ENTREPRENEURIAL ACTIVITIES CARRIED OUT BY SHGs OF DANTA AND AMIRGADH TALUKA OF BANASKANTHA DISTRICT

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ABSTRACT

The present study was carried out with the objectives to know the reasons for starting enterprises by members of SHGs, to know the sources of income of SHGs, to study the entrepreneurial activities carried out by SHGs and to know constraints in keeping SHGs active. The present study was conducted in Danta and Amirgadh talukas of Banaskantha District in which Self Help Groups were formed under District Rural Development Agency's (DRDA), Swarna Jayanti Gram Swarozgar Yojana, Manglam Missiion Yojana etc. Six villages from each taluka were selected and 5 SHGs form each village were selected. In this way, total Sixty SHGs were selected for the investigation. Increase in income, expenditure and saving habits of rural women were observed. To meet emergencies, easy availability of loan, financial security and recognition in society were main reasons to join SHG. Membership fee, cash credit and interest on loan were major sources of income of SHG. Dairy and selling of forest based products were main entrepreneurial activities. Majority of the respondents faced difficulty in opening of new account in bank.

Key words ; Entrepreneur, Self Help Group

INTRODUCTION

Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a woman's life through which she increase her ability to shape her life and environment. It is an active multidimensional process, which should enable women to realize their full identity and power in spheres of life. The present study was conducted in Danta and Amirgadh talukas of Banaskantha District in which Self Help Groups were formed under District Rural Development Agency's (DRDA), Swarna Jayanti Gram Swarozgar Yojana, Manglam Missiion Yojana etc. Villages having more numbers of SHGs were selected, Six villages from each taluka were selected and 5 SHGs form each village were selected. In this way, total Sixty SHGs were selected for the investigation.

METHODOLOGY

The present study was conducted in Danta and Amirgadh talukas of Banaskantha District in which Self Help Groups were formed under District Rural Development Agency's (DRDA), Swarna Jayanti Gram Swarozgar Yojana, Manglam Missiion Yojana etc. Villages having more numbers of SHGs were selected, Six villages from each taluka were selected and 5 SHGs form each village were selected. In this way, total Sixty SHGs were selected for the investigation. One member of each of the selected Self Help Group was selected for the present study. Thus, in total, there were 60 respondents. Data collection was done with the help of structured interview schedule.

RESULTS AND DISCUSSION

After collecting the data, the data were analyzed and the following findings were observed.

The reasons for starting the enterprises were categorized in three categories viz. economic reasons, personal reasons and infrastructural reasons and presented in Table 1. Large majority (96.66 %) cent of the respondents of Danta taluka considered to meet emergencies followed by (93.33 %) to supplement the income of family as major economic reason. In Amirgadh taluka, 86.66 per cent of the respondents considered easy availability of loan as major economic reason followed by to supplement the income of family. Feeling of security (93.33 %), to get recognition in society (86.66 %) and to utilize free time (80.00 %) were major personal and family reasons for the respondents of Danta taluka. Better utilization of skills and family resources (80.00 %) and 73.33 per cent respondents of Amirgadh taluka considered major personal and family reasons. Easy availability of inputs (93.33 %), simple and easy procedure of SHG (86.66 %) and easy marketing of products (80.00 %) were reported major infrastructural reasons by the respondents of Danta taluka. While in case of Amirgadh taluka, simple and easy procedure of SHG (80.00 %) and easy accessibility of work place were major infrastructural reasons.

The data presented in Table 2 show that member fee is mandatory to become a member of SHG. Therefore, cent percent of respondents in both the talukas had source of income. Eighty percent SHG members had an income from cash credit in Danta taluka while 73.33 per cent SHG members had income from cash credit in Amirgadh taluka. 83.34 per cent SHG members had an income from interest in Danta taluka and 66.67 per cent SHG members had an income from interest in Amirgadh taluka. 10.00 per cent SHG members had an income from seed money by DRDA in Danta and 13.34 per cent in Amirgadh taluka. Only 6.67 per cent of the respondents had income from donation in Danta taluka.

The data depicted in Table 3. indicate that 46.67 per cent respondents of Danta taluka had broom preparation as main choice of enterprise followed by dairy (20.00 %) and selling of forest based products. While in case of Amirgadh taluka, forest based products (50.00 %) and dairy were the main choices of majority of the respondents.

If we talk about both the talukas than forest based products (35.00 %), dairy (30.00 %) and preparation of broom (23.34 %) were main enterprises of the respondents. Only 11.66 respondents had other enterprises like tailoring, vegetable selling and *kiryana* shop.

The data presented in Table 4. indicate that 80.00 per cent of the respondents opined that they face difficulty in an opening of new account. While 66.67 per cent

of the respondents told that they face constraint because banking procedure is complicated. 36.67 per cent respondents opined that members of SHG do not deposit installment of loan in time followed by difficulty of selling of products (25.00 %).

CONCLUSION

Self Help Groups (SHGs) have been successful in empowering rural women through entrepreneurial activities. Increase in income, expenditure and saving habits of rural women were observed. To meet emergencies, easy availability of loan, financial security and recognition in society were main reasons to join SHG. Membership fee, cash credit and interest on loan were major sources of income of SHG. Dairy and selling of forest based products were main entrepreneurial activities. Majority of the respondents faced difficulty in opening of new account in bank.

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Table 1: Reasons for starting the enterprise by members of Self Help Groups

(n = 60)

Sr. No.	Reasons	Danta (n = 30)			Amirgadh (n = 30)		
		f	%	Rank	f	%	Rank
[I]	**Economic reasons**						
1.	Easy availability of loan	27	90.00	III	26	86.66	**I**
2.	To meet emergencies	29	96.66	**I**	22	73.33	III
3.	To have control over money	15	50.00	V	18	60.00	IV
4.	To supplement income of family	28	93.33	**II**	24	80.00	**II**
5.	Unemployment of husband	04	06.66	IV	03	05.00	V
[II]	**Personal and family reason**						
1.	Feeling of financial security	28	93.33	**I**	22	73.33	**II**
2.	To be independent	18	60.00	V	15	50.00	V
3.	Better utilization of skills and family resources	22	73.33	IV	24	80.00	**I**
4.	To utilize free time	24	80.00	III	16	53.33	IV
5.	To get recognition in society	26	86.66	**II**	20	66.66	III
[III]	**Infrastructural reason**						
1.	Easy availability of input	28	93.33	**I**	14	46.66	V
2.	Easy marketing of product	24	80.00	III	18	60.00	III
3.	Easy accessibility of work place	12	40.00	IV	22	73.33	**II**
4.	Simple and easy procedure of SHG	26	86.66	**II**	24	80.00	**I**
5.	No competition in market	06	20.00	V	16	53.33	IV

Table 2: Sources of income of income of SHGs as opined by members

(n = 60)

Sr.No.	Source of income	Danta taluka (n=30)		Amirgadh taluka (n=30)	
		Number	Per cent	Number	Per cent
1.	Member Fee	30	100.00	30	100.00
2.	cash credit	26	86.66	22	73.33
3.	Interest	25	83.34	20	66.67
4.	Donation	02	06.67	00	00.00
5.	Seed money by DRDA	06	10.00	08	13.34

Table 3: Distribution of the respondents according to their entrepreneurial activities

(n = 60)

Sr. No	Enterprise	Danta taluka (n=30)		Amirgadh taluka (n=30)		Total (n=60)	
		Number	Per cent	Number	Per cent	Number	Per cent
1.	Dairy	06	20.00	12	40.00	18	30.00
2.	Broom	14	46.67	00	00.00	14	23.34
3.	Forest based products	06	20.00	15	50.00	21	35.00
4.	Other	04	13.33	03	10.00	07	11.66

Table 4: Distribution of the respondents according to constraints faced by them to keep their group active activities

(n=60)

Sr. No.	Constraints	Frequency	Per cent	Rank
1.	Banking procedure is complicated	34	56.67	II
2.	Difficulty in opening of new account in the bank	48	80.00	I
3.	Installments of loan not deposited by members in time.	22	36.67	III
4.	Sometimes difficulty of selling of products	15	25.00	IV

[MS received : May 21, 2017] *[MS accepted : June 15, 2017]*