



### WOMEN ENTREPRENEURSHIP IN UNORGANISED SECTOR

#### ABSTRACT

*The socioeconomic transformation of Indian society in the present century and especially in the post-independence period in the form of industrialization, urbanization, westernization, spread of education and enhanced employment opportunities for women has brought about a series of perceptible changes in the status, outlook, worldview and attitude of Indian women, specially educated middle class women. Now and more have been coming out of the four walls of their homes in search of gainful employment which is evident from the slow but steadily rising female Work Participation Rate (WPR) during the last three censuses. According to 1991 census female WPR for urban areas was 7.18 which rose to 8.31 in 2001 and finally to 9.91 in 2011.*

**KEYWORDS:** SHG, impact Work Participation Rate, Unorganised sector

#### INTRODUCTION

Working women are employed both in organized as well as unorganized sectors of economy. It is in the unorganized sector of rural or urban areas that the over whelming presence and struggle of women is manifest. The present paper aims to take up the task of exploring this new class of women workers, especially their working and living condition.

#### STATEMENT OF THE PROBLEM

The study Titled'' Women Entrepreneurship in unorganised sector'' (special reference to Ahmedabad, Gujarat state) for the study purpose the data collected from primary method. The major objective of the study is to identify the impact of unorganised sector on Entrepreneurship on SHG members. The study conducted for the duration of 3 months Nov2015 – Dec' 2015.

#### REVIEW OF LITERATURE

- 1) Jaya s. Anand (2002), in her discussion paper titled "Self- Help groups in empowering women. Case study of selected SHGs and NHG". Gives a review of progress of self- help groups. She has attempted to examine the performance of selected SHGs and NHGs, gives a review of progress of Self- Help Groups. She has attempted to examine the performance of selected SHGs and NHGs and to assess its' impact, especially the impact of micro credit programme on empowering women. It has been clearly. Established that delivering credit alone may not produce the desired SHGs and NHGs impact. The supporting services and structures through which credit is delivered, ranging from group formation and training to awareness –raising and a wide range of other supporting measures are critical to make the impact of group activity strong and sustainable.
- 2) Meenakshi Malhotra (2004), in her work entitled Empowerment of women (in 3 Volumes) deals with the issues leading to empowerment of women with particular reference to rural women. Volume one deals

with issues like gender inequalities in labour market and in entrepreneurship. Volume two focuses on micro finance option for women empowerment. It looks into micro credit schemes for rural women and micro finance in India. Third volume describes the various programmes introduced to empower women and bring them into the orbit of development network.

- 3) Nayan (2007) made an attempt to analysis the empowerment of the poor through SHG and micro finance in the Kalahandi district of Odisha. The questionnaires were prepared and presented to 997 member of sample 80 SHGs the study found that 89194 families of Kalahandi and bank linkage programme and suggested strengthening of cooperative sectors.
- 4) Vasanthakumari (2008) made an attempt to examine the role of micro enterprises in empowering women in Kerala. The author took a sample of 328 micro entrepreneurs. The study revealed that these enterprises helped in empowering rural women economically, socially and individually. The study suggested giving priority to commercial viability of enterprises.
- 5) Kumara raja (2009) made an attempt to evaluate the performance of SHGs in Tamil -nadu. The study highlighted the progress of SHGs in India and in Tamilnadu 'It revealed that there has been a study progress in the number of SHGs and amount of loan sanctioned. The study concluded that a timely and regular check of the micro credit through SHGs will contribute to a healthy progress and to the overall development of rural women.

### **OBJECTIVE OF THE STUDY**

1. To identify the impact of women entrepreneurship on self-help group.
2. To identify the relation between socio economic factors of SHGs members.

### **METHODOLOGY**

- A. **Research design:** The research method adopted in this study is analytical and descriptive in nature. This study enables to determine the extent of utilities that the SHGs have been receiving. In order to conduct this study 50 respondents are selected.
- B. **Sources of data:** All the data required for this research work is obtained from primary and secondary sources. Primary data collected from interview and mainly structured questions has been used as a primary instrument. Secondary data collected from online database.
- C. **Sampling:**
  - ❖ Targeted population SHGs members
  - ❖ Sampling method judgement sampling.
  - ❖ Sample size 50.

### **SCOPE OF THE STUDY**

1. The study has helped the researcher to gain time experience by interacting with the people and has helped to analyse "women Entrepreneurship in unorganised sector."
2. The study will help for unorganised sector for further marketing planning of Entrepreneurs hip.

### **LIMITATION**

1. For the study purpose only SHGs members of Ahmedabad city.
2. The outcome of the study restricted to unorganised sector only.
3. The study majorly considers the primary data.

**DATA ANALYSIS AND INTERPRETATION****Table-1**

Distribution of Respondents by Age

Age group	No of Respondents	Percentage
Up to 20	10	20
21-25	11	22
26-30	12	24
31-35	08	16
36-40	04	08
41-45	05	10

The above table shows that 20% SHGs members are belong to 20 years age group 22% of SHGs members are of 21-25 year age group, 24% of SHGs members are of 26-30 year age group 16% of SHGs members are of 31-35 age group, 8% of SHGs members are of 36-40 year group and 10% of SHGs members are of 41-45 years Age group.

**Table-2**

Distribution of respondents According to their marital status

Sr.no.	Marital status	No. Of Respondents	Percentage
1	Unmarried	11	22
2	Married	30	60
3	Widow	03	06
4	Separated	04	08
5	Deserted	01	02
6	Divorced	01	02

The majority of respondents are married which may imply that their family. Responsibility and poverty compel them to go for work, 18% of them are spouseless who are widowed, separated, divorced or deserted.

**Table-3**

Distribution of Respondents according to reasons of Indebtedness

Reasons of indebtedness	No. of respondent	Percentage
Day to day expenses	12	24
For buying consumer durable	07	14
Marriage in the Family	19	38
Death	12	24

The loan may be taken only for some occasion or emergency in the family such as marriage or illness 24% cases it has been taken to meet the day to day expenses of family.

**Table-4**

Distribution of Respondents according to their Job satisfaction

Level of satisfaction	No of respondents	Percentage
Fully satisfied	10	20
Some what satisfied	23	46
Unsatisfied	17	34
Total	50	100

As for as the job satisfaction is concerned 20% of the respondents are fully satisfied with their work, 46% are some what satisfied as in the absence of any other alternative job the consider it son, 34% are unsatisfied with their job maid servant.

**Table-5**  
Distribution of Respondents according to their sources of Borrowing

Sources	No of respondent	Percentage
Moneylenders	20	40
Employers	17	34
Relatives	10	20
Friends	03	06

The sources of loan are traditional money ten lenders generally some shopkeepers in the neighbourhood or employed in one third of case the loan has also been taken from Friends or relatives.

**Table-6**  
Distribution of respondents according to Reasons of Dissatisfaction

Reasons of dissatisfaction	No of Respondents	Percentage
Less Salary	20	40
Heavy workload	14	28
Bad treatment by employer	10	20
Very time consuming	06	12

Among those who are unsatisfied with their job, all consider low wages as the main cause of there dissatisfy factions,28% complain about the heavy work load while 20% are not satisfied with the treatment given to them by their employers.12% consider it a very time consuming in comparison to wages received by them.

## FINDINGS

- ❖ Majority of the members of SHGs are relatively young as 24% of them are in the age group of 26-30 years.
- ❖ Majority of the respondents are poor and illiterate.
- ❖ The majority of SHGs members depend on SHG for their protection
- ❖ The present study reveals the maid servants belong to the poorest among the poor sections of the society.
- ❖ Majority of the members of SHGs members' marital status 60%.

## SUGGESTION AND CONCLUSION

- The Women Entrepurnship is very essential for SHGs members. The major reason behind this suggestion is when the family size increases directly income also increases but simultaneous expenditure also increases. In the absence of any protective legislation and machinery they have to work under exploitative conditions. To improve the lot of this helpless section of the women workers there is a strong need of some protective legislation and to organize them so that they may be in a position to bargain for better wages and improved working conditions. The SHGs group is a group step forward in achieving risk minimization of

economically poor people in Ahmedabad city. The result of this study based on sample survey clearly indicate high rate of success of SHGs through women Entrepreneurship.

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