

Job Satisfaction of Women Entrepreneurs with Special Reference to Self Help Groups of Vellore District

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Abstract

Entrepreneurs job satisfaction has been the topics of a great amount of behavioral research. Several theorists have suggested that one or the other may be related to organizational behaviors of entrepreneurs. This longitudinal study examines the Socio Economic factors influencing job satisfaction of 100 women-owned businesses of SHGs of Vellore district of Tamilnadu. This study is an attempt to examine the impact of job satisfaction of SHGs on the development of women entrepreneurs in Vellore Block, which has strong agriculture base. Therefore in this study it has been hypothesized that there is no significant relationship between age, educational qualification, monthly income and Level of job satisfaction. But it has been found that there is relationship between age and level of satisfaction. Satisfaction level is greater among all the age group of women entrepreneurs. In addition to the above findings it found that there exists no relationship between Educational Qualification and level of satisfaction. Satisfaction level is less among the women entrepreneurs irrespective of qualification. In further it is also found that there is relationship between monthly earnings and level of satisfaction and it is evident from the analysis that satisfaction levels of women entrepreneurs get increased automatically when their income level is increased.

Introduction

The nexus between poverty, employment and growth has been the subject matter of intense debate in recent years. Economic growth is the result of contribution of the working population both male and female. Women constitute almost half of the world population; therefore their contribution to the economy is significant. There were 4964 million women representing 48% of India's total population. Every year unemployment and poverty increasing simultaneously, government alone cannot provide employment for all. But in turn it encourages entrepreneurship as a tool to alleviate unemployment and poverty. Gender equality is necessary for over all development. Therefore, Government has decided to develop entrepreneurship among women and provided entrepreneurial education and special incentives. Self Help Group (SHG) is a novel mechanism really helps in eradicating poverty by opening doors of employment. Both central and state have been facilitating the formulation of Self Help Group through NGO's. Tamil Nadu women Development Project (Mahalir Thittam) is a State Government sponsored poverty eradication mission that targets the poor women by assisting them in establishing Micro enterprises.

The success of SHG in the eradication of poverty and unemployment particularly among women workers is determined by the level of satisfaction from the job (Hoppock R., 1935). Job

satisfaction is introspective and subjective. It is the mental feeling of favorableness which an individual has about his job.

There are various determinants of job satisfaction, besides the nature of job and job environment, individual variables which affect job satisfaction. Thus, all those factors which provide a fit among individual variables, nature of job and situational variables determine the degree of job satisfaction. Job satisfaction is one of the important factors which influence the women workers to take risk to initiate their micro enterprise and manage the same effectively. Apart from profit, it is the job satisfaction that encourages the women entrepreneurs to continue the business.

The empowerment of women through self-help groups would lead to benefit not only the individual woman and women groups but also for the family and the community as a whole through collective action for development. These groups have a common perception of need and an impulse towards collective action. Empowering women is not just for meeting their economic needs but also through more holistic social development. A woman member of self-help group would be regarded as individual who takes up a challenge in which she had to adjust her personality needs, family life, social life and economic independence.

Need for Self-Help Groups Formation

The approach towards poverty alleviation should be self-help. Others should help the poor to help themselves. It is felt that individual effort is too inadequate to improve their fate. This brings about the necessity for organizing them in a group by which they get the benefit of collective perception, collective decision-making and collective implementation of programmes for common benefits. The organization holds power and provides strength; it can be an antidote to the helplessness of the poor.

Origin of Self Help Groups

In 1975, Prof. Mohammed Yunus of Bangladesh in an effort to bring the efforts of the women force to the main stream of economy started self-help groups in Bangladesh and inculcated the habit of thrift and savings among the poorest. Now, the women groups have grown with a bank named Bangladesh Grameen Bank (Karmakar K.G., 1999).

The Self-Help Groups being comprised of group of persons get empowerment to solve most of their problems of non-financial marketing, better adoption of technology and training for realizing the human potential for entrepreneurial development. The objective of SHGs is to develop strong, cohesive, self help women groups through inculcation of spirit of self help and team spirit. This results in overall leadership development through exposure to SHGs management change from workers status to managers status by putting control in their own hands, access to market through training, assisting and encouraging need based tapping of alternate resources inclusive of capital.

This study is an attempt to examine the impact of job satisfaction of SHGs on the development of women entrepreneurs in Vellore Block, which has strong agriculture base. In this place, women have been doing small business for many decades. Their position before the introduction of SHGs and now will be analyzed in this study. This empirical basis of the study would help to suggest the ways and means for accelerating the growth of micro enterprises through Self-Help Groups.

Review of Literature

Lalitha Devi (1982) had tried to show that employment as against age, education, family type, place of residence play a crucial role in raising the status of women. Amartya Sen (1991) indicated that, which help empowerment of women explicated the need for empowerment of women and the need to educate them which will help the development of the society. Tetsushi Fujimoto (1994) suggested that even among women and men whose jobs provide high intrinsic job reward, the impact of pay satisfaction on job satisfaction is more pronounced for women. This result, again, is anomalous to the job model prediction. Sharma R.H. (1999) pointed out micro credit programs extend small loans to poor people for self-employment projects that generate income, allowing them to earn for themselves and their families. In most cases micro credit programs offer a combination of services and resources to their clients in addition to credit for self-employment. These often include savings, training and networking and peer support. Khanka S.S (2000) indicated that women entrepreneurs are those women who think of business enterprise. Initiate it, organize and combine the factors of production, operate the enterprise, undertake and handle the economic uncertainty involved in running a business enterprise.

Objectives of the Study

- 📌 To examine the relationship between Age and Level of Satisfaction.
- 📌 To analyze the relationship between Educational Qualification and Level of Satisfaction.
- 📌 To ascertain the relationship between Monthly Earnings and Level of Satisfaction.
- 📌 To suggest the measures to enhance job satisfaction of Self Help Groups.

Hypothesis

- H1: There is no significant relationship between Age and Level of Satisfaction.
- H2: There is no significant relationship between Educational Qualification and Level of Satisfaction.
- H3: There is no significant relationship between Monthly Earnings and Level of Satisfaction.

Methodology

Both primary and secondary data were used for this study. Primary data were collected by framing and executing a schedule. The list of women enterprise units was collected personally from the District Mahalir Thiitam Office. There were 20 Blocks in Vellore District

and there are 22 Panchayat Unions in Vellore Block. There are 424 Self Help Groups functioning in Vellore Block.

Secondary data were collected from District Mahalir Thittam Office, Vellore, Tamil Nadu Women Development Corporation Chennai, Non-Governmental Organizations Annual Reports of NABARD, Journals and Books. Questionnaire was prepared to get the opinion of the Women Entrepreneur of Self Help Groups in Vellore Block. Before finalizing the questionnaire a pilot study has been undertaken to assess the validity of the questionnaire and appropriate alterations have been made before finalizing the questionnaire. Questionnaire was administered among the sample of 120 respondents. Out of these 120 samples only 100 have been found to be suitable for the research. Multistage Random Sampling method was adopted for the study.

Tools Used For Testing Hypothesis

The data collected were analyzed with appropriate statistical techniques to test the hypothesis. Statistical tools such as percentage analysis and chi-square test have been used.

Limitations

The present study covers only women entrepreneur who are the members of SHG and are registered under the Mahalir Thittam through NGO. Since different activities are undertaken by the members, their level of satisfaction is also differing and there cannot be uniformity in the level of job satisfaction therefore it cannot be generalized. Due to time constraints, only 100 respondents were considered for the study.

Data Analysis and Discussion

Job satisfaction of women members of Self Help Groups is different from the job satisfaction of the employed persons in any organization. Personal attributes, nature of enterprises, risk involved and return on investment are playing a vital role in the determination of the job satisfaction of Self Help Groups. Chi-square test was applied to ascertain the relationship between Age, Educational Qualification, Occupational Status, Monthly Income and their Level of Satisfaction.

To know about the level of satisfaction among members of SHG through different self employment like awareness to start which type self employment, where it should be started, estimation for their self employment, getting loan facilities from bank through SHG, Generating income through their self employment, steps taken to developing their self employment, refund of loan properly, maintaining accounts properly, supportive for their family were considered for the study. Members who are satisfied of any three variables are considered to have low satisfaction, members who are satisfied about any five variables are considered to have moderately satisfaction and members who are satisfied of all the variables are considered to be high satisfaction.

Table 1: Relationship between Age and Level of Satisfaction

		Age Group								Total	
		Less than 30 Years		31 – 40 Years		41 - 50 Years		Above 50 Years		No.	%
		No.	%	No.	%	No.	%	No.	%		
Level of Satisfaction	High Satisfaction	5	45.45	37	55.22	4	21.05	2	66.67	48	48
	Moderate Satisfaction	4	36.36	25	37.31	6	31.58	1	33.33	36	36
	Low Satisfaction	2	18.18	5	7.46	9	47.37	0	0	16	16
Total		11	100.00	67	100.00	19	100.00	3	100.00	100	100.00

Source: Primary Data

Chi Square Tests

	Value	Df	Sig.
Chi-Square	19.23	6	Sig.

Where, df-degree of freedom, sig – significance, Ns –No significance

Chi-square test was applied to find whether there was any significant relationship between Age of the respondents and level of satisfaction. The calculated value of chi-square is 19.23. Table value for 6 at 5% significance level is 12.592. The calculated value is greater than the table value. Hence already framed null hypothesis is rejected. It is concluded that there is relationship between Age and level of satisfaction. Satisfaction level is greater among 31-40 Years of age group of women entrepreneurs. If the age group is between 31- 40 years, they are experienced and face the risks for them the awareness level also more

H2: There is no relationship between Educational Qualification and Level of Satisfaction**Table 2: Educational Qualification and Level of Satisfaction**

		Educational Qualification								Total	
		Primary and Middle		High School		Higher Secondary School		Graduate and Post Graduate		No.	%
		No.	%	No.	%	No.	%	No.	%		
Level of Satisfaction	High Satisfaction	31	57.41	7	43.75	10	47.62	4	44.45	52	52.00
	Moderate Satisfaction	12	22.22	9	56.25	6	28.57	3	33.33	30	30.00
	Low Satisfaction	11	20.37	0	00.0	5	23.81	2	22.22	18	18.00
Total		54	100.0	16	100.0	21	100.0	9	100.0	100	100.0

Source: Primary Data

Chi Square Tests

	Value	Df	Sig.
Chi-Square	9.033	6	Not Sig.

where, df-degree of freedom, sig – significance, Not sig. –Not significance

To find out whether there was any significant relationship between educational qualification and level of satisfaction, Chi-square test was applied. The calculated value of chi-square is 9.033. Table value for 6 at 5% significance level is 12.592. The calculated value is less than the table value. Hence already framed null hypothesis is accepted. It is concluded that there is no relationship between Educational Qualification and level of satisfaction. Satisfaction level is less among the women entrepreneurs irrespective of educational qualifications.

Table 3: H3: There is no relationship between Monthly Earnings and Level of Satisfaction
Satisfaction Table 3: Monthly Earnings and Level of Satisfaction

		Monthly Earnings								Total	
		Less than Rs.3000		Rs.3001 – Rs.4000		Rs.4001 – Rs.5000		Above Rs.5000		No.	%
		No.	%	No.	%	No.	%	No.	%		
Level of Satisfaction	High Satisfaction	22	64.71	19	65.52	12		6		59	59.00
	Moderate Satisfaction	12	35.29	7	24.14	8		3		30	30.00
	Low Satisfaction	0	00.0	3		8		0		11	11.00
Total		34	100.0	29	100.0	28	100.0	9	100.0	100	100.0

Chi Square Tests

	Value	Df	Sig.
Chi-Square	15.023	6	Sig.

where, df-degree of freedom, sig – significance, Ns –No significance

Chi-square test was applied to find out whether there was any significant relationship between monthly earnings and level of satisfaction. The calculated value of chi-square is 15.023. Table value for 6 @ 5% significance level is 12.592. The calculated value is greater than the table value. Hence already framed null hypothesis is rejected. It is concluded that there is relationship between monthly earnings and level of satisfaction. Satisfaction level is greater among women entrepreneurs when their income is get increased.

Salient Findings

The following findings have been made on the basis of above analysis by applying Chi-square test to find out the relationship between the socio-economic characteristics of women

entrepreneurs and their level of satisfaction. It is found that there is relationship between Age and level of satisfaction. Satisfaction level is greater among all the age group of women entrepreneurs. In addition to the above findings it has been found that there exists no relationship between Educational Qualification and level of satisfaction. Satisfaction level is less among the women entrepreneurs irrespective of qualification. In further it is also found that there is relationship between monthly earnings and level of satisfaction and it is evident from the analysis that satisfaction levels of women entrepreneurs get increased automatically when their income level is increased.

Conclusion

Though job satisfaction is introspective and subjective, it can be expressed by the behaviour of an individual. Individual behaviour is determined by the rate of return from the enterprises. The survival and success of the women entrepreneurs is really a challenging one. Large scale and MNCs were adopting different technique to attract the customers towards their product. In the midst of such competition the success of the women entrepreneurs is a difficult task. It is obvious that the data obtained from the respondent's women entrepreneurs have high level of satisfaction. It is inferred from the analysis that the level of satisfaction of the women entrepreneur depends upon the survival and profitability of the enterprises. The researcher has traced out various attributes that are responsible for the existing high level of job satisfaction and also pointed out the attributes which require concentration to enhance job satisfaction. It is clear from the study that women entrepreneur of SHGs has good work force, under the dynamic setting of business if women entrepreneur is given a proper guidance and training to enhance the profitability of the enterprises and which in turn will also increase job satisfaction.

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