

WOMEN ENTREPRENEURS BEHAVIOUR TOWARDS SBI BANK LOAN SERVICES IN KERALA STATE

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ABSTRACT

In India, women entrepreneurs are playing a significant role in the development of business and the economy. More business opportunities are created by the central government and other financial institutions to the women. The State Bank of India (SBI) has been encouraging the women entrepreneurs through more schemes and bank loans at lowest interest rates in India. The bank covers the tiny and large business entrepreneurs by the categories of Small and Medium Enterprises (SME). The present study evaluated the behaviour of women entrepreneurs in the utilization of loan borrowing services under Stree shakthi package and Annapurna scheme of SBI banks in Kerala. The researcher has framed the study on the basis of exploratory and descriptive manner in the study. The study has utilized the primary and secondary data for the data analysis process. The convenience sampling technique has adopted for choosing the 120 sample respondents and data collected from 2017-18. The analyst has used the analytical tools like descriptive and percentage analysis, ANOVA test in the study.

Keywords: ANOVA, Behavior, Loan Services, Small and Medium Enterprises.

1. INTRODUCTION

In India, women entrepreneurs are playing a significant role in the development of business and the economy. More business opportunities are created by the central government and other financial institutions to the women. The financial concerns have been providing entrepreneurial loans at interest rate of 51percent as a subsidiary in India. It enhances the willingness of the women to enter into the business world. The State Bank of India (SBI) has been encouraging the women entrepreneurs through more schemes and bank loans at lowest interest rates in India. The bank covers the tiny and large business entrepreneurs by the categories of Small and Medium Enterprises (SME). The present study evaluated the behaviour of women entrepreneurs in the utilization of loan borrowing services under Stree shakthi package and Annapurna scheme of

SBI banks in Kerala. For the analysis purpose, the researcher has utilized more statistical tools for the analyzing the behaviour of women entrepreneurs on SBI loan services.

2. LITERATURE REVIEW

The investigator has reviewed more literatures for the analysis related to the women entrepreneur's loan services in India and across the world. Das (2000) has studied about women entrepreneurs under the SMEs in Tamil Nadu and Kerala. The research found that problems on work life balance of the women entrepreneurs. The study found that the women entrepreneurs were successfully running after facing more struggles in their life in the study area. Damwad (2007) has explained that the initiation and struggles faced by 5 Nordic countries on women entrepreneurship. The study has compared the gender-wise performance during the study period. The sample countries have suggested that proper policy framework for encouraging the women entrepreneurs business. Rajan and Saradha (2008) have studied the women entrepreneurship developments and financial support for initiating the business activities more than other fund utilization in India. The study found that the women entrepreneurs have used the internal funds from the family members in the study. Sonia et al. (2015) has researched about the women empowerment in our nation and it was absolutely linked with behavior of women entrepreneur and it associated with leadership of women's political parties at the national level with women's entrepreneurs in the study. There is vital significant direct effect on women entry into entrepreneurial business in the present study.

3. STATEMENT OF THE PROBLEM

The women entrepreneurs have more opportunities by the loan services of SBI bank in Kerala. The lower interest and easiest loan availability through SME schemes were increasing the interest of women entrepreneurs. In particular, the SBI banks are providing more exclusive features and clear informed EMI options in the institution. The entrepreneurs have faced more struggles on the basis of inadequate finance and no support from the family members in their business. There are more behavioral changes of women who have applied for the business loan in SBI banks due to heavy procedures and restrictive loan process in Kerala. So, the researcher has taken the issues and traced the behavior changes of the women entrepreneurs on SBI loan borrower services in their bank branches in Kerala state.

4. OBJECTIVES OF THE STUDY

This study has the following objectives:

1. To study the demographic profile of the women entrepreneurs in Kerala state.
2. To evaluate the women entrepreneur's behavior level on SBI loan services in Kerala.

3. To measure the behavioral changes of women entrepreneurs on the SBI bank loan services in Kerala.

5. METHODOLOGY

The researcher has framed the study on the basis of exploratory and descriptive manner in the study. The study has utilized the primary and secondary data for the data analysis process. The primary data has framed for the women entrepreneurs to guess their behaviour in their successful business by the SBI loan services in Kerala. The convenience sampling technique has adopted for choosing the 120 sample respondents and data collected from 2017-18. The analyst has used the analytical tools like descriptive and percentage analysis, ANOVA test in the study.

6. SCOPE OF THE STUDY

The behavior of women entrepreneurs has showed in the present study. The loan process of SBI bank services were given in the study. The behavioral changes have accurately measured through the analysis and the women entrepreneurs have taken more effort to get the loans by the fulfillment of procedures in SBI bank branches of Kerala. The present study helps to the new entrants and women entrepreneur business for choosing the SBI banks for taking the loans in Kerala state.

7. FINDINGS OF THE STUDY

The current research work has showed the demographic profile of women entrepreneurs in Kerala. The demographic details are given below:

Table 1: Demographic Profile of Women Entrepreneurs

Factors	Category	No. of Samples	Percentage (%)
Age	Below 30 years	78	65.00
	30-40 years	26	21.70
	Above 40 years	16	13.30
Marital Status	Married	34	28.30
	Unmarried	86	71.70
Education Level	Schooling	38	31.70
	UG/ PG Degree	40	33.30
	Professional Course	42	35.00

Monthly Income	Below Rs.20,000	13	10.80
	Rs.20,000- 40,000	46	38.30
	Above Rs.40,000	61	50.80
Area Residence	Urban	60	50.00
	Rural	60	50.00
Family Support	Yes	86	71.67
	No	34	28.33
Age of Enterprise	Below 3 years	46	38.30
	3-6 years	26	21.70
	6-9 years	46	38.30
	Above 9 years	2	1.70
Nature of Enterprise	Sole Proprietorship	55	45.80
	Partnership Firm	42	35.00
	Co-operative Society	13	10.80
	Others	10	8.30
Total		120	100.00

Source: Primary Data

Table-1 showed that women entrepreneurs demographic profile in the present study. This research work includes the mostly below 30 years aged respondents and most of them single category in the study. The highest respondents has holding professionals degrees and they have monthly income of above Rs.40,000 in the study. The sample respondents were taken from equally urban and rural areas of Kerala. Most of them have family support and running the business from 6 to 9 years. The study has sole proprietors as respondents in Kerala state. The women entrepreneurs have more satisfied with SBI loan services and taking repeated services from the bank in Kerala.

Table 2: Behavior Level of Women Entrepreneurs on SBI Loan Services in Kerala

Behavior Level	No. of Respondents	Percentage
Poor	23	19.17
Fair	46	38.33
Good	51	42.50
Total	120	100.00

Source: Survey Data

Table-2 illustrated that 51 respondents (42.50%) have good behavior on taking loan from the SBI bank branches in Kerala. Secondly, the 46 respondents (38.33%) derived fair level of behavior and the remaining 23 respondents (19.17%) have attained poor behavior through the SBI loan services in Kerala.

Table 3: ANOVA Test – Behavioral Changes of Women Entrepreneurs towards SBI loan Services

Particulars	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	15.269	2	7.635	12.524	.000
Within Groups	71.322	117	.610		
Total	86.592	119			

Note: Significance level at 5%

Table-3 revealed that the women entrepreneurs have most significant changes by the SBI loan services in the study. It indicates that the SBI loan procedures and the loan process has been changing the women entrepreneurs behavioral level in bank branches of Kerala state.

8. CONCLUSION

The women entrepreneurs are the backbone of the economy and enhancing their business through more family support and the SBI loan services in Kerala. The young women entrepreneurs have more talent and achieving the highest through their knowledge. They have professional knowledge through the educational level and utilizing the right resources from the residential places. Most of them have family support and running the business from 6 to 9 years in the present study. The women entrepreneurs have most significant changes by the SBI loan

services in the study. The researcher has recommended that the financial institutions and other industries should encourage the women entrepreneurs for economic development.

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