A STUDY OF SHG AS A MODEL OF SOCIAL ENTREPRENEURSHIP IN KORAPUT DISTRICT, ODISHA

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ABSTRACT
The practice of combining resources and opportunities to solve social issues is known as "social entrepreneurship." Social entrepreneurs tackle poverty, marginalization, environmental degradation, and the resulting loss of personal integrity by focusing on changing the institutions and practices that perpetuate these issues concerns. They accomplish this by establishing businesses, which can be nonprofit or for-profit; in either case, the main goal is to bring about long-lasting systemic change. In rural areas, the Self-Help Group (SHG) is one tactic used to encourage social entrepreneurship. Social entrepreneurs receive support and encouragement from SHGs as they work through challenges. In order to help underprivileged women, attain a stable living, SHG is essential. It is increasingly showing to be one of the best strategies for reducing poverty in rural India. So, it is undeniable that SHGs offer a platform for the advancement of social entrepreneurs. Thus, there is no doubt that SHGs provide a forum for the advancement of social entrepreneurs. In light of this, the researcher has attempted to look into the factors that encourage women to join SHGs in the Odisha district of Koraput as a kind of social entrepreneurship. The influencing elements that lead women to associate with Self-Help Groups (SHGs) as a way of social entrepreneurship have been identified through discriminant analysis. The elements that influence women to be connected with SHGs are "Employment generation," "Gender Inequality," and "Social value creation," according to the study.
Keywords: Rural Women, SHG, Social Enterprises, Social Standing, Women Empowerment

INTRODUCTION:
The effectiveness of Self-Help Group (SHG) programs in empowering women has been demonstrated. By providing rural women with financial resources, SHG supports their inventive endeavors and incentivizes them to start new businesses. 1986–1987 saw the debut of SHG in India by NABARD. However, when SHG was linked to banks in 1991–1992, the real work was completed. Despite its growing acceptance, the term "social entrepreneurship" has diverse meanings for different individuals. For the most part, social entrepreneurship is solely associated with nonprofit organizations that launch for-profit or revenue-generating businesses. Some people characterize themselves with it, the person who founds a nonprofit.

A lot of people only think of social entrepreneurship as something done by nonprofits launching for-profit or revenue-producing businesses. Some people use it to characterize someone who founds a nonprofit organization. According to Roy et al. (2014), it is also used to describe businesspeople who integrate moral responsibility into their operations. Even though launching a social company is often linked to being an entrepreneur, this is only one specific application of a well-worn concept. Alvarez and Barney (2007) state that the primary goal of social entrepreneurship is to include community members in the advancement of society. Self-Help Groups are one type of structure that strives to

promote social entrepreneurship through various means. Supporting its members, especially in rural India, SHG assists social entrepreneurs in overcoming obstacles. SHGs are small, volunteer organizations made up primarily of women from comparable socioeconomic origins living in rural areas (Sarmah et al., 2012). It provides financial resources to rural women, enabling them to start small businesses and promoting entrepreneurship. They collaborate with one another to solve their difficulties through self-help and mutual support in the SHG (Bharathi, and Masthani, 2014). They participate in economic activities such as lending and resource sharing based on equality and trust-building. SHGs are thought to present chances for funding and saving (Dogra, 2002). The Indian government is implementing a number of actions to improve women's financial circumstances and position. The Self-Help Group is an effective program to improve women's standards (SHG). By helping rural women launch their own companies, SHG greatly contributes to achieving a sustainable way of life for impoverished women (Suja, 2012). It is increasingly becoming as one of the most effective strategies for eradicating poverty worldwide. Against this backdrop, the researcher has attempted to investigate the characteristics that lead women to associate with Self-Help Groups (SHGs) as a form of social entrepreneurship.

REVIEW OF LITERATURE:
The field of "social entrepreneurship" has expanded steadily during the previous 20 years. In its broadest definition, the term "social entrepreneurship" describes a range of endeavors that blend commercial strategies with charitable objectives (Hockerts, 2017). Thus, social entrepreneurship is part of a larger cultural movement that aims to strike a balance between business and morals. An individual or group of individuals who create innovative methods to improve community well-being are referred to as "social entrepreneurs." To achieve their social objectives, social entrepreneurs use a multifaceted strategy (Ashraf, 2019). Social entrepreneurs are people who identify the most pressing problems facing society and come up with the most inventive solutions. They offer creative solutions to important societal issues because to their intense focus. Rather than relying solely on the government or other external parties, social entrepreneurs recognize the issue, work together to find a solution, and inspire the community as a whole to progress (Nyssens, 2006). It acts as a model for promoting the economic advancement of women in rural areas. Financial wealth is a prerequisite for sustainable development and is attained via social entrepreneurship. In general, women contribute significantly to the growth of rural areas. They use their business sense in many facets of farming, from managing a dairy farm to marketing horticulture goods. Regarding the prosperity of rural women, the focus should be on their development through increased educational attainment, financial strength, and socialization (Desai, 2005). The creation of Self-Help Groups, which promote social entrepreneurship for the advancement of the women's community in rural areas, is primarily responsible for this. SHG, or social entrepreneurship, gained popularity in the 1980s as a means of eradicating poverty, empowering women, and developing rural areas. Self-help groups try to promote social entrepreneurship in a number of ways (Kumaran, 2002). One really creative way to address and fix the problems of employment and income in rural India is to provide money through Self-Help Groups. The Self-Help Group (SHG) provides a low-income population with low-cost, low-burden official financial services with minimal formalities (Galab and Rao, 2003). SHG encourages its members and helps social entrepreneurs particularly those in rural India overcome obstacles. (Srivastava, 2005). Self Help Groups (SHGs) are women's volunteer organizations that work toward shared goals such as fostering social ideals and improving the financial circumstances of rural women in order to support widows and divorcees. 2013; Rajasekaran and Sindhu). Women from similar social backgrounds come together with the common goal of raising and managing money for the group's benefit (Horper, 2002). The adoption of this concept is intended to help rural people save more money, become self-sufficient, and participate in some kind of income-generating activity (Suri, and Kaur, 2016). They persuade more

individuals of the community to join the SHG by cooperating with one another. In addition to assisting individuals in resolving financial difficulties, membership in SHGs enables them to launch their own businesses and provide employment for the nearby areas (Gurumoorthy, 2000). Due to the concept's effectiveness and ability to lessen poverty, gender inequality, and the exploitation of women, it became more widely accepted in rural India. The main objectives of Self-Help Groups of empowering women through raising their levels of education, financial stability, and social conditioning are groups that encourage social entrepreneurship for the expansion of the women's community in rural areas. Social groups (SHGs) have adopted the model of social entrepreneurship and employ many strategies to encourage social entrepreneurship. It provides an extremely low cost and little formality method for the least fortunate members of society to access official financial services. Social entrepreneurs receive support from SHGs in overcoming obstacles and are an encouragement to its members, particularly in rural India. It follows that SHGs unquestionably offer a forum for the advancement of social entrepreneurs.

Formulation of Hypothesis:
In addition to supporting impoverished women in becoming more self-sufficient, SHGs are taking on new responsibilities that are essential to their long-term viability as social entrepreneurs (Kyriakidou, et al., 2015, Young, 1986). These organizations provide social entrepreneurs a range of advantages as they grow and overcome obstacles. In order to empower women to collaborate for their own development and to advocate for their rights, this organization was voluntarily founded on the basis of common interests and the idea of social entrepreneurship (Nyssens, 2006). Because SHGs offer a wide range of business opportunities that help women improve their income, standard of living, and social standing, women tend to gravitate toward joining them (Karmakar, 1999). As a result, the study explores the concept that women's affiliation with SHG is related to different facets of social entrepreneurship.

Method:
Population
In addition to supporting impoverished women in becoming more self-sufficient, SHGs are taking on new responsibilities that are essential to their long-term viability as social entrepreneurs (Kyriakidou, et al., 2015, Young, 1986). These organizations provide social entrepreneurs a range of advantages as they grow and overcome obstacles. In order to empower women to collaborate for their own development and to advocate for their rights, this organization was voluntarily founded on the basis of common interests and the idea of social entrepreneurship (Nyssens, 2006). Because SHGs offer a wide range of business opportunities that help women improve their income, standard of living, and social standing, women tend to gravitate toward joining them (Karmakar, 1999). As a result, the study explores the association of women's affiliation with SHG in the district of Koraput within the state of Odisha.

3.1 Determination of Sample Size
The sample size decision is tested as follows:

$$n = \text{Total Sample size} \quad \frac{\dfrac{Z^2 p(1-p)}{e^2}}{\dfrac{1 + Z^2 p(1-p)}{Ne^2}} = 324$$

N = Population size = 3,22,453 e = Error involved = 5%,

P = Proportion of scales = 0.50
Z = Critical value at 95% confidence level = 1.96
The sample size is limited to 384 randomly selected women members of SHG.

Collection of Data:
The data used in the study was obtained from primary and secondary sources. Government publications and websites were utilized as secondary sources to gather information on SHG and entrepreneurial activities from 26 blocks within the Mayurbhanj district. 384 WSHG participants provided primary data regarding the many factors that encourage women to join SHGs. An instrument tool, a well-crafted seven-item questionnaire based on the SHG model of social entrepreneurship, was utilized to gather primary data on an 11-point scale from 384 randomly selected members of WSHG. Whereas, with regard to that specific item/statement, 11 represents a strong disagreement and 1 shows a strong agreement. After extensive literature investigation, the choices were made. After extensive literature investigation, the choices were made. Thus, the sample consists of just 384 WSHG members from the Koraput district in Odisha. In 2024, the information was gathered during a four-month period. The SPSS-23 program was used to analyze the gathered data.

Techniques of Data Analysis :
The most influential elements that lead women to associate with SHGs as a kind of social entrepreneurship are determined through discriminant analysis. Multiple linear regressions are the task that the approach takes on. It works well for determining which independent variable has the greatest influence on the dependent variable.

Results
Discriminant Analysis Model
The mathematical model for discriminant analysis is:

$$Y = b_0 + b_1\,X_1 + b_2\,X_2 + b_3\,X_3 + b_4\,X_4 + b_5\,X_5 + b_6\,X_6 + b_7\,X_7$$

Y (dependent variable) = Discriminant Score, X_1 to X_7 are the independent variables.
Y = Involvement of a woman with SHG (Womenpreferring to be the member of SHG are coded with '1' and women without any preference are coded with '2').

Seven independent variables included in the model arelisted below.

X1 = Livelihood Sustainability
X2 = Support to divorcees and widows
X3 = Employment generation
X4 = Social value creation
X5 = Women rights
X6 = Gender Inequality
X7 = Financial stability

Table-1   Group Statistics

	SHG	Mean	Std. Deviation	Valid N (listwise) Unweighted	Weighted
1	X1 = Livelihood Sustainability	2.6112	1.85038	625	625.000
	X2 = Support to divorcees and widows	2.5600	1.78670	625	625.000
	X3 = Employmentgeneration	2.6304	1.82470	625	625.000
	X4 = Social value creation	2.6800	1.85189	625	625.000
	X5 = Womenrights	4.4832	3.60112	625	625.000
	X6 = GenderInequality	2.6288	1.82920	625	625.000
	X7 = Financialstability	4.9456	3.76304	625	625.000
2	X1 = Livelihood Sustainability	2.6025	1.85086	244	244.000
	X2 = Support to divorcees and widows	2.6434	1.83471	244	244.000
	X3 = Employmentgeneration	2.5410	1.78769	244	244.000
	X4 = Social value creation	2.5779	1.79106	244	244.000
	X5 = Womenrights	2.6025	1.81720	244	244.000
	X6 = GenderInequality	2.5123	1.78812	244	244.000
	X7 = Financialstability	2.4836	1.70805	244	244.000

The average score (Table 1) for "Women rights" among women who would prefer to belong to a self-help group is 4.4832, whereas it is 2.6025 for other women, showing a significant difference. Comparably, there is a significant difference in the mean scores for the attribute "Financial stability," suggesting that there are crucial variables to distinguish between mobile app users and non-users. The means for "Women rights" and "financial stability" differ significantly (Table 2), with p-values less than 0.05. There is no discernible difference in the mean scores of the other factors, as indicated by the p-values for the other variables being more than 0.05.

Table-2 Tests of equality of group means

	Wilks' Lambda	F	df1	df2	Sig.
X1 = Livelihood Sustainability	1.000	.004	1	867	.950
X2 = Support to divorcees and widows	1.000	.377	1	867	.539
X3 = Employment generation	1.000	.426	1	867	.514
X4 = Social value creation	.999	.544	1	867	.461
X5 = Women rights	.935	60.507	1	867	.000
X6 = Gender Inequality	.999	.721	1	867	.396
X7 = Financial stability	.900	96.619	1	867	.000

Table-3 Pooled within-groups matrices

	Livelihood Sustainability	Women rights	Employment generation	Social value creation	Women rights	Gender Inequality	Financial stability
X1 = Livelihood Sustainability	1.000	.128	.285	.626	.122	.412	.004
X2 = Support to divorcees and widows	.128	1.000	.197	.136	.220	.064	-.050
X3 = Employment generation	.285	.197	1.000	.304	.087	.536	-.054
X4 = Social value creation	.626	.136	.304	1.000	.130	.438	.000
X5 = Women rights	.122	.220	.087	.130	1.000	.056	.529
X6 = Gender Inequality	.412	.064	.536	.438	.056	1.000	-.006
X7 = Financial stability	.004	-.050	-.054	.000	.529	-.006	1.000

Table-4 Eigen values

Function	Eigen value	% of Variance	Cumulative %	Canonical Correlation
1	.125	100.0	100.0	.334

Table-5 Wilks' Lambda

Test of Function(s)	Wilks' Lambda	Chi-square	Df	Sig.
1	.889	102.024	7	.000

Table-6 Classification results

		SHG	1	2	Total
Original	Count	1	299	326	625
		2	44	200	244
	%	1	47.8	52.2	100.0
		2	18.0	82.0	100.0
Cross-validated	Count	1	297	328	625
		2	53	191	244
	%	1	47.5	52.5	100.0
		2	21.7	78.3	100.0

Table-7 Standardized canonical discriminant function coefficients

	Function
	1
X1 = Livelihood Sustainability	-.108
X2 = Support to divorcees and widows	-.117
X3 = Employment generation	.080
X4 = Social value creation	.061
X5 = Women rights	.374
X6 = Gender Inequality	.048
X7 = Financial stability	.744

Table-8 Structure matrix

	Function
	1
X7 = Financial stability	.943
X5 = Women rights	.746
X6 = Gender Inequality	.081
X4 = Social value creation	.071
X3 = Employment generation	.063
X2 = Support to divorcees and widows	-.059
X1 = Livelihood Sustainability	.006

The model (Table 3) is reliable for discriminant analysis with correlation coefficient of less than 0.75. Canonical correlation (Table 4) for this model is 0.334. Significant Chi-square value of 102.024 in (Table 5) indicate the significant discrimination in between two groups. The model classifies (Table 6) 78.3% of the cases correctly. The discriminant coefficients (Table 7) reflect the relative contribution of each of the predictor on the discriminating role. The table indicates that the two most significant predictors are "X5 = Women rights" and "X7 = Financial stability." In (Table 8), structural coefficients are shown. The most significant discriminating variable is indicated by the coefficient of 0.943 for the variable "X7 = Financial stability." "X5 =Women rights" is the second most discriminating variable, scoring 0.746.

Table-9 Canonical discriminant function coefficients

	Function
	1
X1 = Livelihood Sustainability	-.058
X2 = Support to divorcees and widows	-.065
X3 = Employment generation	.044
X4 = Social value creation	.033
X5 = Women rights	.117
X6 = Gender Inequality	.026
X7 = Financial stability	.224
(Constant)	-1.366

The discriminant equation is created using unstandardized discriminant coefficients (Table 9).

Y = -1.366-0.058 (Sustainability of Livelihood) -0.056 (Assistance for Divorcees and Widows) + 0.044 (Generation of Employment) + 0.033 (Creation of Social Value) + 0.117 (Rights of Women)+0.026(Inequality of Gender)+0.224(Stability of Finances).For the factors of "financial stability," "women's rights," "employment generation," "gender inequality," and "social value creation," the hypothesis is accepted. Additionally, it is rejected on the grounds of "Support to Divorcees and Widows" and "Livelihood Sustainability." The study found that the two main motivations encouraging rural women in the Mayurbhanj district to join SHGs were "financial stability" and "women's rights." According to Bundela et al. (2013) and Galab and Rao (2003), there is a positive correlation between the factors of employment generation, gender inequality, and social value production and the likelihood of becoming affiliated with a self-help group. Therefore, it may be said that Self-Help Groups are nonprofit organizations comprised of women who work together on projects with shared goals, like improving the financial situation of rural women, decreasing gender inequality, helping women generate jobs, and furthering social ideals. One of the main reasons for the large number of rural women is the organization's capacity to advance women's rights in society and provide financial stability by encouraging entrepreneurship.

CONCLUSION :

Rurally underprivileged women have the chance to participate in Self Help Groups (SHG) as a means of support and development. Although the application has been widely used by nonprofits, traditional development has just lately begun to use it. SHG is an excellent example of empowering would-be entrepreneurs. One of its goals is to empower women to make more decisions for themselves, enabling them to become more independent and confident enough to face challenges head-on. SHGs' impact was first highlighted as a pilot initiative, but it later evolved into a rural economic paradigm and has been a crucial tool in lessening regional inequities, particularly for the underprivileged segments of society. Based on the previously mentioned discourse, it can be determined that Self Help Groups are collectives of women that collaborate towards a shared objective, helping women secure jobs, lessening gender disparity, and enhancing the financial standing of rural women. Therefore, the importance of SHGs cannot be overstated, and one of the key factors influencing the majority of rural women is the group's capacity to encourage women to pursue entrepreneurship as a means of establishing women's rights in society and generating financial security. When we talk about SHGs, the group's capacity for entrepreneurship comes up most. It is thought that SHGs' entrepreneurial skills have a significant impact on how society develops. Since the study is based on rural women's perspectives, which are a reflection of their socioeconomic condition, and influences them to join

SHGs, it is sensitive in nature. Because of this, it's probable that the information that the participants supplied does not accurately reflect the circumstances, which could make it challenging to extrapolate the study's conclusions. Likewise, the data collected in a brief period of time is inadequate to encompass all aspects of the study's characteristics, resulting in research constraints. The study might be expanded to look at how women's affiliation with SHGs has affected their lives in terms of social entrepreneurship.

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