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## **GRT ENTREPRENEURS DEVELOPMENT ON WOMEN SELF HELP GROUPS IN KRISHNAGIRI DISTRICT, TAMILNADU**

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**Abstract:**-Self help group women started from a very small base and have expanded their domain to foreign land as well as these women SHG entrepreneurs earning profit and accomplish goals but at the same time they also treat themselves or their organization of the society or to bring about a social change one of the powerful approaches to the Self Help Group. The aim of the present study is women entrepreneurs' development in Krishnagiri district, Tamilnadu. It is proposed that women SHG entrepreneurs' performance is associated with the development of competence associates with the first phase of the identification and pursuit of an opportunity. The results point find out that several personality and demographic aspects such as community networking, business skills, Independence, achievement motivation, and the academic specialization. The result of the research provides a description that majored characteristics owned by women SHG entrepreneurs cover needs of achievement, staying power, and market awareness.

**Keywords:**Women entrepreneur, Profit, Motivation, Skill, Market awareness.

### **INTRODUCTION**

Due to urbanization and more industrialization, women are acquiring more education and are equally competing with their male counterpart in every domain. Their equally participates to the economic development, whether it is organized sectors, unorganized sectors, being self-employed or an entrepreneur. Women's participation in the productive activities has been increasing from the years. But they are majorly employed into the unorganized sector and the number of the enterprises operated on them in the organized sector is less (Vinze, 1987).

Defined by the Government of India, "An enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 percent of the employment generated by the enterprise to women." (Safaribooksonline.com).

Self Help Group is the small group formed by the women members (normally 20 members) residing in a particular locality, possessing the core skill capability of producing a product individually or in groups and have started business venture of their own with the support of the government agencies. Government of India through the state governments are developing SHGs consisting of women members who are interested in taking up entrepreneurship to set up their own business ventures jointly as a group. The groups containing members are identified through Magalir Mandrams of the rural areas by the Government where the members are from families which are in below poverty line, not much educated and unemployed but young and energetic who are interested in becoming entrepreneurs. Government wants to help these groups during initial period of the business to overcome the teething problems and provides support and training. Ultimately to function independently as a successful business venture.

Villages are faced with problems related to poverty illiteracy, lack of skills health care etc. These are problems that cannot be tackled individually but can be better solved through group efforts. Today these groups known as Self help groups have become the vehicle for change of the poor and marginalized. Self-help group is a method of organizing the poor people and the marginalized to come together to solve their individual problem. The

**Thiruppathi. K<sup>1</sup> and Sivakumar. K<sup>2</sup> , "ENTREPRENEURS DEVELOPMENT ON WOMEN SELF HELP GROUPS IN KRISHNAGIRI DISTRICT, TAMILNADU", Golden Research Thoughts|Volume 4|Issue 7 | Jan 2015|Online & Print**

SHG method was used by the government, NGOs and others worldwide. The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro unit enterprise. Most of the poor and the marginalized population in India are building their lives, their families and their society through Self help groups.

SHGs normally engage themselves in the manufacturing and marketing business in the small scale level like packaged food items, readymade garment unit, embroidery, etc. Government provides loan at subsidized interest rate, does not insist on guarantee while providing loan, and provides all supports in formation, implementation and running the business venture. Government to help the poor women population has come out with the SHG scheme.

Women entrepreneurs empowerment and prospects is an important tool for social development and this can be achieved when the society recognizes women as one among the social partners, provided individuals rights, facilitated them with equal education, health and out of these allow them to participate equally in all aspects. Nothing succeeds better than the power of self help. Now SHGs have become a modern economic weapon for the poor women to fight against poverty and economic depression. As a factor of capacity and skill building it encourage a diversified entrepreneurial and business talent of the women and helps them in dealing with banks and the markets more effectively and efficiently. It generates employment opportunities and creates a conductive social and economic development of women entrepreneurs.

#### **REVIEW OF LITERATURE**

Prakash K (2013) Economic development is the main priority for any country. Economic development means a process of upward change that is whereby there al per capita income of a country increases over a period of time. To accelerate the economic development we have to use the entrepreneurship as a tool. A country might remain backward not because of lack of resources or dearth of capital (as it is many times believed) but because of lack of entrepreneurial talents or talent existing in that society. This has been realized because the presence of resources and favorable government policies cannot automatically contribute for economic development. It is the entrepreneurial skills of the people, which can transform the economy of that region. By recognizing this fact, the government of India decided to promote entrepreneurial activity through establishing state and national level institutions, state supported institutions for providing training for prospective entrepreneurs. These Institutions have conducted thousands of training programmes and number of evaluation study has been done by the researchers. This paper reviews the literatures on effectiveness of entrepreneurship development programmes. Many studies have supported that EDP has contributed for setting up of an enterprise.

Rincy (2011) Indian History is itself a witness where it depicts that entrepreneurship has always been a male's domain. But with increasing educational qualification, social awareness and the urge among the women to be self-reliant, have triggered more women to take up entrepreneurship as their career. Not only in India, has female entrepreneurship been boosted even in the foreign land. Islamic females were never encouraged to have their own careers; they were bound to their domestic responsibilities.

Rajeev Ray (2006) reported that there is a match competence with categories of products and extent of mass customization is desirable. This will serve as a roadmap to a host of interest entrepreneurs. Work is also needed to quality economical benefits and costs associates with mass customization so that meaningful financial projections can be made and revenue and cost outcomes can be understood and further investigated.

Narendra C. Bhandari (2006) reported that the 'luck' factor has a statistical relationship with the students' intentions of starting a business. A vast majority of the more than 1 billion people of India are Hindus, Sikhs, or Jains many believe in luck as a dominant variable that affects their life. Past, present and future people regularly cite luck as a variable in their successes and failures.

#### **CHARACTERISTICS OF SHGS**

**The important characteristics of self help groups are as follows:**

1. They usually create a common fund by contributing their small savings on a regular basis.
2. The groups evolve a flexible system of operations often with the help of the non-governmental organizations (NGOs) and manage their common mutual resource in a democratic manner.
3. Groups consider loan requests in periodical meetings, with competing claims on limited resources being settled by consensus regarding greater needs.
4. Loaning is mainly on the basis of mutual need and trust with minimum documentation and without any tangible security.
5. The amounts loaned are small, frequent and for short duration.
6. Rates of interest vary from group to group depending upon the purpose of loans and are often higher than those of banks but lower than those of moneylenders.

Importance of Self Help Group

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#### • **Entrepreneurs Development On Women Self Help Groups In Krishnagiri District, Tamilnadu**

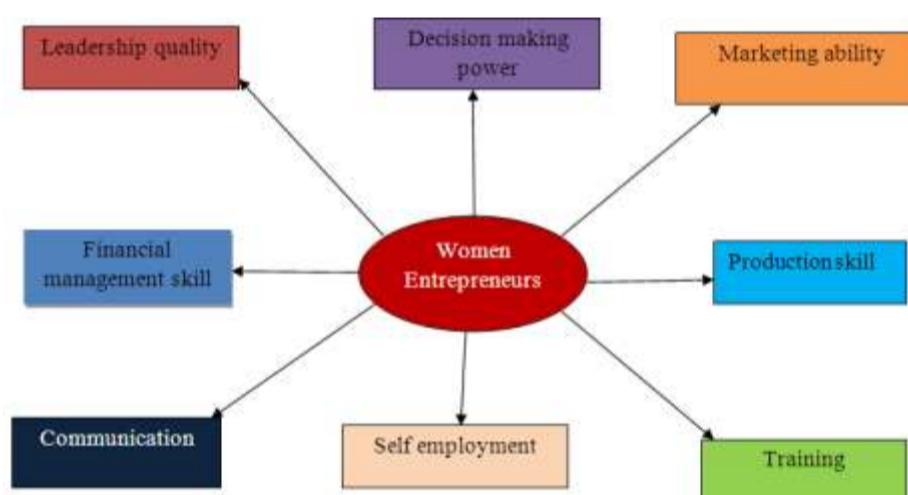
Self help groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure. Self help groups play an important role in differentiating between consumer credit and production credit, analyzing the credit system for its implication and changes in economy, culture and social position of the target groups, providing easy access to credit and facilitating group/organization for effective control, ensuring repayments and continuity through group dynamics; setting visible norms for interest rates, repayment schedules, gestation period, extension, writing of bad debts. SHGs enhance equality of status of women as participation, decision-makers and beneficiaries in the democratic, economic, social and cultural sphere of life.

#### **Women entrepreneurship development paradigms**

	Approach to Micro and Small Enterprises (MSE) development	Approach to gender	Approach to support women entrepreneurs
Market paradigm	Economic growth through the stimulation of market economy. Promotion of economic individualism, trickledown effect.	Attention to gender in terms of economic efficiency and underutilized development resource.	Assistance focusing on providing business training and credit for women entrepreneurs. Discrimination in the household will be overcome by women once they have access to increased incomes.
Empowerment paradigm	Eradication of resource and power inequalities. Emphasis on human rights, gender equity, empowerment, and collective action.	Attention to gender stimulated by women's economic, social, and political empowerment.	Holistic approach focusing on empowerment and Women's human rights. Gender awareness and collective action. Welfare support to women.
Poverty alleviation paradigm	Poverty alleviation through employment creation as a part of market economy. Emphasis on socially responsible growth, human development, and social enterprise.	Women are seen as both more disadvantaged than men and key promoters of wellbeing of their families	Special focus on poor entrepreneurs, the self employed, and co-operative development. Poverty reduction targeted at households. Social welfare policies.

Source: Mayoux (2001)

#### **Entrepreneurs development**



Source: Tamilnadu Women Development Corporation 2013

#### **OBJECTIVES OF STUDY**

1. To discuss the socio-economic of women Self help groups entrepreneurs in Krishnagiri district.
2. To examine the development of women Self help groups entrepreneurs in Krishnagiri district.

## **METHODOLOGY**

The secondary data collected from journals, and articles, Jstor, google scholar, magazines, as well as the study involved an extensive literature review which critically analyzed, for the study.

## **SCOPE OF STUDY**

The study of women entrepreneurs in SHGs in Krishnagiri district throws light on the status of women entrepreneur's development created by SHG. The need of the day is the empowerment of women in all the walks of life through SHG. This study addresses the entrepreneurs development impact in various dimensions and its impact on Self Help Group women entrepreneurs. Thus, the present study is supposed to benefit the different constituencies of self help group mechanism.

## **FINDINGS**

The development of self help groups in Tamil Nadu through the Mahalir Thitam project warm welcome to all poor rural women to build up their own business and run their family in an efficient manner.

Government agencies may offer Personality Development Programmes, marketing development programme, production development programme to the SHG women entrepreneurs develop to right and positive attitude within themselves and also towards the self help group members.

The NGOs and Government authorities may offer proper HRD programmes to the SHG women entrepreneurs to enrich their knowledge and administrative skills. Involving in group activities offers women an opening to come out of their bondage, to accept new challenges and to face adverse situations jointly and helped to increase their confidence to a great extent of training and effectiveness of entrepreneurship development programmes.

## **CONCLUSION**

Women entrepreneurs gain economic strength, they gain visibility and a voice at home, workplace and community. This has impact on their social status in terms of increase in their literacy, education of their children and family well being. Therefore, empowerment of women has a rich payoff in economic development and democratic goals of the society and SHG women entrepreneurs seem to be the most possible option for empowering the poor women. We must also appreciate the recent move by the Government of India to improve them by providing many personality and demographic aspects, such as social networking, business skills, independence, achievement motivation, and economic packages.

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