

A Study on Women Entrepreneurship Development and Entrepreneurial Behaviour among Self-Help Groups in Kanyakumari District

D. Andrew Scott

Associate Professor, Department of Commerce
Alagappa Government Arts College, Karaikudi-630003

Abstract

Entrepreneurship plays a prominent role in industrial development and the concept of women entrepreneurship has gained considerable popularity around the globe in recent years. The present study is a pioneering attempt to study the effectiveness of Self-Help Groups as a tool to develop entrepreneurship among women through an exploratory research. The study examines how the SHGs have been instrumental in developing entrepreneurship in women. The methodology adopted in this study is both descriptive and analytical. The study has used convenience sampling method. The sample respondents for the study were 150 women entrepreneurs of Self-Help Groups in Kanyakumari district. It is concluded that the development of entrepreneurial talent is important to sustaining a competitive advantage in a global economy that is catalyzed by innovation. Increasing in the level of entrepreneurial traits could enlarge the number of potential and actual entrepreneurs who in turn could generate more employment and create national wealth.

Keywords: Women Entrepreneurs, Self-Help Groups, Entrepreneurship Development, Entrepreneurial Behavior

Introduction

Entrepreneurship plays a prominent role in industrial development and the concept of women entrepreneurship has gained considerable popularity around the globe in recent years and is no longer considered as an assortment of all sorts of arbitrary facts and figures to choose from different angles, instead, a systematic, purposeful and objective study of a wide range of disciplines, cultural variances, value systems and environment around us.

Statement of the Problem

Women entrepreneurs face additional hurdles than men. They face constrain relating to self- sphere system including age, experience, education, job satisfaction, value orientation, decision making ability, family, occupation, caste and the like. Only when these hurdles are removed, they can become successful entrepreneurs. Women entrepreneurs are taking up challenging entrepreneurial assignment in urban areas. In rural areas, large amount of potential remains untapped due to lack of supportive means and management. The constrain they

face is basically related to finance, which must be removed by attending immediately by concerned authorities. The Non-Governmental Organization, operating in rural areas, in addition to forming self-help groups may also concentrate on entrepreneurial development. Each and every person who is interested to take up a business should have minimum level of entrepreneurial outlook for succeeding in the business. The members of a Self-Help group are all engaged in a variety of business activities including manufacturing trading and distributing products for improving their overall economic status in the society. Therefore, entrepreneurial approach is very much necessary to strengthen their potential for their survival and succeed. Since all the studies discussed above are general in nature, therefore, it is necessary to undertake a study to analyse the women entrepreneurship development among Self-Help Groups in Kanyakumari District.

Objectives of the Study

1. To study the entrepreneurial behavior of SHG's members in Kanyakumari District.
2. To identify the main reasons for starting the enterprises by members of Self-Help Groups in Kanyakumari District.

Methodology

The present study is a pioneering attempt to study the effectiveness of Self-Help Groups as a tool to develop entrepreneurship among women through an exploratory research. This is an analytical study on the Self-Help Groups as a tool to develop entrepreneurship among women. The study examines how the SHGs have been instrumental in developing entrepreneurship in women. The methodology adopted in this study is both descriptive and analytical.

Sample Design

The study has used convenience sampling method. Even though SHGs have been trying to promote entrepreneurship development throughout India, the Kanyakumari district has been chosen as the main area of study, as the researcher is a native of the district. The sample respondents for the study were 150 women entrepreneurs of Self-Help Groups in Kanyakumari district.

Limitations of the Study

The study has the following limitations:

1. The study covers the Kanyakumari district and only selected Self-Help Groups that fall under the purview of the study;
2. The study has not covered all the Self-Help Groups in general but just those only for women SHGs with entrepreneurial activity;
3. The study has elicited only the opinions of the Self-Help Groups entrepreneurs;

Analysis and Interpretation

Age group of women entrepreneurs of SHG members and reasons for starting the enterprises:

The null hypothesis has been framed as, “there is no significant difference in reasons for starting the enterprises among different age groups of women entrepreneurs of SHG members in Kanyakumari District”. The result is presented in the Table-1.

Table-1: Age group of Women entrepreneurs of SHG members and Reasons for starting the enterprises - ANOVA

Reasons	Age	Mean	Standard Deviation	d.f.	F Value	p Value
Economic reasons	Below 25 yr.	31.0882	2.6442	5	2.740	0.029
	25-35 yr.	30.6579	2.6098	144		
	35-45 yr.	30.2353	2.5878	149		
	45-55 yr.	29.3056	2.8667			
	Above 55 yr.	31.2857	3.8914			
Personal and family reason	Below 25 yr.	51.7941	3.5741	5	1.201	0.438
	25-35 yr.	51.9211	4.6547	144		
	35-45 yr.	52.0198	5.0338	149		
	45-55 yr.	52.2500	4.0382			
	Above 55 yr.	51.0000	5.0230			
Social and cultural reasons	Below 25 yr.	33.4706	3.5096	5	1.075	0.369
	25-35 yr.	33.6228	3.0261	144		
	35-45 yr.	34.2157	3.2077	149		
	45-55 yr.	33.7778	2.7162			
	Above 55 yr.	32.6923	2.0569			
Infrastructural reasons	Below 25 yr.	29.3235	2.7272	5	1.521	0.196
	25-35 yr.	29.7522	2.6877	144		
	35-45 yr.	30.4608	3.3734	149		
	45-55 yr.	30.4444	3.0185			
	Above 55 yr.	29.5714	2.3766			

Source: Primary data

From the ANOVA test it is found that the ‘F’ value for economic reasons for starting the enterprises among different age groups of women entrepreneurs of SHG members is (F value) 2.740 which is significant at 5 per cent with p value of 0.029. Since p value is less than the 0.05, the null hypothesis is rejected. It is concluded that age is a significant variable in determining economic reasons for starting the enterprises among women entrepreneurs of SHG members.

Literacy level of women entrepreneurs of SHG members and reasons for starting the enterprises:

For this purpose, a null hypothesis has been framed as, “there is no significant difference in reasons for starting the enterprises among different literacy level of women entrepreneurs of SHG members in Kanyakumari District”. The result found with the help of ANOVA has been tabulated in the following table.

Table-2: Literacy level of women entrepreneurs of SHG members and reasons for starting the enterprises - ANOVA

Reasons	Literacy Level	Mean	Standard Deviation	d.f.	F Value	p Value
Economic Reasons	Illiterates	32.2941	1.9926	5	2.043	0.073
	Can sign only	30.8065	2.6636	144		
	Primary education	30.3684	2.7408	149		
	Secondary education	30.1683	2.6835			
	Graduate	30.3333	3.0451			
	Others	29.8182	2.3587			
Personal and family reason	Illiterates	51.8235	3.6612	5	1.125	0.347
	Can sign only	52.6452	5.5290	144		
	Primary edu.	51.3789	4.6407	149		
	Secondary education	51.9208	4.3167			
	Graduate	53.0222	5.0564			
	Others	50.5000	2.5055			
Social and cultural reasons	Illiterates	34.1250	3.2223	5	0.477	0.794
	Can sign only	33.9677	3.8771	144		
	Primary edu.	33.4632	3.2348	149		
	Secondary education	34.0297	2.9579			
	Graduate	33.8222	2.5698			
	Others	33.1818	2.2724			
Infrastructural reasons	Illiterates	30.2353	2.5379	5	0.738	0.595
	Can sign only	30.3226	3.1769	144		
	Primary edu.	29.8421	2.9762	149		
	Secondary education	29.7800	2.9766			
	Graduate	30.6889	3.1394			
	Others	29.8182	2.6007			

Source: Primary data

From the ANOVA test it is found that the ‘F’ value for economic reasons, personal and family reasons, social and cultural reasons and infrastructural reasons for starting the enterprises among different literacy level of women entrepreneurs of SHG members is (F value) 2.043, 1.125, 0.477, 0.738 which is significant at 5 per cent with p value of 0.073, 0.347, 0.794, 0.595. Since p value is higher than the 0.05, the null hypothesis is accepted. It is concluded that literacy level is not a significant variable in determining the economic reasons, personal and family reasons, social and cultural reasons and infrastructural reasons for starting the enterprises among women entrepreneurs of SHG members in Kanyakumari District.

Marital status of women entrepreneurs of SHG members and reasons for starting the enterprises:

For this purpose a null hypothesis has been framed as, “there is no significant difference in reasons for starting the enterprises among different marital status of women entrepreneurs of SHG members in Kanyakumari District”. The result found with the help of ANOVA has been tabulated in the following table.

Table-3: Marital Status of Women entrepreneurs of SHG members and Reasons for starting the enterprises - ANOVA

Reasons	Marital Status	Mean	Standard Deviation	d.f.	F Value	p Value
Economic Reasons	Married	30.3420	2.7314	5	0.400	0.753
	Unmarried	30.7885	2.8099	144		
	Widow	30.6154	2.4337	149		
	Divorced	30.2500	3.7749			
Personal and family reason	Married	51.9696	4.7884	5	0.157	0.925
	Unmarried	52.0000	3.9058	144		
	Widow	51.0769	4.5362	149		
	Divorced	52.0000	3.3665			
Social and cultural reasons	Married	33.7965	3.0284	5	0.621	0.602
	Unmarried	33.8269	3.4963	144		
	Widow	34.0833	2.4293	149		
	Divorced	31.7500	2.2174			
Infrastructural reasons	Married	30.0739	3.0410	5	1.321	0.268
	Unmarried	29.6154	2.8980	144		
	Widow	31.1538	2.0755	149		
	Divorced	28.5000	2.3805			

Source: Primary data

From the ANOVA test it is found that the ‘F’ value for economic reasons, personal and family reasons, social and cultural reasons and infrastructural reasons for starting the enterprises among different marital status of women

entrepreneurs of SHG members is (F value) 0.400, 0.157, 0.621, 1.321 which is significant at 5 per cent with p value of 0.753, 0.925, 0.602, 0.268. Since p value is higher than the 0.05, the null hypothesis is accepted. It is concluded that marital status is not a significant variable in determining the economic reasons, personal and family reasons, social and cultural reasons and infrastructural reasons for starting the enterprises among women entrepreneurs of SHG members in Kanyakumari District.

Entrepreneurial Behaviour among different Age Group of women entrepreneurs of SHG's members:

An attempt was made to know the entrepreneurial behaviour based on age group of women entrepreneurs of SHG's members. Hence the entrepreneurial behaviour was analysed among different age group of women entrepreneurs of SHG's members in Kanyakumari district.

Table-4: Kruskal Wallis Test – Mean Rank for Age group of Women entrepreneurs of SHG's members and Entrepreneurial Behaviour

Entrepreneurial Behaviour	Mean Rank				
	Up to 25	25-35	35-45	45-55	Above 55
Risk bearing ability	138.21	157.74	150.85	152.08	114.75
Owning responsibility	151.34	151.65	150.75	160.18	112.39
Time use pattern	140.21	152.18	155.65	150.92	123.21
Marketing facility	175.04	149.75	149.42	144.46	120.46
Regularity in saving	166.26	145.98	159.32	140.31	110.96
Awareness and group success	185.74	143.40	148.95	135.89	171.57

Source: Computed data

H₀: There is no significant difference between mean rank for age group of women entrepreneurs of SHG's members and entrepreneurial behaviour.

Table-5: Results of Kruskal-Wallis Test - Age group of women entrepreneurs of SHG's members and Entrepreneurial Behaviour

Entrepreneurial Behaviour	Chi-square value	p Value	Significance/ Not significance
Risk bearing ability	4.633	0.327	NS
Owning responsibility	3.906	0.419	NS
Time use pattern	2.727	0.599	NS
Marketing facility	5.509	0.239	NS
Regularity in saving	6.861	0.143	NS
Awareness & group success	9.644	0.047	S

S: Significant (p < 0.05); NS: Not Significant (p > 0.05). Source: Computed data

The table lists the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to entrepreneurial behaviour except 'Awareness & group success'. It can be concluded that age group of the respondents does not affect the ranking given to entrepreneurial behaviour except 'Awareness & group success' (CV 9.644, p value 0.047, $p < 0.05$).

Entrepreneurial behaviour among different marital status of women entrepreneurs of SHG's members:

An attempt was made to know the entrepreneurial behaviour based on marital status of women entrepreneurs of SHG's members. Hence the entrepreneurial behaviour was analysed among different marital status of Women entrepreneurs of SHG's members in Kanyakumari district.

Table-6: Kruskal Wallis Test - Mean Rank for Marital Status of Women entrepreneurs of SHG's members and Entrepreneurial Behaviour

Entrepreneurial Behaviour	Mean Rank			
	Married	Unmarried	Widow	Divorced
Risk bearing ability	149.04	150.77	186.42	114.75
Owning responsibility	147.53	156.42	185.31	131.75
Time use pattern	147.66	156.02	163.88	199.50
Marketing facility	145.66	162.36	164.85	213.25
Regularity in saving	151.21	139.84	179.88	152.50
Awareness and group success	144.11	159.06	213.50	203.25

Source: Computed data

H₀: There is no significant difference between mean rank for marital status of women entrepreneurs of SHG's members and entrepreneurial behaviour.

Table-7: Results of Kruskal-Wallis Test – Marital status of women entrepreneurs of SHG's members and entrepreneurial behaviour

Entrepreneurial Behaviour	Chi-square value	p Value	Significance/ Not significance
Risk bearing ability	3.562	0.313	NS
Owning responsibility	3.437	0.329	NS
Time use pattern	2.487	0.478	NS
Marketing facility	4.861	0.182	NS
Regularity in saving	2.672	0.445	NS
Awareness and group success	11.795	0.008	S

S: Significant ($p < 0.05$); NS: Not Significant ($p > 0.05$)

Source: Computed data

The table lists the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to entrepreneurial behaviour except 'Awareness & group success'. It can be concluded that marital status of the respondents does not affect the ranking given to entrepreneurial behaviour except 'Awareness & group success' (CV 11.795, p value 0.008, $p < 0.05$).

Entrepreneurial behaviour among different type of family of women entrepreneurs of SHG's members:

H₀: There is no significant difference between mean rank for type of family of the women entrepreneurs of SHG's members and entrepreneurial behaviour.

The Mann-Whitney U test was used to analyze the entrepreneurial behaviour based on type of family of women entrepreneurs of SHG's members and test the proposed null hypothesis. The details of the result of Mann-Whitney U test is reported in Table-8.

Table-8: Results of Mann-Whitney U Test – Type of family of women entrepreneurs of SHG's members and entrepreneurial behaviour

Entrepreneurial Behaviour	U-value	Z-value	p-value	Mean rank	
				Joint Family	Nuclear family
Risk bearing ability	10712.00	-0.131	0.896	149.77	150.99
Owning responsibility	9784.000	-1.531	0.126	142.03	156.14
Time use pattern	8812.000	-2.978	0.003	133.93	161.54
Marketing facility	9905.000	-1.331	0.183	143.04	155.47
Regularity in saving	10787.00	-1.019	0.985	150.61	150.43
Awareness and group success	10599.00	-0.295	0.768	148.82	151.62

S: Significant ($p < 0.05$); NS: Not Significant ($p > 0.05$)

Source: Computed data

The table lists the result of the Mann-Whitney test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to entrepreneurial behaviour except 'Time use pattern'. It can be concluded that types of family of the respondents does not affect the ranking given to entrepreneurial behaviour except 'Time use pattern' (CV 8812.000, p value 0.003, $p < 0.05$).

Suggestions

- The bank must lend its loan directly to SHG members on individual basis through SHGs. It should regulate all SHGs to open a bank account for the entire individual member at the nearest locality, (as a part of financial inclusion process).
- The Government can grant subsidy on the raw materials used by women entrepreneurs. Fair price shops could be organized by the Government to supply at a reasonable price quality raw material needed by these women entrepreneurs. Thereby, the presence of middlemen can be avoided. This will also pave the way for avoiding the difficulties faced by the entrepreneurs regarding storage of raw materials.
- The Government can fix the waged or salary of employees. It can also impart entrepreneurship training at various levels (even the school/college levels) by including it in the curriculum.

Conclusion

It is concluded that the development of entrepreneurial talent is important to sustaining a competitive advantage in a global economy that is catalyzed by innovation. Increasing in the level of entrepreneurial traits could enlarge the number of potential and actual entrepreneurs who in turn could generate more employment and create national wealth. The suggestion may be carried out for motivating the members of Self-Help group to become the entrepreneurs who can help in building a self-sufficient country by contributing their efforts to the Indian economy as a whole. Entrepreneurs are the back bone for the growth of the country.

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