

Entrepreneurial Behaviour and Constraint Analysis of SHG Members of National Rural Livelihood Mission (NRLM) in Banda District (U.P.)

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ABSTRACT

The study analyzes the entrepreneurial behaviour of self help groups in Banda district of Uttar Pradesh. Out of the eight blocks, Badhokhar Khurd block was selected and a total of 120 respondents who were members of Self-help groups' were selected by using proportionate random sampling method and interviewed with the help of pretested structured interview schedule. The results revealed that majority of the respondents (65.84%) came under medium level of entrepreneurial behavior while very few members of SHG functioning under National Rural Livelihood Mission exhibited high level of entrepreneurial behaviour (20.83%). It was further observed that education, annual income, occupation, mass media use, marketing orientation and economic motivation had positive and significant correlation at 0.01% level of significance while others variable extension contact and social participation had positive and significant correlation at 0.05% levels of significance. Findings regarding constraints revealed that lack of knowledge among members of SHG on market trend of its products and limited marketing of SHG products were the major constraints faced by SHG members functioning under National Rural Livelihood Mission.

Introduction

Entrepreneurship stands as a vehicle to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment. It has enormous potential in terms of diversity of rural occupations especially in the developing countries like India. The entrepre-

neurs plays very important role in developing the economy of the country where there is ample opportunity for using innovations to best utilize the available natural resource like man and material and capital. Thus, in all economic development activities more and more emphasis is being given on entrepreneurship development (Nagesha, 2005). Women population represents nearly 43% of the world

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agricultural labour force (FAO, 2011). Farm women mostly belong to the socio-economically poor category with less participation in economic activities. Women's perception of their decision making in general bends towards lower side due to the reason that in patriarchal families the agriculture is considered as the men's domain (Nain & Kumar, 2010). In present scenario role of farm women in agriculture has increasingly been recognized as most important and necessary (Farmar-Bowers, 2010) in securing the global food security. Empowering women farmers with necessary technical-know-how has become the need of the hour. Farm women in group and individually can tap the vast opportunities of enterprise development (Singh et al, 2014). Self Help Group is one of the most appropriate strategies for promotion of entrepreneurship among farming community. The genesis of SHGs could be traced to mutual aid and trust in Indian rural society. Under this mission woman SHGs have been formulated and they have been empowered through various income generating activities. The scheme was implemented by Ministry of Rural Development, Government of India, Since June, 2011 with a view to promote and build the capacity for self-employment and to organize the rural poor in SHGs. The present study was an attempt to understand the entrepreneurial behaviour of the members of SHG formed under Uttar Pradesh State Rural Livelihood Mission (UPSRLM) of Banda district of Uttar Pradesh.

Methodology

The study was carried out in Banda district of Uttar Pradesh to assess the Entrepreneurial Behaviour of SHG members functioning under National Rural Livelihood Mission (NRLM). The Badhokhar Khurd block was selected

randomly from 17 blocks of Banda district and a total of six gram panchayats viz. Mawai Bujurg, Triveni, Dingwahi, Kanwara, Tindwara and Mahokhar were also selected randomly for the said purpose based on 10 per cent of total numbers of Gram panchayat. A total of 120 respondents who are members of SHGs were selected from six Gram Panchayats by using proportionate random sampling method. Data were collected with the help of pretested structured interview schedule. Appropriate statistical tools; frequency, percentage, Pearson's Coefficient of Correlation were used to analyze the data and to draw meaning conclusion.

Result and Discussion

The findings revealed that majority (Table 1) of the respondents (60.83 %) were belonging to middle age group, educated up to post-graduation level (10.00%), small and nuclear family, involved in agriculture along with business (75%), less than one-third (31.70%) of respondents fall under less than Rs. 30000 income category, majority (57.40 %) of respondents were having a medium extent of mass media utilisation, medium level of extension contact (62.50%) and social participation (52.50%). The findings of the present study are in line with the study of Raina *et al.* (2016) Gajanan (2018) and Shinogi *et al.* (2021). About half of the respondents (52.50%) had a medium level of market orientation, about third medium level of economic motivation and innovativeness (48.33, 43.33%), majority (54.16 %) of respondents had a medium level of decision-making ability and more than half (57.50%) of respondents had a high level of achievement motivation. The results of the present study are in conformity with the study of Pawar *et al.*, (2016), Chithra *et. al* (2018) and Rav (2014) and Nain *et al*,(2015).

Table 1. Distribution of the respondents on the basis of socio-demographic profile and psychological characteristics

Sl. No.	Variables	Category	Frequency	Percentage
	Age	Young (up to 26)	24	20.00
		Middle (26-44)	73	60.83
		Old (above 44)	23	19.16
	Education	Illiterate	12	10.00
		Primary School	30	25.00
		High School	31	25.80
		Intermediate	27	22.50
		Undergraduate	11	09.10
		Post-Graduate	09	07.50
	Family Size	Small (up to 5 members)	75	62.50
		Large (above 5 members)	45	37.50

(Table continued)

(Table continued)

Sl. No.	Variables	Category	Frequency	Percentage
	Family type	Nuclear	62	51.70
		Joint	58	48.30
	Occupation	Agriculture	09	07.50
		Agriculture with Business	90	75.00
		Agriculture with Labour	21	17.50
	Annual Income	Less than 30000	38	31.70
		300001-45000	31	25.80
		45001-60000	33	27.50
		Above 60000	18	15.00
	Use of Mass Media	Low (Up to 4)	23	19.20
		Medium (5-8)	69	57.40
		High (Above 9)	28	23.30
	Extension contact	Low (Up to 5)	10	08.33
		Medium (6-9)	75	62.50
		High (Above 10)	35	29.27
	Social participation	Low (Up to 3)	17	14.16
		Medium (4-7)	63	52.50
		High (Above 8)	40	33.34
	Market orientation	Low (Up to 3)	13	10.83
		Medium (4-7)	63	52.50
		High (Above 8)	44	36.67
	Economic motivation	Low (up to 9)	29	24.17
		Medium (10-13)	58	48.33
		High (Above 14)	33	27.50
	Innovativeness	Low (Up to 11)	19	15.83
		Medium (12-13)	52	43.33
		High (Above 14)	49	40.84
	Decision making ability	Low (Up to 6)	18	15.00
		Medium(7-10)	65	54.16
		High(above 11)	37	30.83
	Achievement motivation	Low (Up to 11)	18	15.00
		Medium (12-13)	33	27.50
		High (above 14)	69	57.50

Entrepreneurial Behavior of the Respondents

The findings revealed that (Table 2) that vast majority (65.84%) of respondents belonged to medium level of entrepreneurial behaviour category followed high (20.83%) and low level of entrepreneurial behavior (13.32%), respectively. The majority of the respondents

were having medium level of entrepreneurial behavior might be due to poor financial condition and low education of respondents. However, it is the reflection of all the major traits of entrepreneurial behaviour. As the respondents possess a high level of entrepreneurial behaviour as indicated in Table 1. The findings of the present study are in line with the study of Shreeram (2013), Gupta et al (2013); Singh et al (2016).

Table 2: Distribution of respondents on the basis of their Entrepreneurial behavior

Sl. No.	Category	Frequency	Percentage	Mean	S.D.
1.	Low (up to 51)	16	13.33	57.54	6.419
2.	Medium (52-63)	79	65.84		
3.	High (above 64)	25	20.83		

Relationship between dependent and independent variables of members of SHG under NRLM

The result revealed that (Table 3) education, annual income, occupation, social participation, use of mass media, extension contact, economic motivation and market orientation had a positive and significant relationship with entrepreneurial behaviour of respondents. Whereas, there was a negative and non-significant relationship between entrepreneurial behaviour of SHG members and their age. The age is the factor, which determines the enthusiasm, readiness and position to work hard required for determining potency in any activity but it had no significant relationship in the present study. The findings of the study are in line with the study of Chaudhari (2006), and Giridhara (2013). There was a positive and non-significant correlation between the entrepreneurial behaviour of SHG members and their family size. The calculated value of the correlation coefficient value ($r = -0.027$) shows that there was no relationship between family size and entrepreneurial behaviour of the SHG members similar findings were reported by with Raina et.al. (2016) and Subash (2019) and family type of SHG members was found non-significant in their entrepreneurial behaviour. The calculated value of the correlation coefficient was $r = .042$. Thus it can be stated that there was no relationship between family type and overall entrepreneurial behaviour of SHG members. Similar results were reported by with Inbam et. al. (2015).

Table 3. Relationship between Dependent and Independent variables of members of SHG

Sl. No.	Variables	Correlation Coefficient (r)
1.	Age	-.191 ^{NS}
2.	Education	.654 ^{**}
3.	Family size	-.027 ^{NS}
4.	Family type	.042 ^{NS}
5.	Annual income	.573 ^{**}
6.	Occupation	.736 ^{**}
7.	Mass media use	.578 ^{**}
8.	Extension contact	.512 [*]
9.	Social participation	.317 [*]
10.	Marketing orientation	.616 ^{**}
11.	Economic motivation	.693 ^{**}

**Significant at the 0.01% level; *Significant at the 0.05% level

Constraints experienced by Self-help group members under NRLM in implementation of their enterprise

The results revealed that (Table 4), majority (83.33 %) of SHG members reported that the lack of knowledge about the market trend of SHG products and limited marketing of SHG products (80%) among consumer/general population were the major constraints and ranked 1st and 2nd, respectively. Lack of awareness on marketing strategies (80%) and low price of products (70%) were the 3rd and 4th major constraints as perceived by member of SHG. Others constraints as perceived by SHG members were lack of technical knowhow, financial constraints, lack of managerial skills and lack of discipline in group which account of 64.16, 61.66, 47.50 and 35.83 percent, respectively. The findings of the study are in line with the study of Gupta et al (2013) and Kumari et. al. (2020).

Table 4. Constraints experienced by Self-help group members under NRLM

Sl. No.	Constraints	Frequency	%	Rank
1.	Lack of knowledge about the market trend of SHG products	100	83.33	I
2.	Limited marketing of SHG products	96	80.00	II
3.	Lack of awareness on marketing strategies	92	76.66	III
4.	Low price of products	84	70.00	IV
5.	Lack of technical know-how	77	64.16	V
6.	Financial constraints	74	61.66	VI
7.	Lack of managerial skills	57	47.50	VII
8.	Lack of discipline among SHG members	43	35.83	VIII

Conclusion

From the findings it can be concluded that entrepreneurial behavior among Self-help group members was found in medium level category with respect to all the entrepreneurial trait of SHG members under NRLM. It indicates the importance and contribution of these entrepreneurial attributes in achieving entrepreneurship motivation.

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