

## **CHAPTER – VII**

### **SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION**

#### **7.1 General**

The study titled as “Women Self Help Group in Rural Development: A Study with special reference to Tirunelveli District”. The study is undertaken with the aims of identifying the growth of women SHGs and bank linkage programme in Tirunelveli district, to analyze the socio-economic status of Self Help Group members in the study area, to study the entrepreneurial development through Self Help Groups, to elucidate the extent of women empowerment through women enterprising and to study the rural development and problems in women enterprising through self help Groups.

Tirunelveli district of Tamil Nadu has been chosen as the area of study, which comprises of 19 blocks. Out of the 19 blocks, 13 blocks have been selected for this study. *Mahalir Thittam* Project in Tirunelveli during 2018-19. Since the census study of such a large number of members is very difficult and also time consuming, the investigator adopted a sampling technique to identify the sample respondents. Multi-stage Stratified Random Sampling Technique has been adopted for the study taking Tirunelveli District as the universe, the block as the stratum, the village as the primary unit and SHG members are ultimate unit. Finally, there were 660 SHGs respondent households in 13 blocks were identified. From each block only 0.88 per cent of the SHGs members were selected randomly for the study. Hence, a total of 660 sample households are selected.

Survey method has been adopted along with personal interview technique for the collection of primary data. Two interview schedules, well structured and pretested are administered for gathering of information from sample SHGs and member respondents. Further, secondary data are pooled from the office records of TNWDC at Tirunelveli and books and journals. The collected information are analysed and presented in tables. In order to strengthen the analysis, statistical tools like Average Annual Growth Rate, Trend Analysis, ANOVA test, Chi-square test, ‘t’ test, Garrett Ranking Techniques, Cronbach’s alpha and factor analysis are used. The findings have made during the course of study are given here below.

## **7.2 Findings**

### **7.2.1 Profile of the Respondents**

1. The study reveals that the respondents with the age of less than three year as their age of formation is named as Group-I respondents whereas the respondents with the age of formation of 3 to 6 years is called as Group-II respondents. The respondents with the age of formation of 6 to 9 years are called as Group-III respondents whereas the respondent with the age of above nine years is named as Group-IV respondents.
2. The dominant age of group formation among the respondents is Group-IV which constitutes 37.43 per cent which is followed by Group-III respondents which constitutes 28.33 per cent to the total. The Group-I and II respondents constitute 15.45 per cent and 18.79 per cent to the total respectively.

3. The study shows that the important religion among the respondents is Hindu which constitutes 66.21 per cent to the total which is followed by the Christian which constitutes 22.58 per cent to the total.
4. The study reveals that the importance of backward caste among the respondents.
5. The study reveals that the important age groups among the respondents are 25 to 35 years and below 25 years which constitute 31.82 per cent and 26.97 per cent to the total respectively. The respondents with the age of above 55 years constitute 7.58 per cent to the total.
6. Average age of the Group-I, II, III, IV and all the respondents of this study is 38.64, 37.81, 36.64, 35.81 and 36.11 years respectively.
7. The study reveals that the important level of education among the respondents is high school level and middle school level which constitute 30.61 per cent and 25.61 per cent to the total respectively. The number of respondents with the higher secondary level of education constitutes 19.39 per cent to the total.
8. The study infers that the most important (81.06%) marital status among the respondents is ‘married’.
9. The important occupational background among the respondents is private sector service and no employment which constitutes 26.82 per cent and 16.67 per cent to the total respectively. The respondents with the occupational background of self-employment constitute 14.55 per cent to the total.
10. The study reveals that, the important family type among the respondents is nuclear type which constitutes 91.21 per cent to the total.

11. The study reveals that the dominant family size among the respondents is 4 to 6 members which constitute 77.12 per cent to the total. The number of respondents with the family size of less than four constitutes 12.27 per cent to the total.
12. The study shows that the important number of children per family among the respondents is two and three which constitutes 39.85 per cent and 26.21 per cent to the total respectively.
13. The important total number of earning respondents per family among the respondents is only one and two which constitutes 57.88 per cent and 26.82 per cent to the total respectively. The number of respondents are having more than three earning respondents per family constitutes 3.33 per cent to the total.

### **7.2.2 Women Entrepreneurial Development**

14. Majority of the respondents at 68.18 per cent are members, 9.24 per cent of the respondents are animators and the remaining 22.58 per cent of the respondents are representatives. It is found from the survey that all the animators, representatives and members are jointly involved in the activities of the self help groups.
15. The study reveals that among the various reasons for joining the SHGs, ‘income generation’ at 59.09 per cent is the main reason for that. Next to income generation, saving habits at 57.84 per cent induces them to join SHGs. Self confidence at 56.25 per cent and loan purpose at 55.89 per cent are the major reasons for joining the group by the sampled respondents.
16. It is observed that a significant contribution made by self and neighbours in admitting members in SHGs. It has been ascertained that nearly one fourth of the

sample respondents have reported that they are persuaded to join the group by their friends and NGOs.

17. Majority 53.94 per cent of the respondents well known about the SHG's general rules and regulations. It is inferred from the study that majority of the members join the group after knowing the rules and regulations.
18. Majority 73.33 per cent of the respondents have paid the subscription fee of `5 only and 26.67 per cent of the respondents have paid `10 as subscription fee.
19. The study reveals that about 19.61 cent of women entrepreneurs in Group I, 18.55 per cent in Group II, 21.39 per cent in Group III and 22.67 per cent in Group IV have acknowledged the contribution of husband for identifying their entrepreneurial potential and encouraging them to promote their talents on a commercial basis.
20. The study reveals that self motivation (4.982) has been the major factor that motivated a higher number of women into entrepreneurship. Surprisingly, Government agencies and NGOs (2.001) have had practically no influence in motivating women. The higher scores secured for all the factors discussed under the group of 'motives', reflects the frustrations and aspirations of the women of a state burdened with the problem of female educated unemployment. Their urge to be economically productive and to achieve a higher social status is evident in their scoring. Further, unemployment (3.714) is still another factor that motivated a higher number of women into business.

21. The influence of the business tradition of the Groups I, II, III and IV women entrepreneurs have dominated by the Christian and Muslim communities respectively is very much reflected in the presence of more number of self motivated women in Tirunelveli district.
22. The study shows that 19 factors are reduced into five variables and are given different names by using factor analysis. Thus ‘Encouraging Entrepreneurs’, ‘Business Opportunities’, ‘Self Confidence’, ‘Employment Opportunities’ and ‘Business Satisfaction’ are identified as the important factors influencing the motivating factors of the women entrepreneurs in Tirunelveli district.
23. The study shows that more number of women started their unit between the ages 30 to 40, with 47.06 per cent in Group I, 44.35 per cent in Group II, 47.59 per cent in Group III and 48.99 per cent in Group IV entrepreneurs. These are women who entered the business field after their marriage, either under support of their husbands or as a partner to their business husbands.
24. Group ownership in the present study represents sharing of business responsibilities between husband and wife or between women entrepreneurs themselves, which constitutes only 34.24 per cent in the study area.
25. The study reveals that, women entrepreneurs diverted their skills and opportunities more to the food processing units, production of garments, consumable durables, petty shops and fancy store, which is 16.36 per cent, 15.01 per cent, 13.18 per cent, 12.58 per cent, 10.61 per cent and 8.03 per cent respectively.

26. The study reveals that the high demand at 21.06 per cent by the women entrepreneurs, the past experience at 13.79 per cent, innovative products at 13.33 per cent and less risky at 12.58 per cent are the most important factors that generally influence the women entrepreneurs' choice of their products of I, II, II and IV groups. In addition to these factors, future prospects and short gestation period have also been an influencing factor in the choice of the product by the study area.
27. In Tirunelveli district, there are plenty of available resources. Information about available materials and their varied uses should be disseminated to SHGs. Proper encouragement and training should be given to them to make innovative products by using these available materials. In order to acquire knowledge, training programme should be conducted at panchayat level under the auspices of local bodies.
28. It is heartening to note that 48.19 per cent of the respondents have opined that the training programmes are most useful to them. On the contrary 11.23 percent of them reported that the training conducted have no use at all. It is observed that 552 respondents (88.77%) have attended the training programme. Nearly half of the respondents, who have undergone training, opined that the programmes are useful to them. It is observed that 25.72 per cent of the respondents who have participated the training programmes said that the trainings are useful to them.
29. In order to find the significant association between the select demographic variables and the opinion on the training programme attended, the chi square test

is used, the result shows that there is highly significant association between the position in SHG and opinion about the training programme attended.

30. It is noted that 552 sample respondents underwent training. About 284 of them have commenced their new ventures. The new business that are undertaken by them include toys making, candles, coir products, agar bathi, dry fish processing, pickles and soap making. On the other hand 178 of them are engaged in their traditional business effectively such as food processing, petty shops, garments, handi craft units and fancy stores. About 90 of the trainees opined that they derived no benefit by attending the training programmes.

31. In order to find the significant association between the select demographic variables and the impact on training programme, the chi-square test is used, the result shows that there is highly significant association between the position in SHG and the impact on training programme.

32. Majority 60.76 per cent of respondents employed below three persons. About 23.64 per cent and 15.61 per cent of them employed persons 4 to 6 and exceeding six.

33. The study discloses that about 50.61 per cent of the women enterprises relied on both internal as well as external sources. About 31.82 per cent of the respondents depending on borrowing loan from banks. Only 17.58 per cent of the women enterprises are running with their owned capital. The chi-square test shows that it is concluded that there is highly significant association is found between the position in SHG and opinion about the nature of capital employed.

34. The study shows that 12.58 per cent of the respondents have got loan above `20,000. On the other hand 54.39 per cent of the respondents have availed loan below `10,000. The perceptible increase in number of SHGs and enormous growth of micro finance are a healthy way in the developing districts like Tirunelveli.

35. It is observed from the study that in most of the SHGs, the financial accommodation have made available by the financial agencies concerned is not adequate to meet their actual requirements. The authorities are not giving adequate subsidy to meet even the labour cost requirements. The administrators and bankers need to infuse the confidence in the minds of members of SHGs. Efforts should be made to avoid delay in sanctioning revolving fund and loan.

36. Majority 51.21 per cent of the respondents have expressed that they are in a position to earn average profit. About 22.27 per cent of the respondents opined that their profitability is very poor. The study reveals that these enterprises have succeeded in the economic betterment. But the basic objective of poverty eradication is yet to be accomplished. The chi-square test has concluded that there is highly significant association between the position in SHG and profitability of their business.

37. The study reveals that the statistically significant differences observed in the mean values of performance index ( $p=<.05$ ) across the four groups of women entrepreneurs, categorically state that the Group IV (24.477) women entrepreneurs are the true performers in the state, followed by the Group I, Group II and Group III which is 24.015, 23.845 and 23.615 respectively of women entrepreneurs.

38. The study further, in spite of the facilitating role has played by the religion and community, the mean values of performance index calculated across the religion and community do not have significant differences. This stresses the fact that no matter the religion and community of the women entrepreneurs differ, it is more the strength of the factors that stimulated women to entrepreneurship and their positive response to the business opportunities and facilities are available in the state that influence their performance in business.
39. The study has estimated to identify the major variables influencing the Performance Index in the study area. The regression analysis has been applied and the result shows that among the significant variables, entrepreneurial abilities have a greater influence on the performance index of the women entrepreneurs in the study area followed by family background. It implies that one unit increase in entrepreneurial abilities may lead to 1.245 unit increases in performance index and one unit increase in family background may lead to 0.847 unit increases in performance index in women entrepreneurs.
40. Entrepreneurial abilities are found to have the highest value. Even though entrepreneurial abilities have smaller co-efficient compared to family background, entrepreneurial abilities actually contributes more to the model because it has a larger absolute standardized co-efficient.
41. Therefore, the first hypothesis namely ‘There is no relationship between the independent variables such as age at start, experience in years, religion, entrepreneurial abilities, family background, support from husband, bank credit

and type of ownership and the performance index of women entrepreneurs” is accepted in the case of age at start, entrepreneurial abilities, support from husband and bank credit. But in the case of experience in years, religion, family background and type of ownership, it is not accepted and rejected. Thus it is concluded that there is a close relationship between the age at start, entrepreneurial abilities, support from husband, bank credit and the performance index in the study area.

### **7.2.3 Women Empowerment**

42. The study reveals that the included 10 variables in social empowerment explain it to the extent of 76.40 per cent since its cronbach alpha is 0.764. The standardized factor loading of the variables in social empowerment are greater than 0.60 which reveals the content validity.

43. The study reveals that at the pre SHG period, the means of the social empowerment score among the Group-I and the Group-II respondents are 2.156 and 2.213 per cent respectively. It has been increased to 2.846 and 2.912 per cent at the post SHG period. But the increase in the SES is not statistically significant. The increases in the SES among the Group-III and the Group-IV respondents are statistically significant since their respective ‘t’ statistics are significant at five per cent level.

44. The study shows that the included 15 variables in economic empowerment explain it to the extent of 77.30 per cent since its Cronbach alpha is 0.773. The standardized factor loading of the variables in economic empowerment are greater

than 0.60 which reveals the content validity. The significance of 't' statistics of the standardized factor loading of variables in economic empowerment indicates its convergent validity. It is also confirmed by the composite reliability and average variance extracted since these are greater than its minimum threshold of 0.50 (0.759) and 50 (54.89%) per cent respectively.

45. The study shows that the higher economic empowerment score among the respondents at the pre SHG period has been identified among the Group-III and the Group-IV respondents since their mean scores are 2.367 and 2.267 respectively. At the post SHG period, it is identified among the Group-IV and the Group-III respondents since their respective economic empowerment score are 3.436 and 3.847 respectively.

46. The study reveals that there are 18 variables in personality empowerment explain it to an extent of 82.90 per cent since its cronbach alpha is 0.829. The standardized factor loading of variables in personality empowerment are greater than 0.60 which reveals the content validity. The 't' statistics of the variables in standardized factor loading of the variables in personality empowerment are significant at five per cent level which indicates the convergent validity.

47. The study shows that the pre SHG period, the mean of the Personality Empowerment Score (PES) is identified as higher among the Group-II and the Group-I respondents since their respective mean scores are 2.638 and 2.612. At the post SHG period, the higher mean of PES is noticed among the Group-IV and the Group-III respondents since their mean of the PES are 4.223 and 3.498

respectively. There is an increase in the PES among the respondents at the post SHG period compared to the pre SHG period. But the significant increase in the PES is found among the Group-III and the Group-IV respondents since their respective 't' statistics are significant at five per cent level.

48. The study reveals that there are 17 variables in managerial empowerment explain it to the extent of 80.42 per cent since its cronbach alpha is 0.8042. The content validity of the construct has been confirmed since its standardized factor loading of the variables are greater than 0.60.

49. The managerial Empowerment Score has increased from 2.0065 to 2.4115 among the Group-I respondents during the study period whereas among the Group-II respondents, it has increased from 2.1096 to 2.5988 per cent. In the above said two cases, the increase in the managerial empowerment is not statically significant.

50. The study reveals that nineteen variables related to leadership empowerment explain it to the extent of 82.45 per cent since the cronbach alpha is 0.8245. The standardised factor loading of the variables are greater than 0.60 which reveals the content validity of the construct. The significance of 't' statistics of the standardised factor loading of the variables in leadership empowerment reveals the convergent validity. It is also supported by the composite reliability and average variance extracted since these are greater than its minimum threshold of 0.50 and 50.00 per cent respectively.

51. The study reveals that Leadership Empowerment Score (LES) varies from 2.4895 to 2.247 per cent at the pre SHG period whereas in the post SHG period, it varies

from 4.0896 to 2.5745 per cent. In the pre SHG period, there is no significant difference among the four groups of respondents regarding their LES whereas it is identified at the post SHG period since their respective ‘F’ statistics are significant at five per cent level.

52. The study reveals that the variables in decision making empowerment explain it to the extent of 80.11 per cent since its cronbach alpha is 0.8011. The standardized factor loading of the variables in decision making empowerment are greater than 0.60 which reveals the content validity. The significance of ‘t’ statistics of the standardized factor loading of the variables in decision making empowerment reveals the convergent validity.

53. The higher Decision Making Empowerment Score (DMES) at the pre SHG period is identified among the Group-III respondents since its mean score is 2.5140 whereas at the post SHG period, it is 3.6595. Among the Group-IV respondents, it is 2.4380 and 4.2615 at pre and post SHG period respectively. There has been an increase in the DMES at the post SHG period among all the four groups of respondents.

54. The discloses that 12 variables in Political and Legal Empowerment explain it to the extent of 78.4 per cent since its cronbach alpha is 0.784. The standardised factor loading of the variables in PLE are greater than 0.60 which indicates its content validity. The significance of ‘t’ statistics of the standardised factor loading of the variables in PLE are indicating its convergent validity. It is also supported

by the composite reliability and average variance extracted since these are greater than its minimum threshold of 0.50 (0.753) and 50 (52.78%) per cent respectively.

55. At the pre SHG period the higher PLES is identified as higher among the Group-III and the Group-IV respondents since the mean of the PLES are 2.336 and 2.418 respectively. Among all the four groups of respondents, the PLES has been increasing from the pre SHG period to the post SHG period but the significant increase in the PLES has been noticed among the Group-III and the Group-IV respondents since their respective 't' statistics are significant at five per cent level. The analysis reveals that there is an increase in the PLES among the respondents at the post SHG period has compared to the pre SHG period that significant increase is identified among the Group-III and the Group-IV respondents.

56. The study reveals that regarding the SES, significantly associating profile variables regarding the SES are level of education, family size, number of earning members in the family, occupational background, years of experience and level of involvement index since their respective 'F' statistics are significant at five per cent level.

57. Regarding the EES, the significantly associating profile variables are class, religion, caste, level of education, family type and number of earning members in the family, years of experience and level of involvement index among the respondents since their respective 'F' statistics are significant at five per cent level.

58. In the case of the PES, these profile variables are religion, caste, age, level of education, year of experience and level of involvement Index. Whereas in the case of the MES, these profile variables are religion, age, level of education, occupational background, years of experience and level of involvement index since their respective ‘F’ statistics are significant at five per cent level.
59. Regarding the LES, the significantly associating profile variables are level age, level of education, marital status, number of earning members, occupational background, years of experience and level of involvement index since their respective ‘F’ statistics are significant at five per cent level.
60. The significantly associating profile variables with the DMES are age, level of education, marital status, family size, occupational background, years of experience and level of involvement index whereas the PLES, the significantly associating profile variables are caste, level of education, family type, family size, number of earning members in the family, occupational background, years of experience and level of involvement index since their respective ‘F’ statistics are significant at five per cent level.
61. The study reveals that the important Total Empowerment Score (TES) among the respondents are 2.00 to 3.00 and less than 2.00 which constitute 37.12 and 32.27 per cent to the total respectively. The respondent with TES of above 4.00 per cent constitutes 1076 per cent at the pre SHG period. The most important TES among the Group-I and the Group-II respondents are 2.00 to 3.00 per cent which constitute 39.22 per cent and 37.90 per cent to its total respectively. Among the

Group-III and the Group-IV respondents, these are 2.00 to 3.00 which constitute 36.90 and 36.03 per cent to its total respectively. The analysis reveals that the total empowerment at the pre SHG period is poor.

62. The study reveals that the TES among the Group-I respondents increased from 2.105 to 2.945 per cent whereas among the Group-II respondents, it is increased from 2.118 to 2.585 per cent. Even though there is an increase in the total empowerment score among the Group-I and II respondents, the increase in the TES is not statistically significant. Therefore the second hypothesis namely ‘There is a significant increase in the empowerment of women through Self Help Groups among different groups’ is valid and accepted.

#### **7.2.4 Rural Development and Problems**

63. The study reveals that 36.21 per cent of the rural women entrepreneurs have monthly family income between ₹10,000 to ₹20,000, 31.52 per cent have monthly family income of less than ₹10,000, 18.79 per cent of the rural women entrepreneurs have monthly income between ₹20,000 to ₹30,000 and 13.48 per cent of the rural women entrepreneurs have monthly income of above ₹30,000.

64. The study reveals that, 41.06 per cent of the rural women entrepreneurs have monthly family expenditure between ₹10,000 and ₹20,000, 37.12 per cent have monthly family expenditure of ₹10,000, 12.58 per cent of the rural women entrepreneurs have monthly expenditure between ₹20,000 and ₹30,000 and only 9.24 per cent have monthly expenditure of above ₹30,000.

65. It could be seen that 31.67 per cent of the rural women entrepreneurs have monthly family savings less than ₹2,000, 30.91 per cent have monthly family savings between ₹2,000 and ₹4,000, 20.61 per cent have no monthly savings and the remaining 16.82 per cent have a monthly savings of above ₹4,000.

66. The study shows that the source of inspiration of rural women entrepreneurs towards entrepreneurship. In Group I the rural women entrepreneurs main source of inspiration are native place, business experience, availability of raw materials, unemployment, financial assistance from institutions, heavy demand for the product, strong urge for independent job, family and friends advise, high profit and technical knowledge since the respective mean scores are 4.332, 4.108, 4.102, 3.910, 3.908, 3.880, 3.856, 3.840 and 3.834 respectively.

67. Among the rural women entrepreneurs in Group III the important source of inspirations are native place, business experience in the same line, availability of raw materials, strong urge to do some independent job, pride of ownership, self employment, heavy demand for the product, need for achievement, family members and friends advise since their mean scores are 4.552, 4.208, 3.956, 3.955 3.940, 3.940, 3.878, 3.860 and 3.874 respectively.

68. The study reveals that 31.06 per cent of the rural women entrepreneurs have a monthly turnover of below ₹20,000, 33.94 per cent of the rural women entrepreneurs have monthly turnover between ₹20,000 to ₹40,000, 18.94 per cent have monthly turnover between ₹40,000 to ₹60,000, and 16.06 per cent of the rural women entrepreneurs have monthly turnover of above ₹60,000. The above

analysis infers that majority of the rural women entrepreneurs' monthly turnover between ₹20,000 and ₹40, 000 in the study area.

69. All the profile variables and monthly turnover are employed by chi-square test and statistically significant. The null hypotheses states that there is no association between the variables are rejected. The above test results convey that monthly turnover was influenced by the above seventeen profile variables. Therefore, the third hypothesis tilted “There is no relationship between monthly turnover and the demographic factors” is invalid.

70. The study reveals that about 32.88 per cent of the rural women entrepreneurs have a monthly profit of below ₹5,000 and 35.91 per cent of the rural women entrepreneurs have monthly profit between ₹5,000 and ₹10,000. 18.18 per cent of the rural women entrepreneurs have monthly profit between ₹10,000 to ₹15,000 and only 13.03 per cent of the rural women entrepreneurs have monthly income of above ₹15,000. The above analysis infers that majority of the rural women entrepreneurs' monthly profit is very low because their investment is also very low.

71. All the profile variables and monthly profit are employed by chi-square test and statistically significant. The null hypotheses states that there is no association between profit variables and monthly profit are rejected. The test results convey that monthly profit is influenced by the above seventeen profile variables. Therefore, the fourth hypothesis such as “There is no significant association between profile variables and monthly profit” is rejected.

72. The study clearly shows that 31.21 per cent of the rural women entrepreneurs save in banks, 21.21 per cent save in SHGs, 15.30 per cent of the rural women entrepreneurs save their money through LIC, 11.67 per cent save in Post office.

73. The study reveals that 35.61 per cent of the rural women entrepreneurs' does not have debt and 64.39 per cent of the rural women entrepreneurs have debt. The above analysis infers that majority of the rural women have debt because they have invested their bank money instead of own money to start their business enterprises.

74. Majority 88.48 per cent of the rural women entrepreneurs received benefit from government in the study area.

75. The study shows that 52.12 per cent of the rural women entrepreneurs are highly satisfied with their enterprise, 23.64 per cent of them are satisfied, 11.24 per cent of them are moderately satisfied, 6.97 per cent of them are dissatisfied and only 6.06 per cent of the rural women entrepreneurs are not satisfied with the entrepreneurship performance.

76. The study reveals that improved women status is the first factor for determining the status in the family. It is seen that 33 respondents were opined that they assumed higher status in the family. On the other hand 14 of them expressed their views that they have very low status in the family. Another 402 sample have respondents expressed that they have low status in the family.

77. The factors that are determining the status are groups, area, experience, position, age and marital status. These factors are independent variables and the status of

women is dependent variable. ANOVA test is used to compare mean scores among different groups and the result shows that, ‘F’ value is 2.465, which is more than one. Though ‘F’ value is more than one, it cannot be said with 95% significance as the ‘P’ value is more than 0.05 (0.521). There is no significant difference among mean scores of different groups. Hence the status of woman in the family has no significant difference within the group and between groups.

78. The study reveals that about 58 per cent have moderate level of institution and 23.18 per cent have a low level of institution on their personality traits measure.
79. The study reveals that about 30.30 per cent of the rural women entrepreneurs have a moderate level of sociability and 19.70 per cent have a high level of sociability on the personality trait measure and 23.53 per cent of the rural women entrepreneurs in Group I have moderate level of sociability, 34.68 per cent of the rural women entrepreneurs in Group II have moderate level of sociability, 29.95 per cent of the rural women entrepreneurs in Group III have moderate level of sociability and 31.17 per cent of the rural women entrepreneurs in Group IV have moderate level of sociability.
80. The study reveals that the cosmopolitanism of the rural women entrepreneurs towards entrepreneurship. 45.91 per cent of the rural women entrepreneurs have a moderate level of cosmopolitanism and 21.52 per cent have a low level of cosmopolitanism on the personality trait measure.

81. The study shows that about 38.48 per cent of the rural women entrepreneurs have low level of risk orientation and 21.21 per cent have moderate level of risk orientation on the personality trait measure.
82. The study reveals that about 25.30 per cent of the rural women entrepreneurs have a moderate level of innovativeness and 36.21 per cent have high level of innovativeness on the personality trait measure.
83. The study discloses that about 34.70 per cent of the rural women entrepreneurs have a high level of scientific orientation and 28.64 per cent have moderate level of scientific orientation on the personality trait measure.
84. The distribution of rural women entrepreneurs on the basis of the personality index shows that the important indices among the rural women entrepreneurs are ranges between 41 - 60 per cent, 61 - 80 per cent and 21 – 40 per cent constitutes 69.24 per cent, 22.27per cent and 8.48 per cent respectively. The rural women entrepreneurs who have the personality index of above 80 per cent constitute zero per cent to the total.
85. It is clear that less opportunity for marketing the products is the main problem faced by the women entrepreneurs, which has secured 64.87 per cent mean score. Then improper utilisation of funds is the second most important problem and it has secured 62.65 per cent. Difficult in group formation (59.48%) is the least important problem faced by the women entrepreneurs.
86. The study reveals that the male-dominated society occupies the first rank (6.71 points) and lack of education takes the second rank with 6.56 points and socio-

economic constraints occupies the third place with 6.05 points. Lack of family support gets the fourth place by scoring 2.941 points and the lack of family ties gets the fifth place by scoring 4.32 points. The last place is occupied by social attitude scoring 2.05 points. The researcher concludes that male-dominated society and lack of education are the important specific problems faced by the women entrepreneurs in business.

87. In this study Factor Analysis is applied for identifying the constraints faced by the women entrepreneurs in the study area and the results shows that 24 factors are reduced into five variables and are given different names by using factor analysis. Thus ‘General / Personal Constraints’, ‘Inception Periods Constraint’, ‘Marketing Constraints’, ‘Technological and Labour Constraints’, and ‘Financial Constraint’ have been identified as the reason for constraints faced by the women entrepreneurs.

### **7.3 Suggestions**

- The study reveals that less opportunity for marketing the products is the main problem faced by the women entrepreneurs, which has secured 64.87 per cent mean score. In order to solve the various problems and issues relating to the marketing of SHGs products, the state level authorities should expand the activities throughout the state instead of being limiting its operations in a particular area.
- Various SHGs functioning in a particular Panchayat area can form a co-operative society. This co-operative society may be assigned with the job of marketing the products of different SHGs under a common brand name. Additionally, the society

can also undertake some sales promotional activities and acquire rare inputs for the benefits of member SHGs.

- Improper utilization of funds and lack of finance are faced by the women entrepreneurs which constitutes 62.65 per cent. Therefore, banks should advance adequate credit to the women entrepreneurs according to their needs. The procedure of banks in sanctioning credit to women entrepreneurs should be simple and quick.
- The policy makers can concentrate on the following issues and design suitable policy to strengthen the impact of SHGs. The benefits of this co-operative movement can be educated to the members of SHGs. The male members of the families can play a supportive role to improve the performance of female members. Further, 61.89 per cent of the women entrepreneurs opined that lack of training. Therefore the required training related to the business can be provided to increase their marketability.
- Non-Government Organizations (NGOs) can play an important role towards empowering of women entrepreneurs by providing them basic education, motivational training, and financial help and so on.
- All the members in the SHGs may not have the same knowledge and proficiency. NGOs should spot the incompetent members of the SHG and impart appropriate training to them in order to improve their competency. And for this purpose, short term guidance programs can be organized at the panchayat level.

- Frequent awareness camps can be organized by the Rural Development Authorities (RDA) to make awareness about the different schemes of assistance accessible to the participants in the SHGs.
- Further, arrangements may be made by the financial institutions/Banks for providing ample financial assistance to the SHGs strictly on the basis of their genuine performance without any kind of favoritism of caste, politics etc.
- Measures should be taken to attract more and more people, especially the illiterate and the poorest section of the rural people to become members of SHG's.
- Small responsible tasks and jobs to be done on behalf of the government can be entrusted to SHGs thus helping them to earn additional income.
- In order to enhance the thrift of the SHG members attractive savings and insurance schemes can be introduced.
- There is a need to strengthen and streamline the role of women in the development of various sectors by harnessing their power towards nation building and to attain accelerated economic growth. Information gap largely affects women development. Therefore, the Non-Government Organizations (NGOs) and other associations should take initiatives to make women aware and motivate them towards self-employment.
- The inadequate infrastructure facilities (61.39%) and male-dominated society (6.56 mean score) are the specific problems faced by the women entrepreneurs. Therefore adequate social security measures and infrastructure facilities have to be provided to the women entrepreneurs.

- Successful entrepreneurs must be invited to address the forthcoming entrepreneurs so that the emerging young entrepreneurs get the right orientation.

## 7.4 Conclusion

The researcher, after analyzing the issues on the women Self Help Group in rural development who are the members of the self help group in the study area comes to some conclusions. It is inferred from the analysis that among the various reasons for joining the SHGs, 'income generation' is the main reason. It is also explained that the member entrepreneurs of the SHGs are mostly in above 9 years of experience and only few have less experience. There is also new entry into the groups in the study area. They also know the rules and regulations before joining the group. So it is very much advantageous in running the groups.

The women self-help group has identified as a possible pathway to alleviating poverty in the rural areas. Women SHGs plays an important role in the rural women which give self-supportive and improves the standard of living. Empowering women is not only meeting their economic requirements and helpful for social development. The evidence based study has been conducted for women empowerment through SHGs.

The study identified number of empowerments in the study area one such is socio, economic, personality, managerial, decision making and political and legal empowerment. The study also concludes that overall empowerment of the women in the study area is highly effective and proves that there is effective women entrepreneurship in the light of women empowerment through the functioning of Self Help Group in the study area.

Lack of opportunities for marketing the products, inadequate infrastructure facilities, inadequate infrastructure facilities, lack of training facilities, lack of family support, lack of education, low need for achievement and low need for achievement are the problems faced by the rural women. Hence, a woman SHGs help for self-reliance through building up of small business through income and employment generation which is important an indicator for women empowerment. So the researcher finally concludes that, if these problems are rectified the entrepreneurship of women in the light of rural development under the SHG will be more successful. Further, all the members of the SHGs are made to take part in the meeting and income generating activities. It gives them confidence and understanding to actively participate at household level as well as external environment in the process of rural development.

## **7.5 Scope for Further Research**

Although there is much that the researcher would like to investigate into empowering of women through SHGs, the present study tries to provide a few guidelines that can be followed by future researchers.

1. Rural Women Empowerment through Self Help Groups: Problems and Prospects in Tirunelveli District.
2. The Role of Microfinance-Based Self-Help Groups in Improving Health Behaviours and Outcomes of the Rural in Tirunelveli District.
3. Impact of Microfinance on Social, Economic and Capability Well-Being of Families below Poverty Line, in Tirunelveli District, Tamil Nadu.
4. Role of Microfinance in Rural Development with Special Reference to Tirunelveli District.