

CHARACTERISTICS OF SHG MEMBERS IN RELATION TO ENTREPRENEURIAL ACTIVITIES

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ABSTRACT

Self-Help Group is a small voluntary association of poor people preferably the same socio-economic back drop. It is an informal association 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 micro- credit given to them to start enterprises and it can be for all women and all men group. In order to realize the characteristics, the study was carried out in Saurashtra region. SHG women members, villages, talukas were selected from Junagadh and Rajkot districts. Junagadh, Mangrol, Keshod from Junagadh district and Rajkot, Dhoraji, Gondal from Rajkot district were selected purposively because these talukas were having sufficient number of the SHGs for research purpose. Three villages from each selected taluka and ten respondents were selected randomly from each village. Thus, total 180 respondents as sample were selected from eighteen villages. The results of the research indicated that majority (58.89 per cent) of the respondents were from middle age group, more than one third (34.45 per cent) of the SHG women members were educated up to secondary school, joint family (55.56 per cent) and medium family size (48.33 per cent). Whereas, 76.67 per cent respondents were found in landless category, fifty per cent of the SHG women were found in the category of ₹ 50,001/ to 1,00,000/ annual income. Majority of the respondents had medium level of extension participation (60.00 per cent), proactive attitude (65 per cent), skill development (66.11 per cent), market orientation (65.00 per cent), achievement motivation (76.67 per cent), risk orientation (43.89 per cent), innovativeness (76.11 per cent) and source of information (68.89 per cent).

Keywords: SHG, market orientation, annual income, achievement motivation

INTRODUCTION

Self-Help Group is a small voluntary association of poor people preferably the same socio-economic back drop. The micro- credit given to them to start enterprises and it can be for all women group and all men group. However, it has been the experience that women's groups perform better in all the important activities of SHGs. SHG is a medium for the development of saving habit among the women.

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 (a) to encourage and motivate its members to save (b) to persuade them to make a collective plan for generation of additional income (c) 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. (Anon., 2017b)

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 (Anon, 2014).

It is now widely accepted that SHGs are a way of empowering women. SHG is a key component for reducing the poverty of rural women and it also uplifts the rural women in many ways i.e. social, economic, psychological, educational, health, political etc. It is a path for reach up to the grass root level in rural area with the purpose of development of rural women. Now a days, government has also appreciated the activities of SHGs in all over India. Simultaneously, government has also launched various types of schemes for boosting the growth of SHG. Looking to the scenario of the empowerment of the women and importance of SHGs in the country, it is worthwhile, study was carried out on "Profile Characteristics of SHG Members in Relation

to Entrepreneurial Activities in Saurashtra Region”.

OBJECTIVES

- (1) To know the personal and socio-economic characteristics of SHG members
- (2) To know the psychological and communicational characteristics of SHG members in relation to entrepreneurial activities in Saurashtra region

RESEARCH METHODOLOGY

In order to realize the objective of the study, SHG women members, villages, talukas were selected from Junagadh and Rajkot districts of Saurashtra region by employing multistage, purposive and random sampling technique. The six talukas viz., Junagadh, Mangrol, Keshod from Junagadh district and Rajkot, Dhoraji, Gondal from Rajkot district were selected purposively because these talukas were having sufficient number of the SHGs for research purpose. From each selected taluka, three villages were selected randomly. Thus, total eighteen villages were selected for the study. Ten respondents were selected randomly from each village. Thus, total 180 respondents as sample were selected from eighteen villages. The *ex post facto* research design was adopted, since the phenomenon has already occurred and is continuing. 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.

Table 1 : Distribution of the respondents according to their age

(n = 180)

Sr. No.	Category	Frequency	Per cent	Mean	SD
A	Personal characteristics				
1	Age				
	(1) Young age (Up to 35 years)	63	35.00	-	-
	(2) Middle age (36 to 50 years)	106	58.89		
	(3) Old age (Above 50 years)	11	06.11		
2	Education level				
	(1) Illiterate	26	14.44	-	-
	(2) Functionally literate	00	00.00		
	(3) Primary School (Up to 7 th Standard)	57	31.67		
	(4) Secondary School (8 th to 10 th std.)	62	34.45		
	(5) Higher Secondary (11 th to 12 th std.)	25	13.89		
	(6) Graduate	10	05.55		
	(7) Post Graduate	00	00.00		

RESULTS AND DISCUSSION

To study the selected characteristics of the respondents was one of the objectives under study. The findings of these characteristics were presented in the following sections.

(A) Personal characteristics

(1) Age

Physical and physiological development of an individual is related to his/her age. Age is the natural phenomena of the life of human beings. It is well understood that young women are more energetic, enthusiastic but not stable as like middle age women. Women member of the middle age group are more stable in their ideas and decision, while old age women are slow in acceptance of the new ideas. On the basis of the chronological age of the respondents, they were grouped into three categories viz., young, middle and old age group.

It was found that majority (58.89 per cent) of the respondents were from middle age group, followed by the young (35.00 per cent) and old (6.11 per cent) age group.

Age determines to a large extent the behaviour and attitude of a person. Traditionally, age is considered as an important factor in respect of one's status and prestige, particularly in societies. Usually, young women are engaged in study and marriage ceremony, so they cannot give their time in another activities and old age women are not able to do more work because of their physical weakness.

Sr. No.	Category	Frequency	Per cent	Mean	SD
3	Type of family				
	(1) Joint family	100	55.56	-	-
	(2) Nuclear family	80	44.44		
4	Size of family				
4	(1) Small (Up to 5 members)	80	44.44	-	-
	(2) Medium (6-8 members)	87	48.33		
	(3) Large (more than 8 members)	13	07.23		
B	Socio-economic characteristics				
5	Size of land holding				
	(1) Landless (No land)	138	76.67	-	-
	(2) Marginal farmer (Up to 1 ha.)	34	18.88		
	(3) Small farmer (1.01 to 2 ha.)	03	01.67		
	(4) Medium farmer (2.01 to 4 ha.)	03	01.67		
	(5) Big farmer (above 4 ha.)	02	01.11		
6	Annual income				
	(1) Above ₹ 2,00,001/-	00	00.00	-	-
	(2) ₹ 1,50,001/- to ₹ 2,00,000/-	02	01.11		
	(3) ₹ 1,00,001/- to ₹ 1,50,000/-	39	21.67		
	(4) ₹ 50,001/- to ₹ 1,00,000/-	90	50.00		
	(5) Up to ₹ 50,000/-	49	27.22		
7	Extension participation				
	Low (<12.83 score)	37	20.56	16.89	4.06
	Medium (12.84 to 20.95 score)	108	60.00		
	High (>20.95 score)	35	19.44		
8	Proactive attitude				
	(1) Low (<17.33 score)	31	17.22	21.85	4.52
	(2) Medium (17.34 to 26.36 score)	117	65.00		
	(3) High (>26.36 score)	32	17.78		
9	Skill development				
	(1) Low (<24.57 score)	38	21.11	29.52	4.95
	(2) Medium (24.58 to 34.47 score)	119	66.11		
	(3) High (>34.47 score)	23	12.78		
C	Psychological characteristics				
10	Market orientation				
	(1) Low (<22.11 scores)	33	18.33	24.87	2.76
	(2) Medium (22.12 to 27.63 scores)	117	65.00		
	(3) High (>27.63 scores)	30	16.67		
11	Achievement motivation				
	(1) Low (<11.98 scores)	12	06.16	14.33	2.35
	(2) Medium (11.99 to 16.68 scores)	138	76.67		
	(3) High (>16.68 scores)	30	16.67		

Sr. No.	Category	Frequency	Per cent	Mean	SD
12	Risk orientation				
	(1) Low (<2.48 score)	32	17.78	3.2	0.72
	(2) Medium (2.49 to 3.92 score)	79	43.89		
	(3) High (>3.92 score)	69	38.33		
13	Innovativeness				
	(1) Low (<11.39 score)	16	08.89	13.16	1.77
	(2) Medium (11.40 to 14.93 score)	137	76.11		
	(3) High (>14.93 score)	27	15.00		
D	Communicational characteristics				
14	Source of information				
	(1) Low (<21.28 scores)	24	13.33	27.11	5.83
	(2) Medium (21.29 to 32.94 scores)	124	68.89		
	(3) High (>32.94 scores)	32	17.78		

(2) Education

Education is the process of bringing out the desirable change in human behavior through knowledge, attitude and skill. Education is the primary requirement for human beings in the society. Formal education is generally provided in the school and colleges. This is essential for the overall development of the human beings. For understanding the value of education, information was collected regarding the education of the SHG members. Data presented in the above table revealed that more than one third (34.45 per cent) of the SHG women members from secondary school education, followed by primary school (31.67 per cent), illiterate (14.44 per cent) and higher secondary (13.89 per cent) level of education. Only 5.55 per cent of the SHG women were graduate. No one respondent was found from the functionally illiterate and post graduate education level. It can be concluded that two third of the respondents (66.32 per cent) had primary & secondary level of education. From the above facts, it might be that women were not able to go for the higher studies, because of their economic status and also education sources of higher studies were also far away from the rural area. It also might be that due to poor economic condition, they have to help their family in work and marriage factor also intercept them in higher studies.

(3) Type of family

The type of family is an important social factor. There are two types of family i.e. nuclear and joint. A nuclear family consists of husband, wife and their children. Joint family consists of more than one primary family on the basis of closed blood relation and common residence. The data in above Table revealed that more than half (55.56 per cent) of the SHG members were living in the joint family. Whereas,

44.44 per cent of the SHG women were living in the nuclear type of family.

(4) Size of family

Size of family refers to the total number of members residing together in the family. The data pertaining to the categorization of the respondents, according to their size of family is depicted in Table that less than one half (48.33 per cent) of the respondents were from the medium size of family, followed by the small size of family (44.44 per cent) and large size of family (7.23 per cent). It can be concluded that great majority of the respondents (92.77 per cent) had small and medium size of family (i.e. upto 8 family members). The large size of family has its own benefits, as it provides for leisure time from household responsibilities to an individual which he can utilize for social responsibilities. Also staying with elders of their family would help in the household responsibilities as well as with guidance.

(B) Socio-economic characteristics

(5) Size of land holding

Land ownership is one of the determining factors of rural people. Among all the economic resources land is the chief form of capital in rural areas. From the above Table, it showed that more than three fourth (76.67 per cent) of the respondents were found in landless category, followed by marginal farmers (18.88 per cent), equal proportion of small and medium farmers (1.67 per cent) and big farmers (1.11 per cent). It can be concluded that majority of the respondents (76.67 per cent) were landless. The reason might be that generally SHG women are from BPL families and they were having the low economic status. So, they were not able to purchase agriculture land because of its high cost.

(6) Annual income

Annual income refers to the gross annual earning of family from all resources. It also indicates that socio-economic position of the individual affects their behaviour. Generally, the sound and multipurpose activities can only be possible when money is available on hand. It is observed that exactly fifty per cent of the SHG women were found in the category of ₹ 50,000/- to 1,00,000/- annual income. Whereas, (27.22 per cent) respondents were found in the category of ₹ 50,000/- annual income, followed by 21.67 per cent and only 1.11 per cent respondents having ₹1,00,001/- to 1,50,000/ annual income and ₹ 1,50,001/- to 2,00,000/- annual income, respectively. No one respondent was found in the category of above ₹ 2 lakh annual income.

(7) Extension participation

Extension participation means involvement of the women members in different activities like training, tour, agriculture fair, handicraft fair, exhibition etc. to acquire the knowledge. Extension participation helps the SHG members to enhancement of their knowledge. On the basis of the mean and standard deviation, SHG members were divided into three categories as under. The data revealed that three fifth (60.00 per cent) of the respondents were in medium extension participation category, followed by 20.56 per cent and 19.44 per cent of the respondents who were in low and high extension participation category, respectively.

(8) Proactive attitude

Proactive attitude is a personality characteristic which has implications for motivation and action. It is belief in the rich potential of changes that can be made to improve oneself and one's environment. It was found from the Table that majority of the respondents (65.00 per cent) had medium level of proactive attitude followed by high and low level of proactive attitude with 17.22 per cent and 17.78 per cent, respectively. The reason behind that still our society is male dominated and also women mostly depend on men for their social and economic necessity because of their negative attitude about own self.

(9) Skill development

Skill means ability to do thing. Skill development means improvement in the effectiveness. It is an important instrument to measure the improvement in their working efficiency. A perusal of the data in Table revealed that nearly two third (66.11 per cent) of SHG women had medium level of the skill development. Whereas, 21.11 per cent of the respondents had low level of the skill development and 12.78 per cent of the respondents had high level of the skill development. It can be concluded that majority of the respondents had medium level of the skill development. The probable reason behind that SHG women were engaged in

the various income generating activities which are so creative like handicraft, stitching and beauty parlour etc. So that it provides them the lot of opportunities to develop the different skills.

(C) Psychological characteristics

(10) Market orientation

Market orientation is a very important psychological trait that is associated with market related information to manage their business. This helps the respondents to analyze market intelligence to avail the better price of their products. From the above table, it revealed that majority (65.00 per cent) of the respondents had medium level of market orientation. Whereas 18.33 per cent of the respondents had low level of market orientation, followed by 16.67 per cent of the respondents had high level of market orientation.

(11) Achievement motivation

It is defined as a value associated with women, which drives her to excel in their business and related fields to reach a sense of personal accomplishment. It is evident from the above Table that more than three fourth (76.67 per cent) of the SHG women members were having medium level of the achievement motivation. Whereas, 16.67 per cent of the respondents were having high level of the achievement motivation. Only 6.16 per cent of the SHG women members were having the low level of achievement motivation. It can be concluded that majority of the respondents were having medium to high level of the achievement motivation. The possible explanation for the such finding might be that all the SHG members were involved in the different entrepreneurial activities with the intention of the progress and growth in the future and to achieve their goal.

(12) Risk orientation

The risk orientation is described as the degree to which an individual is oriented towards the risk and uncertainty and has courage to face the problems in their business. This is one of the important qualities to manage risks. The data presented in Table showed that 43.89 per cent of the respondents were having the medium level of risk orientation and 38.33 per cent of the respondents were having high level of the risk orientation. Whereas, only 17.78 per cent of the respondents were having low level of the risk orientation. It can be concluded that majority of the respondents (82.22 per cent) had medium and high level of the risk orientation. The reason might be that their limited opportunities to involve in different occupations because of lack of education and lack of resources might be do not support them to take high level of risk.

(13) Innovativeness

It is orientation of individual to get linked or closing

associated with change adopting innovative ideas and practices and hence, it plays an important role in influencing socio-economic change. It can be inferred from the table that more than third fourth of respondents (76.11 per cent) were found in the category of medium level of innovativeness followed by 15.00 per cent and 8.89 per cent of respondents were found in the category of high and low level of innovativeness, respectively. From the above discussion, it can be concluded that majority of the respondents were found in the medium level of innovativeness. The probable reason might be that their medium level of the extension participation and SHG women members were curious to know about the new things but they were not in the condition to adopt the technology earlier because of their economic condition.

(D) Communicational characteristics

(14) Source of information

Information seeking was operationally defined as the frequency of contact or exposure of women to different sources for obtaining information regarding their enterprises. It is evident from the data presented in Table that majority of the respondents (68.89 per cent) were from the medium level of source of information followed by 17.78 per cent of the respondents were from the category of high source of information. Whereas, 13.33 per cent of the respondents were from the category of low source of information.

It can be concluded that majority of the respondents were found medium source of information. The probable reason might be that majority of the women were having the good contact with the DRDA officers, bank officers, taluka Panchayat staff and another SHG members etc. Now a days, not all but the few women are also using internet and social networking sites.

CONCLUSION

It can be concluded that in case of the personal characteristics, majority (58.89 per cent) of the respondents were from middle age group, more than one third (34.45 per cent) of the SHG women members from secondary school education. Whereas, 55.56 per cent of the SHG members were living in the joint family and less than one half (48.33 per cent) of the respondents were from the medium family size. In socio - economic characteristics, more than three fourth of the respondents were found in landless category (76.67 per cent). Whereas, fifty per cent of the SHG women were found in the category of ₹ 50,000/ to 1,00,000/ annual income, medium extension participation category (60.00 per cent), medium level of proactive attitude (65 per cent) and medium level of the skill development (66.11 per cent). The finding related to psychological characteristics, majority of

the respondents had medium level of market orientation (65.00 per cent), medium level of the achievement motivation (76.67 per cent), medium level of risk orientation (43.89 per cent) and medium level of innovativeness (76.11 per cent). With regards to communicational characteristics, results revealed that majority of the respondents (68.89 per cent) were from the category of medium source of information.

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