



Factors influencing entrepreneurial behaviour of women self help group members formed under Swarnajayanti Gram Swarozgar Yojna in Jorhat district of Assam

A. THAKUR¹ AND U. BARMAN*

Department of Extension Education, Faculty of Agriculture, Assam Agricultural University,
JORHAT (ASSAM) INDIA (Email: barman.utpal@gmail.com)

Abstract : Women have been exposed to gender biases with men at various levels. Women should themselves fight for getting the equal status in society. Empowerment of women is a solution to lower down these inequalities. Improvement of economic condition is the first step for women's empowerment. Involvement of women in income generating activities helps to empower them economically. But, it is difficult for women to start up a new enterprise alone because of lack of finance, self confidence etc. Creation of a group helps to lower down this problem. For the economic empowerment of women Government of India launched a programme called Swarnajayanti Gram Swarozgar Yojna (SGSY) in 1999 where emphasis is given to form women SHGs for their empowerment. In this programme government provide financial assistance to the group in two phases- Grade- I and Grade -II. But most of the cases it was observed that only few SHGs were able to qualify for Grade- II assistant because they could not run their economic activities properly after getting Grade- I fund. But to become successful in income generating activities, members of women SHGs must possess good entrepreneurial behaviour. Therefore, a study was conducted in Jorhat district of Assam with a view to determine the entrepreneurial behaviour of women members of SHGs. Purposive and random sampling techniques were used for the selection of respondents. Total 100 respondents were selected for the study. The study revealed that the majority (42.00%) respondents belonged to young age, middle school level (46.00%), married (78.00%) and had the nuclear type of family (85.00%), belonged to OBC/ MOBC (68.00%), more than half of the respondents (58.00%) were not exposed to any training. The majority of the respondents (59.00%) had a medium level of change agent contact and medium level of communication channel used (61.00%). The majority (68.00%) of the respondents possessed a medium level of entrepreneurial behaviour. A positive and significant relationship was found between the entrepreneurial behaviour of the members with education, monthly income and training exposure on general training. In case of age, a negative and significant relationship was found with entrepreneurial behaviour. It is the right time to start Entrepreneurial Development Programme for women members of SHG formed under SGSY.

Key Words : Entrepreneurial behaviour, Women empowerment, Women SHG members, SGSY

View Point Article : Thakur, A. and Barman, U. (2014). Factors influencing entrepreneurial behaviour of women self help group members formed under Swarnajayanti Gram Swarozgar Yojna in Jorhat district of Assam. *Internat. J. agric. Sci.*, **10** (1): 402-408.

Article History : Received : 02.09.2013; Revised : 24.11.2013; Accepted : 13.12.2013

INTRODUCTION

The position and status of women in any society are an index of its civilization and progress. But, for the centuries, women have been neglected to a secondary status in the family as well as society. By and large across the world, women have not achieved equality with men. Tiwari (2007) reported that "Nearly 70 per cent of the world's 1.4 billion

poor people are women. Of the world's 30 million refugees 80 per cent are women and children. Of the world's one billion illiterate adults, two- third are women and of the 150 million children worldwide who are not in school, two-third is girls." Indian society's inherent male chauvinism is among the distressing facts of life that have not changed with freedom. Till date, though our country is developing in the field of science and technology, but still, status of women is

* Author for correspondence

¹Punjab National Bank, JORHAT (ASSAM) INDIA

almost the same as it was before. It is not improving much with the development of the country. In the modern days, though women have started performing multiple roles in and outside home, and much greater equality is accorded to them, they are still not completely equal. The fundamental basis for this inequality is access to economic, social and political opportunities between men and women.

Numbers of activities and attempts have been taken by the government to uplift the condition of the women. But, most of these programs were not sustainable as they were not attempting to empower women. Empowerment of women is a holistic concept. It is multi-dimensional and covers social, economic, political, psychological and scientific empowerment. Empowerment envisages a whole range of issues through which women acquire the necessary power to participate in the institutions of various kinds that influence their choices both on the practical and strategic levels. Kabeer (2001) defines empowerment as the expansion in peoples' ability to make strategic life choices in a context where their ability was previously denied to them. The process of empowerment consists of economic, social and political dimensions. Of all these facets, economic empowerment is the utmost significant in order to achieve lasting prosperity and sustainable development of the society. For the economic empowerment of poor women Government of India launched a massive poverty eradication programme called Swarnajayanti Gram Swarozgar Yojna (SGSY) in 1st April, 1999.

One of the main aims of the programme is to empower the rural women in the formation of SHGs is to empower the rural women. Government provided revolving fund for SHG to start income generating activities. For effective involvement in income generating activities, one should be a good entrepreneur and possess entrepreneurial behaviour. There is a system of grading of SHGs into Grade-I and Grade-II assesses the achievements of SHGs, towards maturity level, as per the norms stipulated under SGSY Guideline. SHGs that are in existence for about six months and become Grade-I as per the stipulated norms under SGSY Guidelines, are eligible for getting Revolving Fund from DRDA. SHGs that are in existence for about six months as Grade-I and have demonstrated the potential of viable groups become Grade-II as per the stipulated norms under SGSY Guidelines. Such groups are eligible to receive the assistance for Economic Activity in the form of bank loan and subsidy.

According to Swarnajayanti Gram Swarozgar Yojana (SGSY) annual report 2009-2010 on SHGs, out of 2,08,212 SHGs of Assam, 71.97 per cent of them have qualified the Grade- I. But, only about half of them (51.68%) have successfully qualified for the Grade II assistance. This may be due to the reason that the members found it difficult to continue their income generating activities after receiving funding from Grade-II. But without income generation they

cannot achieve empowerment. Probably the members of SHGs did not possess good entrepreneurial behaviour to carry out income generating activities properly. History has proven that with each economic downturn, it is the entrepreneurial drive and practice that brings us back (Kuratako, 2006). In this context it is important to study the entrepreneurial behaviour of women members of self help groups. So an attempt was made to measure the entrepreneurial behaviour of women members of Self Help Groups formed under of SGSY in Assam. The main objectives of the study were to analyse the entrepreneurial behaviour of the women SHG members and then to find out the relationship and association between entrepreneurial behaviour of women SHG members formed under SGSY with some of their selected socio-personal and economic characteristics.

MATERIAL AND METHODS

Out of 27 districts of Assam, Jorhat district was selected randomly for the present study. The district possesses a good number of SHG, formed under the SGSY scheme since its implementation. The number was near about 12,000 in 2009. Out of three 3 sub- divisions Jorhat Sadar sub- division was selected randomly for the present study. The Jorhat sub- division has five development blocks. From these, Selenghat and Cipahikhola Development Blocks were selected randomly. The 22 No. West Hologapar Gaon Panchayat from Cipahikhola Development Block and the 11 No. Pub Lahing Gaon Panchayat from Selenghat Development Block were selected randomly for the present study. Five SHGs formed under SGSY were selected from each selected Gaon Panchayat . Finally, ten members from each selected SHGs were selected randomly as respondents. Thus, the total number of respondents was confined to 100 women SHG members.

Keeping in view the objectives of the study 11 independent variables were selected for the present study. The entrepreneurial behaviour was operationalised as the outcome of eight dimensions *viz.*, management orientation, achievement motivation, risk bearing ability, economic motivation, leadership ability, self confidence, innovation proneness and decision making ability of the respondents. Management orientation was measured by the scale developed by Samantha (1977) with modification. Scale developed by Banarjee (1996) with modification was used for measuring achievement motivation. Risk bearing ability was measured with the help of modified scale of Supe (1969). Economic motivation was measured by the scale developed by Singha (1991) with modification. For leadership ability and self confidence scale were developed. The split- half reliability value of leadership ability scale was found at 0.89. In case of self confidence scale the

reliability value was found at 0.90. Innovation proneness was determined with the help of the scale developed by Moulik (1965) and decision making ability was measured by the scale developed by Singha (1991) after discussing with the experts. Statistical tools such as frequency, percentage, standard deviation, mean, co-efficient of correlation and *chi* square test were employed to analyse the data.

RESULTS AND DISCUSSION

The results of the study and relevant discussion there on have been presented under the following sub heads:

Socio-personal, economical and communication characteristics of the respondents:

The findings were presented in Table 1. It can be observed that the majority of the respondents belonged to young age (42.00%) followed by the middle aged group. The finding is similar with Bharathamma (2005), Daulagupu (2004), Kamraj *et al.* (2004). Involvement of younger and middle aged women in SHG may be because of the fact that young and middle aged women are more energetic. Therefore, they can devote more time for their group. Because of the lack of government job as well as low education, they found the SHG a way where they can utilise their skills in income generating activities. The majority of the respondents had a middle school level education. The reason due to the low percentage of respondents possessing higher education may be because of their non realisation about the importance of formal women's education, poor economic status of parent household, poor motivation from family members and lack of educational institution in their locality during their childhood, involved in household activities, etc. Most of the respondents were found married. Women tend to leave their village (home) once they were married and as SHG is a long-term activity and leaving the group in between could affect its process. Consequently, most they preferred married members only for forming the group.

The majority of the respondents belonged to Other Backward Class (OBC) or More Other Backward Class (MOBC) category (68.00%). Generally, SHGs are formed by members from similar socio-economic backgrounds. In case of Jorhat district, the study areas have more population of the OBC or MOBC people and therefore most of the members were OBC or MOBC category. The majority of the respondents had nuclear type family (85.00%). The predominance of nuclear family may be due to realisation among the respondents about the advantages of nuclear families in terms of running the family, less responsibilities, privacy etc. Again in joint family the female may find it difficult to take a decision to take part in SHG activity due to other members of the family. The findings of the present

study are in line with Prasad (1998), Daulagupu (2004), Sowjanya (2007) and Boruah (2009). The majority of the respondents had small size of family (55.00%). The predominance of a number of small sized families might be due to their awareness regarding family planning, the increased cost of living and difficulties in maintenance of big family etc. Table 1 indicates that the mean monthly family income of respondents was Rs.7374.00. From the Table 1 it can be observed that the majority of the respondents (72.00%) obtained financial support to carry out their income generating activities from two sources. The highest percentage of respondents (70.00%) obtained financial support from Government.

Table no. 01 also shows that the majority of respondents (58.00%) were not exposed to any training. The reason for the predominance of respondents without any training exposure may be due to lack of need based training by the Government or other supporting institutions. Moreover, the low education level of respondents may find it difficult to attend the training programmes. If the place where training is given is far away from the village, it is also difficult for the married women to take part in such trainings. The Table 1 reveals that almost all the respondents (88.00%) were not exposed to any entrepreneurial training. Low exposure to entrepreneurial training may be due to the lack of organisation of such training. The training programmes held may be generally production based training, where the training content generally did not cover the entrepreneurship aspect.

The predominance of respondents (61.00%) having a medium level of communication channel used may be due to the reason that the study areas comprising a mixture of highly educated, less educated and even illiterate respondents. It is also comprised of young, middle as well as old aged respondents. The illiterate respondents cannot avail the advantage of written channels of communication whereas the educated respondents can use these channels of communication. For the married and old aged respondents, it is difficult to visit the Block Office, bank etc. regularly and therefore they were irregular in contacting the Extension Officers, VLEWs and Bank officials. The majority of the respondents had medium change agent contact (59.00%). The predominance of respondents having medium change agent contact may be due heterogeneity of the respondents in age and education.

Overall entrepreneurial behaviour of the respondents:

The overall entrepreneurial behaviour of respondents is presented in Table 2. It is observed that though the entrepreneurial behaviour of the majority of respondents possessed a medium level of entrepreneurial behaviour (68.00%) the mean score was skewed towards lower side with a smaller standard deviation.

The component wise entrepreneurial behaviour of the

women SHG members: The entrepreneurial behaviour of women members of SHG comprises of eight components, viz., management orientation, achievement motivation, risk bearing ability, leadership ability, self confidence economic

motivation, innovation proneness and decision making ability. The percentage distribution of the respondents with reference to these characteristics is presented in Table 3. It can be observed that respondents had a medium level of

Table 1 : Distribution of respondents according to their socio-personal, economic and communication characteristics (n=100)

Variables	Range	Score	Percentage	Mean	SD		
Age		Up to 35years	42.00	36.16	10.93		
		36-50 years	38.00				
		51 and above years	20.00				
Education	Illiterate	0	9.00				
	Can read and write	1	6.00				
	Primary school passed	2	12.00				
	Middle school passed	3	46.00				
	HSLC passed	4	10.00				
	HS passed	5	9.00				
Marital status	Graduate and above	6	5.00				
	Married		78.00				
	Unmarried		13.00				
Caste	Widow		9.00				
	General		21.00				
	OBC/MOBC		68.00				
Type of family	SC/ST		11.00				
	Nuclear		85.00				
Size of family	Joint		15.00				
	Small	Up to 4members	55.00			4.62	1.447
	Medium	5-7 members	41.00				
Monthly family income	Large	8 and above members	4.00				
	Low	Below Rs. 3,500	23.00			8266	6877.85
	Medium	Rs.3,500 to Rs. 11,248	60.00				
Number of sources of finance	High	Above Rs.11,248	17.00				
	One source		18.00			1.84	0.419
	Two sources		72.00				
General training exposure	Three sources		10.00				
	Four sources and more		0				
	No training	0	58.00			1.81	1.098
	1 day training	1	13.00				
	2 days training	2	22.00				
Number of exposures on training in entrepreneurship	3 days training	3	4.00				
	4 days training and above	4	3.00				
	No training	0	88.00			1.17	0.493
	One training	1	7.00				
Communication channel used	Two Trainings	2	5.00				
	Three Trainings and more	3	0				
	Low	< 24.55	19.00				6.05
Change agent contact	Medium	24.55 to 36.65	61.00	30.6			
	High	> 36.65	20.00				
	Low	< 3.37	17.00		1.369		
Change agent contact	Medium	3.37 to 7.93	59.00	30.6			
	High	> 7.93	24.00				

management orientation (72.00%). The mean score was also a medium. It was found that the majority of respondents had a medium level of achievement motivation (70.00%) and only 10.00 per cent respondents had high levels of achievement motivation. The mean value is also indicates medium nature for the majority of the respondents. The highest number of respondents possessed a medium level of risk bearing ability (65.00%). The majority of the respondents possessed a medium level of leadership ability (56.00%). Total 25.00 per cent respondents had a high level of leadership ability. The majority of the respondents had a medium level of self confidence (62.00%). It can be observed that 68.00 per cent respondents had the middle level of economic motivation. The majority of respondents had a medium level of innovation proneness (68.00%). The mean value is also slightly skewed towards lower side. It is found that the majority of respondents had a medium level of decision making ability

(44.00%). A considerable amount of respondents (43.00%) had low levels of decision making ability.

It is observed that the percentage of respondents possessing a low level of decision making ability is considerably more than comparable to other seven dimensions. This may be due to the reason that the respondents might be depend upon their husbands (in case of married respondents), family members and peer for taking decisions etc. The mean score of decision making ability was also skewed towards lower side. Medium level of risk bearing ability, self confidence and leadership quality may also influence in this case.

Relationship and association of the independent variables with the entrepreneurial behaviour of the respondents:

The Table 4 shows the findings of relationship analysis

Table 2 : Distribution of women SHG members of Jorhat district according to their overall entrepreneurial behaviour

Category	Score range	Frequency (Percentage)	Mean	Standard Deviation
Low	< 265.62	16 (16.00)		
Medium	265.62 to 314.68	68 (68.00)	290.15	24.53
High	> 314.68	16 (16.00)		

Table 3 : Distribution of respondents according to components of their entrepreneurial behavior (n=100)

Dimension	Category	Score range	Frequency (%)	Mean & SD
Management orientation	Low	< 65.45	18 (18.00)	
	Medium	65.45 to 81.09	57 (57.00)	Mean = 73.27
	High	> 81.09	25 (25.00)	SD = 7.82
Achievement motivation	Low	< 77.39	12 (12.00)	
	Medium	77.39 to 91.51	68 (68.00)	Mean = 84.42
	High	> 91.51	20 (20.00)	SD = 7.09
Risk bearing ability	Low	< 20.31	14(14.00)	
	Medium	20.31 to 31.27	66 (66.00)	Mean = 25.79
	High	> 31.27	20 (20.00)	SD = 5.48
Leadership ability	Low	< 29.28	14 (14.00)	
	Medium	29.28 to 36.92	74 (74.00)	Mean = 33.1
	High	> 36.92	12 (12.00)	SD = 3.82
Self confidence	Low	< 29.00	13 (13.00)	
	Medium	29.00 to 37.18	64 (64.00)	Mean =33.09
	High	> 37.18	25 (25.00)	SD =4.09
Economic motivation	Low	< 32.76	8 (8.00)	
	Medium	32.76 to 38.40	63 (63.00)	Mean = 35.58
	High	> 38.40	29 (29.00)	SD = 2.82
Innovation proneness	Low	< 5.05	11 (11.00)	Mean = 6.50
	Medium	5.05 to 7.95	61 (61.00)	SD =1.45
	High	> 7.95	28 (28.00)	
Decision making ability	Low	1 to 2	33 (33.00)	Mean = 3.27
	Medium	3 to 4	37 (37.00)	SD = 1.33
	High	5	30 (30.00)	

SD= Standard deviation

between the independent variables containing ratio and interval data with entrepreneurial behaviour. It was found that the age of the respondents has significant and negative correlation with entrepreneurial behaviour. This may be due to the reason that young as well as middle aged women are more enthusiastic than older women. Older women have to face many problems relating to their health due to which it becomes difficult for them to give enough time and effort to their group. Moreover, young and middle aged women have a more flexible mindset than older women. They have more aspiration, self confidence and they adopt new things easily which help them to become more active in their entrepreneurial activities. Monthly family income has also a significant and positive relationship with entrepreneurial behaviour of the respondents. This may be because of the reason that when the monthly income of a respondent is good she easily accepts risk in her work situation. She has an even better level of innovation proneness than respondent having a poor monthly income. The financial loss due to accepting the risk by adopting the innovation may be covered up by her monthly income. In case of training exposure, general training has significant and positive correlation with entrepreneurial behaviour. This may be because of the reason that the respondents might be getting need based training and they were positively utilising the knowledge and skill into their entrepreneurial activities within their group.

The Table 5 shows the findings of an association

Table 4 : The relationship between the independent variables containing ratio and interval data with entrepreneurial behaviour of women SHG members

Sr. No.	Variables	r value	t value
1.	Age	- 0.293	3.044**
2.	Size of family	0.002	0.024
3.	Monthly income	0.292	3.024**
4.	Source of finance	0.117	1.168
5.	Training exposure		
	General training	0.314	3.283**
	Training in entrepreneurship	0.149	1.501
6.	Communication channel used	0.085	0.851
7.	Change agent contact	0.014	0.148

** indicates significance of value at P=0.01

Table 5 : The association between the independent variables containing nominal and ordinal data with entrepreneurial behaviour of women SHG members

Sr. No.	Variables	Degrees of freedom (d.f.)	Chi - square value
1.	Education	7	10.89*
2.	Marital status	4	0.450
3.	Caste	4	0.567
4.	Family type	3	0.18

** indicates significance of value at P=0.01

between the independent variables containing nominal and ordinal data with entrepreneurial behaviour. Here, analysis was done by using *the Chi* - square test. Here it is found that education has a significant association with entrepreneurial behaviour. This may be due to the reason that the literate respondents can avail the benefit of training programmes more than the illiterate ones. Moreover, literate respondents have better leadership ability, self confidence which helps them to possess better entrepreneurial behaviour.

From the study it can be concluded that the majority of the SHG members had a medium level of entrepreneurial behaviour, which is a positive indication for the women SHG members to make them economically empowered. Therefore, it calls for intensification of educational efforts and policy support to the SHG members of the Government, NGOs and the extension workers of the Development departments to strengthen their entrepreneur behaviour. The study revealed that certain variable such as age, education, monthly income, exposure to general training were found to be significant with entrepreneurial behaviour . The government and NGOs should aim at manipulating these variables to their advantage for promoting better entrepreneurial behaviour among the SHG members. Since it was found that change agent contact did not have any significant relationship with entrepreneurial behaviour of the SHG members, focus should be given on the role of change agents to motivate the members so that they can improve their entrepreneurial behaviour. Communication channel used and entrepreneurial behaviour of women SHG members was found non- significant so the SHG members should be guided about the use of proper communication channel for improving their entrepreneurial behaviour. Entrepreneurial development programmes (EDP) should be conducted at a village or block level by Government, Krishi Vigyan Kendra (KVK) as well as NGOs. For that purpose special training module may be developed. The block officials should make it sure that the activities that the groups decide to undertake, should be based on the market demand which will help to overcome the market related problems. The majority of the members had a medium level of change agent contact; therefore, exposure visit to places of successful entrepreneurs in nearby areas and interaction meetings with them could motivate and develop entrepreneurial behaviour among the SHG members.

REFERENCES

- Banerjee, M. (1996).** A Study on the Women Entrepreneurs in Assam. M.Sc (Ag.) Thesis, Department of Extension Education, Assam Agricultural University, Jorhat, ASSAM (INDIA).
- Bharathamma, G.U. (2005).** Empowerment of rural women through income generating activities in Gadgad district of North Karnataka. M.Sc (Ag.) Thesis, University of Agricultural Sciences, Dharwad, KARNATAKA (INDIA).

- Boruah, D. (2009).** A study on functioning and problems of women self help groups (SHGs) in Dhemaji and Lakhimpur Districts of Assam. M.Sc (Ag.) Thesis, Department of Extension Education, Assam Agricultural University, Jorhat, ASSAM (INDIA).
- Daulagupu, R. (2004).** Selected factors influencing the functioning of self help group (SHG) in Jorhat district of Assam. M.Sc. (Home Science) Thesis, Assam Agricultural University, Jorhat, ASSAM (INDIA).
- Kabeer, N. (2001).** Reflections on the measurement of women's empowerment. *In* : Discussing women's empowerment-theory and practice. Sida Studies No. 3 Novum Grafiska AB Stockholm.
- Kamraj, J.M.A. and Muralidharan, K. (2004).** Empowerment of rural women through SHGs. *Rural India*, **67** (2): 33-34.
- Kuratako, D. (2006).** A tribute to 50 years of excellence in entrepreneurship and small business. *J. Small Business Management*, **44** (30) : 483-492.
- Moulik, T.K. (1965).** Measurement in extension research: instrument developed at IARI, New Delhi, IARI Division of Agricultural Extension, 1972
- Prasad, C.H. (1998).** Implementation process of women development programme (IFAD) - an experimental model. *J. Rural Dev.*, **17**(4): 779-791.
- Supe, S.V. (1969).** Factors related to different degrees of rationality in decision making among farmers. *In* : Singh, K.N.; Singh, S.N. and Lokhande, M.R. (Eds). Measurement in extension research, instrument developed at IARI, New Delhi, IARI Division of Agricultural Extension, 1972.
- Samantha, R.K. (1977).** A study on some agro- economic, socio-psychological and communication variables associated with repayment behaviour of agricultural credit users of nationalized banks. Ph.D. Thesis, Dept. of Agricultural Extension, Bidhan Chandra Krishi Vishwavidyalay, West Bengal.
- Singha, A.K. (1991).** A study of the determinants of entrepreneurial behavior in the adoption of selected farm practices by the farmers of Cachar district of Assam. M.Sc (Agri) Thesis, Dept. of Extension Education, Assam Agricultural University, Jorhat, ASSAM (INDIA).
- Sowjanya (2007).** A comparative analysis of successful and unsuccessful self help groups in Gadgad district of Karnataka. M.Sc (Ag.). Thesis, Department of Extension Education, University of Agricultural Sciences, Dharwad, KARNATAKA (INDIA).
- Tiwari (2007).** Entrepreneurship- key to women's employment. *In* : Tiwari, S. and Tiwari, A. Women entrepreneurship and economic development. Sarup and Sons, New Delhi, pp. 63-69.


 ★★★★★ of Excellence ★★★★★