1.1 INTRODUCTION

Mass poverty and widespread unemployment are the two most common pervasive scourges in the Third World countries. The mounting problems of unemployment have brought into focus, the importance of small scale, agro and rural industries as well as the development of entrepreneurship in the related fields. The term ‘Entrepreneur’ is defined in various ways. It varies from country to country as well as period to period. It also varies to the level of economic development and the perceptions of the people.

The word ‘Entrepreneur’ is derived from the French verb *Entreprendre*. It means “to undertake”. In the early sixteenth century, the Frenchmen who organized and led
military expeditions were referred as ‘Entrepreneurs’. In the seventeenth century, Richard Cantillo viewed the entrepreneur as “a risk taker”. In the 18th Century, a person with capital was differentiated from the one who needed capital. In other words, the entrepreneur was distinguished from the capital provider. In the late 19th Century and early 20th Centuries, entrepreneurs were frequently not distinguished from managers and were viewed mostly from an economic perspective.

In India, people speak many languages like Hindi, Gujarati, Telugu, Tamil and Malayalam. Accordingly, the nomenclature of the entrepreneur is differently named.¹

All definitions contain similar notions such as newness, organizing, creating wealth and risk taking. Among all types of professions like education, medicine, research, law, architecture, engineering, social work and distribution, entrepreneurship also forms the foundation.

The role of entrepreneurship in economic development varies from economy to economy depending upon the availability of material resources, industrial climate and responsiveness of the political system to the entrepreneurial function. In Entrepreneurship, there are the two strategies available to the country. Growth leads to Entrepreneurship and Entrepreneurship leads to growth. For our country, the second strategy is more suitable.²

Many have begun to realize that for achieving the goal of economic development, it is necessary to promote entrepreneurship both quantitatively and qualitatively in the country. India can prosper fast only by developing its human resources. The development
of Indian women will be the major source of enrichment for our country. According to Rabindranath Tagore, “Woman is the builder and moulder of the nation’s destiny”. Though, she is delicate and soft as lily, she has a heart far stronger and bolder than man. She is the supreme inspiration for man’s onward march and an embodiment of love, pity and compassion.

Women and children, who represent more than two thirds of the country’s total population, constitute the most important target group in the context of the present day developmental planning. Therefore, their concerns are placed on the priority list of the country’s developmental agenda because, Women form as a separate target group.

In the earlier phase of developmental planning, the concept of women’s development was mainly, welfare oriented. During sixties, women’s education received priority along with the measures to improve material and child health and nutrition services. During the period of seventies, there was a definite shift in the approach from ‘welfare’ to ‘development’ which started recognizing women as participants in development. The eighties adopted a multi-disciplinary approach with a special thrust on the three core sectors namely, health, education and employment. Recognizing the role and contribution of women to development, the early nineties witnessed a beginning with concentrating on training – cum-employment-cum – income generation programmes for women with the ultimate objective of making them economically independent and self reliant.3.
The Government of Tamil Nadu established Tamil Nadu Corporation for Development of Women and empowerment of women (TNCDW). It is a nodal agency for implementation of various projects. The “Mahalir Thittam” scheme of the State Government is being implemented by TNCDW. The Tamil Nadu women’s development project was put into operation in 1989 in two districts of Tamil Nadu with the assistance from International Fund for Agricultural Development (IFAD) for the development of poor rural women.

The above said programme was extended to Salem and South Arcot districts in 1992 and further extended to Madurai and Ramanathapuram districts in 1993. This project is designed to operate with partnership between Government and Non Governmental Organizations (NGO) and also with commercial banks. It has been implemented through a network of women’s SHGs which are established with the support of NGOs at the village level. Initially, this project was in operation in selected 75 blocks of 8 districts in Tamil Nadu. The aim of the project is to encourage the poor women to save and rotate the savings among the group members.

The SHG (Self Help Group) is originated from the Grameen Bank of Bangladesh which was founded by Prof. Mohammed Yunus of Chittangong University in the year 1975. This was exclusively established for the poor.

The Swarnajayanthi Gram Swarongar Yojana (SGSY) is a holistic programme and the objective of SGSY is to raise the poor families above the poverty line. Under the SGSY, families are organized into Self Help Groups through the process of social
mobilization and the SGSY ensures training and capacity building and provides income-
generating assets through a mix of bank credit and Government subsidy.

SHG is a group formed by a homogeneous class who are willing to come together for addressing their problems. The group consists of 10 to 20 members from the local area. In such a group, the poorest women come together for emergency, disaster social reasons and economic support to have conservation, social interaction and economic interaction. SHGs of women in India have been organized as an effective strategy for the empowerment of women in rural as well as urban areas. By bringing women together from all spheres of life to fight for their rights or a cause, the overall empowerment of women is crucially dependent on economic empowerment of women. Through these SHGs, work on the types of issues such as health, nutrition, agricultural forestry and the like, besides income generation activities and seeking micro credit.

The Self Help Groups mould women into responsible citizens of the country. It brings social and economic prestige to women. Women lead SHGs in many parts of the country and have achieved success in bringing more and more women to the mainstream of decision making. Self Help Groups in our country have become a source of inspiration for women. Now-a-days, formation of SHG is a viable alternative to achieve the objectives of rural development and also the empowerment of women. Therefore, the main purpose of the women empowerment project is to organize women into effective SHG.
Initiative, social climate and culture heritage are also required for the development of entrepreneurship. The Government actions influence the growth of entrepreneurship. In this context, the present study highlights the entrepreneurial behaviour among the women members of SHG in Virudhunagar District. Hence, an attempt has been made to study the entrepreneurial behaviour among the Self Help Groups in Virudhunagar District.

1.2 STATEMENT OF THE PROBLEM

Integration of women development and their empowerment are inevitable for the development of any country. The role of women in economic and social activities of a country was emphasized by the World Conference on Agrarian Reforms and Rural Development in 1979. This conference focused on the need of creating the equal opportunities for women in social, economic and political process of rural development. After Independence, the Government of India took numerous measures to ensure gender equality. During the 1970s, the efforts to promote self-employment among women started receiving greater attention from the Government and private agencies. The result has been the emergence of women entrepreneurs on the economic scene during recent years. Different plans and policies of the past years as well as the Constitution have laid stress on women empowerment. Entrepreneurial skill of women paves way for the empowerment of women and social justice. It creates economic independence, self reliance, political, social and legal awareness, self confidence and positive attitude among
women. It enables women to face any situation and to participate in the developmental activities of the nation.

The Architect of modern India, Pandit Jawaharlal Nehru once said that “When women move forward, the family moves, the village moves and the nation moves”. These words contain an unassailable truth. The position and status of women in any society are an index of its civilization. India being an agrarian country, the majority of the population depends on agriculture for their employment and livelihood. Since, agriculture is seasonal in nature; it cannot provide employment for everyone. So it has led to unemployment and under-employment results in poverty.

In this struggle, women are the worst victims. They are tied to mundane needs such as collecting fodder and fuel, fetching water, nourishing children, grinding food grains and so on. They play a significant role in supporting the family. Women in many regions have no status and they are in low literacy level.

In a traditionally conservative society like Tamil Nadu, risk aversion is common. Women are further a step behind the average men. To overcome such barriers, women at employment level must be guided to attain entrepreneurial status. The potentiality of women must be canalized appropriately. The capacity of Indian women to manage a house can be extended to managing a firm. So, there is an urgent need to promote development of entrepreneurship among the Indian women.

The TNCDW was established in 1983 exclusively for the development of women in the state. The objective of the corporation is to provide better employment avenues for
women, particularly in self employment ventures. So, they can become economically independent and self reliant.

Now-a-days, India is facing two major problems namely mass poverty and widespread unemployment. A massive industrial wealth has been created during the last decade. But, it has created only a couple of thousands jobs, which have proved to be totally inadequate to solve those problems. India is now left with no alternative but to search for entrepreneurial talent. Entrepreneurship is the panacea for most of the ills of the society.

The percentage of successful self employed entrepreneurs is less in rural areas. Though they undergo certain training, they fail to start on their own, owing to hurdles such as, finance, marketing and the like. Therefore, further measures to include rural women in entrepreneurial activities are necessary. So that rural women get supplementary employment and income. Women entrepreneurs face additional hurdles than men. They face constrains relating to self-sphere system including age, experience, educational knowledge, socio psycho system which consists of entrepreneurial motivation, job satisfaction, value orientation, decision making ability, family occupation, caste and the like. When these hurdles are removed, they can become successful entrepreneurs.

Women entrepreneurs are taking up challenging entrepreneurial assignments in urban areas. In rural areas, large amount of potential remain untapped due to lack of supportive means and management. The constrain they face is basically related to finance, which must be removed by attending immediately by the concerned authorities.
The NGOs operating in rural areas, in addition to forming Self Help Groups, may also concentrate on entrepreneurial development.

Each and every person who is interested to take up a business should have minimum level of entrepreneurial outlook for succeeding in the business. The members of a SHG are all engaged in a variety of business activities including manufacturing, trading and distributing products for improving their overall economic status in the society. Therefore, entrepreneurial approach is very much necessary to strengthen their potential for their survival and succeed.

Several studies have shown that women have proved to be good at business. If more women are motivated and given necessary power and help to become entrepreneurs, definitely they can contribute effectively in running viable business enterprises. Since all the studies discussed above are the general in nature, it is necessary to undertake a study to analyze the entrepreneurial behaviour among the members of SHG in Virudhunagar District in particular.

1.3 REVIEW OF LITERATURE

Numerous studies have been undertaken on women empowerment and entrepreneurship through SHG and Micro finance by different authorities at different periods on various themes. A few of the relevant studies have been reviewed and presented.

1.3.1 Studies Related to Women Empowerment through SHG and Micro Finance
S. Mohanan (2000) in his paper titled, “Micro-Credit and Empowerment of Women: Role of NGOs” has studied about the relevance of micro-credit to women and their empowerment needed for the economic development. He has explained that the rich experience of NGOs in the field of credit union and their gross-root level involvement with the poor and their problems is a potential factor that affirms their elevated role in the sphere of micro-credit. He has also narrated the major functions and role of the NGOs in the field of micro-credit can be summarized as the formation of Self-Help Groups, nurturing of Self-Help Groups, facilitation role, mobilizing resources and formation of people’s organizations.

D.Nagayya (2000) in his paper titled, “Micro Finance for Self-Help Groups” has reviewed the initiatives and steps taken at the national level with a few institutional arrangements to Support this programme for alleviation of poverty among the poor, with special focus on women. It is inferred that micro finance leads to change the attitude on the women as economically empowered. All the micro finance programs are directed towards to fulfill the needs of women especially for poor in rural areas.

K.G. Karmakar (2000) in his study on “Rural Credit and Self Help Groups: Micro Finance Needs and Concepts in India” has analyzed that the existing credit delivery system in India with special reference to the credit needs of the rural poor. He has analyzed the importance of the micro-credit needs for tribal women in rural areas and the micro-enterprises in the non-farm sector in Orissa. He has also analyzed the problems faced by the tribal people in availing of credit. According to him, the micro-credit
approach through Self-Help Group would be the only best way of mechanism to deliver credit to the rural poor.

N.P.Y. Raman\(^7\) (2000) in his work on “Self-Help Groups – The Kerala Experiment” has shared his research experience of the Primary Agricultural Co-operative Society of Kerala with Self Help Groups. His study notifies that though both the groups as well as members avail themselves of the loan for the same purpose, the recovery of loans from the Self-Help Groups is 95 per cent to 100 per cent while it is 60 per cent to 70 per cent from the members of the Primary Agricultural Co-operative Society. It is evident from his study that the Self-Help Group concept has not only apparently reduced the poverty but also yields encouraging results. The Self-Help Group concept has created further a positive impact on the functional efficiency of the Primary Agricultural Co-operative Society as well.

H.C. Sharma\(^8\) (2000) in his study on “Forest Policy – Role of SHGs” has emphasized the role of Self-Help Groups in the development of the tribal people. According to the study, Self-Help Groups have a flexibility of approach and working in their routine activities but they have failed to develop a work culture, which is acknowledged by the tribal themselves. This study has analyzed the opinion that better coordination is required from the voluntary agencies and the Government departments for its better performance. Continuous motivation and encouragement should be given to the members of SHGs about the essentials of forming SHGs and its role.
K.R. Lakshmikandan\textsuperscript{9} (2000) in his study titled, “Self Help Groups in the Life of Rural Poor – A Philibhit Case Study” has discussed that most of the membership of the Self-Help Groups consisted of small landholders and agricultural laborers. It is concluded that the facilities for entrepreneurial development are available within the group only at the micro level, when compared to the large basic functions like market study, providing resources, general production management and marketing management. The study shows that the literacy rate of the members of some Self-Help Groups has improved from five per cent to 90 per cent.

N. Manimekalai and G. Rajeswari\textsuperscript{10}(2000) in their work titled, “Empowerment of Women Through Self Help Groups” have analyzed that the women Self-Help Groups formed by the Non-Governmental Organisations in the rural areas of Tiruchirappalli District for the purpose of promoting rural women through self-employment. The Non-Governmental Organization namely, Society for Education and Village Action and Empowerment (SEVAE) has been working in 362 villages and helping a total of one-lakh women beneficiaries consisting of different avenues of self-employment like petty businesses, processing, production and service units etc. The NGO has been providing entrepreneurial development training to the members of SHGs who are having interest, talents and skills in their specific areas.

A. Suriakanthi\textsuperscript{11} (2000) in her study titled, “Literacy – Essential for SHGs” has examined that the need for literacy to the Self-Help Group members. A random survey of 120 group’s shows nearly 95 per cent of the members and 75 per cent of the office
bearers are illiterate. The female office-bearers manage to carry on the activities with the help of their husbands and educated wards. Fifty per cent of the group’s survey shows that only literate members prepare the minutes and accounts on behalf of the office-bearers who are illiterate. It is found that ten per cent of the illiterate members do not know even how much amount saved by them. This study strongly insists and suggest on the necessity of imparting basic education to all Self-Help Groups through members’ training programmes.

In the study entitled, “A Study of Women Self-Help Groups in Andhra Pradesh” written by Mohana Rao (2000) has concluded that SHGs showed a positive impact on the households of the members in respect of building of self-confidence, social status, economic status and political status for the overall empowerment of members in Self Help Groups. It is suggested that NGOs and Government authorities should give continuous motivation for the members to attend skills oriented training.

T.R.Gurumoorthy (2002) in his work entitled, “SHGs- Economic Empowerment through Self – Reliance” has examined that the micro-credit funding agencies and the amount sanctioned by them. According to the study, Self-Help Groups have the power to create a socio-economic revolution in the rural areas of the country. It is suggested that the members of Self-Help Groups must be prepared to undertake entrepreneurial activities at a smaller level with minimum capital requirements. The bank linkage programmes should be expanded through minimizing its formalities to extend credit to do the entrepreneurial activities. Further, micro funding agencies should come forward to
extend credit delivery without any delay for entrepreneurial activities. Therefore, members can get self reliance and create employment opportunities to unemployed persons.

T. Chiranjeevulu\textsuperscript{14} (2003) in his study on “Empowering Women through Self Help Groups” has analyzed that the micro enterprises started by Self-Help Groups in Warangal district (Andhra Pradesh) is indication for their empowerment process. The micro-enterprises belong to chilly processing units. The researcher has stated that the conversion of consumption based Self-Help Groups into entrepreneurship-oriented Self-Help Groups led to employment generation and over all empowerment of women.

A. Abbas Manthiri\textsuperscript{15}(2003) in his study titled, “A Study of Women SHG in Madurai District” has stated that NGO’S are varying with each other in their work, to bring the rural people under this banner. Some NGO’s have potential and influencing characters get succeeding in their objectives. The SHG members feel that the socio-economic impact should be made only after themselves get-involved in SHG activities. The bankers feel safe in lending to women SHG’s when the repayment be 100%.

Malhotra\textsuperscript{16} (2003) in her study titled, “Conceptualizing and Measuring Women’s Empowerment as a Variable in International Development” has elaborated some basic and conceptual issues regarding women empowerment and had given a comprehensive framework of domains of women empowerment. It is suggested two essential elements in women empowerment, i.e. process and agency. Women empowerment is a process of progression from one stage to other and the agency element defined that women
themselves must be significant actors in the process of change that has been measured. To attain full empowerment, this study recommended that the concentration of economic, socio-cultural, interpersonal, legal, political and psychological dimensions of women empowerment at household and community level.

J. Ritu, R.K. Kushawaha and A.K. Srivastava\(^{17}\) (2003) in their work titled, “Socio-Economic Impact through Self Help Groups” have revealed the positive impact on functioning of Self-Help Groups in Kanpur Dehat District. Twenty five women from Self-Help Groups were selected as sample for the study. Ten woman members from each Self-Help Group and ten non-members from the same village were selected as respondents, to study the impact of the Self-Help Groups on their socio-economic status. The study shows that there is significant relationship between the Self-Help Groups and the socio-economic status of women. SHG is the good platform for the women especially in rural areas for their economic, social, legal and political status in the country which are needed to become an empowered nation.

C.K. Gariyali and S.K. Vettivel\(^{18}\) (2004) in their study titled, “Women’s Own the Self Help” have analyzed that the SHGs are not just a conduit for loans, although loans are a critical milestone on the road map of the SHG’s healthy growth and empowerment. The women often complain that they are very active themselves initially, but due to delays in obtaining credit they become lazy. It is suggested that the lending channels need to be expanded, the rural cooperative banking network needs to be motivated to lend to the SHGs, which can make credit available to them at their doorsteps, Women members
should have a awareness about the purpose of credit programmes available to them and loans are prevailed in the smoother manner.

A.Venkatachalam and A.Jeyapragash\textsuperscript{19} (2004) in their work on “Self Help Groups in Dindigul District” have showed that the total savings of the SHG members in Dindigul District amounted to Rs.622.99 lakhs. The Sangha Loan sanctioned to its members is in tune of 4.3 times of savings. In words, the total amount of Sangha loan sanctioned is Rs.27.20 lakhs. The SHGs in Dindigul District have made a silent revolution for the economic empowerment of poor rural women.

Senthil Vadivoo and Sekar\textsuperscript{20} (2004) in their study titled, “Organization and Management of Rural Financial Sector” have stated that the Self-Help Group is a movement for women empowerment. Women are collectively struggling against direct and indirect barriers involved in their self-development and their social, political and economic participation. Women’s empowerment can be viewed as a continuous process of several inter-related and mutually reinforcing components. According to them, empowerment is a process of awareness and capacity building, leading to greater participation, greater decision–making power and control over the transformative action to overcome the constraints in this process.

C.K. Gariyali and S.K.Vetrivel\textsuperscript{21} (2004) in their book entitled, “Women’s own-The Self Help Movement-of Tamil Nadu” have mentioned that working with such a large network of NGO’s is very challenging, especially when each NGO possesses different levels of capacity and resources. In these circumstances, it has been felt that many small
yet sincere organizations, who are involved in Mathi SHGs need a lot of support, encouragement and training to perform the tasks assigned to them. The capacity building and support to NGO’s have always been an important part of the agenda of Mathi SHGs. In these programmes, large and well-established NGO’s have also been playing the roles of resource persons and programme coordinators.

To get complete information about the trainees the “Tamil Nadu Corporation for Development of Women” has evolved software. This Software helps the various project implementation units to collect information from the different departments, which are involved in the implementation of the Entrepreneurship Development programmes in their respective districts. These agencies also consolidate the reports and send them on to the Project Management Unit (PMU) for onward submission to the Government of Tamil Nadu for effective implementation of programmes and Policies.

V.Darling Selvi (2005) in her study titled, “Impact of SHG Training” has examined the survey which was conducted in Kanniya Kumari District among 100 SHG’s members in the district. The study highlights the reasons for offering SHG training. Trainings are empowering the women to utilize time more profitably and earn on their own. Their satisfaction about the scheme is “excellent” for 22 per cent of the respondents, “very good” for 21 per cent, “Good” for 51 per cent and “moderate” for 6 per cent. It is concluded from the analysis that the factors such as occupation, experience, education and income influence the satisfaction of the members whereas, the factors like type of training, training period, family size do not influence much.
E. Mubarak Ali (2005) in his study titled, “The Women Development Project in Tamil Nadu” has inferred that women in Tamil Nadu are running a network of women’s SHG established and monitored with the great assistance of NGO’s. Further the growth of SHG Movement had been planned with a view to establishing remote Sustainability Combined with expanding coverage of habitations like urban slums to get balanced development.

A. Abdul Rahim (2005) in his study titled, “Women’s SHG for Alleviating Poverty” has pointed out that three models namely, co–operative development foundation model, development of women and children in rural areas model and south Asia poverty alleviation program model are rooted in three promises. These models should give credit on favourable terms and conditions for the poor, which results in reduction of poverty. Social Capital contributes to poverty alleviation and women empowerment which reduces general poverty situation prevailing in India.

C. S. Reddy (2005) in his work on, “Self Help Groups: A Key Stone of Micro Finance in India” has stated that micro finance has evolved over the past quarter century across India into various operating forms and to varying degree of success. One such form of micro finance has been the development of the Self-Help movement. Based on the concept of “Self-Help”, small groups of women have formed and operate a savings-first business model whereby the members' savings are used to give loans. The results from these Self-Help Groups (SHGs) are promising and have become a focus of intense examinations as it is proving to be an effective tool of poverty eradication.
J.M. Arul Kamaraj\textsuperscript{26} (2005) in his study titled, “Self Help Groups – New Mantra for Empowerment” has analyzed that the Self Help Groups are doing entrepreneurial activities at micro and smaller level with minimum capital requirements. In coming years, the inbuilt strength of the Self-Help Groups will pave the way to undertake mega projects, like projects performed by joint stock companies, public sector enterprise and the like. The SHGs have enormous power to create a socio-economic revolution both in the rural and urban areas of India.

M.L. Gupta and Namita Gupta\textsuperscript{27} (2006) in their article on, “Economic Empowerment of women through SHGs” have stated that SHGs are considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. It is an important institution for improving the life of women on various social levels. The basic objective of a SHG is to act as a forum for the members to provide space and mutual support. SHG’s comprise of very poor people who do not have access to formal financial institutions. It facilitates its members to learn to co-operate and work in a group environment.

Smita G. Sabhlok\textsuperscript{28} (2006) in her study entitled, “Self Help as a Strategy for Women’s Development in India” has expressed that the SHGs can make women contribute to economy. It has changed the lives of many people in India. Group power has been found to be a patent force in giving collective empowerment, voice and commanding power to the poor women in rural areas. There is a long way to go before re-orientation of power relationships, both in the household and at the societal level. The
social attitude, family attitude and psychological attitude should be changed positively towards women development in India

P. Loganathan and R.Asokan⁹ (2006) in their study, “Inter Regional Development of Self – Help Group in India” have analyzed that in India, a number of SHGs were created in the 1980s for providing credit facilities to the poor, especially for women in both urban and rural areas to get overall development of India. This should be done with help of SHGs schemes by spreading awareness about the schemes to the women people in all the areas of India. NGOs and other Micro finance institutions are playing an essential role to bring inter - regional development of SHGs in India.

Subah Singh Yadav⁴⁰ (2006) in his study on “Self Help Group Movement in Rajasthan for Bright Prospects” has stated that till February 2006 about 13 lakhs rural poor families had accessed to financial services throughout the 98,500 SHGs in Rajasthan. During the last four years the SHG-Bank Linkage Programme witnessed significant progress in Rajasthan. The performance of the Government Development Department, the NGOs and the banks under the programme has been remarkable and commendable.

A. Abdul Raheem³¹ (2006) in his article titled, “Role of SHG’s” has stated that the SHGs usually generate a common fund out of small savings from members collected on a regular basis by controlling their unproductive expenditure. Some time the internal savings generated are supplemented by external resources lent or donated by voluntary agencies involved in promoting and strengthening the SHG financially.
Nayak\textsuperscript{32} (2007) in his article titled, “Empowerment of the Poor through SHG and Micro Finance” has made an attempt to analyze the empowerment of the poor through SHG and micro finance in the Kalahandi district of Orissa. This study revealed that 89,194 families of Kalathandi district benefited from SHGs and bank linkage program and made a suggestion to strengthen the cooperative sector. The members were gradually reduced their poverty situation and improved their economic empowerment after joined in SHGs only. It showed that the SHGs programmes are successful in this study area for the overall development of members of SHGs.

A. Abdul Raheem and H. Yasmeen Sulthana\textsuperscript{33} (2007) in their study titled, “Empowerment of women through SHG: An view” have pointed out that usually, SHGs are led by any of the following persons can have a successful animator, a retired school teacher or a retired Government servant, who is well Known Locally; a health worker/ a field officer/ staff of a development agency or department of state Government; a field level functionary of an NGO; an unemployed educated local person, having an inclination to help others for the smooth running of SHGs. Women animators can play a more effective role in organizing women SHG’s to attain their empowerment.

Vinayamoorthy and Pithoda\textsuperscript{34} (2007) in their study on “Women Empowerment through SHG: A Case Study in North Tamil Nadu” have made an attempt to examine women empowerment through SHGs in three villages of Tamil Nadu. They have selected a sample of 398 members of 20 SHGs from Vellore, Thiruvannamallai and Dharmapapuri districts of the state. The main objectives of the study were to examine the income,
expenditure and the savings of the members after joining SHGs and the role of SHGs in providing credit. They concluded that the economic activities of SHGs were quite successful for their overall development.

Anitha and Revenkar\textsuperscript{35} (2007) in their study titled, “Micro Credit through SHG for Rural Development” have made an attempt to illustrate rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency-wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only improved the economic status of women, and also brought vibrant changes in their social status.

Yamuna\textsuperscript{36} (2007) in her study titled, “Women Empowerment through Self-Help Groups in Solamadevi Village” has studied the changes in the role and status of SHG participants in Solamadevi village, Coimbatore District. The results of the study showed that all the participants who received bank loans under this scheme started their own business. There was an increase in the income level, savings, value of assets and household durables, after joining the SHGs. It was also found that SHGs had developed women’s relationships with Government department and banking institutions. They had been equipped with leadership skills through various human resource training programmes and interaction with other SHGs. Women had got lot of courage and self-confidence to speak for their rights after becoming SHG members.

Vasanthakumari\textsuperscript{37} (2008) in her study titled, “Women Empowerment through Micro Enterprises Development” has made an attempt to examine the role of micro enterprises in empowering women in Kerala. The researcher took a sample of 328 micro
entrepreneurs. This study revealed that these enterprises helped in empowering rural women economically, socially and individually. The study is suggested that women people are giving more priority to commercial viability of enterprises. The NGOs and Government organizations should give full support for successful business endeavors in future for the overall empowerment of women.

Anuppalle Reddy\textsuperscript{38} (2008) in his article entitled, “Self-Help Groups in India - A Catalyst for Women Economic Empowerment and Poverty Eradication” has illustrated that the remarkable success of women Self-Help Groups in Andhra Pradesh. The World Bank said that the model could be replicated in other States in India and in other countries. The former President of USA, Bill Clinton, George Bush, the Micro Soft Wizard Bill Gates and important political leaders of country have visited the State and held discussions with the women Self-Help Groups. To quote Paul D. Woolfitz “this is a great learning experience. We can tell others about the model. They have visited places in Africa, and Indonesia, but they found the Self-Help Group movement in Andhra Pradesh to be the biggest one”. Thus, lands where women have been discriminated for generations, thousands of poor illiterate women are spearheading a silent revolution.

Shiralashetti and Hugar\textsuperscript{39} (2008) in their study titled, “Micro Finance: A Study of SHG and Bank Linkage” have made an attempt to examine the progress of SHGs and their linkage to bank. The study was based on the secondary data collected from annual reports of the NABARD. The main objectives of the study were to examine the progress of SHGs and bank linkage in India and in Karnataka State and to study the district-wise
and bank-wise linkage of SHGs in Karnataka State. They concluded that SHG movement is a powerful tool for eradicating the poverty of the people. It also concluded that SHG is providing a good platform for creating good business venture among the members of the SHGs by sanctioning economic assistance to the members who are having intention to start the business activities.

Sangwan\textsuperscript{40} (2008) in his study titled, “Financial Inclusion and Self Help Groups” has empirically ascertained the determinants of financial inclusion and studied the relevance of Self Help Groups (SHGs) in achieving financial inclusion. For the purpose of the study, the cross-section data of 42 Regions from different states and UTs of India was used. The coverage under financial inclusion was assessed in terms of percentage of adults having credit and saving bank accounts. It was found that as on March 2006, the financial inclusion of adults above 19 years of age was 63 per cent in terms of saving accounts and 16 per cent in terms of credit accounts and about 37 per cent adults in India did not use financial services. The results substantiated that the persons having low income and less geographical access to bank (e.g., agricultural labourers, marginal and small farmers, migrant labourers, tribal and women) and were included in the financial inclusion. It is suggested that SHGs could play significant role in achieving the financial inclusion especially for women and low-income families.

Lalitha and Prasad\textsuperscript{41} (2009) in their study on “Empowerment of Women : DWCRA Programme” have made an attempt to analyze the empowerment of women through Development of Women and Children in Rural Area (DWCRA) program in the
Guntur district of Andhra Pradesh. The study illustrated that income of individual after joining DWCRA programme has increased comparatively. The study has concluded that the potentiality of women is not fully tapped and utilized for the community. Hence, this program should identify the potential skills possessed by the members for the betterment of the society with commendable progress and utilize their skills in a productive way for overall empowerment.

S.Venkateshmurthy and G.M. Dinesh\(^\text{42}\) (2009) in their study titled, “Women Empowerment through SHG-An Analysis” have noted that the SHGs are playing an important and pivotal role in organizing women, developing leadership qualities among women, mobilizing saving and involving women in various income generating activities for their entrepreneurial development. Further, it witnesses that SHGs are an important instrument to alleviate poverty in general and women poverty in particular. SHGs are helping the women to improve their socio-economic status which leads to economic empowerment process.

Saraswathy\(^\text{43}\) (2009) in her article titled, “Micro Finance in Krishnagiri District” have attempted to analyze the role of micro finance in Krishnagiri district. She highlighted the role of Government of India, NABARD, NGO and Banks. The studies revealed that majority of members have agreed that their income has increased after joining SHG. It is inferred that SHGs have become the development ambassador of villages and powerful vehicle of economic development. It is also providing an
opportunity for the members to become economically, socially, legally and politically empowered for the development of the nation.

U.K. Teke and S.B. Sanap\textsuperscript{44} (2010) in their study, “Micro Finance: A Tool of Poverty Eradication” have noted that after Independence, various poverty alleviation programmes implemented over four decades have not yielded any desired result, an innovative approach called micro credit can prove to be a master key to open the doors to development of poor’s. NABARD has set up itself an ambition of providing micro finance services to 1/3 of rural poor through linking one million SHG. It has achieved its mission within 3 years. Now its aim is to cover 225 million poor by providing financial assistance to SHG by the year 2010. In short next 3 to 5 years micro finance becomes important for poverty eradication.

N.Tamilselvi and N.Kathirvel\textsuperscript{45}(2010) in their study titled, “Social Empowerment of Local People” have emphasized that the SHGs which create a silent revolution must be viewed as “change agents” in rural areas. As the illustrious Noeleen Hyzer, Cochair UN Council, micro summit rightly pointed out, “micro credit is much more than access to money, it is about women gaining control over the means to make a good living. It is about women lifting themselves out of poverty and vulnerability. It is about women achieving economic and political empowerment within their villages and their countries.” Thus, SHGs should promote income generating activities through micro credit among Self-Help Group women which ensures their economic independence and social status.
K. Govindarajan and K. Mayandi (2011) in their study on "Socio-Economic Impact of Self-Help Groups in Theni District" have noted that the Self Help Groups in the broader concept play an active role in social and commercial transformation, income generation and other development activities. As a medium for social action, SHG movement in India, play an important role in the reduction of poverty. With appropriate market supporting strategies, the members could effectively build enterprises as a source of their employment and income. Thus women were socially, economically and politically empowered after joining Self Help Groups.

R. Prabhavathy (2011) in her study titled, "An Empirical Study of SHGs and Rural Development in Tuticorin District" has analyzed that SHGs started its functioning all over Tamil Nadu, in some areas they are functioning effectively whereas in some areas they face problems. Since, SHGs help women to achieve economic empowerment, this policy measures can contribute a lot to the nation development. Nowadays, the women in the SHGs are also respected by the others, because they are independent in earning the income and they are contributing to household income, expenditure and savings. They can able to contribute on their own to the development of the society and the nation as a whole.

Sushil Kumar Mehta, Hari Govind Mishra and Amrinder Singh (2011) in their article entitled, "Role of Self Help Groups in Socio-Economic Change of Vulnerable Poor of Jammu Region" have demonstrated that Self-Help Groups (SHGs) have appeared as popular method of working in the company of people in recent years. The overall
findings of the study suggest that SHG – Bank Linkage Programme has significantly improved the access to financial services for the rural poor and has considerable positive impact on the socioeconomic conditions and the reduction of poverty of SHG members and their households. It has also empowered women members substantially and contributed to increased self-confidence and positive behavioural changes in the post-SHG period as compared to the pre-SHG period. Hence, it could be concluded that the SHGs have proved that they could serve as an alternative instrument of financial intermediation for the poor.

Piyal Basu Roy\(^49\) (2011) in her article entitled, “Self Help Group and Poverty Eradication in India: A Case Study” has studied the poverty and hunger are the two foremost concerns of all the developing and underdeveloped nations. In order to eradicate the poverty conditions, SHG plays a vibrant role throughout India. He concluded that the analysis mentioned above clearly indicates that SHGs have facilitated its members in various ways by both quantitative and qualitative shifting in income level and quality of life lead respectively. The SHGs are found mostly in rural areas, but urban poor or women are deprived of it. Lastly, systematic steps have to be developed so that there is uniformity in the formation of SHGs after identification of BPL (Below Poverty Level) people and set up rural banks for the poor people to improve their socio-economic quality to bring them mainstream in the society with transparency.

Amutha D\(^50\) (2011) in her article entitled, “An Analysis of Economic Empowerment of Women Self Help Groups in Tuticorin District” has stated that
Women’s empowerment would be able to develop self-esteem, confidence, participatory approach to realize their potential and enhance their collective bargaining power. SHGs started functioning all over Tamil Nadu, in some areas they are functioning effectively whereas in some areas they face problems. Since, SHGs help women to achieve economic empowerment, the policy measures can contribute a lot to the nation. It is concluded that the economic activities of SHGs in Tuticorin District are quite successful.

Mamta Sharma (2012) in her article titled, “National Commission for Women: Twenty Years of Empowering Women” has pointed out the twenty years achievements of NCW. NCW has a wide mandate covering almost all aspects of women’s development and plays a pivotal role in studying and monitoring all matters relating to the constitution and legal safeguards provided to women. It reviews the existing legislations and suggests amendments needed to meet any lacunae, inadequacies in such laws and also suggests fresh legislations and takes Suo-moto notice of cases including deprivation of women’s rights. It also monitors the proper implementation of all the legislations made to protect the rights of women to achieve equality in all spheres of life. New is to review and recommend remedial legislative measures, facilitate redressed of grievances and advice the Government on all policy matters affecting women.

M. Latha and G.Chandra Kumar (2012) in their article titled, “A Study on Agricultural Women Self Help Groups (SHGs) Members Micro Credit Analysis in Trichy District, Tamil Nadu” have found that the Agricultural women SHGs were performing well in availing and repaying microcredit which had contributed to their
socio–economic empowerment and to better livelihood conditions. And the study found that the interest rate of Microcredit should be reduced, installment term for loan repayment should be increased, Loan repayment should be flexible based on their varying levels of income and savings, should provide subsidy loan for Agriculture Women SHGs for innovative projects, should provide self-employment loan for individual SHG members, should provide marketing facilities to the SHG products (Proper marketing channel could be arranged by the Government (or) NGO (or) private institutions) and should provide self-employment training to the rural people.

1.3.2 Studies Related to Women Entrepreneurship through SHG and Micro Finance

M. Rajeswari and P.Sumangla\(^5\) (1995) in their study titled, “Women Entrepreneurs- A Scene on their Problem and Prospects” have enumerated the position of women Entrepreneurship in India, types of enterprises where women are existing, role of institutions in the promotion of women Entrepreneurship and problems faced by women entrepreneurs.

K.Aiyadurai\(^5\) (1999) in his paper titled, “Women Entrepreneurship in India: A Review” has opined that the women force of India will get another dimension, if the entrepreneurial skills among them are developed and channalised appropriately, continuous efforts in the direction would lead to better human resource development. In the present day global competitive business and industrial situation, the women entrepreneurs in India can play a greater role and create a new dimension to women development.
Chaudhari\textsuperscript{55} (1999) in his article on “Entrepreneurship Development and Women” has opined that entrepreneurship development programmes (EDPs) is the novel approach for entrepreneurship development in women and the process of EDP ranges from identification of appropriate candidates to impart necessary skills and knowledge about financial, technical and managerial aspect of business. EDP is also developing motivation and giving infrastructural support for establishing new business enterprise by the women people.

M. Manimekalai\textsuperscript{56} (1999) in her study titled, “Nature and Characteristics of Women Entrepreneurs in India” has concluded that women entrepreneurs are taking up challenging entrepreneurial activities in urban areas. In rural areas, a large amount of potential remains untapped due to the lack of supportive means and management. The constraint they face is basically related to finance which must be removed by the authorities concerned.

Puhazhendi and Jayaraman\textsuperscript{57}(2000) in their study entitled, “Increasing Women’s Participation and Employment Generation among Rural Poor - An Approach through Informal Groups” have reported the positive impact of employment generation on 45 per cent of the group members who had undertaken income generating activities. The additional employment generated through SHG lending worked out to 172 man days per member. They are undertaking supplementary activities such as animal husbandry, poultry and so on and nonfarm activities like petty shop, kirani shop and flower vending business and so on.
A.P. Sebastian Titus\textsuperscript{58} (2002) in his study titled, “Promotion of Women Entrepreneurs through Self Help Groups” has examined that the promotion of women entrepreneurs through Self-Help Groups. According to him the women entrepreneurs who have started small enterprises expand them into large-scale units. Self-Help Groups have engaged in readymade garments and export them. A woman Self-Help Group in Dindigul District runs a unit providing agro-services with a total turnover of Rs.12 lakhs or more per annum. But, most of the other Self Help Groups are not able to reach up to the expectations. Some of the reasons cited behind for not fulfilling their expectations were unavailability of funds for investment, lack of technical and managerial skills, inability to manage the labour force, dual role burden, lack of professionalism, gender bias and the like. These hurdles should be removed gradually during the course of time.

Udayakumar and Sreedhara\textsuperscript{59}(2002) in their analysis on “Entrepreneurship Development Programmes: An Analysis” have stated that EDPs are an integral part of economic development programmes and they are directed towards developing entrepreneurship with the objectives of increasing the number of entrepreneurs who have intention to start new business units. In order to remove the unemployment problem prevailing in our country this entrepreneurial development activities are motivated and directed among the women people to attain overall economic development. To achieve this objective, EDP Institutions and SHGs are providing number of skills oriented trainings to the men and women people in India.
Udayakumar\textsuperscript{60} (2002) in his study on “Entrepreneurship Development Programmes (EDPs) and the Development of Entrepreneurs: A Study” has conducted a study on development of entrepreneurs through entrepreneurship development programmes (EDPs). It revealed that EDP has a marginal effect in converting potential entrepreneurs into actual entrepreneurs. Out of fifteen successful entrepreneurs twelve had already decided to set up business ventures and joined the programme only to equip themselves with business skills to run the unit. Only three were motivated to set up business units. Even in terms of managing the units, EDP could not succeed in enhancing the managerial effectiveness of the entrepreneurs because eight out of the fifteen closed down their ventures. Also, those who were able to continue their business do not attribute their success to EDP. It is suggested that the EDP institutions should find out the reasons for the failure of the Entrepreneurship development programmes imparted to the women entrepreneurs and provide suitable solutions to solve it.

Hyderbad and Krishnamurthy\textsuperscript{61} (2002) in their article titled, “Impact of Training Programmes on Entrepreneurship Development: A Case Study” have revealed that training programmes and institutions involved in training, have done a commendable job in molding the behaviour of small scale industry’s entrepreneurs, the end result was not up to the desired level. In spite of their efforts, the sector was plagued by many ills and weaknesses. It is suggested that the weaknesses and problems should be identified and proper measures should be taken in developing the positive entrepreneurial behaviour among the members of Self Help Groups in India.
Mitchell\textsuperscript{62} (2004) in his study titled, “Motives of Entrepreneurs: Case Study” has found that women entrepreneurs have to be motivated to provide security to their families and to know their family circumstances. Women entrepreneurs are motivated to be independent economically and otherwise. Entrepreneurship allows women to combine caring for their family along with bringing up of money needed for day-to-day survival. This trend has also been visible in several Asian countries including Indonesia and Singapore.

Anwar\textsuperscript{63} (2004) in his article entitled, “Evaluation of Entrepreneurship Development Programmes” has evaluated entrepreneurship development programmes and revealed the fact that entrepreneurs who applied for loans under the PMRY were not serious about the training in entrepreneurship development. Only because the training is compulsory for fulfilling the criteria those candidates spend some days with the training institutes. They thought that the training was useless and beyond their understanding. And the study also revealed that, the institutions conducting entrepreneurship development programmes do not have much concern for proper identification and selection of entrepreneurs for training according to their interests and skills.

S. Ramachandran\textsuperscript{64}(2004) in his study titled, “Women Entrepreneurship, its Knowledge and Information are the Most Important Tools” has stated that the knowledge and information give the women a sense of power and freedom. Women, who are aware of the policies and programs, have a far greater advantage of forging ahead in their career. Well informed women have the advantage of sailing unhindered through the
rough waters of a corporate world and of circumventing a class ceiling. She is self-aware, Confident and comfortable with herself and remains unaffected by trifles. It is suggested that they have to be imparted through training about the policies, women development programmes, welfare oriented schemes for women for their growth and development.

Ashes Bhattacharyya\textsuperscript{65} (2005) in his article titled, “The Entrepreneurship Education – An Analysis” has analyzed the wave of globalization and technological changes which have not created a new competitive environment for the business world and society but also have affected our education system in a significant way. Excellency, Skill, Knowledge and developing a positive attitude are the results. To overcome the existing deficiencies in our present pattern of education, a revolutionary transformation is required in the system to produce skilled manpower needed for the empowered nation.

M. Soundarapandian\textsuperscript{66} (2006) in his study on “Micro Finance for Rural Entrepreneurs Issues and Strategies” has made an attempt to analyze the growth of the SHGs and the role of microfinance in developing the rural entrepreneurship. The study has suggested that though there is a positive growth rate of the SHGs in States, it has variation in their growth among the States. Linkages of banks with the SHGs are found impossible for this variation. Here and there the linkages were got failure because of the reasons arose both on the part of the members’ side and Government side in continuous functioning of the SHGs. It is suggested that the schemes, policies and training methods given to the members of SHGs should be properly adopted throughout India. The formalities in joining as member in SHG and in getting the loan from banks and other
sources should be reduced at minimum level to get grand success in effective functioning of the SHGs.

B.C. Bannur\textsuperscript{67} (2006) in his article entitled, “Problems and Prospects of Women Entrepreneurs- in Hubli- Dharward Industrial Estates - A Case Study” has suggested that women entrepreneurs should be treated as a separate target group in all entrepreneurial programmes. Special channels should be formed to finance only for the women entrepreneurs. Separate commission should be established for this development.

V.Gomathi\textsuperscript{68} (2006) in her study titled, “Development of Women Entrepreneurs – Recent Trends” has concluded that problems of poverty and unemployment can be solved by developing entrepreneurial skill among the youth. A country which is rich in entrepreneurship can easily attain its high economic goals. Through proper trainings, the women can learn many entrepreneurial skills which ensure to remove the poverty and unemployment problems.

Nirmala Borah Das\textsuperscript{69} (2006) in her study titled, “Women Entrepreneurs: Karnataka Mahila Urban Co-operative Bank” has mentioned that the development of women entrepreneurs is still in transition phase. They still have a long way to go even though the women enterprises have been honest, innovative, risk-taking and sensitive to members needs they must develop a professional approach in the new era.

A.Jospin Nirmala Mary\textsuperscript{70} (2006) in her research study titled, “Assessment of Entrepreneurial Skills of Women College Students in Madurai City” has suggested that colleges should open an entrepreneurial cell with trained staff to assess the level of
entrepreneurial traits among the students. The colleges can be provided a separate column in their application form asking about their future interests. Accordingly special syllabus and programmes could be formulated. Since, the colleges are following the semester system, the colleges can offer entrepreneurship courses during the fifth semester to create in the minds of students, an awareness of entrepreneurship. This can be done through, visits to industries around and through a series of lectures by successful women entrepreneurs, marketing experts and Government officials.

A.P.J.Abdul Kalam\textsuperscript{71} (2007) in his article titled, “Empowerment through Entrepreneurship” has stated that he has so far visited all the states and the union Territories. Various children have shared with him, their goals, aims and dreams. Ninety percent of the children told him that they wanted to become engineers, judges, and few of them said that they wanted to become politicians. Only a few children in some states said that they wanted to become entrepreneurs. This emphasizes the need for creating an aptitude among the youth for taking up entrepreneurship, which will enable them to become employment providers rather than employment seekers.

R. Mohan\textsuperscript{72} (2007) in his research study on “Innovation and small scale entrepreneurship in Madurai District” has pointed out three major variants of entrepreneurship, namely activity-based (Manufacturing or service) profession-based (industry, agriculture, education) and behaviour-based (innovative or imitative) until recently the first two categories of entrepreneurship had been given prominence.
Innovative entrepreneurship is more gaining importance in the market-friendly economics.

P. Natarajan\textsuperscript{73} (2007) in his article on, “Micro Enterprises-Self Help Groups and Rural Entrepreneurship” has revealed the fact that in general all poor women are economically active in one way or the other. Most of them are either micro Entrepreneurs or Self-employed in the formal sector. Their major economic contribution as women entrepreneurs and producers is often undervalued or overlooked. Only 4 per cent of the Indian rural women are engaged in rural employment where as 60 per cent survive through self-employment. Investing in low-income women enterprises is production; productivity improves the quality of the society and reduces the incidence of poverty.

Sankaran\textsuperscript{74} (2009) in his article titled, “Trends and Problems of Rural Women Entrepreneurs in India” has made an attempt to analyze the trends and problems of rural women entrepreneurs in India. The study has highlighted that the conceptual aspects of trends and problems of rural women entrepreneurs in India. It concluded that women have creative ability, more inner skills, easy adaptability and ability to cope with setbacks. Hence, these skills possessed by rural women should be properly tapped and utilized to empower nation by implementing the SHG schemes properly.

Basargekar and Prema\textsuperscript{75} (2009) in their paper titled, “How Empowering is Micro Entrepreneurship Developed through Microfinance?” have concluded that there is a strong relationship between micro entrepreneurship and economic empowerment. It suggests that utilization of loan has a strong bearing on the economic as well as overall
empowerment of women. The study shows that proportion of socially weaker section of women is significantly less in entrepreneurship category. Secondly it also shows productive use of loan or entrepreneurship is positively related to the number of years of association with the SHG.

Amudha, R. Banu and C. Vijaya (2009) in their study entitled, “Micro-finance - A Tool for Elevation of Social Entrepreneurship through Women Empowerment” have reviewed that the economic development of any country aims at bringing out changes in social life rather than modernization without changing our culture. Micro finance as a strategy involves the provision of a broad range of financial services, such as loans, deposits, payment services, remittances, pension and insurance to poor and low-income households. A sample study has been conducted on the Self Help Groups in Thanjavur District of Tamilnadu, which is covered by agricultural occupation with both urban and rural areas. The result shows that irrespective of age, marital status, family size and number of members, the SHG members are able to venture any business and earn the income. SHGs have started reaping fruitful results by creating self confidence through economic independence among the women. The economic status of the members is increased through venturing a business, thereby increasing the income.

Garga, Pawan, Bagga and Rajesh (2009) in their paper entitled, “A Comparative Study of Opportunities, Growth and Problems of Women Entrepreneurs” have narrated to understand the opportunities, growth and problems of women in business in the states of Punjab, Haryana, Himachal Pradesh and Union Territory of
Chandigarh. Information Technology Enabled Services, BPO/KPO's are the potential growth oriented areas, where women will strive to excel. Women entrepreneurs enjoy sufficient credit availability for meeting their monetary needs. However the procedure to get these loans sanctioned is difficult and cumbersome due to lack of awareness. In spite of the fact that majority of respondents have acknowledged profit making as the major objective of their enterprise, women upliftment and empowerment are the byproducts. Financial independence and independent decision making are the hallmark of free and liberal women in a society.

N. Bharathi (2009) in her paper titled, “Women Entrepreneurs: Motivational Factors and Problems - with Special Reference to Western Region in Tamil Nadu” has described that it is the present trend that the number of women who prefer business as a carrier has significantly increased. The special characteristics of women like looking at business problems contextually, viewing than issues wholly then its parts are the requirements of the competitive world. The study has brought out the extent of satisfactions level of the women entrepreneurs towards the motivational factors. It emphasised that attention is needed in the provision of more financial facilities, training in the areas of administration, business skills and also in the area of self esteem. Hence, programmes may be taken up in these areas to increase their level of satisfaction, their quality in order to the field of entrepreneurship and thereby ensuring development of their home, the Government and at last the society.
Preeti Sharma and Shashi Kanta Varma\(^\text{79}\) (2009) in their article entitled, “Women Empowerment through Entrepreneurial Activities of Self Help Groups” have studied the empowerment in the context of women’s development is a way of defining, challenging and overcoming barriers in a woman’s life through which she increases her ability to shape her life and environment. They concluded that Self Help Groups (SHGs) have been successful in empowering rural women through entrepreneurial activities. Increase in income, expenditure and saving habits of rural women were observed. The SHGs had major impact on social and economic life of rural women. The study revealed an increase in social recognition of self, literacy level, awareness about Government policies and women development programmes and financial sources, status of family in the society, size of social circle and involvement in intra family and entrepreneurial decision making. There was an increase in self-confidence, self-reliance and independence of rural women due to the involvement in the entrepreneurial and other activities of SHGs. Entrepreneurship education and trainings could be introduced at all levels from basic education. It could be helpful in inducing positive self-concept, self-reliance, self-confidence and independence in rural women.

V.S. Mangnale and J.V. Chavan and V.A. Gaikwad\(^\text{80}\) (2011) in their study titled, “Role of Micro Finances in Women Entrepreneurship” have stated that women are not entered into business for survival but to satisfy their inner urge of creativity and to prove their capabilities. It is evident from the study that women are ready to face the challenges associated with setting up of business. It is the pull factors i.e. their urge to be self-
dependent, supplement to family income, achieve social status, satisfy their creative urge have motivated them to be entrepreneurs, more than the push factors like non-availability of job, dissatisfaction in job and so on. Education, training and skill have played an important role in their being into business. Role of Government agencies in the growth of women entrepreneur is negligible. Women education is contributing to a great extent to the social transformation. The future will see more women venturing into areas traditionally dominated by men.

N.B. Jadhav and Megha G. Lohiya\textsuperscript{81} (2012) in their study entitled, “SHGs: A Way for Employment Generation through Entrepreneurship Development” have concluded the view that SHGs lead to a shift from wage employment to self employment. Moreover the duration of employment increase with SHGs formation. It also concludes that women participations in income generating activities make them financially self reliance and increases their status. With employment, women do not remain as objects of social change but become agent of it.

Self-employment is better suited to women. If she is her own master of any of her work schedule, she can adjust her work. At present women have broken the monopoly of men and proved that they are not inferior to men. A coordinated role of Government and voluntary agencies with an integrated approach will help to develop women entrepreneurship. Only joint efforts of both men and women entrepreneurs can change an underdeveloped India into a developed country.
Meenakshi and S.N. Mahapatra\textsuperscript{82} (2012) in their article titled, “Women Entrepreneurship: Issues and Challenges” have discussed that today we are in better position wherein participation in the field of entrepreneurship is increasing at a considerable rate; efforts are being taken at the economy as well as global to enhance women’s involvement in the enterprise sector. Independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. The study found that the Government sponsored development activities have benefited only a small section of women. The large majority of them are still unaffected by change and development activities have benefited only a small section of women i.e. the urban middle class women.

V. Shanmuga Sundaram\textsuperscript{83} (2013) in his article titled, “Financial Performance of Women’s Self Help Groups in Thanjavur District” has analysed the financial performance of women’s Self Help Groups in Thanjavur District. On the basis of findings, the Study is suggested that, the rate of interest changed by the banks on the loans granted to them may further be reduced. The credit granted by the banks to the SHGs should be treated as priority sector lending and soft loan scheme.

P. Saravana Kumar\textsuperscript{84} (2013) in his article titled, “Women Self Help Groups in Erode District of Tamil Nadu” has examined the level of satisfaction of women towards their SHGs activities and the problems encountered by them in their level of satisfaction. The findings of the study confirms that the size of the SHGs, average savings of group,
area of training, type of business, nature of activity, average profit in last 3 years, type of technology adopted and mode of sales influence the level of satisfaction towards SHGs activities. He is suggested that there is a greater need for the development of an innovative and diversified sector which will make a real contribution to women empowerment.

S. Gajalakshmi\textsuperscript{85} (2014) in her article titled, “A Study on the Development of Women Entrepreneurs in Tamil Nadu” has analysed the status of women Entrepreneurs in Tamil Nadu and evolution of Entrepreneurship in Tamil Nadu. The study has pointed out that urban women have good ideas about business; the success rate is very high, whereas the success rate of individual women in semi urban areas is much less that is, 20 to 30 per cent. In rural areas the relative percentage is only 10. The reason is that in rural areas, women do not have any idea about the business. Women are successful when they undertake group activities like SHGs. They get very good awareness from SHGs about the Government agencies, financial institutions, their schemes and opportunity to utilize these facilities. The study has also given the participation women in SSI sector in Tamil Nadu and various organizations which are promoting women entrepreneurs in Tamil Nadu.

R. Sreenivasa Rao, G. V. Chalam and Ratnajirao Chowdary\textsuperscript{86} (2014) in their study titled, “Women Empowerment through Micro Enterprises – Role of Microfinance - A Study with Special Reference to Selected Mandalas in W.G. District, A.P.” have examined that the rate of awareness is relatively better in urban mandals, which are nearer to urban
center. Mandals have helped their members to attain awareness on various socio-economic, and political issues thereby empowered them and improved their status in the family as well as in the society. Some of the major problems of the micro-enterprises is marketing of the products and services. Capacity Building of the community based organization is not up to the mark and additional inputs are required to handle the Micro Finance as well as for the development of Micro-enterprises. The study has suggested that the government should provide infrastructure for training of SHG members in micro-enterprise and also marketing infrastructure for marketing of the products. Strong marketing network is required for effective and proper marketing of products and services of micro-enterprise linked SHGs. The availability of natural resources, skills and potentiality is to be thoroughly analyzed while initiating the micro-enterprise. Concerned government official should counsel, advice and support the SHG members in this regard. Entrepreneurial and management skills such as risk bearing, enterprise planning, product innovation, need perseverance, financial resource mobilization, production, marketing demand forecasting, cost control, HR related aspects should be properly imparted among the SHG members for commercial viability of the enterprise.

Though many studies have been conducted in India and few studies in Tamil Nadu covering certain aspects of women empowerment and women entrepreneurship, a comprehensive study covering the multi-dimensional aspects of women entrepreneurial behaviour skills development among the Self Help Groups has not so far been made at the micro level in the district of Virudhunagar in Tamil Nadu. To cover this research gap
in the rural and urban areas of Virudhunagar District, the researcher has chosen this vibrant topic for his research study. Moreover the researcher has very much interested in analyzing the behaviour oriented concept.

1.4 SCOPE OF THE STUDY

The present study has focused on the entrepreneurial behaviour of SHGs, those who are doing business activities only. Because, till now most of the SHGs are borrowing the loan from bank for fulfilling economic and financial needs of members and increasing their standard of living and repay the loan amount to the bank. This study has examined the general profile of SHGs and the opinion of Animators towards the entrepreneurial behaviour of members in SHGs. This study includes the origin, growth and functions of SHGs in Tamil Nadu in general and Virudhunagar District in particular. This study has made to examine the profile of members of SHGs, details about the business of members, opinion of members towards their entrepreneurial behaviour and the various personal and motivational factors influencing the entrepreneurial behaviour of members.

1.5 OBJECTIVES OF THE STUDY

The following are the objectives framed for the study:

1. To trace out the origin and growth of Self Help Groups in Tamil Nadu and Virudhunagar District.
2. To analyze the opinion of Animators towards the general profile of SHGs and the entrepreneurial behaviour of members in SHGs.

3. To examine the profile of sample members of Self Help Groups and their details about business in Virudhunagar District.

4. To analyze the opinion about the Entrepreneurial behaviour of members of Self Help Groups in Virudhunagar District.

5. To analyze the various factors influencing the entrepreneurial skills among the members of Self Help Groups.

6. To provide suggestions for further development based on the findings of the study.

1.6 METHODOLOGY

The present study is based on both primary and secondary data. It is an empirical research based on survey method. It is a blended of both descriptive and analytical method of study. An interview schedule has been used for finding out the opinion of Animators about the general information of SHGs and the entrepreneurial behaviour of its members. For analyzing the opinion of the members of SHGs towards Entrepreneurial skills possessed by them, another interview schedule has prepared. The secondary data have also been collected from books, journals, newspapers, magazines, training materials of NABARD and NGOs, unpublished M.Phil and Ph.D. theses on the subject and Internet sources.

1.7 SAMPLING DESIGN
In Virudhunagar District, there are 14435 SHGs which are collected from the Mahalir Thittam section of Collectorate office, Virudhunagar. Virudhunagar has 11 blocks. Out of total SHGs, only 1050 SHGs are engaging business activities. Still the remaining SHGs are in the initial stage, that is they are getting the loan from bank and other Government and Non Governmental organizations, distribute the loan to the members’ need for satisfying their economic and financial needs and repay the loan amount to the bank. In order to analyze the opinion of Animators, 10 per cent of SHGs from each block, totally 105 SHGs have been selected by using proportionate random sampling method. From each SHG, one Animator has been selected to get the opinion. From each SHG, three members have been selected by using lottery method for collecting the primary data. Totally 105 Animators and 315 Members have been selected for the present study. Table 1.1 shows the size of sample in Block-wise.
TABLE 1.1
Details of Sample Respondents as on 31 March 2011

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Block</th>
<th>Total No. of SHGs</th>
<th>Total No. of Business doing SHGs</th>
<th>Total No. of SHGs Selected as Sample</th>
<th>Total No. of Animators selected as Sample</th>
<th>Total No. of Members Selected as Sample</th>
</tr>
</thead>
<tbody>
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Source: Statistical Facts and Figures, Collectorate office, Virudhunagar

1.8 PRE–TEST AND RELIABILITY TEST

The pilot study has been done to collect the primary data before the field work. The pre–test has been conducted among the 32 members, 11 Animators. The pre–test has brought to light a few changes and the changes have incorporated. The Corn- Bach’s Alpha Test has been administered to the sample to find out the reliability of the interview schedule.
1.9 FIELD WORK OF THE STUDY

The field survey of this study has conducted by the researcher himself. As each interview schedule requires nearly half an hour for collecting the data. The researcher has contacted the Animators and the Members only during the free hours. In the first instance, the Animators have been interviewed and then the members have also been interviewed. Field work for the study was carried on by the researcher from June 2011-December 2011. The researcher has used the two interview schedules for collecting data regarding the opinion relating to the entrepreneurial behaviour of members and the opinion of Animators towards the entrepreneurial behaviour among the members of SHGs.

1.10 HYPOTHESES OF THE STUDY

The following hypotheses have been framed for the purpose of this study:

1. There is no significant difference in the performance levels of SHGs.

2. There is no significant differences between the ‘Yes’ and ‘No’ responses of Animators towards the self confidence level, leadership skills level and Cosmopolitan outlook of members.

3. There is no significant difference between the motivational factors and entrepreneurial development of members of SHGs.

4. There is no significant relationship between the influencing factors like areas of existence of SHG, size of the SHGs, literacy level of members, years of existence of SHGs and the level of Entrepreneurial behaviour of members.
5. There is no significant difference between the changes in the income level of members before and after joining SHGs.

6. There is no significant relationship between the membership status and the earnings level of members in SHGs.

7. There is no significant difference in the utilization of earnings of members before and after joining SHGs.

8. There is no significant difference between the changes in the value of assets of members before and after joining SHGs.

9. There is no improvement in the awareness of social issues of members after joining SHGs.

10. There is no significant relationship between the socio economic factors such as age, religion, community, Area of Residence, experience as Member of SHG, Literacy Level, type of family and the marital status of members and their perception on entrepreneurial skills.

1.11 FRAMEWORK OF ANALYSIS

The data have been analysed by using appropriate statistical techniques such as Percentage, Factor analysis, Kolmogrov – Smirnov Test, Likert Scaling Techniques, Chi-square Test, Sign Test, Weighted Average, Garret Rank, T test, Kruskal Wallis Test and Mc Nemar Test.

Garret ranking has been used to identify the main entrepreneurial skills possessed by the members and purposes of extending the loan to them. Sign test has been used to
know the level of self confidence, motivational skill, leadership skill and cosmopolitan outlook of members. In order to ascertain the overall performance of SHGs, KS test has been used. Factor analysis has been used to identify the main benefits received by the members after joining SHGs. To determine the level of entrepreneurial behaviour compared with personal factors of SHGs, Chi-square test has been used.

To analyse the earnings level and value of assets of members before and after joining SHGs paired, ‘T’ test has been used. Mc Nemar test is used to ascertain the ways of utilizing the earnings and awareness about the social issues of members before and after joining SHGs. Garret ranking method is used to analyze the benefits of SHGs. Chi-square test is applied to identify the level of opinion about the earnings before and after joining SHGs.

To identify the level of entrepreneurial skills, Weighted Average method has been used. For this analysis, the researcher has used Likert scaling technique.

In order to analyze the perception on entrepreneurial skills of members compared with their personal factors like, age, religion, community, area of residence, years of experience, literacy level, Type of family and marital status, Kruskal Wallis test has been applied. To analyze the motivational factors of entrepreneurial behaviour of members in SHGs, Factor analysis has been applied.

1.12 PERIOD OF THE STUDY

The secondary data were collected for the period of 12 years from 2001 to 2012. The study has analyzed the growth of Self Help Groups in Tamil Nadu and Virudhunagar
District during this period. The primary data needed for the study have been collected through interview schedule during the year 2011.

1.13 LIMITATIONS OF THE STUDY

This study has covered the entrepreneurial behaviour of Women Self Help Groups of Virudhunagar District in Tamil Nadu only. It does not cover the Men Self Help Groups in Virudhunagar District. This study covers only those SHGs which have come under the Mahalir Thittam of Government. Hence, the inference made may not be applicable to Men SHGs, SHGs not coming under the Mahalir Thittam and other districts of Tamil Nadu.
1.14 OPERATIONAL DEFINITION OF CONCEPTS

1.14.1 Entrepreneur

An entrepreneur is an economic agent who co-ordinates, organizes and supervises the factors of production to manufacture and sell the product, so as to make profit.

1.14.2 Entrepreneurship

Entrepreneurship is creating and introducing new ideas radically different from routine ones, offering products to satisfy needs that hitherto had remained undiscovered and above all with a consistent commitment to innovation and quality.

1.14.3 Entrepreneurial Behaviour

Entrepreneurs create wealth; generate employment and income and increase the standard of living of the people. Hence, the development of an entrepreneurial class is very essential for the economic development of the country. The sociological and environmental factors, the job opportunities, mobility Support from parents, economic development and Government policies help to create an entrepreneur class to a great extent and the characteristic features of the entrepreneurs enable them in developing entrepreneurial outlook. How the entrepreneurs react to the environmental influence reveals their behaviour towards the society and the people.

In the present study, entrepreneurial behaviour means the reaction of the Self Help Group members to various management practices relating to entrepreneurship such as innovativeness, information seeking, planning, goal achievement, risk taking, decision making, self confidence, motivation, leadership quality and cosmopolitan outlook.

1.14.4 SHG (Self Help Group)
A Self Help Group is a group formed by the community women, which has a specific number of members like 10 to 20. The study area covers women Self Help Groups who are the members, functioning under Mahalir Thittam in Virudhunagar District. It is a voluntary association of poor downtrodden women formed through the spirit of mutual help, self help and team spirit.

1.14.5 Mahalir Thittam

It is a scheme under Tamil Nadu Women Development project which covers lakhs of poor women in Tamil Nadu. This scheme encourages their economic activities.

1.14.6 NGOs

Non Governmental organization is working for the welfare of the poor in areas where there are large number of poor people, which are approved by Government and controlled by the District Implementation Units working in the districts.

1.14.7 Animators

Persons are responsible in coordinating all activities of SHGs under their jurisdiction. Their important duties are to organize as many SHGs as possible in assigned area, conduct periodical meetings, and train the members of the groups. They are the representatives of the concerned NGOs and they act as a bridge between the concerned NGOs and SHGs.

1.14.8 Representative

A representative is a person one who stands for a number of persons. She acts on behalf of one or a group of persons.
1.14.9 Members

Members form a group. A member is one who is an inhabitant of a poor habitation identified by social mapping. Membership is restricted only to women 18 to 60 years of age.

1.14.10 Group

A group is a collection of people who are below the poverty line. The size of the group is restricted to 20. A person can be a member only in one group.

1.14.11 Fund

Besides subscription, each member of SHG is expected to contribute specified sum of money towards meeting its operational expenses. SHGs maintain such fund at the initial period. As soon as the group becomes sound enough to meet its expenses from operating income, the practice of collecting funds is dispersed with at the discretion of the members.

1.14.12 Group Activities

A relatively small number of individual is assembled or standing together with the motive of doing or achieving a venture collectively.

1.14.13 Initiative

It is an introductory step or movement taken by a member to start, run and establish a business to earn profit.

1.14.14 Innovation
It is the art or an instance of innovating and introducing some thing new that differs from the early ones.

1.14. 15 Motivation

It is an encouragement given by the authorities of SHGs to the prospective members who are living in a particular locality to form a SHG.

1.14.16 Risk-bearing

It is referred to as anticipating, bearing or accepting the possible of loss, injury, disadvantage or distribution, while carrying on any business or venture.
1.14. 17 Cluster Level Federation

It is an informal group of experienced SHGs operating in a specified region. Members intending to form a new group get advice from such a federation in respect of formation and management of SHG.

1.15 SCHEME OF THE REPORT

This research report has been framed with seven chapters

The first chapter presents the introduction and design of the study. It includes introduction, statement of the problem, scope of the study, objectives, hypotheses, methodology used, tools for collection of data, sampling design, framework analysis, limitations of the study and chapter scheme.

The second chapter brings out the origin, growth and schemes of Self Help Groups in Tamil Nadu in general and Virudhunagar District in particular, functions of SHGs, profile of Virudhunagar District. It also presents the details about the revolving fund disbursal, credit linkage made, Economic Assistance loan availed and trainings offered to the members of SHGs in Tamil Nadu in general and Virudhunagar District in particular.

The third chapter analyses the opinion of Animators about the entrepreneurial skills of members of SHGs namely innovativeness, planning, decision making, cooperation, leadership and so on. It also analyses the general information about the
SHGs like, area of existence of SHGs, size of the SHGs and the literacy level of members in SHGs and so on.

The fourth chapter consists of profile of members of Self Help Groups in Virudhunagar District namely age, religion, community, area of residence, experience, literacy level and type of family. It is also concerned with the details of business of members like investment level, sources of borrowings, repayment of loan, type of products producing, and their sales, price fixation, nature of competition, income level, ways of utilizing the income, value of assets possession, training programme attended by the members, benefits of SHG and social awareness about the social issues before and after joining SHGs.

The fifth chapter analyses the opinion of members towards their entrepreneurial behaviour skills namely innovativeness, planning, decision making, leadership, goal achievement and so on.

The sixth chapter analyzes the various personal factors and motivational factors affecting the entrepreneurial behaviour among the members of Self Help Groups in Virudhunagar District.

The seventh chapter points out the summary of the findings and offer suitable suggestions for the development of SHGs in Virudhunagar District.

REFERENCES


64. S. Ramachandran, “Women Entrepreneurship, its Knowledge and Information are the Most Important Tools”, Third Concept, August 2004, pp.31-33.


CHAPTER  I

INTRODUCTION AND DESIGN OF THE STUDY

1.1 Introduction
1.2 Statement of the Problem
1.3 Review of Literature
1.4 Scope of the Study
1.5 Objectives of the Study
1.6 Methodology
1.7 Sampling Design
1.8 Pre-test and Reliability Test
1.9 Field Work of the Study
1.10 Hypotheses of the Study
1.11 Framework of Analysis
1.12 Period of the Study