## CHAPTER THIRTEEN

### SUMMERY AND CONCLUSIONS

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CHAPTER THIRTEEN

SUMMERY AND CONCLUSIONS

13.1 Introduction:

This chapter presents summery of working enterprises, closed enterprises and group enterprises. It also contains testing of hypothesis of working enterprises and closed enterprises.

13.2 Summery:

I) Summery of working enterprises-

A) Personal Information

1) Age group:

0% members belonged to the age group between 18 to 20 years, whereas 4% members were from the 21 to 25 years. 24% members were from age group between 26 to 30 and 72% members were from 31 to 35 years. Major age groups covered by the survey were 26 to 30 years (24%) and 31 to 35 years (72%). Women from these groups could devote more time for self-help group and micro enterprise.

2) Educational Qualification:

47% members were illiterate, 36% had taken primary education, 14.5% were studied up to secondary level, 1% were studied up to higher secondary level, 1.5% were studied up to degree level. Most of the members were illiterate.

3) Marital Status:
93.5% members were married, 0% members were unmarried, 5% members were widow, and 1.5% members were divorced. The greater number of members were married. Unmarried members did not participate in the activity.

4) **Source of Income:**
13.5% members were from farmer category, 3.5% members from service category, 35.5% members from business and 47.5% members were from daily wages category. 47.5% members those who really need earnings were involved in micro enterprise.

5) **Yearly Income:** All the members were from Below Poverty Line

6) **Dependency for Finance**
86.5% members were depending on their husband, 6% on son and only 7.5 members were self dependent

7) **Decision Making by:**
that 63% members’ husbands, 2% members’ father in-laws, 1% members’ mother in-laws had taken all the decisions, and 34% members were taking their decision on their own.

8) **In Difficulties whether opinion is considered in Decision making:**
91.5% members were participating in decision making during the difficulties, 8.5% members were not participating in decision making in the deepest and darkest days also. Their suggestions were not taken into consideration.

9) **Availability of Facilities:**
   i) **Type of House** Shows that It was found that 94.5% members have their own houses and 5.5% members did not have their own houses
   ii) **Availability of Drinking Water:** 77% members had facility of drinking water but 23% members were struggling for it.
   iii) **Toilet Facility:** there was no availability of proper toilet facility for 33.5% members
   iv) **Vegetables availability at ‘Parasbag’:** 85% members did not have Parasbag of fresh vegetables. This is the source of supplementary income and availability of vegetables
v) **Availability of Grocery:** 63.5% members did not have the availability of grocery throughout the year.

vi) **Is everyone employed in the family?** 76.5% family members were unemployed. There was no employment to the family members.

**B) Background of Business:**

10) **Background of Business:** 50% members started business without any business background, whereas, 50% members had fine background of it.

11) **Interest in Business (Liking):** 84% members were interested in business, and remaining 32% members started their business because they were inspired by others.

12) **Decisions taken in Business:** 90.5% members took decisions of their business, For 8.5% members' husbands make decisions about business, 1% members told that their father in laws took decisions about the business. Mother-in-laws were not participating in the decision making.

13) **Whether information was collected about business:** 29.5% members collected information about business, 70.5% members did not collect information about business.

14) **If Yes Sources of information:** 7.5% members collected information from Books, 11.5% members visited enterprises 8% members had collected information from observation of entrepreneur, 2.5% had training about the business, 70.5% members did not collect any information about business, before setting up an enterprise.

15) **Reason for selecting a particular business:** 10% members started business because of their own interest 61% members have started business because they were women. 28% members had started business because they got Government support. 1% members gave other reason, i.e. other members of the SHG told them to start the business.

16) **Is Business main source of income?** 100% members were not having this business as main source of income.
17) Difficulties faced while setting up new business: 73.5% members were getting support from their family, 26.5% members were not having support from their family. 65% members were getting support from neighbors, 35% members were not getting support from neighbors. 39% members responded there were limitations as a women but 61% members had responded that there were no limitations.

18) Attitude of People: 73.5% members responded that people were having positive attitude, 26.5% people says that people were having negative attitude towards enterprise.

19) Inspiration for Business: 71% Members of SHG started their business on their own, In 1% cases other members of the group motivated women members to start the business, 29% women members motivation was funds from the government, inspired them to start the business. It can be concluded that majority of the members were self motivated.

20) As women which adventurous steps were taken: To start the enterprise itself was a major adventure for majority women members of SHGs. 75% members told that setting up enterprise was unique experience to them.

21) Other Business on which women members thought on – 85% members did not think on any other business. There was no other options in front of women members of SHGs. It can be concluded that alternate choice.

22) Reason for Starting Business: 95% Majority of the women members responded that reason for starting the business was to increase their income.

C) Information about Business:

23) Nature of Business: The major businesses were 29% Cow farming (58), and 21% Buffalo farming (42). 18.5% Goat farming (37), Other businesses were fishery (2), Agarbatti (6), Stationary (2), Tea-snacks (1), Tailoring (3), Bangles (5) etc.

24) Types of Businesses: 5 enterprises were Seasonal Business and 195 enterprises were non seasonal business.
25) **Place of Business:** 35% members were having shop for business, 33% members were having room of the house for business, 5.5% members were having their business at market and 26.5% members were having other options i.e. selling products house to house or infront of their houses.

26) **Capital investment in enterprise:** 39% women members had invested money in the business; their capital for business was in the form of self investment and loan collected from bank. But 61% women members did not invested money in the business they were having only borrowed capital.

27) **Self Investment:** 10 % women members were invested money in the business. Only in Haveli Taluka respondents told that they invested money in the business. But 90 % women members did not invested self investment in the business.

28) **Amount of Loan for Business:** loan for business is given to each member under SGSY scheme as Goat farming Rs.10000/-, Cow farming Rs.25000/-, Buffalo farming Rs. 25000/-, Fish Rs.20000/-, Agarbatti making Rs. 3000/-, Stationery 30000/-, Tea-snack Rs.30000/-, Tailoring Rs.3000/- etc.

29) **Type of purchase:** 40.5 % members were purchasing material from wholesale Market. 59.5% members were purchasing material from retail market.

30) **Fixation of price of product:** 64% members were fixing price of their product with Guess work, and 30% members were fixing price of their product with calculation and 6% members were fixing price of their product as per market competition.

31) **Dedication of time towards work:** 52% members worked for 3 hours, 29% members worked for 6 hours, 19% member worked more than 8 hours.

32) **Sale of Product (Market):** 70.5% members sold their products at local market, 19% members sold their product at different villages, 10.5% members sold their products at weekly market.

33) **Benefit of SHG for Advertisement** there was benefit of SHG for advertisement, 66.5% members said that there was no benefit for advertisement.
34) **Credit Sale:** 40.5% members sold their product and 59.5% members did not sell their product on credit.

35) **If Credit sale -Recovery of Credit Sale:** 71.6% members were successful to recover credit sale. 28.4% members were not likely to recover credit sale. There were bad debts.

36) **Daily Income (Rs.):** 81.5% members were having daily income up to Rs.100/- and 18.5% members were having daily income up to Rs.300/-.

37) **Earn income equivalent to the efforts taken:** 47% members earn income from Business as per efforts taken but 54% members had not earn income from business as per efforts taken.

38) **Calculation of Profit:** Only 14.5% members were doing calculation of profit, but 85.5% members were doing calculation of profit.

39) **Accounts Maintained:** Only 14.5% members were maintaining books of accounts of business, but 85.5% members were not maintaining books of accounts of business.

40) **Repayment of loan:** 68(34%) members had made full repayment of the loan, 132(66%) members had made partly repayment of the loan.

41) **Repayment of loan from Business:** 37% members had refunded their loan from business, 63% members had not refunded from business.

42) **Repayment of loan from other sources:** 29 women members refunded loan from taking other loan, 44 women members refunded loan from husbands income and 37 women members refunded loan from other sources like sale of eggs, sale of hen etc., 16 women members had not given any response.

43) **Was the conventional way of doing Business changed**

   **Problems overcome:** 5% members tried to solve their problems of micro enterprise but 95% members had not tried to overcome from the problems.

44) **Internal Changes:** 5% women members told that there were some internal changes made in the business but 95% women members told that there were no changes made by them to earn profit.
45) **Innovations in enterprise** Only 19% women members introduced innovative ideas in the business, 81% women members told that there were no innovations in the enterprises.

46) **Faced difficulties for subsidy:** 61.5% members faced difficulties for subsidy, the members didn't know whether the subsidy was received or not. 38.5% members did not find any difficulty for subsidy.

47) **Any Training for Business:** 26% members told that they had taken training programme about the business, 74% members were not having any training about the business.

48) **More Loans for Business required** 68% members want more loan for business, 32% members didn't want more loan for business.

49) **Motive behind taking a new Loan:** 60.2% women members' said that they want to expand their business, 39.8% members wanted to start new business.

50) **Business support from Government:**
   
   All the members were from SGSY scheme.

51) **Support from Institution/NGO** 63% members got support from NGOs like **Gomukh, Mahila Va Bal Kalyan Mandal** and 37% members were doing without any support.

**D) Changes -**

52) **Business Changed Economic Position:** 13.5% members said that their economic position had been changed but 86.5% members said that there was no change in economic position because of business.

53) **Increase in Assets at home** It was found that 5% members' asset increased, but 95% member's told that there was no change in assets.

54) **Increase in Capital** 40% members told that there was increase in capital, 60% members told that there was no addition in capital.

55) **Income before setting up business enterprise and after setting up business enterprise** Before starting enterprise 11 members were from the range Rs.500-1000, from the range Rs.1001-1500 total 49 members and from the range Rs 1500-2000 total 29 members, no member was from the range above Rs.2000.
After starting enterprise

No members were from the range Rs. 500-1000, from the range Rs. 1001-1500 total members were 109, from the range Rs. 1501-2000 and 10 members were from the range above Rs. 2000/-

56) Expenses:
No. members were from the range Rs. 500-1000, 99 members were from the range Rs. 1001-1500, 37 members were from the range Rs. 1501-2000, 64 members were from the range More than Rs. 2000/-.

Expenses After starting enterprise were- No member was from the range Rs. 500-1000, 59 members were from the range Rs. 1001-1500, 28 members were from the range Rs. 1501-2000 and 113 members were from the range More than Rs. 2000/-.

57) Expansion of Communication Area (Before Starting Business):
Before starting the enterprise the position of contacts was, 150 members said that there were local contacts, 37 members were having contacts at other villages, 13 members were having contacts at cities, no state level or other contacts.

After starting the enterprise the position of contacts was 65 members said that there were local contacts, 118 members told that there were contacts at other villages, 17 members told that they were having contacts at cities, and no member from other contacts.

58) Social Changes Because of SHG: there were social changes in women members of SHGs.

59) Changes due to SHG: the members of SHGs were developed various skills because of Self help group.

60) Changes because of Self help Group: there were positive changes in women members of self help group.

61) Changes because of Micro Enterprise: Starting enterprises had developed various skills of women members of self help group.
II) Summery of closed enterprises –

A) Personal Information

1) Age group:
12.5% members belonged to the age group of 18 to 20 years, whereas 6.25% members were in the age group of 21 to 25 years. 31.25% members were from the age group of 26 to 30 and 50% members were from 31 to 35 years. Major age groups covered by the survey were 26 to 30 years (31.25%) and 31 to 35 years (50%).

2) Educational Qualification:
73.75% women members were illiterate, 18.75% women members were from primary education, 6.25% women members were from high school, 1.25% women members from Secondary level, nobody from degree and post graduation. Majority women members were illiterate.

3) Marital Status:
92.5% members were married, no members were unmarried, 3.75% members were widow, 3.75% members were divorce. Majority members were married, and Unmarried members did not participate in this activity.

4) Source of Income:
18.75% women members had farming as a main source of income were as 77.5% women members were depending on daily wages for income.

5) Yearly Income:
All the members were from Below Poverty Line

6) Dependency for Finance:
80% members depended on their husband for financial support, 3.75% members were depending on their son and 16.25% members were self dependent.

7) Decision Making by:
53.75% members responded that their husband takes all the decisions, 1.25% responded that father in-law takes decisions, 0% members responded that their
mother in-law takes the decisions, 45% members were taking their decision on their own.

8) In Difficulties whether opinion is considered in Decision making:
96.25% members were participating in decision making at the time of difficulties whereas 3.75% members were not participating in decision making at the time of difficulties. Their suggestions were not taken into consideration.

9) Availability of Facilities:

I) Type of House
88.75% members were having their own houses and 11.25% members were having rental houses.

II) Availability of Drinking Water:
86.25% members were having drinking water and 13.75% members were struggling for drinking water.

III) Toilet Facility:
that 40% members were having proper toilet facility and 60% members were not having proper toilet facility.

IV) Vegetables availability at 'Parasbag'
6.25% members were having 'Parasbag' available whereas 93.75% members were not having vegetables available at 'Parasbag'.

V) Availability of Grocery:
7.5% members were having grain available whole year. But 92.5% i.e. majority members were not having grain available.

VI) Is everyone employed in the family?
16.25% women members' members of the family were having employment. But 83.75% members' members of the family were unemployed. The resource was not used for enterprises.
B) Background of Business:

10) **Background of Business:**
77.5% members were having background of the business, but 22.5% members had started these particular business without any business background.

11) **Interest in Business (Liking):**
98.75% members said they were having interest in business. 1.25% members started business because other members of the group started the business.

12) **Decisions taken in Business:**
76.25% members were taking their decisions on their own. For 23.75% members, the husband made decisions about business. There was no participation of in-laws in the decision making.

13) **Whether information was collected about business:**
56.25% members had collected information about business, 43.75% members had not collected information about business.

   **if Yes Sources of information:**
2.22% members had collected information from books, 17.77% members visited enterprises, 42.24% members had collected information from observation of entrepreneur, and 37.77% had training about the business.

14) **Reason for selecting a particular business:**
12.5% members started business because of their own interest and 18.75% members had started business because they were women. 67.5% members had started business because they got government support and 1.25% gave other reasons e.g. If the other members of the group doing the business, the member also followed the same activity.

15) **Is Business main source of income?:** 100% members were not having this business as main source of income.
16) **Difficulties faced while setting up new business:**

1) 98.75% members were getting support from their family and 1.25% members were not getting support from their family.

2) 98.75% members were getting support from their neighbours, 1.25% members were not getting support from neighbours.

3) All the members were responded that they had no limitation as a woman.

17) **Attitude of People:**

98.75% members said that there was positive attitude of people, 1.25% member’s said that there was negative attitude towards enterprise.

18) **Inspiration for Business:**

12.5% Members of SHG started their business on their own, In 18.75% cases other members of the group motivated women members to start the business, 67.5% women members motivation was funds from the government, 1.25% women were inspired them to start the business.

19) **As women which adventurous steps were taken:**

To start the enterprise itself was a major adventure for majority women members of SHGs. 95% members told that setting up enterprise was unique experience to them.

20) **Other Business on which women members thought on –**

98% members did not think on any other business. There was no other options in front of women members of SHGs. It can be concluded that alternate choice

21) **Reason for Starting Business:**

99% Majority of the women members responded that reason for starting the business was to increase their income.
C) **Information about Business:**

**22) Nature of Business:**

30% Goat farming (24), 43.75% Buffalo Farming(35), 7.5% Fishery(6), 10% Cow Farming(8) etc. These were the enterprises started by women members of Self Help Group.

**23) Types of Businesses**

10.4% enterprises were seasonal enterprises, 67 (53.6%) enterprises were non seasonal enterprises.

**24) Duration of business:**

24 (19.2 %) majority enterprises were in existence for 3 years and 22 (17.6 %) enterprises were in existence for less than one year i.e. for three months or two months.

**25) Place of Business:**

No members were having shop for business, 51.25% members were having part of house for business, 10% members were having their business at market, and 38.75% members were having other options as house to house or in front of house.

**26) Capital investment in enterprise:**

The capital invested by 80 (100%) members were borrowed Capital. It can be concluded that the members of self help group started their business activity totally based on Government fund.

**27) Self Investment:**

It can be concluded that as the members of SHGs were from BPL category, they could not invest money in the enterprise. So they were unaware about self investment.
28) **Amount of Loan for Business:**
For goat farming Rs.10000/- Ten thousand, For Buffalo, Cow, enterprises Rs. 25000/- and for Vegetable and Ice-Cream Business Rs 20000/-,Rs.10000/- respectively disbursed as loan for enterprises.

29) **Type of purchase:**
17.5% members were purchasing material from wholesale market, 82.5% members were purchasing material from retail market.

30) **Fixation of price of product:**
that 83.75% members were fixing price of their product without calculation, 7.5 % members were fixing price with calculation and 8.75% were following others.

31) **Dedication of time towards work**
8.75 % members were working for 1 hour, 58.75% members were working for 2 hours, 30% members were working for 3 hours, and 2.5 % members were working for 4 hours.

32) **Sale of Product (Market):**
91.25% members were selling their products at local market, 8.75% members were selling their product at different villages and no members selling their products at weekly market.

33) **Benefit of SHG for Advertisement**
No information provided for benefit of SHG for advertisement

34) **Credit Sale:**
7.5% members sold their product on credit and 92.5% members did not sell their product on credit.

35) **If Credit sale-Recovery of Credit Sale:**
71.6% members were successful to recover credit sale. There were bad debts of 50% members.

36) Daily Income (Rs.):
56.25% members were having daily income up to Rs.100/- and 31.25% members were having daily income more than Rs.100/- 12.5% members had not given any response.

37) Earn income equivalent to the efforts taken:
12.5% members had collected income from Business and 87.5% members had not collected income from business. 12.5% members had collected income from business and 87.5% members had not collected income from business.

38) Calculation of profit:
Nobody responded this question. It can be concluded that the members were not calculating profit.

39) Accounts Maintained:
Nobody responded this question. It can be concluded that the members were not maintaining books of accounts.

40) Repayment of loan:
that 10% members had made full repayment of the loan, 90% members had made partly repayment of the loan.

41) Repayment of loan from Business:
That 53.75% members had refunded from business, 46.25% members had not refunded from business.

42) Repayment of loan from other sources:
No member had refunded loan from taking other loan, 43.24% members had refunded loan from husbands income and 56.76% members had refunded loan from other sources like sale of hen and eggs etc.
43) Was the conventional way of doing Business changed

Problems overcome:

No member responded this question. It can be concluded that women members had not tried to solve the problems of enterprise.

44) Internal Changes

No member responded this question. It can be concluded that women members had not tried to make any changes in enterprise.

45) Innovations in enterprise

No innovations introduced.

46) Faced difficulties for subsidy

62.5% members faced difficulties about subsidy, the members don't know whether the subsidy is received or not. 37.5% members not found any difficulty for subsidy.

47) Any Training for Business:

21.25% members said that they had training programme about the business, 78.75% members not having any training about the business.

48) More Loans for Business required

No Response

It can be concluded that women members were not interested in more loan for business.

49) Motive behind taking a new Loan:

No Response

Women members were not interested for loan and there was no motivation for loan.

50) Business support from Government:

All the members were from SGSY scheme.
51) Support from Institution/NGO

35% members got support from NGOs like Hariyali, Gomukh, Gramin Mahila va Bal Vikas Mandal, 65% members were doing without any support of NGO.

D) Changes –

52) Business Changed Economic Position:
100% members said that their economic position has been not changed because of business

53) Increase in Assets at home:
No response
It can be concluded that there was no increase in Assets

54) Increase in Capital
No response
It can be concluded that there was no increase in capital

55) Income before setting up business enterprise and after setting up business enterprise:
There was no change in income before starting enterprise and after starting enterprise.

56) Expenses:
It can be concluded that there were no changes in expenses.

57) Expansion of Communication Area (Before Starting Business):

Before setting up enterprise 75 members were having local contacts 5 members were having contacts with other villages, there were no contacts at city level.

After setting up enterprise 36 members were having local contacts 34 members were having contacts with other villages, there were 10 members were having contacts at city level.

It can be concluded that there was change in communication area before starting enterprise and after starting enterprise.
58) **Social Changes Because of SHG:**

1) 70 (87.5%) members were having permission to go out for the business. But 10 (12.5%) members were not having permission to go out for the business.

2) 64(80%) members were having permission to travel alone. But 16(20%) members were not having permission to travel alone.

3) 16(20%) members were having compulsion about time limit 64(80%) members were not having time limit, no compulsion on time limit.

4) 63 (83.75%) members told that there were discussions on different topics, 13(16.25%) members told that there were no discussions before joining the SHG.

5) 47 (58.75 %) members were speaking in a meeting and 33(41.25 %) members were not speaking in meeting.

6) 71 (88.75 %) members had developed their communication skill after joining self-help group and after starting enterprise. 9 (21.25%) members had not developed their communication skill after joining self-help group and after starting enterprise.

7) 77 (96.25%) members said that they had started gaining respect from family members.

8) 80 (100%) members said that they had started gaining respect from other people.

59) **Changes due to SHG:**

It can be concluded that there were social changes in members of self help group.

60) **Changes because of Self help Group:**

It can be concluded that there were changes in members of self help group.

61) **Changes because of Micro Enterprise :**

1) Time Management: Most of the time the women members used to manage the time according to guess work (70 members told there was no time management). After starting enterprise Only 10 members are calculative about the time.

2) Allotment of Work: Work in the house was treated as prime responsibility of the lady. After starting the enterprise 15 members
started that the work was distributed amongst the members of the family.

3 Improvement in Decision making skill: Initially women members were doubtful about their decisions taken. Only 10 members were confident about decision making. After starting enterprise 5 additional women members are confident about their decisions (total 15)

4 Co-operation from others: Due to business, it is now easy to get work done from others. Initially they were not comfortable to get the work done from others(40). The number decreases up to 15 members.

5 Money Management: Initially the expenses were domestic but after starting enterprise women members were able to differentiate between the domestic expenses and business investment(70).

6 Problems Overcome: Prior to starting a business the thought process never used to have a back up plan for the difficulties that might be faced in the business. 55 women members stared thinking about solution for difficulties.

7 Disaster Management: Enterprises were not properly planned for the sudden downfall. The approach had not yet changed. Women members had closed down the enterprise.

8 Future Planning: Women members had not decided yet the future plan of enterprise. 10 women members wants to start the same business.

It can be concluded that there were little changes in members of self help group after starting enterprise.

III) Summery of Group Enterprises:

The following groups were selected for the research.

It is observed that there are few reasons for failure of the business.

A) Reasons for Closing Business:
   a. Members of SHGs should not have started their business on school campus, Place of Enterprise selected was wrong.
   b. Instead of closing business, new place should be selected for the business.
   c. Treats should be studied before starting business.
   d. No proper training was given to the members of SHG.
   e. Problems like drought situation illness of animals, Shortage of Fodder etc. were not visualize by the members.
   f. Selling of milk and loan repayment should be earlier fixed.
   g. Wrong selection of business opportunity.
   h. Lack of Entrepreneurial attitude.
   i. Lack of unity of members.

B) Reasons Of success in Business:
   1) Proper identification of Business opportunity.
   2) Unity of the group members.
   3) At the initial stage the members worked without any payment.
   4) Proper Costing.
   5) Maintaining the quality of the product.
   6) Proper advertisement of business.
   7) Distribution of the work.
   8) Political support to the group.
   9) Excellent management of business.
13.3 Testing of Hypotheses:

A) HYPOTHESIS FOR WORKING ENTERPRISES

1) Descriptive Hypothesis:

"The performance of working micro enterprises set up by women members of SHG is satisfactory".

Parameters for evaluating performance of working micro enterprise:

1. Innovation - If any little different idea is introduced for the business.
2. Profit - If the amount received from sales is more than expenditure.
3. Growth - If there is increase in capital, financial transactions, etc.
4. Changes in Business - If there are any internal changes in business.
5. Problems overcome - In the crises problems overcome.
6. Income - Amount which is collected from business.
7. Accounts - Maintenance of accounts of business

Table -13.1
Table showing parameters and score

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<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td>92</td>
<td>25 %</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>108</td>
<td>75 %</td>
<td></td>
</tr>
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<td>200</td>
<td></td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Accounts</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>7</td>
<td></td>
<td>29</td>
<td>15 %</td>
</tr>
<tr>
<td></td>
<td></td>
<td>171</td>
<td>85 %</td>
</tr>
<tr>
<td></td>
<td></td>
<td>200</td>
<td></td>
</tr>
</tbody>
</table>

out of 200 respondents 95% respondents said that there was no increase in assets because of income of enterprise. 60% respondents said that there was no increase in capital. 81% members said that there was no innovation in enterprise. 95% members have never tried to overcome from the problems. 85% members said that the activity was not in profit. 95% members never made any internal changes. 75% members said that income from enterprise was not as per the efforts taken. 85% members said that they were not writing the accounts of business enterprise.

According to the 7 parameters the performance of working micro enterprises is not satisfactory. **Therefore, the hypothesis stands rejected.**

**Conclusion:** Hence it is concluded that, the **performance of working micro enterprises set up by women members of SHG is not satisfactory.**
2) Statistical Hypothesis

A) Testing the effect of joining the Self Help group on various parameters:

1) Reading newspaper:

H₀: There is no significant association between the habit of readings newspaper and joining Self-help group

H₁: Joining self-help group has changed the habit of reading newspaper.

As calculated Chi Square test 21% persons were reading newspaper before. This increased to 37.5% after, the difference was marginally significant (p<0.10).

Result: at p=0.09, H₀ is rejected. H₁ is accepted.

Conclusion: Joining Self-help group has increased the habit of ‘Reading newspaper’

2) Reading books:

H₀: There is no significant association between the habits of readings books and joining Self-help group

H₁: Joining self-help group has changed the habit of reading books.

As calculated Chi Square test Reading books was seen in 15.5% members before which increased to 36% after, the difference was statistically significant (p<0.01). Thus joining Self-help group has increased the habit of reading books.

Result: at p=0.001, H₀ is rejected. H₁ is accepted.

Conclusion: Joining Self-help group has increased the habit of ‘Reading books’.
3) **Accounts writing:**

**H₀**: There is no significant association between the habits of writing accounts and joining Self-help group  
**H₁**: Joining self-help group has changed the habit of writing accounts.  
As calculated Chi Square test Accounts writing increased significantly from 9.5% to 45.5% (p<0.01). Thus joining Self-help group has increased the habit of accounts writing.  
**Result**: at p=0.001, H₀ is rejected. H₁ is accepted.  

**Conclusion**: Joining Self-help group has increased the 'Habit of accounts Writing'.

4). **Banking habit:**

**H₀**: There is no significant association between banking habit and joining Self-help group  
**H₁**: Joining self-help group has changed the banking habit.  
As calculated Chi Square test Banking habit was observed in 6.5% members which increased slightly to 7% after joining the self-help group, the change was not statistically significant. Thus there was no change in banking habit even after joining the self-help group.  
**Result**: at p=0.23 H₀ is accepted. H₁ is rejected.  

**Conclusion**: Thus there was no change in 'Banking habit' even after joining the self-help group.
5) **Discussion on different social topics:**

*H₀:* There is no significant change in the habit of discussing different social topics and joining Self-help group.

*H₁:* Joining self-help group has changed the habit of discussing different social topics.

As calculated Chi Square test Percentage of members doing discussions on different topics increased from 11% to 88% after joining the Self-help group. This difference was statistically significant (*p*<0.01).

**Results:** at *p*=0.001, *H₀* is rejected, and *H₁* is accepted.

**Conclusion:** Joining self-help group has changed the habit of 'Discussing different social topics'.

6) **Discussion of economical problems:**

*H₀:* There is no significant change in the habit of discussing economic problems and joining self help group.

*H₁:* Joining self-help group has changed the habit of making discussion of economical problems.

As calculated Chi Square test Percentage of members making discussion of economic problems increased from 11% to 88.5% after joining the Self-help group. This difference in discussion on economic problems was statistically highly significant (*p*<0.01).

**Results:** at *p*=0.0001, *H₀* is rejected, and *H₁* is accepted.

**Conclusion:** Joining self-help group has changed the habit of 'Making discussion of economical problems'.
7) **Confidence:**

H₀: There is no association between the confidence level of women and Joining Self-help group.
H₁: Joining self-help group has changed the confidence of women.

As calculated Chi Square test Percentage of members having confidence increased from 5.5% to 95% after joining the Self-help group. This difference in confidence was significant (p<0.05)

**Results:** at p=0.04, H₀ is rejected, and H₁ is accepted.

**Conclusion-** Joining self-help group has changed the ‘Confidence’.

8) **Participation in decision making:**

H₀: There is no significant change in the participation in decision making of women members after joining Self-help group
H₁: Joining self-help group has changed the participation of women in decision making.

As calculated Chi Square test Percentage of members having decision making power increased from 5% to 97% after joining the Self-help group. This difference in decision making capacity was significant (p<0.05).

**Results:** at p=0.03, H₀ is rejected, and H₁ is accepted.

**Conclusion-** Joining self-help group has changed the ‘Participation in decision Making’.
B) Changes because of Micro Enterprise-

1) **Time management:**

   \[ H_0: \text{There is no significant change in time management skill of women members after setting up enterprise.} \]

   \[ H_1: \text{There is a change in the time management skill of women members after setting up enterprise.} \]

   As calculated Chi Square test Percentage of members making time management increased from 11% to 79.5% after setting up enterprise. One of the cell frequencies being 0, the statistical test cannot be given.

   **Conclusion -** Setting up enterprise has changed the 'Time management skill' of Women.

2) **Work allotment:**

   \[ H_0: \text{There is no significant change in work allotment skill of women member after setting up enterprise.} \]

   \[ H_1: \text{There is a change in the work allotment skills of women members after setting up micro enterprise.} \]

   As calculated Chi Square test Percentage of members 'making work allotment' increased from 11% to 76% after setting up enterprise. One of the cell frequencies being 0, the statistical test cannot be given.

   **Conclusion -** Setting up enterprise has changed 'Work allotment skill'.
3) Decision Making Skill:

H₀: There is no significant change in the decision making skill of women member after setting up micro enterprise.

H₁: There is a significant change in the decision making skill of women member after setting up micro enterprise.

As calculated Chi Square test Percentage of members making decisions was increased from 7% to 77% after setting business. One of the cell frequencies being 0, the statistical test could not be given. However it can be said that, after setting up micro enterprise women learned decision making.

Conclusion- After setting up micro enterprise women learned decision making skill.

4) Participation by others:

H₀: There is no significant change in skill of inviting others participation after setting up micro enterprise.

H₁: There is a change in the skill of inviting others’ participation.

As calculated Chi Square test Percentage of members ‘participation by others’ increased from 8% to 78% after setting up enterprise. One of the cell frequencies being 0, the statistical test cannot be given.

Conclusion- Setting up enterprise has changed ‘Skill of inviting others’ participation.
5) **Management of money:**

H\(_0\): There is no significant change in money management skill of women after setting up micro enterprise.

H\(_1\): There is a change in the money management skill of women after setting up micro enterprises.

As calculated Chi Square test Percentage of members 'Management of money' increased from 6.5% to 77.5% after setting up enterprise. One of the cell frequencies being 0, statistical test cannot be given.

**Conclusion-** Setting up enterprise has changed 'Money Management skill' of women.

6) **Future planning:**

H\(_0\): There is no significant change in future planning skill of women after setting up micro enterprise.

H\(_1\): There is a change in the future planning skill of women after setting up micro enterprise.

As calculated Chi Square test Percentage of members making future planning increased from 9% to 77% after setting up enterprise. One of the cell frequencies being 0, the statistical test cannot be given.

**Conclusion-** Setting enterprise has changed 'Future Planning skill' of women.
7) **Solutions for difficulties:**

**H₀**: There is no significant change in the skill of finding solutions for difficulties after setting up micro enterprise.

**H₁**: There is a significant change in the skill of finding solutions for difficulties after setting up micro enterprise.

As calculated Chi Square test Percentage of member's solution for difficulties increased from 9% to 76.5% after setting up enterprise. One of the cell frequencies being 0, the statistical test cannot be given.

**Conclusion**: Setting up enterprise has changed 'Finding solutions for Difficulties' skill of women.

8) **Disaster management skill:**

**H₀**: There is no significant change in disaster management skill after setting up micro enterprise.

**H₁**: There is a change in the disaster management skill after setting up micro enterprise.

As calculated Chi Square test Percentage of member's disaster management skill increased from 8% to 76% setting up enterprise. One of the cell frequencies being 0, the statistical test cannot be given.

**Conclusion**: Setting up enterprise has changed 'Disaster management skill' of Women.
B) **HYPOTHESIS FOR CLOSED ENTERPRISES**

"Micro enterprises become sick due to the wrong selection of business opportunities, wrong selection of location of business, lack of team spirit, lack of entrepreneurial qualities, small market, lack of required facilities, lack of achievement motivation etc."

**Parameters for evaluating performance of closed micro enterprise**

1. Innovation - If any little different idea is introduced for the business.
2. Profit - If the amount received from sales is more than expenditure.
3. Growth - If there is increase in capital, financial transactions, etc.
4. Changes in Business - If there are any internal changes in business.
5. Problems overcome - In the crises problems overcome.
6. Income - Amount which is collected from business.
Table 13.2

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Parameter</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Growth</td>
<td>0</td>
<td>80</td>
<td>80</td>
</tr>
<tr>
<td>2</td>
<td>Innovation</td>
<td>0</td>
<td>80</td>
<td>80</td>
</tr>
<tr>
<td>3</td>
<td>Problems Overcome</td>
<td>0</td>
<td>80</td>
<td>80</td>
</tr>
<tr>
<td>4</td>
<td>Profit</td>
<td>0</td>
<td>80</td>
<td>80</td>
</tr>
<tr>
<td></td>
<td>Internal Changes</td>
<td>0</td>
<td>80</td>
<td>80</td>
</tr>
<tr>
<td>6</td>
<td>Income as per efforts</td>
<td>10</td>
<td>70</td>
<td>80</td>
</tr>
<tr>
<td>7</td>
<td>Accounts writing of Enterprise</td>
<td>0</td>
<td>80</td>
<td>80</td>
</tr>
</tbody>
</table>

All the 80 members says that there was no growth in enterprise, there was no innovation, not tried to overcome the problem, no profit, no proper marketing, no internal changes, no writing of accounts of enterprise. 70 members says that the income was not as per the efforts taken.

So the hypothesis for closed business is proved that “Micro enterprises become sick due to the wrong selection of business opportunities, wrong selection of location of business, lack of team spirit, lack of entrepreneurial qualities, small market, lack of required facilities, lack of achievement motivation etc.”

According to the 7 parameters the performance of closed micro enterprises is not satisfactory. Therefore, the hypothesis stands accepted.
Conclusion: Hence it is concluded that, the performance of closed micro enterprises set up by women members of SHG is not satisfactory.

13.4 Conclusions:

1) Activities of micro enterprises, however, have not changed economic status of women but have changed their social and family status.

2) Reasons of poor performance of micro enterprises are-
   1. Wrong selection of business opportunity.
   2. Lack of proper market information.
   3. Small size of market- Local market and sympathy market.
   4. Casual approach about business, lack of seriousness on the part of women.
   5. Enterprise was supplementary income, it was not main source of income for the families.
   8. Purchase of raw material from local market at higher prices.
   9. Lack of entrepreneurial

3) Lessons for Group Enterprises:
   1. Group enterprises needs research, investigation, planning and proper implementation.
   2. Lack of collection of information about place of business.
   3. Selection of business was not done properly.
   4. Without market survey the enterprises were started.
   5. Expected market was not available.
   6. No proper training was given to the group members.
   7. Lack of entrepreneurship.
   8. Unity of members was not found.
   9. Heavy losses were not controlled by members
   10. Leadership plays important role in group activity.
   11. The people really needs support they can start group activity.