

**RESEARCH ARTICLE :**

Decision making abilities of the SHG members in relation to entrepreneurial activities in Saurashtra region of Gujarat

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SUMMARY : The self help group (SHG) is generally an economically homogeneous group formed through a process of self-selection based upon the affinity of its members. Most of the SHGs are women's groups with membership ranging between 10 and 20. The result indicated that SHG women members had highest decision score (5.14) in the area of planning for children education followed by participation in social activities (4.92 score) etc.

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KEY WORDS :

SHG, Decision score, Membership

BACKGROUND AND OBJECTIVES

Origin and development of SHG:

Prof. Mohammed Yunus (Bangladesh, 1976), started women's groups and developed thrift and savings among the poorest of poor. Now, it has been developed in to bank named "Bangladesh Grameen Bank" (Ahamad and Pandey, 2014).

In India, pioneer in this field is Self-Employed Women's Association (SEWA) started in 1972 at Ahmedabad, Gujarat by Ela Bhatt. It has networked many co-operatives and emerged as the largest federation of co-operatives in the country (Anonymous, 2014).

Self-help groups are informal associations of people who choose to come together to find ways to improve their living

conditions. They help to build social capital among the poor, especially women.

The most important functions of a self-help groups are: to encourage and motivate its members to save, to persuade them to make a collective plan for generation of additional income and to act as a conduit for formal banking services to reach them. Such groups work as a collective guarantee system for members who propose to borrow from organized sources. Consequently, self-help groups have emerged as the most effective mechanism for delivery of micro-finance services to the poor. The range of financial services may include products such as deposits, loans, money transfer and insurance (Anonymous, 2017).

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Entrepreneurship is the only solution to the growing employment among rural youth. It helps to generate employment for a number of people within their own social system. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision-making status in the family and society as a whole (Mishra, 2014).

RESOURCES AND METHODS

180 SHG women members were selected from 18 villages of the 6 talukas of Junagadh and Rajkot districts of Saurashtra region by employing multistage sampling technique. An interview schedule was developed in accordance with the objectives of the study and it was pre tested and translated into Gujarati. The data of this study were collected with the help of structural interview schedule. The collected data were classified, tabulated, analyzed and interpreted in order to make the findings meaningful.

Decision making ability of the SHG members were analyzed with the help of decision score. Decision making ability of the women was analyzed in the twenty two areas and the responses of the respondents were categorized under 5 point continuum. The points on the continuum were no involvement, opinion was sought, opinion was considered, joint decision and independent decision with weight of 0, 1, 2, 3, 4.

Sr. No.	Decisions	Score
1.	No involvement (NI)	0
2.	Opinion was sought (OS)	1
3.	Opinion was considered (OC)	2
4.	Joint decision (JD)	3
5.	Independent decision (ID)	4

The decision score was calculated with the help of the following formula:

$$\text{Decision score} = \frac{\text{NI} \times 0 + \text{OS} \times 1 + \text{OC} \times 2 + \text{JD} \times 3 + \text{ID} \times 4}{100}$$

OBSERVATIONS AND ANALYSIS

SHG women play a key role in the agriculture, livestock management and household activities and small scale enterprises. They have role in decision making particularly in matters related to children education,

agriculture, livestock management, family and social function, buying and selling of the land, property and household goods, amount to be spent on food material, health and hygiene practices, amount to be spent on religious activity, household savings and adoption of business/occupations.

In the present study some decision area were selected to analyze the decision making ability of the SHG women members.

It is apparent from the Table 1 that SHG women members had highest decision score (5.14) in the area of planning for children education followed by participation in social activities and its decision (4.92 score) and got first and second rank. Whereas, with regards to decision area of quantity of production got decision (4.89 score) followed by name of products and its decision score was (4.63) and decision score in case of hire of labour was (4.52 score).

On the other hand, decision score in the area of entrepreneurial activities to be followed like handicraft and handloom, cloth making etc. were (4.41 score) followed by decision regarding the prices of the product and its (4.37 score). The decision making score in relation to purchase and sale of the commodities was 4.36 followed by the decision score in the area of loan and which was 4.33. Decision score with regards attend the training on entrepreneurship was 4.28. Close observation to the data reveal that decision score of purchase and selling of SHG machinery and equipments was 4.14 which was followed by the decision score of purchasing of the raw products and its decision score was 4.12. Area of decision with regards to sale of farm produce and purchasing of the ornaments was same which was 4.10. In case of investment in bank decision score was 4.0 and decision score regarding selling of SHG product was 3.98. Whereas, decision score of purchase of agriculture land was 3.91 followed by the decision score of place of market was 3.82. On the other hand, decision score was found less in some areas of decision like selling of animals, start new enterprise, selling of dairy products and online selling of SHG products through internet which were 3.40, 3.24, 2.40 and 1.83 and got eighteen, nineteen, twenty and twenty one rank.

It can be concluded that the SHG women members were having strong decision taking power in the area of planning for children education and participation in the social activities. On the other hand, women were having

Table 1: Distribution of the respondents according to their decision making abilities in relation to entrepreneurial activities (n = 180)

Sr. No.	Area for decision	NI (0)	OS (1)	OC (2)	JD (3)	ID (4)	DS (Decision score)	Rank
1.	Start new enterprise	3	65	77	35	0	3.24	XIX
2.	Online selling of SHG products through internet	80	40	42	13	5	1.83	XXI
3.	Purchase of agriculture land	23	01	79	76	01	3.91	XVI
4.	Name of products	00	17	43	120	00	4.63	IV
5.	Quantity of production	00	03	45	132	00	4.89	III
6.	Purchase and sale of the commodities	00	12	80	88	00	4.36	VIII
7.	Purchase and selling of SHG machinery and equipments	00	29	68	83	00	4.14	XI
8.	Sale of farm produce	00	27	76	77	00	4.10	XIII
9.	Selling of SHG products	00	26	90	64	00	3.98	XV
10.	Selling of dairy products	67	26	47	40	00	2.40	XX
11.	Selling of animals	32	29	46	73	00	3.40	XVIII
12.	Purchasing of the raw products	01	29	67	83	00	4.12	XII
13.	Labour hiring	09	14	33	124	00	4.52	V
14.	Planning for children education	00	00	26	154	00	5.14	I
15.	Participation in social activities	00	00	58	112	10	4.92	II
16.	Purchasing of ornaments	00	43	45	91	01	4.10	XIII
17.	Take loan	00	46	15	119	00	4.33	IX
18.	Attend training on entrepreneurship	00	15	112	23	30	4.28	X
19.	Decide the prices of the products	00	14	75	91	00	4.37	VII
20.	Place of market	00	41	76	63	00	3.82	XVII
21.	Investment in bank	00	48	44	88	00	4.00	XIV
22.	Entrepreneurial activities to be followed like handicraft and handloom, cloth making etc.	00	26	47	107	00	4.41	VI

No. involvement (IN), Opinion considered (OC), Opinion sought (OS), Jointly decision (JD), Independent decision (ID), Decision score (DS)

very weak decision taking power in the area of online selling of the SHG products through internet.

This finding is due to the majority of SHG members were educated up to the only secondary school and they realized the value of education, so in case of their children education, they wanted to provide good education to their children with the help of their family support. While majority of SHG women members were not getting the any exposure about online marketing and also its difficult for the rural areas. Similar results were also obtained by the Vijayanthi (2002) and Mitra *et al.* (2017).

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