A Study on the Level of Entrepreneurial behavior among Self Help Group in Theni District, Tamil Nadu

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Abstract - Self Help Group is a group formed by the community women, which has a specific number of members like 10 to 20. In such a group, the poorest women come together for emergency, disaster, social reasons, and economic support to have conversation, social interaction and economic interaction.

Key words - Risk taking, Self confidence, Motivation and Self improvement

I. Introduction

The Government of Tamil Nadu established Tamil Nadu Corporation for Development of Women Limited (TNCDW) for development and empowerment of women. It is a nodal agency for implementation of various projects. The “Mahalir Thittam” scheme of the state government is being implemented by TNCDW. The Tamil Nadu Women’s Development Project was put in to operation in 1989 in two blocks in the Dharmapuri District of Tamil Nadu with assistance from the International Fund for Agricultural Development (IFAD) for the development of poor rural women.

Self Help Group is a group formed by the community women, which has a specific number of members like 10 to 20. In such a group, the poorest women come together for emergency, disaster, social reasons, and economic support to have conversation, social interaction and economic interaction. Initiative, social climate and culture heritage are also required for the development of entrepreneurship. The government actions influence the growth of entrepreneurship. In this contest, the present study highlights the Entrepreneurial Behaviour among the women members of Self Help Groups in Theni district.

II. Statement of the Problem

In a traditionally conservative society like Tamil Nadu, risk-aversion is common. Women are further a step behind the average men. To overcome such barriers, women at employment level must be guided to attain entrepreneurial status. The potentiality of women must be canalized appropriately. The capacity of Indian women to manage a home can be extended to the managing of a firm. So there is an urgent need to promote development of entrepreneurship amongst the Indian women.
It is a known fact that there are no significant and systematic studies on the entrepreneurial behaviour among the members of self help groups and therefore it is necessary to undertake a study to analyse the Entrepreneurial Behaviour among the members of Self Help Groups in Theni district.

III. Scope of the Study

The present study is focused on the entrepreneurial behaviour among the members of Self Help Groups (SHGs) in Theni district. For the study, SHGs run by various NGOs, functioning under “Mahalir Thittam” in Theni district were selected. A study on the level of Entrepreneurial Behaviour among Self Help Group in Theni District was studied.

IV. Objectives of the Study

i. To highlight the various schemes and status of members of SHGs in Theni district.
ii. To study the level of entrepreneurial behaviour of members of SHGs
iii. To develop the capacity of disadvantaged women in order to enable them to meet all social and economic barriers and thereby help them to become empowered citizens.
iv. To promote and ensure the human rights of women at all stages of their life

V. Hypotheses of the Study

The following null hypotheses were tested for their significance,

- There is no significant difference in community and the factors of entrepreneurial behaviour of respondents.
- There is no significant difference in size of the family and the factors of entrepreneurial behaviour of respondents.
- There is no significant difference in literacy level and the factors of entrepreneurial behaviour of respondents.
- There is no significant difference in type of family and the factors of entrepreneurial behaviour of respondents.
- There is no significant difference in age and the factors of entrepreneurial behaviour of respondents.
- There is no significant difference in religion and the factors of entrepreneurial behaviour of respondents.

VI. Sampling Design

In Theni District, there are 8 blocks viz., Theni, Uthamapalayam, Thevaram, Cumbum, Chinnamanur, Bodinayakkanur, Periyakulam, and Aundipatti taken as a sample size. The number of SHGs varies from block to block. As per the records of Tamil Nadu Corporation for Development of Women Ltd., the total number of SHGs in Theni District is 1750 and the total number of women covered in Theni District up to September 2011 is 50248. The respondents (SHG members) were selected from 8 blocks based on the age of the SHGs (i.e. Number of years completed by the SHG). Age of the SHGs is categorized as up to 3 years, 4-6 years, 7-9 years, and 10 years and above.
A sample of 100 respondents were selected and interviewed in Theni District. Proper care was taken to see that the respondents vary with age, community, religion, educational status. Therefore the random sampling method has been used.

**VII. Period of Study**

The primary data were collected from the sample respondents from January 2015 to May 2015. The required secondary data were collected from TNCDW – progress up to 2014.

**VIII. Construction of Tools and Pre Test**

To study the entrepreneurial behaviour among the members of SHG in Theni district, the researcher constructed interview schedules. The interview schedules were modified after having discussion with the supervisor and with the people who are associated with SHGs. The researcher conducted the pilot study by randomly choosing 10 SHG members as sample respondents. Further the Interview schedules were modified by analyzing the responses and comments from the SHG members.

**IX. Methodology**

The researcher used both primary and secondary data. The primary data were collected from the members of SHGs in Theni district, for this purpose the researcher used Interview schedule with the members of Self Help Groups. The secondary data were collected from the records of TNCDW Ltd. Project Management Unit (PMU) at chennai and Project Implementation Unit (PIU) in Theni, Tiruchi, Madurai and Chennai various libraries and training centers. Their reports, broucher and other printed statements like monthly information status (MIS) books and journals were also referred to. In addition, the researcher collected data from report circulars, journals of NABARD, other books and journals containing relevant information.

1.13 Frame Work of Analysis

For the purpose of analyzing the data, which were collected through interview schedule, the collected data were carefully classified, computed and tabulated. In order to test the significant difference in the utilisation of earning of the members between the period before and period after joining the SHG, the Mc Nemar test was used.

**X. Limitations of the Study**

The study focuses on SHGs promoted by NGOs with the help of Mahalir Thittam in Theni District. The Literacy level of most of the respondents was very low; therefore they were not able to maintain their books and accounts properly. Whatever information they have provided in the interview schedule was considered for the study.

**XI. LEVEL OF ENTREPRENEURIAL BEHAVIOUR AMONG Shgs**

In this study the researcher has used Likerts method to analyze the level of entrepreneurial behavior. The researcher has chosen 5 factors, and each factor is analyzed with the help of five statements. In this study, the researcher has used many statements.

1. Level of Entrepreneurial Behaviour of Respondents

By consolidating the scores obtained from every sample members for each statement with the help of a five-point scale (Lickerts Method) Five points are given for strongly Agree (SA), four points are given for Agree (A), three points are given for Undecided (U), two points are given for Disagree (DA), one point is given for Strongly Disagree (SDA). Thus the total scores of the 100 sample respondents were obtained by adding up the scores of all the statements.
1.1 Measures of Scores of Entrepreneurial Behaviour –

Innovativeness

Innovativeness scores of Entrepreneurial behaviour of respondents were analysed with the help of the scaling technique. For analyzing the Innovativeness, the opinion of respondents on five given statements was elicited on a five-point scale. Table 1 shows the perception of respondents about Innovativeness.

Table 1
Perception of Respondents about Innovativeness

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Statements</th>
<th>SA</th>
<th>A</th>
<th>U</th>
<th>DA</th>
<th>SDA</th>
<th>Total scores</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Adopting new methods of production</td>
<td>126</td>
<td>108</td>
<td>84</td>
<td>22</td>
<td>0</td>
<td>1098</td>
</tr>
<tr>
<td>2</td>
<td>Creating new methods of marketing</td>
<td>20</td>
<td>227</td>
<td>135</td>
<td>23</td>
<td>21</td>
<td>1120</td>
</tr>
<tr>
<td>3</td>
<td>Understanding the consumer</td>
<td>117</td>
<td>119</td>
<td>100</td>
<td>24</td>
<td>0</td>
<td>1021</td>
</tr>
<tr>
<td>4</td>
<td>Adopting new technology</td>
<td>83</td>
<td>107</td>
<td>117</td>
<td>87</td>
<td>26</td>
<td>1084</td>
</tr>
<tr>
<td>5</td>
<td>Making new type of training programme</td>
<td>91</td>
<td>129</td>
<td>124</td>
<td>98</td>
<td>11</td>
<td>1206</td>
</tr>
</tbody>
</table>

Source : Primary Data
SA –Strongly Agree, A- Agree, U- Undecided, A- Dis Agree, SDA- Strongly Disagree

It is inferred from Table 4.1 that, the “making always a new type of training programme” secured maximum score followed by “creating new methods of marketing”. The statements “adopting new type technology”, “new methods of production”, and “understanding the customer” by the SHG members secured third, fourth and fifth places respectively.

FIGURE-1
ENTREPRENEURIAL BEHAVIOUR-INNOVATIVENESS
INNOVATION
Scores

1.2 Extent of Innovativeness Level of Entrepreneurial

Behaviour Scores Based on Personal Variables
In order to calculate the extent of Innovativeness level of entrepreneurial behaviour scores based on personal variables such as Age, Religion, Community, Number of years as a member in SHG, Number of members in the family, Literacy, Type of family, Marital status, and Family income, the mean score and standard deviation have been computed.

For the factor Innovativeness the mean value and the standard deviation value of the respondents were 12.85 and 2.28 respectively. In innovativeness the scores for Low level is 10.57 (12.85-2.28), High level is 14.53 (12.85+2.28) and the values between 14.53 and 10.57 denotes the Medium level. Table 2 gives the relationship between Innovativeness level and Age.

**Table 2**

Innovativeness Level Based on Age

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Age (in years)</th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Up to 25</td>
<td>0 (0%)</td>
<td>12 (80%)</td>
<td>3 (20%)</td>
</tr>
<tr>
<td>2</td>
<td>26 -35</td>
<td>2 (8.3%)</td>
<td>14 (58.3%)</td>
<td>8 (33.4%)</td>
</tr>
<tr>
<td>3</td>
<td>36 – 45</td>
<td>12 (30%)</td>
<td>15 (37.5%)</td>
<td>13 (32.5%)</td>
</tr>
<tr>
<td>4</td>
<td>46 and above</td>
<td>1 (4.8%)</td>
<td>17 (80.9%)</td>
<td>3 (14.3%)</td>
</tr>
</tbody>
</table>

Source: Primary data

It is inferred from Table 4.2 that, among the respondents of age up to 25 years, 0% (0) belongs to Low level, 80% (12) belongs to Medium level and 20% (3) belongs to High level. In the age group of 26-35 years, the level of Innovativeness is 8.3% (1), in Low level, 58.3% (14) in Medium level, 33.4% (8) in High level. In the age group of 36-45 years 30% (12) is Low level, 15% (37.5) in Medium level, 32.5% (13) in High level and in the age group above 45 years the level of Innovativeness is 4.8% (1) is Low level, 17% (80.9) in Medium level, 14.3% (3) in High level respectively. Table 3 presents the relationship between Innovativeness level and Religion.

**Table 3**

Innovativeness Level Based on Religion

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Religion</th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Hindu</td>
<td>14 (28%)</td>
<td>21 (42%)</td>
<td>15 (30%)</td>
</tr>
<tr>
<td>2</td>
<td>Christian</td>
<td>0 (0%)</td>
<td>16 (61.5%)</td>
<td>10 (38.5%)</td>
</tr>
<tr>
<td>3</td>
<td>Muslim</td>
<td>8 (33.3%)</td>
<td>14 (58.3%)</td>
<td>2 (8.4%)</td>
</tr>
</tbody>
</table>

Source: Primary data

It is evident from Table 3 that 28% (14) of the respondents belonging to Hindu religion come under low level followed by 42% (21) under medium level and 30% (15)
under high level. Among Christians 0% (0) respondent belongs to low level followed by 61.5% (16) to medium level, and only 38.5% (10) of the respondents to high level. Among Muslim respondents 33.3% (8) are in low level, 58.3% (14) are in medium level and 8.4% (2) are in high level.

1.3 Measures of Scores of Entrepreneurial Behaviour –

Information Seeking

Information Seeking scores of Entrepreneurial behaviour of the respondents were analysed with the help of the scaling technique. For analyzing the Information seeking, the opinions of respondents on five given statements were elicited on a five point scale. Table 4 shows the perception of respondents about Information seeking.

Table 4

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Kinds of Information and Sources</th>
<th>SA</th>
<th>A</th>
<th>U</th>
<th>DA</th>
<th>SDA</th>
<th>Total Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Information about products</td>
<td>75</td>
<td>55</td>
<td>60</td>
<td>17</td>
<td>0</td>
<td>207</td>
</tr>
<tr>
<td>2</td>
<td>From NGOs</td>
<td>82</td>
<td>44</td>
<td>40</td>
<td>26</td>
<td>0</td>
<td>192</td>
</tr>
<tr>
<td>3</td>
<td>From electronic Media</td>
<td>60</td>
<td>52</td>
<td>28</td>
<td>30</td>
<td>1</td>
<td>171</td>
</tr>
<tr>
<td>4</td>
<td>From person</td>
<td>46</td>
<td>34</td>
<td>40</td>
<td>26</td>
<td>0</td>
<td>146</td>
</tr>
<tr>
<td>5</td>
<td>Financial Information</td>
<td>45</td>
<td>36</td>
<td>21</td>
<td>29</td>
<td>11</td>
<td>142</td>
</tr>
</tbody>
</table>

Source: Primary data
SA – Strongly Agree, A- Agree, U- Undecided, A- Dis Agree, SDA- Strongly Disagree

It could be seen from Table 4 that, ‘information about products’ has obtained the maximum score followed by ‘From NGOs’, collecting ‘from electronic media’, ‘from persons’ and ‘financial information’ secured third, fourth and fifth places respectively.

Figure 2 depicts Entrepreneurial Behaviour-Information Seeking

FIGURE-2

ENTREPRENEURIAL BEHAVIOUR - INFORMATION SEEKING SCORES
KINDS OF INFORMATION & SOURCE

2 ANALYSIS OF FACTORS OF ENTREPRENEURIAL BEHAVIOUR AMONG SHGs

2.1 Introduction

The study aimed at testing the hypotheses established on the basis of the objectives of the study. Kruskal – Wallis test has been applied with a view to finding out whether the personal variables have relationship with the factors of entrepreneurial behaviour or not.

2.2 Relationship of Personal Variables with Factors of
Entrepreneurial Behaviour

Kruskal –Wallis test is used to test the various hypotheses based on the relationship between the personal variables of respondents and the factors of entrepreneurial behavior of respondents.

2.3 Community of Respondents and the Factors of
Entrepreneurial Behaviour

In order to test whether there is any relationship between the Community and the Factors of Entrepreneurial Behaviour; the Kruskal-Wallis test has been applied to test the following null hypothesis.

Ho: There is no significant difference in community and the factors of entrepreneurial behaviour of respondents

The results of the Entrepreneurial Behaviour are shown in Table 5

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Factors</th>
<th>H value</th>
<th>Table value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Innovativeness</td>
<td>206.02</td>
<td>7.851</td>
<td>S</td>
</tr>
</tbody>
</table>
2.4 Size of the Family of the Respondents and Factors of Entrepreneurial Behaviour

In order to test whether there is any relationship between the Size of the Family and the factors of Entrepreneurial Behaviour; the Kruskal-Wallis test has been applied to test the following null hypothesis.

\[ H_0: \text{There is no significant difference in size of the family and the factors of entrepreneurial behaviour of respondents} \]

The results of the Entrepreneurial Behaviour are shown in Table 6

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Factors</th>
<th>H value</th>
<th>Table value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Innovativeness</td>
<td>145.03</td>
<td>9.488</td>
<td>S</td>
</tr>
<tr>
<td>2</td>
<td>Information seeking</td>
<td>284.13</td>
<td>9.488</td>
<td>S</td>
</tr>
</tbody>
</table>

Degrees of freedom –4  S-Significant at 5% level

Since the calculated value is greater than the table value at 5% level of significance the null hypothesis is rejected. So there is a significant difference in the size of the family and the factors of entrepreneurial behaviour of respondents. Therefore the size of the family influences all the factors of entrepreneurial behavior and overall.

2.5 Literacy of Respondents and the Factors of Entrepreneurial Behaviour

Kruskal-Wallis test has been applied to test the null hypothesis whether there is any relationship between the literacy and the factors of Entrepreneurial Behaviour.

\[ H_0: \text{There is no significant difference in literacy and the factors of entrepreneurial behaviour of respondents} \]

The results of the Entrepreneurial Behaviour are shown in Table 7

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Factors</th>
<th>H value</th>
<th>Table value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Innovativeness</td>
<td>211.21</td>
<td>11.07</td>
<td>S</td>
</tr>
<tr>
<td>2</td>
<td>Information seeking</td>
<td>104.33</td>
<td>11.07</td>
<td>S</td>
</tr>
</tbody>
</table>

Degrees of freedom –3  S-Significant at 5% level

Since the calculated value is greater than the table value at 5% level of significance the null hypothesis is rejected. So there is a significant difference in the community and the factors of entrepreneurial behavior of respondents. Therefore community influences all the factors of entrepreneurial behavior and overall.
Degrees of freedom –5     S-Significant at 5% level

Since the calculated value is greater than the table value at 5% level of significance the null hypothesis is rejected. So there is a significant difference in the literacy and the factors entrepreneurial behavior of respondents. Therefore the literacy level influences all the factors of entrepreneurial behavior and overall.

2.6 Type of Family and the Factors of Entrepreneurial Behaviour:

In order to test whether there is any relationship between the Type of Family and the factors of Entrepreneurial Behaviour; the Kruskal-Wallis test has been applied to test the following null hypothesis.

\[ H_0: \text{There is no significant difference in type of family and the factors of entrepreneurial behaviour of respondents} \]

The results of the Entrepreneurial Behaviour are shown in Table 8

### Table 8

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Factors</th>
<th>H value</th>
<th>Table value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Innovativeness</td>
<td>0.243</td>
<td>3.841</td>
<td>NS</td>
</tr>
<tr>
<td>2</td>
<td>Information seeking</td>
<td>6.45</td>
<td>3.841</td>
<td>S</td>
</tr>
</tbody>
</table>

Degrees of freedom –1     S-Significant at 5% level NS- Not significant

Since the calculated value is greater than the table value at 5% level of significance the null hypothesis is rejected. So there is a significant difference in the type of family and the factors of entrepreneurial behavior of respondents except in Innovativeness. Therefore the type of family influences all the factors of entrepreneurial behavior (except Innovativeness) and overall.

2.7 Age of Respondents and Factors of Entrepreneurial Behaviour

In order to test whether there is any relationship between the age and the Factors of Entrepreneurial Behaviour; the Kruskal-Wallis test has been applied to test the following null hypothesis.

\[ H_0: \text{There is no significant difference in age and the factors of entrepreneurial behaviour of respondents} \]

The results of the Entrepreneurial Behaviour are shown in Table 9
Table 9
Relationship between Age and the Factors of Entrepreneurial Behaviour - Kruskal-Wallis Test

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Factors</th>
<th>H Value</th>
<th>Table Value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Innovativeness</td>
<td>126.56</td>
<td>6.851</td>
<td>S</td>
</tr>
<tr>
<td>2</td>
<td>Information seeking</td>
<td>89.75</td>
<td>6.851</td>
<td>S</td>
</tr>
</tbody>
</table>

Degrees of freedom –3  S-Significant at 5% level

Since the calculated value is greater than the table value at 5% level of significance the null hypothesis is rejected. So there is a significant difference in the age and the factors of entrepreneurial behavior of respondents. Therefore the age influences all the factors of entrepreneurial behavior and overall.

2.8 Religion of Respondents and the Factors of Entrepreneurial Behaviour

Kruskal-Wallis test has been applied to test the null hypothesis whether there is any relationship between the Religion and the factors of Entrepreneurial Behaviour.

\[ H_0: \text{There is no significant difference in religion and the factors of entrepreneurial behaviour of respondents.} \]

The results of the Entrepreneurial Behaviour are shown in Table 10

Table 10
Relationship between Religion and the Factors of Entrepreneurial Behaviour - Kruskal-Wallis Test

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Factors</th>
<th>H value</th>
<th>Table Value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Innovativeness</td>
<td>125.05</td>
<td>5.671</td>
<td>S</td>
</tr>
<tr>
<td>2</td>
<td>Information seeking</td>
<td>46.90</td>
<td>5.671</td>
<td>S</td>
</tr>
</tbody>
</table>

Degrees of freedom –2  S-Significant at 5% level

Since the calculated value is greater than the table value at 5% level of significance the null hypothesis is rejected. So there is a significant difference in the religion and the factors of entrepreneurial behavior of respondents. Therefore religion influences all the factors of entrepreneurial behavior and overall.

XII. Conclusion

This study evaluates the Level of Entrepreneurial Behaviour of among SHGs. In the factor Innovativeness, “Adopting new methods of production” has gained the maximum score. In the factor Information seeking, “information about products” has gained the maximum score. In the factor Planning, “Knowing business objectives” has gained the maximum score. In the factor Goal achievement, “Intention to earn money” has gained maximum score. In the factor Risk taking, “acknowledging risks” has gained the maximum score. In the factor Decision making, “Owing responsibility” has gained the maximum score. In the factor Self confidence, “making others accept my decision” has gained the maximum score. In the factor Motivation, “financial assistance” has gained the maximum score. In the factor Leadership quality, “Self improvement” has
gained maximum score, and the last factor Cosmopolitan outlook, “attending the meeting conducted by district authorities” has gained maximum score.

The overall levels of Entrepreneurial behaviour of respondents reveals that 136 (10.5%) members are in low level, 806 (62.0%) members are in medium level, and 358 (27.5%) members are in high level of entrepreneurial behaviour. It is also found from the analysis that out ten factors identified in the study, six factors have scored more than mean score of 69.93% they are goal achievement, information seeking, planning, self confidence, motivation and innovativeness. The remaining four factors namely decision making, cosmopolitan outlook, leadership quality and Risk taking have scored less than the mean score.

The relationship of personal variables with the factors of entrepreneurial behaviour was tested by framing hypotheses. The results of the Kruskal-Wallis test show that there is significant difference in personal variables with the factors of entrepreneurial behaviour. Only in Type of family, the factor Innovativeness is not significant.

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