

# Role of SHGS in Development of Women Entrepreneurship in Odisha: A Special Reference to the Baliana Block of Khurda District

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**Abstract-** The participation of women in self-help group activities has a significant impact on the development of women's entrepreneurship. The present study is an attempt to examine women's entrepreneurship development through self-help groups in Baliana block of Khurda district in Odisha. 200 sample sizes have been used for this study. The data for this study has been collected from secondary as well as primary sources, directly from self-help group members. The present study has focused on the encouraging factors entering into entrepreneurship, occupation adoption, and challenges faced by the women members of the self-help groups in Baliana block of Khurda district of Odisha.

**Key words:** Women entrepreneurship, Self helpgroup, Development, encouraging factors

## INTRODUCTION

Women are crucial segment of every economy. They are represented as the soul partner of men. But in actuality the above designation doesn't fit in most of the developing countries. It is established fact that female member of our society have take part a crucial role in conservation of introductory life support system. Home maker and income generator are the binary role played by the women. They have the liability of cook up for the ménage apart from attaining their elementary character of parenting the children and nurse to seniors of the family. Indeed though they endure from frugally and culturally unnoticeable. There is a continuous differentiability and obligation of female in major areas like health, education, nourishment, politics, economy, sports etc.

Now a day's educated women not willing to circumscribe their breathing in a confined boundary of their house. They need original admiration from their sole mates. They come forward to develop their status

in the society. Women are taking commanding part in numerous fields.

The development of any region is possible when women also the part of mainstream of entrepreneurship. According to Schumpeter "women entrepreneurs are those women who innovate, initiate or adopt a business activity "

Women appearance in to a business in India is the trip from 3P's, (Pickle, Powder and Papad) to 3E's (Energy, Electronics and Engineering). Capability, understanding and rigidity in business are the foremost cause for women to move towards the business gambles. A well built inclination to perform something in a positive way is an innate quality of an entrepreneurial woman. However, particularly in rural regions women's business development in India is remarkably low. Women entrepreneurship has recently come under scrutiny. Women now worry about their abilities, rights and employment situations. In recent days self help groups (SHGs) are playing an increasingly significant role in encouraging women to start their own business by providing micro loans. Now (SHGs) are increasing the number of urban women entrepreneurs in addition to rural women entrepreneurs.

## CONCEPTUAL BACKGROUND OF SHGs

Self-help Groups (SHGs) are unofficial associations of people who come together to find the ways of life. They are generally self-governed and self-controlled. Generally it is an informal group of 15-20 people from a corresponding class, who come together for communicating their routine issues. Group itself come a support to carry necessities and sort out socio profitable issues of their members.

The major objective of SHGs is to empower group members' independence and self-reliance through self-employment and group dynamics. The concept of self-help groups acquires significance, substantially after 1976 when Prof. Mohammed Yunus of Bangladesh initiate probing with micro-credit and women SHGs. The programme made a complete revolution in Bangladesh in poverty reduction by empowering the poor women.

India has adopted a modified version of the Bangladeshi model. Micro-finance as self-help groups has emerged as a key tool in the new frugal lifestyle, and as a result, the movement of SHGs has spread throughout India.

1. Ela Bhat, a founding member of the "Self Employed Women's Association" in Ahmadabad, had an idea of "women and micro-finance." in 1972

2. Many organisations supported by National Banks for Agriculture and Rural Development (NABARD) have followed the example set by "SEWA," including the Annapurna Mahila Mandal in Maharashtra, the Working Women's Forum in Tamil Nadu, and numerous more.

3. The 'Mysore Resettlement and Development Agency' (MYRADA) has promoted Credit Management Groups (CMGs) since 1987. Similar to self-help groups are CMGs.

4. The 'SHG revolution' really got underway in 1991–1992 when NABARD began heavily pushing self-help groups. The Reserve Bank of India additionally permitted SHGs to create bank savings accounts in 1993.

#### LITERATURE REVIEW

Human resources are one of the most important factors for determining the success of any business organisation. Women add up to almost half the number of world population is playing a leading role through ingress of them in many domain are not very old.

Asis KumarSenapati and KalpanaOjha, in their study pointed out that finance is the basic challenges in start-ups and running expenses of enterprises. Also they focused on the different challenges faced by women like family and work life imbalance, marketing etc.

Nirupama Mishra, explained the effect on SHGs on empowerment of women, motivating factors and barriers faced by the women entrepreneurs.

S.Babu and B.Maran highlighted the effects of micro savings and micro credits on poverty stricken women of sub-Saharan Africa.

Major R. Rajasekaran and R.Sindhu focuses on the responsibility of female entrepreneurs offering to the society isadmirable.

Mr.Abhijit Mohanty and Dr Satya Prakash Mishra elaborated the features and effect of SHGs on mental, economical and progress of women in rural areas.

Veer P.Gangwar, S.Khan studied in the recent era micro enterprises and self help group plays a pivotal role for the solution of existing entrepreneurial crisis.

Dr j.lalith and P.ramer in his study describes the problems faced by SHG member, present status of self help groups with respect to gaining loans from banks, saving attitudes and various schemes and programmes offered by the govt to improving the status of self help group members.

Prasanta sahuo, RanjanKumarsahoo explained that KBK region self help groups are more controlling by Tribal women, their joining in SHG boost economic conditions of their family as well as social development.

#### RESEARCH GAP

1. There is a need for more empirical research to evaluate the long-term sustainability of women-led enterprises supported by SHGs.
2. There are gaps and many challenges women face in scaling up their businesses, such as limited access to markets, inadequate infrastructure, lack of advanced technical skills, and social norms that restrict mobility and decision-making.

#### STATEMENT OF THE PROBLEM

The factcannot be disobeyed that there is exists a certain percentage of female population who are still restricted by the traditional boundaries and thinking they are being utilised and confined to the household activities only. The whole family burden cramped them from being independent and self reliant. The basic reason that they are financially dependent and the social system made them incompetent to take decision with utmost autonomy. If they are provided with proper financial facilities, motivation and skill training they can achieve a lot on their own and become prosper their lives as well as society.

Now a day's Self Help Groups plays a crucial role for bringing females potentials to the spearhead and thrust their confidence to effectively counter the adverse situation. The women can easily avail all such facilities and support being associated with SHGs, their involvement with self help group enabled them financially, mentally and socially strong.

The present study is a genuine effort to understand and analyse the development of women entrepreneurship is possible through SHGs.

#### OBJECTIVES

- To identify the push features for encouraging women entrepreneurs.
- To investigate the occupation acquired by women entrepreneurs.
- To examine the major barriers met by women entrepreneur.

#### RELEVANCE OF THE STUDY

Empowerment of women can be quantified through gaining independency and mastery over resources which includes many aspects such as economic, social and political. Women entrepreneurship is now acknowledged in many fields of employment and has grown to be a vital trend in many countries.

Today in India, self help group represents a unique approach to financial intermediations. Self help groups are created and assisted by NGOs and Govt. agencies. SHGs allow women to increase their savings and gain a access to the loans that bank will lend. In recent days SHGs is one of the most significant emerging systems in lives of womenfolk alleviating rural poverty.

Apart from that, Odisha has a very less women participation in entrepreneurial activities. This paper includes the work for the development of women entrepreneurship through SHGs.

#### UNIVERSE OF THE STUDY

The research is linked to the development of women entrepreneurship through SHGs in Khurda district of Odisha. The population of the study comprises the members of SHGs working under Baliana block of Khurda district. It has comprises 10 blocks out of 10 block i have chosen only one block i.e. Baliana Block.

The block consists of 16 grampanchayats and 98 villages.

#### SAMPLE DESIGN

Stratified random sampling design will be used for the study. Total sample will be used for this study is 200. A sample of 15 SHGs of Baliana Block of Khurda district have been chosen on the simple random basis.

#### SCOPE OF THE STUDY

The current research paper only covers the Self Help Groups women members of Baliana Block of Khurda district of Odisha. Hence the scope of the study could be limited.

#### RESEARCH METHODOLOGY

To achieve the above mentioned objectives, the following research methodology will be carried out. The present study is both the combination of exploratory and descriptive in nature. The research aims to discover the role and effect of SHGs towards the development of women entrepreneurship.

#### RESEARCH DESIGN

For this study the descriptive research design will be followed. Various facts and figures will be described on the basis of primary and secondary data analysis

#### SOURCES OF DATA

Both primary and secondary sources will be used to gather the data. The primary data will be collected through the structured questionnaire, face to face interview etc, whereas websites, journals, magazines, books and other published materials, etc are come under secondary sources.

#### TOOLS FOR ANALYSIS

The basic tool for assembling the data was a set of planned interview programme consist of push component of entrepreneurship, occupation adopted, barriers faced by women entrepreneurs etc. In addition to the planned interview the researchers own surveillance during face to face interview also

surround a part of strategy assumed in assembling the data from participants.

RESULTS AND DISCUSSION

Push features

The success and growth of women entrepreneurship depends upon the certain push component. motivation

is one of the important factor which encourages an individual to give their best and help in achieving their desired result. If the individual is self inspired, the value of work is greater. The current paper emphasises on the push features of SHGs members in Khurda district to choose the entrepreneurial activity.

Table-1 Push components of women entrepreneurship

Sl.no.	Push Component	frequency	percentage
1.	Self independent	30	15
2.	Increase the standard of living	31	15.5
3.	To earn money for increase family income	37	18.5
4.	To take financial advantages of govt. scheme	42	21
5.	Family responsibility	24	12
6.	To get professional skill through different training programmes offered by govt.	36	18

The table-I shows that 15%of the participants urged to commence the entrepreneurial activity for self independent,15.5% of respondent to start their entrepreneurial activity for the purpose of increasing their standard of living, 37% of respondents are started their entrepreneurial activities to earn money for increase family income,42% of participants have commenced the enterprising activities to take financial advantage of govt. schemes, 24% of of respondents for their family responsibility and 36 % of respondents started their entrepreneurial activities to get

professional skills through different training programmes offered by govt.

Occupation acquired by women entrepreneurs

In general different occupations acquired are adopted by the SHGs members according to the resources available at their door step like material, market and work force etc. The table-II shows the different occupation acquired by the SHGs members of Baliana Block.

Table-II Economic activities undertaken by respondents

SL NO.	OCCUPATION ACQUIRED	OCCURRENCE	PERCENT
1.	Goatery	45	22.5%
2.	Agriculture	26	13%
3.	Paper/leaf plate making	27	13.5%
4.	Tailoring	25	12.5%
5.	Dairy farming	34	17%
6.	Chatua making	20	10%
7.	Badi,achar,papad making	23	11.5%

Table-III has been shown that out of the total participants 45 participants i.e.22.5% have taken goatery as their economic activity,13% of participants choose agriculture, paper/leaf plate making activity by 13.5%, tailoring by 12.5%, Dairy farming activity selected by 17% of respondents ,10% of women chose chatua making activities and 11.5% of the respondents adopt Badi, Achar, Papad (home made food packet ) as their economic activities.

In recent era the women are immensely focused in enterprising projects like dairy farming, goatery, tailoring etc. still it has been noticed that the success and growth rate of female entrepreneurship is not good enough at all. This is because of the primary issues faced by the women to start and run their business enterprises.

The table-III exhibits the considerable barriers confronted by the women entrepreneurs of khurda district of Odisha.

Table III- Barriers faced by women entrepreneurs

SL NO.	BARRIRES FACED BY WOMEN ENTREPRENEUER	FREQUENCY	PERCENTAGE
1.	Financial problem	55	27.5%
2.	Social problems	35	17.5%
3.	Lack of awareness	45	22.5%
4.	Marketing problems	30	15%
5.	Production problem	40	20%

Table-III has been notice that the masses of women faced finance problem i.e. 27.5%. due to the high cost of machinery, tools and equipment, lengthy and complicated procedure for availing a financial aid from the government. 17.5% of respondents have faced social hurdles like household roles and expectations, propertyownership, education, health problems etc. 22.5% of the respondents have not been aware about the different schemes, programmes, subsidies offered by the government. 15% of the participants faced problems in connection with the demand in local market, communication, competition etc, 20% of the respondents faced constraints in arranging raw materials and labour for the production.

#### RECOMMENDATION AND CONCLUSION

The explorations of the study have some contemplation to specific areas which needs to think about women entrepreneurship development through SHGs. A few suggestions and recommendations are;

- Women ought to provide adequate training by emphasising self motivation towards the goal achievement and management skill.
- Sufficient awareness programmes should be made through the different ways.
- The loan procedure by financial institutions and other govt. organisations needs to be simplified.
- Mandatory participation of SHGs on seminars, workshops and webinars regarding the development of women entrepreneurs.
- A specific websites and guidance cell should set up for redressing the various issues arises by the women entrepreneurs.
- Vocational training to be extended to the SHGs members.
- Continuous monitoring and improvement of training is required.

- Adequate technical, professional knowledge and organising skill training should be provided for the women entrepreneurs

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