



## An Empirical Study on Group Entrepreneurship among SHG Women

P. Srinivasa Rao S<sup>1</sup> and Syam Prasad<sup>2</sup>

<sup>1</sup>Department of MBA, Hospital Administration, Acharya Nagarjuna University.

<sup>2</sup>Department of Commerce & Business Administration, Acharya Nagarjuna University.

### ARTICLE INFO

#### Article history:

Received: 13 February 2015;

Received in revised form:  
15 March 2015;

Accepted: 1 April 2015;

#### Keywords

Entrepreneurship,  
Women development.

### ABSTRACT

This study is based on the primary data with of 300 sample respondents from SHG women's operating at Khammam district, Telangana, From time immemorial mans endeavour has been for the upliftment can enrichment of society in recent times the single most important contributing to this advancement has been industrialization by bringing about social and economic development of the society. Industrialization can be achieved both by collective and individual efforts which are two different forms of entrepreneurship. Entrepreneurs and entrepreneurship. The objective this study is to make a comprehensive note on Group entrepreneurship among SHG Women in Khammam District and an attempt also made the problems and opportunities to Group entrepreneurship in today's knowledge based economy.

© 2015 Elixir All rights reserved.

### Introduction

From time immemorial mans endeavour has been for the upliftment can enrichment of society in recent times the single most important contributing to this advancement has been industrialization by bringing about social and economic development of the society. Industrialization can be achieved both by collective and individual efforts which are two different forms of entrepreneurship. Entrepreneurs and entrepreneurship.

Entrepreneurs are the real Heros of economic life. They are the ones who have shown that genius is sweet and toil and sacrifice and that natural resources gain value only by the ingenuity and labour of man achieve security for all, in embracing change. They ensure social and economic stability. Entrepreneurship is neither a science nor an art. It is a practice. But, as in all practices, medicine or engineering for instance, knowledge in entrepreneurship is a means to an end. It is not a flash of genius but purposeful tasks that can be organised into systematic work.

Etymologically, the term entrepreneur has been derived from the French word *Entreprendre* which connotes undertaker the dictionary meaning says that an entrepreneur is an organizer of an economic venture, especially, one who organizes owns, managers and assumes the risks of a business.

**Group Entrepreneurship** has been defined as a process of growth in entrepreneurship and it is managed by a group procedure from the stage of absence of entrepreneurial skills to a pint where the group has developed the necessary organizational structure and fulfills practically all functions of a full-fledged enterprise-production, marketing and credit.

A SHG has 6-7 women on an average and the maximum number of women is 15. These women interact with one another, share goals or objectives, meet regularly, save an agreed amount at regular intervals, join hands in solving problems, do some income generating activity either individually or together with other members of the group and have a shared identity which distinguishes them from the other groups. Characteristics of successful group methodologies are solidarity, participation, democratic leadership, social learning, mutual reinforcement, effective links and a sense belonging gender approach, self-regulation and attitude aimed at seeking the "common good".

SHG has been a tool in developing group entrepreneurship among women. The SHG women start their entrepreneurial venture either individually or with few members of the group after gaining confidence in them.

**Review of Literature:** The review of literature has been presented in order to assess the importance of Group Entrepreneurship especially in SHG women's, as there are very few studies conducted so far in this areas, however, a few important studies have been presented here

**Max Weber (1930)** an entrepreneur by elaborating his qualities as an innovator, a Calvinist, man, with unusual will and energy and a man with no capital but endowed with an unusually strong character, charity of vision and an ability to act.

**Mukherjee (2009)** stated in his paper "Women Entrepreneurship Development: the catalytic role of NGOs." The rapidly changing economy has forced women to venture out as entrepreneurs. Although there is no concrete evidence of discrimination against women micro entrepreneurs' failure to produce collateral or guarantees reduce the likelihood of women obtaining credit. Further more lack of marketing skills and technological know-how also act as impediments in the growth of women's businesses.

**Vijaya Ratnam (2014)** Presented in his paper "Group entrepreneurship among SHG Women in Guntur district" Economic Development is possible only with the help of planned and unrelenting business activities entrepreneurship is the quality of human resources, group entrepreneurship was provide best outcomes than individual entrepreneurship.

**Srinivasa Rao (2014)** in his paper "Women Entrepreneurship: A tool to inclusive society" stated The entry of women into business in India is traced out as an extension of their kitchen activities, mainly 3 P's pickle, powder, and pappad. But with the spread of global education and passage of time women started shifting from 3 P's towards 3 E's i.e. Energy, Electronics, and Engineering. Skill knowledge and adaptability in business are the main reasons for women to emerge into business ventures. Women entrepreneur is a person who accepts challenging role to met her personal needs and become economically independent.

**Table 1. Demographic profile of the sample respondents**

Demographic Factors		Revenue Divisions				Total
		Bhadrachalam	Khammam	Kothagudem	Palwoncha	
Gender	Male	Nil	Nil	Nil	Nil	Nil
	Female	36(100%)	106(100%)	82(100%)	76(100%)	300(100%)
	Total	36(100%)	106(100%)	82(100%)	76(100%)	300(100%)
Age	Below 30	7(19.4%)	16( 15.1%)	54( 65.9%)	34( 44.7%)	111(37%)
	31-40 years	24(66.7%)	54( 50.9%)	22( 26.8%)	30( 39.5%)	130(43.3%)
	Above 41 years	5( 13.9%)	36( 34.0%)	6(7.3 %)	12( 15.8%)	59(19.7%)
	Total	36(100%)	106(100%)	82(100%)	76(100%)	300(100%)
Community	SC	2(5.6%)	13(12.3%)	12(14.6%)	13(17.1%)	40(13.3%)
	ST	27(75%)	14(13.2%)	40(48.8%)	25(32.9%)	106(35.3%)
	OBC	7(19.4%)	74(69.8%)	22(126.8%)	24(31.6%)	127(42.3%)
	Others	0(0%)	5(4.7%)	8(9.8%)	14(18.4%)	27(9%)
	Total	36(100%)	106(100%)	82(100%)	76(100%)	300(100%)
Marital status	Un Married	0 (0%)	2 (1.9%)	2(2.4%)	0(0%)	4(1.3%)
	Married	30(83.3%)	102(96.2%)	76(92.7%)	74(97.4%)	282(94%)
	Widow/Divorced	6(16.7%)	2(1.9%)	4(4.9%)	2(2.6%)	14(4.7%)
	Total	36(100%)	106(100%)	82(100%)	76(100%)	300(100%)
Level of Education	Illiterate	7(19.4%)	16(15.1%)	9(11%)	25(32.9%)	57(19%)
	Primary	24(66.7%)	51(48.1%)	23(28.0%)	27(35.5%)	125(41.7%)
	SSC	3(8.3%)	28(26.4%)	42(51.2%)	22(28.9%)	95(31.7%)
	Inter and above	2(5.6%)	11(10.4%)	8(9.8%)	2(2.6%)	23(7.7%)
	Total	36(100%)	106(100%)	82(100%)	76(100%)	300(100%)
Occupation of the respondent	Own Land	17 (47.2%)	12( 11.3%)	3(3.7%)	6(7.9%)	38(12.7%)
	Tenant forming	0(0%)	10.9%)	0(0%)	4(5.3%)	5(1.7%)
	Agricultural labour	11(30.6%)	38(35.8%)	37(45.1%)	53(69.7%)	139(46.3%)
	NREGA work	0(0%)	1(0.9%)	0(0%)	0(0%)	1(0.3%)
	Artisans	0(0%)	5(4.7%)	2(48.8%)	0(0%)	7(2.3%)
	others	8(22.2%)	49(46.2%)	40(48.8%)	13(17.1%)	110(36.7%)
	Total	36(100%)	106(100%)	82(100%)	76(100%)	300(100%)
Annual Income of Respondent	30-000-40000	17(47.2%)	60(56.6%)	42(51.2%)	49(64.5%)	168(56.0%)
	40001-50000	15(41.7%)	32(30.2%)	29(35.4%)	27(35.5%)	103(34.3%)
	50001-60000	4(11.1%)	14(13.2%)	11(13.4%)	0(0%)	29(9.7%)
	Total	36(100%)	106(100%)	82(100%)	76(100%)	300(100%)
Type of house	RCC	19(52.8%)	79(74.5%)	47(57.3%)	28(36.8%)	173(57.7%)
	Tiled	7(19.4%)	23(21.7%)	14(17.1%)	33(43.4%)	77(25.7%)
	Thatched	10(27.8%)	3(2.8%)	20(24.4%)	11(14.5%)	44(14.7%)
	Not applicable	0(0%)	1(0.9%)	1(1.2%)	4(5.3%)	6(2.0%)
	Total	36(100%)	106(100%)	82(100%)	76(100%)	300(100%)
Expenditure of the family	20,000-30000	24(66.7%)	65(61.3%)	50(61.0%)	61(80.3%)	200(66.7%)
	30001-40000	8(22.2%)	30(28.3%)	25(30.5%)	15(19.7%)	78(26.0%)
	40001-50000	4(11.1%)	11(10.4%)	7(8.5%)	0(0%)	22(7.3%)
	Total	36(100%)	106(100%)	82(100%)	76(100%)	300(100%)

**Table 2. Criteria for the Selection of Enterprise**

S. No.	Selecting this enterprise	Revenue Division				Total
		Bhadrachalam	Khammam	Kothagudem	Palwoncha	
1.	Easy to set	6(16.7%)	22(20.8%)	26(31.7%)	16(21.1%)	70(23.3%)
2.	Advise of the Family Members	1(2.8%)	14(13.2%)	4(4.9%)	12(15.8%)	31(10.3%)
3.	Experience in the Line	11(30.6%)	55(51.9%)	37(45.1%)	42(55.3%)	145(48.3%)
4.	Availability of Govt Schemes	18(50.0%)	5(4.7%)	15(18.3%)	4(5.3%)	42(14.0%)
5.	Profitability of the Product	0(0%)	2(1.9%)	0(0%)	0(0%)	2(0.7%)
6.	Demand in the Market	0(0%)	8(7.5%)	0(0%)	2(2.6%)	10(3.3%)
Total		36(100%)	106(100%)	82(100%)	76(100%)	300(100%)

Table 3. Awareness on Government schemes

S. No.	Awareness on Govt. Schemes	Revenue Division				Total
		Bhadrachalam	Khammam	Kothagudem	Palwoncha	
1.	Full Aware	29(80.6%)	72(67.9%)	28(34.1%)	42(55.3%)	171(57.0%)
2.	Not Full Aware	5(13.9%)	32(30.2%)	54(65.9%)	34(44.7%)	125(41.7%)
3.	Not Aware	2(5.6%)	2(1.9%)	0(0%)	0(0%)	4(1.3%)
Total		36(100%)	106(100%)	82(100%)	76(100%)	300(100%)

Source : Survey

Table 4. Number of entrepreneurial activities taken up by group

S. No.	Entrepreneurial activities taken-up by Group	Revenue Division				Total
		Bhadrachalam	Khammam	Kothagudem	Palwoncha	
1	2 - 4	8(22.2%)	44(41.5%)	3(3.7%)	6(7.9%)	61(20.3%)
2	5 - 7	26(72.2%)	51(48.1%)	60(73.2%)	57(75.0%)	194(64.7%)
3	8 - 10	2(5.6%)	11(10.4%)	17(20.7%)	12(15.8%)	42(14.0%)
4	11-15	0(0%)	0(0%)	2(2.4%)	1(1.3%)	3(1.0%)
Total		36(100%)	106(100%)	82(100%)	76(100%)	300(100%)

Source : Survey

Table 5. Number of Entrepreneurs in group

S. No.	Entrepreneurs in Group	Revenue Division				Total
		Bhadrachalam	Khammam	Kothagudem	Palwoncha	
1.	2 - 4	15(41.7%)	52(49.1%)	3(3.7%)	8(10.5%)	78(26.0%)
2.	5 - 7	16(44.4%)	46(43.4%)	60(73.2%)	63(82.9%)	185(61.7%)
3.	8 - 10	4(11.1%)	8(7.5%)	18(22.0%)	5(6.6%)	35(11.7%)
4.	11 - 15	1(2.8%)	0(0%)	1(1.2%)	0(0%)	2(0.7%)
Total		36(100%)	106(100%)	82(100%)	76(100%)	300(100%)

Source: field survey

Table 6. Time spent on SHG Entrepreneurial Activities per day

S. No.	Time spent on Entrepreneurial activities	Revenue Division				Total
		Bhadrachalam	Khammam	Kothagudem	Palwoncha	
1.	0 - 3 hours	15(41.7%)	10(9.4%)	0(0%)	0(0%)	25(8.3%)
2.	4 - 6 hours	4(11.1%)	30(28.3%)	6(7.3%)	41(53.9%)	81(27.0%)
3.	6 - 9 hours	17(47.2%)	66(62.3%)	75(91.5%)	35(46.1%)	193(64.3%)
4.	more than 9	0(0%)	0(0%)	1(1.2%)	0(0%)	1(0.3%)
Total		36(100%)	106(100%)	82(100%)	76(100%)	300(100%)

Source : Survey

Table 7. Maintenance of proper Books

S. No.	Books maintenance	Revenue Division				Total
		Bhadrachalam	Khammam	Kothagudem	Palwoncha	
1.	Accounts Book	33(91.7%)	34(32.1%)	10(12.2%)	2(2.6%)	79(26.3%)
2.	Bank Passbook	1(2.8%)	9(8.5%)	3(3.7%)	2(2.6%)	15(5.0%)
3.	Purchase Book	0(0%)	1(0.9%)	0(0%)	0(0%)	1(0.3%)
4.	Sales / Service Book	0(0%)	5(4.7%)	2(2.4%)	0(0%)	7(2.3%)
5.	Not applicable	2(5.6%)	57(53.8%)	67(81.7%)	72(94.7%)	198(66.0%)
Total		36(100%)	106(100%)	82(100%)	76(100%)	300(100%)

Source : Survey

Table 8. Marketing knowledge of the SHG women entrepreneurs

S. No.	Marketing knowledge	Revenue Division				Total
		Bhadrachalam	Khammam	Kothagudem	Palwoncha	
1.	Not adequate	3(8.3%)	2(1.9%)	9(11.0%)	14(18.4%)	28(9.3%)
2.	Somewhat adequate	22(61.1%)	43(40.6%)	61(74.4%)	53(69.7%)	179(59.7%)
3.	Adequate	11(30.6%)	61(57.5%)	12(14.6%)	9(11.8%)	93(31%)
Total		36(100%)	106(100%)	82(100%)	76(100%)	300(100%)

Source: Field survey

**Table 9. Support of the family members**

S. No.	Support of family members	Revenue Division				Total
		Bhadrachalam	Khammam	Kothagudem	Palwoncha	
1.	Well support	23(63.9%)	82(77.4%)	77(93.9%)	68(89.5%)	250(83.3%)
2.	Moderately support	4(11.1%)	24(22.6%)	5(6.1%)	7(9.2%)	40(13.3%)
3.	Family is against	9(25.0%)	0(0%)	0(0%)	1(1.3%)	10(3.3%)
Total		36(100%)	106(100%)	82(100%)	76(100%)	300(100%)

**Table 10. Major constraints of the Entrepreneurial activity**

S. No.	Major constraints of entrepreneurial activity	Revenue Division				Total
		Bhadrachalam	Khammam	Kothagudem	Palwoncha	
1.	Lack of business advice	4(11.1%)	9(8.5%)	34(41.5%)	28(36.8%)	75(25.0%)
2.	Lack of knowledge / information	3(8.3%)	4(3.8%)	7(8.5%)	13(17.1%)	27(9.0%)
3.	Lack of access to credit	28(77.8%)	65(61.3%)	37(45.1%)	25(32.9%)	155(51.7%)
4.	Strong competition	0(0%)	26(24.5%)	4(4.9%)	10(13.2%)	40(13.3%)
5.	Other	1(2.8%)	2(1.9%)	0(0%)	0(0%)	3(1.0%)
Total		36(100%)	106(100%)	82(100%)	76(100%)	300(100%)

Source: Filed survey

**ANOVA tests are conducted as follows**

Revenue Division	n	Mean	S.D	F-value	P-value	Decision
Bhadrachalam	36	2.2917	0.3605	35.22	0.000	Significant
Kammam	106	2.4519	0.4666			
Kothagudem	82	2.0561	0.3304			
Palwoncha	76	1.9276	0.2290			

**Objectives of the study:** The main purpose of this paper is to evaluate the Group entrepreneurship among SHG women in Khammam. The specific objectives are as follows

- To study socio-economic conditions of the sample respondents;
- To study the organization of group entrepreneurship development among SHG Women
- To offer the pragmatic recommendations to improve Group entrepreneurship among SHG Women's in Guntur district.

**Methodology**

This study is based on the primary data, as it is related directly to the Beneficiary (Entrepreneur). Adequate information has been collected through the structured questionnaire which was served to the SHG Women (Entrepreneurs) in Khammam. And oral information is also gathered from the Entrepreneurs. The size of the sample was taken as 300 SHG Women's (who are in group entrepreneurship). The sample technique employed convenience sampling method.

**Limitations**

- This study has been conducted with only 300 SHG women's
- This is a partial study and has more scope for further research
- This study is only focused on Group Entrepreneurship activities which have been organizing at Khammam District

**Discussions and Results**

The above table demonstrates the demographic factors of sample respondents. It shows that total female respondents only in four revenue divisions majority of the respondents are 30-40 years age group, followed by below 30 years, regarding community the OBC community are higher than the other community groups, followed by ST Community respondents are high, followed by majority of the respondents are married as many as respondents are up to primary education, followed by SSC, majority of respondents are agricultural labour the majority respondents income is 30000-40000 whereas the expenditure is between 20000-30000.

The above Table presents the criteria for the selection of enterprise by the sample SHG Women Entrepreneurs. It is evident from the above table that the selection of Enterprise or

line of activity is influenced by various factors like easiness in setting up the unit, advice of family members, experience in the line of activity, etc. It can be observed from the analysis that majority of sample respondents 48.3 per cent stated that experience in the line activity, followed 23.3 percent of sample respondents stated that it is easy to set, further followed by about 14 percent of sample respondents stated that due to availability of Government schemes, similarly 10.3 percent of respondents stated that advice of the family members, whereas a meagre 3.3 percent and 2 percent of respondents stated that demand in the market and profitability of the product respectively. It can be concluded from the analysis that experience in the line opinion respondents as high as compared with other opinions of the respondents in all revenue divisions.

Success of any Programme will be depends upon the level it has reached the target group. Awareness is a precondition for the success of any Programme. Many of the schemes do not fetch due to lack of awareness on the particular project.

Table 3 demonstrates about the awareness on Government schemes, it can be observed from the above analysis, opinions elicited by the sample respondents. it is evident from the above table majority of the respondents about 57 percent stated that full aware about the government schemes, followed by 41.7 percent stated that Not full Aware, whereas a meagre 1.3 percent of sample respondents stated that not aware of government schemes. It can be concluded from the above analysis respondents with full aware of government schemes as high as compared with other choice of the sample respondents in selected SHG women.

The number of activities taken up by the SHG refers to the activities undertaken either individually or collectively by the group members.

Table 4 presents the number of Entrepreneurial activities taken by the SHG Women Entrepreneurs. It can be seen from the table that almost all the SHG members have taken up different activities. It is evident from the table that, majority of 64.7 per cent of the women SHG members have taken up 5-7 activities, followed by 20.3 per cent of sample respondents taken up 2-4

activities similarly followed by 14 per cent of sample respondents have taken up 8-10 activities respectively, whereas a meagre 3 percent of respondents have taken up 11-15 activities respectively.

Therefore It can be concluded from the analysis that majority of respondents have taken up 5-7 entrepreneurial activities while compared to other no of entrepreneurial activities.

The number of entrepreneurs refers to the number of members engaged in one or more income generating activity. A member is considered as one entrepreneur, irrespective of the number of activity she takes up.

Table 5 depicts the number of entrepreneurs in the group. As it is evident from the table, that majority of 61.7 per cent of the respondents having 5-7 entrepreneurs in the group, followed by 26 percent of sample respondents stated that 2-4 members in a group, similarly followed by 11.7 percent of respondents stated that the group consist of 8-10, members whereas a meagre 2 percent of respondents stated that the group having 11-15 members. It can be concluded from the analysis that majority respondents stated that 5-7 group members are as high as compared with other members of group.

The time spent on SHG Entrepreneurial activity per day is dependent on the area of operation. This indicates that there is significant difference between the backward and forward area in the number of hours spent on the entrepreneurial activity.

Table 6 presents the time spent of the SHG women entrepreneurs on their entrepreneurial activity. It is evident from the table that, a majority of the women SHG entrepreneurs 64.3 per cent reported to have spent 6-9 hours per day on entrepreneurial activity. Followed by those reported spending 4-6 hours a day on entrepreneurial activity 27 per cent on the whole. Similarly followed by 8.3 percent of sample respondents stated those 0-3 hours per day, whereas a meagre 0/3 percent of respondents stated that more than 9 hours per day. It can be concluded from the analysis that 6-9 hours spent respondents were greater than other no of working hours spent in the entrepreneurial activity.

It is very common in today's global business maintenance of books is essential for successful business; it shows the status of the organization. The SHG group should maintain simple records and books of accounts such as bank pass book, purchase book, sales or service book, minute's book, attendance register, loan ledger etc.

Table 7 demonstrates about the maintenance of proper books in entrepreneurial activity. As it is evident from the table that 26.3 percent of sample respondents stated that accounts books are maintaining properly, followed by 5 percent of respondents stated that bank pass book, similarly 2.3 percent of respondents stated that sales service book, against to the above tendency, as many as 66 percent of respondents stated that no book was maintaining in entrepreneurial activity. It can be concluded from the analysis that majority of respondents are not maintaining books as compared to who maintaining books in the entrepreneurial activity. In today's global business marketing knowledge is more important Table 8. Present about the marketing knowledge of the SHG women entrepreneurs. As it is evident from the table opinions elicited by the sample respondents, about 59.7 percent of sample respondents stated that somewhat adequate to the view point marketing knowledge of the SHG women entrepreneurs, followed by 31 percent of sample respondents stated that it is adequate, where as a meagre 9.3 percent of respondents stated that not adequate. It can be

concluded from the analysis that majority of respondents stated that marketing knowledge is somewhat adequate.

Besides the importance of the support to the SHG women entrepreneurs from out side, there is another dimension for focus i.e., the family support for the enterprise. This support has a greater impact on the success of the entrepreneurial activity. The support of the family member was measured on an interval scale. it will provide moral and physical strength to the SHG womens. Table 9. Reveals the extent of support of the family members in running the enterprise by the SHG women entrepreneurs. As it is evident from the table, a majority of 83.3 per cent of the SHG women entrepreneurs stated that the family members support was well support, followed by 13.3 percent of sample respondents stated that the family members moderately supporting to the entrepreneurial activity, against to the above tendency a meagre 3.3 percent of respondents stated that family is against. It can be concluded from the analysis that majority of respondents with family members are well supporting as compared to other opinion of the respondents.

Table 10 demonstrates about the major constraints of the entrepreneurial activity. It is evident from the table that opinions elicited by the sample respondents majority of 51.7 percent of sample respondents stated that lack of access to credit, followed by 25 percent of sample respondents stated that lack of business advice, similarly followed by 13.3 percent of sample respondents stated that strong competition in the market, whereas a meagre 9 percent of sample respondents stated that lack of knowledge. It canbe concluded from the analysis that respondents with lack of access to credit respondents were as high as compared with other opinions of respondents in sample revenue divisions.

The above table reveals that there is a significant opinion score difference between the Revenue Divisions at 5% level as per the ANOVA test value(35.22) and its corresponding P-value(0.000). Further, the average opinion score of respondents who were from khammam Revenue Division opined significantly more positive than the remaining three Revenue Divisions and the score is nearer to "2.5" i.e., The opinion of respondents from this Revenue Division is more than somewhat adequate option. The same is mentioned below as a box plot with a positive outliers as well as three negative outliers for the Revenue Divisions kothagudem and palwoncha i.e., i.e., a few respondents with optimistic and three respondents with pessimistic opinions for their respective Revenue Divisions respectively. The circled plus indicates the average values, Upper end of the line indicates the highest value, the lower end of the line indicates the lowest value, the upper side of the box reveals the 75<sup>th</sup> percentile, the lower end of the box divulges the 25<sup>th</sup> percentile and the middle line relates to the median of the data.

#### **Findings of the study**

1. It is found from the analysis that majority of the respondents 42.3 percent of belongs to OBC, followed by 35.3 percent of respondents belongs to Scheduled tribe, whereas a meagre 13.3 percent of respondents belongs to scheduled caste
2. It can found from the analysis Criteria for the Selection of Enterprise majority of sample respondents 48.3 per cent stated that experience in the line activity, followed 23.3 percent of sample respondents stated that it is easy to set, further followed by about 14 percent of sample respondents stated that due to availability of Government schemes, similarly 10.3 percent of respondents stated that advice of the family members, whereas a meagre 3.3 percent and 2 percent of respondents stated that

demand in the market and profitability of the product respectively

3. It is found from the analysis that about the awareness on Government schemes, majority of the respondents about 57 percent stated that full aware about the government schemes, followed by 41.7 percent stated that Not full Aware, whereas a meagre 1.3 percent of sample respondents stated that not aware of government schemes.

4. Regarding the number of Entrepreneurial activities taken by the SHG Women Entrepreneurs. It is found that majority of 64.7 per cent of the women SHG members have taken up 5-7 activities, followed by 20.3 per cent of sample respondents taken up 2-4 activities similarly followed by 14 per cent of sample respondents have taken up 8-10 activities respectively, whereas a meagre 3 percent of respondents have taken up 11-15 activities respectively.

5. Regarding the number of entrepreneurs in the group. As it is evident from the table, that majority of 61.7 per cent of the respondents having 5-7 entrepreneurs in the group, followed by 26 percent of sample respondents stated that 2-4 members in a group, similarly followed by 11.7 percent of respondents stated that the group consist of 8-10, members whereas a meagre 2 percent of respondents stated that the group having 11-15 members.

6. It is found from the analysis that majority of the women SHG entrepreneurs 64.3 per cent reported to have spent 6-9 hours per day on entrepreneurial activity. Followed by those reported spending 4-6 hours a day on entrepreneurial activity 27 per cent on the whole. Similarly followed by 8.3 percent of sample respondents stated those 0-3 hours per day, whereas a meagre 0/3 percent of respondents stated that more than 9 hours per day.

7. Regarding the maintenance of proper books in entrepreneurial activity. As it is found that 26.3 percent of sample respondents stated that accounts books are maintaining properly, followed by 5 percent of respondents stated that bank pass book, similarly 2.3 percent of respondents stated that sales service book, against to the above tendency, as many as 66 percent of respondents stated that no book was maintaining in entrepreneurial activity

8. It is found from the analysis that about 59.7 percent of sample respondents stated that somewhat adequate to the view point marketing knowledge of the SHG women entrepreneurs, followed by 31 percent of sample respondents stated that it is adequate, where as a meagre 9.3 percent of respondents stated that not adequate.

9. It is found that 83.3 per cent of the SHG women entrepreneurs stated that the family members support was well support, followed by 13.3 percent of sample respondents stated that the family members moderately supporting to the entrepreneurial activity, against to the above tendency a meagre 3.3 percent of respondents stated that family is against.

10. Regarding major constraints of the entrepreneurial activity. It is evident from the table that opinions elicited by the sample respondents majority of 51.7 percent of sample respondents stated that lack of access to credit, followed by 25 percent of sample respondents stated that lack of business advice, similarly followed by 13.3 percent of sample respondents stated that strong competition in the market, whereas a meagre 9 percent of sample respondents stated that lack of knowledge

#### **Suggestions**

1) As per the percentage of SC Entrepreneurs was very low, steps should be initiated to improve their percentage in this women entrepreneurship the officials (DRDA, STEP, other NGOs) should organize awareness camps with the help of SC corporations, so that SC participation could be increased.

2) It is found that 41.7 percent of respondents stated that Not full Aware of government schemes so it is suggested DRDA/ITDA and other NGOs conduct a special programmes on awareness on various government schemes, as it results increase the percentage of beneficiaries in government schemes \

3) The important problem to resolve 59.7 percent of respondents stated that marketing knowledge is more adequate many studies reveals that many entrepreneurship activities failed due to lack of marketing skills, hence it is suggested the government departments conduct a skill development programmes on marketing skills so that they can sell the products easily.

4) The very Important problem identified 51.7 percent of respondents stated that lack of access to credit hence it is suggested that the government officials conduct the different training programmes sources for collecting finance, also government educate on Credit Guarantee Scheme so that the bankers will come forward.

#### **Scope for further research**

The study was conducted only in Khammam district; the same studies could be conducted in other districts because the SHG groups were occupied in all the cities and rural areas.

#### **References**

1. Mukherjee, S. (2009) Women entrepreneurship development: the catalytic role of NGOs. *The ICAFI University Journal of Entrepreneurship Development* 4(2), 21-38.
2. Vijayaratanam (2014) Group entrepreneurship *Indian Journal of Management* October 2014, Vol. 7. No. 10. pp 7-15.
3. Srinivasa Rao (2015) Women entrepreneurship: A tool to Inclusive women Development, *EPRA International Journal of Economic and Business Review* February 2015, Vol. 3 Issue 2 pp 208-211.
4. Perumal, VMS. (2005) SHGs: Empowering women at the grass roots. *Social welfare* 52 (4), July, 2005.
5. Kumar A & Verma, D. (2008) A study of marketing problems in women owned Business, *the Indian Journal of commerce*, 61 (1) pp. 81-89.