

Entrepreneurial Activities of Self Help Groups Towards Women Empowerment: A Case Study of Two Hill Districts in Assam

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Abstract

Empowerment is an active, multidimensional process, which should enable women to realize their full identity and power in all spheres of life. Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a women's life through which she increases her ability to shape her life and environment. Women must be empowered by enhancing their awareness, knowledge; skills and technology use efficiency, thereby, facilitating overall development of the society. The concept of Self Help Groups (SHGs) is proving to be a helpful instrument for the women empowerment. Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of homemakers. Economic & social independence are the need of the hour. Participation in income generating activities helps in the overall empowerment of women. Thus, to investigate the empowerment of women through entrepreneurial activities of Self Help Groups, this particular research was conducted with the specific objective to investigate the women empowerment.

Keywords: Entrepreneurship, Women Empowerment, Self- Help Groups.

1. Introduction

Entrepreneurship is considered as one of the most important factor contributing to the economic development of the society. Entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development.

In India, concept of women entrepreneurship is of recent origin. Women have become aware about their rights and situations and entered in different fields of business. Entrepreneurship development and income generating activities are a feasible solution for empowering women. The concept of empowerment is defined as the process by which women take control and ownership of their choices. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence (Kabeer, 2001). Empowerment can take place at a hierarchy of different levels – individual, household, community and societal and is facilitated by providing encouraging factors (e.g. exposure to new activities, which can build capacities) and removing inhibiting factors (e.g. lack of resources and skills). In this connection Micro-finance with Self Help Groups (henceforth SHG) play an effective role for promoting women empowerment. It is not only an efficient tool to fight against poverty, but also as a means of promoting the empowerment of the most marginalized sections of the population, especially women. The concept of SHGs is proved to be boon for the rural women in some states of India. It has not only raised their income but also their social status. This paper particularly focuses on various issues pertaining to women entrepreneurs in India. Today, empowerment of women and gender equality has been recognised globally as a key element to achieve progress in all areas. It is one of the eight millennium goals to which world leaders agreed at the Millennium Summit held at New York in 2000 (Bhagyalakshmi, 2004).

Women constitute almost half of the total population in the world and out of which two third of world's adult illiterates

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are women. According to FAO, the most disadvantaged section of society is the women; they are the 'silent majority' of the world's poor. 70% of the world's poor are women and they are facing peculiar social, cultural, educational, political and allied problems. Studies have shown that rural women help in producing up to 80% of food in developing countries, yet they are entitled to only a fraction of farm land, and access to just 10% of credit and five per cent of extension advice (Agrawal, 2003). Women perform 66% of the world's work, produce 50% of the food, but earn 10% of the income and own 1% of the property (World Bank, 2011). Globally, women represent 49.6% of the total population, but only 40.8% of the total workforce in the formal sector. In almost all the societies, women have less power than men, have less control over resources and receive lesser wages for their work. They remain as an 'invisible' work force. Inevitably, all these affect women's capacity to open up, grow, develop, exceed and excel. With regard to their multidimensional responsibilities, it is required to empower women socially, economically and technologically to enable them to stand in society on their own with confidence. Empowerment can give power to women to have control over the circumstances of their lives. It includes both control over resources and ideology, greater self-confidence and an inner transformation of one's consciousness that enables one to overcome external affairs. Empowerment of women is critical not only for their own welfare but also for the development of the country.

Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working

hours according to the needs of home makers. Economic and social independence are the need of the hour. Participation in income generating activities helps in the overall empowerment of women. Empowering women through education, ideas, consciousness, mobilization and participatory approach can enable them to take their own decisions, make them self-reliant and self-confident. National Family Health Survey II has ranked Assam at 18th place on total empowerment of women among 26 states surveyed (Kelkar et al., 2004). Thus, to investigate the empowerment of women in Assam through participation in entrepreneurial activities of SHGs, the present study was undertaken with the following specific objectives:

1. To investigate the empowerment of women through participation in selected entrepreneurial activities in the selected two districts of Assam.
2. To suggest measures based on the findings of the study.

2. Women Entrepreneurs in India

Indian women of today have taken many strides towards business ownership. The broad classification of women business owners include women who establish, inherit, or acquire a business; women who start businesses with spouses or business partners but are either at the forefront or behind the scenes; and finally, women who start fast-growing or part-time or slow-growing firms.

The majority of women business owners operate enterprises in the service sectors, whereas the majority of male business owners operate enterprises in non service

Figure 1 Women Entrepreneurship in India –At a glance

Periods	Characteristics of Women Entrepreneurs
Women Entrepreneurs of Fifties	Compulsorily become entrepreneur to bring bread for family or and to survive the heredity business.
Women Entrepreneurs of Sixties	Small step to start small one-woman enterprise for self occupation but not for attaining economic autonomy or economic self sufficiency.
Women Entrepreneurs of Seventies	Established enterprises not out of compulsions or helplessness but swimming upstream and walking uphill
Women Entrepreneurs of Eighties	Contributing as equal partner in establishing or running enterprises out of thrust.
Women Entrepreneurs of Nineties	Reflected as qualitatively a different breed of women and appeared as a role model in the entrepreneurial world.
21 st Century's Women Entrepreneurs	Women's expertise in sophisticated science and technology industries.

Source: Das, 2012

sectors, particularly manufacturing. Women are not only achieving economic independence and wealth creation for themselves, but through job creation, they are also providing opportunities for others, particularly for other women (Singh, 2008).

In spite of the growing number of female entrepreneurs, the share of female entrepreneurs is still significantly low when compared to their participation rate. However, there are several factors responsible for increasing the level of female entrepreneurship in India, namely nature of entrepreneurship, motivation, empowerment, social conditions, economic conditions, literacy & education etc. Below Fig I reflect the urge for entrepreneurship and motivate the women to become an entrepreneur.

3. Review of Earlier Studies

During 1990s, many women entered in the field of entrepreneurship to avail economic competence and independence, but many of them are observed to be not succeeding well as they had planned. Main reasons often are placed on the lack of enabling and sustaining facilities of entrepreneurial environment in general. Even then, there are success cases of women-run business units in India. In India, women with varied social, economic, political, regional and linguistic backgrounds constitute half the nation. The socio-economic condition of women is the key for overall growth and development of the country. A study conducted by Manickavel, 1997 shows that development of women entrepreneurship is essential to provide economic opportunities to women. Rathore and Chabra, 1991 states that Indian women find it increasingly difficult to adjust themselves to the dual role that they have to play as traditional housewives and compete with men in the field of business and industry. Nayyar et al., 2007 observed that an entrepreneur faces constraints in aspects of financial, marketing production, work place facility and health problems. Srivastava and Chaudhary, 1995 finds out that no single factor but a host of motivating factors act simultaneously on the individual creating dissonance in her, which in turn motivates her to take an action directed towards elimination or reduction of dissonance in the individual. Punitha et al. 1999 identified major problems of rural women entrepreneurs as competition from better quality products and marketing problems. Watson, 2003 has examined the failure rates among female control business in Australia and found that failure rate of female control business are relatively

higher than male controlled business. Pattanaik, 2003 reveals that SHGs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain constraints like gender inequality, exploitation, women torture for which various SHGs are not organised properly and effectively. Malhotra, 2004 examined how women entrepreneurs affect the global economy and to what extent women contribute to international trade. Narasaiah, 2004 observed that the change in women's contribution to society is one of the striking phenomena of the late twentieth century. According to him micro-credit plays an important role in empowering women. Cheston & Kuhn, 2004 concluded that micro-finance programmes have been very successful in reaching women. This gives micro-finance institutions an extraordinary opportunity to act intentionally to empower poor women and to minimise the potentially negative impacts some women experiences. Manimekalai, 2004 observed that to run the income generating activities successfully the SHGs must get the help of NGOs and bank officials should counsel and guide the women in selecting and implementing profitable income generating activities of SHGs. Sahu and Tripathy, 2005 observed that SHGs which have emerged as the most vital instrument in the process of participatory development and women empowerment. In addition, remarkable studies have been done by Ali-Akpajiak & Pyke, 2000; Krishna, 2003; Panda, 2005; Jerinabi, 2006 and Chen et al., 2007 regarding role of SHGs in development of poor. Sinha, 2005 observed that micro-finance is making a significant contribution to both the savings and borrowing of the poor in the country. As a whole some studies reveal that micro-finance programmes have had positive as well as negative impacts on women. Some researchers have questioned how far micro-finance benefits women (Goetz and SenGupta, 1996). Some argue that micro-finance programmes divert the attention of women from other more effective strategies for empowerment and the attention and the resources of donors from alternative and possibly more effective means of alleviating poverty (Rogaly, 1996).

4. Methodology

The present study was conducted in Assam, one of the states of North Eastern Region of India. Two districts of Assam viz. North Cachar Hill and Karbi Anglong in which

SHGs were formed under District Rural Development Agency's (DRDA) Swarna Jayanti Gram Swarozgar Yojana were selected randomly for the purpose of study. Two blocks from each district were selected randomly for the study. In total, four blocks were selected. Two villages from each block were selected randomly. In this way, total eight villages were selected for the investigation. Selected two SHGs operating since two years from each selected village were randomly selected. A total of sixteen SHGs were selected for the study. All the members of each of the selected SHGs were selected for the present study. Thus, in total, there were 180 respondents. Data collection was done with the help of pre-tested structured interview schedule.

5. Results and Discussion

5.1 Selection of the Enterprise

After collecting the data, the data were analysed and the following findings were observed. Table I revealed that poultry was the main choice of the respondents (22.78%) followed by dairy (21.67%), tiny manufacturing units (20.56%), piggery (18.89%) and other units (16.11%) among the total respondents. Poultry (32%) was selected in Karbi Anglong, while piggery (26.25%) was selected by the respondents of North Cachar Hill as the main choice of enterprise. Other enterprises like tailoring, small shop and other caste occupations were also selected by some of the respondents of both Karbi Anglong and North Cachar Hill district.

5.2 Reasons for Starting The Enterprises

The reasons for starting the enterprises were categorised in four categories viz. economic reasons, personal and

family reasons, socio-cultural reasons and infrastructural reasons and presented in Table II and Table III. From Table II it is observed that 87% of the respondents of Karbi Anglong district considered to 'supplement the income of family' as major economic reasons followed by 'No other source of income' (79%). 'Easy availability of loan' ranks the lowest as a reason for joining new enterprise in Karbi Anglong district. 85% respondents of North Cachar Hill district considered 'Profitability of enterprise' as important factor for joining new enterprise followed by 'No other source of income' (83.8%) as major economic reasons. Rank order correlation of economic reasons for starting the enterprises by members of SHGs in both the districts was found significant.

Again from Table II, it is observed that 'availability of help of family members in household works' (90%), 'feeling of security' (86.3%), 'to be independent' (71.3%) was major personal and family reasons for the respondents of North Cachar Hill districts. While 'availability of help of family members in household work' (78%) and 'to get recognition in the family/ society' (69%) were reported the major personal and family reasons in Karbi Anglong district. Rank order correlation of personal and family reason for starting the enterprises by members of SHGs in both the districts was found significant.

From Table III, it is observed that 'regular jobs are not easily available' was reported by respondents as main social and cultural reasons in both the districts i.e. 89% in Karbi Anglong and 92.5% in North Cachar Hill districts. It is further observed that the rankings of various social and cultural reasons in both districts are quite similar. Rank order correlation of social and cultural reasons for starting the enterprises by members of SHGs in both the districts was found significant.

Table 1 Distribution of Respondents According to Enterprise Selected

Sl. No.	Enterprise	Karbi Anglong (n= 100)		North Cachar Hill (n= 80)		Total (n=180)	
		f	%	f	%	f	%
1	Dairy	21	21	18	22.5	39	21.67
2	Poultry	32	32	9	11.25	41	22.78
3	Piggery	13	13	21	26.25	34	18.89
4	Tiny Units including handicrafts	18	18	19	23.75	37	20.56
5	Others	16	16	13	16.25	29	16.11

n = Sample size, f = Frequency, % = Percentage

Table 2 Reasons for Starting Enterprises by Members of Self Help Groups**

Sl. No	Reasons	Karbi Anglong (n= 100)			North Cachar Hill (n=80)			Descriptive Statistics
		f	%	Rank	f	%	Rank	
I	<i>Economic Reasons</i>							
1	Profitability of enterprise	54	54	IV	68	85.0	I	r = 0.1
2	Easy availability of loan	46	46	V	58	72.5	IV	df = 3
3	Unemployment	56	56	III	57	71.3	V	t = 0.17*
4	To supplement the income of family	87	87	I	59	73.8	III	
5	No other source of income	79	79	II	67	83.8	II	
II	<i>Personal and family reason</i>							
1	Feeling of security	67	67	III	69	86.3	II	r = 0.59
2	To be independent	59	59	VI	57	71.3	III	df = 6
3	To be powerful	62	62	IV	45	56.3	VII	t = 1.81*
4	Development of skill	56	56	VII	49	61.3	VI	
5	Sense of pride	57	57	VIII	47	58.8	VII	
6	To get recognition in the family/ society	69	69	II	56	70.0	IV	
7	Motivation by family members	60	60	V	54	67.5	V	
8	Availability of help of family members in household work	78	78	I	72	90.0	I	

*Significant at 5% level of probability, **Multiple responses, n = Sample size, f = Frequency, % = Percentage, r = Correlation coefficient, df = Degree of freedom, t = Student 't' test value.

Source: Primary

Table 3 Reasons for Starting Enterprises by Members of Self Help Groups**

Sl. No	Reasons	Karbi Anglong (n= 100)			North Cachar Hill (n=80)			Descriptive Statistics
		f	%	Rank	f	%	Rank	
III	<i>Social and cultural reasons</i>							
1	Participation in group functions	78	78	II	67	83.8	II	r = 1
2	Regular jobs are not easily available	89	89	I	74	92.5	I	df = 3
3	Work in a group	56	56	V	49	61.3	V	t = 8.21*
4	Motivated by members of society	67	67	IV	58	72.5	IV	
5	Have more social contacts	77	77	III	63	78.8	III	
IV	<i>Infrastructural reasons</i>							
1	Easy availability of inputs like raw material	56	56	V	51	63.8	IV	r = 0.88
2	Helpful governmental schemes	54	54	VI	43	53.8	VI	df = 6
3	Simple and easy procedure of SHG	78	78	I	72	90.0	I	t = 4.56*
4	Training facilities	57	57	IV	63	78.8	II	
5	Easy marketing of product	69	69	II	56	70.0	III	
6	Demand of the product	67	67	III	47	58.8	V	
7	Easy accessibility of work place	52	52	VII	39	48.8	VII	
8	No competition in the market	34	34	VIII	29	36.3	VIII	

*Significant at 5% level of probability, **Multiple responses, n = Sample size, f = Frequency, % = Percentage, r = Correlation coefficient, df = Degree of freedom, t = Student 't' test value.

Source: Primary

Further, from Table 3, it is observed that 'simple and easy procedure' of SHG (78% in Karbi Anglong and 90% in North Cachar Hill) and 'easy marketing of product' (69% in Karbi Anglong) and 'training facilities' (78.8% in North Cachar Hill) were reported major infrastructural reasons. Rank order correlation of Infrastructural reasons for starting the enterprises by members of SHGs in both the districts was found significant.

5.3 Psychological and Entrepreneurial Profile of The Respondents

Psychological profile of the respondents is presented in Table 4. It revealed that majority of the respondents had

medium commitment (67.8%) followed by medium risk orientation (54.4%) and high change proneness (48.3%). Further it is observed that 68.3% of the respondents took intra family decisions by husband and 44% of the respondents took entrepreneurial decisions by self. It can be concluded that respondents had high change proneness, medium risk orientation and medium commitment and they were involved in the intra family and entrepreneurial decision making with their husband.

Regarding entrepreneurial motivation of the respondents, it was observed from Table 5 that 57.8% of the respondents had high affiliation motivation followed by other 57 per cent of the respondents having high economic motivation.

Table 4 Psychological Profile of Respondents

Sl. No.	Variables and Categories	Karbi Anglong (n=100)		North Cachar Hill (n=80)		Total (n=180)	
		f	%	f	%	f	%
1	Change proneness						
	Low	21	21	15	18.7	36	20.0
	Medium	31	31	26	32.5	57	31.7
	High	48	48	39	48.8	87	48.3
2	Risk orientation						
	Low	27	27	37	46.3	64	35.6
	Medium	63	63	35	43.8	98	54.4
	High	10	10	8	10.0	18	10.0
3	Commitment						
	Low	11	11	13	16.3	24	13.3
	Medium	69	69	53	66.3	122	67.8
	High	20	20	14	17.5	34	18.9
4	Intra family decision making						
	Self	11	11	8	10.0	19	10.6
	Husband	69	69	54	67.5	123	68.3
	Jointly with Husband	13	13	16	20.0	29	16.1
	Family Head	7	7	2	2.5	9	5.0
5	Entrepreneurial decision making						
	Self	43	43	37	46.3	80	44.4
	Husband	17	17	13	16.3	30	16.7
	Jointly with Husband	21	21	17	21.3	38	21.1
	Self with SHG	19	19	13	16.3	32	17.8

n = Sample size, *f* = Frequency, % = Percentage

Source: Primary

Table 5 Entrepreneurial Motivation of Respondents

Sl. No.	Variables and Categories	Karbi Anglong (n=100)		North Cachar Hill (n=80)		Total (n=180)	
		f	%	f	%	f	%
1	Affiliation in society						
	Low	07	07	04	5.0	11	6.1
	Medium	38	38	27	33.8	65	36.1
	High	55	55	49	61.3	104	57.8
2	Economic Gain						
	Low	09	09	06	7.5	15	8.3
	Medium	34	34	27	33.8	61	33.9
	High	57	57	47	58.8	104	57.8
3	Self actualization						
	Low	11	11	09	11.3	20	11.1
	Medium	42	42	31	38.8	73	40.6
	High	47	47	40	50.0	87	48.3
4	Achievement						
	Low	06	06	05	6.3	11	6.1
	Medium	38	38	31	38.8	69	38.3
	High	56	56	44	55.0	100	55.6
5	Risk taking ability						
	Low	37	37	31	38.75	68	37.78
	Medium	54	54	42	52.5	96	53.33
	High	9	9	7	8.75	16	8.89
	Entrepreneurial Skill						
	Low	10	10	14	17.5	24	13.3
	Medium	57	57	38	47.5	95	52.8
	High	33	33	28	35.0	61	33.9
7	Power Element						
	Low	56	56	44	55.0	100	55.6
	Medium	37	37	30	37.5	67	37.2
	High	07	07	06	7.5	13	7.2

n = Sample size, *f* = Frequency, % = Percentage.

Source: Primary

High self actualization (48.3%), high achievement (55.6%) and medium entrepreneurial skill (52.8%) are the other major factors towards entrepreneurial motivating factors among the respondents.

5.4 Empowerment Through Entrepreneurial Activities of Self Help Groups

Regarding empowerment of rural women, Table VI showed that forty four per cent of the respondents had low overall

Table 6 Empowerment Level of Members of Self Help Groups

Sl. No.	Variables and Categories	Karbi Anglong (n=100)		North Cachar Hill (n=80)		Total (n=180)	
		f	%	f	%	f	%
1	Economic empowerment						
	Low	26	26	17	21.3	43	23.9
	Medium	51	51	43	53.8	94	52.2
	High	23	23	20	25.0	43	23.9
2	Technological empowerment						
	Low	21	21	19	23.8	40	22.2
	Medium	53	53	37	46.3	90	50.0
	High	26	26	24	30.0	50	27.8
3	Social empowerment						
	Low	42	42	28	35.0	70	38.9
	Medium	36	36	41	51.3	77	42.8
	High	22	22	11	13.8	33	18.3
4	Entrepreneurial empowerment						
	Low	49	49	27	33.8	76	42.2
	Medium	36	36	33	41.3	69	38.3
	High	15	15	20	25.0	35	19.4
5	Political Empowerment						
	Low	37	37	28	35.0	65	36.1
	Medium	45	45	37	46.3	82	45.6
	High	18	18	15	18.8	33	18.3
6	Legal Empowerment						
	Low	34	34	26	32.5	60	33.3
	Medium	47	47	42	52.5	89	49.4
	High	19	19	12	15.0	31	17.2
7	Overall empowerment						
	Low	43	43	37	46.3	80	44.4
	Medium	37	37	26	32.5	63	35.0
	High	20	20	17	21.3	37	20.6

n = Sample size, *f* = Frequency, % = Percentage.

Source: Primary

empowerment. 52.2% of the respondents had medium level of economic empowerment. Social empowerment was reported medium by 42.8% of the respondents. 42.2%

of the respondents had low entrepreneurial empowerment. 45.6% of the respondents were in the category of medium political empowerment.

5.5 Constraints Faced by Women

The data presented in Table 7 revealed that cognitive and infrastructural constraints were considered as major by the respondents of both the districts. Lack of knowledge about government subsidies and technical know-how were major cognitive constraints reported by the respondents. Increased work burden and responsibility and small children or dependent in-laws were major personal constraints, inadequate profit and delay in payment were major organizational constraints, lack of technical training and power failure were major infrastructural constraints and lack of quality control through competition from larger and established units and lack of technology were major marketing constraints reported by the respondents.

Table 7 revealed that infrastructural constraints and cognitive were considered as major by the respondents of the study area. Lack of knowledge about government subsidies and technical knowhow were major cognitive constraints reported by the respondents. Increased work burden and responsibility and small children or dependent in laws were major personal constraints, inadequate profit and delay in payment were major organizational constraints, lack of technical training and power failure, credit etc were major infrastructural constraints and lack of quality control through competition from larger and established units and lack of technology were major marketing constraints reported by the respondents. It is observed form the Table 7 that infrastructural constraints ranks highest (27.8%) followed by Marketing constraints (25%) and personal constraints (23.9%) and so on.

6. Suggestions and Recommendations

Women Entrepreneur has been recognized during the last decade as an important untapped source of economic growth. Women Entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of women entrepreneurial opportunities. There exists a market failure discriminating against women possibility to become women entrepreneurs and their possibility to become successful women entrepreneurs. This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilized. SHG members must be equipped with sufficient capacity to withstand the acute competition in the market where they have to compete. Therefore, training on skill development, marketing development etc is necessary to curve that problem by the micro finance providers. In this directions following suggestions are forwarded

- MFIs can give consultancy to their clients in selecting the micro enterprise particularly to ensure viability and feasibility of the projects.
- There should a system of periodical monitoring & evaluation by SHPIs in order to assess the impact.
- Evaluation of the operational and financial efficiency of the projects on interim basis should be undertaken. Concerned Area Supervisors or representatives from banks could help them in performing such tasks.
- As most of the products of micro enterprises are highly demanded on township, actually away from

Table 7 Degree of Seriousness of Overall Constraints

Sl. Nos.	Overall Constraints	Karbi Anglong (n=100)		North Cachar Hills (n=80)		Total (n=180)		Rank
		f	%	f	%	f	%	
1	Personal Constraints	23	23	20	25	43	23.9	III
2	Cognitive Constraints	13	13	09	11.25	22	12.2	IV
3	Organisational Constraints	09	09	11	13.75	20	11.1	V
4	Infrastructural Constraints	29	29	21	26.25	50	27.8	I
5	Marketing constraints	26	26	19	23.75	45	25.0	II

Source: Primary Data

locality, hence to increase the sales volume, SHPIs can give some support in the distribution and marketing of products to the centers of demand.

- For all developmental programmes of the government, women should be considered as a specific target group.
- Adequate vocational training programme on management skills and decision making should be organized for women that enable them to understand the production process and business management.
- District Industries Centre's and Single Window Agencies should have Women Entrepreneur's Guidance Cell to assist women to handle the various problems of their trade and business.
- Non-Government Organizations can be involved in entrepreneurial training programmes and counseling of women.

7. Conclusion

SHGs have been successful in empowering rural women through entrepreneurial activities. Increase in income, expenditure and saving habits of rural women were observed. The SHGs had major impact on social and economic life of rural women. The study revealed an increase in social recognition of self, status of family in the society, size of social circle and involvement in intra family and entrepreneurial decision making. There was an increase in self confidence, self reliance and independence of rural women due to the involvement in the entrepreneurial and other activities of SHGs. SHGs could be linked to literacy programmes run by government and it could be made an integral part of SHG activities.

Micro finance plays an important role in rural industrialization and development of entrepreneurship among the rural women. Both microfinance as well as micro-enterprise has the common objective of poverty alleviation and creation of employment opportunities for the rural poor and therefore there is a need for both of them to come together and act for the larger objective of poverty alleviation. The economic status of the women is now accepted as an indicator of a society's stage of development and therefore it becomes imperative for the government to frame policies for development of entrepreneurship among women. The long-term objectives of the development programmes for women should aim to raise their economic and social status in order to bring them

into the mainstream of national life and development. For this, due recognition has to be accorded to the role and contribution of women in the various social economic and political and cultural activities. Raised literacy level could be helpful for the SHG members to overcome cognitive constraints and to understand government policies, technical understanding and gaining required skills. Rural women could be motivated to avail finances for starting the entrepreneurial activities. Awareness created about various credit facilities, financial incentives and subsidies through SHGs. As women were found technologically less empowered, they are to be imposed to the technologies which are labour saving, drudgery reducing, income generating and productivity increasing. Entrepreneurship education and trainings could be introduced at all levels from basic education. It could be helpful in inducing positive self concept, self reliance, self confidence and independence in rural women.

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