KNOWLDEGE AND ATTITUDE OF SHG MEMBERS IN RELATION TO ENTRPRENEURIAL ACTIVITIES IN SAURASHTRA REGION

ABSTRACT

Key words: Self Help Group, Knowledge, Attitude, Poverty reduction, Income generation

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 and all men groups. 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; to encourage and motivate its members to saving, 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.

Keeping this in view, present study was thought to be aimed out with selected characteristics viz. personal, socio economic, psychological and communicational and developed the knowledge test as well as developed and standardizes the attitude scale, decision making abilities, working models of SHG bank linkage programme, poverty reduction, income generating activities and association between attitude and their characteristics.

In order to realize the objective of the study, 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. The statistical
measures such as percentage, mean, mean per cent score, standard deviation, correlation co-efficient and Z test were used in the study.

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). Majority of the respondents (65.00 per cent) had medium level of the knowledge about SHG & its activities. In case of aspect wise knowledge, respondents had highest knowledge about the legal rights. More than one fourth (27.78 per cent) of the respondents had moderately favourable attitude towards Self Help Groups and its activities. SHG women members had highest decision score (5.14) in the area of planning for children education. Before joining of the SHG, monthly income of the respondents (48.88 per cent) were in the range of ₹ 1000/ to 2000/ whether after joining of the SHG of the respondents (50.56 per cent) had ₹ 3000/ to 4000/ per month income. Majority (73.33 per cent) of the SHG members was doing the handicrafts activity and gaining good income as well as reputation in their society.

The variables viz., education, extension participation and source of information had positive and highly significant correlation with attitude. The variables viz. size of land holding, annual income, proactive attitude, skill development, market orientation, achievement motivation, innovativeness were positively and significantly correlated with the attitude of SHG members towards SHG & its activities. While age, family type, family size, risk orientation had non-significant correlation with the attitude of SHG members towards SHG & its activities.

The lack of information regarding online purchasing and selling system was the most severe constraint encountered by the majority of the SHG members followed by transportation facility are not adequate and sometime marketing is difficult work were severe constraints perceived by the SHG members. The most important suggestions offered by the respondents to overcome the constraints were; training programmes should be arranged on online system, there should be any transportation facility like auto, motorcycle, scooty etc. for SHG and marketing facility should be improved.