

Chapter V

FINDINGS, SUGGESTIONS AND CONCLUSION

CHAPTER- 5

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	Page No.
5.1 Findings.....	253
5.2 Suggestions	273
5.3 Conclusion.....	276
5.4 Scope for Further Research.....	277

CHAPTER - V

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

This research study is to analyze the role of Self Help Groups on the development of Women Entrepreneurship through micro finance in the district of Mysuru. This study was carried out with the objective of analyzing the socio-economic conditions and entrepreneurship skills of members of SHGs during Pre and Post SHG period and also to identify the various problems faced by the women entrepreneurs in the study area. Based on the analysis and interpretation of the study an attempt has been made to bring out the major findings and conclusions of the study. The suggestions based on the present study are also presented here.

PART-A

Demographic Information

1. The age of the respondents reveals that 49 percent of the respondents belong to the age group of 31-40 years. It implies that the majority of the entrepreneurs actively involve themselves in entrepreneurial activities between 31-40 years.(Table 4.1)
2. 45.9 percent of the respondents being illiterate, education to women is an important factor as it helps them to acquire the required knowledge. But majority of the respondents were illiterate. (Table 4.2)
3. 5.7 percent of the respondents being married, shows that the entrepreneurs have been encouraged by their husbands to take up entrepreneurial activities both in urban and rural areas. (Table 4.3)
4. 92.2 percent of the respondents belong to the Hindu religion. The least percentage of respondents were from Muslims and Christians that is 5.3 percent and 2.5 percent respectively. It shows that the religion of the entrepreneurs affect entrepreneurial activities. (Table 4.4)

5. 45.3 percent of the respondents belong to the general merit category. It shows that the category or community of the entrepreneurs is also one of the important factors which affects entrepreneurship. (Table 4.5)
6. 38.1 percent of the respondents were engaged in agriculture and animal husbandry. It clearly shows that for the majority of the respondents the vital basis of their livelihood are agriculture and animal husbandry. (Table 4.6)
7. 77.6 percent of the respondents are from nuclear families. It shows that the size of the family also influences one's entrepreneurial activities. Majority of the respondents live in nuclear families, denoting that nuclear families are more both in rural and urban areas when compared to joint families, as women in joint families have more responsibilities when compared to nuclear families which affects their entrepreneurship. (Table 4.7)
8. 45.1 percent of the respondent's family size is five to six members. It shows that entrepreneurs have the responsibility of taking care of at least four to five members excluding entrepreneurs (Table 4.8)

PART-B

Self Help Group Information

1. 34.4% of the respondents said that the establishment of their SHGs was in the year 2000. It shows that majority of the SHGs are running successfully. Year of establishment of SHGs shows its efficiency and strength. (Table 4.9)
2. 55.4 percent of the respondents have an association with their SHGs since more than seven years. It denotes that more number of years in SHGs means the respondents are getting better contribution from SHGs for their uplift. (Table 4.10)
3. 59.3 percent of the respondents said that their SHGs have 11 to 15 members. It indicates that fewer the members more is the efficiency of the SHGs. (Table 4.11)
4. 97.8 percent of the respondents opined that the growth of SHGs increased. Only 2.2 percent of the respondents opined that the growth of SHGs had

- been decreased. It is significant to note that the growth of SHGs has increased over a period of time. (Table 4.12)
5. 84.2 percent of the respondents opined that SHGs conduct weekly meetings and they regularly meet once a week. It shows that the respondents are aware of the transactions basic knowledge about the transactions occurring in a meeting and have awareness about various discussions held in the meeting. The regular attendance in the meeting also led to an increase of communication skills of the members of the SHGs. (Table 4.13)
 6. 100 percent of the respondents opined that a fine is imposed on members for not attending meetings conducted by the SHGs. They revealed that paying a fine is mandatory for not attending the meeting irrespective of the region. (Table 4.14)
 7. 53.3 percent of the respondents opined that they joined SHGs to become an entrepreneur. So it is inferred that the most important motivational factor to join SHGs is to become an entrepreneur. (Table 4.15)
 8. 96.8 percent of the respondents opined that they have not dropped out from the SHGs. But 3.2 percent of the respondents opined that some of the members dropped out from the SHGs. The reasons being that some of the entrepreneurs may migrate to other places because of insolvency or as some of the entrepreneurs died. (Table 4.16)
 9. 69.1 percent of the respondents have opined that there is a coordination among most of the members at all times. It is found that coordination among members changes according to the region. 92 percent of the respondents in rural areas opined that they have coordination all the times in SHGs but only 46.3 percent of the respondents in urban area said that they have coordination all the times in SHGs. (Table 4.17)
 10. 94.6 percent of the respondents were highly aware of the rules and regulations of SHGs. It is found that majority of the respondents were well aware about rules and regulations of SHGs which were framed for day to day running of SHGs. (Table 4.18)
 11. Each and every member of SHGs should be aware of the various schemes provided by the government, else they cannot get different types of loan

facilities provided by the government. But unfortunately 81.9 percent of the respondents were not at all aware about the government schemes. (Table 4.19)

12. 59.6 percent of the respondents were satisfied with the functioning of SHGs where as 40.4 percent were unable to respond. They were completely neutral in voicing their opinion on satisfaction about the functioning of SHGs. (Table 4.20)

13. 49.8 percent of the respondents opined that the programmes arranged by the government to empower members of SHGs are good. But 33.5 percent of the respondents opined that the government is not taking necessary steps to empower SHG members. The programmes conducted by the government are poor. (Table 4.21)

14. 50.2 percent of the respondents opined that SHGs has moderately effected women entrepreneurship. It is found from the opinion of the respondents that majority of the members of the SHGs are not completely satisfied about the effect of SHGs on women entrepreneurship. (Table 4.22)

PART-C

Women Entrepreneurs Information

1. 75.6 percent of the respondents said that they establish their enterprise to earn more money. Whereas, 24.4 percent of the respondents opined that the reason for establishing their enterprise is to become an entrepreneur. (Table 4.23)

2. 72.9 percent of the respondents said that they established their enterprise with sole proprietorship and 27.1 percent of the respondents with partnership. It shows that the majority of the respondents are not interested in establishing their enterprise with partnership. The reason being that the entrepreneurs think that partnership is risky when compared to sole proprietorship. (Table 4.24)

3. 100 percent of the respondents opined that their size of the business is small. (Table 4.25)

4. 74 percent of the respondents told that they started their business newly. Only 26 percent of the respondents told that their business is inherited. (Table 4.26)
5. 70.8 percent of the respondents told that their family members are not associated with the business. Only 29.2 percent of the respondents told that their family members are associated with the business. (Table 4.27)
6. Only 15.8 percent of the respondents told that they have invested ` .30000/- and above. This shows that majority of the respondents invested below ` .30000/- into their business. (Table 4.28)
7. 17.3 percent of the respondents told that they are earning above ` .5000/- per month. This shows that majority of the respondents are getting the profit of below ` .5000/-.(Table 4.29)
8. 78 percent of the respondents told that they are spending 4-8 hours per day towards their business. This shows that respondents are putting more effort in improving their business. (Table 4.30)
9. 81.7 percent of the entrepreneurs said that their enterprises were not linked with either small or large scale enterprises. Only 18.3 percent of the entrepreneurs said that their enterprises were linked with medium scale industries, as linking of their enterprise with other enterprises is very important to improve the business . But from the opinion of the respondents it is found that majority of the enterprises are not linked with any industry. (Table 4.31,(a) &(b))
10. 90.1 percent of the respondents said that they sell their products at the taluk level. Only 9.9 percent of the entrepreneurs sold their products at the district level. None of the respondents sell their products at State or National level. It is found that majority of the respondent sell their product within the taluk level. It shows that the entrepreneurs are not selling their products on a large scale. (Table 4.32)
11. 48.4 percent of the respondents said that market their products by themselves without the aid of any channel. 35.3 percent of the respondents said that they marks their products through NGOs/GOs. But only 16.3 percent of the respondents said that they market their products through middlemen.. It is

found that majority of the entrepreneurs sell their products on their own without any mediator. Some of the entrepreneurs opined that as they have to pay more to private middleman they would rather sell their product on their own. (Table 4.33)

12. 52.3 percent of the entrepreneurs opined that they have plans to expand their existing business. It shows a healthy sign of improving the enterprise. Some of the entrepreneurs said that they wanted to expand their business as it provided them to fulfill their basic amenities without taking much risk. (Table 4.34)
13. Only 12.3 percent of the respondents opined that they have future plans to dissolve their business. 30.3 percent of the respondents opined that they do not want to close their business. (Table 4.35)
14. Only 11.7 percent of the entrepreneurs opined that they are willing to switch over to other business. It is found that when compared to rural entrepreneurs, a larger number of urban entrepreneurs are willing to switch over to other business. But overall a majority of the respondents were willing to expand their existing business. (Table 4.36)

PART-D

Training and Development

1. 55.2 percent of the respondents revealed that they have not attended any entrepreneur development training programme. It shows that the majority of the respondents are not aware of any training programme. (Table 4.37)
2. 29.6 percent of the respondents have attended only one or two days training programme. Only 3.1 percent of the respondents have attended a 7 day or more than 7 days training programme. It is inferred from this that one or two days training is not enough to develop entrepreneurial skill. (Table 4.38)
3. 20.7 percent of the respondents said that they attended the training related to production. 10.9 percent, 7.7 percent and 5.5 percent of the respondents attended the training programme on marketing, administration and maintenance of livelihood activities respectively. (Table 4.39)

4. 27.2 percent of the respondents attended the training programme given by NGOs. 12.4 percent of the respondents attended the training programme given by government departments, whereas only 5.2 percent of the respondents attended training programmes given by MFIs. It is found that majority of the respondents attended the training programmes provided by NGOs. NGOs are playing a very important role in providing training programmes on various aspects to the members of SHGs to make them economically strong. (Table 4.40)
5. Providing training to the members of SHGs is not a challenging task. How far that training is useful to the members is what matters. 20.5 percent of the respondents opined that training programmes are moderately useful to them. It shows that they are not completely satisfied with the training programmes. (Table 4.41)
6. 18.3 percent of the respondents opined that training centres are far away from their places. Therefore it is very difficult for them to attend the training programmes. Whereas 55.2 percent of the respondents were not attended any training programme. (Table 4.42)

PART-E

Micro Finance Information

1. All the respondents revealed that after joining SHGs they were able to save. 88 percent of the respondents revealed that they had no savings before joining SHGs. 83.9 percent of the respondents saved their amount in SHGs only after they joined the SHGs. It shows that the saving habit increased after joining SHGs. (Table 4.43)
2. 35.3 percent of the respondents obtained loan from money lenders before joining SHGs. But after joining SHGs 78.2 percent of the respondents have availed loan only from SHGs. It shows that majority of the respondents availed loan from SHGs after joining the SHGs. (Table 4.44)
3. 88 percent of the respondents said that they had no savings before joining SHGs. But all of the respondents opined that they saved after joining SHGs. 68.1 percent of the respondents said that they are saving ` .100 to ` .300 per

month after joining SHGs. The study clearly indicates that the savings habit among the members of SHGs has increased after they joined to the SHGs. (Table 4.45)

4. 53.4 percent of sample respondents opined that their monthly income increased from ` .3000/- to ` .4000/- after joining SHGs. 22.1 percent of the sample respondents said that their monthly income increased from ` . 4000/- to ` .5000/-. The result indicates that monthly income of majority of sample respondents has increased after joining SHGs. (Table 4.46)
5. 56.8 percent of the sample respondents opined that their monthly expenditure increased upto ` . 3000/- to ` . 4000/- after joining SHGs. 34.7 percent of the sample respondents said that their monthly income increased upto ` . 2000/- to ` .3000/- after joining SHGs. The result indicates that as the income of the sample increased, the standard of living also increased. This in turn resulted in an increase in expenditure. (Table 4.47)
6. 45.3 percent of the respondents stated that they were satisfied about the amount of loan provided to them. But 33.9 percent of the sample respondents said that they were highly dissatisfied with the amount of loan provided to them. It is found that as the amount of loan increased, the level of satisfaction also increased. (Table 4.48)
7. 47.1 percent of the respondents said that the rate of interest on bank loan is low and 42.1 percent of the respondents agreed that the rate of interest on bank loan is very low. It indicates that the interest charged on bank loans is low and it is not much of a burden on the sample respondents as the loan enabled them to uplift their economic empowerment. In such a case the rate of interest does not matter. (Table 4.49)
8. 91 percent of the sample respondents opined that the rate of interest charged on the amount deposited by them in a bank is low. (Table 4.50)
9. 50.1 percent of the respondents said that the sources of funds to their SHGs are either from banks or from MFIs. Only 3.7 percent of the sample respondents said that their SHGs are getting funds from NGOs. The remaining sample respondents said that the sources of funds to their SHGs are either from the savings of the members or the SHGs. interest, fine from

members or contribution by NGOs. This shows that the majority of the sample respondents said that the sources of funds to their SHGs are from banks or MFIs. (Table 4.51)

10. 56.8 percent of the sample respondents said that they availed loan more than three times. Only 3.2 percent of the respondents said that they availed loan only once. The result clearly indicates that the majority of the respondents availed loan many number of times. (Table 4.52)

Micro finance plays a very important role in economic uplift of the poor. It is found from the study that micro finance has brought about economic improvement both among rural and urban members of SHGs through increase in savings habit of the members of SHGs, increase in income, increase in standard of living of the members of SHGs and reduction in obtaining the loan from money lenders. Most of the sample respondents are satisfied with the amount of loan provided to them. At the same time some of the sample respondents are not satisfied with the amount of loan provided to them. Most of the sample respondents required loan for business activities, agriculture and animal husbandry. They also require loan for domestic purposes and other purposes too. Majority of the respondents opined that the rate of interest on the bank loan is low and at the same time the rate of interest on their deposits in banks is also low. Majority of the sample respondents availed loan more than three times and sources of funds of their SHGs were mostly from Banks or MFIs. Sample respondents enjoy micro finance benefits but are also dissatisfied about micro finance in various aspects.

PART-F

Other Information

1. 75.3 percent of the respondents opined that their living conditions has somewhat improved. Improvement in living condition is one of the considering factors to assess the economic empowerment of the respondents. (Table 4.53)
2. Improvement in the various amenities of the respondents indicates the improvement in the standard of living. 59.6 percent of the respondents said their amenities had increased marginally. But amenities of members of

urban SHG had improved more when compared to members of rural SHGs. (Table 4.54)

3. Purchase of assets is an indicator to be considered to measure the standard of living of the people. 59.4 percent of the respondents said that their purchasing capacity of an asset has some what improved. (Table 4.55)
4. 100 percent of the respondents irrespective of the region they came from opined that their savings habit has some what improved. Inspite of investing the amount for entrepreneurial activities, they also cultivated the habit of savings for their future requirement. Savings is very important for each and every human being which is very essential at the time of unforeseen circumstances. (Table 4.56)
5. Improvement in income directly affect the improvement in business activities. As a result 76.3 percent of the respondents said that their business activities has some what increased. That means they have to put more effort in improving their business activities. (Table 4.57)
6. Agriculture is the main activity of our country. Though we cannot see much agricultural activities in the urban area, it is an occupation for most of the people in rural areas. Accordingly 75.4 percent of the respondents said that their agriculture activities has somewhat increased. Environmental factors and changes also affects agriculture activities. (Table 4.58)
7. Support from bank managers is important to improve the awareness of SHG members regarding banking transactions. 49.6 percent of the respondents agreed that they get support from bank managers at the time of obtaining loans. But 22.8 percent of the respondents disagreed and said that they are not getting proper support from bank managers. (Table 4.59)
8. Banks impose certain conditions for obtaining a loan. The customer has to follow a lengthy process to obtain a loan. But this process should be reduced from the point of view of SHG members, as most of them are illiterate and are unaware about banking transactions. 46.4 percent of the sample respondents opined that there is no lengthy process to obtain loans from banks. But 22 percent of the respondents said that they disagreed with this statement. (Table 4.60)

9. NGOs play an important role in the uplift of SHG members. They act as a mediator between banks and SHGs. 47.6 percent of the sample respondents agree that they getting support from NGOs. Whereas 20.7 percent of the sample respondents disagreed with this statement. (Table 4.61)
10. 72.5 percent of the sample respondents agree that they have sufficient time to repay their loan amount. The borrower other than SHG members have common opinion that they do not have sufficient time to repay their loan. But it is found from the study that the SHG member as a borrower has sufficient time to repay the loan amount. (Table 4.62)
11. Knowledge about banking is an important element to deal with banking transactions. It also increases the self confidence, self esteem and helps in reduction of inferiority complex. 38.1 percent of the sample respondents agree that they do have knowledge about banking transactions. 25.3 percent of the respondents disagreed and said that they do not have knowledge about banking transaction. It shows that many of the sample respondents have yet to know about banking transactions. (Table 4.63)
12. Reobtainment of loan shows the efficiency of customer in repayment of loan. If repayment of loan has been properly made then the customer is entitled to and can easily re obtain a loan. 40 percent of the sample respondents agree that they can easily re obtain a loan. 20.4 percent of the sample respondents have strongly agreed with this statement. It shows that majority of the sample respondents are easily re obtaining the loan because of their repayment capacity on their previous loan. (Table 4.64)
13. Adequate financial facility is one of the important key factors to become successful in business. If entrepreneurs suffer from inadequate financial facility it becomes very difficult for them to continue their business. It is found from the study that 57.7 percent of the sample respondents disagreed and they revealed that they are suffering from adequate financial facility which is very essential to expand the size of the business. (Table 4.65)

Findings on Entrepreneurship skills of members of SHGs Before and After Joining SHG

1. Managerial skill is very essential to run the enterprises successfully. It includes how to manage the business in unforeseen situations, decision making capacity etc. 33.2 percent of the respondents said that their managerial skill was very poor before joining SHGs. But 72.1 percent of the respondents said that after joining SHGs their managerial skills had improved. (Table 4.66)
2. Financial skill is vital to run the enterprises smoothly without any bias. It includes proper utilization of the loan amount, managing the inflow and outflow of cash properly, investing the amount for the right business etc. It is found from the study that 88.2 percent of the sample respondents opined that their financial skills was very poor before joining. None of the respondents said that their financial skill is poor after joining SHGs. Only 11.4 percent of the sample respondents said that their financial skills is still poor even after joining SHGs. (Table 4.67)
3. Communication skill indirectly affect the development of entrepreneurship. Without proper communication skill it is very difficult to increase the sales revenue. It includes attracting the customers, motivating them to buy the products etc. 54.4 percent of the sample respondents have opined that their communication skill was very poor before joining SHG. Whereas 77.1 percent of the sample respondents opined that their communication skill had improved after joining SHG. (Table 4.68)
4. Entrepreneurial development depends on the leadership skill of an entrepreneur. 51.5 percent of the sample respondents opined that their leadership skill was very poor before joining SHG. Whereas 82.5 percent of the sample respondents opined that their leadership skill had improved after joining SHG. (Table 4.69)
5. Personal skill is very essential to become a successful entrepreneur. It includes self confidence, self reliance, self motivation etc. 50.6 percent of the sample respondents opined that their personal skill was very poor before

joining SHG. Whereas 82.8 percent of the sample respondents opined that their personal skill improved after joining SHG. (Table 4.70)

Managerial skill, financial skill, communication skill, entrepreneurial skill and personal skill of an entrepreneur plays a vital role in the development of entrepreneurship. Each and every entrepreneur should possess these skills to improve themselves as well as their enterprise.

Findings on Improvement in Social and Economic conditions of Women Entrepreneurs before and after joining SHG

1. Social status is considered as one of the important factors to lead a quality life. If social status is high, then people fit into the groove of the general public. 71.3 percent of the respondents opined that their social status was very poor before joining SHG. 70.4 percent of the respondents opined that their social status had improved after joining SHG. (Table 4.71)
2. Every human being should have the knowledge about social responsibilities. It may be giving charity and so on. 39.7 percent of the respondents opined that their knowledge about social responsibility was very poor before joining SHG. Whereas 67.8 percent of the respondents opined that their knowledge about social responsibilities had improved after joining SHG. (Table 4.72)
3. Awareness about social evils is every essential to each and every one. It includes education of girl children, prevention of child labour, personal hygiene, awareness about family planning, small family, involvement in the pulse polio programme etc. 37.9 percent of the respondents opined that their knowledge about social evils was very poor before joining SHGs. 48.8 percent of the respondents opined that their knowledge about social evils has improved after joining SHGs. It is found from the study that the percentage of improvement in awareness about social evils is very low even after joining SHGs. (Table 4.73)
4. Now a days Government has implemented so many scheme for the uplift of the poor. If the poor get information regarding various schemes, then they can become the beneficiaries of that particular scheme which in turn help them to improve their economic as well as social status. 43 percent of the

respondents opined that their knowledge about various government schemes was very poor before joining SHGs. 62.7 percent of the respondents opined that their awareness about various schemes implemented for the poor has improved after joining SHGs. (Table 4.74)

5. Now a days, banks in their own interest are involved in social improvement of the people. 37.1 percent of the respondents opined that their knowledge about banking involvement in social improvement has definitely not improved. Whereas 80.6 percent of the respondents opined that their knowledge about banking involvement in social improvement has improved. (Table 4.75)
6. Economic status is essential to each individual to survive in this competitive world. Depending upon the economic status one gets respect in society. 80.4 percent of the sample respondents opined that their economic status was poor before joining SHGs. Whereas 100 percent of the sample respondents opined that their economic status had improved after joining SHGs. (Table 4.76)
7. Obtainment of loan is also one of the factors to be considered for successful commencing of a business. 72.7 percent of the sample respondents opined that capacity to obtain loan was very poor before joining a SHG. 100 percent of the sample respondents opined that capacity of obtainment of loan improved after joining a SHG. Banks require collateral security for non members of SHGs for sanctioning loan. But they provide collateral security free loan for members of SHGs. Therefore majority of the respondents had not obtained loans prior to joining SHGs. Whereas all the respondents obtained loans after joining SHGs. (Table 4.77)
8. Capacity to repay their loan is an indication of economic uplift. 71.3 percent of the sample respondents opined that their capacity to repay the loan amount was very poor before joining a SHG. Whereas 100 percent of the sample respondents opined that their capacity to repay the loan amount increased after joining SHGs. (Table 4.78)
9. Financial independence is one of the factors to be considered in measuring the economic status of a person. If a person becomes financially independent, then there is no need of depending on others to lead his life. Therefore,

financial independence is every essential to a human being. 72.3 percent of the respondents opined that their financial independence was very poor before joining aSHG. Whereas 100 percent of the respondents opined that their financial independence had improved after joining SHGs. (Table 4.79)

10. Women who join SHGs after availing loans from their SHG should support her husband's occupation by helping him financially. 77.3 percent of the respondents opined that they definitely had not supported their husbands in his occupation by helping them financially. Whereas 100 percent of the respondents opined that they are supporting their husbands in his occupation by helping them financially. It is found from the study that all the respondents are financially supporting to strengthen their husbands occupation. (Table 4.80)

Findings on various problems faced by Women Entrepreneurs

1. Family and Community support is very essential to achieve the goal of women entrepreneurs. 64 percent of the respondents opined that family and community support was very poor before joining SHG. Whereas 80.6 percent of the sample respondents opined that family and a community support had increased after joining a SHG. (Table 4.81)
2. Co-operation from NGO workers plays a very important role in running SHG activities smoothly. It is found from the study that 60.8 percent of the respondents opined that cooperation from NGO workers was very poor before joining SHGs. Whereas 88.3 percent of the respondents opined that cooperation from NGO workers has improved after joining SHGs. It shows that NGOs help in cultivating good practices among its members. (Table 4.82)
3. Bank managers should cooperate with members of SHGs. They must provide the required information and must help them in dealing with banking transaction. 43.9 percent of the respondents opined that cooperation from bank managers was very poor before joining SHG. Whereas 90.6 percent of the respondents opined that cooperation from bank managers has improved

after joining SHG. It shows the positive impact on cooperation after joining SHG. (Table 4.83)

4. Social interaction is very essential to those who are planning to join a SHG. 45.9 percent of the respondents opined that their social interaction was very poor before joining the SHG. Whereas 100 percent of the respondents opined that their social interaction has improved after joining the SHG. (Table 4.84)
5. Without self esteem nobody can achieve anything. Self confidence is the first step in achieving success in business activities. 44.6 percent of the sample respondents opined that their self esteem was very poor before joining the SHG. Whereas 64.3 percent of the respondents opined that their self esteem is good and 35.7 percent of the respondents opined that their self esteem is very good after becoming members of the SHG. (Table 4.85)
6. Every entrepreneur must have knowledge about marketing before commencing their enterprise. Without marketing knowledge it becomes difficult to survive in the business field. 76.2 percent of the sample respondents opined that their knowledge about marketing was very poor before joining the SHG. Whereas 77.3 percent of the respondents opined that knowledge about marketing is good after joining the SHG. (Table 4.86)
7. As it is a competitive world, nowadays every business person has to face competition and entrepreneurs must be able to face competitions. For this, they have to provide good quality products to their customers, at reasonable prices. 71.5 percent of the respondents opined that their ability to face competition was very poor before joining SHGs. But 75.3 percent of the respondents opined that their ability to face competition had improved after joining SHGs. It shows that majority of the respondents put more effort in improving their business and also producing quality products to satisfy their customers as well as to face competition. (Table 4.87)
8. Every entrepreneur, should know the concept of 'elasticity of demand'. That means if price decreases demand increases and if price increases demand decreases. Knowing this, entrepreneurs should fix a reasonable price for their product along with good quality. Then only there can be a demand for their products. 71.1 percent of the respondents opined the demand for their

products was very poor before joining SHGs. Whereas 84.5 percent of the respondents said that demand for their products increased after joining SHGs. (Table 4.88)

9. Every entrepreneur's goal is profit maximization. Without profit nobody can survive in the business field. Greater the firm's profit, higher the owner's income. 68.8 percent of the respondents opined that the profit from their business was very poor before joining the SHG. Whereas 78.4 percent of the respondents opined that the profit from their business has improved after joining SHG. (Table 4.89)
10. Middlemen also exploit the entrepreneurs in various aspects like providing credit to entrepreneurs, providing information about the market, promoting the product etc. For all these he charges a commission. 66.4 percent of the respondents opined that the exploitation by the middlemen was very high before joining SHG. But 71.1 percent of the respondents opined that the exploitation by the middlemen is low after joining the SHG. (Table 4.90)
11. Nowadays government provides different types of loan and subsidy under different schemes to the poor for the purpose of their economic uplift. 79.8 percent of the respondents opined that getting loan and subsidy was very difficult before joining a SHG. Whereas 100 percent of the respondents opined that getting loan and subsidy became easy after joining the SHG. (Table 4.91)
12. Loan amount provided to the entrepreneurs should be adequate, as the size of the business depends on the amount of the loan. If the amount of loan taken is small the entrepreneur can commence his business at a smaller scale. If the amount of loan is huge, then the entrepreneur can commence his business on a larger scale. 71.9 percent of the respondents opined that they were highly dissatisfied with the availing loan before joining a SHG. Whereas 100 percent of the respondents opined that they are satisfied with the loan amount after joining the SHG. (Table 4.92)
13. More time for sanctioning of loan may dissatisfy the entrepreneurs and it may reduce their confidence. Therefore loans should be sanctioned in time by the banks so as to encourage the entrepreneurs to run their business

efficiently and effectively. 76.2 percent of the respondents opined that sanction of loan in time has definitely not sufficient before joining SHG. Whereas 100 percent of the respondents opined that sanction of loan in time has sufficient after joining a SHG. (Table 4.93)

14. Every entrepreneur requires sufficient time to repay their loan amount. As the repayment of loan also depends on the profit made by an entrepreneur from their business, high profit cannot be expected all the time. Sufficient profit should be there to repay the loan amount. Therefore the bank should provide more number of installments for repayment of loan. 78.2 percent of the sample respondents opined that the number of installments provided for repayment of loan is not definitely sufficient. Whereas 100 percent of sample respondents opined that the number of installments provided for repayment of loan is sufficient. (Table 4.94)
15. Loans should be properly utilized by the entrepreneurs. Otherwise an entrepreneur should suffers a lot. If an entrepreneur utilize the loan amount for some other purposes instead of income generating activities, then he may not be able to get profit. Therefore, loan amounts should be utilized properly. 81.6 percent of the respondents opined that proper utilization of loan amount was very poor before joining a SHG. Whereas 100 percent of the respondents opined that proper utilization of loan amount is good after joining SHG. (Table 4.95)
16. Experience related to business in various aspects is very important to run an enterprise effectively. For the first time entrepreneur it is very difficult to run the business because of inexperience. But, later after getting experience, year by year, one can become a good entrepreneur. 75 percent of the respondents opined that their adequate experience was poor before joining a SHG. Whereas 100 percent of the respondents opined that their business experience improved after joining the SHG. (Table 4.96)
17. Every entrepreneur should have the knowledge about managing a business. It can be obtained from experience. 78 percent of the sample respondents opined that their knowledge about managing the business was very poor before joining SHG. Whereas 100 percent of the sample respondents opined

that their knowledge about managing the business is good after joining SHG. (Table 4.97)

18. A clear cut objective is essential to achieve one's goal. Every entrepreneur must have clear cut objectives, especially a specific objective. 76.8 percent of the respondents opined that their clear cut objective was very poor before joining the SHG. Whereas 100 percent of the respondents opined that they had a clear cut objective after joining the SHG. (Table 4.98)
19. If an entrepreneur wants to extend his business then he requires skilled labour. The availability of skilled labour is not so easy especially in rural areas, because of inexperience in the field of business. 79.5 percent of the respondents opined that they suffered from non availability of skilled labourers before joining SHGs. 100 percent of the respondents opined that the availability of skilled labour improved after SHG .they joined a SHG. (Table 4.99)
20. Taking right decisions at the right time is an important factor to be considered to become a successful entrepreneur. If an entrepreneur takes wrong decision then he has to face various difficulties. 72.3 percent of the respondents opined that their decision making power was very poor before joining the SHG. Whereas 100 percent of the respondents opined that their decision making power improved after joining SHG. (Table 4.100)
21. Socio personal problems include lack of family and community support, lack of cooperation among members, lack of cooperation from bank managers, lack of self interaction, lack of self esteem and so on. Socio personal problem is one of the problem faced by entrepreneurs. 50.4 percent of the rural sample respondents opined that the level of socio personal problem is a serious problem. Whereas 41.8 percent of the urban sample respondents opined that the level of socio personal problem is a serious problem to them. (Table 4.101)
22. Marketing problems include lack of knowledge about marketing ability to face competition, less demand for the product, lesser profit, exploitation by middlemen and so on. Marketing problem is also one of the problems faced by entrepreneurs. 75 percent of rural respondents and 68.8 percent of urban

respondents opined that the level of marketing problems is a serious problem to them. (Table 4.102)

23. Financial problems include problem in getting loans and subsidy from the bank, inadequate loan amount, delay in sanctioning of loan, limited number of installments for repayment of loan and proper utilization of loan amount. 48.2 percent of rural respondents and 53.8 percent of urban respondents opined that level of financial problems is one of the serious problems to them. (Table 4.103)
24. Managerial problem includes lack of experience, lack of knowledge about managing the business, lack of clear cut objectives, lack of skilled labourers and decision making power. Managerial problem is also one of the problems being faced by entrepreneurs. 46.5 percent of rural respondents and 41.6 percent of urban respondents opined that managerial problem is a serious problem to them. (Table 4.104)

It is found from the study that majority of the sample respondents both from urban and rural areas have opined that socio- personal problems, marketing problems, financial problems and managerial problems are considered as serious problems being faced by them.

Some suggestions were given to the sample respondents which is very essential to improve the working of SHGs. The suggestions includes sufficient loan amount, organizing of fairs and exhibitions by the government for marketing their products, accommodation facility for running SHGs, subsequent training facility, more awareness about various schemes of the government and promoting community participation by the SHGs. The respondents were asked to give their opinion on these suggestions.

25. 92.9 sample respondents from rural areas and 87.1 percent of sample respondents from urban areas opined that they have very much required the loan amount. (Table 4.105)
26. 67.5 percent of sample respondents from rural areas and 74.3 percent of sample respondents from urban area opined that arrangements of fairs and exhibitions by the government for marketing the products are required. (Table 4.106)

27. 70.2 percent of respondents from rural areas and 73.2 percent of sample respondents from urban area have opined that accommodation facility for running SHGs is very much important to them. (Table 4.107)
28. 60.7 percent of sample respondents from rural areas and 55.7 percent of sample respondents from urban area opined that subsequent training facility is very much essential to improve their entrepreneurship skill. (Table 4.108)
29. 85.7 percent of sample respondents from rural areas and 78.8 percent of sample respondents from urban area opined that it is very necessary to acquire the more awareness about various schemes of the government. (Table 4.109)
30. 76.1 percent of sample respondents from rural areas and 71.4 percent of sample respondents from urban areas opined that promoting community participation by the NGOs like safe drinking water, sanitation, education, violence against women, childhood care etc. are very much required to them as it is very essential to improve their personal skill (Table 4.110)

5.2 SUGGESTIONS

Now a days Self Help Groups are playing a predominant role in the eradication of poverty especially among the rural poor. In the light of the study, the following major suggestions have been made on the basis of data analysis and experience gained during the field survey. These suggestions are essential for the effective role of Self Help Groups on women entrepreneurship. The present study will help the government and various agencies to take necessary steps to improve the standard of living of the people and also to support women entrepreneurship.

1. Proper publicity should be provided by the government about various schemes implemented for the welfare of SHG members. Publicity may be in the form of advertising in news papers, in TV channels or pamphlets etc.
2. The programmes implemented by the government to empower SHG members should be strengthened.
3. The Government and non government organizations should conduct a special training specifically to motivate poor women to effectively participate in self help group activities.

4. Animators should encourage the SHG members to establish partnership type of business, because when compared to sole proprietorship, Partnership in business is more profitable and risk is low. The effective involvement of SHG members in partnership business leads to more earning capacity which in turn leads to economic development of a country.
5. Government should support the linkage of micro enterprises with medium and large scale industries. Micro enterprises cannot compete with medium and large scale industries. If micro enterprises are linked with other industries, then they can supply the necessities required by medium and large scale industries, as well as can increase the size of the business which in turn leads to extra earning capacity.
6. By taking necessary steps the government and non government organizations should support the SHG members to market their product at district and state level.
7. Women need family support to do a particular business. Therefore family counseling programmes should be arranged by NGOs, Government organizations or SHPI (Self Help Promoting Institution) which is very essential to women entrepreneurs to strengthen the mind and to get self confidence.
8. Vocational training programmes should be conducted especially for girls who have quit their general education. After obtain the training they may become future entrepreneurs.
9. Training programmes should not be conducted in a away places. Training programmes should be arranged in such a place where SHG members can attend the training without taking much trouble.
10. Most of the training programmes are conducted only for one or two days. To make the training programme effective the duration of training should be increased to at least four to five days where SHG members can get training practically.
11. Marketing based training programmes are neglected as most of the training programmes are conducted on production. Therefore marketing based training programmes should be encouraged.

12. Most of the training programmes are conducted by NGOs. Therefore government should give financial support to NGOs to make training programmes more effective.
13. Training should not be arranged for name sake. It should be arranged in such a manner that it's usefulness must reach the ultimate beneficiaries to accomplish their goal.
14. If the rate of interest on bank deposit increases, then the savings habit among the members also increases, as the bank provides security for the amount deposited by the SHG members. Therefore, banks should increase the rate of interest on the amount deposited by the SHG members.
15. Banks should provide loans frequently to the members of SHG, because to run the business continuously and effectively women entrepreneurs need frequent loans.
16. Banks should support the SHG members continuously to help them in development activities.
17. As majority of the respondents are illiterates they do not have knowledge about banking transactions. Therefore bank managers should support SHG members in dealing with banking transactions.
18. Banks should provide adequate financial facility to SHG members, as it helps them in investing for income generating activities.
19. SHPIs (Self Help Promoting Institutions) should arrange for special training programmes for improving the levels of SHG members on managerial skills, financial skills, communication skills, leadership and personal skills.
20. Government and Non government organizations should seriously create awareness programmes for SHG members on education of girl children, personal hygiene, prevention of child labour, awareness about family planning and involvement in the pulse polio programme. Such programmes will enable SHG members to become aware of their social responsibilities and also of social evils.

21. Animators should take the responsibility of giving information to the SHG members about various government schemes implemented for the uplift of the poor and also about the banking involvement in social improvement.
22. Government should control the market rates for vegetables, food grains and products produced by the SHG members.
23. Government should provide more subsidy to the loan obtained by the SHG members.
24. Government should arrange fairs and exhibitions which will help the SHG members to exhibit, advertise and sell their products.
25. Government should provide accommodation facility to the members of SHGs to conduct regular meetings as well as to establish business activities and to conduct various functions of SHGs.
26. NGO participation in community development programme should be increase.

5.3 CONCLUSION

The economic growth and development of any country depends on its financial resources. So entrepreneurship is considered to be one of the important factors for bringing about socio- economic development of any country and it also indirectly depends on contribution of women to the nation through entrepreneurship. SHGs play a very important role in making the women entrepreneurs economically strong. Low income and backward class people are more interested in joining the SHG to participate in micro enterprises to generate more income. SHG bank linkage programmes have provided them an opportunity to become micro entrepreneurs and to earn more money. The study indicates that age, education, experience, type of venture, improvement of family and society, internal and external support are the major parameters which have a high impact on the success of a women entrepreneur. The financial status of households and savings capacity has improved due to improvement in access to formal credit institutions .According to the study, when compared to urban area Self Help Groups, rural areas Self Help Groups are performing better. While interacting with the sample respondents it is noticed that almost all sample respondents are enjoying the benefit given by SHGs. But still

necessary steps have to be taken by the government for further development of women entrepreneurship through Self Help Groups. The study concludes that SHGs are considered as one of the channels for improving the economic uplift of poor women. Hence it becomes necessary for the society and government to find remedies for the problems faced by women entrepreneurs. The state and central government and NGOs have taken so many steps to solve the problems of women entrepreneurs but still women entrepreneurs are not free from facing problems. The government has to provide special incentives and subsidy to decrease the burden of women entrepreneurs in improving their business.

SCOPE FOR FURTHER RESEARCH

The present study is very limited in scope. It has covered 1120 SHG members who are engaged in entrepreneurial activities both in rural and urban areas from all the seven taluks of Mysuru district. On the basis of the present study, it is felt that research involved in the following areas would help to understand the in depth study of Self Help Groups.

- It is suggested that a study on the role of SHGs in women entrepreneurship through micro finance may be carried out by comparing them with other districts of Karnataka.
- An in-depth study be done covering SHGs of all villages in all the taluks of Mysuru District on the uplift of women entrepreneurs through micro finance.
- A comparative study of the role of NGOs and MFIs in women entrepreneurship through Self Help Groups be undertaken.
- A comparative study of the role of SHGs in women entrepreneurship in urban and rural areas of Mysuru District
- A comparative study of the role of SHGs in women entrepreneurship during pre SHG period and post SHG period in Mysuru Districts be covered.
- An extension of the present study covering the involvement of all the NGOs of Mysuru District on the development of women entrepreneurship through Self Help Groups be continued.
- Comparative studies of women entrepreneurs between districts and state be carried out.