



Entrepreneurship a Means for Inclusive Growth: A Case Study on SHGs of Pauri Garhwal (Uttarakhand)

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Abstract

Inclusive growth is a novice concept to economic development aiming at better standards of living with an equitable society, where every individual has prospects of growth. Financial inclusion means 'access to financial services' and now is used synonymously to inclusive growth to bring the underprivileged into the mainstream, providing equal opportunities through the proper credit system. India embraced the concept in the Eleventh five- year plan (2007-12), which aimed at not only faster growth but a growth process which guaranteed a comprehensive improvement in the quality of life of poor, scheduled caste (SC)/ scheduled tribe (ST), other backward classes (OBC), minorities and women seeking to provide equality of opportunity to all. Self Help Group - Bank Linkage Programme (SHG-BLP) is one of the important projects are undertaken by NABARD, apex rural bank to unite the homogeneous poor households and mobilise their small savings so that deprived, especially women are given appropriate livelihood opportunities related to entrepreneurial development, so that she not only improves her living standards but also the family as well as the neighborhood. As of today this initiative started in 1992, embraces 110 million families via more than 8.7 million SHGs of which 84 per cent are completely women SHGs with accumulated deposits of more than ₹195 billion and annual loan credit of over ₹470 billion with outstanding of ₹7.55 billion. The paper is an effort to recognize the capabilities of these rural poor women, who if given the right skill training and resources can be transformed through entrepreneurship as social change agents for inclusive growth. The study uses primary data of 104 SHG members from 45 groups functional in rural villages of Pauri Garhwal, one of the thirteen districts of Uttarakhand for understanding, how women entrepreneurship is working towards inclusive growth as part of SHG's.

Keywords: Rural Entrepreneurship, Inclusive growth, Financial Inclusion, Self Help Group-Bank Linkage Programme (SBLP), Livelihood and Entrepreneurship Development Programme (LEDP).

JEL Classification: G18 G21, L26, M14, O17

Paper Classification: Research Paper

Introduction

'1 billion–1 billion–1 billion' was the vision stated by Mr. Arun Jaitley, Finance Minister on the anniversary of PM Jan Dhan Yojana (PMJDY), a mainstream financial inclusion scheme, launched in 2014. This inclusion drive aimed at a billion exclusive Aadhaar card holders to be connected to a billion bank accounts and a billion mobile users, thus bringing the excluded into the mainstream



of economic development through financial inclusion. The dream is being realized as can be seen through Reserve Bank of India (RBI)'s report, which states PMJDY accounts increased to ₹328 million, with ₹851 billion total bank deposits, of which 59.1 per cent are opened at branches situated in the rural and semi-urban area as on 28, September 2018. Financial Inclusion meaning accessibility to financial services is a term that has extended its implication in the last decade, from merely opening a bank account to a tool which can lead to all-inclusive growth. Inclusive growth is a novice concept to economic development aiming at better standards of living with an equitable society, where every individual has prospects of growth. India embraced the concept in the Eleventh five- year plan (2007-12), which aimed at not only faster growth but a growth process which guaranteed a comprehensive improvement in the quality of life of poor, Scheduled Caste (SC)/ Scheduled Tribe (ST), Other Backward Classes (OBC), minorities and women seeking to provide equality of opportunity to all. The Twelfth Five-Year plan (2012-17), reiterated the same focusing on inclusive and sustainable growth, creating economic prospects with equal access.

The government efforts have been, therefore, aiming at an all-inclusive growth plan that can accomplish the dual cause of financial inclusion and inclusive growth opportunities to the excluded underprivileged part of society. According to Brookings Financial and Digital Inclusion Report, India scored 72 per cent on the various financial inclusion initiative drives. RBI-Financial Inclusion Plans (FIPs) initiated in 2010 was a significant step towards the path of inclusion. It is a corporate strategy for Scheduled Commercial Bank (SCB) so as to implement financial inclusion scheme for competitive gain to reach the unbanked villages. Under this, every public sector and private sector banks had to formulate a three-year plan to spread their services in the identified unbanked locations. The two phases (2010-13 and 2013-16) have been implemented successfully and currently, the third phase (2016-19) is going on focusing on more granular inspection of the advancement made by banks at the district level. The banks set their targets themselves with regards to BCs (Business Correspondents), rural brick and- mortar branches, Kisan Credit Cards (KCC), General Credit Cards (GCC), coverage of unbanked rural areas with a population more than 2,000 as also other unbanked rural areas with a population less than 2,000 through branches and many other customised products as well as services to cater to the financially deprived with the aim of achieving gains with inclusive growth.

Table I: Progress under Financial Inclusion Plans – All SCBs (including RRBs)

| Sr. No. | Particulars | Mar-10 | Mar-17 | Mar-18 | Y-o-Y growth in per cent (2016-17) | Y-o-Y growth in per cent (2017-18) |
|---------|---|--------|---------|---------|------------------------------------|------------------------------------|
| 1 | Banking Outlets in Rural location - Branches | 33,378 | 50,860 | 50,805 | -1.9 | -0.1 |
| 2 | Banking Outlets in Rural location - Branchless mode | 34,316 | 547,233 | 518,742 | 2.4 | -5.2 |
| 3 | Banking outlets in Rural locations - Total | 67,694 | 598,093 | 569,547 | 2.0 | -4.8 |
| 4 | Urban locations covered through BCs | 447 | 102,865 | 142,959 | 0.3 | 39.0 |
| 5 | BSBDA - Through branches (No. in Million) | 60 | 254 | 247 | 6.7 | -2.8 |
| 6 | BSBDA - Through branches (Amt. in Billion) | 44 | 691 | 731 | 45.8 | 5.8 |
| 7 | BSBDA - Through BCs (No. in Million) | 13 | 280 | 289 | 21.2 | 3.2 |
| 8 | BSBDA - Through BCs (Amt. in Billion) | 11 | 285 | 391 | 73.8 | 37.2 |
| 9 | BSBDA - Total (No. in Million) | 74 | 533 | 536 | 13.6 | 0.6 |
| 10 | BSBDA - Total (Amt. in Billion) | 55 | 977 | 1,121 | 53.1 | 14.7 |
| 11 | OD facility availed in BSBDA (No. in million) | 0 | 9 | 6 | 0.0 | -33.3 |
| 12 | OD facility availed in BSBDA (Amt. in Billion) | 0 | 17 | 4 | -41.4 | -76.5 |
| 13 | KCC - Total (No. in Million) | 24 | 46 | 46 | -2.1 | 0.0 |
| 14 | KCC - Total (Amt. in Billion) | 1,240 | 5,805 | 6,096 | 13.1 | 5.0 |
| 15 | GCC - Total (No. in Million) | 1 | 13 | 12 | 18.2 | -7.7 |
| 16 | GCC - Total (Amt. in Billion) | 35 | 2,117 | 1,498 | 41.8 | -29.2 |
| 17 | ICT-A/Cs-BC-Total number of transactions (in million) | 27 | 1,159 | 1,489 | 40.1 | 28.5 |
| 18 | ICT-A/Cs-BC-Total number of transactions (in billion) | 7 | 2,652 | 4,292 | 57.2 | 61.8 |

Note: Sr. No. 1-16 consist of cumulative data from the inception. Sr. No. 17-18 consist of data from the start of corresponding financial year.
Source: FIP returns submitted by banks.

Source: Report on Trend and Progress of Banking in India (2017-18), RBI

The Table I provide the detail of progress made by Scheduled Commercial Banks (SCBs) under the FIPs as on 31st March 2018. Rural location banking outlet increased from 67,694 in March 2010 to 569,547 in March 2018. The total number of KCC augmented from 24 million amounting ₹ 1,240 Billion in March 2010 to 46 million amounting to ₹ 6,096 billion in March 2016. Likewise, GCC increased from 1 million amounting to ₹ 35 billion in March 2010 to 12 million amounting to ₹ 1498 million in March 2018. Thus, it's observed that there has been a substantial increase in the banking sector in rural areas as a part of corporate social responsibility because of financial inclusion plans. As FIPs, the list of efforts made by the government and Reserve Bank of India (RBI) is endless to make every citizen avail of finance facilities with equitable opportunities to grow.

National Bank for Agricultural and Rural Development (NABARD) -Taking Rural India: forward, has been a key player in boosting the rural economy with its various initiatives under the guidance of RBI since its inception in 1982. Self Help Group - Bank Linkage Programme (SBLP), India, is the biggest microfinance program on the globe. As of today, this initiative started in 1992, embraces 110 million families via more than 8.7 million SHGs of which 84 per cent are completely women SHGs with accumulated deposits of more than ₹ 195 billion and annual loan credit of over ₹ 470 billion with outstanding of ₹ 7.55 billion.

Self Help Group (SHG) is a social growth model focusing on self-reliance and unity by forming small groups. The aim is to mobilize small resources of individuals and collectively give them a voice so as to overcome barriers to participation as well as empowerment. Self Help groups are defined as per NABARD as 'small, economically homogeneous, voluntarily formed group of unreached rural poor, who save and mutually agree to contribute to a common fund to be lent to its members as per group decision'. *SHGs, for the present, securing the future* is chiefly recognized for rural progress, poverty mitigation, and women empowerment.

Table II: Achievements of SHG - Bank Linkage Programme 2017-18

| Sr. No. | Particulars | Total | |
|---------|--|---------------------------|---------------------------|
| | | Physical (No. in lakh) | Financial (₹ in crore) |
| 1 | Total number of SHGs saving linked with banks | 87.44 | 19592.12 |
| (i) | Out of total SHGs - exclusive Women SHGs | 73.90 | 17497.86 |
| (ii) | Out of total SHGs- under NRLM/SGSY | 41.84 | 10434.03 |
| (iii) | Out of total SHGs -under NULM/SJSRY | 4.25 | 1350.80 |
| 2 | Total number of SHGs credit linked during the year 2017-18 | 22.61 | 47185.88 |
| (i) | Out of total SHGs - exclusive Women SHGs | 20.75 | 44558.74 |
| (ii) | Out of total SHGs – under NRLM/SGSY | 12.71 | 25055.18 |
| (iii) | Out of total SHGs – under NULM/SJSRY | 1.06 | 2424.07 |
| 3 | Total number of SHGs having loans outstanding as on 31 March 2018 | 50.20 | 75598.45 |
| (i) | Out of total SHGs - exclusive Women SHGs | 45.49 | 70401.73 |
| (ii) | Out of total SHGs - under NRLM/SGSY | 27.93 | 38225.29 |
| (iii) | Out of total SHGs - under NULM/SJSRY | 2.90 | 5350.63 |

Source: Status of Microfinance in India (2017-18), NABARD



NABARD reports (Table II) that in the year 2017-2018, all women SHGs were 7.39 million with a total savings amount of ₹ 1.75 billion. The credit availed by women groups i.e 2.075 million, was ₹ 4.46 billion and loans outstanding amounted to ₹ 7.04 billion for exclusive 4.55 million women groups across the country. The women are taking part in these progressive schemes, with their meagre savings and employing the same to enhance skills to supplement the income of the household with empowerment.

Empowerment of women is the major agenda of inclusive growth as Father of the Nation, Mahatma Gandhi, said: 'when a man is educated, an individual is educated; when a woman is educated, a family and a country are educated.' With this philosophy in mind, if a woman is given appropriate livelihood opportunities related to entrepreneurial development, she not only improves her living standards but also of the family and neighbourhood around her.

Entrepreneurship is the ability and inclination to cultivate, consolidate and accomplish a business project along with threats in order to make profits. It is accepted as one of the four factors which consolidate land, labor, and capital to create income sources for other stake takers. 'Women Entrepreneur' as per GOI is 'an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women'. As per the Sixth Economic Census 2018(Ministry of Statistics and Programme Implementation), 14 per cent of the entrepreneurship i.e. 8.05 million of the total 58.5 million entrepreneurs comprised women, of which 2.76 million (13.3 per cent) are employed in the agriculture sector and 5.29 million (65 per cent) in the non-agriculture sector.

NABARD in coordination with bank and state government is working with NGOs (Non-Government agencies), NRLM (National Rural Livelihood Mission), Micro Enterprise Development Programme (MEDPs), Livelihood and Enterprise Development Programmes (LEDPs), Village Level Programmes (VLPs), Training of Trainers (TOT) programme, Rural Self-Employment Training Institutes (RSETIS), Janashree Bima Yojana For Khadi Artisans, Skill Upgradation & Quality Improvement And 19 Mahila Coir Yojana, Programme for Promotion of Village Industry Cluster - Rural Industry Service Centre (RISC) for Khadi And Village Industry, Trade-Related Entrepreneurship Assistance and Development Scheme for women (TREAD) Micro and Small Enterprises Cluster Development Programme (MSE-CDP) etc. to provide skill-based training, market linkages, credit access through SHG to empower the rural women towards entrepreneurship.

Status of microfinance in India (2017-18), reports that 16406 training programs for skill up-gradation were organized under MEDPs imparting entrepreneurial skills to about 46.8 million members of SHGs up to 31st March 2018. Also, 2620 group members were given skill and entrepreneurship based training through 185 LEDP for setting up livelihood entities. Jointly, 15382 group members were trained through 324 LEDP with capital funding of ₹ 150.7 million from NABARD up to 31st March 2018.

This paper is one such attempt to recognize the capabilities of these rural poor women, who if given the right skill training and resources can be transformed into entrepreneurs who can act as transformation agents for inclusive growth for society. The study tries to understand how women entrepreneurship in rural villages of Pauri Garhwal (one of the thirteen districts of Uttarakhand state formed in the year 2000) are working towards inclusive growth through SHGs. Pauri Garhwal is blessed with a marvelous view of snow-bound peaks of the Himalayas, beautiful valleys and surroundings, rivers, dense forests as well as warm people with a rich culture. The population is mainly dependent on agriculture as a source of income. A few industries, armed forces, and teaching also form a part of employment among young masses.

According to the 2011 census, the district has a population of 687,271 of which 326,829 are male and 360,442 are female. 16.40 per cent of the total population lives in urban areas of the district. As per numbers, the figure is 112,703 people in urban areas with males and females as 58,800 and 53,903 respectively. Rural population amounted to 83.60 per cent of Pauri Garhwal districts i.e. 574,568 of which males and females are 268,029 and 306,539 respectively. With regards to the Sex Ratio, the district stood at 1103 females per 1000 male in comparison to 1106 male in 2001 census. Sex Ratio in an urban area is 917 females and rural as 1144 females per 1000 males.

The average literacy rate has increased to 82.02 per cent in 2011 in comparison to 77.49 per cent in 2001. As per the gender, male literacy is 92.71 as compared to 90.91 in 2001 and female literacy is 72.60 as compared to 65.70 in 2001. In total, 404,558 people were literate of which males and females were 213,355 and 191,203 respectively. The urban literacy rate is 90.36 per cent of which males and females are 93.91 per cent and 86.51 per cent literates respectively. The rural literacy rate is 80.37 per cent i.e. male and female literacy being at 92.43 and 70.15 per cent respectively.

Literature Review

The literature reviewed included various papers and government reports, which provided the base for this paper. The fight against poverty alleviation is a very big task to be combated by anyone or any one discipline. Microfinance can be the link that brings together the services and products available today to the people who need them most. The various initiatives can only succeed by the collective effort of all the agencies involved in the drive against poverty. The multidimensional variable is more desirable in order to witness a better assessment of the effect of financial inclusion on development. Not only that but also the policy-maker has to address appropriate policy towards strengthening financial inclusion in order to generate sustainable economic growth in developing countries (Bakar & Sulong, 2018). The study endorses appropriate economic and financial improvements concentrating on financial inclusion to lessen income disparity in the nation. The expansion of the financial segment requires appropriate consideration of strategy makers and be allowed to operate without many guidelines and governmental control to achieve inclusive growth (Giri, 2015). The demand and supply-side obstacles to women's financial inclusion are very large. They need specific financial products for investment as well as consumption to face income shocks. Financial inclusion is a significant opportunity that needs to be impartially dispersed in the country to attain comprehensive growth. All the stakeholders like sectorial regulators, banks, governments, civil societies, NGOs, etc. need to coordinate to achieve this objective. Inclusive growth accomplishment rests a great deal on unbiased distribution of growth prospects and welfares (Dixit & Ghosh, 2013). SHGs contribution to poverty mitigation and widespread outreach to the poorest and most remote people is why self-help groups are an appropriate initiative for rural development. Microfinance involves the provision of financial services to the deprived and is generally used as a rural development initiative. Thus, Microfinance can be an operative strategic instrument for paucity alleviation only if it leads to income-generating microenterprise growth (Suprabha, 2014). As the SHGs members comprised the poor and weaker segments of the society, the prospect besides survival of SHGs totally depends on their progression towards microenterprise growth for generating income to increase the standard of living of its members. Women entrepreneurs can act as a facilitator in social and the economic growth. Self Help Groups have been phenomenal in empowering rural women through advancement of micro-enterprises by giving entrepreneurial finance. The study showed an improvement in social acknowledgment of self, family status in the society, size of social circle and participation in intrafamily and entrepreneurial decision making of the member participants. There is a requirement for encouraging women in a rural area for constant expansion through

customized training platforms in technical and communication skills so that they can reinforce their capabilities in addition to the household earnings and national income.

Female literacy is the need of the hour and holds key to women development in rural India (Kavitha & Rajan, 2014). Policies should be made so as to bring women into the mainstream of society, thus an overall development. Entrepreneurship is acknowledged as a precondition for comprehensive economic development, specifically the Indian rural economy (Wang & Bansal, 2012). Mantok (2016) study shows that entrepreneurship is very important for women empowerment. Entrepreneurship gives autonomy as well as flexibility, which is advantageous for their mental peace leading to full focus on a business idea, profits, and innovation. Entrepreneurship leads to gender equality and helps in enlightening the complete status of women in the family, society and the country (Madan, Gulyani, & Benson, 2014). Rural entrepreneurship is the way of transforming the developing economy into developed (Kumar, 2016). There is an extensive opportunity for further improvement in the area of rural entrepreneurship development involving modern technology and scientific management strategic (Vedanthadesikan, 2016).

Poverty not only leads to deficiency from appropriate nutrition, shelter, education, medical facilities but also leads to failure in participating in a number of socio-political and economic programs making the individuals more susceptible (Kumar, 2013). The study states that community-centered groups chiefly self-help groups are playing an important role in poverty reduction as well as women empowerment in Uttarakhand. The hilly terrain makes it difficult to reach the interior, therefore, agencies need to look for viable solutions for improving the lives of people and to get them out of the vicious circle of exclusion.

Research Gap

The review of various literature available related reveals that there is a need to assess the existing capacities of SHGs and evolve a strategy for linking them with the government schemes, initiatives of different departments through entrepreneurship as a means for inclusive growth.

Objectives of the Study

The objectives of the study are summarised as below, based on the literature reviewed.

- To assess the group dynamics and profile of SHGs.
- To study the entrepreneurship development initiatives undertaken by the stakeholders.
- To evaluate the role of rural women entrepreneurs in inclusive growth.

Research Methodology

The following research methodology is used to assess the group dynamics of the SHG's, evaluate various initiatives for entrepreneurship development and inclusive growth in Pauri Garhwal. The study was undertaken for the period of June –July 2018.

Data Collection

The study is based on both primary as well as secondary data. Primary data was collected through a structured questionnaire and personal interview whereas secondary data was inferred from Annual reports of NABARD, RBI, published National Reputed Journals and various government websites.

Sample Design

The sampling unit is the SHG member. Random sampling technique has been applied to collect the sample. The two blocks (Pauri and Nanidanda) were randomly selected out of the total 15 blocks in the district of Pauri Garhwal. 120 members from 45 Self Help groups were randomly selected from the list of SHGs received from the apex bank NABARD (National Bank for Agriculture and Rural Development).104 questionnaires were found to be completely filled and valid, which have been used for further analysis.

Limitation of the Study

The limitations of the study are time and resource constraints, which were sufficient only to cover only the samples. The assessment is entirely based on the facts as stated by the sample SHG members, hence may be biased. Therefore, data may not be totally representative of the entire SHG population of the district.

Data Analysis

The data has been analyzed through descriptive analysis, Cross tabulation, and Chi-Square test (χ^2) using SPSS 20 version. Descriptive Statistics is used to present quantitative descriptions in a controllable form, thus simplifying large amounts of data in a simple form so that they are easy to comprehend and understand. Cross-tabulation is a technique to quantitatively explore the relationship between numerous variables. It also shows how correlations alter from one variable grouping to another thus used to find patterns, trends, and probabilities within raw data. Chi-square test statistically defines the significance in the analysis of frequency distribution. It tests the “goodness of fit” of the observed distribution with the expected distribution.

Reliability Test

The Reliability test of the questionnaire in the study is calculated through Cronbach’s alpha (α). It measures the internal consistency, meaning exactly how closely associated a set of items is as a whole. The outcomes can be inferred as excellent internal consistency if $\alpha \geq 0.9$, good if $0.9 > \alpha \geq 0.8$, acceptable if $0.8 > \alpha \geq 0.7$. The reliability of the data collected from 104 group members of 45 functional SHGs in Pauri Garhwal, results in a value of 0.701 for the combined variables and responses, which was acceptable for further analysis.

| Table III (a)- Case Processing Summary | | | |
|---|-----------------------|-----|-------|
| | | N | % |
| Cases | Valid | 104 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 104 | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | |

| Table III (b)- Reliability Statistics | |
|---------------------------------------|------------|
| Cronbach’s Alpha | N of Items |
| .701 | 19 |

Analysis and Interpretation

The data so collected from one hundred and four SHG members from the district of functional groups has been analyzed and interpreted. The results show that a hundred per cent members participants were all women, of which Ninety-Six per cent were within the age group of 21-60 years. The maximum age was Sixty-four and the least Eighteen. All the women of different age groups were involved in the change process and are participating in the all-inclusive growth process for economic development. Ninety-three per cent were married, with responsibilities, trying for different avenues for revenue for raising their standard of living. The majority of the participants were literate with 79 per cent having educational qualifications varying between primary till graduation while 8.65 per cent could only sign their name. The Know Your Customer documents -Voter card was possessed by all participants, while Ninety-five per cent had an Aadhaar card. Hundred per cent of group women respondents were holding ration card, of which 90.38 per cent were Below Poverty Line (BPL) card while 5.77 per cent Above Poverty Line (APL) card. Rural poor below the poverty line were benefitting from this incentive.

| | Frequency | Percent |
|-------|-----------|---------|
| <=20 | 2 | 1.92 |
| 21-30 | 23 | 22.12 |
| 31-40 | 37 | 35.58 |
| 41-50 | 25 | 24.04 |
| 51-60 | 15 | 14.42 |
| >61 | 2 | 1.92 |

| | Frequency | Percent |
|-----------|-----------|---------|
| APL | 6 | 5.77 |
| BPL | 94 | 90.38 |
| Antyodaya | 4 | 3.85 |

SHGs are majorly focusing on Scheduled Caste category. As per Table VI, out of the total participants, 7.69 per cent belonged to General Category, whereas 80.77 per cent to schedule caste category. Scheduled Tribe category was found to be 0.96 per cent and 10.58 per cent, Other Backward Classes. Same caste groups are found to function better as they are under similar situation – cohesiveness of caste and their society. Seventy-six per cent were the same caste groups. Heterogeneous groups are formed to complete minimum number formality by SHG or to include a better eligible member. Most of the groups i.e. 76 per cent were promoted through National Rural and livelihood Mission (NRLM) via a Non-government organization (NGO) while 24 per cent promoted through NABARD via NGOs.

| | Frequency | Percent |
|-----|-----------|---------|
| Gen | 8 | 7.69 |
| SC | 84 | 80.77 |
| ST | 1 | 0.96 |
| OBC | 11 | 10.58 |

| | Frequency | Percent |
|-------------|-----------|---------|
| Same | 34 | 76 |
| Mix | 11 | 24 |

All the SHGs had a savings account in the Bank, clearly indicating a good reach of the financial institutions and their efforts for financial inclusion. District Cooperative Banks (DCB), took a lead with half of the bank accounts, followed by Uttarakhand Gramin Bank (UGB). Private Banks participation was found absent in the district. The financial inclusion schemes are reaching the poor but active participation seems missing. All members participants saved an amount varying between ₹50-₹100 on a monthly basis. 65.38 per cent met weekly as per the norms of Self-Help Groups, 24 per cent had a meeting on a monthly basis while 2.88 per cent had no meetings. All mandatory books and registers as per SHG manual were maintained by the groups of which 68.26 per cent were incomplete, despite literacy rate is high. 42.30 per cent of the books were maintained by the member themselves. Half of the group members discussed social issues in order to find solutions to them like Health concerns, Immunization, Education, Nutrition, Women rights, Legal protection among others.

| | Frequency | Percent |
|---------------|-----------|---------|
| NABARD | 11 | 24 |
| NRLM | 34 | 76 |

| | Percent |
|------------|---------|
| DCB | 50 |
| UGB | 41 |
| PNB | 9 |

The various stakeholders namely NGOs, Block development officers, local state authorities along with NABARD and banks inform the rural population specifically women about the financial inclusion schemes and skill development programs. The RSETIs specifically provide training sessions to the women on skill development for the purpose of income generation via entrepreneurship.

| | Frequency | Percent |
|--------------------------------|-----------|---------|
| Tailoring + Related | 45 | 43.27 |
| Hospitality and Kitchen | 28 | 26.92 |
| Dairy + Fishery | 31 | 29.81 |

The training regarding SHG norms and documentation was provided to a hundred per cent of the SHG members by the NABARD and NGO. Banks also provided essential training on the banking, cash credit limit, interest rates, passbook maintenance, etc to all SHG members through the promoting agencies. Besides, these two obligatory pieces of training, many other types of skill-based training were being provided. The members agreed that two pieces of training in the last year were received by them for a period of 45 days for skill development.



43.27 per cent of the members had received entrepreneurial development training on tailoring, and related activities, 27 per cent in hospitality, while 29.81 per cent in dairy and fishery. 54 per cent agreed that they were satisfied with the training and helped in skill improvement. On the other hand, only 36 per cent agreed that the training brought a positive change to their current income, thereby using the skill received. The total of 45 per cent participants agreed that there is an income increase post joining SHG as they were able to invest in the dairy, fishery and other entrepreneurial activities while 38.4 per cent agreed that the expenditure also increased with the increase in respective incomes, thus improving the standard of living.

| | Percent |
|---|---------|
| Has Income Increased After Joining SHG | 45 |
| Has Expenditure Increased After Joining SHG | 38.4 |

Cash credit limit (CCL) is the fund support that is provided by the banks mandatorily to a functional SHG for growth. The 81.8 per cent members agreed that they had received the amount of loan in accordance to the norms of RBI as per the monthly amount saved as well as the credit ratings of the group credit limit or capacity of the group based on the criteria defined. The total CCL is distributed among the members as per their requirement based on the judgment of the president of the group and members. Out of the total CCL received, 62 percent of the participant's availed loan from SHG as a part of inter-lending basics of SHG. The purpose of the CCL was found mainly for personal use like house repair, education for children, and health expenses among others. 26.5 per cent agreed to have taken a loan for the purpose of Income Generating Activities (IGA), investing in a tailoring shop, dairy, farming, etc based on the skill development training received.

Table XII: Cross Tab (Category * Has income increased after SHG Cross Tabulation)

| | | | Has income increased after joining in SHG | | | | | Total |
|----------|-----|---|---|---------|----------------------------|----------|-------------------|---------|
| | | | Strongly agree | Agree | Neither agree nor disagree | Disagree | Strongly disagree | |
| Category | Gen | Count | 0a | 0a | 0a | 8a | 0a | 8 |
| | | % within Category | 0.00% | 0.00% | 0.00% | 100.00% | 0.00% | 100.00% |
| | | % within Has income increased after joining SHG | 0.00% | 0.00% | 0.00% | 100.00% | 0.00% | 7.69% |
| | | % of Total | 0.00% | 0.00% | 0.00% | 7.69% | 0.00% | 7.69% |
| | SC | Count | 1a | 45a | 13a | 21a | 4a | 84 |
| | | % within Category | 1.19% | 53.57% | 15.48% | 25.00% | 4.76% | 100.00% |
| | | % within Has income increased after joining SHG | 50.00% | 95.74% | 100.00% | 55.26% | 100.00% | 80.77% |
| | | % of Total | 0.96% | 43.27% | 12.50% | 20.19% | 3.85% | 80.77% |
| | ST | Count | 0a | 1a | 0a | 0a | 0a | 1 |
| | | % within Category | 0.00% | 100.00% | 0.00% | 0.00% | 0.00% | 100.00% |
| | | % within Has income increased after joining SHG | 0.00% | 2.13% | 0.00% | 0.00% | 0.00% | 0.96% |
| | | % of Total | 0.00% | 0.96% | 0.00% | 0.00% | 0.00% | 0.96% |

| | | | | | | | | |
|-------|---|---|---------|---------|---------|---------|---------|---------|
| | OBC | Count | 1a | 1a | 0a | 9a | 0a | 11 |
| | | % within Category | 9.09% | 9.09% | 0.00% | 81.82% | 0.00% | 100.00% |
| | | % within Has income increased after joining SHG | 50.00% | 2.13% | 0.00% | 23.68% | 0.00% | 10.58% |
| | | % of Total | 0.96% | 0.96% | 0.00% | 8.65% | 0.00% | 10.58% |
| Total | Count | 2 | 47 | 13 | 38 | 4 | 104 | |
| | % within Category | 1.92% | 45.19% | 12.50% | 36.54% | 3.85% | 100.00% | |
| | % within Has income increased after joining SHG | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | |
| | % of Total | 1.92% | 45.19% | 12.50% | 36.54% | 3.85% | 100.00% | |

Each subscript letter denotes a subset of Has income increased after joining in income categories whose column proportions do not differ significantly from each other at the .05 level.

The cross-tabulation between category and has income increased after joining SHG shows 53.57 per cent Scheduled Caste member participants agreed to have increased income while 25 per cent disagreed. Similarly, for OBC category 81.87 per cent disagreed that there has been no increase in the income generation sources.

Table XIII: Chi-Square Tests {Category * Has income increased after SHG Cross Tabulation}

| | Value | df | Asymp. Sig. (2-sided) |
|------------------------------|--------|----|-----------------------|
| Pearson Chi-Square | 4.596a | 12 | .970 |
| Likelihood Ratio | 4.562 | 12 | .971 |
| Linear-by-Linear Association | .968 | 1 | .325 |
| N of Valid Cases | 104 | | |

a. 4 cells (20.0%) have expected count less than 5. The minimum expected count is 3.04.

Table XIII shows Pearson Chi-square value shows a value 0.970 showing no significant relationship between the categories with regards to its influence on the income increased after joining SHG. The same is true with expenditure with respect to categories.

Table XIV: Chi-Square Tests {Promoting Agency * purpose (IGA/NON) Cross Tabulation}

| | Value | df | Asymp. Sig. (2-sided) |
|------------------------------|---------|----|-----------------------|
| Pearson Chi-Square | 36.883a | 12 | .000 |
| Likelihood Ratio | 39.218 | 12 | .000 |
| Linear-by-Linear Association | 7.607 | 1 | .006 |
| N of Valid Cases | 104 | | |

a. 8 cells (40.0%) have expected count less than 5. The minimum expected count is .67.

On the other hand, Pearson Chi-Square value of 0.000 showed a significant relationship between the promoting agency and purpose of the loan as depicted in the above Table XIV. The loan purpose was influenced by the training programs conducted by the promoting agencies. The major promoting agency for the income generating loan was found to be the NGOs, thus enhancing the usage of skill development leading to entrepreneurial development in the district via groups.

Table XV: Symmetric Measures {Promoting Agency * purpose (IGA/NON) Cross Tabulation}

| | | Value | Asymp. Std. Error ^a | Approx. Tb | Approx. Sig. |
|----------------------|----------------------|-------|--------------------------------|------------|--------------|
| Nominal by Nominal | Phi | .195 | | | .000 |
| | Cramer's V | .113 | | | .000 |
| Ordinal by Ordinal | Kendall's tau-b | .081 | .029 | 2.783 | .005 |
| | Kendall's tau-c | .060 | .022 | 2.783 | .005 |
| | Spearman Correlation | .092 | .033 | 2.856 | .004c |
| Interval by Interval | Pearson's R | .089 | .033 | 2.768 | .006c |
| N of Valid Cases | | 104 | | | |

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

Further, this was confirmed through, the Cramer's V as per the table for promoting agency and its influence on purpose of loan as the same was found to be significant, depicting that promoting agency had an effect on the loan purpose leading to an income generation, thus an overall growth for the group members and society at large.

Scope for Further Research

The present study focuses on SHG and its entrepreneurial capabilities through government initiatives of district Pauri Garhwal in the state of Uttarakhand. There is a wide scope for future research in this area as abundant opportunities are available to carry out similar studies in other districts, incorporating different inclusion drives and poverty alleviation programs related to entrepreneurship. Finally, as the process of attaining greater inclusive growth is an on-going conscious effort, there is abundant scope for evaluation studies in order to assess the initiatives for entrepreneurship among SHGs among varied time periods, and states.

Conclusion and Recommendations

To sum up, the aim of this paper was to determine how the profile and group cohesiveness is in the district of Pauri Garhwal. Also, to study how entrepreneurship development initiatives undertaken by the various stakeholders have an impact on the SHG participants in inclusive growth with financial inclusion. The analysis displays that rural poor women of the district are acting as a catalyst so that an overall development can be brought about in their lives as well as lives of poor around them by providing them with the source of income at ground level.

The government agencies are providing training and credit to the rural poor women of the SHGs so that they can learn new trades and be developed into entrepreneurs, engaging themselves in Income Generating Activities (IGA) as well as employee other women to fight with the cause of poverty and suppression. Tailoring centres, Dairy business, local handicrafts, and agricultural products are on the forefront for entrepreneurship in the district. The district plan suggests the following growth sector namely herb cultivation, medicinal plant farming, herbal extraction, fabrication, food processing, fishery, tourism, floriculture, engineering workshop precast building material, beekeeping, honey processing ayurvedic medicines and cold storage for the district. There is a need to work on more profitable models and training modules specific to the growth plan of the district so the fruits of various schemes can reach the rural interiors.

The hilly topography needs to be understood, to bring in connectivity with the internet and customized services in order to provide employment-generating opportunities to the young women of the district.

The focus is required to convert the efficiency of the groups in relation to saving utilization pattern, credit and insurance utilization, financial inclusion initiatives as well as group cohesiveness and capacity building so that initiatives can be utilized to the fullest so that equal opportunities to every individual member can be delivered with inclusive growth. The opportunity for growth lies with the rural women manpower as the female ratio is high along with the literacy rate in the district. The agencies need to work cohesively so that the policy initiatives can reach the targeted set of population and every individual of the district moves out of the vicious circle of exclusion. There is a need to channelize these energies and convert the same into synergy, to bring the underprivileged into the mainstream of growth circle.

Lastly, it can be said that the women are ready for the change and opportunity to grow into entrepreneurial prodigy so that they can be bread earner for themselves as well as for members around them so as to move towards a more equitable society.

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