

Entrepreneurship Qualities of Members of Self Help Groups in Dharwad District of Karnataka State

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ABSTRACT The women self help groups play an important role in the entrepreneurship development in the rural areas. The nationwide development programmes are focusing on the formation of women self-help groups at the village level and through these groups the rural families can march towards the overall development of the quality of life of women. The development of the women entrepreneurial skills gained its importance in India after the declaration of the International decade for women by the United Nations Organization, i.e. from 1975 to 1985. The hidden entrepreneurial potentials of women have gradually started changing with the growth sensitivity to the role and economic status in the society. The present study focuses on the various enterprises taken up by the self-help groups in the selected area and the identification of entrepreneurial qualities of women members of these groups organized in the rural areas of Dharwad District. The study revealed that out of the 15 self-help groups, three were registered and all groups had the bank account with joint signatories and conducted regular meetings. As high as 85.97 percent members participated in the wholesale purchase and sale of consumer goods with marginal profit to the society or self-help group. The traditional enterprises of leaf plate production and marketing was taken up by maximum percentage of women (31.7%). About 40.2 percent members were identified to have the quality 'cooperation' followed by the qualities 'contribution of new ideas in meeting' (17.95% and 'purchasing abilities'(17.56%). Qualities like 'innovative ideas' and 'self confidence' were identified in the least percentage of members of the selected self-help groups.

INTRODUCTION

It is an accepted fact that women's income in the family is very essential and important in relation to the nutritional, economic and educational upliftment of the family. Women contribute a larger share of what they earn to the basic family maintenance than men and increase in women's income contribute directly to better child health and nutrition. Formation of women self help groups help in development of entrepreneurship qualities, increase the employment opportunities, her social participation and horizons of her knowledge. Women in rural areas need gainful employment and should be trained in entrepreneurship for productive employment (Reghuvanshi, 1982).

Though most of the women in India have the capacity and talent to work, they are not able to get ready made jobs due to the under and unemployment problems. According to Nigam (1992) next to agriculture, manufacturing in household enterprises constitute the single biggest source of employment for women. The best way for women to recognize their own talents and capabilities is engaging themselves in

income generating activities through entrepreneurship skills and through self help groups (SHGs). An entrepreneur as defined by Schumpeter (1961) is a dynamic agent of change or the catalyst who transforms increasingly physical, natural and human resources into corresponding production possibilities (Vinze, 1987). The Self-help groups have been emerged as a potent means of economic and social empowerment. SHGs are a small economically homogeneous and affinity groups of rural poor, which voluntarily agrees to contribute a common fund to be used for the betterment of its members and take up economic activities through democratic functioning.

The present study is carried out with the specific objective of understanding the socio-economic background of the members of SHGs and to identify the entrepreneurship qualities of its members.

METHODOLOGY

This study was carried out in four villages of Dharwad taluka in Karnataka state. The members of SHGs formed the sample of the study, selected

by the purposive sampling method. Totally fifteen SHGs formed and working in the four villages were selected for the study. The data was collected by administering a structured and pre-tested interview schedule in an informal atmosphere to the members of the selected SHGs. The socio-economic characteristics were analysed by using mean and percentage. The essential entrepreneurship qualities were listed and each quality was assessed based on the opinion held by each member about other members in their SHG. The score against each member is converted in to percentage and weightage was given based on the percentage ranging from 0.15 for 10-20 percent to 1 for 100 percent. These weightages were added to give the actual number of women having a particular entrepreneurship quality and expressed in percentages.

RESULTS AND DISCUSSION

Table 1 presents the profile of SHGs under study. Out of the fifteen SHGs only three were formed under the DWACRA scheme and were registered under the societies registration Act and received the financial assistance of Rs. 15,000/- from the government. These three SHGs had fortnightly meetings, where as others held weekly meetings. None of the SHGs had either own or rented building for its use. Only the registered SHGs had collected the membership fees of Rs. 10/- each. All the SHGs had joint bank account. The number of members in each SHG ranged between 8 and 15.

The main objectives of all the fifteen SHGs are,

1. Income generation through establishment of enterprises.
2. Encouraging the habit of savings.
3. Developing social participation among themselves and solving community problems.

Table 2 depicts the socio-economic characteristics of the members of the SHGs under study. Half of the women were in the middle age group of 31 – 45 years and a little less than half belonged to the scheduled caste and scheduled tribe caste. As high as 91.46 percent women were illiterates and husband was the head of the family in 78.65 percent families followed by 20 percent of the women heading the family themselves. Agriculture labour was the main occupation of maximum percentage of women (68.79%). The annual income of maximum percentage (46.34%) of the members of the SHGs ranged between Rs.3000/- to Rs.4948/- i.e. belonged to middle income category, followed by 35.97 percent belonging to high income category (more than Rs.4948/-). Where as maximum percentage of the families (42.68%) were belonged to low income category of less than Rs.14529/- followed by 31 percent families belonging to the middle income range of Rs.14529/- to Rs.21185/- per year.

Table 3 gives information on the types of enterprises taken up by the SHGs and the participation of its members. Highest number of the SHGs did whole sale purchasing and retail sale of consumer goods like edible oil, soaps, tooth pastes, jaggery, sugar etc. The profit earned was shared among the members of SHGs. Five SHGs had the leaf plate production and sales through the Group and four of the groups had taken up other enterprises like wholesale

Table 1: Profile of the SHGs selected for the study

S. No.	Name of the SHG	Location	Year of establishment	Registration	No. of members	Membership fees	Meetings	Financial assistance
1	Gramadevi M.S.	Nagalavi	1991	No	11	-	Weekly	-
2	Laxmi M.S.	Nagalavi	1991	No	10	-	Weekly	-
3	Satiramma M.S.	Mugad	1992	No	8	-	Weekly	-
4	Durgadevi M.S.	Mugad	1991	No	12	-	Weekly	-
5	Gramadevi M.S.	Mugad	1991	No	15	-	Weekly	-
6	Mushemmadevi M.S.	Mugad	1989	No	12	-	Weekly	-
7	Mehaboob Subani M.S.	Mugad	1990	No	10	-	Weekly	-
8	Laxmidevi M.S.	Mugad	1990	No	10	-	Weekly	-
9	Neelambika M.S.	Mugad	1992	No	8	-	Weekly	-
10	Renukadevi M.S.	Mugad	1991	Yes	10	10	Fortnightly	Rs. 10000
11	Laxmidevi M.S.	Mandihal	1989	No	12	-	Weekly	-
12	Saraswati M.S.	Mandihal	1991	No	13	-	Weekly	-
13	Kariyammadevi M.S.	Mandihal	1992	No	15	-	Weekly	-
14	Laxmidevi M.S.	Holthikoti	1990	Yes	10	10	Fortnightly	Rs. 10000
15	Gramdevi M.S.	Holthikoti	1990	Yes	8	10	Fortnightly	Rs. 10000

[M.S.=Mahila Sangh]

Table 2: Socio-economic characteristics of the members of SHGs

S. No.	Socio-economic characteristics	Number	Percentage
I	Age		
	Young(16-30 yrs)	57	34.75
	Middle aged(31-45 yrs)	82	50
	Old age(>45 yrs)	25	15.25
II	Education		
	Illiterates	150	91.46
	Primary	10	6.09
	Secondary	4	2.43
III	Caste		
	Forward caste	32	19.51
	Backward caste	58	35.36
	Scheduled caste/tribe	74	45.12
IV	Occupation		
	Agriculture	11	6.7
	Agril. Labour	112	68.29
	Cottage Industry	26	15.85
	None	12	7.31
	Any other	3	1.82
V	Land Holdings		
	Landless	114	69.5
	Marginal	25	15.2
	Small	18	10.9
	Medium	6	3.6
	Large	1	0.6
VI	Annual Income (Respondent)		
	Low (< Rs. 3000)	29	17.68
	Medium (Rs.3000 – 4948)	76	46.34
	High (> Rs.4948)	59	35.97
VII	Annual Income (Family)		
	Low (< Rs. 14529)	70	42.68
	Medium (Rs. 14529 – 21185)	51	31.09
	High (> Rs21185)	43	26.21
VIII	Head of the Family		
	Self	33	20.13
	Husband	129	78.65
	Others	2	3.12

Table 3: Types of enterprises taken up by the SHGs selected for the study

S. No.	Type of the enterprise	No. of SHGs	Participating members	
			Number	%
1	Whole sale purchase & sale of consumer goods	13	141	85.97
2	Paddy purchase & sales	1	10	6.09
3	Leaf plates making	5	52	31.7
4	Nursery raising	1	12	7.31
5	Pottery	1	8	4.87
6	Bamboo goods manufacture	1	10	6.09

purchase of paddy during harvesting season and its sales during off season, raising of forest nursery, production of pots for gardening and production of bamboo goods and sales.

The data presented in table 4 indicates the

Table 4: Distribution of respondents having various entrepreneurship qualities as assessed by the members of SHGs

S. No.	Entrepreneurship qualities	Percentage of members
1	Taking major decisions	16.4
2	Representing the SHG	15.88
3	Innovative ideas	15.39
4	Independent	16.28
5	Self Confidence	15.24
6	Organising people	16.67
7	Purchasing ability	17.56
8	Contribution of ideas in meetings	17.95
9	Motivation	16.4
10	cooperativeness	40.3

entrepreneurship qualities identified by the respondents in the members of their SHGs. Co-operation was the quality identified in maximum percentage of members in almost all SHGs (40.3%). The other entrepreneurship qualities identified in maximum percentage of member were contribution of ideas in meetings (17.95%) and purchasing ability (17.56%). Innovative ideas and self confidence were the qualities identified in least number of women (15.39% and 15.24%, respectively). The rural women of our country are illiterates and basically shy. They are always under the control of male member of the family.

CONCLUSION

The enhancement of entrepreneurship qualities among the members of self help groups is an important step in the social and economic empowerment of women. The SHGs have improved the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic and socio-cultural life. The important suggestions for improvement are the development of skill oriented training programmes, encouragement of good leadership in the group and constant guidance and support through the government and non-govt. programmes.

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