

A Study on Entrepreneurial Behaviour of the Members of Women Self Help Groups in West Garo Hills District of Meghalaya

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In

Agricultural Extension

by

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This is to certify that the thesis entitled “**A Study on Entrepreneurial Behaviour of the Members of Women Self-Help Groups in West Garo Hills District of Meghalaya**”, submitted by **Ms. Chekame A. Sangma [Regn. No. CAU/215-A/16(PG)]** submitted to Central Agricultural University, Imphal – 795 004 (Manipur) in partial fulfillment of the requirements for the award of the degree of **Master of Science (Agriculture)** in the subject of **Agricultural Extension** has been approved by the Student’s Advisory Committee after oral examination jointly with a Dean’s Nominee.

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I hereby declare that the thesis entitled “**A STUDY ON ENTREPRENEURIAL BEHAVIOUR OF THE MEMBERS OF WOMEN SELF-HELP GROUPS IN WEST GARO HILLS DISTRICT OF MEGHALAYA**” is an authentic record of the work done by me and that no part thereof has been presented for the award of any other degree, diploma, associateship, fellowship or any other similar title.

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Dated:

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CONTENTS

Chapter No.	Title	Page No.
	LIST OF TABLES	i
	LIST OF FIGURES	ii
	LIST OF ABBREVIATIONS	iii
	ABSTRACT	iv
1.	INTRODUCTION	1-7
1.1	Rationale of the Study	3
1.2	Research Objectives	5
1.3	Scope and Importance of the Study	5
1.4	Limitations of the Study	6
1.5	Presentation of the Study	6
2.	REVIEW OF LITERATURE	8-29
2.1	Entrepreneur- Definitions	8
2.2	Concept of Entrepreneurship	10
2.3	Socio-economic Profile of Members of Women SHGs	12
2.3.1	Age	12
2.3.2	Education	14
2.3.3	Family size	16
2.3.4	Monthly family income	17
2.3.5	Size of land holding	19

2.3.6	Social participation	20
2.3.7	Mass media exposure	21
2.3.8	Level of aspiration	23
2.4	Entrepreneurial Behaviour and Its Components	23
2.5	Problems Faced by Members of Women SHGs and Suggestive Measures for Better Management of SHGs	26
3.	MATERIALS AND METHODS	30-47
3.1	Research Design	30
3.2	Locale of Research	30
3.2.1	Description of the study area	30
3.3	Sampling Procedure	35
3.3.1	Selection of state	35
3.3.2	Selection of district	35
3.3.3	Selection of community and rural development (C&RD) blocks	35
3.3.4	Selection of Women Self-Help Groups (WSHGs)	35
3.3.5	Selection of respondents	35
3.4	Selection of Variables	37
3.4.1	Independent variables	37
3.4.2	Dependent variables	37
3.5	Operationalization and Measurement of Variables	38
3.5.1	Independent variables	38
3.5.2	Dependent variable	41

3.6	Data Collection	45
3.7	Statistical Tools Used	46
3.7.1	Frequency	46
3.7.2	Percentage	46
3.7.3	Arithmetic mean	46
3.7.4	Standard deviation	47
3.7.5	Correlation co-efficient	47
4.	RESULTS	48-59
4.1	Socio-economic Profile of Members of Women Self-Help Groups	48
4.1.1	Age	49
4.1.2	Education	50
4.1.3	Family size	50
4.1.4	Monthly family income	51
4.1.5	Size of land holding	52
4.1.6	Social participation	52
4.1.7	Mass media exposure	53
4.1.8	Level of aspiration	53
4.2	Entrepreneurial Behaviour of Members of Women Self-Help Groups	54
4.2.1	Level of entrepreneurial behaviour of members of Women Self-Help Groups	54
4.2.2	Components of entrepreneurial behaviour of members of Women Self-Help Groups	55
4.2.3	Relationship between independent variables and entrepreneurial behaviour	56

4.3	Problems faced by members of Women Self-Help Groups and suggestive measures for the better management of Self-Help Groups	57
5.	DISCUSSION	59-69
5.1	Socio-economic profile of members of Women Self-Help Groups	59
5.1.1	Age	59
5.1.2	Education	60
5.1.3	Family size	60
5.1.4	Monthly family income	60
5.1.5	Size of land holding	61
5.1.6	Social participation	61
5.1.7	Mass media exposure	62
5.1.8	Level of aspiration	62
5.2	Entrepreneurial behaviour of members of Women Self-Help Groups	63
5.2.1	Level of entrepreneurial behaviour of members of Women Self-Help Groups	63
5.2.2	Level of different components of entrepreneurial behaviour of members of Women Self-Help Groups	63
5.2.3	Relationship between independent variables and entrepreneurial behaviour	66
5.3	Problems faced by members of Women Self-Help Groups and suggestive measures for the better management of Self-Help Groups	68
5.3.1	Problems faced by members of Women Self-	68

	Help Groups	
5.3.2	Suggestive measures for better management of Self-Help Groups	69
6.	SUMMARY AND CONCLUSION	70
6.1	Research methodology	71
6.2	Major findings of the study	72
6.2.1	Socio-economic profile of members of WSHGs	72
6.2.2	Entrepreneurial behaviour of members of WSHGs	73
6.2.3	Problems faced by members of WSHGs	73
6.3	Conclusion	74
6.4	Recommendations	74
6.5	Suggestions for future research	75
	BIBLIOGRAPHY	77-83
	APPENDIX	84-89

LIST OF TABLES

Table No.	Title	Page No.
Table 3.1	District-wise distribution of SHGs in Meghalaya (as on March, 2008)	33
Table 3.2	Distribution of respondents in the selected WSHGs	36
Table 3.3	List of variables and components of entrepreneurial behaviour (dependent variable) with their empirical measurements	37-38
Table 3.4	Weightage assigned for each component	42
Table 4.1	Socio-economic profile of members of Women Self-Help Groups	48-49
Table 4.2	Distribution of members of WSHGs according to their level of entrepreneurial behaviour	54
Table 4.3	Distribution of WSHG members based on components of entrepreneurial behaviour	55
Table 4.4	Correlation coefficient between independent variables and entrepreneurial behaviour of members of WSHGs	56
Table 4.5	Distribution of respondents based on the problems they faced and the scores obtained by each problem	57

LIST OF FIGURES

Figure No.	Title	Page No.
Fig. 3.1	Map showing the districts of Meghalaya	32
Fig. 3.2	Map of West Garo Hills District showing the selected blocks	34
Fig. 3.3	Sampling Design	36
Fig. 4.1	Distribution of respondents according to 'Age'	49
Fig. 4.2	Distribution of respondents according to 'Education'	50
Fig. 4.3	Distribution of respondents according to 'Family Size'	51
Fig. 4.4	Distribution of respondents according to 'Monthly family income'	51
Fig. 4.5	Distribution of respondents according to 'Size of land holding'	52
Fig. 4.6	Distribution of respondents according to 'Social participation'	52
Fig. 4.7	Distribution of respondents according to 'Mass media exposure'	53
Fig. 4.8	Distribution of respondents according to their 'Level of aspiration'	53
Fig. 4.9	Distribution of respondents according to their 'Entrepreneurial Behaviour'	54

LIST OF ABBREVIATIONS

C&RD	Community and rural development
DRDA	District Rural Development Agency
DWCRA	Development of Women and Children in Rural Areas
<i>et al.</i>	and others
etc.	et cetera
Fig.	Figure
ha	Hectare
<i>i.e.</i>	id est (that is)
NGO	Non-Governmental Organisations
No.	Number
SGSY	Swarnajayanti Gram Swarojgar Yojana
SHG	Self-Help Group
Sl.	Serial
WSHG	Women Self-Help Group
<i>viz.</i>	Namely
₹	Indian Rupee

ABSTRACT

The first Prime minister of Independent India Pandit Jawaharlal Nehru has rightly said, "You can tell the condition of a nation by looking at the status of its women." It is a well known fact that the growth of women in turn develops her family, village and the nation in general since women constitute 48.46% of total population in India as per census data 2011. Self-Help Groups (SHGs) are proving to be a helpful instrument for the women empowerment through entrepreneurship development and income generating activities. Keeping this in view, the focus of the study has been put on the SHGs comprising of only women members with the following three objectives: (1) To study the socio-economic profile of members of Women SHGs, (2) To study the entrepreneurial behaviour of members of Women SHGs, and (3) To find out the problems faced by members of Women SHGs and suggest measures for the better management of Self-Help Groups. Descriptive research design was adopted in the study, with eight independent variables, viz., 'Age', 'Education', 'Family Size', 'Monthly Family Income', 'Size of Land Holding', 'Social Participation', 'Mass Media Exposure' and 'Level of Aspiration', and one dependent variable, i.e. 'Entrepreneurial behaviour'. West Garo Hills District of Meghalaya was purposively selected owing to the highest number of SHGs in the state. Two blocks, viz., Selsella and Rongram, of the selected district were also purposively selected. Women Self-Help Groups were selected proportionally to the total number of SHGs in each of the block by employing random sampling technique. Five WSHGs were selected from Selsella block and three WSHGs from Rongram block.

The study highlighted that more number of WSHG members (45.00%) belonged to age group of 35 – 50 years. Highest number of the respondents (41.25%) was educated upto 10th standard. More than half of the respondents (75.00%) had family size ranging from 5 to 9. Most of the respondents (58.75%) belonged to medium monthly income category, and 90.00 per cent of respondents had land holding of less than 1 ha. Majority (70.00%) of the respondents had medium level of social participation. More than two-third of the respondents (68.75%) had medium mass media exposure. More than half of the respondents (56.25%) had medium level of aspiration. 66.25 per cent of respondents had medium level of entrepreneurial behaviour. The variables 'Education', 'Social participation', 'Mass media exposure' and 'Level of aspiration' were found to be significantly and positively correlated with entrepreneurial behaviour. The most serious problem faced by the respondents was found to be 'Non-availability of many inputs', followed by 'Tight repayment schedule', 'Borrowers do not repay on time', 'Inadequate loan', 'Lack of electricity', and 'Long distance of the market'.

For better management of SHGs, the study suggests that there should be rotational allotment of leadership, training programmes must be provided to increase self-confidence of the group members, rural development agencies, NGOs and self help promoting institutions must organize exhibitions of agricultural innovations in the local area, organize group discussions, meetings, study tours and field trips to expose the rural women-folk to the outer advanced practices, thereby increase their entrepreneurial behaviour.

Key words: Entrepreneurial behaviour, Entrepreneurship development, Women Self-Help Group

Chapter 1

Introduction

India has been on a constant battle against poverty since ages. The percentage of persons below the Poverty Line in 2011-12 has been estimated as 25.7% in rural areas, 13.7% in urban areas and 21.9% for the country as a whole (Gol, 2013). Needless to say, the country had implemented various programs and schemes to fight against this horrendous issue. Many programmes and schemes came up to alleviate poverty in the country such as Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-Employment (TRYSEM), Jawahar Gram Samridhi Yojna (JGSY), Swarnajayanti Gram Swarozgar Yojna (SGSY), National Agricultural Insurance Scheme (NAIS), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), etc. The implementation of these programs also saw the emergence of Self-Help Groups. The flourishing of such groups led to successful developmental works and the government is now working towards rural development through Self-Help Groups under National Rural Livelihoods Mission (NRLM).

Self-Help Group (SHG) is a small voluntary association of poor people preferably from the same socio-economic background (Sindhu and Rajasekaran, 2013). It can be all women group, all men group or even a mixed group. SHGs are usually composed of 10–20 local residents. They are encouraged to make voluntary thrift on a regular basis and are mostly linked to banks for the delivery of micro credit for small business. The concept of SHGs came out as the brain-child of Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1975 who tried out a new approach to rural credit in Bangladesh. Prof. Md. Yunus' idea was to allow the borrowers to avail small amounts of money for their approved requirements. This strategy helped the needy to quickly meet their immediate requirements and also enabled low income families to start their own small scale business.

The activities of SHGs are carried out in such a way that the principle “for the people, by the people and of the people” is met. The mission of SHGs is stated as, “Let us add our strengths, subtract our differences, multiply our resources and divide our responsibility.” Not every SHG takes up entrepreneurship. Some SHGs only meet up for saving and to allow mobility of savings and obtaining interests from the amount borrowed, which would in turn add up to the savings. It has been observed

that there are more women involved in SHG, i.e. 84.04 per cent of female members out of total membership in SHGs (GoM, 2009). Therefore, many developmental NGOs are working towards forming SHGs in the villages as a means to bring about women empowerment. Since the women empowerment has taken up a lot of discussion topics and issues in today's world, this study has been concentrated on Women-SHGs.

Entrepreneurship is the dynamic process of creating incremental wealth. The wealth is created by individuals who take the major risks in terms of equity, time and career commitment of providing value to some product or service (Kuratko and Hodgetts, 2001). Entrepreneurial behaviour has been defined as package of personality characteristics and environmental factors related to dynamic agent of change for transforming physical, natural and human resources into corresponding production possibilities (Kumar *et al.*, 2014). Involvement in Self Help Groups has enabled women to gain greater control over resources like material possession, intellectual resources like knowledge, information, ideas and decision making in home, community, society and nation (Sindhu and Rajasekaran, 2013). SHGs make it an aim to enable the members with no educational, industrial or entrepreneurial background to become self-dependent and self-reliant by developing and enhancing their decision-making capacity and they build in them the strength and confidence for solving their problems.

Entrepreneurial behaviour has been operationalized as the changes in the knowledge, skill and attitude of women livestock farmers towards dairy enterprises (Subramanyeswari and Reddy, 2003). It is a composite variable, meaning that the person possessing entrepreneurial behavior has many specialized characteristics. This further leads to the fact that entrepreneurship is a function of several factors. Entrepreneurial behaviour consists of different components like farm decision making, innovativeness, risk taking ability, achievement motivation, information seeking, knowledge of the farming, assistance of management service, co-ordination of farm activities, cosmopolitaness and leadership ability (Nandapurkar, 1982).

By simple definition, doing new things or doing things that are already being done in a new way is a part of entrepreneurial behavior (Pandeti, 2005). Entrepreneurship can also be viewed as a force that mobilizes other resources to meet unmet market demand, the ability to create and build something from practically nothing (Timmons, 1989), the process of creating value by putting together a unique package of resources to exploit an opportunity (Stevenson, 1985).

1.1 Rationale of the study:

Based on Usual Principle Subsidiary Status (UPSS), unemployment rate in India is just around 3.7%. The UPSS however considers 30 days of work in a year as employment, reducing the real count. To believe Basic Statistics 2017, 17.9% of eligible mass in India is unemployed. Again, women share a slightly higher unemployment rate with 19.7% as compared to 17.4% of males as per report of Asian Development Bank, 2017. There is a high degree of rural indebtedness of 80% in Meghalaya. About 40-50% of the people in some blocks are poor and strengthening of rural credit in the state is urgently needed (GoM, 2009). Therefore, there is a need for the rural people's participation for bringing about their own development. While the rural men-folk are usually the bread earners, the women are usually limited to their household premises doing household chores. Women are often found dreading the usual socially bounded rules of staying in their own house nurturing their children, cooking food for the husband and the children, cleaning the house, washing the utensils, washing clothes of the children and also the husband to add to the exhaustion.

The specialists in economic development have considered entrepreneurship development as a possible approach to empowerment of women. A woman as entrepreneur is economically more powerful than as a mere worker, because ownership not only confers control over assets but also gives her the freedom of decision making (Kumar, 2009). Empowerment is a process of awareness and capacity building, leading to a greater participation and greater decision making power. The process of empowerment strengthens their innate ability through acquiring knowledge, power and experience (Murugan and Dharmalingam, 2000). Women empowerment can lead to development of the rural society and of the whole nation. Empowerment ensures that the women are able to use their knowledge and skills and are able to obtain basic amenities of living such as nutrition and education to name a few, and have equal access to training and employment.

To work towards empowerment of women, the State and Central Governments have designed and implemented a large number of developmental programmes like Integrated Rural Development Programme (IRDP, 1978), Development of Women and Children in Rural Areas (DWCRA, 1982) Indira Mahila Yojana (1995), Swarnajayanthi Gram Swarojgar Yojana (SGSY, 1999), Stree Shakti and Swa-shakti Schemes (2001) under the different five year plans. Such works toward upliftment of women's status saw the use of small-group approach which led to

the rise of SHGs. The establishment of SHGs rose as a way of intermediating micro-finance to the rural poor through a voluntary self reliance approach.

Through SHGs, the womenfolk have the chance to increase their freedom in decision-making. The growth of SHGs is an evidence of the fact that women are coming out of their shells and maintaining their citizenship in the city (Sindhu and Rajasekaran, 2013). Through SHGs the rural women are able to direct their manual labour towards production of small scale goods whose sale could act as a source of additional income. It is through such groups that the national banks are also disbursing finance in support of the small businesses. With the risks they face, the efforts they make, the achievement motivation they have and the management orientation they possess, it can be accepted that these women are entrepreneurs in their own small areas.

Institutions and individuals seem to agree on the urgent need to promote rural enterprises; development agencies see rural entrepreneurship as an enormous employment potential; politicians see it as the key strategy to prevent rural unrest; farmers see it as an instrument for improving farm earnings; and women see it as an employment possibility near their homes which provides autonomy, independence and a reduced need for social support. To all these groups, however, entrepreneurship stands as a vehicle to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment (Petrin, 1994).

Entrepreneurial behaviour of women is an important element for success of any enterprise undertaken by women in self help groups (Kumar, 2009). Hence, to ensure their sustainable development, it is important to study their entrepreneurial behavior. Through this study, we can explore their potential to sustain their small scale enterprises and also to start up an enterprise if they have not yet.

SHGs are proving to be a helpful instrument for the women empowerment through entrepreneurship development and income generating activities. Keeping this in view, the focus has been put on the SHGs comprising of only women members to study their entrepreneurial behaviour, i.e. to study what level of components of entrepreneurial behaviour the members of women SHGs possess, such as Innovativeness, Risk Taking, Decision Making, Leadership, Management, Self-confidence, Achievement Motivation. Therefore there are certain research questions that arise for the study:

1. What are the socio-economic characteristics of members of Women SHGs?

2. What entrepreneurial characteristics do the members possess?
3. What is the level of entrepreneurial behaviour that they possess?
4. What are the problems faced by the members in Women SHGs?
5. What can be done to overcome these problems?

1.2 Research objectives

To find answers to the questions that have been mentioned, the research study entitled “A Study on Entrepreneurial Behaviour of Members of Women Self-Help Groups in West Garo Hills District of Meghalaya” was undertaken with objectives stated as follows:

1. To study the socio-economic profile of members of Women SHGs.
2. To study the entrepreneurial behaviour of members of Women SHGs
3. To find out the problems faced by members of Women SHGs and suggest measures for the better management of Self-Help Groups.

1.3 Scope and importance of the study

The present study is an investigation on socio-economic condition of the members of Women SHGs (WSHGs) and the level of entrepreneurial behaviour that they possess. The study analyses the relationship between the socio-economic characteristics of the respondents with their entrepreneurial behaviour. The study throws light on the problems that these women members are facing in the entrepreneurial activities carried out by their groups. An attempt is made to acquaint the respondents with the best possible management practices to handle the problems that they have credibly confided about.

The study will have far reaching significance as it is the first ever study on entrepreneurial behaviour of WSHGs in West Garo Hills District of Meghalaya. Not only in this district but in the whole of Meghalaya, the present study is the first of its kind to investigate the entrepreneurial behaviour of the members of WSHGs in the state. The problems found out through the present study will prove to be useful in implementing the development programmes as the Non-Governmental Organisations (NGOs), extension workers, social workers, policy makers and other implementing agencies could take these problems into account and plan for an effective administration of the programmes. The socio-economic characteristics that are lime-lighted in this study could be further referred to for enhancing the entrepreneurship development of Women SHG members through education and training on

entrepreneurship. Institutions that support entrepreneurship development of women or those that offer training for women entrepreneurs could take help from the outcomes of the study to design effective training methods. The trainers or facilitators of these institutions will be able to design educational and training programmes according to the level of entrepreneurial behaviour that the learners possess, the determination of which is one of the objectives of the current study. In this way, entrepreneurial behaviour will be improved and it will have far reaching significance in terms of rural development especially women empowerment.

1.4 Limitations of the study

Although due attempts have been made to make the study a complete research, some limitations do exist as it normally does in terms of time, funds and other facilities in the case of studies taken up by a single student researcher. The following limitations are found to occur in the study:

1. The study is limited to only one district in the state, therefore, generalizations drawn from the study may not be directly applicable to other districts of the state. Only two blocks from the district constitute a sample of the study. Therefore, some other successful SHGs flourishing in other blocks of the district may have been missed and not included in the study.
2. Only the behavioural aspect of respondents is considered in the study. It does not consider the impacts of SHGs in other fields of the society such as social impacts, cultural impacts and economic impacts.
3. The study is based on ex-post facto design and hence the responses obtained from the members of Women SHGs are purely based on their memory recall.
4. The data have been collected through interview and questionnaire, which is held true only to the best knowledge of the respondents and any bias or stereotypes in their responses could not be ruled out.
5. Prejudice and bias also occurred in responses for some sensitive issues covered in the study for which the responses may lack authenticity and correctness.

1.5 Presentation of the study

The study is presented in six different chapters with gradual arrangement as under:

Chapter 1: Introduction, which gives a brief account of the topic, justification of the study and research questions that would be answered in the study. It also specifies the objectives, scope, importance and limitations of the study.

Chapter 2: Review of Literature, which lays emphasis on the findings of previously completed studies related to the current study.

Chapter 3: Materials and Methods, which deals with tools and methodology required to carry out the research work. It gives an account of the research design, sampling method, area of study, variables involved in the study, tools for measuring the variables, data collection and analysis including the statistical tools used in the study.

Chapter 4: Results, which fulfills the tabulation and graphical presentations of the data from present investigation. The outcomes of data analysis are laid down.

Chapter 5: Discussion, which gives an explanation of the results that have been put forward in the previous chapter. The research questions that arose in the study are also answered with explanations derived from the observations and analysis of data.

Chapter 6: Summary and Conclusion, in which the whole study is briefly summed up. Recommendations and suggestions for further study are also pointed out.

References and **appendices** used in the study are presented at the end.

Chapter 2

Review of Literature

A sound understanding of the present study requires for a comprehensive literature survey of the past which are pertinent to the present study. An examination of the past related studies allows the researcher to formulate appropriate research methodology for the present study. This chapter provides extensive review of literature in the field of entrepreneurial behaviour and Women SHGs, under the following headings:

- 2.1 Entrepreneur- Definitions
- 2.2 Concept of entrepreneurship
- 2.3 Socio-economic profile of women members of SHGs
- 2.4 Entrepreneurial behaviour and its components
- 2.6 Problems faced by women in SHGs and suggestive measures for their measurement

2.1 Entrepreneur- definitions

The term 'entrepreneur' was first used in 1755 by Richard Cantillon, a French Economist. It was derived from a French word 'entreprendre' meaning 'to undertake', which implied to individuals who undertake the risk of new enterprise. In sixteenth century France, a leader of the military expedition was referred to as entrepreneur.

The Oxford Dictionary has defined entrepreneur as one who organizes, operates and assumes the risk in a business venture in an expectation of making a profit.

Mondal and Ray (2007) defined an entrepreneur as a person who gets things done, starts a venture on his or her own and is able to create something that produces an outcome such as wealth. According to them, an entrepreneur is a person who takes the responsibility of initiating and establishing an enterprise or an organization under conditions of uncertainty. The person is hard-working, optimistic, takes risks and sets high targets or goals and tries to achieve those amidst odd situations.

Joshi and Kapur (1973) viewed farm entrepreneur as the person or a group of persons who organizes and operates the business and is responsible for the results *i.e.*, losses and gains from the business.

Porchezian (1991) defined farm entrepreneur as one who maintains one or more enterprises like poultry, dairy and sericulture apart from the main occupation of crop husbandry.

Mohanty *et al.* (2013) opined that entrepreneur is a capitalist employer seeking profit, a risk taker, a monopolist, a coordinator, an innovator and an organizer of means of production.

According to Chatterjee (1992), entrepreneur is one who creates something new, undertakes risk, organizes production and handles the economic uncertainty. He termed entrepreneurship as the mission and entrepreneur as the missionary.

Harold (1994) stated that entrepreneurs take personal risks in initiating change, and they expect to be rewarded for it. They need some degree of freedom to pursue their ideas, which in turn requires that sufficient authority be delegated.

Tyson *et al.* (1994) described entrepreneur as a person who either creates new combinations of production factors such as new methods of production, new products, new markets, finds new sources of supply and new organizational forms; or as a person who is willing to take risks; or a person who, by exploiting market opportunities, eliminates disequilibrium between aggregate supply and aggregate demand, or as one who owns and operates a business.

Desai (1995) gave a view that an entrepreneur is one who can see possibilities in a given situation, where others see none and has the patience to work out the idea into scheme to which financial support can be provided.

According to Sarmah and Singh (1994), entrepreneur is one who can transform raw materials into goods and services and who can effectively utilize physical and financial resources for creating wealth, income and employment; who can innovate new products, standardize of existing products for creating new markets and new customers.

Ranade (1996) worked on "Entrepreneurship Development Model for 21st century" and stated that entrepreneurs were those who learned and listened, took risk and responsibility, knew their own uniqueness and hence were innovative, creative

in their own way, were free from fear of failure or success, always added value to what they produce, above all, were always achieving.

Khanka (2014) defined entrepreneur as a person who tries to create something new organizes production and undertakes risks and handles economic uncertainty involved in enterprise.

Gupta and Srinivasan (2000) stated that an entrepreneur was an economic leader who possessed the ability to recognize opportunities for the successful introduction of a new product, new source of supply, new technique of production, etc. and who assembled the necessary resources and organized them into a going concern.

Herdero (1979) explained agricultural entrepreneur as a person who introduced changes which directly or indirectly led to higher agricultural output.

Mohiuddin (1987) gave a view that the rural women entrepreneurs were rural women who undertook to organize and run an enterprise.

Balu (1998) defined women entrepreneur as an adult woman who creates, owns and runs an enterprise.

2.2 Concept of entrepreneurship

Rao and Mehta (1978) described entrepreneurship as a creative and innovative response to the environment. Such response could take in any field of social endeavor- business, industry, agriculture, education, social work and the like.

According to Bahal (2008), entrepreneurship is a process of change comprising the following three behavioural components: (1) the identification, evaluation and exploitation of an opportunity, (2) the management of a new or transformed organization so as to facilitate production and marketing of new goods and services, (3) the creation of value through successful exploitation of new idea, *i.e.* innovation.

Desai (1995) described entrepreneurship as the person's propensity to take calculated risks with confidence to achieve a pre-determined business or industrial objective.

According to Patel and Sanoria (1997) entrepreneurship is the propensity of mind to take calculated risks with confidence to achieve a pre-determined enterprise objective.

Cole (1949) reported that entrepreneurship comprised of any purposeful activity that initiates, maintains, or develops a profit-oriented business in interaction with the internal situation of the business, or with the economic, political and social circumstances surrounding the business.

Ganeshan (2001) stated that entrepreneurship is the capacity for innovation and caliber to introduce innovative techniques in the business operations.

Bheemappa (2003) described entrepreneurship as the creative and innovative response to the environment, which could take place in variety of fields of social endeavour business, industry, agriculture, education, social work and it is the potent limiting factor in economic development.

Anjaneyaswamy (1992) gave an opinion that entrepreneurship is an essence that lies in the shedding of inhibiting value system and in imbibing of new values relevant to the emerging realities of the environment.

According to Reddy (2004), entrepreneurship is a composite skill, the resultant of a mix of many qualities and traits – these include tangible factors as imagination, readiness to take risks, ability to bring together and put to use other factors of production, capital, labour, land, and also intangible factors such as the ability to mobilize scientific and technological advances.

Lakshmi (1992) reported that entrepreneurship is the ability to coordinate, organize, manage, maintain and reap the best out of even the worst situations.

Samwel (2003) viewed entrepreneurship as a function which seeks investment and production process by raising capital, arranging labour and raw materials, finding site, introducing new techniques and commodities and discovering new sources for the enterprises.

Khanka (2014) stated that entrepreneurship was a set of attributes that an entrepreneur possessed and practiced to establish and run the enterprise. It was concerned with the performance and coordination of the entrepreneurial functions.

Chatterjee (1992) termed entrepreneurship as the mission and entrepreneur as the missionary.

2.3 Socio-economic profile of members of Women Self-Help Groups

2.3.1 Age

The survey conducted by Government of Meghalaya in 2009 through State Coordinator for SHGs in Meghalaya, revealed that the average age group of the members in Women SHGs (WSHG) was in the range of 25-35 years. The survey indicates that in West Garo Hills District of Meghalaya, a majority of the responding SHG members, *i.e.* 10.11%, belongs to the age group of 21-30 years.

Pandya (1996) reported that 45.00 per cent of the sugarcane growers were in middle age group followed by old and young age group with 40 and 18 per cent, respectively.

Subramanyeswari (1997) observed that majority of the respondents (52.50%) were of middle age followed by young (29.00%) and old age (18.50%) categories.

Kumar (2001) reported that majority of the respondents (50.83%) were under middle age category followed by 30.84 per cent of young age category and 18.33 per cent old age category.

Prasad (2002) observed that majority of the beneficiaries of on farm extension demonstrations were middle aged (60.71%) followed by young age (35.70) and old age (3.58%) groups, respectively.

Bhagyalaxmi *et al.* (2003) found that majority (66.67%) of the respondents belonged to middle age group followed by young age (22.22%) and old age (11.11%).

Suresh (2004) stated that 64.58 per cent of respondents belonged to middle age followed by 17.92 per cent in young age and 17.50 per cent in old age.

A study by Nazir *et al.* (2012) revealed that minimum and maximum ages of the rural women were 15 years and 40 years respectively. Majority of the trainees (77.75%) belonged to the age group of 15- 25 years, 16.75 per cent of the respondents belonged to the age group of 25-35 years and a small number of respondents (5.5 %) were above 35 years.

Thangamani and Muthuselvi (2013), in their study, reported that 28% of the respondents belonged to the age group of 30 years, 37.5% of the respondents

were 31 to 40 years, and remaining 34.5% of them belonged to age group of above 40 years.

Mallikarjuna (2004) presented that 26-35 age group predominated the SHG movement followed by people of the 35-40 age group in Rajasthan.

Kumar (2013) found that most of the respondents *i.e.* 40.44 per cent were found to be in 41- 50 years age group, while 52 per cent respondents belonged to 21- 40 years age group and 7.11 per cent respondents were found to be from 51- 60 years age group.

Alam and Nizamuddin (2012) reported that out of 480 respondents selected for the study, 2.3% of the members were below 20 years of age. 27.35% of the members were in between 20 to 30 years. 35.3% of the members were in the age group of 30 to 40 years. 26.8% of the members were in the age group of 40 to 50 years. 7.5% of them were in the age group of 40 to 50 years. 0.7% of them were above 60 years. 8.7% of the members were illiterates. 6.5% of the members had no formal education but knew to read and write. 14.3% of the respondents had education from class 1 to 5.

Bannur and Teli (2012) found that 69 per cent of trained women entrepreneurs belonged to young age group as compared to a very less percentage (11%) under old age group. The remaining 20 % belonged to middle age group.

Manikonda (2014) revealed that the major proportion of the sample respondents 52 per cent was in the age group of 26 to 40 years followed by the respondents in the age group of 41 to 55 years is 39 per cent. A notable observation was that the proportion of SHG respondents in the age group of above 55 was reported at only 9 per cent.

Kumaran (1997) in the study conducted at rural areas of Tirupati blocks of Andhra Pradesh reported that the mean age among the SHG members varied from 22 to 41 years.

Sarada (2001) conducted a study on empowerment of rural women in SHGs in Prakasam district of Andhra Pradesh. She reported that 60.00 per cent of the members were young age group.

Bharathi (2005) in her study conducted in Gadag district of Karnataka reported that majority of the SHG members (51.70 %) were young aged, 48.30 per cent of them were middle aged.

Chethana (2005) conducted a study in Tumkur district of Karnataka and revealed that majority (56.67%) of the women belonged to the middle age groups while 36.67 per cent of the women were young and the remaining (6.66%) were old.

Sangappa (2012) in his study conducted in Bidar District of Karnataka revealed that majority of the respondents in women SHG (64.48%) belonged to middle aged group. Young and old age women contribute equally to the group *i.e.* 17.78 per cent.

Asha (2015) found that majority (63.30%) of members in women SHG belonged to middle age, 20 per cent of the members belonged to old age and 16.70 per cent members belonged to young age.

Passah (2015) indicated that more than half (57.50%) of the respondents belonged to 'middle age' group (36-50 years) followed by 30.00 per cent and 15.50 per cent of respondents in 'young age' (< 36 years) and 'old age' group (>50 years), respectively.

2.3.2 Education

In the study on socio-economic profile of SHGs in Sambalpur District of Odisha, India, Tripathy (2015) found that 16.67% of respondents had not crossed the school level education. Out of 13 members, 6 members were illiterate. It was further mentioned that the reason behind illiteracy was due to lack of family support. In total, 41.67% of respondents were found to be below high school level, 11.11% of them were in higher secondary level and the rest 16.67% of respondents were in graduation and post graduation level.

Survey and assessment of SHGs by the Government of Meghalaya in 2009 reported that regarding the educational levels of the responding SHG members in district, the overall percentage of literate SHG members (those that have studied between primary level and college level and above) is approximately 21.18% compared to the total percentage of illiterate SHG members which is 3.98%.

Nazir *et al.* (2012) reported that majority of the respondents (67.00%) were having medium level of education up to high school, 23 per cent of the respondents were having secondary and above education whereas, minimum (10.%) of the respondents were illiterate.

Thangamani and Muthuselvi (2013) found that 76% of the women members of SHGs were literate and remaining 24% of the members were illiterate.

Mallikarjuna (2004) showed that SHG movement was predominantly consisted of women from 5-10th standard, which indicated the involvement of literate people in SHGS, however, more than 25–40 percent members of SHGs were illiterates, in the state of Tamil Nadu. The same study in the state of Rajasthan found that SHG movement was predominantly consisted of illiterate or member having primary education (77%). This was in contrast with the Tamil Nadu data where higher educated members formed SHGs.

Devi (2012) identified that only 10% of the total women respondents of SHGs had completed primary school.

Kumar (2013), in his study, found that 31.11 per cent respondents were functional literates. 23.56 per cent members were found primary educated, 38.67 per cent respondents were middle passed. Apart from it 7.11 per cent were high school passed and 0.44 per cent respondent got education till intermediate.

Based on the outcomes of the study carried out by Alam and Nizamuddin (2012) it could be noted that 19.3% of the Women SHG members were in the category of 5 to 9 classes. 18.3 % of them were educated to SSC Level. 23.3% of them had education up to plus two and 8.7% were undergraduates. 1% of the respondents had other type of education like teacher training, ITI and the like.

Gangaiah *et al.* (2006) in a case study on impact of self help groups on income and employment generation revealed that 35.6 per cent of the women members were illiterate and 64.4 per cent of them were literates.

Bannur and Teli (2012) in their study indicated that 16% of the trained women entrepreneurs were educated up to college level and 14% up to high school level, while 22% of them educated up to primary school level and 31% of the respondents studied up to higher secondary level. Remaining 13% of them were functionally literates. Only few had undergone Job Oriented Course (4%).

In a study by Manikonda (2014), it was revealed that among the literates, about 52.7 per cent of the respondents could only sign, 13.3 per cent of the women respondents had completed primary education, 5 per cent of the respondents had studied up to middle and high school level and 6 per cent of the respondents had studied up to tenth and intermediate education. Only one per cent of the respondents had completed the education up to level of graduation and above.

Raghavendra (2002) conducted a study on women self-help groups in Kolar district and found that majority of the respondents were illiterate.

Rangi *et al.* (2002) in the study conducted at Fatehgarh Sahib District of Punjab reported that 70.00 per cent SHG members were educated and the rest 30.00 per cent were totally illiterate. Among the educated category of the respondents, about 57.00 per cent had education up to 5th to 7th standard and about 29.00 per cent were educated up to 9th and 10th standard. Therefore, even the educated groups of the respondents were not highly qualified.

Sangappa (2012) in his study conducted in Bidar District of Karnataka revealed that majority of respondents in both men SHG members and women SHG members belonged to medium education level *i.e.* 53.33 per cent and 40.00 per cent respectively.

Asha (2015) reported that about 41.70 per cent of the members in women SHG were illiterates, 31.70 per cent, 20.00 per cent and 6.60 per cent members fallen under low, medium and high education categories respectively.

Passah (2015) found that highest, among the literate respondents, *i.e.* 42.50 per cent had education level up to class XII. The other respondents were educated up to primary, middle, secondary, graduate and above with 15.00, 20.00, 15.00 and 5.00 per cent, respectively. There was only 2.50 per cent who were illiterate.

2.3.3 Family size

Thangamani and Muthuselvi (2013) reported that majority (62%) of the Self Help Group respondents had family members between 3 and 5.

Kaur *et al.* (2000) in a study on rural women entrepreneurs in Tamil Nadu found that 62.61 per cent of women entrepreneurs had family size of 1-5 members and 37.38 per cent had family size of more than 5 members.

Bannur and Teli (2012) identified that 86 per cent of the trained women entrepreneurs were from small family (5 and below members) and the remaining 14 per cent belonged to large family (above 5 members).

Gangaiah *et al.* (2006) revealed that the average size of the women members' family was 5-6 members consisting of 2-3 children and 3 adult persons on an average.

Sangappa (2012) in his study conducted in Bidar District of Karnataka revealed that 42.22 per cent of men SHG members and 68.89 per cent of women SHG members were belong to medium family size.

Asha (2015) found that majority (58.30 %) of women SHG members belonged to small family, 23.40 per cent and 18.30 per cent of women SHG members fallen under big and medium family respectively.

Yadav *et al.* (2017) indicated that maximum respondents (66.67%) belonged to small size family (up to 5) followed by medium (30%, 6 – 9 members) and large (3.33%, > 9 members).

Varathan *et al.* (2013) the average family size of members in landless and marginal categories of women farmers from SHG was less (3.97 and 4.00, respectively) when compared to the non-members (4.36 and 4.53 respectively).

Boruah and Borua (2013) observed that most of the respondents (44.44%) had medium sized family, followed by large sized family (29.63%). Only a few respondents (25.93%) had small sized family.

2.3.4 Monthly family income

Thangamani and Muthuselvi (2013) found in their study that majority (45%) of the respondents' monthly income were below ₹5000.

A study by Manikonda (2014) revealed that about 30 per cent of the respondent's monthly family income was in between the income range of ₹5,000 to ₹7,500. Further, it was found that 23 per cent of the respondents' monthly family income was in between ₹1500 to ₹5,000, 29.7 per cent of respondents were getting the income above ₹10,000 and 17 per cent of the respondents' monthly family income was in between ₹7,500 to ₹10,000. Therefore, it was shown that 53.3 per cent of the respondent's monthly family income was below ₹7,500.

Alam and Nizamuddin (2012) reported that 24.3% of the respondent's family annual income is below ₹30 thousands. 32.7% of the respondent's family income is from ₹30 to 50 thousands per annum. 21.5% of them have a family income between ₹50 to 75 thousands per annum. 16.5% of the respondent's family income range is between ₹75 thousands to 1 lakhs per annum. 5% of the respondent's family annual income is above ₹1 lakh.

Nazir *et al.* (2012) found that majority of the respondents (72.50%) belonged to medium income category having annual income of ₹16000-35000. 21.50 per cent of the respondent belonged to high income category with annual income of ₹36000 and above. A meager number of respondents (6.00%) belonged to low income category having annual in-come of ₹15000 and below.

Kaur *et al.* (2000) in a study on rural women entrepreneurs in Tamil Nadu found that 40 per cent of the women entrepreneurs came from the families whose annual income was up to ₹12,000, 29 per cent of each was from the families whose annual income was ₹12,000 to ₹20,000 and ₹20,000 to ₹50,000. Only 2 per cent of them had family annual income of ₹50,000 to ₹1,00,000.

Bannur and Teli (2012) in their study indicated that 45 per cent of the trained women entrepreneurs are in high income group followed by 25 per cent and 30 per cent who are in medium and low income groups respectively.

Tripathy (2015) stated that from all 36 sample respondents, 25% of the women entrepreneurs were having income less than ₹4000. 19.44% of the women micro entrepreneurs were having middle income of below ₹4001-8000, 22.22% of them having income between ₹8001 to ₹12000, and 33.33% of them having income above ₹12001.

Rao *et al.* (2007) in their study conducted at Andhra Pradesh revealed that majority (92.00%) had an annual income between ₹6001-8000, only one per cent had more than ₹8000. Others had ₹4000-6000 (6.00%) and one per cent of them had less than ₹4000 respectively.

Purushotam *et al.* (2010) conducted a study on institutional credit to scheduled tribe members: a process evaluation of SHG-bank linkage in Andhra Pradesh and reported that their annual income was ranging from ₹21,930 to 23,980. Most of the respondents were in medium income group with 80.33 per cent, followed by high and low income group *i.e.* 15.50 per cent and 4.17 per cent, respectively.

Sangappa (2012) in his study conducted in Bidar District of Karnataka revealed that 44.44 per cent of men SHG members belong to low annual income category followed by medium annual income category (31.11%). Whereas, in case of women SHG members, 38.00 per cent belong to medium annual income category followed by 33.33 per cent belonging to low annual income category.

Asha (2015) stated that majority (79.17 %) and (38.33%) of women SHG members belonged to low family annual income without SHG income and family income including SHG income respectively, followed by medium (12.50%) and high (8.33%) categories respectively in case of family income without SHG income. Whereas, in case of family annual income including SHG income, 38.33 per cent of women SHG members belonged to low income category followed by high (33.33%) and medium (28.34%) categories respectively.

Yadav *et al.* (2017) revealed that more than two third majority of respondents (78.88%) were fallen in low gross annual income category followed by medium (16.67%) and high (4.45%) income level. Overall average income was ₹38016.05.

Suneetha (2007) conducted a study on impact of DWCRA on women in Kodumoor Mandal in Kurnool district of Andhra Pradesh found out that 16 per cent of the beneficiaries belonged to the income group below ₹3,600 per month, 24.67 per cent of the beneficiaries had the income ranging up to ₹3601 to ₹4,800, 24.67 per cent of beneficiaries had income between ₹4,801 to Rs 7,200 and 34.66 per cent of the beneficiaries had income between ₹7201 and above.

Adsul (2004) disclosed that majority (67.30%) of the members of Self Help Groups had annual income of ₹10,000 to ₹17,000, while 13.46 per cent and 19.24 per cent of them had below ₹10,000 and above ₹17,000 annual income, respectively.

Mary (2009) reported that more than half (55.88%) of the SHG women had high level of annual income, whereas less than one third (29.41%) of the women had medium level of income, followed by less than one fifth of the SHG women had low level annual income.

Kiran and Kanani (2010) found that 44.00 per cent of the SHG women had low level of annual income.

Passah (2015) lime-lighted that majority of respondents (80.00%) had medium level of annual income, followed by high and low level of annual income with 15.00 and 5.00 per cent respectively.

2.3.5 Size of land holding

Nazir *et al.* (2012) reported that 46 per cent of the respondents were having small land holdings, 24.75 per cent of the respondents were having medium land holding size and only 29.25 per cent of the respondents were from large land holdings.

Yadav *et al.* (2017) indicated that an overwhelming majority of respondents (93.33%) were landless followed by marginal (6.67 %) land holding. The average land holding was 0.03 ha.

Varathan *et al.* (2013) observed that 77 per cent of the SHG respondents were from landless category. The remaining 23 per cent were from the

marginal and small farmer category who were holding land up to 5 acres. Their average land holding size was found to be 2.10 and 4.20 acres, respectively.

Boruah and Borua (2013) reported that majority of the respondents (44.44%) had small land holding (1-2 ha) followed by 35.56% who had marginal land holding (3 ha).

Puhazhendi (2000) recorded that only 11 per cent of the members were landowners with 2 to 4 ha of dryland.

Rangi *et al.* (2002) in a study conducted in Fatehgarh Sahib district of Punjab reported that about two-third of the respondents did not own any land, whereas about one-third of them had their own land. The latter comprised only of small and marginal farmers.

Vasudevarao (2003) in the study conducted at Andhra Pradesh reported that the average size of the land was around 3 acres and most of it was mainly irrigated land.

Devalatha (2005) witnessed that 30.83 per cent of the beneficiaries belonged to land less category, followed by 28.33 per cent were to marginal farmers and 20.83 per cent were small farmers, whereas, only 20 per cent of them were big farmers.

It could be learned from a study by Passah (2015) that more than two-third of respondents (70.00%) possessed medium size of land holding followed by big (20.00%) and small size of land holding respectively.

2.3.6 Social participation

Mallikarjuna (2004) noted that there was regular attendance of the members in the weekly /fortnightly meetings in the state of Tamil Nadu. The data revealed that 38 percent of SHG members had attended 75 percent of meetings, where as 47 percent members attended all the meetings. In 75 percent of the groups the consistency level was 100%. In the state of Rajasthan, the same study also noted that mostly there was regular attendance of the members in the monthly/fortnightly meetings. But in this case, data revealed that 55 percent of SHG members had attended 75 percent of meetings, where as 34 percent members attended all the meetings and only one percent of members failed to attend the meetings regularly.

Raghavendra (2002) in his study conducted at Kolar District of Karnataka reported that among women Self Help Groups 43.40 per cent of the respondents had medium level of social participation followed by 31.60 per cent of the

respondents had high social participation, whereas 25.00 per cent of the respondents had low social participation. Jain *et al.* (2003) in their study conducted at Kanpur district of Uttar Pradesh reported that 44.00 per cent of the respondents had high level of participation in group action followed by 30.00 and 25.00 per cent women having medium and low participation in group action respectively.

Singh *et al.* (2010) in their study conducted at Haryana reported that majority of the dairy women members (84.17%) had medium level of social participation followed by high (15.83%) whereas in case of dairy women non-members half of the respondents (50.00%) were in the category of low social participation followed by medium (38.35%) and high (11.67%) respectively.

In a study conducted by Maruthi (2011) at Gulbarga district of Karnataka revealed that more than half (57.50%) of the respondents were members of co-operative society, followed by 20.80 per cent of respondents were member of mahila mandala and only 10.00 per cent were members of gram panchayat. Whereas 41.60 per cent of respondents regularly participated in gram panchayat, 37.50 per cent in co-operative society and only 10.00 per cent in mahila mandala. However 30.00 per cent of respondents participated occasionally in mahila mandala and 19.10 per cent in co-operative society.

Sangappa (2012) in his study conducted in Bidar District of Karnataka revealed that about two-fifth (42.20%) of the respondents had low social participation followed by medium (28.9%) and high (28.89%) social participation in case of women SHG members. Whereas 46.67 per cent belong to high level of social participation followed by low (33.33%) and medium (20.00%) in case of men SHG members.

Asha (2015) found that majority (59.16%) of the respondents had low social participation followed by medium (22.50%) and high (18.34%) level of social participation.

Anitha (2004) reported that around one third (32.50%) of farm women had high organizational participation, whereas 45.80 per cent of farm women had medium level and 21.70 per cent had low level of organizational participation.

2.3.7 Mass media exposure

Raghavendra (2002) in his study conducted at Kolar district of Karnataka reported that 51.70 per cent and 53.30 per cent of the respondents from Grama Vikas (GV) and MYRADA respectively had medium level of mass media exposure followed by low (26.70%) and (28.30%) with respect to GV and MYRADA

respectively and high level (21.6%) and (18.4%) with respect to GV and MYRADA respectively for mass media exposure.

Jain *et al.* (2003) in their study conducted at Kanpur district of Uttar Pradesh reported that the quantum of exposure to mass media increased after joining SHGs.

Savitha (2005) in her study conducted at Mysore district of Karnataka revealed that majority (62.00%) had low mass media participation followed by high participation (34.00%) and medium level (4.00%) of mass media participation.

Chitra (2011) in her study conducted at Kottayam district of Kerala revealed that three fourth (75.00%) of the Kudumbashree beneficiaries had high level of mass media exposure followed by 16.70 per cent and 8.30 per cent with medium and low mass media exposure respectively. A significant percentage (45.00%) of the non-beneficiaries had fallen under medium level category followed by low (30.00%) and high (25.00%) category.

Sangappa (2012) in his study conducted in Bidar District of Karnataka revealed that about two-fifth (42.22%) of the respondents belonged to low level of mass media exposure followed by medium (31.11%) and high (26.67%) in case of men SHG members, whereas more than half of the respondents (53.33%) belong to low level of mass media exposure followed by high (33.33%) and medium (13.33%) in case of women SHG members.

A study by Asha (2015) revealed that 39.67 per cent of the respondents belonged to low mass media exposure followed by medium (37.50%) and high (23.33%) level mass media exposure.

It was found by Behera *et al.* (2015) that higher percentage of SHG members *i.e.* 43.33 percent had high exposure to mass media whereas 30 percent members had low exposure while only 26.67 percent members had medium exposure to mass media.

Ambika (2002) reported that among the TANWA SHG members 71.80 per cent had medium level of mass media exposure followed by high (23.08%) and low (5.12%) mass media exposure. In case of NGO SHG members 55.55 per cent had low level of mass media exposure followed by the medium (30.56%) and low (13.89%) mass media exposure.

Devalatha (2005) projected that majority of the respondents (62.5%) did not listen to radio. Of the remaining, 26.60 per cent listened regularly and 10.89 per

cent of them listened occasionally. The television viewing was found to be regular amongst 20.83 per cent and occasional among 78.33 per cent. Newspaper and magazine reading was very poor with only 4.16, while 5.83 per cent were reading regularly, whereas 15.83 and 13.33 per cent were occasionally reading newspapers and magazines, respectively. While the remaining 80.00 and 80.83 per cent of them never read the newspaper and magazines, respectively.

Geetha (2007) found that 39 per cent of the rural women had high level of mass media participation followed by medium and low levels of mass media participation *i.e.* 38.00 per cent and 23.00 per cent respectively.

Passah (2015) reported that majority of the respondents (77.50%) belonged to medium level of mass media exposure, followed by high (12.50%) and low (10.00%) level of mass media exposure respectively.

Anitha (2004) reported that one-fifth (20.00%) of farm women had high level of mass media exposure. More than half (52.50%) of farm women were having medium level of mass media exposure and 27.50 per cent had low level of mass media use.

2.3.8 Level of aspiration

Kumar (2009) found that the 'level of aspiration' was medium to high in case of all the groups of respondents. He attributed it to the reasons that the members of the group aspired to become entrepreneurs to gain economic stability.

Neelaveni *et al.* (2002) reported that nearly three-fourth of the respondents had medium level of aspiration.

Anitha (2004) found that about 30.80 per cent of respondents had high level of aspiration, while, one third (33.40%) of farm women had medium aspiration level and 35.80 per cent of farm women had low aspiration level.

2.4 Entrepreneurial behavior and its components

Dhanotya *et al.* (2013) revealed that majority of women members in SHGs had medium level followed by low level and high level of entrepreneur behavior of self help groups respectively.

Shivalingaiah (1995) in a study on participation of rural youth in farm activities identified that, majority (86%) of the girls had low to medium achievement motivation and in case of boys majority of the rural youth had medium to high level of achievement motivation.

Monika and Talukdar (1997) conducted study on variables influencing entrepreneurship of women entrepreneurs in Assam, revealed that 33 per cent of the women entrepreneurs had low achievement motivation, 28.30 per cent of them had medium achievement motivation and 38.70 per cent of the women entrepreneurs had high achievement motivation.

Shailaja (1990) reported that large farm women had high level of achievement motivation and they differed significantly with other groups like small, marginal and medium farm women.

Kumar *et al.* (2014) in their study in Andhra Pradesh, India, found that majority of the tribal women entrepreneurs had medium entrepreneurial behaviour which is a clear indication of the progressiveness and empowerment of the tribal women.

Lawrence and Ganguli (2012) reported that nearly half of the respondents had medium level of innovativeness, whereas more than one-third had high level of innovativeness and the rest had low level of innovativeness. More than half of the respondents had medium level of achievement motivation, followed by 20 and 28 per cent with high level and low level of achievement motivation, respectively. They also reported that more than one-half of the respondents had medium level of decision making ability whereas nearly 17 per cent had high level and the rest (31%) had low level of decision making ability.

According to Das (2012) respondents had high change proneness, medium risk orientation and medium commitment and they were involved in the intra family and entrepreneurial decision making with their husband.

Narayani (2009) in her study conducted in Virudhnagar district of Tamil Nadu reported that majority of the respondents (84.17%) belonged to medium risk willingness category whereas 13.33 per cent and to a very little per cent (2.50 %) had low and high risk willingness, respectively.

Devarajaiah (2010) in his study conducted in Kolar district of Karnataka mentioned that more than half (57.00%) of the farmers belonged to medium risk orientation followed by 38.00 per cent and 5.00 per cent high and low risk orientation respectively. Similarly, 37.00 per cent of marginal farmers fit in low risk orientation category subsequently 36.00 per cent and 27.00 per cent medium and high risk orientation categories respectively.

Subrahmanyeswari *et al.* (2007) conducted a study in Chittoor district of Andhra Pradesh. The results revealed that majority of the dairy women possessed medium entrepreneurial behaviour.

Jain and Patel (2008) revealed that the majority of vegetable growers possessed medium level of entrepreneurship. They also reported that the large holding farmers possessed higher entrepreneurship as compared to medium and small holding farmers.

Nagesha (2005) observed that majority (63.30%) of the respondents had medium innovativeness. He also found that majority (74.20%) of the respondents had intermediate decision making ability followed by 13.30 and 12.50 per cent of respondents belonging to less rational and rational decision making ability, respectively. He reported that majority of the respondents (49.20%) had medium level of leadership ability and also that majority (66.70%) of the respondents had medium category of management orientation.

Chouhan (2015) revealed that higher percentage (54.17%) of the tomato growers were medium risk takers. He also stated that majority of the respondents were having medium level of self-confidence and achievement motivation.

Sindhu and Rajasekaran (2013) has stated that involvement in Self Help Groups has enabled women to gain greater control over resources like material possession, intellectual resources like knowledge, information, ideas and decision making in home, community, society and nation. This means that women felt empowered through the membership in SHGs and their activities.

Pillai and Harikumar (2006) mentioned that the very existence of SHGs was highly relevant to make the people of below poverty line hopeful and self reliant.

Monika and Talukdar (1997) revealed that 16.66 per cent of the women entrepreneurs had low risk taking ability, 45 per cent had medium risk taking ability and 38.34 per cent of the women entrepreneurs had high risk taking ability.

Sheela (1991) conducted a study on improved dairy practices in Bidar district who revealed that 35 per cent of the women showed medium risk taking ability whereas 28 and 16 per cent of them had low and high risk taking ability respectively.

Sakharakar (1995) in his study at Nagpur district of Maharashtra noticed that two third of the respondents belonged to medium category of

management orientation. However, an equal number of respondents had low and high level of management orientation.

Saha (2008) in her study in Tripura district of Assam indicated that 40.83 per cent of the farmers had high management orientation whereas 33.34 per cent and 25.83 per cent had low and medium management orientation respectively.

Chitra (2011) in her study conducted on Kudumbashree program in Kottayam district of Kerala reported that 48.30 per cent of the beneficiaries had medium level of achievement motivation and 46.70 per cent of the non-beneficiaries received low level of achievement motivation.

Sangappa (2012) in his study conducted in Bidar District of Karnataka revealed that 40.00 per cent of the respondents had high achievement motivation followed by low (37.78%) and medium (22.22%) in case of men SHG members. Whereas nearly 49.00 per cent of respondents had medium achievement motivation followed by low (33.33%) and high (17.78%) achievement motivation in case of women SHG members.

Passah (2015) commented that less than two-third (62.50%) of the respondents had medium level of entrepreneurial behaviour followed by high (22.50%) and low (15.00%) level of entrepreneurial behaviour.

Anitha (2004) reported that 47.50 per cent of farmwomen belonged to the medium category of entrepreneurial behaviour, whereas 28.30 per cent were in high entrepreneurial behaviour category and around one-fourth (24.20%) had low entrepreneurial behaviour.

2.5 Problems faced by members of Women SHGs and suggestive measures for better management of SHGs

Pillai and Harikumar (2006) have studied various innovative programmes and schemes to address the issue of poverty and unemployment prevailing in India. Their study, which was conducted in Kerala, highlights the problems faced by SHGs due to inadequate training facilities, marketing, lack of stability and unity, weak financial management and inadequate support from Government departments. They have also given suggestion that in marketing of SHGs the state level organization "KERAMS" (Kerala Rural Development and Marketing Society) should extend their activities throughout the state. NGOs and financial institutions can play a significant role in empowering women.

Joshi (2006) indicated that despite poverty alleviation interventions, the poor are denied access to credit for small business and employment creation, and for their own consumption needs.

Knowles (2014) in his study in Tamil Nadu, India, stated that the poorest were often hesitant to borrow and often were unable to find a group that would accept them because of the risk of loan default.

Devi (2012) identified that the foremost problem felt by majority of the members was the triple role of family group and economic activity, which made them difficult to attend fully on all affairs. It was also reported that in certain groups there was non-cooperation among the group members that makes others in the group to suffer. The bank finances were very small to improve the scale of operations and also there was strict repayment schedule which made some of the members to borrow from informal sources with higher interest rates.

Anju and Raju (2014) in their study on challenges of SHG's rural women entrepreneurship interpreted that 40% of the rural women entrepreneurs were encountered with market related issues, 25% were related to marketing, 23% belonged to funds availability and 12% involved problems related to family support during their business activities.

Tripathi and Sharma (2007) discovered that marketing aspect was perceived to be the biggest constraint of the SHGs' rather than procedural hurdles of preparing minutes, reports, meetings, banking etc.

A study on the performance of Self Help Groups (SHGs) in Ramanagara district of Karnataka by Asha (2015) indicated that among all the constraints experienced by women SHG members, opposition from family members, not able to attend training, not able to attend meeting, were the major constraints perceived by women SHG members. It could also be inferred from the study that among all the constraints experienced by women SHG members, insufficient savings and sometimes difficult to repay loan were relatively least constraints perceived by women SHG members.

Puhazhendi and Jayaraman (1999) in their study conducted at Tamil Nadu attributed non-cooperation of individual members with group activities as well as personality clash between office bearers and group members contributed to the disintegration of groups. Lack of follow up action by the field staff of NGOs also played a major role in disintegration.

Chitra (2011) in her study on Kudumbashree program at Kottayam district of Kerala reported that more than half (66.70%) of the beneficiaries opined that family restrictions as the major constraint in becoming the member of 'Kudumbashree' group. Majority (80.00%) found difficulty in bringing the members together regarding the formation of 'Kudumbashree' group. Majority (86.70%) of the beneficiaries found that the disturbance from daily household work prevents them from participation. Three-fourth (75.00%) opined that there was delay in benefits. A great majority (90.00%) reported that there was lack of proper marketing place.

Sangappa (2012) in his study conducted in Bidar District of Karnataka revealed that among all the constraints experienced by women SHG members, lack of training and skill development facility, insufficient availability of loan, need to travel long distance for marketing of products, higher transportation cost and insufficient profit from IGAs activities were the major constraints experienced by women SHG members. No proper market for the products, lack of transparency in operation of SHG, dominance in taking decision, less repayment period and inadequate availability of raw materials were the least experienced constraints by women SHG members.

Regarding the suggestive measures for better management of SHGs, many researchers have long since suggested different measures. But only through action can the real change take place. Thakur and Barman (2015) stated that the medium level of entrepreneurial behaviour of the members facilitate them for economic empowerment if the development organization guide them properly.

Mishra *et al.* (2001) examined SHGs in terms of SHGs' function and its impact on generation of income and employment, to identify the major constraints and problems of rural self-help groups. He suggested that the commercial banks, regional rural banks, primary agricultural co-operative credit societies and other financing institutions as well as the State Government should come forward to help the rural poor through the SHGs and provide liberalized credit facilities at cheaper rate of interest.

Jadhav and Tambat (2010) discovered that the major constraints faced by SHG members were small and fragmented land holding (100 %) in all the groups of respondents followed by, stray cattle menace (90.91 %), lack of market facilities for product of SHG (90%), low market price for product of SHG (87.27 %) and lack of irrigation facilities (85.45%).

Panwar (2015) in a case study of Haryana, India, has mentioned how to improve earnings through income generating activities and combat marketing

problems. It has been suggested in the study that District Rural Development Agency (DRDA) should provide help for the women members to identify such items which are required by the Government departments in bulk and have market demand. Some of the key activities like soft toys, embroidery, knitting, stitching and pickle making can be successfully adopted as these have local demand and market. Chalk making, candle making, file and files cover making are also such activities which have market in the government offices. The study further suggested that NGOs, bank officials, government agencies should help them in this matter so that they can grab the market opportunities by coming out of traditional activities.

Desai and Mohiuddin (1992) in their study recommended that credit organisations should simplify the procedures and modalities of credit to suit to the education level of the rural women. The credit organisations should develop simple literature in local language for the benefit of rural women.

Rao and Padmaja (1998) in their study conducted at Tirupathi in Andhra Pradesh reported that the SHG members placed the suggestions which included that they should undergo some vocational training to utilize the money in a proper way and NGO run by women should come forward to help them to start new business like photo lamination, sericulture, typing and basket weaving.

Pratap *et al.* (2000) reported that majority of the members in the group (67.80%) suggested that sincere effort by the NGO was necessary for maintenance of unity among members. Fifty per cent of them suggested taking up community action programmes, while 19.00 per cent demanded more benefits for the members, 15.60 per cent suggested timely loan repayment.

Chapter 3

Materials and Methods

This chapter describes the research methods and procedures adopted in the present study under the following heads:

- 3.1 Research design
- 3.2 Locale of research
- 3.3 Sampling procedure
- 3.4 Selection of variables
- 3.5 Operationalization and measurement of variables
- 3.6 Data collection
- 3.7 Statistical tools used

3.1 Research Design

The present study has adopted descriptive research design, where intensive investigation is undertaken to describe the observations of the variables aimed in the study, the topics brought up in the study and the aspects that the objectives of the study incorporate. Effort is taken to describe the entrepreneurial behaviour of the respondents and classify the socio-economic profile of the respondents. The study also focuses on finding out the problems faced by the respondents and the ways to curb the problems.

3.2 Locale of Research

The study area for the present investigation was the West Garo Hills District of the state of Meghalaya. With the familiarity of the student researcher about the district due to nativity, the selection of the district in the state has aided in successful completion of the present study as the respondents were able to confide in someone hailing from the same origins.

3.2.1 Description of study area

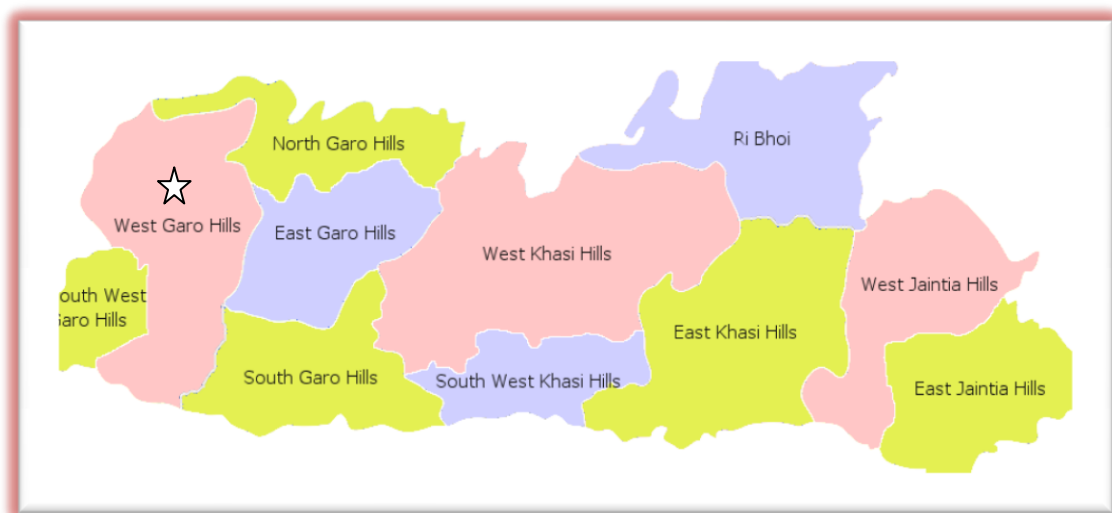
Meghalaya, situated in the subtle hills of sub-Himalayas, is one of the most scenic states of India. The land is geographically rich with stretches of valleys and highland plateaus that remain laced with caves, waterfalls and forests, and blessed with bountiful rainfall, sunshine, high plateaus, breathtaking waterfalls, clear rivers, meandering streams, and inhabitants who are sturdy, smart and friendly.

Carved from the erstwhile state of Assam, Meghalaya became a full-fledged state on 21st January, 1972. It is spread over an area of 22, 429 square kilometres, and lies between 20.1° N and 26.5° N latitude and 85.49 °E and 92.52 °E longitude and is also known as Meghalaya plateau with the elevation of the plateau ranging from 150m to 1961m. Length and breadth-wise, the state extends to 300km long (east-west) and 100km wide, running between Bangladesh on the South and West and Assam on the North and East.

In Sanskrit, Meghalaya means 'the abode of clouds' which signifies the state's pride of having highest precipitation making it the wettest place in the planet with an average rainfall of 12,000 mm (470 in) in some areas. Most of the state is covered by vast expanses of tropical primary forests and flourishing with biodiversity of exotic flora and fauna. Some of the small pockets of forests known as 'sacred groves' have been preserved since ancient times by local communities due to religious and cultural significances.

Meghalaya is home to three indigenous tribes- the Khasis (occupying the central region of the state, the Khasi Hills), the Jaintas (occupying the eastern region, the Jaintia Hills) and the Garos (occupying the western part, the Garo Hills). These tribes follow a matrilineal system where lineage and inheritance are passed through women of a family, where remarkably the youngest daughter inherits all the property and cares for aged parents and unmarried siblings. The three hills (Garo Hills, Khasi Hills and Jaintia Hills) also dominate over the names given for the eleven districts of the state, viz., East Garo Hills, West Garo Hills, North Garo Hills, South Garo Hills, South-West Garo Hills, East Khasi Hills, West Khasi Hills, South-West Khasi Hills, Ri-Bhoi, East Jaintia Hills and West Jaintia Hills.

According to census of India 2011, the population of the state is 29.66 lakh with a literacy rate of 75.48%. The sex ratio in the state was 986 females per 1,000 males which was far higher than the national average of 940. Meghalaya has predominantly an agrarian economy with a significant commercial forestry industry. About 70% of the state is forested. The important crops of the state are potatoes, rice, maize, pineapples, bananas, papayas, spices, etc. The service sector is made up of real estate and insurance companies. Meghalaya's gross state domestic product for 2012 was estimated at ₹16,173 crore (US\$2.5 billion) in current prices (GoI, 2013). According to the Reserve Bank of India, as of 2012, about 12.5% of the rural Meghalaya population is below the poverty line; while in urban areas, 9.3% are below the poverty line.



(☆ Selected District)

Fig. 3.1 Map showing the districts of Meghalaya

SHG formation in the state of Meghalaya began in the year 1980 by the Bosco Reach Out (BRO), a pioneering church-based organization. The SHG movement in the state was initiated by NGOs since 1988 and has gained momentum with the intervention of the state government through various programmes of SGSY, IWDP (Integrated Wasteland Development Programme), IFAD (International Fund for Agricultural Development), NABARD-SHG linkage, Technology Mission on Horticulture, etc. Several SHGs had been started as thrift and credit groups but till 1999 the records indicated that only few survived. With the force given by the government in 1999 as part of the centrally sponsored government programme of SGSY, the SHG formation and promotion grew in higher. Several government departments and NGOs under different projects also became part of the momentum in promoting SHGs. Hence began the journey of the growth of SHG in the state of Meghalaya which today can be said to have become a movement. From a meager size of 60 SHGs in 1998, it had grown to over 4000 in 2006 and as on March 2008, had exceeded 9000. When the state was having only seven districts, of the total 9395 SHGs formed in the state as on March 2008, about (47.45 percent) were formed in West Garo Hills followed by East Khasi Hills with (12.65 percent), East Garo Hills with (13.51 percent) and the four other districts *i.e.* West Khasi Hills with (7.78 percent), Jaintia Hills with (7.42 percent), Ri Bhoi with (7.04 percent) and South Garo Hills with (4.16 percent) together constituted 26.4 percent of the SHGs formed in the state (GoM, 2009).

Out of the total 9395 SHGs in the state, 1896 were male SHGs, 5379 were female SHGs, *i.e.* WSHGs and 2120 were mixed SHGs, making up 20.18%, 57.25% and 22.57% of the total SHGs respectively. SHGs were primarily promoted by Self-Help Promoting Institutions (SHPIs), Banks, Government agencies and NGOs, but the government organizations played a major role in promoting SHGs. Disabled group coverage was for only 30 SHGs of disabled persons as of March 2008. This category was established under 'Project capable- a special project for persons with disabilities under SGSY'. DRDA implemented the project in East Khasi Hills district through an NGO called 'Bethany Society'.

Table 3.1 District-wise distribution of SHGs in Meghalaya (as on March, 2008)

Sl. No.	District	Number of SHG	Percentage (%)
1	East Khasi Hills	1188	12.65
2	West Khasi Hills	731	7.78
3	Jaintia Hills	697	7.42
4	Ri Bhoi	661	7.04
5	West Garo Hills	4458	47.45
6	East Garo Hills	1269	13.51
7	South Garo Hills	391	4.16
	Total	9395	100.00

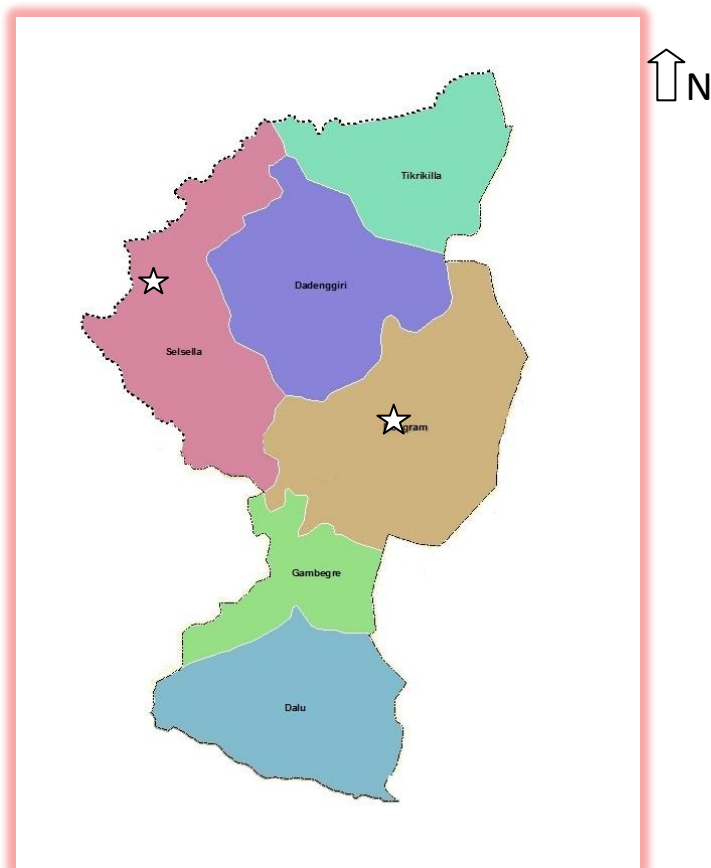
GoM, 2009

3.2.1.1 West Garo Hills District

The West Garo Hills district lies on the western part of the state of Meghalaya bounded by the East Garo Hills district on the east, the South Garo Hills on the south-east, the South-West Garo Hills on the south-west, the North Garo Hills on the north-east, the Goalpara district of Assam on the north and north-west and Bangladesh on the south. The district headquarters of West Garo Hills is Tura, which is the second largest town in the State after the capital city of Shillong. According to the 2011 census, West Garo Hills district has a population of 642,923. This gives it a ranking of 514th in India (out of a total of 640). The district has a population density of 173 inhabitants per square kilometer and a sex ratio of 979 females for every 1000 males, and a literacy rate of 68.38 per cent. After the creation of South-West Garo Hills

district, the district is divided into six Community and Rural Development (C&RD) blocks, viz., Selsella, Tikrikilla, Dadengiri, Rongram, Gambegre and Dalu.

As seen in Table 3.1, the West Garo Hills District had the highest number of SHGs in the state. The process of group formation in West Garo Hills began in 1998 with 3 SHGs through efforts made by the BRO. With the introduction of SGSY in 1999, the total number of SHGs existing in the district was 35 numbers, which were mostly erstwhile DWCRA groups reorganized along SHGs lines. From the period 1998 to March 2008, a total number of 4458 SHGs were formed in the district by the block, DRDA, NERCORMP (North Eastern Region Community Resource Management Project), IFAD project as well as NGOs. The maximum number of SHGs had been formed in Selsella block which had a total of 1121 SHGs followed by Rongram block with 622 SHGs, Dalu block with 527 SHGs, Tikrikilla with 483 SHGs, Dadengiri with 298 SHGs, and Gambegre block ranks last with 267 SHGs.



(☆ Selected blocks)

Fig. 3.2 Map of West Garo Hills District showing the selected blocks

3.3 Sampling Procedure

The sampling design adopted in the present study is diagrammatically shown in Fig. 3.3 and the sampling procedure is described in the following sub-heads.

3.3.1 Selection of state

The state of Meghalaya was purposively selected owing to the nativity of the researcher and which was also bound by the limitations of funds and resources for travelling to other parts of the country.

3.3.2 Selection of district

Out of eleven districts of Meghalaya, the West Garo Hills district was found to be having the highest number of SHGs as reported by the survey and assessment of SHGs by the Government of Meghalaya in 2009. For this reason, the district was purposively selected.

3.3.3 Selection of community and rural development (C&RD) blocks

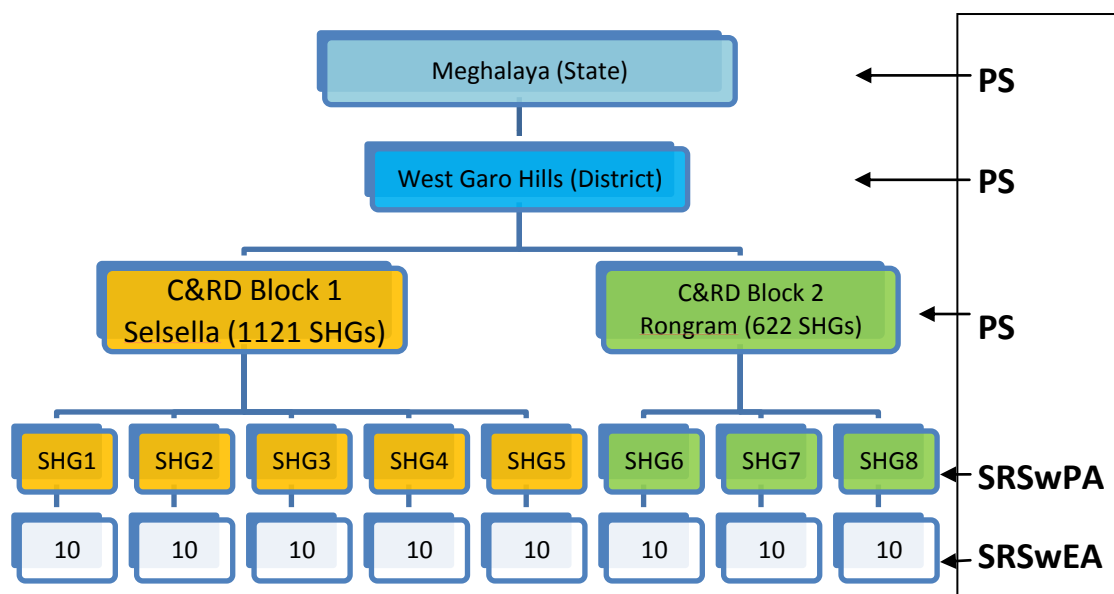
Two blocks, *viz.*, Selsella Block and Rongram Block were selected purposively, because out of the six blocks, the mentioned two blocks were having highest number of SHGs in the district. Selsella had 1121 SHGs out of which female SHGs were 721 and Rongram had 622 SHGs, out of which female SHGs were 396 (GoM, 2009). The collection of latest records from Selsella and Rongram block offices have shown that currently, *i.e.* as of 2018, there are 885 Women SHGs in Selsella block and 537 Women SHGs in Rongram block.

3.3.4 Selection of Women Self-Help Groups (WSHGs)

The selection of WSHGs was done through simple random sampling with proportional allocation. The C&RD block offices of the selected blocks were contacted to obtain the lists of WSHGs in the blocks. In total, eight WSHGs were selected from two blocks: five SHGs from Selsella block (where total number of WSHG is 885) and three SHGs from block Rongram (where total number of WSHG is 537) proportional to the total number of WSHGs in the blocks.

3.3.5 Selection of respondents

Out of each selected WSHGs, ten members were selected to constitute a total of eighty respondents for the study. Simple random sampling method was employed with equal allocation because the sizes of the selected WSHGs were almost homogeneous. The breakdown of number of respondents from the selected WSHGs is shown in Table 3.2.



PS—Purposive Sampling, SRSwPA—Simple Random Sampling with Proportional Allocation, SRSwEA—Simple Random Sampling with Equal Allocation

Fig. 3.3 Sampling Design

Table 3.2 Distribution of respondents in the selected WSHGs

Sl. No.	District	C & RD Block	WSHG	Total no. of members	No. of respondents
1	West Garo Hills	Rongram	Jendragre Matkol Gitok WSHG	10	10
			Ka•ma Rong•chigre WSHG	10	10
			Chandalbret A•duma WSHG	10	10
2		Selsella	Am•beng WSHG	12	10
			Chimik WSHG	10	10
	A•palgre WSHG		10	10	
	Nengkalpara WSHG		11	10	
			A•gipenggre WSHG	10	10

3.4 Selection of variables

For the present study, eight independent variables and one dependent variable which is a function of seven components were selected considering the objectives of the study and extensive review of literature. Table 3.3 shows the list of variables and components of dependent variable selected for the study along with their empirical measurements.

3.4.1 Independent variables

The independent variables identified were 'Age', 'Education', 'Family Size', 'Monthly Family Income', 'Size of Land Holding', 'Social Participation', 'Mass Media Exposure' and 'Level of Aspiration'.

3.4.2 Dependent variables

As per the objectives of the study, 'Entrepreneurial Behaviour' was considered as dependent variable. Seven components of entrepreneurial behaviour were identified after extensive review of past researches and by consulting the experts. They were- 'Innovativeness', 'Risk Orientation', 'Leadership Ability', 'Achievement Motivation', 'Self-confidence', 'Decision Making Ability' and 'Management Orientation'.

Table 3.3 List of variables and components of entrepreneurial behaviour (dependent variable) with their empirical measurements

Sl. No.	Independent Variables	Empirical Measurement
Socio-economic variables		
1	Age	Chronological age of the respondent at the time of interview
2	Education	Formal educational qualification
3	Family Size	Number of member in the nuclear family
4	Monthly Family Income	Income in Indian National Rupees from farm and non-farm sources
5	Size of Land Holding	In Hectare
6	Social Participation	Rating scale suggested by Trivedi (1963)
7	Mass Media Exposure	Rating scale followed by Meti (1998).
8	Level of Aspiration	Rating scale developed by Muthayya (1971) with suitable modifications.

Sl. No.	Dependent Variable	Empirical Measurement
1	Entrepreneurial Behaviour	Index adapted from Passah (2015) with suitable modifications
Sl. No.	Components of Entrepreneurial Behaviour	Empirical Measurement
1	Innovativeness	Scale developed by Moulik (1965)
2	Risk Orientation	Scale developed by Supe (1969) with slight modification
3	Leadership Ability	Scale developed by Nandapurkar (1982)
4	Achievement Motivation	Scale developed by Desai (1981)
5	Self-confidence	Scale developed by Basavanna (1971) with suitable modification
6	Decision Making Ability	Scale developed by Nandapurkar (1982) with slight modifications
7	Management Orientation	Scale developed by Samantha (1977)

3.5 Operationalization and measurement of variables

3.5.1 Independent variables

3.5.1.1 Age

Age was operationalised as the number of years an individual has completed at the time of interview and was measured as per chronological age of individual. According to the Census Report 2011 (GoI, 2011), the respondents were classified into three categories as below:

Sl. No.	Category	Years
1	Young age group	< 35
2	Middle age group	35 – 50
3	Old age group	> 50

3.5.1.2 Education

It was operationally defined as academic qualification acquired through formal schooling by the individual respondents at the time of investigation. The level of education of respondents was categorized based on the Socio-economic and Caste

Census, 2011 with slight modification. Seven categories were formed, viz., i) Illiterate- person with no schooling and can neither read nor write, ii) Primary- person who can read and write in any language but not passed 4th standard, iii) Middle- person who had passed 4th standard but not passed 7th standard, iv) Secondary- respondent who had passed 7th standard but not passed 10th standard, v) Higher Secondary- respondent who had passed 10th standard or who had passed 12th standard but not completed graduation, vi) Graduate- respondent who had completed graduation, vii) Post-Graduate- respondent holding post-graduate degree. To calculate the level of education of the respondents, the categories were assigned scores as follows:

Sl. No.	Category	Score
1	Illiterate	0
2	Primary	1
3	Middle	2
4	Secondary	3
5	Higher Secondary	4
6	Graduate	5
7	Post-Graduate	6

3.5.1.3 Family size

It was operationalized as the total number of members in the family of the respondent. The family size was categorized into low, medium and high categories based on mean (\bar{X}) and standard deviation (σ) as follows:

Sl. No.	Category	Criteria
1	Low	$< (\bar{X} - 1\sigma)$
2	Medium	$(\bar{X} - 1\sigma)$ to $(\bar{X} + 1\sigma)$
3	High	$> (\bar{X} + 1\sigma)$

3.5.1.4 Monthly family income

It was operationally defined as the total income earned by the family of the respondent from all sources in a month on average as expressed by the respondent in terms of rupees. Based on NCAER (National Council of Applied Economic Research), 2001, the level of monthly family income has been categorized as under:

Sl. No.	Category	Monthly Income in Rupees
1	Low	< 2812.5
2	Medium	$2,812.5 - 12,000$
3	High	$> 12,000$

3.5.1.5 Size of land holding

It was defined operationally as the extent of land actually possessed by the family of the respondent expressed in terms of hectares. The categorization of the level of 'Size of Land Holding' was based on All India Report on Agriculture Census 2010-11 by Department of Agriculture (Gol, 2015), given as follows:

Sl. No.	Category	Land Size in Hectare
1	Marginal	< 1
2	Small	1 – 2
3	Semi-medium	2 – 4
4	Medium	4 – 10
5	Large	> 10

3.5.1.6 Social participation

It was operationalized as the participation of women entrepreneur in local organizations. A rating scale suggested by Trivedi (1963) was employed. A score of 2 and 1 was assigned for office bearer and member, respectively in the organization. Further, a score of 2, 1 and 0 was assigned for participation as regular, occasional and never, respectively. Based on the total scores obtained, the respondents were classified into three categories, keeping the mean (\bar{X}) and standard deviation (σ) as check.

Sl. No.	Category	Criteria
1	Low	$< (\bar{X} - 1\sigma)$
2	Medium	$(\bar{X} - 1\sigma)$ to $(\bar{X} + 1\sigma)$
3	High	$> (\bar{X} + 1\sigma)$

3.5.1.7 Mass media exposure

It refers to the extent of participation of women entrepreneurs in different mass media like radio, television, newspaper, farm magazine and other print media. In order to measure the level of mass media exposure of the respondents, a rating scale followed by Meti (1998) was used and categorized based on the mean (\bar{X}) and standard deviation (σ) as follows:

Sl. No.	Category	Criteria
1	Low	$< (\bar{X} - 1\sigma)$
2	Medium	$(\bar{X} - 1\sigma)$ to $(\bar{X} + 1\sigma)$
3	High	$> (\bar{X} + 1\sigma)$

3.5.1.8 Level of aspiration

It was operationalized as the striving of respondents to exhibit their concern regarding their wishes and hopes for the future or their fears and worries about the future. It was measured using the scale developed by Muthayya (1971) with suitable modifications. The scale in the present study consisted of four statements with three to four alternatives provided for each statement. The first two statements consisted of four alternative responses with the weightages of 1, 2, 3, and 4 and the other two statements consisted of 3 alternative responses with the weightages of 1, 2, and 3. The scores obtained for each statement were added to get the score on level of aspiration. The possible scores ranged from 4 to 14. The respondents were categorized into three levels of aspiration based on the mean (\bar{X}) and standard deviation (σ) as given below:

Sl. No.	Category	Criteria
1	Low	$< (\bar{X} - 1\sigma)$
2	Medium	$(\bar{X} - 1\sigma)$ to $(\bar{X} + 1\sigma)$
3	High	$> (\bar{X} + 1\sigma)$

3.5.2 Dependent variable

3.5.2.1 Entrepreneurial behaviour

It was operationally defined as package of personality characteristics related to dynamic agent of change for transforming physical, natural and human resources into corresponding production possibilities. To measure this entrepreneurial behaviour, a formula for Entrepreneurial Behaviour Index (EBI) developed by Passah (2015) was adapted in the present study by considering suitable modifications. The formula is given as:

$$\text{Entrepreneurial Behaviour Index (EBI)} = \sum_{i=1}^n (w_i * x_i)$$

Where, w_i = Weight attached to i^{th} component

x_i = Scale adjusted score of i^{th} component

Seven components were identified for the present study as mentioned under the heading 'Selection of variables'. They were - 'Innovativeness', 'Risk Orientation', 'Leadership Ability', 'Achievement Motivation', 'Self-confidence', 'Decision Making Ability', and 'Management Orientation'. Each of the components was assigned

a weightage developed by Savitha (2007) to calculate the final score of the corresponding component of entrepreneurial behaviour as shown in Table 3.4.

Table 3.4 Weightage assigned for each component

Sl. No.	Components	Weightage
1	Innovativeness	1.5
2	Risk Orientation	0.4
3	Leadership Ability	0.4
4	Achievement Motivation	2.6
5	Self-confidence	1.4
6	Decision Making Ability	0.6
7	Management Orientation	0.6

The entrepreneurial behavioural index so obtained from each respondent was then categorized into low, medium and high based on the mean (\bar{X}) and standard deviation (σ) as follows:

Sl. No.	Category	Criteria
1	Low	$< (\bar{X} - 1\sigma)$
2	Medium	$(\bar{X} - 1\sigma)$ to $(\bar{X} + 1\sigma)$
3	High	$> (\bar{X} + 1\sigma)$

3.5.2.1.1 Operational definition and measurement of components of entrepreneurial behaviour

1. Innovativeness

Innovativeness was operationalised as the behaviour pattern of respondents who have interest and desire to seek changes in their profit-oriented activities and to introduce such changes into practice when found practicable and feasible. It is the degree to which an individual adopts new ideas relatively earlier than others in a social system. It was measured by using a self rating scale developed by Moulik (1965).

This scale consisted of three sets of statements. The respondents were asked to choose the one amongst three sets of statements, which most accurately portrayed 'most like' and also the one that portrayed 'least like' from each set. The respondents 'most like' and 'least like' choices for each statement were obtained. The three sets in each statement were given the weightage of 3, 2, 1, denoting high, medium and low degree of innovativeness. The ratio of weightage of the most liked statements to the least liked statements in three sets was worked out which gave the

respondent self rating score for innovativeness. The total possible raw score ranged from 0.99 to 9 and the total weightage score ranged from 1.49 to 13.50 for an individual. Based on the total score obtained by the respondents, they were grouped into low, medium and high innovativeness, keeping mean and standard deviation as the measures of check, in such a way that ($< \bar{X} - 1\sigma$) was low, ($\bar{X} - 1\sigma$) to ($\bar{X} + 1\sigma$) was medium, and ($> \bar{X} + 1\sigma$) was high innovativeness.

2. Risk Orientation

Risk orientation was operationalised as the degree to which an individual can withstand risk and uncertainty in their profit-oriented activities.

The scale developed by Supe (1969) with slight modification was used to measure the risk orientation of the respondents. The scale consisted of six statements, of which sixth statement was negative and the rest were positive. The weightage scores of 4, 3, 2, 1 and 0 were assigned for the responses 'strongly agree', 'agree', 'undecided', 'disagree' and 'strongly disagree', respectively. However, the scores for the negative item were reversed. The scores obtained on each statement were summed to obtain the total score of a respondent on this dimension. The total possible raw score ranged from 10 to 30 and the total weightage score ranged from 0 to 8 for an individual. Based on the total score obtained, the respondents were categorized into low ($< \bar{X} - 1\sigma$), medium ($\bar{X} - 1\sigma$) to ($\bar{X} + 1\sigma$) and high ($> \bar{X} + 1\sigma$) level of risk orientation, keeping mean and standard deviation as measures of check.

3. Leadership ability

'Leadership Ability' was operationalized as the degree to which an individual can initiate or motivate the actions of other individuals.

In the present study, leadership ability was measured using a three-point rating scale developed by Nandapurkar (1982). The scale consisted of 5 items in a question form relating to leadership ability. Three choices were given as a response for each item out of which the respondents had to select one choice. The given response categories were 'always', 'some times' and 'never' for which scores given were 3, 2 and 1, respectively. By summing up the scores, the leadership ability score for a respondent was obtained. Thus, the total possible raw score ranged from 5 to 15 and the total weightage score ranged from 2 to 6 for an individual.

Based on the total scores obtained by the respondents, they were categorized into low, medium and high level of leadership ability with the criteria ($< \bar{X} - 1\sigma$), ($\bar{X} - 1\sigma$) to ($\bar{X} + 1\sigma$), and ($> \bar{X} + 1\sigma$), respectively.

4. Achievement Motivation

Achievement motivation was operationalised as the striving of the respondents to do a work with a standard of excellence, which may be task related, self-related or other related. It was measured with the help of a scale developed by Desai (1981).

The scale consisted of five incomplete sentences, each having three choices for the respondents to choose from as felt appropriate for them. One of these choices indicated high achievement motivation compared with other two. The respondents who gave the proper choices were assigned a score of 1, while a score of 0 was given for other two choices. The score obtained for the choices were summed up to get the respondents achievement motivation scores. Hence, the total possible raw score ranged from 0 to 5 and the total weightage score ranged from 0 to 13 for an individual.

Based on the total scores obtained by the respondents on 'Achievement Motivation', they were grouped into categories low ($\bar{X} - 1\sigma$), medium ($\bar{X} - 1\sigma$ to $\bar{X} + 1\sigma$) and high ($>\bar{X} + 1\sigma$), keeping mean and standard deviation as measures of check.

5. Self-confidence

Self confidence was operationalised as the feeling of a person about her ability, initiativeness and zeal to achieve her goal or aim.

This component was measured by a scale developed by Basavanna (1971) with suitable modification. The scale consisted of ten statements related to self-confidence. The statements 3, 6 and 10 were positive and the rest were negative. Two response categories were given, *i.e.* 'true' and 'false'. A score of one was assigned for true response on the positive statement and vice-versa for negative statement. The summation of the scores indicated a respondent's level of self confidence. The total possible raw score ranged from 0 to 10 and the total weightage score ranged from 0 to 14 for an individual.

The respondents were further grouped into low, medium and high categories under this component by using mean and standard deviation with the criteria ($\bar{X} - 1\sigma$), ($\bar{X} - 1\sigma$ to $\bar{X} + 1\sigma$), and ($>\bar{X} + 1\sigma$), for low, medium and high levels of self-confidence, respectively.

6. Decision Making Ability

It was operationalized as the degree to which the respondent justified her selection of most efficient activity for achieving maximum economic profits.

'Decision Making Ability' was measured using a scale developed by Nandapurkar (1982) with slight modifications. The scale consisted of ten statements. The response choices for each statement were 'not considered', 'decide after consultation with others' and 'decide independently' for which the scores assigned were 1, 2 and 3, respectively. The total possible raw score ranged from 10 to 30 and the total weightage score ranged from 6 to 18 for an individual. Based on the total scores obtained, the respondents were grouped into low, medium and high levels of decision making ability for the criteria were $(\bar{X} - 1\sigma)$, $(\bar{X} - 1\sigma)$ to $(\bar{X} + 1\sigma)$, and $(>\bar{X} + 1\sigma)$, respectively.

7. Management Orientation

'Management Orientation' was operationally defined as the degree to which the respondent was oriented towards scientific management of profit-oriented activities, comprising of planning, production and marketing functions.

The scale developed by Samantha (1977) was used to measure management orientation. The scale consisted of 18 statements. There were six statements each for planning, production and marketing orientation. In the case of positive statement, the scores of 1 and 0 were given for agreement disagreement, respectively. For negative statements, the scoring pattern was reversed. The sum of the scores obtained by a respondent was taken as her score for management orientation. Thus, the total possible raw score ranged from 0 to 18 and the total - weightage score ranged from 0 to 10.8 for an individual.

Based on the total final scores obtained by the respondents, there were low, medium and high levels of management orientation with the given criteria of $(\bar{X} - 1\sigma)$ for low, $(\bar{X} - 1\sigma)$ to $(\bar{X} + 1\sigma)$ for medium, and $(>\bar{X} + 1\sigma)$ for high.

3.6 Data collection

Keeping the objectives of the study in view, a draft interview schedule was prepared after careful study of available literature and consultation with experts. The draft schedule was pre-tested in the non-sample area to detect any ambiguity or confusion of the wordings in the statements. After the pre-testing, the questions /statements of the schedule were revised keeping the view of respondents in the

context. After making necessary modifications, the final schedule was administered to draw out responses from the women in self help groups.

Data collection took place during December 2017 to March 2018 by personally visiting the members of WSHGs either at their homes or at their common meeting venues. The respondents were assured of the secrecy of the data they provided and were encouraged to give unbiased answers.

3.7 Statistical tools used

Appropriate statistical tools used in the present study to code, tabulate and analyze the data in accordance with the cited objectives of the study are explained herewith. The computer software used for the study included MS-Excel and SPSS.

3.7.1 Frequency

Frequency is the number of items a variable is repeated. It was used to know how many of the total respondents belonged to a certain category according to variable.

3.7.2 Percentage

Percentage was used for understanding the nature of distribution of the respondents and for making simple comparison. For calculating percentage, frequency in the particular category was multiplied by 100 and divided by total number of respondents.

3.7.3 Arithmetic mean

It is the arithmetic average of distribution of scores. It is determined by adding all the items in the series and dividing the sum by the number of items. Symbolically the arithmetic mean is given as:

$$\bar{X} = \frac{(\sum x_i)}{n}$$

Where,

\bar{X} = Mean

$\sum x_i$ = Sum of all the items

n= Number of items

3.7.4 Standard deviation

It is the square root of the arithmetic mean of the square of all deviations, the deviations being measured from the arithmetic mean of the distribution. It is a more stable measure of dispersion, commonly represented by the symbol σ (sigma) and is less affected by sampling errors. Standard deviation of a grouped data in a form of frequency distribution can be computed by the formula:

$$\sigma = \sqrt{\frac{\sum x^2}{n}}$$

Where,

σ = Standard deviation

$\sum x^2$ = Sum of square of deviation of x series from an assumed mean

n = Total number of observations

3.7.5 Correlation co-efficient

Correlation co-efficient was used to know the relationship between the entrepreneurial behaviour and independent variables and their nature of relationship, *i.e.* negative or positive. Karl Pearson's correlation coefficient was used in the present study with the following formula:

$$r = \frac{\sum xy}{\sqrt{(\sum x^2)(\sum y^2)}}$$

Where,

r = Correlation co-efficient

$x = X - \bar{X}$

$y = Y - \bar{Y}$

Chapter 4

Results

In this chapter, the analysis and interpretation of collected data which were conducted from 80 respondents who are members of WSHGs are dealt with. Keeping in view the objectives of the study, the results are presented under the following headings:

- 4.1. Socio-economic profile of members of Women Self-Help Groups
- 4.2. Entrepreneurial behaviour of members of Women Self-Help Groups
- 4.3. Problems faced by members of Women Self-Help Groups and suggestive measures for the better management of Self-Help Groups

4.1 Socio-economic profile of members of Women Self-Help Groups

Table 4.1 Distribution of socio-economic characteristics of members of WSHGs

Sl. No.	Variables	Categories	Frequency	Percentage
1	Age	Young age (<35)	28	35.00
		Middle age (35-50)	36	45.00
		Old age (>50)	16	20.00
		Total	80	100.00
2	Education	Illiterate	3	3.75
		Primary	10	12.50
		Middle	11	13.75
		Secondary	33	41.25
		Higher Secondary	23	28.75
		Graduate	0	0
		Post-Graduate	0	0
		Total	80	100.00
3	Family size	Low (< 5)	10	12.50
		Medium (5 – 9)	60	75.00
		High (> 9)	10	12.50
		Total	80	100.00

4	Monthly family income	Low (< ₹2,812.5)	7	8.75
		Medium (₹2,812.5 – ₹12,000)	47	58.75
		High (>₹12,000)	26	32.50
		Total	80	100.00
5	Size of land holding	Marginal (< 1 ha)	72	90.00
		Small (1 ha – 2 ha)	8	10.00
		Semi-medium (2 ha – 4 ha)	0	0
		Medium (4 ha – 10 ha)	0	0
		Large (> 10 ha)	0	0
		Total	80	100.00
6	Social participation	Low (< 2.357)	16	20.00
		Medium (2.357 – 4.403)	56	70.00
		High (> 4.403)	8	10.00
		Total	80	100.00
7	Mass media exposure	Low (< 1.693)	13	16.25
		Medium (1.693 – 7.367)	55	68.75
		High (> 7.367)	12	15.00
		Total	80	100.00
8	Level of aspiration	Low (< 10.351)	16	20.00
		Medium (10.351 – 12.849)	45	56.25
		High (> 12.849)	19	23.75
		Total	80	100.00

4.1.1 Age

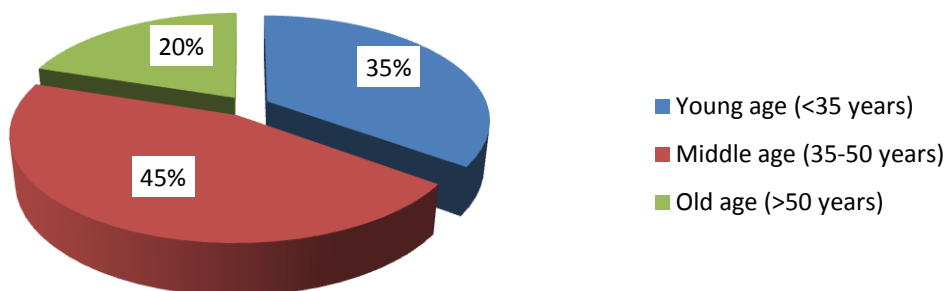


Fig. 4.1 Distribution of respondents according to 'Age'

From Table 4.1, it could be seen that most of the respondents (45.00%) belonged to middle age group, followed by young age group (35.00%) and old age group (20.00%). The distribution is graphically represented in Figure 4.1.

4.1.2 Education

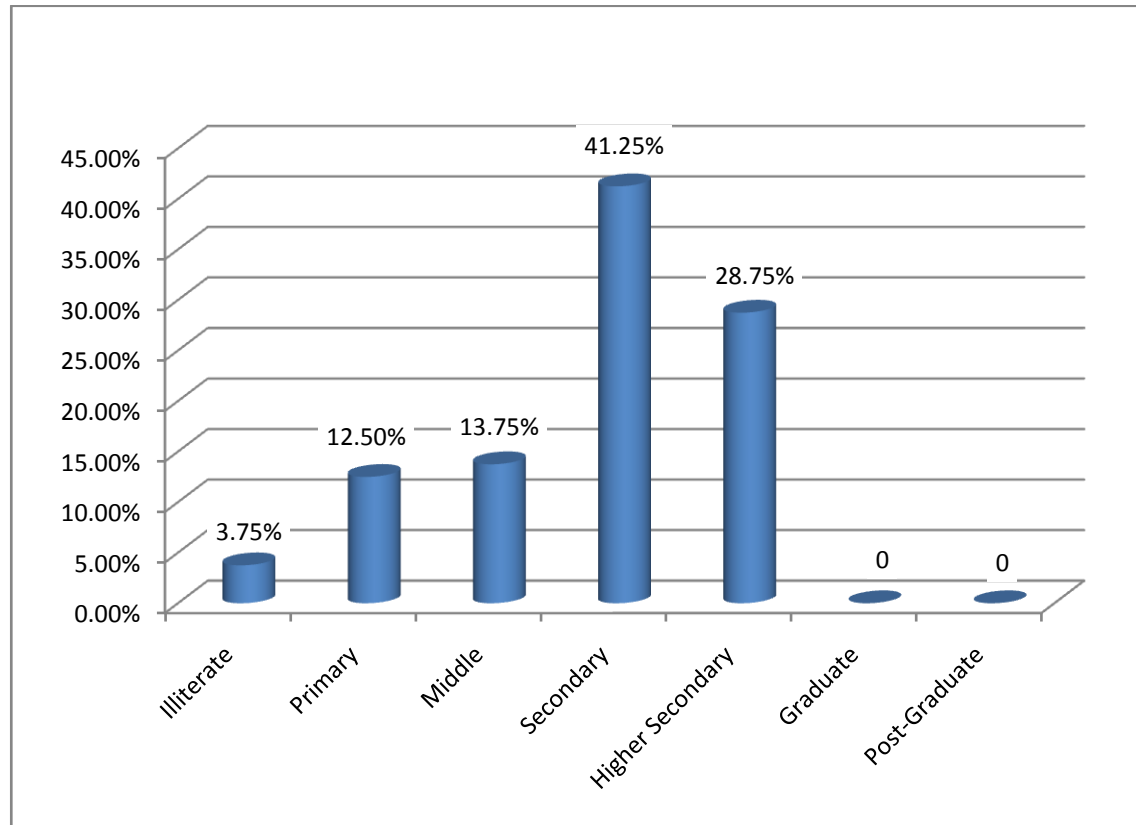


Fig. 4.2 Distribution of respondents according to 'Education'

From Table 4.1 and Figure 4.2, it was clear that most of the respondents (41.25%) were in 'Secondary' level of education, while 28.75 per cent of the respondents are in 'Higher Secondary' level of education and the remaining 13.75, 12.50 and 3.75 per cent are in 'Middle', 'Primary' and 'Illiterate' categories, respectively. No respondents were found to be Graduates or Post-Graduates.

4.1.3 Family size

Table 4.1 shows that majority of the respondents (75.00%) belonged to 'medium' family size, whereas the remaining were in 'low' and 'high' categories with each equally having 12.50 per cent of respondents. Figure 4.3 gives a graphical representation of distribution of respondents among different categories of family size.

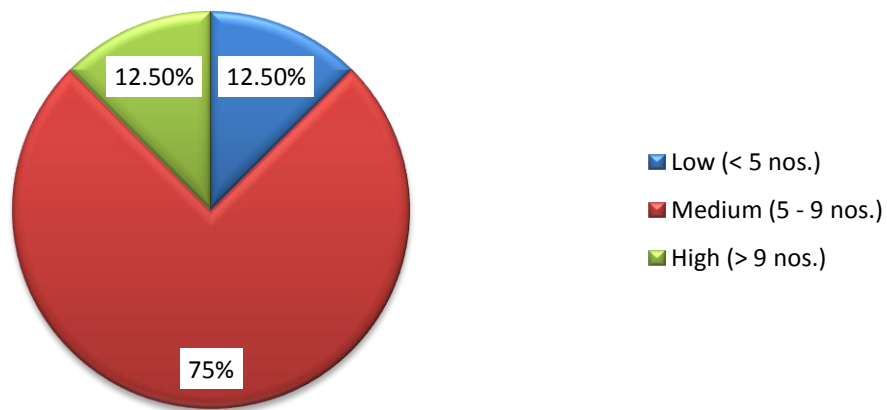


Fig. 4.3 Distribution of respondents according to 'Family Size'

4.1.4 Monthly family income

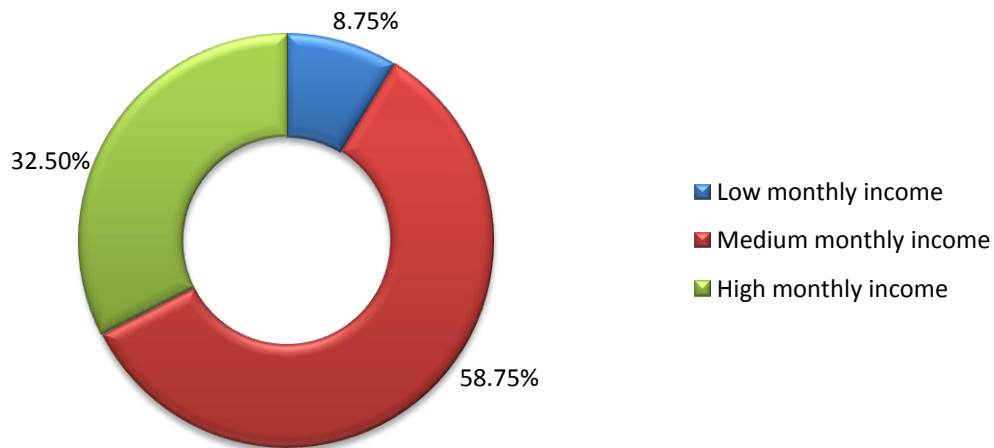


Fig. 4.4 Distribution of respondents according to 'Monthly family income'

It could be inferred from Table 4.1 and Figure 4.4 that more than half of the respondents (58.75%) belonged to 'Medium monthly income' category, which was followed by 'High monthly income' and 'Low monthly income' at 32.50 and 8.75 per cent of respondents, respectively.

4.1.5 Size of land holding

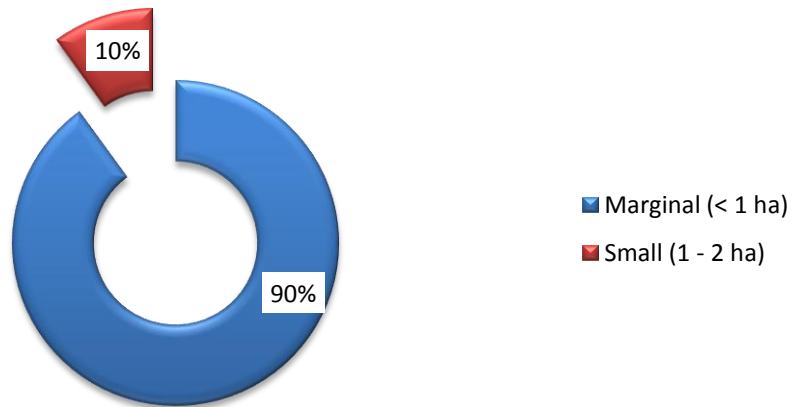


Fig. 4.5 Distribution of respondents according to 'Size of land holding'

Table 4.1 indicates that maximum respondents (90%) had 'marginal' size of land holding, while the rest (10%) had 'small' size of land holding. The distribution of respondents according to size of land holding is pictorially depicted in Figure 4.5.

4.1.6 Social participation

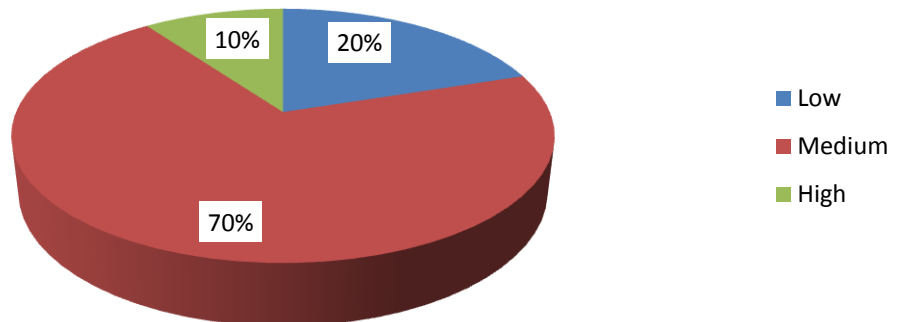


Fig. 4.6 Distribution of respondents according to 'Social participation'

It was revealed from Table 4.1 and Figure 4.6 that majority (70.00%) of the respondents had 'medium' level of 'Social participation', followed by 20.00 and 10.00 per cent of the respondents who had 'low' and 'high' levels of 'Social participation', respectively.

4.1.7 Mass media exposure

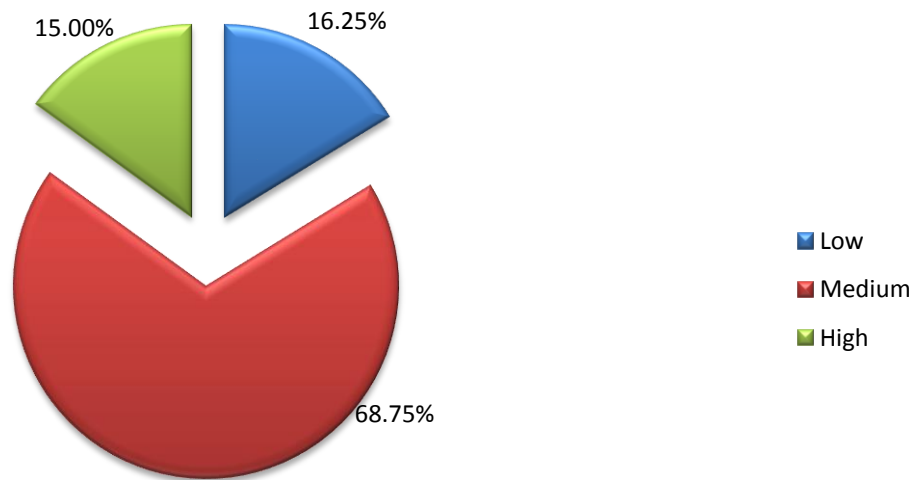


Fig. 4.7 Distribution of respondents according to 'Mass media exposure'

As seen in Figure 4.7, the majority (68.75%) of the respondents were found to be having 'medium' level of 'Mass media exposure', whereas the remaining 16.25 and 15.00 per cent of the respondents belonged to 'low' and 'high' levels of 'Mass media exposure', respectively. The same could be inferred from Table 4.1.

4.1.8 Level of aspiration

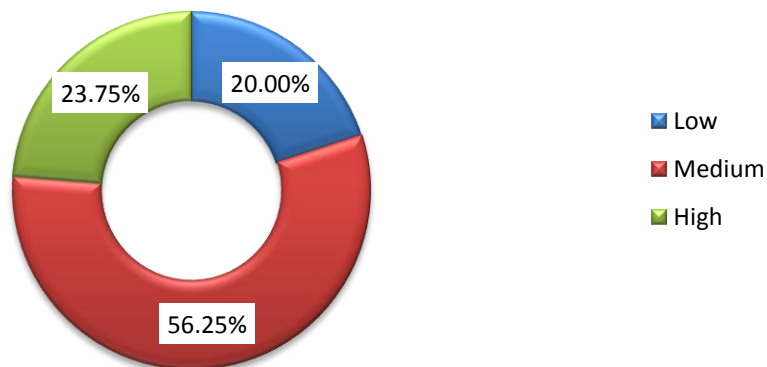


Fig. 4.8 Distribution of respondents according to their 'Level of aspiration'

The respondents were found to have 'medium' 'Level of aspiration' in most of the respondents (56.25%), followed by 'high' (23.75%) and 'low' (20.00%) 'Level of aspiration', as shown in Table 4.1 and in Figure 4.8.

4.2 Entrepreneurial behaviour of members of Women Self-Help Groups

4.2.1 Level of entrepreneurial behaviour of members of Women Self-Help Groups

The minimum and maximum scores of entrepreneurial behaviour index as obtained from the members of WSHGs are given below:

Minimum Score	Maximum Score	Mean	Standard Deviation
42.71	71.65	54.81	6.27

Table 4.2 Distribution of members of WSHGs according to their level of entrepreneurial behaviour

Sl. No.	Category	Frequency	Percentage
1	Low (< 48.54)	18	22.50
2	Medium (48.54 – 61.08)	53	66.25
3	High (> 61.08)	9	11.25
	Total	80	100.00

From Table 4.2, it could be commented that majority of respondents belonged to 'medium' category with a percentage of 66.25 per cent, whereas the least number of respondents were found to be under the category of 'high' at 11.25 per cent, and the remaining number of respondents were under 'low' category at 22.50 per cent. The table could be further represented graphically with a pie chart in Figure 4.9.

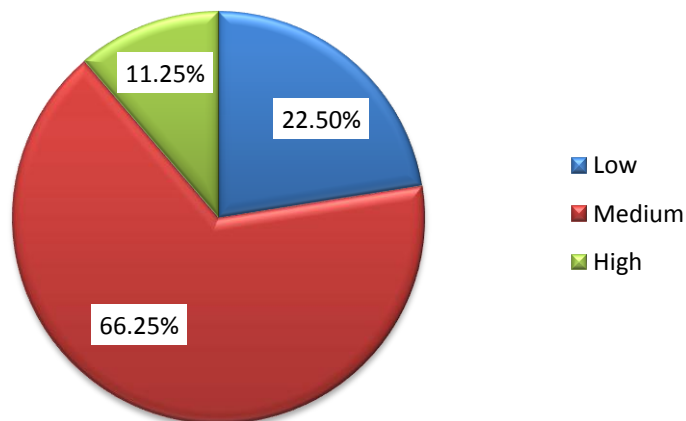


Fig. 4.9 Distribution of respondents according to their 'Entrepreneurial Behaviour'

4.2.2 Components of entrepreneurial behaviour of members of Women Self-Help Groups

Table 4.3 Distribution of WSHG members based on components of entrepreneurial behaviour

Sl. No.	Components of entrepreneurial behaviour	Category	Frequency	Percentage
1	Innovativeness	Low (< 5.69)	11	13.75
		Medium (5.69 – 11.37)	53	66.25
		High (> 11.37)	16	20.00
		Total	80	100.00
2	Risk Orientation	Low (< 5.24)	6	7.50
		Medium (5.24 – 7.09)	57	71.25
		High (> 7.09)	17	21.25
		Total	80	100.00
3	Leadership Ability	Low (< 4.08)	24	30.00
		Medium (4.08 – 5.41)	43	53.75
		High (> 5.41)	13	16.25
		Total	80	100.00
4	Achievement Motivation	Low (< 2.07)	6	7.50
		Medium (2.07 – 8.00)	67	83.75
		High (> 8.00)	7	8.75
		Total	80	100.00
5	Self-confidence	Low (< 4.88)	14	17.50
		Medium (4.88 – 10.38)	56	70.00
		High (> 10.38)	10	12.50
		Total	80	100.00
6	Decision Making Ability	Low (< 11.04)	12	15.00
		Medium (11.04 – 15.27)	53	66.25
		High (> 15.27)	15	18.75
		Total	80	100.00
7	Management Orientation	Low (< 8.49)	5	6.25
		Medium (8.49 – 10.59)	46	57.50
		High (> 10.59)	29	36.25
		Total	80	100.00

From Table 4.3, it could be observed that in case of 'Innovativeness', the members of WSHGs were in majority in 'medium' category with 66.25 percent, followed by 'high' category 20.00 per cent and 'low' at 13.75 per cent. Majority of the

respondents were in 'medium' category of 'Risk Orientation' with 71.25 per cent, followed by 'high' category at 21.25 per cent and 'low' category at 7.50 per cent. Highest number of the respondents was found in 'medium' category of 'Leadership Ability' at 53.75 per cent, followed by 'low' and 'high' category at 30.00 and 16.25 per cent, respectively. 'Achievement Motivation' had majority of the respondents in 'medium' category (83.75%), followed by 'high' category (8.75%) and 'low' category (7.50%). Also, in 'Self-confidence' the respondents were in majority in 'medium' category at 70.00 per cent, but this was followed by 'low' and 'high' category with 17.50 and 12.50 per cent of the respondents, respectively. In 'Decision Making Ability', the respondents were in majority in the 'medium' category with 66.25 per cent, followed by 'high' and 'low' categories at 18.75 and 15.00 per cent, respectively. It is also seen that in the component 'Management Orientation', most of the respondents (57.50%) were in 'medium' category, while 36.25 and 6.25 per cent of the respondents were in 'high' and 'low' categories, respectively.

4.2.3 Relationship between independent variables and entrepreneurial behaviour

The relationship between independent variables, viz., 'Age', 'Education', 'Family size', 'Monthly family income', 'Size of land holding', 'Social participation', 'Mass media exposure' and 'Level of aspiration', and dependent variable, i.e. entrepreneurial behaviour was analysed with the help of Pearson's correlation coefficient. The result is presented in Table 4.4.

Table 4.4 Correlation coefficient between independent variables and entrepreneurial behaviour of members of WSHGs

Sl. No.	Independent Variables	Dependent Variable	Correlation coefficient (r) value
1	Age	Entrepreneurial Behaviour	-0.011 ^{NS}
2	Education		0.678 ^{**}
3	Family size		0.088 ^{NS}
4	Monthly family income		0.005 ^{NS}
5	Size of land holding		0.066 ^{NS}
6	Social participation		0.859 ^{**}
7	Mass media exposure		0.820 ^{**}
8	Level of aspiration		0.244 [*]

^{NS} : Non-significant

^{**} : Correlation is significant at 0.01 level

^{*} : Correlation is significant at 0.05 level

Table 4.4 indicated that out of the eight independent variables, only 'Education', 'Social participation', 'Mass media exposure' and 'Level of aspiration' of the respondents were having significant positive correlation with entrepreneurial behaviour with correlation coefficient values at 0.678, 0.859, 0.820 and 0.244, respectively. Out of these significant variables, 'Education', 'Social participation' and 'Mass media exposure' were significant at 0.01 level, while 'Level of aspiration' was significant at 0.05 level.

4.3 Problems faced by members of Women Self-Help Groups and suggestive measures for the better management of Self-Help Groups

To measure the problems faced by the members of WSHGs, a set of items were arranged for the problem related topics, viz., financial, managerial, marketing, production and general/personal. Three choices of response was given for these items, such as 'More Serious', 'Serious' and 'Less Serious' which carried scores of 3, 2, and 1, respectively.

Table 4.5 Distribution of respondents based on the problems they faced and the scores obtained by each problem

Sl. No.	Items	Frequency			Scores
		More serious	Serious	Less serious	
1	<i>Financial</i>				
1.1	Tight repayment schedule	30	26	24	166
1.2	Inadequate loan	21	38	21	160
1.3	Borrowers do not repay on time	29	41	10	164
2	<i>Managerial</i>				
2.1	Training facilities are not good	16	14	50	126
3	<i>Marketing</i>				
3.1	Long distance of the market	18	26	36	142
3.2	Low price for the produce	18	14	48	130
3.3	Lack of demand for produce	22	15	43	139
4	<i>Production</i>				
4.1	Lack of electricity	22	21	37	145
4.2	Non availability of many inputs	44	25	11	193
5	<i>General / Personal</i>				
5.1	Health problems	18	13	49	129
5.2	Dual duties	6	21	53	113
5.3	Non-cooperation of family members	10	19	51	119

It can be observed from Table 4.5 that 'Non-availability of many inputs' was the most serious problem with the highest score of 193. The second most serious problem was 'Tight repayment schedule' with a score of 166, followed by 'Borrowers do not repay on time' and 'Inadequate loan'. The least serious problem was 'Dual duties', followed by 'Non-cooperation of family members' and 'Training facilities are not good'.

The suggestive measures for better management of SHGs are discussed in the next chapter.

Chapter 5

Discussion

The results of the present study have been discussed in this chapter under the following headings:

- 1.1 Socio-economic profile of members of Women Self-Help Groups
- 1.2 Entrepreneurial behaviour of members of Women Self-Help Groups
- 1.3 Problems faced by members of Women Self-Help Groups and suggestive measures for better management of Self-Help Groups

5.1 Socio-economic profile of members of Women Self-Help Groups

5.1.1 Age

It could be inferred from Table 4.1 that 35.00 per cent of members of WSHGs were below the age of 35 years, 45.00 per cent were between 35 to 50 years of age and 20.00 per cent were above 50 years of age. The least percentage was found in old age group, which means more number of respondents was distributed between young age group and middle age group. The present findings were in corroboration with the findings of Subramanyeswari (1997), Kumar (2001), Prasad (2002), Bhagyalaxmi *et al.* (2003), and Alam and Nizamuddin (2012). However there was a contrast with the findings of Sarada (2001) and Bannur and Teli (2012).

The observations made during the study showed that this result was due to the more active participation of the younger age group than the older age group in the society. The older women in the study area were no longer at their active stage for taking part in social activities, hence there were less older women in SHGs. Also, the fact that more women belonged to middle age group was because they felt responsible to nurture the family needs to fulfill the social obligations. Thus, they had the compulsion to earn more money for fulfilling the needs of the family members which led them to become members in SHGs.

5.1.2 Education

In the results, it was seen that most of the respondents (41.30%) belonged to 'Secondary' level of education, i.e., they had passed 7th standard but not 10th standard. But the 'Higher Secondary' category with 28.80 per cent of respondents was only a little behind from the former. This category had members of WSHGs that had passed 10th standard or 12th standard. The findings corresponded to the findings of Nazir *et al.* (2012) and Sangappa (2012).

Very few percentage of respondents were in 'Illiterate' category, which implied that rural women were increasingly becoming enrolled in schools. This finding was in line with the findings of Passah (2015). The reason for less illiterate would also go towards the efforts of the government of Meghalaya for setting up lower primary schools across the rural areas. But the efforts for setting up higher secondary schools were still far behind, and this could be inferred from the observation that none among the respondents were graduates or post-graduates. Another reason for this incident was that the rural women did not have enough financial resources to enrol themselves in the colleges. The school drop-outs were also high in rural areas since there was no adequate educational institution in those areas.

5.1.3 Family size

The present study has lime-lighted that majority (75.00%) of the respondents had medium family size, *i.e.* family members ranging from 5 to 9 in numbers. The high and low categories were both having percentages of 12.50 per cent, which means that 12.50 per cent were having 4 or less family members and another 12.50 per cent were having more than 9 family members. The research findings were in corroboration with the findings of Sangappa (2012), and Boruah and Borua (2013), but in contradiction with Thangamani and Muthuselvi (2013).

Most families were nuclear families, which was why the family size was not very high in those areas. It is also not very low because unmarried persons were there who stayed with the family of their relatives, thereby adding up to the size of the family.

5.1.4 Monthly family income

Highest number of the respondents (58.75%) was found to be under 'medium' monthly income category, followed by 'high' (32.50%) and 'low' (8.75%) category of monthly family income as depicted in Table 4.1 and Figure 4.4.

The members of WSHGs were able to have more family income due to the working population in the family. There was a significant correlation between the size of family and family income. Although only 32.50 per cent had monthly family income higher than ₹12,000, it was high as compared to meagre 8.75 per cent in low income category. The reason could relate to implementation of MGREGS and other employment oriented programmes for rural population. The research findings were in close corroboration with the findings of Suneetha (2017), Puroshotam *et al.* (2010), Nazir *et al.* (2012), Manikonda (2014) and Passah (2015).

5.1.5 Size of land holding

It was observed that as much as 90.00 per cent of WSHG members were having marginal land holding (< 1 ha), while only 10.00 per cent of the members of WSHGs were having small land holdings (1 – 2 ha).

Since most families were nuclear families, the land owned by the ancestors was divided multiple times to distribute the land equally among the children and it continued generation after generation. The resultant land was therefore not large but only enough for small cultivation for local markets and some only fit for kitchen gardening to feed their own family. They were also not in a financial position to buy any extra land. The research findings were close to the findings of Boruah and Borua (2013), Varathan *et al.* (2013) and Rangji *et al.* (2002).

5.1.6 Social participation

It could be inferred from Table 4.1 that out of 80 respondents, largest number (56 out of 80) of respondents was found to be in 'medium' category of 'Social participation', *i.e.* 70.00 per cent of respondents were having medium level of 'Social participation'. It was followed by 20.00 per cent of respondents in 'low' category and 10.00 per cent in 'high' category.

The rural women-folk were mainly engaged in household chores, which gave them less opportunity to expand their participation in local organisations. Also, the women-folk were mostly belonging to 'Secondary' level of education which did not do much to enrich their minds with strength to reach out to the organizational activities taking place within the Panchayati Raj. The WSHG members were pulled up from lying under 'low' category of 'Social participation' due to a major reason of joining SHGs and being regular attendants in its activities. Therefore, majority of the WSHG members were found to belong to 'medium' level of 'Social participation'.

The present study supported the findings of Raghavendra (2002), Anitha (2004), and Singh *et al.* (2010), but differed with the findings of Sangappa (2012) and Asha (2015).

5.1.7 Mass media exposure

The majority of members of WSHGs were in 'medium' category of 'Mass media exposure' at 68.75 per cent, whereas, 16.25 per cent were in 'low' category, which was very near to 'high' category at 15.00 per cent. This inference could be drawn from Table 4.1.

One reason for such finding was due to the respondents being exposed to many types of print media such as newspapers, farm magazines, pamphlets, etc. Some government institutions such as District Commerce and Industries Centre often hold workshops where they distribute magazines and pamphlets in local language. This allowed the women-folk to up their mass media exposure. But they still lacked literacy to read newspapers daily because newspapers in these areas had very limited supply in local languages. Also, the reason for not having more number in 'high' category would be due to inability to subscribe to television channels and lack of electricity, which was observed during data collection at the homes of the respondents. The women members were also not having time to watch television or listen to radio as they mentioned that their whole day goes by in doing household chores and marketing activities.

The research findings were in agreement with the findings of Raghavendra (2002), Ambika (2002), Anitha (2004) and Passah (2015), whereas some contrast was found in the findings of Savitha (2005) and Chitra (2011).

5.1.8 Level of aspiration

It was revealed from Table 4.1 that the distribution of members of WSHGs was highest in 'medium' category with more than half of the respondents (56.25%), for the variable 'Level of aspiration'. This was followed by 23.75 per cent in 'high' category and the remaining 20.00 per cent in 'low' category.

The members of WSHGs were determined to have their children educated up to a high level which they could not achieve. Their ambitions were clearly visible from the responses they had given regarding their wish for their children to obtain graduate and post graduate degrees. They aspired to obtain more profit from their businesses. This is because the current profit that they obtain was not enough for the family and they felt the need to struggle for higher profits. But their level of

aspiration could not get any higher because they did not want much change in satisfaction in their activities. They were also unwilling to let their children to run a business in the future. Hence, the level of aspiration of the women members was majorly in 'medium' level. The present study was corroborant to the finding of Neelaveni *et al.* (2002).

5.2 Entrepreneurial behaviour of members of Women Self-Help Groups

5.2.1 Level of entrepreneurial behaviour of members of Women Self-Help Groups

Maximum score of entrepreneurial behaviour was found to be 71.65 and minimum score was 42.71, with mean 54.81. Majority of the respondents (66.25%) were having 'medium' level of entrepreneurial behaviour, which could be due to the majority of them willing to take medium risks, having medium achievement motivation, medium self-confidence, medium innovativeness, medium decision making ability, medium leadership ability and medium management orientation. The least percentage of respondents was observed in 'high' category of entrepreneurial behaviour with only 11.25 per cent of respondents. This could be related to the lack of self-confidence that the women members have, because some of them have reported that they become less confident when their views were in disagreement with others' views. They were also found to be not ready to adopt new methods or practices because of fear of failure as they were unable to take high risks although their planning ability was good as reported in management orientation aspect of the respondents. This also resulted in the 'low' level of entrepreneurial behaviour of WSHG members which stood next to 'medium' category with 22.50 per cent of respondents.

The research findings were in corroboration with the findings of Anitha (2004), Subrahmanyeswari *et al.* (2007), Jain and Patel (2008), Dhanotya *et al.* (2013), and Passah (2015).

5.2.2 Level of different components of entrepreneurial behaviour of members of Women Self-Help Groups

1. Innovativeness

More than half of the respondents (66.25%) belonged to 'medium' category of innovativeness. This was followed by 'high' level and 'low' level with 20.00 per cent and 13.75 per cent of respondents, respectively. The reason goes to their

sceptical attitude towards new methods and practices. They did not want to try the method first, but wanted to wait and see what results the neighbours would get. Still they try to keep track of the new arrivals of latest technologies and also thought that if the innovations were assuring of benefits then they would surely adopt them, which is why the innovativeness did not have many respondents in 'low' category. The findings supported the findings of Nagesha (2005) and Lawrence and Ganguli (2012).

2. Risk orientation

As seen in Table 4.3, the 'Risk orientation' component of entrepreneurial behaviour of WSHG members had majority of the respondents (71.25%) in 'medium' category, followed by 'high' (21.25%) and 'low' (7.50%) categories.

The result could be related to the fact that the respondents did not have enough financial resources to take high risks. Only few women members who had good financial resources were willing to take risks. The women also reported that they were willing to take risks only when the risky activity would show surety of the benefits of taking risks. The findings were in line with the research findings of Sheela (1991), Monika and Talukdar (1997), Narayani (2009), Devarajaiah (2010), Das (2012), and Chouhan (2015).

3. Leadership ability

It could be inferred from the result in Table 4.3 that highest percentage of respondents (53.75%) was in 'medium' level of 'Leadership ability', followed by 'low' (30.00%) and 'high' (16.25%) levels of 'Leadership ability'.

Higher percentage of respondents in 'low' category than in 'high' category is because the women member felt they were not qualified enough to lead the group as their self-confidence was affected by differences in the opinions they had with the opinions others had. This is also due to their low level of education because majority of them had not crossed 10th standard. The 'medium' level having majority of the respondents is due to the women members playing the leadership roles through the rotational allotment of leadership responsibility among the members of WSHGs. The research findings were corroborant to the findings of Nagesha (2005).

4. Achievement motivation

Majority of WSHG members belonged to 'medium' level of 'Achievement motivation' with more than three-fourth of the respondents (83.75%) falling in 'medium' category, followed by 'high' and 'low' categories at 8.75 per cent

and 7.50 per cent of respondents, respectively. This result throws light on how the members of WSHGs perceive success and satisfaction. The rural women were motivated to work towards achieving good social status. They were more into being good examples of good-doer than that of profit seeker. Most of them gave their best at what they did for their farm activities or SHG activities and wanted to be successful at what they did, while some of them only wanted to live happily by getting married. This paved way for obtaining maximum respondents in the 'medium' category of 'Achievement motivation'. The need for affiliation is another reason for not having more respondents in 'high' category, as it often keeps them from going out of their way to achieve greater heights.

The findings were in parallel with the findings of Lawrence and Ganguli (2012) and Chouhan (2015).

5. Self-confidence

More than two-third of the respondents (70.00%) belonged to 'medium' level of 'Self-confidence', followed by 'low' level (17.50%) and 'high' level (12.50%) of 'Self-confidence'. The underlying reason for this result was the lack of self-reliance that the rural women have. They were not able to believe firmly in their strength due to lack of high education. Due to this, WSHG members could not persistently work towards their goals and had seen giving up halfway. The increasing participation in SHG activities help these women-folk to unite with the other members and work towards their goals, thereby increasing their self-confidence, hence they belonged to 'medium' level of self-confidence. Also, the training programmes and workshops provided by NGOs and government organisations have contributed to increase in self-confidence of the members of WSHGs. The findings were in line with the findings of Chouhan (2015).

6. Decision making ability

It was observed that majority of the respondents (66.25%) belonged to 'medium' category of 'Decision making ability', followed by 'high' and 'low' categories at 18.75 per cent and 15.00 per cent of respondents, respectively. This could be explained by bringing into light that rural women-folk were also finding good social status in the society to enable them to decide independently on issues of household and profit-oriented activities. But they were not self-confident enough to completely decide independently. They possessed medium level of self-confidence therefore they sometimes needed to consult their peers or family members on deciding about certain

major issues in their activities. The research findings were in corroboration with the findings of Nagesha (2005) and Lawrence and Ganguli (2012).

7. Management orientation

The members of WSHGs had a good level of 'Management orientation' with 57.50 per cent and 36.25 per cent of respondents in 'medium' and 'high' categories, respectively. Only 6.25 per cent of respondents belonged to 'low' category of 'Management orientation'. This owed to the fact that women being involved in household planning activities had gained experience in planning ability and therefore their management ability was fairly high. The women had some experience in planning strategies to properly manage the food resources at home, which enabled them to put this experience towards production planning and marketing strategies for their products. The findings were in agreement with the findings of Sakharakar (1995) and Nagesha (2005).

5.2.3 Relationship between independent variables and entrepreneurial behaviour

It was revealed from correlation analysis (Table 4.4) that 'Education', 'Social participation' and 'Mass media exposure' of members of WSHGs had significant positive correlation with their entrepreneurial behaviour at significance level of 0.01. The independent variable 'Level of aspiration' was also found to be significantly correlated with entrepreneurial behaviour, positively but at significance level of 0.05. Rest of the variables had non-significant correlation with entrepreneurial behaviour. 'Age' was the only variable observed to give negative correlation coefficient with entrepreneurial behaviour but it was found to be non-significant. The negative value showed that with increase in age of the respondents, there was decrease in their entrepreneurial behaviour, but it was non-significant.

The positive significant correlation between 'Education' and entrepreneurial behaviour (r value of 0.687) was because advancement in studies made the women members broader in their outlook. The more the education of the respondent, the more was her innovativeness, risk orientation, leadership ability, decision making ability and other components. Self-confidence was also greatly influenced by education, thereby allowing the women-folk to be more self-reliant and possess higher entrepreneurial behaviour.

'Social participation' had positive significant correlation with entrepreneurial behaviour (r value of 0.859) due to the fact that being more involved in

the village level and district level organisations made the rural women socially active and allowed them to be in contacts with renowned personalities or cosmopolite agents in their area. Communication with cosmopolite agents made the women-folk obtain ideas about innovations and their successes and increased their self-confidence achievement motivation. The knowledge about various new technologies could also be obtained through social participation thereby it helped in increasing the respondents' risk taking ability and innovativeness.

The variable 'Mass media exposure' with r value of 0.820 was significantly and positively correlated with entrepreneurial behaviour of WSHG members due to the reason that these women get more ideas about the advance in technology through the media. The exposure to mass media made the women understand more about the different ways to earn a living, different ways to maximise profit, and new ways to solve problems. This in turn had positive impact on their innovativeness, risk orientation, decision making ability, leadership ability, achievement motivation, self-confidence, and management orientation, thereby increasing the entrepreneurial behaviour.

'Level of aspiration' was significantly and positively correlated with entrepreneurial behaviour at significance level of 0.05 with r value of 0.244. This could be explained by referring to relationship between the desire to attain more satisfaction in one's work and the components of entrepreneurial behaviour. Having higher level of aspiration influenced competitiveness in the respondents. This also affects the innovativeness of the respondent. The managerial ability is also influenced by the desire to achieve greater heights as they looked for better strategies and plan well to attain their goals.

The result of significant positive correlation of 'Education' and 'Mass media exposure' with entrepreneurial behaviour in the present study supported the findings of Pandeti (2005) and Kumar (2009). The finding of significant positive correlation of 'Social participation' and 'Level of aspiration' with entrepreneurial behaviour was also in conformity with the finding of Pandeti (2005).

5.3 Problems faced by members of Women Self-Help Groups and suggestive measures for better management of Self-Help Groups

5.3.1 Problems faced by members of Women Self-Help Groups

The problem of 'Non-availability of many inputs' scored the highest among other problems faced by members of WSHGs, followed by 'Tight repayment schedule' in the second position. The non-availability of production inputs was high because many necessary raw materials were still not available in those remote areas. While these materials might be abundant in urban areas, the industries had not yet reached their distribution pattern into the rural areas. The industries could not see any profits of going deep into these rural areas because the purchasing power of the rural consumers was low. 'Tight repayment schedule' was the second most serious problem because most women found it hard to collect the repayment money in a scheduled time. This problem also arises due to slow returns on investment.

'Borrowers do not pay on time' was the third most serious problem because as mentioned above, the borrowers found the repayment schedule to be tight, hence they delay the repayment which in turn affects the members of WSHGs. 'Inadequate loan' was also another problem as the amount saved was not very large, even the bank linkages did not ensure adequate amount of loan for taking up new business activities.

'Lack of electricity' stood fifth among the list of problems because many households were still not connected with electricity. Even if they were connected, they faced instability in current supply when a small change in weather conditions occurred, such as heavy rain or windy hours. Next was the problem of 'Long distance of the market' because the houses of the respondents were in deeper areas and in order to sell their produce they had to go to town areas. Other problems such as 'Lack of demand for produce' and 'Low price for the produce' stood at eighth and ninth rank respectively in terms of seriousness. The locally made products were not in high demand due to beliefs that mechanically produced products were more durable. The consumers were also down-pricing the rural products by bargaining excessively.

The least serious problem was found to be 'Dual duties' because the rural women were able to manage both the home-making work as well as SHG activities fairly well. The problems like 'Non-cooperation of family members' and 'Training facilities are not good' were also less serious because the WSHG members

had less objection from their family members in joining SHG activities as it is a way to livelihood, and the trainings were also provided with fairly well developed aids even if they were not perfectly done. But there was still some improvement in training required for these SHG members.

5.3.2 Suggestive measures for better management of Self-Help Groups

1. In order to instil a sense of responsibility in the members of SHGs and thereby increase their entrepreneurial behaviour, the members should be allotted leadership responsibility in the form of posts of president, secretary or other office posts, in a rotational manner where all the members of the group will be able to experience the role of responsibility according to a specific time schedule given as a term for the post.
2. To curb the problem of 'Non-availability of many inputs', the Self-Help Promoting Institutions (SHPI) such as NGOs should make sure that raw materials, such as fabrics, saw dust, splinter, wool, cane, animal hide, etc. are available to the SHG members for smooth production.
3. Rural development agencies also still need to connect many villages with electricity as the SHG members were facing problem of 'lack of electricity'.
4. In order to obtain certainty of profits, to get rid of the problem of 'lack of demand for the produce' and 'low price for the produce', the SHG members must be educated on grounds of market trends that occur in their targeted markets.
5. Their entrepreneurial behaviour can also be increased by increasing their mass media exposure and social participation because these variables have shown significant relationship with entrepreneurial behaviour.
6. Mass media exposure can be increased through the work of news agencies in distributing newspapers in local language for the rural areas.
7. To check the loan defaults, since 'tight repayment schedule' was another problem, the borrowers should be allowed to repay in installments. This would optimize the burden on the borrowers.

Chapter 6

Summary and Conclusion

This chapter presents a brief description of the present investigation along with the major findings, conclusion, recommendations and suggestions for future research.

The concept of Self Help Groups (SHGs) serves to underline the principle “for the people, by the people and of the people”. The first Prime minister of Independent India Pandit Jawaharlal Nehru has rightly said, “You can tell the condition of a nation by looking at the status of its women.” It is a well known fact that the growth of women in turn develops her family, village and the nation in general since women constitute 48.46% of total population in India as per census data 2011.

The works of the State and Central governments toward upliftment of women’s status, such as IRDP, DWCRA, SGSY, etc., saw the use of small-group approach which led to the rise of SHGs as the idea was already seeded by the Grameen Bank of Bangladesh. A typical rural women's SHG is a good example of capacity building for prospective entrepreneurs. The specialists in economic development have considered entrepreneurship development as a possible approach to empowerment of women. Empowerment ensures that the women are able to use their knowledge and skills and are able to obtain basic amenities of living such as nutrition and education to name a few, and have equal access to training and employment. To ensure sustainable development of rural women, it is important to study their entrepreneurial behavior. Through this study, we can explore their potential to sustain their small scale enterprises and also to start up an enterprise if they have not yet. Keeping this in view, the present study was conceptualized with the following objectives:

1. To study the socio-economic profile of members of Women SHGs.
2. To study the entrepreneurial behaviour of members of Women SHGs
3. To find out the problems faced by members of Women SHGs and suggest measures for the better management of Self-Help Groups.

6.1 Research methodology

A descriptive research design was employed in the study to give a descriptive analysis of the variables of the study and identify and describe the problems that the respondents faced. The state of Meghalaya was purposively selected for the study as it was the native state of the researcher. West Garo Hills District of Meghalaya was purposively selected because it was having the highest number of SHGs in the state. Further, two C&RD (Community and Rural Development) blocks of the selected district were also purposively selected because these blocks, viz., Selsella and Rongram, were having highest number of SHGs in the district. The selection of WSHGs (Women Self-Help Groups) took place proportionally to the total number of SHGs in each of the C&RD block with random sampling technique. Five WSHGs were selected from Selsella C&RD block, viz., Am•beng WSHG, Chimik WSHG, A•palgre WSHG, Nengkalpara WSHG and A•gipenggre WSHG, and three WSHGs were selected from Rongram C&RD block, viz., Jendragre Matkol Gitok WSHG, Ka•ma Rong•chigre WSHG and Chandalbret A•duma WSHG, giving eight total WSHGs for the study. Ten respondents from each WSHG were selected through random sampling technique with equal allocation, giving eighty total respondents for the study.

Eight independent variables, viz., Age, Education, Family Size, Monthly Family Income, Size of Land Holding, Social Participation, Mass Media Exposure and Level of Aspiration were selected, and one dependent variable, viz., Entrepreneurial behaviour was selected keeping in view the objectives of the study and extensive review of literature. Entrepreneurial behaviour was identified as a function of seven components, viz., Innovativeness, Risk Orientation, Leadership Ability, Achievement Motivation, Self-confidence, Decision Making Ability and Management Orientation. The independent variables were measured with appropriate measurement tools and the entrepreneurial behaviour index was adapted to measure entrepreneurial behaviour.

Primary data were collected through a pre-tested interview schedule by personally visiting the WSHG members. Data analysis took place through MS-Excel and SPSS software. Statistical tools employed were frequency, percentage, mean, standard deviation, and correlation coefficient.

6.2 Major findings of the study

6.2.1 Socio-economic profile of members of WSHGs

1. In case of 'Age', more number of the respondents (45.00%) belonged to middle age group (35 – 50 years), followed by 35.00 per cent and 20.00 per cent in young age group (< 35 years) and old age group (> 50 years), respectively.
2. As far as 'Education' was concerned, more number of respondents (41.25%) were in 'Secondary' level of education, while 28.75 per cent of the respondents were in 'Higher Secondary' level of education and the remaining 13.75, 12.50 and 3.75 per cent were in 'Middle', 'Primary' and 'Illiterate' categories, respectively. There was no respondent in Graduate or Post-Graduate level of education.
3. With regard to 'Family size', more than half of the respondents (75.00%) belonged to 'medium' family size (5 – 9 members), whereas the remaining were in 'low' (< 5 members) and 'high' (> 9 members) categories with each equally having 12.50 per cent of respondents.
4. Regarding 'Monthly family income', more than half of the respondents (58.75%) belonged to 'Medium monthly income' category (₹2,812.5 – 12,000), which was followed by 'High monthly income' (>₹12,000) and 'Low monthly income' (<₹2,812.5) at 32.50 and 8.75 per cent of respondents, respectively.
5. When 'Size of land holding' was concerned, maximum respondents (90%) had 'marginal' size of land holding (< 1 ha), while the rest (10%) had 'small' size of land holding (1 – 2 ha). No respondent was found to have land holding above 2 ha.
6. With regard to 'Social participation', majority (70.00%) of the respondents had 'medium' level of 'Social participation', followed by 20.00 and 10.00 per cent of the respondents who had 'low' and 'high' levels of 'Social participation', respectively.
7. In case of 'Mass media exposure', more than two-third of the respondents (68.75%) were found to be having 'medium' level of 'Mass media exposure', whereas the remaining 16.25 and 15.00 per cent of the respondents belonged to 'low' and 'high' levels of 'Mass media exposure', respectively.

8. It was observed that the number of respondents were maximum in 'medium' 'Level of aspiration' (56.25%), followed by 'high' (23.75%) and 'low' (20.00%) 'Level of aspiration'.

6.2.2 Entrepreneurial behaviour of members of WSHGs

1. Most number of respondents belonged to 'medium' level of entrepreneurial behaviour with a percentage of 66.25 per cent, whereas the least number of respondents were found to be under the category of 'high' at 11.25 per cent, and the remaining number of respondents were under 'low' category at 22.50 per cent.
2. In case of components of entrepreneurial behaviour, majority of the members of WSHGs were in 'medium' category of 'Innovativeness' with 66.25 percent, followed by 'high' and 'low' category at 20.00 and 13.75 per cent, respectively. Maximum of the respondents were in 'medium' category of 'Risk Orientation' with 71.25 per cent, followed by 'high' category at 21.25 per cent and 'low' category at 7.50 per cent. In case of 'Leadership Ability', majority of the respondents were in 'medium' category at 53.75 per cent, followed by 'low' and 'high' category at 30.00 and 16.25 per cent, respectively. 'Achievement Motivation' had majority of the respondents in 'medium' category (83.75%), followed by 'high' category (8.75%) and 'low' category (7.50%). Also, in 'Self-confidence' the respondents were in majority in 'medium' category at 70.00 per cent, but this was followed by 'low' and 'high' category with 17.50 and 12.50 per cent of the respondents, respectively. In 'Decision Making Ability', the respondents were in majority in the 'medium' category (66.25%), followed by 'high' (18.75%) and 'low' (15.00%) categories. It is also seen that in 'Management Orientation', majority (57.50%) of the respondents were in 'medium' category, while 36.25 and 6.25 per cent of the respondents were in 'high' and 'low' categories, respectively.
3. 'Education', 'Social participation', and 'Mass media exposure' were found to be significantly and positively correlated with entrepreneurial behaviour at significance level of 0.01, with correlation coefficient values of 0.678, 0.859, and 0.820, respectively. 'Level of aspiration' was also significant at 0.05 level with correlation coefficient value of 0.244.

6.2.3 Problems faced by members of WSHGs

1. 'Non-availability of many inputs' was the most serious problem with a score of 193, followed by 'Tight repayment schedule', 'Borrowers do not repay on time',

'Inadequate loan', 'Lack of electricity', 'Long distance of the market', 'Lack of demand for produce', and 'Low price for the produce', with the scores of 166, 164, 160, 145, 142, 139 and 130, respectively. The least serious problem was 'Dual duties' with a score of 113, followed by 'Non-cooperation of family members', 'Training facilities are not good', and 'Health problems' with scores of 119, 126 and 129, respectively.

6.3 Conclusion

The medium level of entrepreneurial behaviour of the majority of the respondents indicated that there was potential in the members of WSHGs to become successful entrepreneurs if they were well guided by the SHG promoting institutions. Further, the respondents from low entrepreneurial behaviour category could be lifted towards higher level by training and workshop programmes. The active participation of the middle aged rural women in SHGs showed that strong workforce flourished in the group, and also young age group members were also many, which means the groups had better chances of bringing up innovative members through the young experimental minds. Since the women also showed good level of management orientation, once they obtain financial resources to start an enterprise, they would be able to manage it well by planning and organizing entrepreneurial activities well in time.

6.4 Recommendations

1. The SHG promoting agencies or institutions must initiate training programmes and workshops to provide vocational skills to the group members. This would help increase the self-confidence of SHG members, thereby increasing their entrepreneurial behaviour.
2. Extensive survey of the rural areas must be taken up by the SHG promoting agencies, so that the villages where SHGs have not been formed will be discovered and can be encouraged to form SHGs.
3. The banks associated with SHGs must provide adequate financial assistance with easy and simple rules and regulations so that the rural women would understand and get acquaintance with the bank services to obtain.
4. As most of the group members had medium innovativeness, there is still a need to expose them to recent advancements in agricultural technologies, and motivate them to adopt the new technologies by organizing exhibitions of such innovations in the local area, organizing group discussions, meetings, study tours and field trips.

5. Education is another important aspect that needs to be improved since the study revealed a significant correlation with entrepreneurial behaviour. The study showed that majority of members of WSHGs were in Secondary level of education, which calls for the need for the state education department to look into the matter and take necessary steps to include the females in higher educational levels.
6. In WSHGs where production activities are taking place, the members should be encouraged by the promoting agencies to produce goods that are in good demand by the target consumers. They must be given exposure to market trends of the targeted market.
7. Mass media exposure was another variable that showed significant correlation with entrepreneurial behaviour. Hence, steps should be taken by rural development agencies to provide the women-folk with magazines, newspapers, pamphlets and other print media in local language about the latest trends in agriculture and livelihood strategies so that the rural women will become knowledgeable regarding innovations that are applicable to them.

6.5 Suggestions for future research

1. The present study was limited to only West Garo Hills District of Meghalaya. Therefore, to make accurate generalizations, it is suggested to undertake similar studies on self-help groups in other districts of the state.
2. Other variables apart from those that have been studied in the present investigation may be identified and their relation with entrepreneurial behaviour may also be studied.
3. The impact of SHGs in different fields of the society was not incorporated in the study. The social impacts, cultural impacts and economic impacts brought about by the SHGs may be identified and studied.



“No, these women needed opportunity, not charity. They want chance, not bleeding hearts.”

– Prof. Mohammed Yunus

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“A study on entrepreneurial behaviour of the members of Women Self-Help Groups in West Garo Hills District of Meghalaya”

Interview Schedule

A. Socio-economic profile:

1. Age
2. Education
3. Family size
4. Monthly family income
5. Size of Land Holding
6. Social participation (please indicate your participation in the social organisations)

Sl. No.	Organisation	Member	Office bearer	Extent of participation		
				Regular	Occasional	Never
1	Gram Panchayat					
2	Taluk Panchayat					
3	Zilla Panchayat					
4	Co-operative Society					
5	Youth Club					
6	Self help group					
7	Others (Specify)					
	a)					
	b)					

7. Mass Media Exposure (Please indicate the extent of utilisation of following mass media)

Sl. No.	Mass media	Subscriber / Owner		Frequency of listening / viewing / reading		
		Yes	No	Regular	Occasional	Never
1	Radio					
2	Television					
3	Newspaper					
4	Magazines / Journals					
5	Books					
6	Others (Specify) a) b)					

8. Level of Aspiration (Indicate your answer to the following questions from among the alternatives given)

Sl. No.	Items
1	What would be the level of education you expect for your son / daughter? a) Primary school b) High school c) PUC/Diploma/Degree d) Technical/Post graduation
2	What would be the type of job you expect Your son / daughter to do? a) Agriculture b) Caste occupation c) Government job d) Business
3	What would you expect to be the increase in your enterprise income in the next 3 years? a) Same income b) Increase by two times c) Increase by three times/more
4	What would you expect to be your general contentment (satisfaction) in life in next 3 years? a) Somewhat less satisfaction b) No change c) More satisfaction

B. Entrepreneurial components:

1. Innovativeness

(Read these statements carefully and indicate one item out of the three with which you agree "most" by marking 'M' and one item with which you agree "least" by marking 'L'.)

Sl. No.	Statements	Answer (M/L)
1	a) I try to keep myself up to date with information on new practices, but that does not mean that I try out all the new methods on my enterprise.	
	b) I feel restless till I try out new practices I heard about.	
	c) They talk of many new practices these days but who knows if they are better than the old.	
2	a) From time to time I have heard of several new practices related to my enterprise and I have tried out most of them in the last few years.	
	b) I usually wait to see what results my neighbours obtain before I try out the new practices.	
	c) Somehow I believe that the traditional practices are the best ones.	
3	a) I am cautious about trying of new practices	
	b) After all, our forefathers were wise in the traditional practices and I don't see any reason for changing these old methods.	
	c) Often new practices are not successful, however, if they are promising I would surely like to adopt them.	

2. Risk orientation (Indicate your response to the following statements)

Sl. No	Statements	SA	A	UD	DA	SDA
1	An entrepreneur should have more number of enterprises to avoid greater risk involved in having one or two.					
2	An entrepreneur should take more of a chance in making a big profit than to be content with a smaller but lesser profit.					
3	An entrepreneur who is willing to take greater risk than the average entrepreneur usually does better financially.					
4	Trying entirely a new method in enterprise by an entrepreneur involves risk but is worth it.					
5	It is good for an entrepreneur to take risk when she knows her chances of success are fairly high.					
6.	It is better for an entrepreneur not to try any new methods unless the neighbours have used them with success.					

SA: Strongly agree, A: Agree, UD: Undecided, DA: Disagree, SDA: Strongly disagree

3. Leadership ability (Indicate your response to the following statements)

Sl. No.	Statements	Always	Some-times	Never
1	Did you participate in discussion on new practices on your enterprise in the group meeting or in peer group?			
2	Whenever you see a new practice, did you initiate discussion about it with your colleagues?			
3	Do the other people regard you as a good source of information on new practice?			
4	Do you assign the enterprise work to your family members?			
5	Do you offer new approaches to problems?			

4. Achievement motivation (Indicate your answer to the following questions from among the alternatives given. Please Tick)

Sl. No.	Items
1	In whatever work I undertake on my farm a) I like to do depending on my farm b) I like to do my best c) I do not assume full responsibility for it
2	I am always keen a) To maintain the social status. b) To project my image. c) To develop my qualification.
3	I feel happy when a) Others tell about my personal experience b) I am assigned a difficult job. c) I am required to give advice to others.
4	My secret ambition in life is a) To deal a happy married life. b) To establish a glorious record of achievement. c) To own a large farm unit.
5	I like to venture something which a) Others can hardly do. b) Will make one wealthy. c) Others regard as quality of leadership

5. Self confidence (Indicate whether the following statements are true or false)

Sl. No	Statements	True/False
1	I have a fear of failing in any thing I want to accomplish.	
2	I feel insecure within myself.	

3	I can face a difficult situation without worry.	
4	I am hesitant about taking decisions.	
5	I frequently feel unworthy.	
6	I can adjust readily to new situation.	
7	I am usually discouraged when the opinion of others differs from my own.	
8	I have several times given up doing a thing because I thought too little of my ability.	
9	I find it hard to keep my mind on a task or job.	
10	I have enough faith in my ability.	

6. Decision making ability (Indicate how you take decision on the following aspects)

Sl. No	Items	Not considered	Decide after consultation with others	Decide independently
1	To borrow money for the enterprise			
2	To buy equipments			
3	To choose type of inputs			
4	To hire workers			
5	To try new practice in enterprise			
6	To attend meetings/seminars			
7	Subscribe to enterprise related publications			
8	To try new methods			
9	To increase or decrease the size of enterprise			
10	To switch over to new enterprise.			

7. Management Orientation (Indicate whether you agree or disagree with the following statements)

Sl. No.	Statements	Agree	Disagree
	Planning		
1	Each year one should think afresh about the performance of enterprise.		
2	It is not necessary to make a prior decision about the new product to be launched		
3	The amount of inputs required for the enterprises shall be assessed well ahead.		
4	It is now necessary to think ahead of the cost involved in running the enterprise.		
5	One need not consult any expert for planning.		
6	It is possible to increase the returns through production plans.		

	Production		
7	Timely use of raw material ensures good return.		
8	One should use as much as inputs she likes.		
9	Planning with regard to the required inputs saves money and time.		
10	There is need to take care about the quality and approved standards for produces.		
11	Technical recommendations should be strictly followed in production.		
12	Production factors like labour should be utilized with target of maximizing productivity.		
	Marketing		
13	Market news is not so useful to the entrepreneurs.		
14	An entrepreneur gets good price by grading her produce.		
15	Proper storage facilities can help the entrepreneur to get better price for her produce.		
16	One should sell her produce to the nearest market irrespective of price.		
17	One should purchase her inputs from the shop where her relatives purchase.		
18	One should run an enterprise, which has more market demand.		

C. Problems (Tick mark under the most appropriate choice)

Sl. No.	Problems	More Serious	Serious	Less Serious
1	Financial	Tight repayment schedule.		
		Inadequate loan		
		Borrowers do not repay on time		
2	Managerial	Training facilities are not good		
3	Marketing	Long distance of the market		
		Low price for the produce		
		Lack of demand for produce		
4	Production	Lack of electricity		
		Non availability of many inputs		
5	General/Personal	Health problems		
		Dual duties		
		Non-cooperation of family members		