

SANT HIRDARAM GIRLS COLLEGE, BHOPAL
Lake Road Sant Hirdaram Nagar, Bhopal, Madhya Pradesh 462030



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WOMEN ENTREPRENEURSHIP AND EMPOWERMENT THROUGH SELF-HELP GROUPS IN INDIA: A REVIEW OF STUDIES

Guide: Manali Upadhyay Naimisha Saikia Co-guide: Ravindra Pathak
Research Scholar, Rabindranath Tagore University, Bhopal, MP, India
E-mail: Naimisha.saikia@gmail.com

ABSTRACT

Affluence and firmness of a family are not complete until a woman is empowered. Empowerment refers to a person's or a community's spiritual, political, social, gender, or economic strength. An educated woman can engage in, organize, and inform others about the different vital programs for women's upliftment. Women are best capable to understand and coordinate with other women. Women have usually been discriminated against and are considered as second-class citizens in society. Because of their restrictions, they cannot express themselves to outsiders. Women's conditions are deteriorating due to their jobless, low status, lack of creating decision authority, absence of literacy, and absence of awareness of both sexes' laws. Women entrepreneurs play a vital role and have made significant contributions to economic growth and reduction of poverty. In the business world, they are fighting for their independence, rights, and equality. Entrepreneurship is a process where one person getting himself self-employed and can provide job to others also. Women Entrepreneurship can be engaged in both unorganized and organized sectors. The development of a society requires economic participation of women; involvement of women in economic activities would ensure effective utilization of labour generation income and improve quality of life. Women entrepreneurship can be well developed through SHGs and SHGs can take a lead of the income generating activities by which group members can get employment and enhance their family and socio-economic status. The group provides a platform to women for income generation with co-operative and mutual helping attitude. Self-Help Groups are formed for the women's socio-economic empowerment.

Keywords: Women Entrepreneurship, Empowerment, Gender equality, Self-Help Groups

"If we can come up with a system which allows everybody access to credit while ensuring excellent repayment - I can give you a guarantee that poverty will not last long.

- Prof. Dr. Muhammad Yunus."

I. INTRODUCTION

Entrepreneurship is a very decisive factor for the hastening of economic expansion of any country and women entrepreneurship development is an indispensable part of human resource development. The development of women entrepreneurship is low in India, especially in backward and rural areas. Women have now-a-days become aware of their rights, their existence and their work situation. They are starting

to show more interest because it provides them an opportunity to be one's own manager, can tackle any situation and can create various opportunities to build money, which prevail over their family duties. Furthermore, technological development empowers women to acquire more relevant qualifications and values to meet the demands of entrepreneurship. The progress is visible among upper class families in urban areas. Entrepreneurship amongst women has been a matter of great concern. Emphasis is given on the status of women entrepreneurs and the issues, challenges and problems faced by them when they ventured out to shape their own position in the competitive world of business environment. Entrepreneurship is a catalytic means of change, which creates employment opportunities for others. Entrepreneurship can give power to women to have control over the circumstances of their lives. It includes both control over resources and ideology, greater self-confidence and an inner transformation of one's consciousness that enables one to overcome external affairs. Entrepreneurship of women is critical not only for their own welfare but also for the development of the country. Entrepreneurship development and income generating activities are a feasible solution for self-reliance of women. In spite of the growing number of female entrepreneurs, the share of female entrepreneurs is still significantly low when compared to their participation rate. However, there are several factors responsible for increasing the level of female entrepreneurship in India, namely nature of entrepreneurship, motivation, empowerment, social conditions, economic conditions, literacy & education, etc. Society's attitude and support are the major determinants of women's entrepreneurial success. The social and cultural roles played by women may place an additional burden on them. As a part of their social binding, women have to perform household duties with simultaneously operating as business owners. The rate of growth of women entrepreneurship is not satisfactory till now. This is due to some basic problems arising in relation to entrepreneurial development in our societies. Different factors compelled women to start their entrepreneurial activities but varieties of problems are faced by them in establishing and running their business ventures. The problems range from financial, Marketing Problems, Production Problem, etc. The problems of women entrepreneurs are far more than their men counterparts due to the existence of societal taboos and restrictions.

SHG is a small voluntary association of rural people, preferably women folk from the same socio-economic conditions. They come together for the purpose of solving their common problems through self-help and mutual help in the SHGs. Usually the maximum number of members in one SHG is 20. They carry out economic activities such as economy and credit and use of common asset on a basis of equality nurturing trust. The Self-Help Groups (SHGs) are voluntary associations of people shaped to attain a collective goal. People who are homogenous with respect to social background, legacy, caste or traditional occupation come together for a common cause to raise and manage resources for the benefit of the group members.

Self-help groups (SHG) can act as a bridge between women entrepreneurs who have the will to begin an enterprise but do not have the resources to fulfil their dream, and the finances needed for it. An SHG comprises a small group of women who come together to make regular monetary contributions. Emerging as important micro-finance systems, SHGs work as platforms that promote solidarity among women,

bringing them together on issues of health, nutrition, gender parity and gender justice. SHGs have already made a significant contribution in developing entrepreneurship aptitudes among rural women by enhancing their skills and giving them a chance to engage in various entrepreneurial activities.

To overcome the odds and barriers coming on the way of the enthusiastic women entrepreneurs, the Government of India promulgated an integrated scheme called Swarnjayanti Gram Swarozgar Yojana (SGSY), which is rooted in group approach to rural poor organized into self-help groups (SHGs) provided micro-credit and look up feasible economic activities on their own. Although these schemes are focused to assuage the condition of poor who live below survival levels, but the women from the single biggest underprivileged section of gender subjugation to the already presented caste and class suppression are rarely given precedence in such schemes. Bulk of these women belongs to the lowest layer of the class/caste grading. Their mobility has been restricted by their caste association and thus, their class membership confines their access to productive resource, while their gender role reduces their economic participation, and limited to domestic orders. Due to this, they are disparaged as workers, are found in conditions of enormous exploitation and victimization and are forced to a position of oblivion and hopelessness.

II. STATEMENT OF THE PROBLEM

Women mostly are suppressed culturally, socially, economically and politically. They are exploited at home, in the families, in the society and in the country and such exploitation takes in various forms. The core of the problem is that they shoulder a number of responsibilities, but they are not given adequate participatory or decision making power in the family or elsewhere. Women constitute around half of the Indian population. They are therefore, regarded as the better half of the society. Public statement shows that they are at par with men. But in real life the truth prevails otherwise. Our society, particularly rural society is still male dominated and women are not treated as equal partners both inside and outside four walls of the house. In India marriage is the most viable career for majority of women. Even professionally they have confined their activities to some areas like teaching, office work, nursing and medicine. It is very rare they enter professions like engineering and business. The area of women entrepreneurship is considered to be underdeveloped. The women work force constitutes only 28 per cent of the female population. Out of total number of self-employed persons, women account only 5 per cent. The majority of self-employed women are engaged in the unorganized sectors like agriculture, handicraft, handlooms and cottage based industries (according to National Sample Survey Organization).

But women can gain power, if their economic status, cultural and social status improves. In this context, SHGs can play a pivotal role for the upliftment and overall development of women to become empowered. It is indeed true fact that involvement in Self Help Group has enabled women to gain greater control over resources like material possession, intellectual resources like knowledge, information, ideas and decision making in home, community, society and nation. There is a record of ever-increasing numbers of SHGs all over the country. But the question still arises- how many of the members of SHGs become entrepreneurs?

III. REVIEW OF LITERATURE

Sulur and Barani, 2012 found that self-awareness assumes a significant part in improving business development of women entrepreneurship. Subsequently, job of SHG's in giving self-awareness is crucial for business development of women entrepreneurs.

Kant and Ashvine (2012) studied the participation of women in rural employment through MNREGA in various states of India and also in districts of Uttar Pradesh. They analysed that there was commendable improvements in the employment opportunities generated and that most of the states and union territories have employed more than one third of women as work force resulting in generation of women employment. They concluded that MNREGA is a programme that has impacted the lives of rural women in real sense, and has brought specially economic independence among women.

Suja (2012) found that association in Self Help Groups has enabled women to gain greater control over resources like material possession, intellectual resources like knowledge, information, ideas and decision making in home, community, society and nation.

Mani and Menon, 2012, noticed that SHG women business visionary's prosperity can be expanded through customary and appropriate preparation.

Minimol and Makesh (2012) critically evaluate the nature and extent of impact of participation in SHGs on rural women. They analyzed the extent of various levels of empowerment i.e. personal, entrepreneurial, social, economic and financial empowerment achieved by the members through their participation in SHGs. They found that SHGs act as a resource centre for empowering women members, percolating the benefits to the society in general, it can come to a point where it becomes their choice whether to remain personally, economically and socially impoverished. It helps women to organise themselves into groups and undertake community based programmes to eradicate their deprivations. Women empowerment was not the sole motive rather, the objectives are to bring prosperity to overall family, community and to ensure social as well as entrepreneurial development

Gundry and Welsch, 2012 talked on achievement boundaries for business people incorporate adding another item or administration, extending activities, offering to another market, and applying for an advance to grow tasks.

Chaudhary *et al.* (2012) in their empirical study done in Pakistan investigated on how the economic as well as the overall empowerment of women can be attained by creating consciousness or sensitising them about their rights and duties. Three major approaches to empowerment of women were looked into i.e., Integrated Development Approach, Conscious Raising Approach and Economic Empowerment Approach, by using three different and independent models. They found that as measured by Gender Empowerment Measure (GEM) index, consciousness of women about their rights, economic

empowerment of women and women's overall development have positive and significant effect on women's empowerment. They observed unidirectional causality existence between sensitisation of women and women's empowerment and also between female labour force participation and women's empowerment. They remarked that women empowerment could be attained by making women conscious of their rights through the provision of education & training and make them economically empowered through labour force participation.

Bali *et al.*, (2012) evaluated the impact of economic and non-economic factors on women's empowerment of Self-Help Group (SHG) members. They estimated a structural equation model (SEM) and corrected for cordiality in the data to account for the impact of the latent factors on women's empowerment. Their SEM results revealed that for the SHG members, the economic factor was the most effective in empowering women. Greater autonomy and social attitudes also have a significant women empowerment impact.

Das Marami, 2012 has conducted a case study of Guwahati Municipal Corporation. The objectives of the study were to understand the impact of economic status of women entrepreneurs, examine the attitude of family and society towards women entrepreneurs, and identify the problems faced by the women entrepreneurs and measures for promotion of women entrepreneurs. The data was obtained through questionnaire and interview schedule. The study was conducted on 50 women respondents. The author concluded that majority of women started their enterprise at the age range of 25 – 45. They had qualification and perhaps could get some other job. But they selected entrepreneurship as career. This reflects the changing attitude of women entrepreneurship. Women entrepreneurs considered entrepreneurship as secondary to their home and family. They gave maximum importance to their husband and children and their relationship with them. Women entrepreneurs reported that finance was a major problem and marketing was the next problem faced by them.

Govindarajan & Padhmanabhan, 2013 examined the relationship between women Self-Help Group (SHGs) satisfaction and process dimensions of workgroup characteristics. Women members are motivated to engage in any economic activity in groups like producing bakery products, home furnishing decorative items, packaged ready-made food mixes, etc.

Geetamma and Bulla, 2013 studied that the Micro finance through Self Help Group (SHG) has been recognized internationally as the modern tool to combat poverty and for rural development. Micro finance and SHGs are effective in reducing poverty creating awareness which finally results in sustainable development of the nation.

Sandhu, 2013 studied on preparing structures, a significant part of SHG's notwithstanding, preparing is given to the individuals from SHG's especially ladies by the self-improvement advancing establishments

Frese and Gielnik, 2014 talked on Accessibility of money and admittance to back is a focal idea to clarify achievement in business venture according to a monetary point of view. Monetary capital is significant for securing the essential resources like hardware and natural substances, keeping away from liquidity issues and in this manner guaranteeing progressing activities.

Ghosh et al. 2015 is of the opinion that the SHG movement in India is a hallmark initiative empower women economically and socially. According to the authors “The SHGs were envisaged as units that would provide credit and alleviate poverty with an aim to provide economic power to women. The structure and functioning of the SHGs was also envisioned in such a way that it would promote solidarities between women and enable women to become successful entrepreneurs”

Limbu & Bordoloi, 2015 said that the majority of the business units were micro in nature mostly handicrafts and handloom businesses which rely on self-financing. Another study conducted in the same year which had projected that there is a huge opportunity to improve rural women's entrepreneurship skills which can revolutionize rural Assam's economy.

Pandey, 2015 focuses her study on barriers for women entrepreneurs and argues that gender inequality between women and men is mostly based on a lack of participation of women in the labour market, limited economic opportunities and no decision-making power.

Sarania R 2015 has found that SHGs have served the cause of women empowerment and socio-economic betterment of rural poor women. Wicoxon signed rank test was conducted to find out the significance of difference which shows that majority of the respondent's income, employment days and amount of savings increased in the post SHG situation as compared to pre SHG situation in the study area.

Machado, 2016 found that Worker Growth-Business Growth can likewise be seen by expansion in number of councils and deals turnover rates, expansion in the quantity of representatives are a sign of business development. Human asset is an extremely basic part for business development as a right group can work with enterprising development and opportune accomplishment of business objectives.

Saikia, P. 2016 in her paper about the impact in women empowerment by the rural SHGs of Assam reveals that majority of the women of the sampling frame has been empowered as a result of their engagement in a SHG. There is a significant rise in their income level, can bear family expenses, can participate in family decisions and work outside of their homes, post their SHG involvement.

Mukherjee, 2016, found that the desire for independence may also be associated with a need to take up a leadership position in the organization thereby having the power to influence others.

Haworth et al., 2016 opined that instruction through preparing in monetary proficiency empowers more compelling utilization of assets, especially for ladies, who have frequently been confined from going to class and are portrayed by lower paces of formal schooling.

Saikia & Deka 2017 revealed a significant distinction in all aspects of weaving sector and women empowerment. For women in weaving sector the most influential factors were involvement in household decisions, opening a personal account, and food contribution followed by income control and household property purchase. Their study also found that participating in entrepreneurial activities increased rural women's self-confidence, self-reliance, and independence.

Singh, Farooque & Pattanaik, 2017 found out that there is a lack of equal opportunities for women that clearly reflect the traditional gender disparity. This unfair practice puts women at the margin when it comes to the question of accessibility to financial and other state resource, lack of opportunity and accessibility to state support in terms of finance is not an economic issue alone but is also due to the patriarchal nature of state and capital holdings, which marginalize women.

Chatterjee et al., 2017 did another important aspect of study that is the socio-economic conditions of female entrepreneurs and group entrepreneurship through self help groups in rural areas.

Hazarika & Goswami, 2018 conducted study on Missing and Bodo women of Assam which examined the factors that influence tribal women's decision to start a handloom micro-enterprise. The information was gathered from five different districts in Assam where tribal communities run handloom businesses. The findings shows that age, knowing other handloom micro-entrepreneurs, past history of family business, access to borrowing, and risk-taking behavior have positive influences on a woman's decision to become a handloom micro-entrepreneur.

Agarwal, 2018- Another study conducted in 2018 on rural women's effective participation in entrepreneurial activities found that northeast India is a least industrially developed in the country

Daisy & Kalita, 2019- A study was undertaken on women-run home-based businesses from various regions of the Sonitpur district of Assam where home-based firm to entice young women/mothers to work with the family and develop a new idea of entrepreneur/ mompreneurs. The business allows them to pursue their professional, intellectual, or artistic interests while also contributing to the family's financial necessities.

Goswami et al., 2019, the studies on women and gender specification have been a practice of recent past only. In order to get the insight upon the wellbeing of female owned enterprises, one needs to take a instance of male enterprises. Several constructs, derived from research on men entrepreneurs, have been

used for understanding this among women recently.

Saikia & Bora 2019 showed women empowerment through entrepreneurship development. Their study discovered that women entrepreneurs engage in a variety of entrepreneurial activities and that these activities help them to better their socioeconomic status in society.

Sharma & Parida 2019 identified link between market orientation and business performance in women-owned enterprises in Guwahati and Itanagar. Their study discovered a weak positive association between company performance and market orientation.

Suchitra and Bishnoi, 2019- Serious issues looked by SHGs in supporting ladies individuals are promoting in which the respondents expressed absence of appropriate advertising offices, commercial and weighty rivalry as the significant imperatives.

Poornima and Ramanaiah, 2019, The significant difficulties looked by SHG women entrepreneur visionaries are absence of showcasing support from their SHGs. Promoting support by SHG's is basic for achievement of undertakings of SHG businesswomen.

Hazarika 2020- Another study in the same year conducted on rural women entrepreneurs and chances to improve rural women's entrepreneurship skills and boosting women's empowerment. His study emphasized on the obstacles and opportunities faced by women entrepreneurs in Assam.

Kashyap & Bordoloi, 2020 showed that the motivating factor encourages women to start their own enterprises in Assam. Their study focuses on the impact of socio-economic elements for the empowerment of female entrepreneurs. They have found that monthly income from the enterprises is proven to play a significant impact in obtaining economic empowerment for women.

Sharma & Jena 2020 conducted a study to examine the marketing responses of women entrepreneurs in northeast India and also forecasted marketing strategies that can improve business performance.

Chyne&Syngkon, 2020- The most common aspect of study among the scholars is the motivational factors which higher productivity, and lower prices, allowing women are taking advantage of these technological and business advantages. This study discusses the prospects for female entrepreneurship in COVID-19 as well as the problems they confront during the epidemic. A survey of 100 women entrepreneurs engaged in online economy in Tamil Nadu was performed for this purpose using a personal Google forms link.

Jaychandran, 2020, found that there is no separation of responsibility of very small-scale female business

owners (micro-enterprises) at home and at the firm in developing countries. This is because “people cannot or do not decouple their business from the rest of their lives and maximize the business’s profits”. Such phenomenology has continued unabated during the COVID-19 pandemic. He further suggested that “further research on women’s interconnected decisions about their businesses and family’s finances and their business and family obligations is an important priority for understanding and narrowing the gender gap in microenterprise performance”.

Linda et al., 2020 -"How Business Leaders Take Advantage of The opportunity created by COVID19 Pandemic: Changing direction to stay the Course." This study used current data from the Global Research Institute (GRI) to identify a business model shifting in women-owned businesses to analyse the obstacles and possibilities experienced by women entrepreneurs.

N.Muthu, 2021 while tracking the progress of the SHG-Bank Linkage Program in his study has revealed that this program initiated by NABARD has established to be the prime auxiliary credit delivery system which is widely acceptance by banks, NGOs and various government departments. The author in his concluding remarks states that the program has provided a favourable environment for enhancing India’s potential for greater equitable growth with women empowerment while considering the positive signs in their performance. The study also states that SHG-BLP is spreading and evolving as a flagship multi-facet means for developing and empowering women.

Lakshni and Smilee, 2021- During the COVID-19 epidemic, women entrepreneurs faced several problems in adjusting to new business models. COVID-19, on the other hand, has given chances for them, since more usage of digital technology implies cheaper and easier access, greater coordination, higher productivity, and lower prices, allowing women are taking advantage of these technological and business advantages. This study discusses the prospects for female entrepreneurship in COVID-19 as well as the problems they confront during the epidemic. A survey of 100 women entrepreneurs engaged in online economy in Tamil Nadu was performed for this purpose using a personal Google forms link.

Subbarayudu, C. and Rao, 2021 studied that formation of micro enterprises is an indispensable part of a nation strategy for achieving a balanced growth of the economy of underprivileged women. Poor women are far more likely to participate in micro enterprises to get improved life.

Yadav, 2022, Necessity and opportunity of entrepreneurs were found to differ in their socioeconomic attributes, the nature of the opportunities taken up, and their corresponding determinants of success. Especially, when studying women’s entrepreneurship in emerging economies, behavioral economists usually place greater emphasis on the context in which decisions are made.

IV. RESEARCH GAP

The review of literature reveals that there are sizeable numbers of studies on the characteristics of women entrepreneurs which are full of motivation and stress related issues. 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 to SHG are not found in the existing literature. There is a need to enhance the relation between women entrepreneurship and women empowerment and the challenges associated with it. There is also a call of the hour to find out the problems and challenges women entrepreneurs face in managing their businesses in the current scenario. Exploration of the various ways in which women could be encouraged to start their own enterprises, ways to bridge the gap between the empowerment of women among high, middle and low levels of women entrepreneurs.

V. CONCLUSION

Women entrepreneur can be classified as those who think about business enterprise, initiate it, and can combine, manage and organize the factors of production, operate the enterprise, undertake risk and handle economic uncertainties involved in running a business enterprise. Women entrepreneur may become self-sufficient and self-reliant from their businesses. In many parts of the world, women have broken the domination of man and prove that they are not lesser to man. From past few decades, traditional role of a mother or housewife has been changed by women into a modern role. Empowerment of women through entrepreneurship is a very challenging task. Women who are naturally empowered will be economically empowered by their skills, abilities, will powers and efforts. Entrepreneurship plays effective role to encourage a woman as a well-established person in the society. Women entrepreneurs are able to provide services and financial support to their families as well as to the society. Improvement of financial status of women uplift their social status which makes them empowered.

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