managerial skills.

- **Minimol & Makesh (2012)** have conducted their research in “Empowering Rural Women in Kerala: A Study on the Role of SHGs” and assessed how much SHG involvement affected rural women. They have examined the degree of several forms of empowerment attained by members of SHGs on the basis of personal, entrepreneurial, social, economic, and financial empowerment. Researchers have discovered that women's empowerment inside SHGs is fostered and supported. The goals of this document are to assure social and entrepreneurial development, promote prosperity to the family and community as a whole, and give less emphasis on women's empowerment.
- **Nachimuthu & Gunatharan (2012)** conducted a study on “Empowering Women through Entrepreneurship: A study in Tamil Nadu”. In order to comprehend the effectiveness of SHGs and other forms of enterprises in empowering women, researchers have examined female SHG entrepreneurs in Tamilnadu as a sample. The findings showed that compared to other non-SHG entrepreneurs, entrepreneurs in SHGs have a higher status.
- **Pande & Robert (2012)** have studied on the “Empowerment of rural women through SHGs”. They have looked at how belonging to SHGs affects empowerment in Karnataka. The study employed the personal narrative approach to describe the phenomena of women's transformation from being marginalized to empower before joining SHGs from the standpoint of the women. Researchers have examined at a range of aspects of empowerment, including the political, social, cultural, economic, and interpersonal aspects. Credit can assist rural women by enabling them to launch and grow small enterprises.

- **Tambunan (2009)** studied “Women entrepreneurship in Asian developing countries: Their development and main constraints”. The researcher has made a study on recent developments of women entrepreneurs in Asian developing countries namely Brunei Darussala, Cambodia, Philippines, Malaysia, Indonesia, Singapore, Thailand, Vietnam, Pakistan, India, China, Bangladesh and Nepal. Based on data analysis and a review of pertinent contemporary literature, the study's primary focus was on female entrepreneurs operating small and medium-sized businesses. According to this report, small and medium-sized businesses (SME) account for more than ninety-five percent of all firms across all sectors on average in developing Asian countries. The survey also showed how few women entrepreneurs there are in this area, which can be attributed to a number of issues including low educational attainment, a lack of funding, and restrictions imposed by culture or religion. Nonetheless, the study found that the majority of women who own small and medium-sized businesses are forced entrepreneurs looking to increase their family's income.
- **Singh (2008)** has identified “The reasons and influencing factors behind the entry of women in entrepreneurship”. The researcher has examined the issues and challenges as well as the features of enterprises in the Indian setting. According to him, the main reasons why women's entrepreneurship isn't growing faster are that they don't connect with other successful business owners, they're not accepted in society as women entrepreneurs, they have to take care of their families, they face discrimination based on their gender, and banks don't give women entrepreneurs' loans top priority. He has recommended corrective actions such as encouraging microbusinesses, opening up institutional frameworks, projecting and striving to develop and assist the

winners, etc. The report promotes making sure that the government's ministries of women's affairs, economics, and social and welfare development work together.

- **Basudev et al. (2007)** have attempted to analyze in their study “The role and performance of SHGs in promoting women's empowerment in Gajapati District of Orissa”. The study's main goal is to explore how SHGs operate in mobilizing savings, providing finance to the underprivileged, managing group money, repaying loans, developing leadership skills, establishing connections with banks, and assessing the social advantages that members receive. According to the report, SHGs had established a new standard for bank financial intermediation in the form of microcredit.
- **Puhazhendhi & Satyasai (2002)** have studied the “Empowerment of rural women through self helps groups: An Indian experience”. In order to study the effects of the SHGs, pre- and post-SHG circumstances were contrasted. To determine the impact, a range of socioeconomic factors, including income, asset structures, social empowerment, and behavioral changes, were gathered and examined. According to the study's findings, SHGs can help rural women become more independent in both their social and economic lives.
- **MYRADA (2000)** conducted a research on the “Impact of SHGs on the social empowerment status of women in southern India”. It appears that a substantial portion of family members are eager to assist the SHG member. In particular, the husbands and relatives have behaved well with their spouses. Additionally, compared to recently joined groups, older groups exhibit greater levels of control over their family members, confidence, and financial stability. The

study came to the conclusion that rural women's growth depends heavily on SHGs.

2.3.2 LITERATURE REVIEW- ENTREPRENEURIAL ACTIVITIES AMONG SHG WOMEN ENTREPRENEURS

Several research papers have been published on functions of SHG and its personal, social and financial benefits. But as far as entrepreneurial activity of SHG members are concerned, minimal study has been conducted. It is also observed from published literatures that selection of business or enterprise by rural women depends on local resources availability. For example, SHG members of southern region select fisheries business, North East region SHG members choose handloom, piggery, goatery, etc., and Eastern region SHG members select agriculture as primary entrepreneurial activity due to availability of agricultural land. Some of the literature review are presented below:

- **Nagaraja & Sudharsan (2020)** have studied “Role of SHG in promoting rural entrepreneurship for strengthening Atma Nirbhar Bharat” and found that SHG’s entrepreneurs produce and market perishable goods followed by consumer durables and handlooms & handicrafts.
- **Naik & Rodrigues (2018)** have attempted to analyze in their study “Role of SHG towards Self Employment and Development of Entrepreneurship Skill” and established that most of SHG rural entrepreneurs are making use of their entrepreneurial skills in all the agricultural activities such as agriculture, dairy, firewood cutting, selling of horticulture items.
- **Salas et al (2017)** conducted their research on “Entrepreneurship based empowerment among fisherwomen SHGs of Kerala” and reported that most of the members are engaged in fisheries. Also involvement of women SHGs in

fisheries was identified in two sub sectors, viz., aquaculture and value addition. Aquaculture included mussel farming, oyster farming and cage culture whereas value addition comprised ready to cook fish products. Mussel farming enterprise was the main choice of majority of the SHGs followed by ready to cook fish products.

- **Dutta (2016)** has conducted a research on “Women entrepreneurship development through SHG in Assam” and investigated that women members from SHG have engaged themselves in various entrepreneurial activities like, handloom weaving, piggery farm, poultry farm, dairy farm, handicraft etc.
- **Satyasai et al. (2014)** have studied the “SHGs as Drivers of Entrepreneurship- Evidence from Karnataka and Odisha”. Researchers have found that agriculture followed by daily wage labour (Beedi rolling) are the first hand activities among SHG members. The engagement in SHG’s helped nearly 40% of the members in involving in two or more entrepreneurial activities than before joining SHG.
- **Vipinkumar & Asokan (2014)** have studied “A Study of SHG Dynamics of Women in Malabar Fisheries Sector” and identified that most of the rural women entrepreneurs of SHGs are engaged in fisheries which includes bivalve farming, processing, drying and value addition. Very few entrepreneurs are engaged in agricultural based enterprises i.e. vegetable farming, ornamental gardening and floriculture.

2.4 LITERATURE REVIEW- SUMMARY

Topic wise summary of literature reviewed is listed below:

2.2: Summary of Literature review

Sl. No	Tag	Title details	Author(s) & Year	Gist	Linkage to study
1	Journal Article	SHGs Role in Promotion of Women Entrepreneur: A Saga of Pandemic Era	Tewari et al. (2022)	SHGs should concentrate on jobs that are driven by innovation and include educational programmes that enable web-based models and exhibiting platforms as well as financial access to support business growth and recovery utilizing cutting- edge strategies.	Need of innovative business and educational programmes in SHG.
2	Journal Article	SHGs and Women Entrepreneurship in India: Opportunities and Challenges	Jyoti Yadav (2021)	The SHGs have provided financial facilities to rural women which helps in starting entrepreneurial activities and inspiring women for starting new businesses	SHGs assistance to rural women for inspiring and starting enterprise.
3	Journal Article	The potential of SHGs in boosting India's economy and assisting Atma Nirbhar Bharat Abhiyan	Nagaraja & Sudharshan (2020)	SHG help boosting India's economy by rural entrepreneurial activity would undoubtedly be strengthened.	SHG help in boosting economy by developing entrepreneurial activities.
4	Journal Article	An analysis of the role of socio economic factors in the empowerment of dalit women in district Haridwar	Prasad (2020)	The study concludes that the SHG has increased the socio-economic status of schedule caste in the study area.	SHGs impact on socio-economy status of SC.
5	Journal Article	The economic SHG programmes for improving women's empowerment	Hoop et al. (2019)	The SHG have enabled women's economic, social and/or political empowerment	Socio-economic status of SHG women entrepreneurs
6	Journal Article	Empowering Women Entrepreneurship through SHGs in Rural India	Sharma (2019)	SHG is an significance initiative in up-liftment of women entrepreneurs	Role of SHG in up-liftment of women entrepreneurs
7	Journal Article	Impact of SHGs on Rural Entrepreneurship Development: A Case Study in Mysore and Chamarajanagara Districts	Narayana (2019)	SHGs enable women to grow their savings and to access the credit. Women become active in village affairs, stand for local election or take action to address social or community issues.	Role of SHG in financial up-liftment & participation of SHG women entrepreneurs

Sl. No	Tag	Title details	Author(s) & Year	Gist	Linkage to study
8	Journal Article	Measuring Women's SHG Sustainability: A Study of Rural Assam	Das & Guha(2019)	This study tried to examine the sustainability status of a group using multidimensionality, SHG Sustainability Metrics, a mix of organizational and business management by financial ratios.	Sustainability of SHG women entrepreneurs.
9	Journal Article	Development of Women Entrepreneurship Under SHG	Saifuddeen (2019)	The government should pay close attention to the development of women's entrepreneurship by providing appropriate financial support, conducting some training programs and arranging some marketing facilities.	Need of governmental support in finance, marketing and training.
10	Journal Article	The role of SHG in Women Entrepreneurship	Poman (2018)	SHG impacted the empowerment level of women after joining group	Impact of SHGs on women entrepreneurs
11	Journal Article	Role of SHG Financing System in Women Entrepreneurship Development	Singh and Ahmed (2018)	The microfinance model used by SHGs are extremely important for the growth of female entrepreneurship and the elimination of the issue of income inequality	Reasons to start own business
12	Journal Article	Entrepreneurship Development through SHG: A Weapon for Economic Empowerment of Rural Women	Khatri et al. (2018)	Women's microenterprises and small businesses play an important role in ensuring the survival of poor household and in building up women's confidence, skills and socio economic status	Socio-economic status SC women entrepreneurs.
13	Journal Article	Role of SHGs in nurturing women entrepreneurship: A study	Radhamma (2018)	SHG's play a considerable role in promoting to improve practical, serviceable, and entrepreneurial skill	Role of SHG in improvement of entrepreneurial skill of rural women.
14	Journal Article	Role of SHG in prompting Entrepreneurship among women at Salem district in Tamilnadu	Suthamathi & Prabu	Female entrepreneurs tend to have strong problem-solving, & social interaction skills, with mean values for these personality traits	Personality traits of SHG women entrepreneurs
15	Journal Article	Women empowerment and entrepreneurship through SHGs in Karnataka	Soonthodu (2018)	SHGs directly and indirectly, involve in women Empowerment	Role of SHG in members empowerment

Sl. No	Tag	Title details	Author(s) & Year	Gist	Linkage to study
16	Journal Article	Women Micro Entrepreneurship: Role Of SHGs In Women's Investment Pattern In Trichirapalli	Maheswari (2017)	SHGs are assisting in empowering women who are unorganized, unprotected, and who lack bargaining power by providing them with training, orientation, and support in order to help them invest wisely and benefit their families and society	Impact on investment behaviour of SHG women entrepreneurs by providing support on investment and training.
17	Journal Article	Entrepreneurship based empowerment among fisherwomen SHGs of Kerala	Salas et al. (2017)	SHG members were quantified by transforming the existing empowerment dimensions into an empowerment index (EI). Significance differences in trust building economic empowerment and decision-making patterns observed.	Empowerment index on economic & decision making among SHG women entrepreneurs
18	Journal Article	Women Entrepreneurship Development through SHGs in India: A Review of Studies	Bori (2017)	SHGs can lead income-generating activities that enable group members to find employment and improve their family and socioeconomic status	Income generating activities of SHG women entrepreneurs
19	Journal Article	A Comparative Study on Women Empowerment through SHGs with Special Reference to Rural Districts of Karnataka	Vijaykumar et al. (2016)	Women need to be enabled to define their priorities and demand their rights	Women empowerment through SHG
20	Journal Article	Women entrepreneurship development through SHG in Assam	Dutta (2016)	The members of SHGs are involved in Micro Entrepreneurship and are engaged in various entrepreneurial activities like, Handloom weaving, Piggery farm, Poultry farm, Dairy farm, Handicraft etc.	Entrepreneurial activities among SHG members
21	Journal Article	Rural Women Entrepreneurship with reference to SHG in Sangmeshwar Taluka	Magadu(2015)	SHGs aim is to utilizing group dynamics and encourage women to participate in a comprehensive range of local economic activities. Also supporting agencies can play important role by providing training and marketing facilities to the SHGs	Group dynamics of SHG to participate in entrepreneurial activity. Training and marketing need of SHG women entrepreneurs.

Sl. No	Tag	Title details	Author(s) & Year	Gist	Linkage to study
22	Journal Article	SHGs an Instrument for the Development Of Women Entrepreneurship	Bharathi & Masthani (2014)	Motivations behind to start their own businesses by SHG members, the challenges they encountered while doing so, and solutions to those challenges	Motivation behind starting of own business & overcoming challenges
23	Journal Article	Empowerment of SHGs towards Micro-enterprise Development	Suprabha (2014)	Factors that influence SHG empowerment from micro-finance consumers to microenterprise investors, as well as the challenges they have in making the transition and starting microbusinesses that are feasible and sustainable	Challenges in starting business and making sustainable
24	Journal Article	Pre-SHG and post-SHG status of rural SHG members in Puri district of Odisha	Mishra (2014)	SHGs only have produced tangible assets and improved the living conditions of the members, but has also helped in altering their social outlook	Tangible asset creation and income improvement
25	Journal Article	The role and performance of SHGs in promoting women's empowerment in Kancheepuram District of Tamilnadu	Chitra and Choudary (2014)	For the poor's consolidation, SHGs (SHGs) have contributed to social empowerment, social solidarity, and socioeconomic improvement.	Change in social empowerment
26	Journal Article	SHGs as Drivers of Entrepreneurship- Evidence from Karnataka and Odisha	Satyasai et al. (2014)	SHGs members engaged in income generating businesses. Farming was top activity followed by wage labour among SHG members	Farming is the top income generating activity
27	Journal Article	Women Empowerment in Karnataka through Entrepreneurial Finance by SHGs	Kirankere & Subrahmanya (2013)	SHGs are successful in the Empowerment of women through entrepreneurial finance to rural women entrepreneurs. SHGs had improved the social and economic life of rural women.	Effect of SHG on women business owners' socioeconomic standing
28	Journal Article	Socio-economic Empowerment of Women Through SHG-Banking Linkage Programme	Das (2012)	SHG-Bank Linkage programmes responsible for women empowerment, which helps them to strengthen financially	Credit and bank linkages impact
29	Journal Article	Empowering Rural Women in Kerala: A Study on the Role of SHGs	Minimol & Makesh (2012)	SHGs act as an impetus for empowering women members	Family, community and to ensure social as well as entrepreneurial development

Sl. No	Tag	Title details	Author(s) & Year	Gist	Linkage to study
30	Journal Article	Empowering Women through Entrepreneurship: A study in Tamil Nadu	Nachimuthu & Gunatharan (2012)	Women entrepreneurs in SHGs are more empowered than other non SHGs entrepreneurs	Role of SHGs in women entrepreneur empowerment
31	Journal Article	Empowerment of rural women through SHGs	Pande and Roberts (2012)	Credit can help rural women by allowing them to start and expand small businesses	Importance of credit in starting of business
32	Journal Article	Women entrepreneurship in Asian developing countries: Their development and main constraints	Tambunan (2009)	Due to a number of issues, including low educational attainment, a lack of funding, and restrictions imposed by culture or religion, the representation of women entrepreneurs is quite low	Constraints for SHG women entrepreneurs
33	Journal Article	An Insight Into the Emergence of Women-owned business as an economic force in India	Singh (2008)	Lack of connection with successful business owners, social disapproval of women in business, family responsibilities, gender discrimination, and banks' low priority of lending money to female entrepreneurs are the main causes of issues hindering the growth of women-owned businesses.	Reasons and also influencing factors behind the entry of women in entrepreneurship
34	Journal Article	Role and performance of SHGs in promoting women's empowerment in Gajapati District of Orissa	Basudev et al. (2007)	SHGs had set a new agenda for financial intermediation by banks in the form of micro-credit	Benefits derived by SHG members
35	Journal Article	Empowerment of rural women through self helps groups: An Indian experience	Puhazhendi & Satyasai (2002)	SHGs could positively contribute to the economic and social empowerment of the rural women	Contribution of SHG in economic & social empowerment
36	Journal Article	Impact of SHGs on the social empowerment status of women in southern India	MYRADA (2000)	Family members are willing to support the SHG member	Role of family members in SHG empowerment

2.5 RESEARCH GAPS

There are numerous studies found in the area of SHG evolution & development, securing livelihood through SHG, SHG & microfinance, interventions towards efficiency of SHG, constrains and challenges faced by SHG members, development of SHG members, 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 selection of entrepreneurial activity by SHG members, socio position of SHG rural women entrepreneurs, impact on income of the SHG women rural entrepreneurs after starting entrepreneurial activity in the reference of Jharkhand.

2.6 CONCEPTUAL FRAMEWORK BASED ON LITERATURE REVIEW AND GAPS

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 members and very few study has been done on rural women entrepreneurship of SHG.

In the line with Ajzen's (1991) notion of planned conduct, 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 education, age, size of family, marital status and land holding of rural women entrepreneurs. Also this study examine the economic status i.e. income, expenditure, asset creation, revenue and revenue before and after starting entrepreneurial activity.

2.7 SUMMARY

A critical perusal and evaluation of studies indicated that mostly the studies were conducted to examine the role of SHGs in strengthening rural women through self helps groups, SHGs as the social empowerment status, pre-SHG and post-SHG status of rural SHG members, role of socio economic factors in the empowerment of rural women.

Some of the researchers dealt with SHG as an instrument for cultural development. Few of these researchers dealt with role of SHGs in Development of Rural Women Entrepreneurs. So far, Jharkhand is concerned very few have studied the role of SHGs in Development of Rural Women Entrepreneurship. As such, no in-depth study has been performed the impact the role of SHGs in Development of Rural Women Entrepreneurs in Jharkhand.

The research gap in this area has motivated the researcher to take up the topic “Role of SHG in Development of Rural Women Entrepreneurs”. The current study makes a humble endeavor to study the Role of SHG in Development of Rural Women Entrepreneurs.

CHAPTER III
RESEARCH METHODOLOGY

CHAPTER III

RESEARCH METHODOLOGY

3.1 INTRODUCTION

“An organized approach to addressing the research problem is through research technique. The stages that a researcher often takes to analyze his research problem are examined in it, along with the reasoning behind them.” (Kothari & Garg, 2021). This chapter 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. The pilot study also included in this chapter.

3.2 RESEARCH QUESTIONS

Based on the literature review, this study attempt to find some pertinent answer to the following research questions:

1. What is the socio-economic i.e. educational attainment, age, marital status, size of family, religion & caste and land holding of entrepreneurs of SHG?
2. What is the influence on entrepreneurs in generating income, expenditure, revenue, assets, savings and investment of entrepreneurs before and after joining SHG?
3. What is/are the most common trade among entrepreneurs?
4. Is/are this/these enterprise/s furnish them with better profit?
5. What are the roles of SHGs in generating income of entrepreneurs after starting the business?

3.3 RESEARCH PROBLEM

SHGs are playing an essential function in developing the women by encouraging them for saving and entrepreneurship India. To get out of the financial problem that rural women face, SHGs are one of the contemporary tools for eliminating poverty through micro-enterprises with aid of micro finance, with special focus on empowering rural women. SHGs encourage participating members to become independent. The present study focuses on knowing the underlying factors which are responsible for the growth of entrepreneurial development among women.

This present study holds significance as there had been very few studies in the Eastern region of India in the field of rural women entrepreneurship under SHGs. Jharkhand state is one of those eastern region states of our country where according to the planning commission report of 2011-12 about 36.96% of the population live below the poverty line as compared to the all India average of 21.92% (Planning Commission., 2011-12). The state of Jharkhand demographically consist of significance SC and ST population, which has been historically marginalized. The betterment of these sections is an imperative for the society, policy maker, and government. Further, this study will help many stakeholders as under:

- a) Framing of robust policy of entrepreneurship in Jharkhand or India for policy makers and stakeholders.
- b) The study may help to understand the different types of rural business by women and challenges faced by them and strategies taken to face the challenge.
- c) For start -ups aspirants in rural area, few investors are facing challenges in finding the real data on potential rural women groups.
- d) Assist other researchers to carry out further investigation in this field.

3.4 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 entrepreneurs of SHG after starting own business.
3. To find out most successful trade(s) among various enterprises under SHG.

3.5 HYPOTHESIS OF THE STUDY

The **First set of Hypotheses** caters the relationship between socio-economic 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 significance difference between the age of the entrepreneurs and business success.

Alternative Hypothesis: There is significance 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.

Hypothesis-6

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

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

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

Hypothesis-7

Null Hypothesis: There is no significance difference between the revenue generated by the rural women entrepreneurs before joining the SHG and after joining SHG.

Alternative Hypothesis: There is significance difference between the revenue generated by the rural women entrepreneurs before joining the SHG and after joining SHG.

Hypothesis-8

Null Hypothesis: There is no significance difference between the expenditure incurred by the rural women entrepreneurs before joining the SHG and after joining SHG.

Alternative Hypothesis: There is significance difference between the expenditure incurred by the rural women entrepreneurs before joining the SHG and after joining SHG.

Hypothesis-9

Null Hypothesis: There is no significance difference between the savings done by the rural women entrepreneurs before joining the SHG and after joining SHG.

Alternative Hypothesis: There is significance difference between the savings done by the rural women entrepreneurs before joining the SHG and after joining SHG.

Hypothesis-10

Null Hypothesis: There is no significance difference between the value of asset possessed by the rural women entrepreneurs before joining the SHG and after joining SHG.

Alternative Hypothesis: There is significance difference between the value of asset possessed by the rural women entrepreneurs before joining the SHG and after joining SHG.

Hypothesis-11

Null Hypothesis: There is no significance difference between the value of investment by the rural women entrepreneurs before joining the SHG and after joining SHG.

Alternative Hypothesis: There is significance difference between the value of investment by the rural women entrepreneurs before joining the SHG and after joining SHG.

3.6 RESEARCH DESIGN OF THE STUDY

The difficult work that comes after establishing the research topic is preparing the research project's design, also referred to as the research design. In actuality, the research design serves as the conceptual framework for the study and as a guide for data collection, measurement and analysis.

Since it is a multidisciplinary study incorporating ideas from the fields of economics, management, rural women entrepreneurship development and sociology, it carefully combined quantitative and qualitative processes.

Descriptive study is to gather information about a particular group or phenomenon. This kind of study provides a thorough and precise image of the characteristics and behaviors of a specific group or subject (Chawla & Sondhi, 2020).

The main goal of descriptive study is to characterize a demographic group without attempting to explain "why" a certain phenomenon happens. Put differently, this methodology emphasizes the "what" of the research topic rather than the "why" of the issue. The primary feature of this approach is that the researcher can only explain what has occurred or is occurring; she has no control over the variables. The descriptive research design is used in the present study.

A qualitative research approach is based on the observations and insights of the researcher. Its primary methods include observation, case study, focus group and in-person interview (Chawla & Sondhi, 2020).

For quantitative approach, structured survey questionnaire was prepared and for qualitative approach, in-depth interview was carried out for case study with rural women entrepreneurs to understand underlying factors behind success of rural entrepreneurship.

3.7 SAMPLING DESIGN OF THE STUDY

A sampling design is a definite plan for obtaining a sample from a given population. It refers to the technique the researcher would adopt in selecting items for the sample. It includes the followings;

3.7.1 Population: "Any group of individuals or items that are the subject of a particular survey and are similar in one or more ways is referred to as the population." (Chawla & Sondhi, 2020). All SHGs women entrepreneurs of the state Jharkhand is population.

3.7.2 Sample: A sample is the population's subset. It only includes a section of the overall population. In this study, the rural women entrepreneurs of SHG of Namkum and Angara block of Ranchi District are sample. Total 636 rural women entrepreneurs of 216 SHGs from 40 villages of two blocks are selected for study.

For qualitative study specifically for case study, 40 rural women entrepreneurs of same set of sample were recognized for in-depth interview. Total 10 experts of this domain were also considered for in-depth interview.

3.7.3 Sample size: Determining the sample size is a crucial stage in research technique (Kaur, 2017). The majority of academics that do quantitative research believe that a sufficient sample size is a crucial indicator of the effectiveness of the study (Mocanasu, 2020). Regarding the precise size of a suitable sample, there is disagreement (Mocanasu, 2020).

The Sample Power software that is developed by SPSS or any statistical power analysis is recommend to be utilized (Al-Subhani, 2003).

Therefore, online Sample Size calculator developed based on Cochran's Formula is used to estimate sample size of this study.

Cochran's formula is considered especially appropriate in situation with large population (<https://www.statisticshowto.com/>).

The Cochran formula is:

$$n_0 = \frac{Z^2 pq}{e^2}$$

Where

,e is the margin of error

,p is the (estimated) proportion of the population which has attribute in question

,q is 1- p

The Z value found in table.

To compute minimum number of necessary samples and to meet the desired statistical constraints the help of sample size calculator available on the (<https://www.calculator.net>) was taken into consideration for the study.

The sample size calculator is developed while keeping confidence level 95% with margin error of 5%. As population proportion was not known so considered 50% and assumed unlimited population size.

Sample Size Calculator

Find Out The Sample Size

This calculator computes the minimum number of necessary samples to meet the desired statistical constraints.

Result

Sample size: **385**

This means 385 or more measurements/surveys are needed to have a confidence level of 95% that the real value is within $\pm 5\%$ of the measured/surveyed value.

Confidence Level: ⓘ	<input type="text" value="95%"/>	▼
Margin of Error: ⓘ	<input type="text" value="5"/>	%
Population Proportion: ⓘ	<input type="text" value="50"/>	% Use 50% if not sure
Population Size: ⓘ	<input type="text"/>	Leave blank if unlimited population size.
<input type="button" value="Calculate"/> <input type="button" value="Clear"/>		

Source: <https://www.calculator.net>

Sample Size Calculator

Find Out The Sample Size

This calculator computes the minimum number of necessary samples to meet the desired statistical constraints.

Result

Sample size: **385**

This means 385 or more measurements/surveys are needed to have a confidence level of 95% that the real value is within $\pm 5\%$ of the measured/surveyed value.

Confidence Level:?	<input type="text" value="95%"/>	▼
Margin of Error:?	<input type="text" value="5"/>	%
Population Proportion:?	<input type="text" value="50"/>	% Use 50% if not sure
Population Size:?	<input type="text"/>	Leave blank if unlimited population size.
<input type="button" value="Calculate"/> <input type="button" value="Clear"/>		

Source: <https://www.calculator.net>

Margin of error:

Find Out the Margin of Error

This calculator gives out the margin of error or confidence interval of observation or survey.

Result

Margin of error: **3.89%**

This means, in this case, there is a 95% chance that the real value is within $\pm 3.89\%$ of the measured/surveyed value.

Confidence Level:?	<input type="text" value="95%"/>	▼
Sample Size:?	<input type="text" value="636"/>	
Population Proportion:?	<input type="text" value="50"/>	%
Population Size:?	<input type="text"/>	Leave blank if unlimited population size.
<input type="button" value="Calculate"/> <input type="button" value="Clear"/>		

Source: <https://www.calculator.net>

Further by applying the same calculator margin of error was calculated and based on result margin of error was 3.89% for the sample size of 636. Based on Sample size calculator results the minimum size of sample was 385, however total 636 samples was surveyed and data collected for analysis.

3.7.4 Sampling procedure: Finally, the researcher must decide the type of sample he/she will use i.e., he/she must decide about the technique to be used in selecting the items for the sample. In fact, this technique or procedure stands for the sample design itself. An ideal design is the one that for a given sample size and for a given cost, has a smaller sampling error. In this research entire population was not known, so Convenience sampling is used for data collection. However to avoid biases, criteria was implemented for selection of responders. The SHG's formed in supervision of JSLPS on or after year 2000 and women entrepreneurs those who set up and running own enterprise successfully for last three years i.e. 2016-2019 were considered in the study. Distribution of total responders and sample size by SHG is attached in Appendices A.

3.7.5 Data collection instrument: For quantitative study close ended structured questionnaire has been developed and formulated in English and Hindi language after carefully identifying the variables through discussions with supervisor, literature survey and pilot study. The responders are mostly illiterate, so researcher used local language to translate and capture their answers accordingly. After Pilot study, it was found that responders are able to understand and answer the questions. Responses are recorded on a Likert Scale of five points 1, 2, 3,4 and 5 varying from strongly agree(1), Agree(2), Neutral(3) Disagree(4) and strongly disagree(5).

An unstructured interview, also known as an in-depth interview, is a conversation used to acquire data for studies. Researchers are more likely to receive candid and open responses from participants in unstructured interviews since it allows the researchers to get to know them better. Researchers are free to conduct their studies anyway they see fit; there are no rules dictating how they have carried it out (Sharma, 2022). For in-depth interview with entrepreneurs and experts no specific questionnaire has been prepared.

3.7.6 Area of study:

Namkum and Angara blocks of Ranchi district, Jharkhand.



Source: www.veethi.com

3.7.7 NATURE AND SOURCE OF DATA:

For the present study both the secondary and primary data was collected, the nature and origin of the data collected is mentioned below.

- **Secondary data:** This present research is founded on both the primary as well as secondary data. In the first stage, the secondary source of data is collected from JSLPS, published literatures, government records and internal

documentation done by agencies. The general information about SHG's entrepreneurs and their entrepreneurial activities were collected from some secondary sources like NABARD office, NRLM Annual Reports, thesis, research paper, Internet and Journals & Articles etc.

- **Primary data:** The primary information has been gathered through the structured questionnaire survey and in-depth interview was conducted for case study. The primary information was collected by researcher through the pre-tested structured schedule from the selected responders which enabled the researcher to get the first hand information and in-depth interview provided an opportunity to closely observe the beneficiaries personally. The responders were the rural women entrepreneurs. Since the majority of responders lacked literacy, it was necessary to ask questions in Hindi, the local language, and repeat them as needed to ensure that they were understood. During the data gathering process, a cordial environment was preserved with the responders to guarantee their comfort and freedom to voice their thoughts. The primary data is analyzed in the chapter-4.

3.8 PILOT STUDY:

A pilot study was carried out for finalization of the questionnaire and interview schedule for which the Namkum block was selected. Twenty five responders were interviewed using the original survey schedule. On the basis of the pilot study, necessary corrections and changes were made and after necessary corrections the final survey schedule was prepared and used for the field survey. The survey schedule is attached in the appendix-1

3.9 REFERENCE PERIOD:

The questionnaire survey was carried out between November 2021 and December 2020.

3.10 STATISTICAL TOOLS USED FOR THE ANALYSIS:

The statistical tools like percentage, frequency, average, standard deviation, difference of mean test, t-test, ANOVA, etc. were used for the primary data analysis. For the purpose of data analysis, the Statistical Package for the Social Sciences (SPSS) 20 and Microsoft Office (MS Office) were used. The findings of the data are suitably interpreted and finally the necessary inferences are drawn. Tables, charts, diagrams, figures, maps are used to make the data more attractive and relevant. All the hypotheses have been tested at 0.05 level of significance. Below is given the specific statistical tools used to analyze the data.

1. To study the difference between the level of education of the entrepreneurs and business success ANOVA is used.
2. To test the difference between the marital status of the entrepreneurs and business success ANOVA is used.
3. To test the difference between difference between the family size of the entrepreneurs and business success ANOVA is used.
4. To study the 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 difference between the entrepreneurs having agricultural land, not having Agricultural Land and business success independent "t" test is used.

7. To test the difference between the revenue generated by the rural women entrepreneurs before joining the SHG and after joining SHG paired 't' test is used.
8. To verify the difference between the expenditure incurred by the rural women entrepreneurs before joining the SHG and after joining SHG paired 't' test is used.
9. To verify the difference between the savings done by the rural women entrepreneurs before joining the SHG and after joining SHG paired 't' test is used.
10. To test the difference between the value of asset possessed by the rural women entrepreneurs before joining the SHG and after joining SHG paired 't' test is used.
11. To test the difference between difference between the value of investment by the rural women entrepreneurs before joining the SHG and after joining SHG paired 't' test is used.

3.11 PROBLEMS DURING DATA COLLECTION

This research is based on empirical evidence. Final survey was conducted from December 2020 to November 2021.

1. Namkum and Angara block have majority of tribal population. It was very difficult to approach them on individual level.
2. The researcher is primarily from Santhal Pargana, tribal conduct is well-known to her. However, two locals were approached from both blocks for easy access to the interior villages out of concern for the safety.

3. While data collection was underway, the COVID pandemic and a strict national lockdown were also implemented in March 2020. Following the first lockdown's relaxation, the researcher resumed the survey.
4. It was discovered that the tribal's had fenced around their entire village with bamboo and prevented anyone from entering. Despite their familiarity with the researcher, it needed lots of effort to convince them. After taking all necessary safety precautions i.e. wearing mask and keeping safe distance, researcher continued the survey.

3.12 SCOPE OF THE STUDY

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 conducted in Namkum and Angara blocks of Ranchi district of Jharkhand. For this study, the SHGs rural women entrepreneurs have been selected.

3.13 SUMMARY

The chapter on research methodology explained the importance of methodology in work and selection of appropriate methodology help in achieving research objectives. Identifying research question selection of research problem also help in choosing right methodology. Research question and statement of problem were framed properly to remain aligned with research design. Sampling design and process of collecting primary data procedure is explained in this section. Hypothesis development and its testing method of this study is displayed in this section.

CHAPTER-IV
DATA ANALYSIS & INTERPRETATION

CHAPTER-IV

DATA ANALYSIS & INTERPRETATION

4.1 INTRODUCTION

Examining the perspectives of rural women entrepreneurs on the contribution of SHGs to the growth of enterprises is crucial. After the data had been coded and cleaned, data analysis was done to meet the study's objectives. Appropriate statistical techniques were employed to make the process of looking over, modifying, and assessing the data easier. Data transformation enables the production of quantitative, impartial, and easily comprehensible outcomes. In this chapter, an attempt is made to evaluate the performance of the rural women entrepreneurs before and after joining SHG. Also in this chapter, eleven hypotheses will be tested by business success of SHG entrepreneurs. In hypotheses testing, expenditure of entrepreneurs is considered as dependent variable. For Third objective, no hypothesis has been formed and tested. Result has been drawn on frequency and ranking basis.

4.2 DESCRIPTIVE STUDY

4.2.1 Age:

A crucial aspect of every demographic study is the age distribution of the population. The majority of demographic characteristics change dramatically with aging. Given that the majority of the research is predicated on the age distribution of the population, age statistics play a significance role in the population study. When age data is cross-classified by characteristics that change with age in diverse ways, such as economic activity, literacy, educational achievement, and marital status, its utility becomes more apparent. Age structure is necessary for age-specific data analysis for planning, scientific, technological, and commercial reasons, in addition to demographic issues.

Table-4.1 revealed that 34.75 percentages of entrepreneurs are 30 to 40 years followed by 26.42 percentage of the entrepreneurs are 20 to 30 years. The minimum age among the entrepreneurs are 17 years and maximum is 70 years. The average age among the entrepreneurs are 37.25 years with standard deviation 11.05.

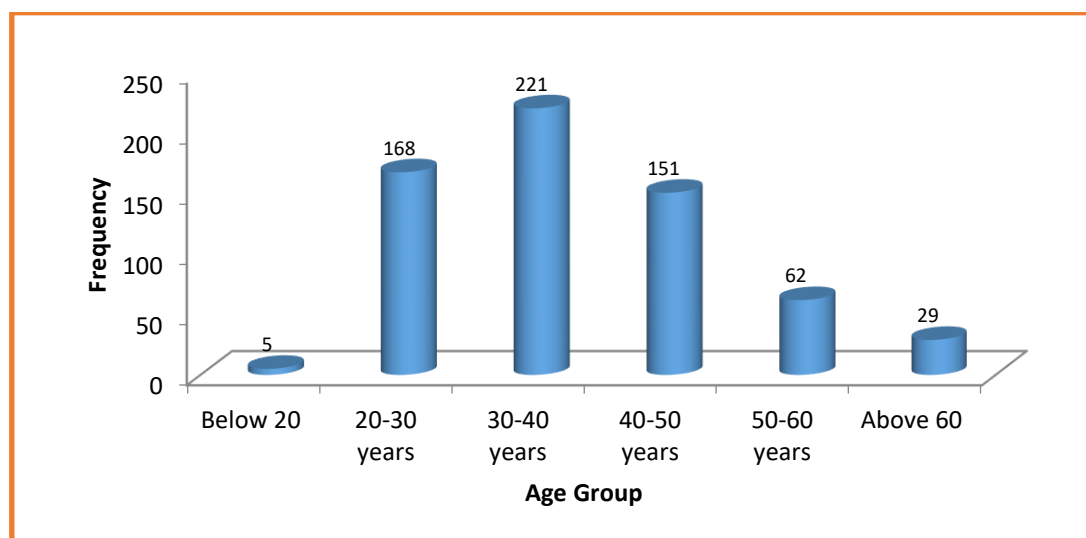
Table 4.1: Distribution of the rural women entrepreneurs by age

Age Group	Frequency	Percentage
Below 20	5	0.79
20-30 years	168	26.42
30-40 years	221	34.75
40-50 years	151	23.74
50-60 years	62	9.75
Above 60	29	4.56
Total	636	100.00

Source: Field Survey

Chart-4.1 revealed the placement of the rural women entrepreneurs by age. It shows that below 20 years there are 5 rural women entrepreneurs, whereas 221 rural women entrepreneurs are between the age group of 30-40 years.

Chart-4.1: Distribution of responders by age wise



4.2.2 Religion:

It is found that all the 636 responders are Hindus.

Table 4.2: Distribution of responders by religion

Religion	Frequency	Percent	Valid Percent	Cumulative Percent
Hindu	636	100	100	100

Source: Field Survey

4.2.3 Caste:

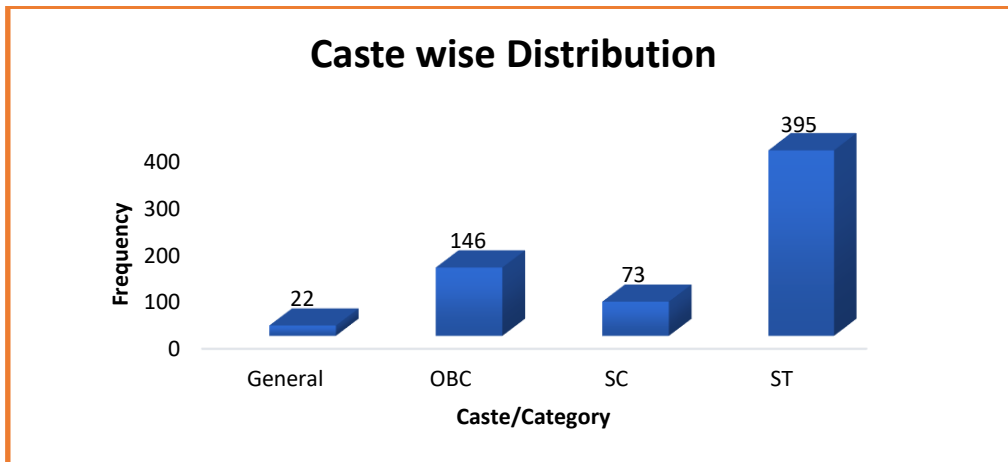
The caste system is a significance social system in India. One's caste affects their options regarding marriage, employment, education, economies, mobility, housing and politics, among others. The caste status among the rural women entrepreneurs is presented the table-4.3. It is observed from the table-4.3 that out of 636 responders 395 responders i.e. 62.1 percent of responders are ST followed by 146 i.e. 23 percentage of responders are OBC, 73 responders are SC i.e. 11,5 percent and 22 responders i.e. 3.5 percent of responders are in general category. It is found that majority of responders are ST and the same data is presented in the chart-4.2.

Table 4.3: Distribution of responders by Caste

Caste	Frequency	Percent	Valid Percent	Cumulative Percent
General	22	3.5	3.5	3.5
OBC	146	23	23	26.4
SC	73	11.5	11.5	37.9
ST	395	62.1	62.1	100
Total	636	100	100	

Source: Field Survey

Chart-4.2: Caste composition of the rural women entrepreneurs



4.2.4 Education:

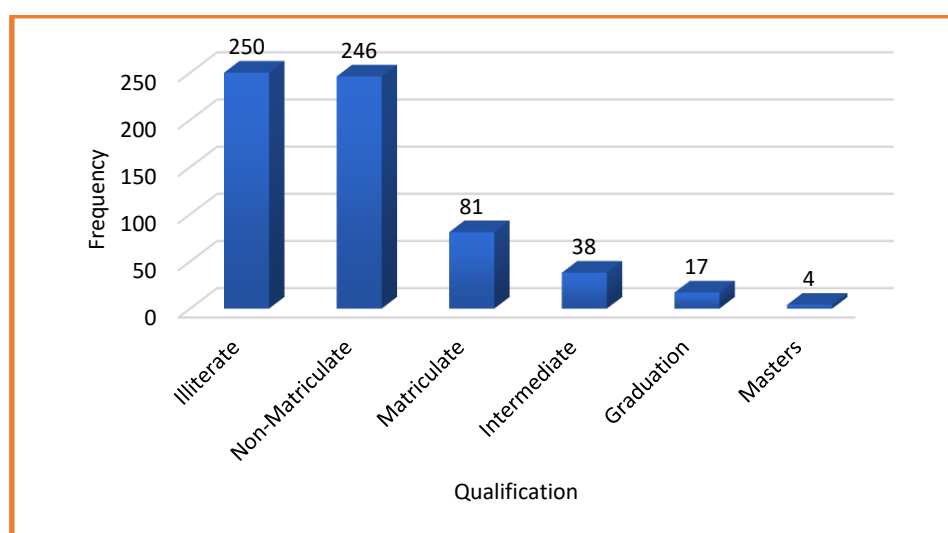
One of the key demographic variables that influences the growth of human capital in relation to economic development is level of education. The distribution of responders' educational backgrounds in the study area is shown in Table-4.4. While the state of Jharkhand has a total literacy rate of 676.63 percent, the responders' overall literacy rate is only 60.7%. It suggests that the responders' level of literacy is lower than the state level. Furthermore, it is revealed that 250 responders i.e. 39.3 percent of the beneficiaries are illiterate, 246 responders i.e. 38.7 percent of the responders are non-matriculate, 81 responders i.e. 12.7 percent of the responders are matriculate, 38 responders i.e. 6 percent of the responders are intermediate, 17 responders i.e. 2.7 percent of the responders are graduates, 4 responders i.e. 0.6 percent of the responders are master's degree. It can be concluded that the educational attainment is moderately satisfactory so far the study area is concerned and by further focus the literate rate can be increased. The same data is presented in the chart- 4.3.

Table 4.4: Distribution of the responders by education

Levels of Education	Frequency	Percent	Valid Percent	Cumulative Percent
Illiterate	250	39.3	39.3	39.3
Non-Matriculate	246	38.7	38.7	78
Matriculate	81	12.7	12.7	90.7
Intermediate	38	6	6	96.7
Graduation	17	2.7	2.7	99.4
Masters	4	0.6	0.6	100
Total	636	100	100	

Source: Field Survey

Chart-4.3: Qualification composition of the rural women entrepreneurs



4.2.5 Marital status:

Marital status of rural women entrepreneurs is a major demographic component to examine the need of entrepreneurs. Different sections and their requirements will be identified by this analysis. Table-4.5 revealed that 550 responders are married, 6 responders are unmarried and 46 responders are widow and 4 responders are divorced. It is seen that majority of beneficiaries are married.

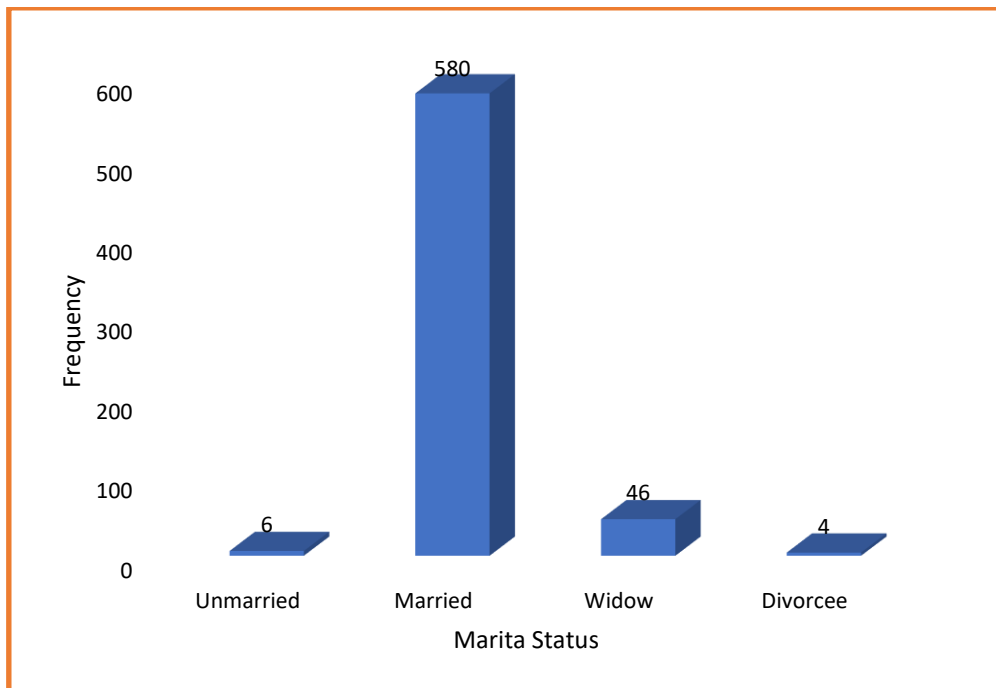
Table 4.5: Distribution of the responders by marital status

Marital Status	Frequency	Percent	Valid Percent	Cumulative Percent
Unmarried	6	0.9	0.9	0.9
Married	580	91.2	91.2	92.1
Widow	46	7.2	7.2	99.4
Divorcee	4	0.6	0.6	100
Total	636	100	100	

Source: Field Survey

Chart-4.4 explained the percentage composition of the marital status of the responders. Maximum of 91.2 percent of the responders are married, 0.9 percent of the responders are unmarried and 7.2 percent of the responders are widower and 0.6 responders are divorced.

Chart-4.4: Percentage composition of marital status of the beneficiaries



4.2.6 Family size:

Family size refers to the number of persons in the family. Economic family refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. Family

size determines what experiences and resources a child will have and receive, and those in turn influence development. They are strong influences because the experiences determined by family size are repetitious. A smaller family size may be privy to better levels of education, incomes, health and economic life. However a large family size will lead to low or poor levels of education, income, health, welfare and economic status. The family size among the responders is presented in the table-4.6. It is found that there are 23 families less than or equal to 2 family members, 403 families having 3 to 5 members in their family, 192 families are having 6 to 8 family members, 15 families having 9 to 11 family members and 3 families having more than 11 family members. The average family size among the responders is 5.

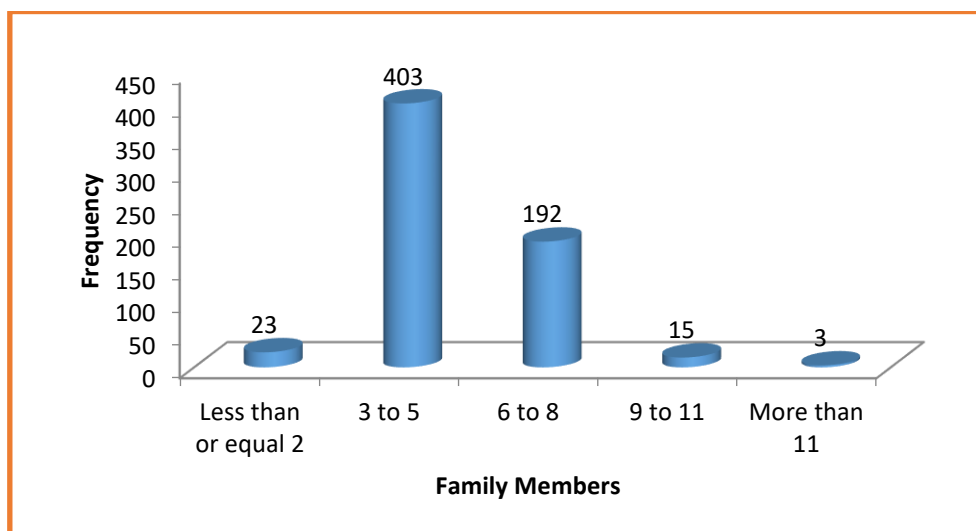
Table 4.6: Details of family size

Number of Family Members	Frequency	Percentage
Less than or equal 2	23	3.62
3-5	403	63.36
6-8	192	30.19
9-11	15	2.36
More than 11	3	0.47
Total	636	100
Average Family Members	5	

Source: Field Survey

Chart 4.5 reveals that out of 636 responders 403 i.e. 63.36 percentage of responders have family members between 3-5 members followed by 192 responders between 6 to 8 members.

Chart-4.5: Details of total family members



4.2.7 Agricultural Land:

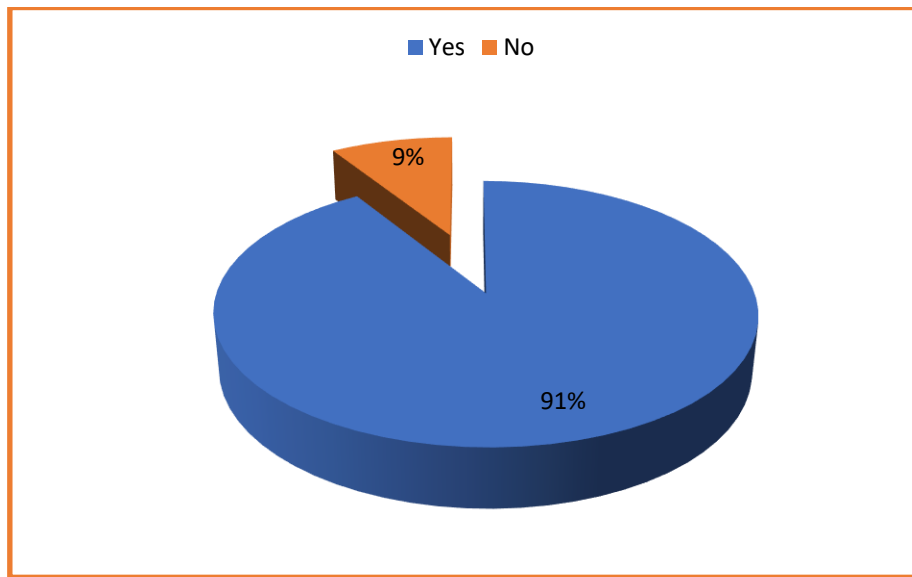
Agricultural land provides the largest share of food supplies and ensures an essential number of ecosystem services. The land sustains every aspect of our lives, providing fundamental life-support systems and the foundation of our economy and society. Table-4.7 presented the status of agricultural land possessed by the rural women entrepreneurs. Out of 636 responders 579 i.e. 91 percent of responders possessed agricultural land where as 57 i.e. 9 percent responders do not possess agricultural land. The same data also resented in the following chart-4.6.

Table 4.7: Details of agriculture land of the responders

Agriculture Land	Frequency	Percent	Valid Percent	Cumulative Percent
YES	579	91	91	91
NO	57	9	9	100
Total	636	100	100	

Source: Field Survey

Chart-4.6: Details of agriculture land of the rural women entrepreneurs



4.2.8 Land Holding:

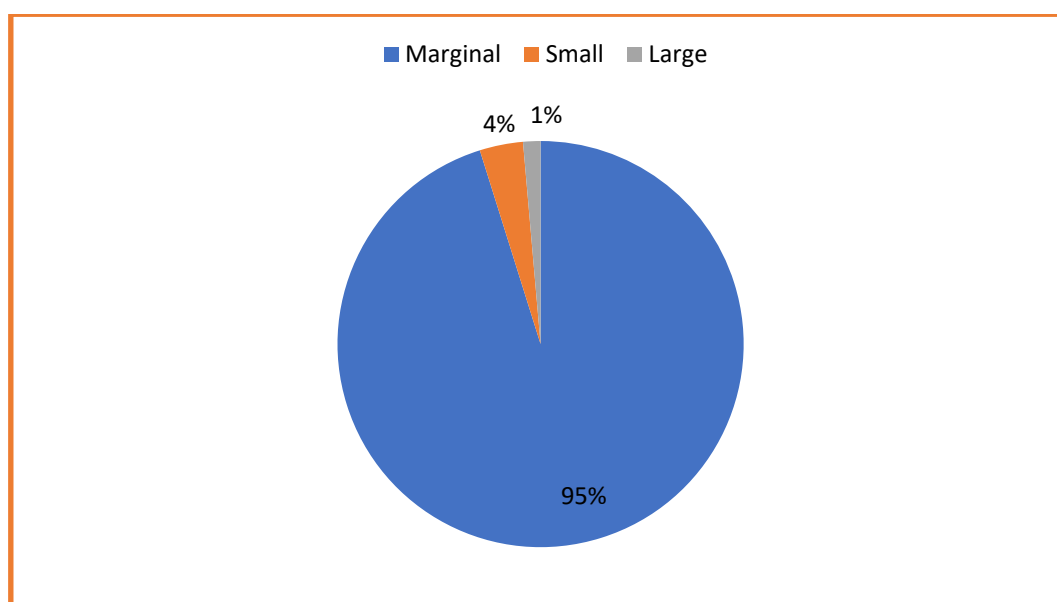
Land holding means piece of land owned or rented. Farmers having less than two hectares (five acres) of land are called small farmers and those having less than one hectare (2.5 acres) are called marginal farmers. Large farmers are those holding is more than 5 acres. The land holding among the sample responders are presented in the table-10. It is seen from the analysis that out of 579 sample responders 551 responders i.e. 95.16 percent of responders are marginal farmers followed by 20 responders i.e. 3.45 percent of responders are small farmers and only 8 responders i.e. 1.38 percent farmers are large farmers. Most of entrepreneurs are marginal farmers. Furthermore the average land holding among the sample responders is 0.79. The same data is presented in the chart-4.7.

Table 4.8: Land holding of the responders

Type of Farmer	Particular	Frequency	Percentage
Marginal	0-2.5 Acres	551	95.16
Small	2.5-5 Acres	20	3.45
Large	More than 5 Acres	8	1.38
Total		579	100
Average Land Holding(Acres)	0.97		

Source: Field Survey

Chart-4.7: Details of agriculture land by the responders



4.2.9 Business Generating Profit:

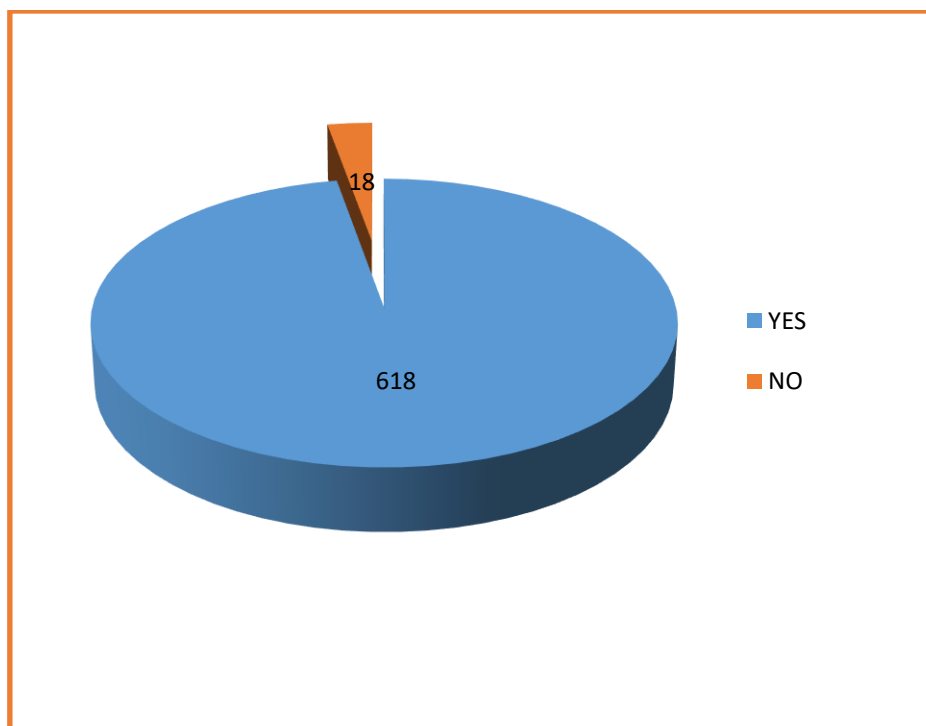
SHG members engage themselves that generate income. The activities agriculture, goat rearing, Selling fruit and vegetable, Poultry, Piggery, Dairying, etc. After asking they have reported that 97.2 percent of responders have reported that their business generate profit, where as 2.8 percent of responders have reported in negative. The same is also presented in the chart-4.8.

Table 4.9: Business Generating Profit

Response	Frequency	Percent	Valid Percent	Cumulative Percent
YES	618	97.2	97.2	97.2
NO	18	2.8	2.8	100
Total	636	100	100	

Source: Field Survey

Chart-4.8: Percentage of Business Generating Profit



4.2.10: Investment:

There are two different kinds of funding accessible to the entrepreneurs. The own fund are the amount invested by the owners, whereas the borrowed funds are the funds that a business raises through loans or borrowings from outside parties. Table-4.10 depicts the fund details of the responders. It is found from the table that in the first year the total fund invested was Rs.18.67 thousands followed by Rs.19.16 thousand in the second year and further has increased to Rs.19.63 thousand in the third year.

Table 4.10: Details of Own fund and borrowed Fund (Thousands)

Year 1			Year 2			Year 3		
Own Fund	Borrowed Fund	Total	Own Fund	Borrowed Fund	Total	Own Fund	Borrowed Fund	Total
9466	2406.5	11872.5	9947.5	2237.5	12185	10263.2	2222	12485.2
14.88	3.78	18.67	15.64	3.52	19.16	16.14	3.49	19.63

There are two different kinds of funding accessible to the entrepreneurs. The own fund are the amount invested by the owners, whereas the borrowed funds are the funds that a business raises through loans or borrowings from outside parties. Table-4.11 depicts the fund details of the responders. It is found from the table that in the first year the total fund invested was Rs.11872(with average Rs.18.67 thousand) followed by Rs.12185(with average Rs.19.16 thousand) in the second year and further has increased to Rs.12485(with average Rs.19.63 thousand) in the third year. It is found from the analysis that the average investment also increased.

Table 4.11: Year wise fund investment by responders in business

Funds Invested (In Thousands Rupees)	No. of Responders (Year 1)	No. of Responders (Year 2)	No. of Responders (Year 3)
0-9	200	161	143
10-19	246	258	271
20-29	66	90	94
30-39	56	65	56
40-49	38	25	35
50 and Above	30	37	37
Total	636	636	636
Total invested (In Thousands Rupees)	11872.5	12185	12485.2
Average (In Thousands Rupees)	18.67	19.16	19.63

Source: Field Survey

4.2.11: Revenue

Revenue, which is determined by multiplying the average sales price by the quantity of units sold, is the money received from regular business activities. In other words revenue means costs are subtracted to determine net income. Table-4.12 depicts the revenue generation details by the responders. It is found from the table that in the first year the total revenue generated was Rs.18601 (with average Rs.29.25 thousand) followed by Rs.20109 (with average Rs.31.62 thousand) in the second year and further has increased to Rs.20151.5 (with average Rs.31.68 thousand) in the third year. It is found from the analysis that the average revenue generated has increased in the three time periods.

Table 4.12: Year wise Revenue generated by responders

Revenue Generated (In Thousands Rupees)	No. of Responders (Year 1)	No. of Responders (Year 2)	No. of Responders (Year 3)
0-9	59	41	58
10—19	159	135	164
20—29	163	157	109
30-39	98	122	111
40-49	64	71	83
50 and Above	93	110	111
Total	636	636	636
Total Revenue Generated (In Thousands Rupees)	18601	20109	20151.5
Average Revenue Generated (In Thousands Rupees)	29.25	31.62	31.68

Source: Field Survey

4.2.12: Net Profit and Loss

Net profit is the sum of all income less all costs. To calculate net profit, just take total revenue for a specific period of time and subtract total expenses from that same time period. Table-4.14 depicts the net profit and loss details of the enterprise. It is found from the table that in the first year the net profit and loss details incurred Rs.6956.8

(with average Rs.11 thousand) followed by Rs.8301 (with average Rs.13 thousand) in the second year and further has increased to Rs.8254.5 (with average Rs.13 thousand) in the third year. It is found from the analysis that the average net profit and loss details has increased in the three time periods

Table 4.13: Net Profit & Loss of responders

Net Profit	Frequency
Less than or equal to 9	93
10—19	97
20—29	102
30-39	82
40-49	69
50 and Above	193
Total	636
Total Profit (In Thousands Rupees)	23512.3
Net Profit (In Thousands Rupees)	36.97

Source: Field Survey

Table 4.14: Year wise Net Profit & Loss details of the responders

Net Profit and Loss (In Thousands Rupees)	No. of Responders (Year 1)	No. of Responders (Year 2)	No. of Responders (Year 3)
0-9	262	260	266
10—19	215	205	179
20—29	107	95	116
30-39	36	49	42
40-49	10	16	19
50 and Above	6	11	14
Total	636	636	636
Total Profit (In Thousands Rupees)	6956.8	8301	8254.5
Net Profit (In Thousands Rupees)	11	13	13

Source: Field Survey

4.2.13: Income:

Income means their total earnings in the drawn from wages and salaries, the total return on their investments, pension distributions, and other receipts. The portion of money received by a person, group or company during a certain period of time. Business Income is the profit that is earned from the business. Table-4.15 represented the monthly income of the responders before starting the business. It is found that before starting business there were 497 responders, which was 78.14 percentage to the total respondent in the income range of less than 5000 the monthly income. In the income range from 5001 to 10,000, there were 115 responders followed by 24 responders in the income range of more than 10,000.

Table 4.15: Monthly Income before starting the business

Sl. No.	Income Range	Frequency	Percentage
1	Less than 5000	497	78.14
2	5001-10000	115	18.08
3	More than 10000	24	3.77
Total		636	100.00

Source: Field Survey

Table-4.16 represented the monthly income of the responders after starting the business. It is found that after starting the business there were 211 responders, which was 33 percentage to the total respondent in the income range of less than 5000 the monthly income. In the income range from 5001 to 10,000, there were 313 responders (49%) followed by 112 responders (18%) in the income range of more than 10,000. It can be said that after starting the business number of responders have increased in the higher income range and number of responders in the lower income rage have decreased. This shows that business has increased income of the responders.

Table 4.16: Monthly Income after starting the business

Sl. No.	Income Range	Frequency	Percentage
1	Less than 5000	211	33
2	5001-10000	313	49
3	More than 10000	112	18
Total		636	100

Source: Field Survey

4.2.14: Expenditure:

Expenditure incurred means the undertaking of an obligation to pay or the actual incurring of a liability. It consists about the entire cost of purchasing an item or service. Table-4.17 depicts the expenditure incurred by the responders. It is found from the table that in the first year the total expenditure incurred Rs.11644.2 (with average Rs.18.31 thousand) followed by Rs.11808 (with average Rs.18.57 thousand) in the second year and further has increased to Rs.11897 (with average Rs.18.71 thousand) in the third year. It is found from the analysis that the average expenditure incurred has increased in the three time periods.

Table 4.17: Year wise Expenditure by responders

Expenditure Incurred (In Thousands Rupees)	No. of Responders (Year 1)	No. of Responders (Year 2)	No. of Responders (Year 3)
0-9	203	166	175
10—19	248	263	242
20—29	70	81	98
30-39	55	66	55
40-49	33	27	31
50 and Above	27	33	35
Total	636	636	636
Total Expenditure Incurred (In Thousands Rupees)	11644.2	11808	11897
Average Expenditure Incurred (In Thousands Rupees)	18.31	18.57	18.71

Source: Field Survey

Table-4.18 represented the monthly expenditure of the responders before starting the business. Expenditures relates to the outgoing cost. It is found that before starting business there were 462 responders, which was 73 percentage to the total respondent in the monthly expenditure range of less than 5000. In the monthly expenditure range from 5001 to 10,000, there were 153 responders (24 %) followed by 21 responders (3%) in the monthly expenditure range of more than 10,000.

Table 4.18: Monthly expenditure before starting the business

Sl. No.	Expenditure Range	Frequency	Percentage
1	Less than 5000	462	73
2	5001-10000	153	24
3	More than 10000	21	3
Total		636	100

Source: Field Survey

Table-4.19 represented the monthly expenditure on different items by the responders before starting the business. It is reported that the total expenditure on food items was Rs.1779200 with average expenditure Rs.2797. The total expenditure on medicine was Rs.322000 with average of Rs.500. Similarly the total monthly expenditure on child education, cloth, mobile, TV cable and others was Rs.678700 with average of Rs.1067, Rs.164100 with average of Rs.258, Rs.110599 with average of Rs.174, Rs.17900 with average of Rs.28 and Rs.104050 with average of Rs.164 respectively.

Table 4.19: Monthly expenditure before starting the business- Item wise

Sl. No	Particulars	Total Expenditure (Rs)	Average Expenditure (Rs)
1	Food	1779200	2797
2	Medicine	322000	506
3	Child Education	678700	1067
4	Cloth	164100	258
5	Mobile	110599	174
6	Cable	17900	28
7	Others	104050	164
Grand Total		3176549	
Grand Average Expenditure		4995	

Source: Field Survey

Table-4.20 represented the monthly expenditure of the responders after starting the business. It is found that after starting business there were 151 responders, which was 24 percentage to the total respondent in the monthly expenditure range of less than 5000. In the monthly expenditure range from 5001 to 10,000, there were 412 responders (65 %) followed by 73 responders (11%) in the monthly expenditure range of more than 10,000.

Table 4.20: Monthly expenditure after starting the business

Sl. No.	Expenditure Range (Rs.)	Frequency	Percentage
1	Less than 5000	151	24
2	5001-10000	412	65
3	More than 10000	73	11
Total		636	100

Source: Field Survey

Table-4.21 represented the monthly expenditure on different items by the responders after starting the business. It can be noted that the total expenditure on food items was Rs.2481000 with average expenditure Rs.3901. The total expenditure on medicine was Rs.473800 with average of Rs.745. Similarly the total monthly expenditure on child education, cloth, mobile, cable and others was Rs.1193500 with average of Rs.1877, Rs.327400 with average of Rs.515, Rs.220509 with average of Rs.347, Rs.29100 with average of Rs.46 and Rs.201450 with average of Rs.317 respectively. Again it can be stated that the grand total expenditure was Rs.4926759 with grand average expenditure Rs.7746.

Table 4.21: Monthly expenditure after starting the business-Item wise

Sl. No	Particulars	Total Expenditure (Rs)	Average Expenditure (Rs)
1	Food	2481000	3901
2	Medicine	473800	745
3	Child Education	1193500	1877
4	Cloth	327400	515
5	Mobile	220509	347
6	Cable	29100	46
7	Others	201450	317
Grand Total		4926759	
Grand Average Expenditure		7746	

Source: Field Survey

Monthly expenditure before and after starting business:

Expenditure means an outflow of money, or any form of fortune in general, to another person or group as payment for an item, service, or other category of costs. Monthly expenditure before and after starting the business is presented in the table-4.22. It is clearly been concluded that total expenditure before joining the business was Rs.3176549 with an average expenditure Rs.4995, has increased after joining the business to total expenditure Rs.4926759 with an average expenditure of Rs.7746. It can be uttered that after joining business in expenditure has increased by 55%.

Table-4.22 Monthly expenditure before and after starting the business

Sl. No	Particulars	Total Expenditure (Rs)		Average Expenditure (Rs)	
		Before	After	Before	After
1	Food	1779200	2797	2481000	3901
2	Medicine	322000	506	473800	745
3	Child Education	678700	1067	1193500	1877
4	Cloth	164100	258	327400	515
5	Mobile	110599	174	220509	347
6	TV Cable	17900	28	29100	46
7	Others	104050	164	201450	317
Grand Total		3176549		4926759	
Grand Average Expenditure		4995		7746	
Percentage increase after joining SHG		55%			

Source: Field Survey

4.2.15: Saving:

Saving is the portion of income not spent on current expenditures. Stated differently, it is funds designated for future utilization rather than being spent right away.

The monthly savings of the responders before joining the business is presented in the table-4.23. It is seen from the table that there are 262 responders i.e. 41 percent of responders save less than Rs.1000, 55 responders i.e. 9 percent of responders save between Rs.1000 to Rs.2000, 4 responders i.e. 1 percent of responders save between Rs.2000 to Rs.3000, 2 responders save between Rs.2000 to Rs.3000 and 313 responders i.e. 49 percent of responders have no savings.

Table 4.23: Monthly Savings before starting the business

Sl. No	Savings Range	Frequency	Percentage
1	<1K*	262	41
2	1-2K	55	9
3	2-3K	4	1
4	>3 K	2	0
5	No saving	313	49
Total		636	100

Source: Field Survey * K=Rs1000

The monthly savings of the responders after joining the business is presented in the table-4.24. It is seen from the table that there are 186 responders i.e. 29 percent of responders save less than Rs.1000, 323 responders i.e. 51 percent of responders save between Rs.1000 to Rs.2000, 84 responders i.e. 13 percent of responders save between Rs.2000 to Rs.3000, 32 responders save between Rs.2000 to Rs.3000 and only 11 responders i.e. 2 percent of responders have no savings.

Table 4.24: Monthly Savings after starting the business

Sl. No	Savings Range	Frequency	Percentage
1	<1K*	186	29
2	1-2K	323	51
3	2-3K	84	13
4	>3 K	32	5
5	No saving	11	2
Total		636	100

Source: Field Survey *K=Rs1000

Monthly savings before and after starting the business:

Table-4.25 exhibits the monthly savings before and after starting the business. It is clearly visible that after joining the business the number of responders in the lower savings reduced and that of higher savings has increased. It is clearly visible that after joining business savings has increased.

Table 4.25: Monthly Savings before and after starting the business

Sl. No	Savings Range	Before	After
1	<1K*	262	186
2	1-2K	55	323
3	2-3K	4	84
4	>3 K	2	32
5	No saving	313	11
Total		636	636

Source: Field Survey *K=Rs1000

4.2.16: Asset:

An asset is a resource with economic value, with the expectation that it will provide a future benefit. Anything having economic value, whether now or later, is considered an asset. In essence, all that a firm owns and controls is considered an asset. Table 4.26 lists the specifics of the assets that the responders possessed before to launching their business. It explains the different assets with respective frequency. It is discovered that there are 595 responders were having agricultural land, 507 responders were holding Kuccha House followed by 406 responders were holding livestock. Only 1 respondent was having computer.

Table 4.26: Possession of asset before starting of business

Sl. No.	Assets	Frequency
1	Land	595
2	Kuccha House	507
3	Pucca House	133
4	Jewellery	285
5	Farm Equipment	149
6	Vehicle	183
7	Livestock	406
8	Mobile	342
9	TV	147
10	Computer	1
Total		2748

Source: Field Survey

The details of assets that are owned by the responders after starting the business are presented in table-4.27. It explains the different assets with respective frequency. It is observed that there are 600 responders were having land, 208 responders were holding Kuccha House, 201 responders were holding Pucca House followed by 432 responders were holding Mobile, 399 responders were holding livestock. Again 9 responders were having computer.

Table-4.27: Possession of Asset after starting of business

Sl. No.	Assets	Frequency
1	Land	600
2	Kuccha House	208
3	Pucca House	201
4	Jewellery	312
5	Farm Equipment	323
6	Vehicle	213
7	Livestock	399
8	Mobile	432
9	TV	245
10	Computer	9
Total		

Source: Field Survey

Possession of Asset Before and after Starting of business

The possession of asset before and after starting of business is presented in table-4.28.

It is found that before starting business 595 responders were holding land has increased to 600 after joining business, there were 507 responders were holding Kuccha House before joining the business, has decreased to 208, while the number of responders was holding Pucca House has increased after joining business. The possession of jewelry, Farm Equipment, Vehicle, TV and computer possession have increased after joining business.

Table 4.28: Possession of Asset before and after starting of business

Sl. No.	Assets	Frequency (Before)	Frequency (After)
1	Land	595	600
2	Kuccha House	507	208
3	Pucca House	133	201
4	Jewellery	285	312
5	Farm Equipment	149	323
6	Vehicle	183	213
7	Livestock	406	399
8	Mobile	342	432
9	TV	147	245
10	Computer	1	9
Total		2748	2942

Source: Field Survey

Business assets are items of value that your business owns, creates or benefits from. Assets can range from cash, raw materials and stock, to office equipment, buildings and intellectual property etc. In a nutshell, assets are all that an owner controls and owns that is valuable now or may be in the future able to provide revenue.

From the table-4.29 it is discovered that the responders have purchased assets by savings from business. Out of 636 responders, 351 responders i.e. 55 percent of responders have purchased assets by using savings from the business, whereas 285 responders i.e. 45 percent of responders have not purchased assets by utilizing savings from business.

Table 4.29: Purchased assets by the savings from business

Sl. No	Response	Frequency	Percentage
1	Yes	351	55
2	No	285	45
Total		636	100

Source: Field Survey

4.2.17: Entrepreneurial activity after joining SHG:

SHGs often appear to be an instrument in alleviating poverty in rural areas. Entrepreneurial activity through SHGs provides women the confidence for involvement in decision making affairs at the household-level along with the community-level. Table-4.30 presents the details of entrepreneurial activity after joining SHGs. It is found that most of people engaged in crop cultivation followed by goat rearing, Selling fruit and vegetable, Poultry, Piggery, Dairying and Sewing and tailoring etc.

Table 4.30: Details of business activity after joining SHG

Sr. No.	Business Activity	Frequency
1	Fish rearing	1
2	Fish trading	9
3	Grocery shop	41
4	Selling fruit and vegetable	76
5	Goat rearing	209
6	Poultry	71
7	Duck rearing	13
8	Piggery	56
9	Dairying	42
10	Boat making	0
11	Sewing and tailoring	34
12	Silk worm &cocoon rearing	0
13	Cloth shop	0
14	Sringar shop	6
15	Tea & snack shop	21
16	Art & craft shop	3
17	Teaching & training	0
18	Crop cultivation	495
19	Papad & pickle making	3
20	Agarbatti making	0
21	Mushroom cultivation	4
22	Forest produce sales	0
23	Vermi-compost making	6
24	Rope & broom making	0
25	Electrical repairing shop	2
26	Lac cultivation	0
27	Solar lamp making	0
28	Bee keeping	0
29	Others	44

Source: Field Survey

4.3 HYPOTHESIS TESTING (HYPOTHESES 1-11)

Testing of eleven hypotheses are given below:

Hypothesis-1

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

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

Table 4.31: Descriptive of Educational Attainment

Educational Attainment	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Illiterate	254	27.8644	19.43236	1.21929	25.4632	30.2657	.00	150.00
Non-Matriculate	243	31.5733	23.32755	1.49646	28.6255	34.5210	3.33	213.33
Matriculate	80	32.9750	18.92626	2.11602	28.7632	37.1868	4.33	96.67
Intermediate	38	35.5608	26.20921	4.25169	26.9460	44.1755	4.67	116.67
Graduation	17	44.5106	30.30309	7.34958	28.9302	60.0910	5.67	96.67
Masters	4	31.1650	5.16814	2.58407	22.9413	39.3887	24.33	35.33
Total	636	30.8499	21.82545	.86544	29.1504	32.5494	.00	213.33

Table 4.31.1: Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
3.180	5	630	.008

The Levene's test is used to test one of the underlying assumptions of the ANOVA which is the homogeneity of variances i.e. that the residual variances are equal in each group. This test requires a test statistic that has value here 3.180 and under the hypothesis of equal variances this statistic follows an F distribution with 5 and 630 degrees of freedom where 5 is the number of categories - 1 and 630 is the number of

observations - the number of categories. Here we see the p value is .008 which is less than 0.05 and therefore significance which means we can reject the null hypothesis and so the assumption of equal variances is not true and we should adjust the variable in some way (maybe via a transformation) if we wish to use an ANOVA. The ANOVA itself is described by the ANOVA table given below:

Table 4.31.2: ANOVA Statistic

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6768.483	5	1353.697	2.884	.014
Within Groups	295714.004	630	469.387		
Total	302482.487	635			

The difference between the level of educational of the entrepreneurs and business success is tested by using ANOVA. The p-value is .014 which is less than 0.05($p < 0.05$), which is statistically significance, we reject null hypothesis (H_0), and we conclude that there is significance difference between the level of education of the entrepreneurs and business success.

Table 4.31.3: Multiple Comparisons

Dependent Variable: Success Tukey HSD						
(I) Education	(J) Education	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Illiterate	Non-Matriculate	-3.70884	1.94412	.398	-9.2661	1.8485
	Matriculate	-5.11055	2.77765	.441	-13.0505	2.8294
	Intermediate	-7.69634	3.76833	.320	-18.4681	3.0755
	Graduation	-16.64614*	5.42761	.027	-32.1610	-1.1312
	Masters	-3.30055	10.91764	1.000	-34.5087	27.9076
Non-Matriculate	Illiterate	3.70884	1.94412	.398	-1.8485	9.2661
	Matriculate	-1.40171	2.79266	.996	-9.3846	6.5812
	Intermediate	-3.98750	3.77941	.899	-14.7910	6.8160
	Graduation	-12.93730	5.43532	.165	-28.4742	2.5996
	Masters	.40829	10.92147	1.000	-30.8108	31.6274
Matriculate	Illiterate	5.11055	2.77765	.441	-2.8294	13.0505
	Non-Matriculate	1.40171	2.79266	.996	-6.5812	9.3846
	Intermediate	-2.58579	4.26845	.991	-14.7872	9.6156
	Graduation	-11.53559	5.78605	.347	-28.0751	5.0039
	Masters	1.81000	11.10019	1.000	-29.9200	33.5400
Dependent Variable: Success Tukey HSD						

(I) Education	(J) Education	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Intermediate	illiterate	7.69634	3.76833	.320	-3.0755	18.4681
	Non-Matriculate	3.98750	3.77941	.899	-6.8160	14.7910
	Matriculate	2.58579	4.26845	.991	-9.6156	14.7872
	Graduation	-8.94980	6.32165	.717	-27.0203	9.1207
	Masters	4.39579	11.38855	.999	-28.1585	36.9501
Graduation	illiterate	16.64614*	5.42761	.027	1.1312	32.1610
	Non-Matriculate	12.93730	5.43532	.165	-2.5996	28.4742
	Matriculate	11.53559	5.78605	.347	-5.0039	28.0751
	Intermediate	8.94980	6.32165	.717	-9.1207	27.0203
	Masters	13.34559	12.03984	.878	-21.0704	47.7616
Masters	illiterate	3.30055	10.91764	1.000	-27.9076	34.5087
	Non-Matriculate	-.40829	10.92147	1.000	-31.6274	30.8108
	Matriculate	-1.81000	11.10019	1.000	-33.5400	29.9200
	Intermediate	-4.39579	11.38855	.999	-36.9501	28.1585
	Graduation	-13.34559	12.03984	.878	-47.7616	21.0704

*. The mean difference is significance at the 0.05 level.

For example the difference between Illiterate: Graduation has a p value .027 which is less than 0.05 and therefore a significance difference and the confidence interval is (-32.1610 -1.1312). The Tukey HSD procedure balances good power with a reasonably tight control of the Type I error rate. We see that all of the pairs of categories are significantly different. We can compare these pairings with our initial error bars. Tukey HSD revealed that the pair x1-x5, p value is 0.027 is significantly different.

Hypothesis-2

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

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

Table 4.32: Descriptive Statistics of Marital Status

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Unmarried	6	36.8883	33.65968	13.74151	1.5647	72.2120	11.00	103.33
Married	580	31.2182	22.18920	.92136	29.4085	33.0278	.00	213.33
Widow	46	26.4783	14.66547	2.16231	22.1232	30.8334	2.67	63.33
Divorced	4	18.6675	9.86821	4.93410	2.9650	34.3700	7.67	27.33
Total	636	30.8499	21.82545	.86544	29.1504	32.5494	.00	213.33

Table 4.32.1: Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
1.587	3	632	.191

The Levene's test is used to test one of the underlying assumptions of the ANOVA which is the homogeneity of variances i.e. that the residual variances are equal in each group. This test requires a test statistic that has value here 1.587 and under the hypothesis of equal variances this statistic follows an F distribution with 3 and 632 degrees of freedom where 4 is the number of categories - 1 and 632 is the number of observations - the number of categories. Here we see the p value is 0.191 which is more than 0.05 and therefore not significant which means we can accept the null hypothesis and so the assumption of equal variances is true and we should adjust the variable in some way (maybe via a transformation) if we wish to use an ANOVA. The ANOVA itself is described by the ANOVA table given below:

Table 4.32.2: ANOVA Statistics

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1770.191	3	590.064	1.240	.294
Within Groups	300712.296	632	475.811		
Total	302482.487	635			

The difference between the marital status of the entrepreneurs and business success is tested by using ANOVA. The p-value is .294 which is more than 0.05($p > 0.05$), which is statistically not significance, we accept null hypothesis (H_0), and we conclude that there is no significance difference between the marital status of the entrepreneurs and business success.

Table-4.32.3: Multiple Comparisons

Dependent Variable: Success Tukey HSD						
(I) Marriage	(J) Marriage	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Unmarried	Married	5.67018	8.95110	.921	-17.3868	28.7271
	Widow	10.41007	9.46813	.690	-13.9787	34.7988
	Divorced	18.22083	14.08028	.567	-18.0483	54.4899
Married	Unmarried	-5.67018	8.95110	.921	-28.7271	17.3868
	Widow	4.73989	3.34127	.488	-3.8668	13.3466
	Divorced	12.55066	10.94409	.661	-15.6400	40.7413
Widow	Unmarried	-10.41007	9.46813	.690	-34.7988	13.9787
	Married	-4.73989	3.34127	.488	-13.3466	3.8668
	Divorced	7.81076	11.37086	.902	-21.4792	37.1007
Divorced	Unmarried	-18.22083	14.08028	.567	-54.4899	18.0483
	Married	-12.55066	10.94409	.661	-40.7413	15.6400
	Widow	-7.81076	11.37086	.902	-37.1007	21.4792

For example the difference between all groups is not significance, because p value is more than 0.05.

Hypothesis-3

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

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

Table 4.33: Descriptive Statistics of Family Size

No. of Family Members	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1	2	21.0000	8.01859	5.67000	-51.0442	93.0442	15.33	26.67
2	21	21.4290	9.46638	2.06573	17.1200	25.7381	6.67	35.33
3	74	27.4999	15.69242	1.82421	23.8642	31.1355	4.67	75.00
4	140	29.6311	17.82898	1.50682	26.6518	32.6103	3.33	96.67
5	189	33.2055	24.04300	1.74887	29.7556	36.6554	2.67	166.67
6	119	30.4929	19.49570	1.78717	26.9539	34.0320	.00	133.33
7	49	34.7488	35.09021	5.01289	24.6697	44.8279	8.67	213.33
8	24	29.5687	18.60434	3.79759	21.7128	37.4247	8.00	83.33
9	7	32.4757	21.38209	8.08167	12.7006	52.2508	8.33	60.00
10	6	33.0017	21.04047	8.58974	10.9210	55.0823	8.00	56.67
11	2	16.5000	9.65908	6.83000	-70.2834	103.2834	9.67	23.33
12	3	56.6667	52.07132	30.06339	-72.6857	186.0190	23.33	116.67
Total	636	30.8499	21.82545	.86544	29.1504	32.5494	.00	213.33

Table-4.33.1: Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
2.239	11	624	.011

The Levene's test is used to test one of the underlying assumptions of the ANOVA which is the homogeneity of variances i.e. that the residual variances are equal in each group. This test requires a test statistic that has value here 2.239 and under the hypothesis of equal variances this statistic follows an F distribution with 11 and 624 degrees of freedom where 11 is the number of categories - 1 and 624 is the number of observations - the number of categories. Here we see the p value is .011 which is less than 0.05 and therefore significance which means we can reject the null hypothesis and

so the assumption of equal variances is not true and we should adjust the variable in some way (maybe via a transformation) if we wish to use an ANOVA. The ANOVA itself is described by the ANOVA table given below:

Table 4.33.2: ANOVA Statistics

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7402.091	11	672.917	1.423	.158
Within Groups	295080.396	624	472.885		
Total	302482.487	635			

The difference between the family size of the entrepreneurs and business success is tested by using ANOVA. The p-value is .158 which is more than 0.05 ($p > 0.05$), which is statistically not significance, we accept null hypothesis (H_0), and we conclude that there is no significance difference between the family size of the entrepreneurs and business success.

Multiple Comparisons is attached in Appendices C. Multiple comparisons between all groups is not significance difference, because p value is more than 0.05.

Hypothesis-4

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

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

Descriptive Statistics of age of the Entrepreneurs is attached in Appendices E.

Table 4.34: ANOVA Statistics of Age of Entrepreneurs

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	33709.664	51	660.974	1.436	.029
Within Groups	268772.822	584	460.227		
Total	302482.487	635			

The difference between all the age groups is tested by using ANOVA. The p-value is .029 which is less than 0.05($p < 0.05$), which is statistically significance, we reject null hypothesis (H_0), and we conclude that there is significance 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 caste categories and business success.

Table 4.35: Descriptive Statistics of Caste's of the entrepreneurs

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
General	22	43.5155	30.80362	6.56735	29.8579	57.1730	8.33	150.00
OBC	146	33.8837	22.28985	1.84472	30.2377	37.5297	4.00	123.33
SC	69	29.0241	18.31261	2.20458	24.6249	33.4232	5.67	78.67
ST	399	29.3572	21.36774	1.06973	27.2541	31.4602	.00	213.33
Total	636	30.8499	21.82545	.86544	29.1504	32.5494	.00	213.33

Table 4.35.1: Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
3.260	3	632	.021

The Levene's test is used to test one of the underlying assumptions of the ANOVA which is the homogeneity of variances i.e. that the residual variances are equal in each group. This test requires a test statistic that has value here 3.260 and under the hypothesis of equal variances this statistic follows an F distribution with 3 and 632 degrees of freedom where 3 is the number of categories - 1 and 632 is the number of

observations - the number of categories. Here we see the p value is .021 which is less than 0.05 and therefore significance which means we can reject the null hypothesis and so the assumption of equal variances is not true and we should adjust the variable in some way (maybe via a transformation) if we wish to use an ANOVA. The ANOVA itself is described by the ANOVA table given below:

Table 4.35.2: ANOVA Statistics

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5992.029	3	1997.343	4.258	.005
Within Groups	296490.458	632	469.130		
Total	302482.487	635			

The difference between the different cast categories and business success is tested by using ANOVA. The p-value is .005 which is less than 0.05($p < 0.05$), which is statistically significance, we reject null hypothesis (H_0), and we conclude that there is a difference between the difference cast categories and business success.

Table 4.35.3: Multiple Comparisons

Dependent Variable: Success Tukey HSD						
(I) Caste	(J) Caste	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
General	OBC	9.63176	4.95352	.211	-3.1279	22.3914
	SC	14.49140*	5.30312	.033	.8312	28.1516
	ST	14.15829*	4.74340	.016	1.9399	26.3767
OBC	General	-9.63176	4.95352	.211	-22.3914	3.1279
	SC	4.85964	3.16421	.417	-3.2910	13.0103
	ST	4.52653	2.09499	.135	-.8699	9.9230
SC	General	-14.49140*	5.30312	.033	-28.1516	-.8312
	OBC	-4.85964	3.16421	.417	-13.0103	3.2910
	ST	-.33311	2.82396	.999	-7.6073	6.9411
ST	General	-14.15829*	4.74340	.016	-26.3767	-1.9399
	OBC	-4.52653	2.09499	.135	-9.9230	.8699
	SC	.33311	2.82396	.999	-6.9411	7.6073

*. The mean difference is significance at the 0.05 level.

For example the difference between General: SC and ST have a p value .033 and 0,016 which is less than 0.05 and therefore a significance difference and the confidence interval is (.8312 - 28.1516 and 1.9399-26.3767).

Again for example the difference between SC: General have p value .033 which is less than 0.05 and therefore a significance difference and the confidence interval is (-28.1516-.8312).

Again for example the difference between ST: General p value .016 which is less than 0.05 and therefore a significance difference and the confidence interval is (-26.3767 -1.9399)

Hypothesis-6

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

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

The Group Statistics provided below about the group comparisons, including the sample size (n), mean, standard deviation, and standard error for Success by group. In our study, there are 579 responders having agricultural land and 57 responders did not have agricultural land. The mean success for responders having agricultural is 31.46, and the mean success for responders did not have agricultural is 24.

Table 4.36: Group Statistics

	Land	N	Mean	Std. Deviation	Std. Error Mean
Success	Having agricultural land	579	31.4627	22.16713	.92123
	Do not have agricultural land	57	24.6254	16.92318	2.24153

The presented below displays the result of Independent Samples Test.

The p-value of Levene's test is 0.225 which is more than 0.05 ($p > 0.05$), so we accept the null of Levene's test and conclude that the variance in having agricultural land is

significantly different than that of not having agricultural land. This tells us that we should look at the "Equal variances assumed" row for the t test (and corresponding confidence interval) results.

Confidence Interval of the Difference this part of the *t*-test output complements the significance test results. Since *p* is .024, which is less than 0.05, at 95 confidence interval, we can reject the null hypothesis, and conclude that there is significance difference between the entrepreneurs having agricultural land, not having Agricultural Land and business success.

Table 4.36.1: Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Success	Equal variances assumed	1.475	.225	2.264	634	.024	6.83722	3.02001	.90678	12.76766
	Equal variances not assumed			2.821	76.304	.006	6.83722	2.42345	2.01080	11.66364

Hypothesis-7

Null Hypothesis: There is no significance difference between the revenue generated by the rural women entrepreneurs before joining the SHG and after joining SHG.

Alternative Hypothesis: There is significance difference between the revenue generated by the rural women entrepreneurs before joining the SHG and after joining SHG.

Table 4.37: Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Revenue before joining SHG	29.2469	636	23.49837	.93177
	Revenue after joining SHG	31.6847	636	26.18162	1.03817

The paired samples statistics output reveals that mean revenue before joining SHG was 29.24 and after joining SHG was 31.68.

Table 4.37.1: Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	Revenue before joining SHG	636	.650	.000

The paired samples correlation table adds the information that revenue before joining SHG and after joining SHG scores are significantly positively correlated ($r = .65$).

Table 4.37.2: Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Revenue before joining SHG - Revenue after joining SHG	-2.43789	20.91574	.82936	-4.06652	-.80927	-2.939	635	.003

Revenue before joining SHG and after joining SHG scores are significantly positively correlated ($r = .65$, $p=0.000$). There was a significance average difference between Revenue before joining SHG and Revenue after joining SHG ($t_{635} = -2.43$, $p < 0.001$). On average, we can conclude that revenue before joining SHG was lower than after SHG (95% CI [-4.06652-.80927]).

The difference between the revenue generated by the rural women entrepreneurs before joining the SHG and after joining SHG is tested statistically by using the difference of means test. The value of two tail significance is 0.003 is less than .05 ($p < .05$), as such the difference between the means is significance. The test output indicates that there is significance difference between the revenue generated by the rural women

entrepreneurs before joining the SHG and after joining SHG. Hence, revenue after joining SHG is more than the before joining SHG $t(635) = -2.93, p < 0.05$.

Hypothesis-8

Null Hypothesis: There is no significance difference between the expenditure incurred by the rural women entrepreneurs before joining the SHG and after joining SHG.

Alternative Hypothesis: There is significance difference between the expenditure incurred by the rural women entrepreneurs before joining the SHG and after joining SHG.

Table 4.38: Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Expenditure before joining SHG	4994.5739	636	3397.03766	134.70131
	Expenditure after joining SHG	7746.4764	636	4679.42269	185.55118

The paired samples statistics output reveals that mean expenditure before joining SHG was 4994.57 and after joining SHG was 7746.47.

Table 4.38.1: Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	Expenditure before joining SHG and Expenditure after joining SHG	636	.799	.000

The paired samples correlation table adds the information that expenditure before joining SHG and after joining SHG scores are significantly positively correlated

($r = .799$).

Table 4.38.2: Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Expenditure before joining SHG - Expenditure after joining SHG	-2751.90252	2835.65338	112.44097	-2972.70362	-2531.10141	-24.474	635	.000

Expenditure before joining SHG and after joining SHG scores are significantly positively correlated ($r = .799$, $p=0.000$). There was a significance average difference between expenditure before joining SHG and expenditure after joining SHG ($t_{635} = -24.47$, $p < 0.001$). On average, we can conclude that expenditure before joining SHG was lower than after joining SHG (95% CI [-2531.10141 -24.474]).

The difference between the expenditure incurred by the entrepreneurs before joining the SHG and after joining SHG is tested statistically by using the difference of means test. The value of two tail significance is 0.000 is less than .05 ($p < .05$), as such the difference between the means is significance. The test output indicates that there is a significance difference in expenditure before joining SHG and after joining SHG. Hence, expenditure after joining SHG is more than the before joining SHG $t(635) = -24.47$, $p < 0.05$. Hence, it can be concluded that the after joining SHG expenditure of entrepreneurs is more than before joining SHG.

Hypothesis-9

Null Hypothesis: There is no significance difference between the savings done by the rural women entrepreneurs before joining the SHG and after joining SHG.

Alternative Hypothesis: There is significance difference between the savings done by the rural women entrepreneurs before joining the SHG and after joining SHG.

Table 4.39: Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Savings before joining SHG	24414.7814	636	22729.92036	901.29997
	Savings after joining SHG	26106.5094	636	24703.88983	979.57295

The paired samples statistics output reveals that mean savings before joining SHG was 24414.78 and after joining SHG was 26106.50.

Table 4.39.1: Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	savings before joining SHG and savings after joining SHG	636	.618	.000

The paired samples correlation table adds the information that savings before joining SHG and after joining SHG scores are significantly positively correlated ($r = .61$).

Table 4.39.2: Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	savings before joining SHG - savings after joining SHG	-1691.72799	20811.53910	825.23120	-3312.24016	-71.21581	-2.050	635	.041

Savings before joining SHG and after joining SHG scores are significantly positively correlated ($r = .61$, $p=0.000$). The average difference between savings before joining SHG and savings after joining SHG ($t_{635} = -2.050$, $p < 0.041$). On average, we can conclude that savings before joining SHG was lower than after SHG (95% CI [-3312.24016-71.21581]).

The difference between the savings done by the entrepreneurs before joining the SHG and after joining SHG is tested statistically by using the difference of means test. The value of two tail significance is 0.041 is less than .05 ($p < .05$), as such the difference between the means is significance. The test output indicates that there is a significance difference between the savings done by the entrepreneurs before joining the SHG and

after joining SHG. Hence, savings done by the entrepreneurs after joining SHG is more than the before joining SHG $t(635) = -2.050$, $p < 0.05$. Hence, it can be concluded that the after joining savings is more than before joining SHG.

Hypothesis-10

Null Hypothesis: There is no significance difference between the value of asset possessed by the rural women entrepreneurs before joining the SHG and after joining SHG.

Alternative Hypothesis: There is significance difference between the value of asset possessed by the rural women entrepreneurs before joining the SHG and after joining SHG.

Table-4.40: Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Assets before joining SHG	274.8000	10	186.76712	59.06095
	Assets after joining SHG	352.4000	10	214.99726	67.98810

The paired samples statistics output reveals that mean assets before joining SHG was 274.80 and after joining SHG was 352.40.

Table 4.40.1: Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	Assets before joining SHG and Assets after joining SHG	10	.972	.000

The paired samples correlation table adds the information that assets before joining SHG and after joining SHG scores are positively correlated ($r = .97$).

Table 4.40.2: Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Assets before joining SHG - Assets after joining SHG	-77.60000	55.15070	17.44018	-117.05244	-38.14756	-4.449	9	.002

Assets before joining SHG and after joining SHG scores are positively correlated ($r = .972, p=0.000$). There was a significance average difference between assets before joining SHG and assets after joining SHG ($t_{635} = -4.449, p < 0.002$). On average, we can conclude that assets before joining SHG was lower than after joining SHG (95% CI [-117.05244-38.14756]).

The difference between the value of asset possessed by the rural women entrepreneurs before joining the SHG and after joining SHG is tested statistically by using the difference of means test. The value of two tail significance is 0.002 is less than .05 ($p<.05$), as such the difference between the means is significance. The test output indicates that there is a significance difference between the value of asset possessed by the rural women entrepreneurs before joining the SHG and after joining SHG. Hence, the value of assets after joining SHG is more than the before joining SHG $t(635) = -4.449, p<0.05$. Hence, it can be concluded that the after joining the value of assets is more than before joining SHG.

Hypothesis-11

Null Hypothesis: There is no significance difference between the value of investment by the rural women entrepreneurs before joining the SHG and after joining SHG.

Alternative Hypothesis: There is significance difference between the values of investment by the rural women entrepreneurs before joining the SHG and after joining SHG.

Table 4.41: Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Investment before joining SHG	18.6675	636	23.24942	.92190
	Investment after joining SHG	20.4717	636	20.28275	.80426

The paired samples statistics output reveals that mean investment before joining SHG was 18.66 and after joining SHG was 20.47.

Table 4.41.1: Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	Investment before joining SHG and Investment after joining SHG	636	.536	.000

The paired samples correlation table adds the information that investment before joining SHG and after joining SHG scores are positively correlated ($r = .53$).

Table 4.41.2: Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Investment before joining SHG - Investment after joining SHG	-1.80425	21.13384	.83801	-3.44985	-.15864	-2.153	635	.032

Investment before joining SHG and after joining SHG scores are positively correlated ($r = .535$, $p=0.000$). The average difference between investment before joining SHG and investment after joining SHG ($t_{635} = -2.15$, $p < 0.032$). On average, we can conclude that investment before joining SHG was lower than after joining SHG (95% CI - 3.44985 -.15864].

The difference between the value of investment by the entrepreneurs before joining the SHG and after joining SHG is tested statistically by using the difference of means test. The value of two tail significance is 0.032 is less than .05 ($p < .05$), as such the difference between the means is significance. The test output indicates that there is a significance difference between the value of investment by the entrepreneurs before joining the SHG and after joining SHG. Hence, the value of investment after joining SHG is more than the before joining SHG $t(635) = -2.15$, $p < 0.05$. Hence, it can be concluded that the after joining SHG the value of investment is more than before joining SHG.

4.4 SUMMARY

This chapter analyzed the primary data collected from 636 rural women entrepreneurs of SHG from Namkum and Angara blocks of Ranchi district. Descriptive study and testing of hypotheses were performed by ANNOVA, independent “t” test, paired “t” test and levene’s test. Detailed report is presented in next chapter V.

CHAPTER-V

RESULTS, DISCUSSION & CONCLUSIONS

CHAPTER-V

RESULTS, DISCUSSION & CONCLUSIONS

5.1 INTRODUCTION

In the present section of the study, analysis of results and findings are presented. The result of primary data were analyzed to find out role of SHG in development of rural women entrepreneurs and how responders are strengthening their socio-economic condition after joining SHG. The study consider the entrepreneurship activity involves various factors like education, previous experience, availability of farming land, caste, culture, etc.

The present findings are analyzed to facilitate the researcher to provide best insights and solutions for underlying investigation and also developed understanding on research topic. The analysis helped to identify silent factors impacting rural entrepreneurs in starting and running own business.

The chapter further presents the recommendations to researcher and other stakeholders to create positive atmosphere for rural entrepreneurship. At the chapter's conclusion, limitations of the study and further scope is presented.

5.2 RESULT OF OBJECTIVE 1 (HYPOTHESES 1-6):

Sl. No.	Objective 1	Hypotheses	Result
1	To study and analyze the socio-economic status of rural women entrepreneurs of SHG in Jharkhand.	1	(H0) rejected
2		2	(H0) accepted
3		3	(H0) accepted
4		4	(H0) accepted
5		5	(H0) rejected
6		6	(H0) rejected

Discussion:

From above result, it is found that Business success is not impacted by marital status, family size and age of rural women entrepreneurs. However, business success is impacted by education and caste of entrepreneurs. It is also identified that entrepreneurs are more successful who are having own agricultural land than those entrepreneurs who are not having agricultural land.

Education of rural women entrepreneurs:

This investigation found that 78% of entrepreneurs are illiterate and non-matriculate. This study also identify that business success is impacted by education of entrepreneurs. According to Mahamood (2001), education is not the only factor influencing social and economic change of SHG member, it is undeniable that increased literacy rates can support economic expansion.

Marital status of rural women entrepreneurs:

This study found that almost eighty seven percent of entrepreneurs are married and has no impact on success of business. It is expected that married women need more money for family requirement. Sooryamoorthy (2005) found that the SHG members' credit usage and savings, as seen by their contributions to the groups and the deposits they make over the course of their membership, are influenced by their marital status. The variations in saving and credit usage habits based on a person's marital status are a reflection of the shared family responsibilities that members have with their spouses or parents. Since these responders don't have other skill to generate income and joining SHG is one of the best solution to fulfill their family needs.

Family size of rural women entrepreneurs:

According to Rai & Shrivastava (2021), the economic and social resilience of women who have four or fewer family size makes them more empowered. But this study investigated that average size of family consist of five members and has no impact on business success of rural women entrepreneurs.

Age of rural women entrepreneurs:

This study found the average age within the entrepreneurs are 37.25 years. Maximum entrepreneurs are within in the age group of 30- 40 years. Similarly Singh & Deshmukh (2023) in their study identified that maximum SHG members are in between the age group of 30 to 45 years. According to Vijiyarani & Vinitha (2022), Women within the 30 to 40 years age range desire to engage in revenue-generating pursuits in order to augment their families' earnings. It has also been recognized that, old women are not able to engage in any income-generating activities.

Religion and caste of rural women entrepreneurs:

It is found in this study that all entrepreneurs belong from Hindu religion and almost seventy four percent belong to SC and ST categories. These rural women entrepreneurs are identified more successful than OBC and General Categories. Amutha (2011) in her study found that maximum entrepreneurs of SHG were from SC and ST categories. According to Jain et.al. (2022), ensuring sufficient representation from underrepresented groups in the SHG has been made possible by the NRLM program.

Agricultural land of rural women entrepreneurs:

This study found that ninety one percent of entrepreneurs have agricultural land while nine percent of entrepreneurs are landless. Approximately ninety seven percent of responders are marginal farmer's i.e. 0-2.5 Acres of landholding. Sixty two percent of

entrepreneurs in this study are ST (Tribal) and traditionally these indigenous people depend on land and forest for their livelihood through agriculture. According to Gupta (2019), as a proportion to total land-holdings within the State, Jharkhand and Chhattisgarh have a greater share of ST land-holdings.

5.3 RESULT OF OBJECTIVE 2 (HYPOTHESES 7-11):

Sl. No	Objective 2	Hypotheses	Result
1	To study the impact on income of rural women of SHG after starting own business.	7	(H0) rejected
2		8	(H0) rejected
3		9	(H0) rejected
4		10	(H0) rejected
5		11	(H0) rejected

Discussion:

From above result it is found that after joining SHG and involving in entrepreneurial activity revenue, expenditures, savings, assets and investments of entrepreneurs have increased and null hypotheses are rejected. Income range of maximum entrepreneurs increased from 0-5 thousand to 5-10 thousand.

Revenue of rural women entrepreneur after joining SHG:

The money received from regular business activities is known as revenue, and it is computed by multiplying the average sales price by the quantity of units sold.

Revenue of rural women entrepreneurs has increased year on year. Average revenue generated for year 2016-17 is 29.25 thousand, 2017-18 is 31.62 thousand and 2018-19 is 31.68 thousand. However, revenue generation by rural women entrepreneurs are less than country level. Data released by Ministry of Rural Development (2020) the average

monthly revenue of the enterprises are Rs. 39,000, with Rs. 47,800 coming from manufacturing, Rs. 41,700 from services, and Rs. 36,000 from trading.

Expenditure of rural women entrepreneur before and after joining SHG:

Rural women entrepreneurs' expenditure on food, medicine, children's education, cloth, mobile, cable and others was Rs.4995 before joining SHG and has increased to after joining Rs.7746. It is observed that expenditure has been increased to fifty five percent. Shobana & Somasundaram (2017) in their study found that since the majority of SHG members are from lower-income families and live below the poverty line, they don't spend a lot of money. However, because of the support they receive from SHGs, members are able to increase their income after joining, which leads to an increase in expenditure on meeting their financial needs.

Saving of rural women entrepreneur before and after joining SHG:

Saving of entrepreneurs increased after joining the SHG and starting own entrepreneurial activity. Almost eighty percent of entrepreneurs are saving ranging from one to two thousand each month. Ballem & Kumar (2010) found that before joining SHG, rural women were using unofficial savings sources like chit funds, investing in assets like goats, poultry, etc., or concealing cash in safe locations, etc. SHG initiatives highlight the significance of offering safe, account-based savings options that the underprivileged can easily access. Banks and other formal financial institutions don't provide the poor with specialized saving services. Regulations also prohibit MFIs and non-bank financial organizations from providing savings services. Therefore, among the most promising ways for the impoverished to save are SHGs.

Asset of rural women entrepreneur before and after joining SHG:

It is observed that before starting business, 595 rural women entrepreneurs were holding land has increased to 600 after joining business, there were 507 responders were holding kuccha House before joining the business, has decreased to 208, while the number of responders was holding pukka House has increased after joining business. The possession of jewelry, Farm Equipment, Vehicle, TV and computer possession have increased after joining business. Swain & Varghese (2009) found that the relationship between involvement in SHGs and asset development, a long-term impact measure in SHGs in India. The findings show that SHGs, regardless of the asset requirements, have a favorable impact on asset development. Members who participate in SHGs shift their revenue sources from pure agriculture to other sources, such livestock income.

Investment of rural women entrepreneur before and after joining SHG:

There are two different types of funds that are accessible with the entrepreneurs. The own fund are the amount invested by the owners, whereas the borrowed funds are the funds that a business raises through loans or borrowings from outside parties. In the first year the total fund invested was Rs.18.67 thousands followed by Rs.19.16 thousand in the second year and further has increased to Rs.19.63 thousand in the third year. According to information released by Ministry of Development of North-East Region (2023) average credit amount per SHG from bank was Rs.1.02 lakh.

5.4 RESULT AND DISCUSSION ON OBJECTIVE 3:

For objective three (To find out most successful trade(s) among various enterprise under SHG), no hypothesis has been formed. Result is drawn from frequency calculation. It is observed that crop cultivation is major entrepreneurial activity among

rural women entrepreneurs followed by goat rearing, selling fruit and vegetables in local market, poultry and piggery. According to BRLPS, the simplest and most common way for SHG members to generate income is through farming animals. And given that rural women who belong to SHGs already possess the skill sets needed for this revenue-generating activity, this conclusion seems to be quite evident. Vijayarani & Vinita (2022) observed that SHG members have initiated various income-generating activities such as vegetable gardening, dairy, flower and bangle making, jute work, stitching, and own shop. The most common way to generate revenue among these is to "own shop," which is followed by "stitching work."

Entrepreneurial activity is very complex phenomenon and depends on resources available in the specific region. It is quite obvious that entrepreneurs of coastal region will be engaged in fishing and related activities, North East region SHG members choose handloom, piggery, goatery, etc., and Eastern region SHG members select agriculture as primary entrepreneurial activity due to availability of agricultural land.

5.5 SIGNIFICANCE OF QUALITATIVE STUDY:

The topic of research 'Role of SHG in development of rural women entrepreneurs' itself inspired to collect valuable insight from in-depth interview of rural women entrepreneurs and experts to unfold the cohesiveness quality and support provided by SHG to its members. Qualitative research is scientific research which produces conclusions that are useful beyond the study's immediate parameters and also generates results that weren't predetermined (Kothari, 2004).

Case study 1

Name: Ratho Devi

Name of the SHG: Shakti Mahila Shamoo

No of members: 14

Village: Meri Tungri

Block: Angara

District: Ranchi

The Shakti Mahila Shamoo at Meri Tungri village of Angara block was formed during 2014 and qualified second grade from JSLPS. The XYZ bank disbursed an amount of Rs. 3.5 lakhs against the SHG has qualified for second grading test. There are 14 SHG members in the group. Ratho Devi was married at very early age and she is illiterate. Her husband is daily wage labor. She took fifty thousand loan from SHG for poultry farming. She started individual business because it was easy to do individual business than group business. She was having previous knowledge of poultry farming. Her monthly earning and saving increased from this business. She is now able to send her children to private school. Her daughter is studying in higher secondary school and her wish is to do some government job. Previously she was doing seasonal agriculture but due to lack of knowledge and fund she was continuously facing losses. On asking “what are the problems you are facing in current entrepreneurial activity”, she replied *‘utpadon lagat ke kam ni karek sakatho aur moke praskischan leweke lagi’*.

Findings:

1. Earning and saving increased and better education to children.
2. Not able to control production cost.
3. Need more training.
4. Previous experience for selection of entrepreneurial activity.

Case study 2:

Name: Sabitri Devi

Name of the SHG: Haryali Mahila Samiti

No of members: 12

Village: Bisa

Block: Angara

District: Ranchi

Sabitri Devi took loan from Hariyali Mahila Samiti to start entrepreneurial activity. Her husband is farmer and both are illiterate. After taking loan of forty thousand, she invested in seasonal vegetable farming on her own land. This was first time she took loan to start own entrepreneurial activity. Other members of SHG were doing agriculture, so she also decided to do farming. She consumed loan amount to purchase better quality of seeds and fertilizers and her production increased. She purchased farm equipment's from her saving. On asking 'what are the constrained you faced while starting this business'? She explained that lack of education, experience and fund are the major problems. She took the help of other SHG member to overcome these challenges. She also put emphasis on '*Dikkat sab man ke hal karek me SHG mankar bhumika bahut joaruri hayik*'

Findings:

1. SHG's role in solving problems are very critical.
2. Asset creation from saving.
3. Lack of education, experience and funds are major challenges faced during entrepreneurial activity.
4. Entrepreneurs get influenced by other member while selection of business.

Case study 3:

Name: Parmila Devi

Name of the SHG: Diamand Mahila Samiti

No of members: 12

Village: Lalkhatang

Block: Namkum

District: Ranchi

Parmila Devi joined SHG in the year 2011. Diamand Mahila Samiti SHG is graded rank one by JSLPS. After grading, SHG took loan from XYZ bank of Rs. 4 lakh. Parmila Devi has 1-2 acre of agriculture land in her village. Her husband and she was earlier doing farming for livelihood. She took eight thousand loan in 2016 from SHG to start goatery business. She selected individual business instead of group business and purchased goats from her loan amount. She also invested three thousand from her savings. For first year her net profit was 18 thousand which gradually increased to 45 thousand in the year 2018-19. She re-invested some profit in the business and also purchased jewelry and mobile phone. After asking “what are the problems you are facing in current business?”. She replied, ‘utpadan ke badayek ni parthon ar fariwar ker bagra sahayata chahi’. Again she was asked ‘what is the role of SHG in development of rural women entrepreneurs?’ She replied ‘SHG moke naya upay sikhek le dher sahayata karlak arm or atambiswas ke ho badayak delak.’

Findings:

1. SHG helped in learning new skill and built self-confidence.
2. Asset creation.
3. Individual business.
4. Problem in increasing production and lack of family support.

Discussion on case study:

This study identified that role of SHG is very much vital in development of rural women entrepreneurs. SHG provided opportunity to rural women in establishing own enterprise by delivering collateral free loans. These entrepreneurs developed the habit of saving and also creating assets from own savings. During study it was also found that most of the entrepreneurs are doing individual business instead of group business. SHG helped in developing new skills and built self confidence among member. Some obstacles of rural women entrepreneurs were also identified during this study like problem in increasing production, lack of family support, lack of education and experience, shortage of fund, lack of training etc. which need to be addressed on priority level.

Discussion with experts:

An interview was conducted with CEO, JSLPS and Special Secretary, Agriculture, Co-operative and Animal Husbandry, Jharkhand and other domain experts.

JSLPS is providing proper assistance during formation of SHG and doing hand holding after formation. Continuous skill development opportunity is provided to rural women entrepreneurs by providing residential training programs. But many entrepreneurs are not willing to get training because women entrepreneurs feel difficulty in leaving their family and small children behind and attend training for whole day or three days residential programs.

Department of Agriculture, Co-operative and Animal Husbandry, Jharkhand has implemented a scheme 'Mukhya Mantri Pashudan Yojna' for SHG rural women entrepreneurs. Gram Sabha select the members of SHG and forward to the department. In this scheme, SHG members get maximum 15 ducks, 400 chicks, 5 pigs, 5 goats and 5 cows with seventy-five percent maximum subsidy subject to fulfilling eligibility

criteria. SHG member has to deposit margin amount into beneficiary contribution account and Government also transfer the remaining amount to DBT. Empaneled suppliers give farm animals to SHG members directly. During discussion some major gaps are identified- 1. After receiving money from Government, members deny to take farm animals and consume this amount to fulfill other needs. 2. Animals supplied by suppliers die after few days at beneficiaries home may be due to lack of knowledge and absence of proper maintenance. This scheme is observed as partially successful.

5.6 IMPLICATIONS OF RESEARCH

Most studies of rural women entrepreneurship under SHG have been focused on western and southern part of India. Each region has its own unique culture, climate and resources. These factors not only impact but also help natives in entrepreneurship development. As far as Jharkhand is concerned, very few studies have been conducted in the area of rural women entrepreneurship under SHG.

The present study conducted in two blocks of Ranchi district observed that most of the SHG's rural women entrepreneurs are engaged in agriculture and allied business in own farming land.

According to census (2011), Jharkhand state has the 12th largest tribal population in the country, accounting for 8.3 percent of the total schedule tribe population. As far as Ranchi is concerned, only 12.05 percent of tribal population is reported. This study explored that majority of entrepreneurs are from SC and ST are more successful than OBC and General Category.

Education plays major role in success of business (Lackeus M., 2015). The present analyzed data shows that graduate rural women entrepreneurs are more successful in business than illiterates.

Also, a reality check of the positive impact of SHG on rural women entrepreneurs on income, saving, asset creation and expenditure is vital important.

5.7 IMPLICATIONS FOR RESEARCHERS

1. This study provides deeper insights on Entrepreneurial capabilities of rural women who those are members of SHGs. However, there is need to explore further on abilities of rural women to sustain and scale up their business activities.
2. It has been found that SHGs members are engaged in self-managed business activities rather group business. Hence, there is need of deeper insights on reasons for the same.
3. There has been many research on group behavior for saving activities, however researcher may explore group behavior for entrepreneurial activities.
4. Researcher may carry out comparative study of Entrepreneurial capabilities of SHGs member and non SHGs women entrepreneurs.

5.8 MAJOR RECOMMENDATIONS

It is very much clear from the above findings of the present study that there cannot be one single factor that determines the approach to entrepreneurial activity of rural women. Many other entities like individual, family, society and support of governmental/non-governmental agencies play vital roles in shaping the rural women entrepreneurs of SHG. The study has some recommendations to institutions, rural women entrepreneurs and government/policy makers. The other recommendations are detailed below:

- **FOR INSTITUTION:**

1. As SHG model in India has evolved very strongly and study of saving SHGs are part of management education, however it has been identified that SHGs has helped the rural women to become entrepreneur, hence, SHG entrepreneurial activities and practices may be incorporated into business management curriculum.
2. Success stories and case studies may be part of curriculum for training an education for budding managers.
3. Educational institutions may recommend policy makers for inclusion of best practices related to this sector.

- **FOR GOVERNMENT/POLICY MAKERS:**

1. As SHGs are breaking the barrier for livelihood and establishing themselves as entrepreneurs, hence, there is need of policy interventions towards forward linkage and credit support in terms of grant, working capital.
2. Recently, Government of Jharkhand tried to consolidate the business activities of rural women entrepreneurs of SHGs under brand name “PALASH”. The initiative is helping the women entrepreneurs for visibility of their product among customers and also supporting brand positioning of their product and thereby reach to more number of customers are increasing. However, there is need of scaling up to business through cluster approach and making individual business into group business.
3. There is need to conduct large scale studies on best practices and incorporation of the same into long term policy.
4. There is need of incentivizing rural women entrepreneurs for creation of unique identity for their business and products.

5. Government should organize international and national level conferences, workshops and conclave for bringing various stakeholders at common platform for exchange of thoughts, long term strategies, gap analysis and recommendations.
6. There is immediate need of intervention towards development robust training and capacity building model for evolving rural women entrepreneurs. Government of Jharkhand should tie up with IIT, Dhanbad, IIM, Ranchi, Incubation centers and Skill development institutions for quality and capacity building of rural women entrepreneurs.
7. There is dire need of computerization of SHGs and capacity building of members to manage business transactions and creation of dash board at federal level i.e JSLPS for management of SHGs and their activities.

5.9 LIMITATIONS OF THE RESEARCH

The following limitations could be related to this study:

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

Secondly, survey was used to collect the data. This instrument was 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.

5.10 SUGGESTIONS FOR 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 in 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.

5.11 CONCLUDING REMARKS

This study was an honest attempt to study and analyze the successful entrepreneurial activity and positive impact on income, expenditure, asset creation and saving of SHG on rural women entrepreneurs. After joining SHG, the entrepreneurs are successfully running own business and leading better standard of living. Entrepreneurship empowered them with economic independence and built self-confidence. Collective power of SHG helped in resolving business issues.

Impact of COVID-19 on business of entrepreneurs are not captured in this study. This study included data of SHG entrepreneurs who are running own business successfully for three consecutive years till 2019. After emergence of pandemic COVID-19 in March, 2020, it may have impacted business of SHG entrepreneurs.

Also during pandemic period, increased ration was given to BPL families which may fulfilled daily food requirement and expense on food items may be reduced.

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Appendix: A

Sl. No	Name of villages of Namkum and Angara blocks	Total no of SHGs	Total no of responders
1	Bara Aocha	1	1
2	Badri Khabhawan Tola	9	20
3	Butgora	1	1
4	Bhuk Bhukia	1	1
5	Bandag	2	14
6	Bisa	4	30
7	Chandghashi	10	26
8	Chamghati	8	15
9	Dhaua	7	23
10	Dumagari	2	17
11	Gandhi Gram	4	4
12	Hafatbera	2	20
13	Ithe	12	35
14	Kuttiyatu	11	59
15	Kashidih	2	16
16	Kamta	1	13
17	Koinardih	8	15
18	Khabhawan	2	5
19	Lalkhatang	8	21
20	Lodhma	10	30
21	Malti	6	21
22	Masaniya	9	9
23	Meri Tungri	4	15
24	Mahespur	2	6
25	Musangu	31	10
26	Nachaldag	10	34
27	Nawagar	1	2
28	Nayatodang	1	6
29	Pindrakon	4	15
30	Ramdaga	1	1
31	Reshamdaga	1	1
32	Sarai Tola	3	7
33	Sikara	3	10
34	Soso	1	2
35	Surori	1	1
36	Tumbaguttu	17	69
37	Tetri	10	31
38	Tunju	6	30
Total		216	636

Appendices B:

Sl. No	Name of SHG	Village	Block	Date/Year of Formation
1	Sabnam Mahila Samuh	Chandaghasi	Namkum	05.09.2010
2	Aasha Arti Mahila Samuh	Chandaghasi	Namkum	02.09.2012
3	Bosko Ujjawal Mahila Samuh	Chandaghasi	Namkum	07.09.2014
4	Deep Mahila Samuh	Chandaghasi	Namkum	22.06.2014
5	Jagriti Bishnu Mahila Samuh	Chandaghasi	Namkum	12.08.2014
6	Jagriti Munda Mahila Samuh	Chandaghasi	Namkum	12.08.2014
7	Lakshmi Mahila Samuh	Chandaghasi	Namkum	25.10.2015
8	Puja Mahila Samuh	Chandaghasi	Namkum	03.01.2001
9	Sarvodai Swayam Sidha Mahila Samiti	Chandaghasi	Namkum	02.10.2004
10	Shanti Mahila Samuh	Chandaghasi	Namkum	30.06.2014
11	Bharti Mahila Samuh	Ithe	Namkum	04.11.2014
12	Gulab Mahila Samuh	Ithe	Namkum	02.11.2014
13	Jagriti Mahila Samuh	Ithe	Namkum	12.08.2014
14	Sabnam Mahila Samuh	Ithe	Namkum	05.09.2010
15	Jagriti Munda Mahila Samuh	Ithe	Namkum	12.08.2014
16	Jeevan Jyoti Mahila Samuh	Ithe	Namkum	29.10.2014
17	Muskan Mahila Samiti	Ithe	Namkum	05.09.2010
18	Shanti Mahila Samuh	Ithe	Namkum	03.06.2014
19	Suhani Mahila Samuh	Ithe	Namkum	04.11.2014
20	Chaya Indra Mahila Samiti	Kutiyatu	Namkum	19.05.2015
21	Kali Mahila Samuh	Kutiyatu	Namkum	21.06.2010
22	Kali Shree Mahila Samiti	Kutiyatu	Namkum	21.06.2010
23	Krishna Ajeevika Sakhi Mandal	Kutiyatu	Namkum	17.10.2014
24	Muskan Mahila Samiti	Kutiyatu	Namkum	02.07.2014
25	Sajni Mahila Samuh	Kutiyatu	Namkum	17.02.2014
26	Saraswati Mahila Samuh	Kutiyatu	Namkum	06.04.2008
27	Saraswati Shree Mahila Samiti	Kutiyatu	Namkum	16.04.2008
28	Suraj Mahila Samuh	Kutiyatu	Namkum	11.05.2015
29	Tota Mahila Samuh	Kutiyatu	Namkum	22.02.2014
30	Tulsi Mahila Samuh	Kutiyatu	Namkum	17.02.2014
31	Upkar Mahila Samiti	Kutiyatu	Namkum	21.09.2009
32	Beli Swayam Sahayata Samuh	Lalkhatanga	Namkum	14.09.2014
33	Kiran Mahila Samuh	Lalkhatanga	Namkum	14.09.2014
34	Jyoti Mahila Samuh	Lalkhatanga	Namkum	14.09.2014
35	Shanti Mahila Samuh	Lalkhatanga	Namkum	14.09.2014
36	Javaful Mahila Samiti	Lalkhatanga	Namkum	08.09.2014
37	Laxmi Mahila Samuh	Lalkhatanga	Namkum	14.09.2014
38	Tulsi Mahila Samuh	Lalkhatanga	Namkum	10.07.2014
39	Asha Kiran Mahila Samuh	Lalkhatanga	Namkum	14.09.2014
40	Bosko Ujjawal Mahila Samuh	Lodhma	Namkum	07.09.2014
41	Prerna Swayam Sahayata Samuh	Lodhma	Namkum	04.01.2014
42	Tulsi Mahila Samuh	Lodhma	Namkum	01.02.2016
43	Lakshmi Mahila Samuh	Lodhma	Namkum	25.10.2015

Sl. No	Name of SHG	Village	Block	Date/Year of Formation
44	Jai Sarna Mahila Samuh	Lodhma	Namkum	14.05.2013
45	Sakhi Mahila Samuh	Lodhma	Namkum	29.07.2014
46	Puja Mahila Samuh	Lodhma	Namkum	03.01.2001
47	Deep Mahila Samuh	Lodhma	Namkum	26.06.2014
48	Shanti Mahila Samuh	Lodhma	Namkum	30.06.2014
49	Sarvodai Swayam Sidha Mahila Samiti	Lodhma	Namkum	02.10.2014
50	Deep Mahila Samuh	Malti	Namkum	02.11.2014
51	Jeevan Jyoti Mahila Samuh	Malti	Namkum	08.01.2017
52	Jyoti Mahila Samuh	Malti	Namkum	27.10.2014
53	Asha Mahila Samuh	Malti	Namkum	27.10.2014
54	Roshni Mahila Samuh	Malti	Namkum	15.10.2014
55	Mamta Mahila Samuh	Malti	Namkum	27.10.2014
56	Saraswati Mahila Samuh	Nachaldag	Namkum	16.03.2005
57	Gulab Mahila Samuh	Nachaldag	Namkum	19.02.2014
58	Bahu Mahila Samuh	Nachaldag	Namkum	12.01.2014
59	Khusbu Mahila Samuh	Nachaldag	Namkum	03.08.2016
60	Surya Mukhi Mahila Samuh	Nachaldag	Namkum	10.01.2010
61	Bhawani Mahila Samuh	Nachaldag	Namkum	10.03.2004
62	Sakhi Mahila Samuh	Nachaldag	Namkum	16.03.2005
63	Suraj Mahila Samuh	Nachaldag	Namkum	19.02.2014
64	Ujjwal Mahila Samuh	Nachaldag	Namkum	10.02.2014
65	Chand Mahila Samuh	Nachaldag	Namkum	03.01.2000
66	Juhi Mahila Samuh	Pindarkon	Namkum	16.04.2016
67	Asha Mahila Samuh	Pindarkon	Namkum	15.11.2014
68	Bosko Nav Jagriti Mahila Samuh	Pindarkon	Namkum	09.11.2014
69	Vikas Indira Mahila Samiti	Pindarkon	Namkum	12.11.2014
70	Suraj Swayam Sahayta Samuh	Tetri	Namkum	03.07.2015
71	Puja Mahila Samuh	Tetri	Namkum	05.07.2015
72	Pragati Mahila Sahayta Samuh	Tetri	Namkum	10.01.2010
73	Ujala Swayam Sahayta Samuh	Tetri	Namkum	15.02.2015
74	Laxmi Swayam Siddhi Mahila Samiti	Tetri	Namkum	01.02.2002
75	Pragati Mahila Samiti	Tetri	Namkum	10.10.2010
76	Nirmal Swayam Sahayta Samuh	Tetri	Namkum	31.10.2015
77	Laxmi Swayam Sahayata Samuh	Tetri	Namkum	03.07.2015
78	Jai Mata Swayam Sahayata Samuh	Tetri	Namkum	03.07.2015
79	Vaishnavi Swayam Sahayta Samuh	Tetri	Namkum	30.07.2016
80	Jyoti Mahila Samiti	Tetri	Namkum	02.03.2014
81	Rani Mahila Samuh	Tumbaguttu	Namkum	10.03.2014
82	Saloni Mahila Samuh	Tumbaguttu	Namkum	14.03.2014
83	Aaradhna Mahila Samuh	Tumbaguttu	Namkum	31.01.2015
84	Rashi Mahila Samiti	Tumbaguttu	Namkum	09.03.2014
85	Jeevan Mahila Samuh	Tumbaguttu	Namkum	02.03.2015
86	Roshni Mahila Samuh	Tumbaguttu	Namkum	10.03.2014
87	Sashi Mahila Samuh	Tumbaguttu	Namkum	09.03.2014
88	Bosko Puja Mahila Samuh	Tumbaguttu	Namkum	05.03.2014

Sl. No	Name of SHG	Village	Block	Date/Year of Formation
89	Jyoti Mahila Samuh	Tumbaguttu	Namkum	09.03.2014
90	Naya Sabera Swayam Sahayata Samuh	Tumbaguttu	Namkum	20.12.2015
91	Muskan Mahila Samiti	Tumbaguttu	Namkum	28.02.2015
92	Khusbu Mahila Samuh	Tumbaguttu	Namkum	03.03.2015
93	Surya Mahila Samuh	Tumbaguttu	Namkum	02.02.2016
94	Prakash Mahila Samuh	Tumbaguttu	Namkum	02.04.2014
95	Sitara Mahila Samuh	Tumbaguttu	Namkum	12.03.2014
96	Champa Mahila Mandal	Tunju	Namkum	05.04.2001
97	Ujjwal Mahila Samuh	Tunju	Namkum	24.01.2014
98	Laxmi Nivasi Mahila Samiti	Tunju	Namkum	25.09.2011
99	Bahu Mahila Samuh	Tunju	Namkum	06.07.2014
100	Suraj Mahila Samuh	Tunju	Namkum	06.07.2014
101	Nayiraah Mahila Mandal	Tunju	Namkum	05.04.2001
102	Dharti Maa Mahila Samuh	Badri Khabhawan Tola	Angara	2002
103	Ajika Mahila Samuh	Badri Khabhawan Tola	Angara	2011
104	Maa Bhawani Mahila Samiti	Badri Khabhawan Tola	Angara	2013
105	Vivekanand Mahila Samiti	Badri Khabhawan Tola	Angara	2004
106	Sugandh Mahila Samuh	Badri Khabhawan Tola	Angara	2009
107	Kamal Fhul Mahila Shamuh	Badri Khabhawan Tola	Angara	2002
108	Jai Sambhoo Mahila Samiti	Badri Khabhawan Tola	Angara	2013
109	Maa Laxmi Mahila Samuh	Badri Khabhawan Tola	Angara	01.01.2013
110	Mala Mahila Jagriti Mandal Samuh	Bandag	Angara	2009
111	Maa Sarna Mahila Samuh	Bandag	Angara	2012
112	Kamla Mahila Samuh	Baraocha	Angara	2012
113	Sita Mahila Samuh	Bhuk Bhukia	Angara	2009
114	Maa Santoshi Mahila Samuh	Bisa	Angara	02.08.2015
115	Hariyali Mahila Samiti	Bisa	Angara	20.11.2011
116	Maa Laxmi Swayam Mahila Samuh	Bisa	Angara	2012
117	Maa Laxmi Mahila Samuh	Bisa	Angara	2012
118	Tara Mahila Samuh	Butgora	Angara	2013
119	Gulab Mahila Samuh	Chamgati	Angara	03.11.2008
120	Jagriti Mahila Samuh	Chamgati	Angara	2009
121	Laal Gulab Mahila Samuh	Chamgati	Angara	2008
122	Naw Ujyara Mahila Samuh	Chamgati	Angara	12.01.2011
123	Kamla Mahila Samuh	Chamgati	Angara	08.06.2014
124	Jeevan Jyoti Mahila Samuh	Chamgati	Angara	2008
125	Sitaram Mahila Samuh	Chamgati	Angara	2013
126	Kamal Mahila Samuh	Chamgati	Angara	2017
127	Jiwan Jyoti Mahila Samuh	Chamgati	Angara	14.06.2014
128	Om Mahila Samiti	Dhaua	Angara	2016
129	Adiwasi Mahila Vikas Samuh	Dhaua	Angara	2013
130	New Jagriti Mahila Samuh	Dhaua	Angara	2006
131	Shiv Shankar Mahila Samuh	Dhaua	Angara	04.11.2006
132	Durga Mata Mahila Samuh	Dhaua	Angara	2017
133	Radha Rani Mahila Samuh	Dhaua	Angara	14.02.2017

Sl. No	Name of SHG	Village	Block	Date/Year of Formation
134	Saraswati Mahila Samuh	Dhaua	Angara	2014
135	Jyoti Mahila Samuh	Dumagari	Angara	2014
136	Sona Mahila Samuh	Dumagari	Angara	02.03.2014
137	Sanskar Mahila Samuh	Gandhi Gram	Angara	13.12.2014
138	Mahila New Jagriti Samuh	Gandhi Gram	Angara	2012
139	Maa Laxmi Mahila Samuh	Gandhi Gram	Angara	2014
140	Kamal Fhul Mahila Shamuh	Gandhi Gram	Angara	2014
141	Maa Bhawani Mahila Samiti	Haftabera	Angara	2013
142	Kairo Mahila Samuh	Haftabera	Angara	11.06.2014
143	Jagriti Bishnu Mahila Samuh	Ithe	Angara	12.08.2014
144	Jai Jharkhand Mahila Samiti	Kamta	Angara	22.10.2009
145	Mahila Bikas Samuh	Kashi Dih	Angara	10.03.2014
146	Indira Mahila Samuh	Kashi Dih	Angara	2011
147	Dharti Maa Mahila Samuh	Khambhwn	Angara	2002
148	Jai Mahila Samuh	Khambhwn	Angara	2013
149	Komal Mahila Samuh	Koinardih	Angara	04.04.2004
150	Laxmi Mahila Samuh	Koinardih	Angara	2002
151	Ganga Mahila Samuh	Koinardih	Angara	04.04.2004
152	Jiwan Jyoti Mahila Samuh	Koinardih	Angara	2007
153	Saraswati Mahila Samuh	Koinardih	Angara	12.12.2012
154	Jharkhand Vikas Mahila Samiti	Koinardih	Angara	25.05.2005
155	Durga Mahila Samuh	Koinardih	Angara	2007
156	Sajni Mahila Samuh	Kutiyatu	Angara	17.02.2014
157	Saraswati Shree Mahila Samiti	Kutiyatu	Angara	06.04.2008
158	Om Mahila Samiti	Maheshpur	Angara	10.03.2017
159	Maheshpur Bagan Toli Utpadan Samiti	Maheshpur	Angara	06.09.2018
160	Om Mahila Samiti	Maheshpur	Angara	10.03.2018
161	Kalyani Mahila Samuh	Masaniya	Angara	2013
162	Sakhi Mahila Samuh	Masaniya	Angara	2009
163	Gulab Mahila Samuh	Masaniya	Angara	2010
164	Purna Mahila Samuh	Masaniya	Angara	2013
165	Durga Mahila Samiti	Masaniya	Angara	2016
166	Khusbu Mahila Samuh	Masaniya	Angara	2013
167	Gyandeeep Mahila Shamuh	Masaniya	Angara	14.05.2014
168	Maa Sharda Mahila Samuh	Masaniya	Angara	2013
169	Chameli Mahila Samuh	Masaniya	Angara	2013
170	Shakti Mahila Samuh	Meri Tungri	Angara	08.12.2014
171	Roshni Mahila Samuh	Meri Tungri	Angara	2009
172	Om Mahila Samiti	Meri Tungri	Angara	2017
173	Roshni Mahila Samuh	Meri Tungri	Angara	01.09.2014
174	Rimjhim Mahila Samuh	Meri Tungri	Angara	01.09.2014
175	Chaya Mahila Swayam Sahayta Samuh	Musangu	Angara	01.09.2014
176	Chameli Mahila Samuh	Musangu	Angara	2013
177	Harijan Mahila Swayam Sahayata Samuh	Musangu	Angara	01.09.2014
178	Maa Durga Mahila Samiti	Nawagar	Angara	02.08.2012

Sl. No	Name of SHG	Village	Block	Date/Year of Formation
179	Sona Mahila Samuh	Nayatodang	Angara	02.03.2014
180	Bikash Mahila Samuh	Ramdaga	Angara	2001
181	Disha Mahila Samuh	Resham Bandag	Angara	2012
182	Roshni Mahila Samuh	Saraitola	Angara	2009
183	Rashmi Mahila Jagriti Mandal	Saraitola	Angara	01.01.2009
184	Maa Santoshi Mahila Samuh	Saraitola	Angara	08.06.2014
185	Jharkhand Mahila Vikash Samuh	Sarurori	Angara	2007
186	Jyoti Mahila Samuh	Shikara	Angara	2017
187	Shakti Mahila Samuh	Shikara	Angara	08.12.2014
188	Shakti Mahila Samuh	Shikara	Angara	08.12.2014
189	Roshni Mahila Samuh	Sirka	Angara	2009
190	Diamond Mahila Samiti	Soso	Angara	2013

Appendices C:

Dependent Variable: Success Tukey HSD						
(I) Family size	(J) Family size	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
1	1	-0.4	16.1	1	-53	52.4
	3	-6.5	15.6	1	-58	44.6
	4	-8.6	15.5	1	-59	42.2
	5	-12	15.5	1	-63	38.5
	6	-9.5	15.5	1	-60	41.4
	7	-14	15.7	1	-65	37.7
	8	-8.6	16	1	-61	43.9
	9	-11	17.4	1	-69	45.7
	10	-12	17.8	1	-70	46.2
	11	4.5	21.7	1	-67	75.8
	12	-36	19.9	0.82	-101	29.5
2	1	0.43	16.1	1	-52	53.2
	3	-6.1	5.38	0.99	-24	11.6
	4	-8.2	5.09	0.91	-25	8.49
	5	-12	5	0.44	-28	4.63
	6	-9.1	5.15	0.84	-26	7.82
	7	-13	5.67	0.44	-32	5.29
	8	-8.1	6.5	0.98	-29	13.2
	9	-11	9.49	0.99	-42	20.1
	10	-12	10.1	0.99	-45	21.5
	11	4.93	16.1	1	-48	57.7
	12	-35	13.4	0.27	-79	8.79
3	1	6.5	15.6	1	-45	57.6
	2	6.07	5.38	0.99	-12	23.7
	4	-2.1	3.13	1	-12	8.12
	5	-5.7	2.98	0.75	-15	4.08
	6	-3	3.22	1	-14	7.57
	7	-7.2	4.01	0.81	-20	5.89
	8	-2.1	5.11	1	-19	14.7
	9	-5	8.6	1	-33	23.2
	10	-5.5	9.23	1	-36	24.8
	11	11	15.6	1	-40	62.1
	12	-29	12.8	0.49	-71	12.8
4	1	8.63	15.5	1	-42	59.4
	2	8.2	5.09	0.91	-8.5	24.9
	3	2.13	3.13	1	-8.1	12.4
	5	-3.6	2.42	0.95	-12	4.38
	6	-0.9	2.71	1	-9.8	8.03
	7	-5.1	3.61	0.96	-17	6.72
	8	0.06	4.8	1	-16	15.8

Dependent Variable: Success Tukey HSD						
(I) Family size	(J) Family size	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Lower Bound
4	9	-2.8	8.42	1	-30	24.8
	10	-3.4	9.07	1	-33	26.4
	11	13.1	15.5	1	-38	63.9
	12	-27	12.7	0.6	-69	14.6
5	1	12.2	15.5	1	-39	62.9
	2	11.8	5	0.44	-4.6	28.2
	3	5.71	2.98	0.75	-4.1	15.5
	4	3.57	2.42	0.95	-4.4	11.5
	6	2.71	2.54	1	-5.6	11.1
	7	-1.5	3.49	1	-13	9.89
	8	3.64	4.71	1	-12	19.1
	9	0.73	8.37	1	-27	28.2
	10	0.2	9.02	1	-29	29.8
	11	16.7	15.5	1	-34	67.4
	12	-23	12.7	0.79	-65	18.1
	6	1	9.49	15.5	1	-41	60.4
2		9.06	5.15	0.84	-7.8	25.9
3		2.99	3.22	1	-7.6	13.6
4		0.86	2.71	1	-8	9.76
5		-2.7	2.54	1	-11	5.64
7		-4.3	3.69	0.99	-16	7.85
8		0.92	4.87	1	-15	16.9
9		-2	8.46	1	-30	25.8
10		-2.5	9.1	1	-32	27.3
11		14	15.5	1	-37	64.9
12		-26	12.7	0.65	-68	15.5
7		1	13.7	15.7	1	-38	65.2
	2	13.3	5.67	0.44	-5.3	31.9
	3	7.25	4.01	0.81	-5.9	20.4
	4	5.12	3.61	0.96	-6.7	17
	5	1.54	3.49	1	-9.9	13
	6	4.26	3.69	0.99	-7.9	16.4
	8	5.18	5.42	1	-13	23
	9	2.27	8.79	1	-27	31.1
	10	1.75	9.41	1	-29	32.6
	11	18.2	15.7	0.99	-33	69.7
	12	-22	12.9	0.87	-64	20.5
	8	1	8.57	16	1	-44	61.1
2		8.14	6.5	0.98	-13	29.5
3		2.07	5.11	1	-15	18.8
4		-0.1	4.8	1	-16	15.7
5		-3.6	4.71	1	-19	11.8

Dependent Variable: Success Tukey HSD						
(I) Family size	(J) Family size	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Lower Bound
8	6	-0.9	4.87	1	-17	15
	7	-5.2	5.42	1	-23	12.6
	9	-2.9	9.34	1	-34	27.7
	10	-3.4	9.93	1	-36	29.1
	11	13.1	16	1	-39	65.6
	12	-27	13.3	0.67	-71	16.6
9	1	11.5	17.4	1	-46	68.7
	2	11	9.49	0.99	-20	42.2
	3	4.98	8.6	1	-23	33.2
	4	2.84	8.42	1	-25	30.5
	5	-0.7	8.37	1	-28	26.7
	6	1.98	8.46	1	-26	29.7
	7	-2.3	8.79	1	-31	26.6
	8	2.91	9.34	1	-28	33.6
	10	-0.5	12.1	1	-40	39.2
	11	16	17.4	1	-41	73.2
	12	-24	15	0.9	-73	25
10	1	12	17.8	1	-46	70.2
	2	11.6	10.1	0.99	-21	44.6
	3	5.5	9.23	1	-25	35.8
	4	3.37	9.07	1	-26	33.1
	5	-0.2	9.02	1	-30	29.4
	6	2.51	9.1	1	-27	32.4
	7	-1.7	9.41	1	-33	29.1
	8	3.43	9.93	1	-29	36
	9	0.53	12.1	1	-39	40.2
	11	16.5	17.8	1	-42	74.7
	12	-24	15.4	0.93	-74	26.8
	11	1	-4.5	21.7	1	-76	66.8
2		-4.9	16.1	1	-58	47.9
3		-11	15.6	1	-62	40.1
4		-13	15.5	1	-64	37.7
5		-17	15.5	1	-67	34
6		-14	15.5	1	-65	36.9
7		-18	15.7	0.99	-70	33.2
8		-13	16	1	-66	39.4
9		-16	17.4	1	-73	41.2
10		-17	17.8	1	-75	41.7
12		-40	19.9	0.68	-105	25
12		1	35.7	19.9	0.82	-29	101
	2	35.2	13.4	0.27	-8.8	79.3
	3	29.2	12.8	0.49	-13	71.2

Dependent Variable: Success Tukey HSD						
(I) Family size	(J) Family size	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Lower Bound
12	4	27	12.7	0.6	-15	68.7
	5	23.5	12.7	0.79	-18	65
	6	26.2	12.7	0.65	-16	67.9
	7	21.9	12.9	0.87	-21	64.3
	8	27.1	13.3	0.67	-17	70.8
	9	24.2	15	0.9	-25	73.4
	10	23.7	15.4	0.93	-27	74.1
	11	40.2	19.9	0.68	-25	105

Appendices D:

Dependent Variable: Successful Tukey HSD						
(I) Older	(J) Older	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
1	2	22.4	8.55	0.42	-7.3	52.1
	4	13.8	7.55	0.92	-12	40
	5	12.2	7.55	0.97	-14	38.4
	6	14.2	8.93	0.98	-17	45.2
	7	11.2	11.8	1	-30	52.2
	8	7.99	7.55	1	-18	34.2
	9	15.8	5.62	0.29	-3.8	35.3
	10	14.2	6.03	0.61	-6.7	35.1
	11	12.1	6.49	0.91	-10	34.6
	12	21.25559*	6.07	0.05	0.16	42.4
	13	18.1	5.48	0.09	-1	37.1
	14	14.6	4.72	0.15	-1.8	31
	15	18.71885*	5.28	0.04	0.39	37.1
	16	15.3	6.35	0.57	-6.8	37.3
	17	19.6	7.75	0.48	-7.3	46.5
18	15.2	16	1	-40	70.9	
2	1	-22	8.55	0.42	-52	7.33
	4	-8.6	9.43	1	-41	24.2
	5	-10	9.43	1	-43	22.6
	6	-8.1	10.6	1	-45	28.6
	7	-11	13.1	1	-57	34.3
	8	-14	9.43	0.99	-47	18.4
	9	-6.6	7.97	1	-34	21.1
	10	-8.2	8.27	1	-37	20.5
	11	-10	8.61	1	-40	19.6
	12	-1.1	8.3	1	-30	27.7
	13	-4.3	7.88	1	-32	23.1
	14	-7.8	7.37	1	-33	17.8
	15	-3.7	7.74	1	-31	23.2
	16	-7.1	8.5	1	-37	22.4
	17	-2.8	9.59	1	-36	30.5
18	-7.1	17	1	-66	51.9	
4	1	-14	7.55	0.92	-40	12.4
	2	8.56	9.43	1	-24	41.3
	5	-1.6	8.53	1	-31	28
	6	0.41	9.78	1	-34	34.4
	7	-2.6	12.4	1	-46	40.6
	8	-5.8	8.53	1	-35	23.8
	9	1.94	6.89	1	-22	25.9

Dependent Variable: Successful Tukey HSD						
(I) Older	(J) Older	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
4	10	0.38	7.22	1	-25	25.5
	11	-1.8	7.61	1	-28	24.7
	12	7.43	7.26	1	-18	32.7
	13	4.26	6.77	1	-19	27.8
	14	0.78	6.17	1	-21	22.2
	15	4.9	6.61	1	-18	27.9
	16	1.47	7.49	1	-25	27.5
	17	5.74	8.71	1	-25	36
	18	1.41	16.5	1	-56	58.8
5	1	-12	7.55	0.97	-38	14
	2	10.2	9.43	1	-23	43
	4	1.64	8.53	1	-28	31.3
	6	2.05	9.78	1	-32	36
	7	-0.9	12.4	1	-44	42.3
	8	-4.2	8.53	1	-34	25.4
	9	3.58	6.89	1	-20	27.5
	10	2.02	7.22	1	-23	27.1
	11	-0.1	7.61	1	-27	26.3
	12	9.08	7.26	1	-16	34.3
	13	5.9	6.77	1	-18	29.4
	14	2.43	6.17	1	-19	23.9
	15	6.54	6.61	1	-16	29.5
	16	3.11	7.49	1	-23	29.1
17	7.39	8.71	1	-23	37.6	
18	3.05	16.5	1	-54	60.4	
6	1	-14	8.93	0.98	-45	16.8
	2	8.15	10.6	1	-29	44.9
	4	-0.4	9.78	1	-34	33.5
	5	-2.1	9.78	1	-36	31.9
	7	-3	13.3	1	-49	43.3
	8	-6.2	9.78	1	-40	27.7
	9	1.53	8.38	1	-28	30.6
	10	-0	8.66	1	-30	30
	11	-2.2	8.98	1	-33	29
	12	7.02	8.69	1	-23	37.2
	13	3.85	8.28	1	-25	32.6
	14	0.37	7.8	1	-27	27.5
	15	4.49	8.15	1	-24	32.8
	16	1.05	8.88	1	-30	31.9
17	5.33	9.93	1	-29	39.8	
18	1	17.2	1	-59	60.7	

Dependent Variable: Successful Tukey HSD							
(I) Older	(J) Older	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
					Lower Bound	Upper Bound	
7	1	-11	11.8	1	-52	29.7	
	2	11.1	13.1	1	-34	56.6	
	4	2.59	12.4	1	-41	45.8	
	5	0.95	12.4	1	-42	44.1	
	6	3	13.3	1	-43	49.3	
	8	-3.2	12.4	1	-46	40	
	9	4.53	11.4	1	-35	44	
	10	2.97	11.6	1	-37	43.2	
	11	0.82	11.8	1	-40	41.9	
	12	10	11.6	1	-30	50.3	
	13	6.85	11.3	1	-32	46.1	
	14	3.37	11	1	-35	41.4	
	15	7.49	11.2	1	-31	46.4	
	16	4.06	11.7	1	-37	44.9	
	17	8.33	12.6	1	-35	52	
	18	4	18.8	1	-61	69.4	
	8	1	-8	7.55	1	-34	18.2
		2	14.4	9.43	0.99	-18	47.2
4		5.83	8.53	1	-24	35.5	
5		4.19	8.53	1	-25	33.8	
6		6.25	9.78	1	-28	40.2	
7		3.24	12.4	1	-40	46.4	
9		7.77	6.89	1	-16	31.7	
10		6.21	7.22	1	-19	31.3	
11		4.06	7.61	1	-22	30.5	
12		13.3	7.26	0.92	-12	38.5	
13		10.1	6.77	0.99	-13	33.6	
14		6.62	6.17	1	-15	28.1	
15		10.7	6.61	0.97	-12	33.7	
16		7.3	7.49	1	-19	33.3	
17	11.6	8.71	1	-19	41.8		
18	7.25	16.5	1	-50	64.6		
9	1	-16	5.62	0.29	-35	3.76	
	2	6.62	7.97	1	-21	34.3	
	4	-1.9	6.89	1	-26	22	
	5	-3.6	6.89	1	-27	20.3	
	6	-1.5	8.38	1	-31	27.6	
	7	-4.5	11.4	1	-44	35	
	8	-7.8	6.89	1	-32	16.1	
	10	-1.6	5.18	1	-20	16.4	
	11	-3.7	5.7	1	-24	16.1	

Dependent Variable: Successful Tukey HSD						
(I) Older	(J) Older	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
9	12	5.5	5.23	1	-13	23.7
	13	2.32	4.52	1	-13	18
	14	-1.2	3.57	1	-14	11.2
	15	2.96	4.28	1	-12	17.8
	16	-0.5	5.54	1	-20	18.8
	17	3.81	7.1	1	-21	28.5
	18	-0.5	15.7	1	-55	54.1
10	1	-14	6.03	0.61	-35	6.74
	2	8.18	8.27	1	-21	36.9
	4	-0.4	7.22	1	-25	24.7
	5	-2	7.22	1	-27	23.1
	6	0.03	8.66	1	-30	30.1
	7	-3	11.6	1	-43	37.3
	8	-6.2	7.22	1	-31	18.9
	9	1.56	5.18	1	-16	19.5
	11	-2.1	6.11	1	-23	19.1
	12	7.06	5.67	1	-13	26.7
	13	3.88	5.02	1	-14	21.3
	14	0.41	4.18	1	-14	14.9
	15	4.52	4.8	1	-12	21.2
	16	1.09	5.96	1	-20	21.8
	17	5.37	7.43	1	-20	31.2
18	1.04	15.9	1	-54	56.2	
11	1	-12	6.49	0.91	-35	10.5
	2	10.3	8.61	1	-20	40.2
	4	1.77	7.61	1	-25	28.2
	5	0.13	7.61	1	-26	26.6
	6	2.18	8.98	1	-29	33.4
	7	-0.8	11.8	1	-42	40.3
	8	-4.1	7.61	1	-30	22.4
	9	3.71	5.7	1	-16	23.5
	10	2.15	6.11	1	-19	23.4
	12	9.21	6.15	0.99	-12	30.6
	13	6.03	5.57	1	-13	25.4
	14	2.56	4.82	1	-14	19.3
	15	6.67	5.37	1	-12	25.3
	16	3.24	6.42	1	-19	25.5
	17	7.52	7.81	1	-20	34.6
18	3.18	16.1	1	-53	59	
12	1	-21.25559*	6.07	0.05	-42	-0.2
	2	1.12	8.3	1	-28	30

Dependent Variable: Successful Tukey HSD						
(I) Older	(J) Older	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
12	4	-7.4	7.26	1	-33	17.8
	5	-9.1	7.26	1	-34	16.1
	6	-7	8.69	1	-37	23.2
	7	-10	11.6	1	-50	30.3
	8	-13	7.26	0.92	-38	12
	9	-5.5	5.23	1	-24	12.7
	10	-7.1	5.67	1	-27	12.6
	11	-9.2	6.15	0.99	-31	12.2
	13	-3.2	5.08	1	-21	14.5
	14	-6.7	4.25	0.98	-21	8.1
	15	-2.5	4.86	1	-19	14.3
	16	-6	6	1	-27	14.9
	17	-1.7	7.47	1	-28	24.2
	18	-6	15.9	1	-61	49.2
13	1	-18	5.48	0.09	-37	0.96
	2	4.3	7.88	1	-23	31.7
	4	-4.3	6.77	1	-28	19.3
	5	-5.9	6.77	1	-29	17.6
	6	-3.8	8.28	1	-33	24.9
	7	-6.8	11.3	1	-46	32.4
	8	-10	6.77	0.99	-34	13.4
	9	-2.3	4.52	1	-18	13.4
	10	-3.9	5.02	1	-21	13.6
	11	-6	5.57	1	-25	13.3
	12	3.18	5.08	1	-14	20.8
	14	-3.5	3.34	1	-15	8.14
	15	0.64	4.09	1	-14	14.9
	16	-2.8	5.4	1	-22	16
17	1.49	6.99	1	-23	25.8	
18	-2.8	15.7	1	-57	51.6	
14	1	-15	4.72	0.15	-31	1.79
	2	7.77	7.37	1	-18	33.4
	4	-0.8	6.17	1	-22	20.7
	5	-2.4	6.17	1	-24	19
	6	-0.4	7.8	1	-27	26.7
	7	-3.4	11	1	-41	34.7
	8	-6.6	6.17	1	-28	14.8
	9	1.15	3.57	1	-11	13.5
	10	-0.4	4.18	1	-15	14.1
	11	-2.6	4.82	1	-19	14.2
	12	6.65	4.25	0.98	-8.1	21.4

Dependent Variable: Successful Tukey HSD						
(I) Older	(J) Older	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
14	13	3.47	3.34	1	-8.1	15.1
	15	4.11	3	1	-6.3	14.5
	16	0.68	4.63	1	-15	16.8
	17	4.96	6.42	1	-17	27.2
	18	0.63	15.4	1	-53	54.2
15	1	-18.71885*	5.28	0.04	-37	-0.4
	2	3.66	7.74	1	-23	30.5
	4	-4.9	6.61	1	-28	18.1
	5	-6.5	6.61	1	-29	16.4
	6	-4.5	8.15	1	-33	23.8
	7	-7.5	11.2	1	-46	31.4
	8	-11	6.61	0.97	-34	12.2
	9	-3	4.28	1	-18	11.9
	10	-4.5	4.8	1	-21	12.2
	11	-6.7	5.37	1	-25	12
	12	2.54	4.86	1	-14	19.4
	13	-0.6	4.09	1	-15	13.6
	14	-4.1	3	1	-15	6.3
	16	-3.4	5.2	1	-21	14.6
	17	0.85	6.84	1	-23	24.6
18	-3.5	15.6	1	-58	50.8	
16	1	-15	6.35	0.57	-37	6.76
	2	7.09	8.5	1	-22	36.6
	4	-1.5	7.49	1	-27	24.6
	5	-3.1	7.49	1	-29	22.9
	6	-1.1	8.88	1	-32	29.8
	7	-4.1	11.7	1	-45	36.7
	8	-7.3	7.49	1	-33	18.7
	9	0.47	5.54	1	-19	19.7
	10	-1.1	5.96	1	-22	19.6
	11	-3.2	6.42	1	-26	19.1
	12	5.97	6	1	-15	26.8
	13	2.79	5.4	1	-16	21.6
	14	-0.7	4.63	1	-17	15.4
	15	3.43	5.2	1	-15	21.5
	17	4.28	7.69	1	-22	31
18	-0.1	16	1	-56	55.6	
17	1	-20	7.75	0.48	-46	7.34
	2	2.81	9.59	1	-31	36.1
	4	-5.7	8.71	1	-36	24.5
	5	-7.4	8.71	1	-38	22.9

Dependent Variable: Successful Tukey HSD						
(I) Older	(J) Older	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
17	6	-5.3	9.93	1	-40	29.2
	7	-8.3	12.6	1	-52	35.3
	8	-12	8.71	1	-42	18.7
	9	-3.8	7.1	1	-28	20.9
	10	-5.4	7.43	1	-31	20.4
	11	-7.5	7.81	1	-35	19.6
	12	1.69	7.47	1	-24	27.6
	13	-1.5	6.99	1	-26	22.8
	14	-5	6.42	1	-27	17.3
	15	-0.8	6.84	1	-25	22.9
	16	-4.3	7.69	1	-31	22.4
18	1	-15	16	1	-71	40.5
	2	7.15	17	1	-52	66.2
	4	-1.4	16.5	1	-59	56
	5	-3.1	16.5	1	-60	54.3
	6	-1	17.2	1	-61	58.7
	7	-4	18.8	1	-69	61.4
	8	-7.2	16.5	1	-65	50.1
	9	0.53	15.7	1	-54	55.2
	10	-1	15.9	1	-56	54.1
	11	-3.2	16.1	1	-59	52.6
	12	6.02	15.9	1	-49	61.3
	13	2.84	15.7	1	-52	57.3
	14	-0.6	15.4	1	-54	53
	15	3.49	15.6	1	-51	57.7
16	0.05	16	1	-56	55.7	
17	4.33	16.6	1	-53	62	

*. The mean difference is significance at the 0.05 level.

Appendices E:

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
17.00	1	28.3300	.	.	.	.	28.33	28.33
18.00	2	24.1700	10.60660	7.50000	-71.1265	119.4665	16.67	31.67
19.00	1	26.0000	.	.	.	.	26.00	26.00
20.00	1	40.0000	.	.	.	.	40.00	40.00
21.00	5	30.1980	15.81874	7.07436	10.5564	49.8396	8.33	50.00
22.00	12	29.5283	9.98181	2.88150	23.1862	35.8705	13.33	48.67
23.00	12	28.0275	16.98034	4.90180	17.2387	38.8163	6.00	65.00
24.00	14	29.4764	24.39174	6.51897	15.3931	43.5598	7.00	96.67
25.00	22	21.1818	8.72817	1.86085	17.3120	25.0517	6.67	45.00
26.00	23	25.8696	15.75364	3.28486	19.0572	32.6819	10.00	62.00
27.00	19	36.8068	22.88780	5.25082	25.7753	47.8384	3.33	76.67
28.00	39	29.5041	18.89417	3.02549	23.3793	35.6289	7.00	116.67
29.00	21	25.4600	9.98273	2.17841	20.9159	30.0041	9.33	43.33
30.00	49	30.4224	19.47517	2.78217	24.8285	36.0164	5.67	78.67
31.00	11	30.9082	22.02837	6.64180	16.1093	45.7070	8.33	76.67
32.00	31	29.4948	17.41182	3.12725	23.1081	35.8815	4.67	83.33
33.00	11	29.0591	16.33158	4.92416	18.0874	40.0308	4.33	70.00
34.00	15	41.6433	27.19321	7.02126	26.5842	56.7024	8.33	116.67
35.00	38	29.4997	17.51543	2.84138	23.7426	35.2569	10.00	90.00
36.00	16	25.6463	17.39545	4.34886	16.3769	34.9156	12.67	86.67
37.00	15	22.9553	15.32490	3.95687	14.4687	31.4420	8.00	51.00
38.00	24	45.0142	42.22441	8.61902	27.1844	62.8440	7.67	213.33
39.00	11	25.7582	7.31579	2.20579	20.8434	30.6730	12.00	36.67
40.00	42	33.4919	22.44707	3.46366	26.4969	40.4869	9.67	116.67
41.00	6	48.7783	57.98923	23.67400	-12.0776	109.6343	18.67	166.67
42.00	21	27.3343	16.66496	3.63659	19.7485	34.9201	4.67	72.00
43.00	4	34.7500	25.91837	12.95918	-6.4919	75.9919	9.67	64.33
44.00	11	39.4236	34.19645	10.31062	16.4501	62.3971	10.67	133.33
45.00	34	25.0979	10.84656	1.86017	21.3134	28.8825	6.67	56.67
46.00	4	53.0025	41.27262	20.63631	-12.6714	118.6764	20.67	110.00
47.00	7	40.5700	17.70213	6.69078	24.1983	56.9417	23.33	73.33
48.00	20	37.9175	25.78608	5.76594	25.8492	49.9858	2.67	80.00
49.00	3	56.6700	8.66025	5.00000	35.1567	78.1833	51.67	66.67
50.00	7	34.9057	20.41647	7.71670	16.0236	53.7878	10.00	63.33
51.00	1	13.3300	.	.	.	.	13.33	13.33
52.00	10	22.9840	12.14106	3.83934	14.2988	31.6692	10.17	45.67
53.00	4	25.5000	11.25312	5.62656	7.5938	43.4062	15.33	38.00
54.00	3	16.1100	13.97663	8.06941	-18.6099	50.8299	.00	25.00
55.00	14	40.2621	34.97751	9.34813	20.0667	60.4576	11.67	150.00
56.00	8	28.6250	18.10426	6.40082	13.4895	43.7605	6.67	45.00
57.00	3	43.0000	19.61655	11.32562	-5.7302	91.7302	27.33	65.00
58.00	11	27.4236	16.77415	5.05760	16.1546	38.6927	10.67	65.00
59.00	1	9.3300	.	.	.	.	9.33	9.33
60.00	5	24.7360	24.79994	11.09087	-6.0572	55.5292	5.67	66.67
61.00	1	18.3300	.	.	.	.	18.33	18.33
62.00	4	25.2500	15.09070	7.54535	1.2373	49.2627	14.33	46.67
63.00	1	21.6700	.	.	.	.	21.67	21.67
65.00	7	25.0471	17.47880	6.60637	8.8819	41.2123	4.00	60.00
66.00	1	71.6700	.	.	.	.	71.67	71.67
67.00	3	64.6667	51.71511	29.85773	-63.8008	193.1341	25.67	123.33
68.00	5	17.5340	11.24390	5.02842	3.5729	31.4951	9.00	35.33
70.00	2	30.8300	10.60660	7.50000	-64.4665	126.1265	23.33	38.33
Total	636	30.8499	21.82545	.86544	29.1504	32.5494	.00	213.33

Appendices F:

SCHEDULE FOR SHG ENTERPRENUERS

Date: _____

1. Name of SHG Member: _____

2. Age (in Years): _____ 3. Mobile Number: _____

3. Religion and Caste: Hindu ___ Muslim ___ Christian ___ Sikh ___

Any Other (please Specify) _____

4. Qualification: Illiterate ___ Non-Matriculate ___ Matriculate ___ Intermediate ___ Graduation ___

Masters ___

5. Marital Status: Married ___ Unmarried ___ Widow ___ Divorcee ___

6. Numbers of members in family: _____ (Adult _____ below <18 _____)

7. Do you own Agriculture land? Yes ___ No ___

If Yes, how much, 0-1 acre ___ >1- 2 acres ___ >2 – 3 acres ___ >3-4 acres ___

>4-5acres ___ >5 acres _

8. SHG Profile

1. Name of SHG:

2. Address (With village and block):

3. Date of Formation of SHG:

4. Number of members in SHG:

5. Whether your SHG has been graded by JSPLS? Yes ___ No ___

6. If yes, mention the grading status: 1st _____ 2nd _____ 3rd _____ 4th _____

9. Is your SHG is engaged in common business? Yes _____ No _____

10. If your group is doing common business, then please choose the objective or reasons given below

behind taking of common business activity:

1. 1.No experience or knowledge about entrepreneurship _____

2. Expectation of Support from peer members _____

3. Unable to take business decision alone _____
4. Afraid of failure in business in case of alone business _____
5. Less responsibility and time saving for other activity _____
6. Expectation of getting more capital to start business _____
7. Other reason, please specify _____

11. What business are you doing after joining SHG? (Kindly Tick)

1	Fish rearing		2	Fish trading	
3	Grocery Shop/Kirana Shop		4	Selling of Fruit & Vegetable	
5	Goat rearing		6	Poultry	
7	Duck rearing		8	Piggery	
9	Dairying		10	Boat Making	
11	Sewing & Tailoring		12	Silk worm & Cocoon rearing	
13	Cloth Shop		14	Sringar Shop	
15	Tea & Snack Shop		16	Art & Craft making	
17	Teaching & Training		18	Crop Cultivation	
19	Paper & Pickle making		20	Agarbatti making	
21	Mushroom Cultivation		22	Forest produce sales	
23	Vermicompost making		24	Rope & Broom Making	
25	Electrical/ Electrical repairing shop		26	Lac Cultivation	
27	Solar lamp making		28	Bee keeping	
29	Other Business (Please mention)				

12. Is your current business generating profits? Yes ____ No ____

13. Please give year wise fund investment, Expenditure, Profit & Loss details of your business

Year	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year	7 th Year	8 th Year	9 th Year	10 th Year
Own Equity Invested (in Rs)										
Fund from External Source (in Rs)										
Total revenue generated (in Rs)										
Total Expenditure (In Rs)										
Net Profit/Loss (In Rs)										
<i>Note: Please write Rs 10000 as 10K, Rs 50000 as 50K, Rs 100000 as 1 LH, Rs 1000000 as 1 CR</i>										

14. Your monthly income before starting the business? Less than Rs.5000 ___ Rs.5001-Rs.10000Rs
_____ >Rs.10, 000_____

15. Your monthly income after starting the business? Less than Rs.5000 ___ Rs.5001-Rs.10000Rs
_____ >Rs.10, 000_____

16. Your monthly expenditure before starting the business?

Less than Rs.5000 ___ Rs.5001-Rs.10000Rs _____ >Rs.10, 000_____

Details: Food ___ Medicine ___ Children education_____ Cloth ___ Phone _____ cable TV
_____ other _____

17. Your monthly expenditure after starting the business?

Less than Rs.5000 ___ Rs.5001-Rs.10000Rs _____ >Rs.10, 000_____

Details: Food ___ Medicine ___ Children education_____ Cloth ___ Phone _____ cable TV
_____ other _____

18. Your monthly saving before starting the business?

*Less than Rs.1000 ___ Rs.1001- Rs.2000 _____ Rs. 2001- Rs. 3000 _____ > Rs. 3001_____ No
Saving_____*

19. Your monthly saving after starting the business?

*Less than Rs.1000 ___ Rs.1001- Rs.2000 _____ Rs. 2001- Rs. 3000 _____ > Rs. 3001_____ No
Saving_____*

20. What asset you had before start of business? Please tick against given options;

*Land ___ Kuccha House ___ Pukka House ___ Jewellery ___ Agriculture equipment ___
Vehicle_____*

Animal Live stock ___ Phone _____ TV _____ Computer _____

21. What asset you purchase dafter start of business? Please tick against given options;

*Land ___ Kuccha House ___ Pukka House ___ Jewellery ___ Agriculture equipment ___
Vehicle_____*

Animal Live stock ___ Phone _____ TV _____ Computer _____

22. Did you purchased above assets of your savings from business? Yes ___ No ___

23. Total amount of investment from saving from business? Rs. _____(appx.)

Head-wise Amount in Rs. ()

*Land _____ Kuccha House _____ Pukka House _____ Jewellery _____ Agriculture
equipment _____ Plantation _____ Vehicle _____ Animal Live stock _____ Phone
_____ TV _____ Computer _____*

PUBLICATION AND PRESENTATION BY THE SCHOLAR IN THE RESEARCH AREA

1. Presented a paper titled “Leadership qualities: Rural Women Entrepreneur Leadership Vs Corporate Women Leadership” in *4th Management Doctoral Colloquium & VGSom Research Scholars Day at Vinod Gupta School of Management, IIT Kharagpur, 14-15th March, 2018*
2. Published a paper titled “Leadership qualities: Rural Women Entrepreneur Leadership Vs Corporate Women Leadership” in *IUJ Journal of Management, Page 65-68 Vol.6, no. 1, 01-05-2018.*
3. Presented a paper titled “Accomplishing towards Sustainable Rural Entrepreneurship through Project PALASH- A case study of Sabar Tribals of Jharkhand” in *National Conference on Rural Entrepreneurship for Inclusive Economic Development- Opportunities and Challenges at ICFAI University, Jharkand, 26th march, 2019.*
4. Presented a paper titled “Faceless, Cashless and Paperless scheme for Farmers?- Implementation of Mukhya Mantri Ashirwad Yojana (MMKAY) in the state of Jharkhand through ICT: A case study in *National conference on Digital Transformation for Socio Economic Development of Rural India, 25th Feb, 2020. (Best Paper Awarded)*

5. Published a paper titled “A Socio Economic study of Entrepreneurial Abilities of Rural and Urban Women in Ranchi District, Jharkhand and need of ICT for transforming their abilities” in *Smart Computing and Informatics*, Vol. 2, Springer, Page 127-139ISSN 2190-3018, ISBN 978-981-32-9690-9 (ebook), 2020.

6. Presented a paper titled “Analyzing Entrepreneurship Opportunities for Tribal Women of Saranda Region with Special reference to Jharkhand Tourism Policy 2015” in *National E- Conference on Empowering Tribal Women Entrepreneurship and Skill Development, A Way Towards Atamnirbhar Bharat* at Rai University, Jharkhand, 5th December, 2020.

7. Published a paper titled “Faceless, Cashless and Paperless scheme for Farmers?- Implementation of Mukhya Mantri Ashirwad Yojana (MMKAY) in the state of Jharkhand through ICT: A case study” in *Information and Communication Technology for Competitive Strategies (ICTCS 2020)*, ISBN: 978-981-16-0739-4 Page no. 15-23, Springer, 2022.