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## Full Length Research Article

### ENTREPRENEURIAL SKILLS AMONG WOMEN UNDER SELF HELP GROUPS IN ALMORA DISTRICT OF UTTARAKHAND

\*Neelam Basera and Neelam Bhardwaj

Department of Agricultural Communication, G.B. Pant University of Agriculture & Technology Pantnagar, Uttarakhand (India)-263145

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#### ABSTRACT

The purpose of the present study was to identify the various enterprises undertaken by the members of women Self-Help Groups in Almora district of Uttarakhand. The study also aims to determine the extent of entrepreneurial skills of women under Self Help Groups in Uttarakhand. Hawalbagh block of Almora district was selected purposively considering the entrepreneurial activities and availability of active and functional SHGs under various Government and NGOs. Two villages namely village Bakh and village Sar ka ali were selected using simple random sampling. All the members of six women SHGs were selected thus, total eighty respondents constituted sample for the investigation. Comprehensive and detailed interview schedule were used to collect data. Appropriate statistical techniques were used for analysis and interpretation of data. The major findings showed that women were engaged in enterprises like goat/sheep rearing, food product manufacturing, stitching, poultry, dairy production and weaving / knitting. The extent of entrepreneurial skills of members of the women SHGs was studied through scales after making necessary modifications. The analysis regarding extent of entrepreneurial skills synthesized that majority of the respondents belonged to medium level of planning skills, leadership ability, decision making ability, market orientation and coordination ability followed by low level.

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#### INTRODUCTION

Uttarakhand stands out as one of the few states in India where an overwhelming number of women have been the part of active workforce, due to their total involvement in agriculture, forest production, cattle care and dairying. Most of the men folks in hill region have migrated to plains to earn their livelihood; therefore the women have to manage both her farm and home. Women due to traditional male dominated social structure are deprived of their rights and development. They are still dependent upon money order economy. The women in Uttarakhand need to have more avenues for income generation in order to make them economically independent and self-reliant. In the presence of abundant resources, women have switched over to other enterprises mainly through organizing themselves in SHGs which is taken as the major policy to change the prevalent scenario. Entrepreneurship is an innovative and dynamic process, whereby, a new enterprise is created.

Entrepreneur is a catalytic agent of change, which generates employment opportunities for others. The emergence of entrepreneurs in a society depended to a great extent on the economic, social, religious, cultural and psychological factor prevailing in the society. Entrepreneurship amongst women is a recent phenomenon. When an enterprise is established and controlled by a woman, it not only boosts economic growth, but also has many desirable outcomes. Government of India has defined women entrepreneur as "an entrepreneur, who runs an enterprise owned and controlled by her and having minimum financial interest up to 51 per cent of capital and giving at least 51 per cent of the employment to women". The spirit of entrepreneurship helps individuals to practice the art of innovating ideas, products and services out of their knowledge, skills, competencies and other resources available to them. Further entrepreneurship enables them to optimize the use of individual's resources to efficiently organize and manage innovations. Thus, entrepreneurship is primarily human resource development concept, starting with sensing opportunity, generating ideas, products and processes, assessing and mobilizing resources & finally organizing and managing innovations to solve problems. One of the powerful

\*Corresponding author: Neelam Basera,

Department of Agricultural Communication, G.B. Pant University of Agriculture & Technology Pantnagar, Uttarakhand (India)-263145.

approaches to entrepreneurship is the formation of Self Help Groups (SHGs). This strategy has fetched noticeable results not only in India and Bangladesh but world over. Women Self-help groups are increasingly being used as a tool for various developmental interventions. The concept of Self Help Groups is not new for Indian society. India has a long tradition of people coming together voluntarily for performing various socio-cultural, religious and economic activities collectively. Membership in a group gives women a legitimate forum beyond the private domestic sphere and inputs to which they lack access previously, it permits a gradual building of her capacity to interact effectively and redistribute economic opportunities David (1992).

Self Help Group is a “small, economic, homogeneous and affinity group of rural / urban poor, voluntarily formed to save and contribute to a common fund to be lent to the members as per group decision and for working together for social and economic uplift of their families and community” NABARD (1994). Informal groups empower rural women to manage rural industries and make decisions collectively for their common economic interests. Self Help Groups are institutions of the women empowerment. The self help groups have paved the way to the rural women for economic sustainability and independence. As economic development of women by organizing them in SHGs to undertake enterprise is taken as the major policy to change the prevalent scenario, possession of certain entrepreneurial skills are the basic assumption for the success of these activity. The present study therefore, is an attempt to identify various enterprises undertaken by the SHGs as well as to determine the extent of knowledge regarding entrepreneurial skills present among the members of women Self Help Groups.

structured interview schedule were pre-tested and modified accordingly based on pilot study. Observation was used for data collection. The data collected were coded, tabulated, analyzed and interpreted with the help of appropriate procedures and statistical techniques.

## RESULTS AND DISCUSSION

Entrepreneurial Activities undertaken by the SHG Members:

Women entrepreneurship is the right form of women empowerment. It is their entrepreneurial nature that brings socio-economic change however small is their entrepreneurial activities. Uttarakhand women have always been emerged as a stand-by to the rural economy due to their total involvement with agriculture, forest protection, poultry farming, cattle care and dairying. The most appreciable example of women entrepreneurs in Uttarakhand is “The women weavers of the Kumaon region in Uttarakhand”. Women from over 32 villages in hilly region of Almora involved in the processing of raw materials and production of woven and knitted products Kumar, Pal and Floria (2011). Table No.1 gives information on the type of enterprises taken up by the SHGs and the participation of its members. Entrepreneurial activities were categorized under six categories viz. Goat/Sheep rearing, Food product manufacturing, Stitching, Poultry, Dairy production and Weaving/Knitting. From the data, it was revealed that on regular basis, 32.50 per cent of the respondents were involved in weaving/knitting followed by 30 per cent in food product manufacturing while 18.75 per cent were engaged in dairy production. On occasional basis, goat rearing and poultry keeping was taken as entrepreneurial activities by 18.75 per cent of the respondents each.

**Table 1. Distribution of respondents according to their entrepreneurial activities (Multiple Responses) (N=80)**

Sl. No.	Activities	Regularly		Occasionally		Never		Calculated weighted mean score(WMS)
		No.	%	No.	%	No.	%	
1.	Goat/ Sheep rearing	-	-	15	18.75	65	81.25	1.18
2.	Food product manufacturing	24	30.00	-	-	56	70.00	1.60
3.	Stitching	-	-	12	15.00	68	85.00	1.15
4.	Poultry	-	-	15	18.75	65	81.25	1.18
5.	Dairy production	15	18.75	-	-	65	81.25	1.37
6.	Weaving/Knitting	26	32.50	-	-	54	67.50	1.65

## Objectives

The specific objectives of the study are as follows:

- To identify the different enterprises undertaken by the members of women Self Help Groups
- To determine the extent of knowledge regarding entrepreneurial skills present among members of women Self Help Groups.

## MATERIALS AND METHODS

The descriptive research design was used in the study. The study has been carried out in Uttarakhand and Almora district was selected by using simple random sampling. Hawalbagh block was selected purposively considering the entrepreneurial activities and availability of active and functional SHGs under various Government NGOs. Two villages namely village Bakh and Sar ka ali of Hawalbagh block were selected by chit method of random sampling. All the members of six women SHGs were selected by Census method as respondents. Semi-

Only 15 per cent of the respondents were engaged in stitching as their entrepreneurial activities. According to calculated weighted mean score weaving/knitting (1.65) and food product manufacturing (1.60) were the entrepreneurial activities undertaken by most of the respondents followed by dairy production (1.37), goat rearing (1.18), poultry keeping (1.18) and stitching (1.15).

## Extent of entrepreneurial skills presents among members of women Self help groups

In the present study, extent of entrepreneurial skills is measured through dimensions which include skills of women in situational analysis, planning, leading and decision making aspects of their lives or family or enterprises. The extent of entrepreneurial skills of members of the women SHGs was studied through scales after making necessary modifications. Data on each dimension were collected with the help of structured interview schedule developed particularly to conduct the present study.

## **Planning skill**

Planning skills for the enterprise involves selecting objectives, strategies, policies, programmes and procedures for achieving them. Planning also includes decision making on production, pricing and marketing of products. The scale developed by Nandapurkar (1982) was used to measure the extent of planning skills among the members of women SHGs with slight modifications. There were five statements in total. Each statement was given a score of one for agreement and zero for disagreement. The respondents were categorized under three categories viz. low, medium and high on the basis of mean and standard deviation. Data reveals that 55 per cent of the respondents had medium level of planning skills followed by 42.50 per cent in low and 2.5 per cent had high level of planning skills. It has been observed that the respondents were able to prepare rough plan, but could not specify the detailed steps. It is mainly because of low level of knowledge and inadequate entrepreneurial skills. Even though respondents attained trainings on different aspects, much more education and trainings were needed to enhance their knowledge on basic entrepreneurial skills. Above findings are supported by earlier studies of Murali and Jhamtani (2003) and Palmurugan (2006) and Yadav (2008) who in their study had reported that majority of the respondents had medium level of planning skills.

**Table 2. Distribution of respondents according to planning skills**

Sl. No.	Category	Frequency	Percentage
1	Low(<6)	34	42.50
2	Medium(6 to 8)	44	55.00
3	High(>8)	2	2.50

## **Leadership ability**

It was operationalized as the degree to which a women initiate or motivates the action of others followers. In the present study it was measured on three point rating scale developed by Nandapurkar (1982), introducing slight modifications. The scale consists of five statements. The statements were rated on three point continuum response categories ranging from Always, Sometimes and Never with scores of 3, 2 and 1 respectively. The overall score for each respondent was obtained by summation over the responses in three categories. The analysis of the data presented in Table No.3 indicates that most of the respondents (50 per cent) had medium level of leadership ability followed by 38.75 per cent respondents who had low level and 11.25 per cent had high level of leadership ability. The reason behind medium level of leadership ability was that in SHGs the tasks were performed in groups, but because of rural women, their shyness, hesitation, lack of awareness, they did not showed their capabilities. Similar observations were reported by Paul (1998) and Yadav (2008) who reported majority of the vegetable growers and sericulturist had medium level of leadership ability. Also no formal leadership training has been received by the respondents.

## **Decision Making Ability**

Decision making ability was operationalize as the degree to which the women in SHG involve her in making decisions in respect to effective execution of enterprise operation. Decision making ability of the respondents was studied through the

scale developed by Nandapurkar (1982) after introducing necessary modifications. Nine items relevant to the study were used to measure the decision making ability of the respondents. Response categories for each item were divided into not considered, considered after consultation with others and decided independently.

**Table 3. Distribution of respondents according to leadership ability**

Sl. No.	Category	Frequency	Percentage
1	Low(<7)	31	38.75
2	Medium(7 to 10)	40	50.00
3	High(> 10)	9	11.25

**Table 4. Distribution of respondents according to decision making ability**

Sl. No.	Category	Frequency	Percentage
1	Low(<15)	25	31.25
2	Medium(15 to 19)	44	55.00
3	High(> 19)	11	13.75

Total score was computed for each respondent by summing up the achieved scores. From the Table No. 4, it is evident that 55 per cent of the respondents had medium level of decision making ability. One fourth of them had low level of decision making ability and only 13.75 per cent of the respondents having high level of decision making ability. A critical analysis resulted the medium level of decision making ability of the respondents was because of their education, better communication behaviour, large scale awareness about the development practices in the particular enterprise. However, SHGs women mostly lacked motivation and had fear of failure. So preparing them and developing them into efficient and effective decision makers is needed. The findings are in line with the findings of Paul (1998), Nagabushnam (2003) and Yadav (2008) who reported that majority of the respondents had medium level of decision making ability.

## **Market orientation**

It is essential to get an idea of the market. Market survey may be conducted with reference to the availability of raw materials, equipments, marketing and distribution, and consumer behaviour etc. Market orientation of the respondents was studied through the scale developed by Nandapurkar (1982) after introducing necessary modifications. There were six statements and each statement was given a score of one for agreement and zero for disagreement.

**Table 5. Distribution of respondents according to market orientation**

Sl. No.	Category	Frequency	Percentage
1	Low(<8)	29	36.25
2	Medium(8 to 10)	49	61.25
3	High(> 10)	2	2.5

The data related to market orientation of the respondents can be studied under the three categories mentioned in the Table No. 5 which reveals that a majority (61.25 per cent) of the respondents had medium level of market orientation while 36.25 per cent respondents showed low level of market orientation. Only 2.5 per cent had high level of market orientation. The reason might be that most of the respondents had medium level understanding about marketing practices, product analysis, market research, marketing information and

awareness about the new technologies which is needed to improve the productivity of the enterprise. These findings are in line with the observation of Murali and Jhamtani (2003) and Palmurugan (2006) and Yadav (2008) who in their study had reported that majority of the respondents exhibited medium level of market orientation.

**Table 6. Distribution of respondents according to coordination ability**

Sl. No.	Category	Frequency	Percentage
1	Low(< 8)	34	42.50
2	Medium(8 to 10)	42	52.50
3	High(> 10)	4	5.00

### Coordination Ability

It is the degree to which an individual coordinates action in a time dimension. In the present study, coordinating ability was measured by using the modified scale of Sidram (2003) after introducing necessary modifications. Six items relevant to the study were used to measure the coordinating ability of the respondents. Response categories for each item were divided into done properly and done but not satisfactorily. Total score was computed for each respondent by summing up the achieved scores. The perusal of data in Table No. 6 showed that majority of the respondents (52.50 per cent) had medium level of coordination ability followed by low (42.50 per cent) and very few of them had high category (5 per cent) of coordination ability. It was analyzed that respondents in medium category were high which might be due to the fact that the respondents were members of SHGs. Self Help Groups by definition are mainly voluntary organization of people who works on the principle of group coordination and cooperation.

### Conclusion

The analysis regarding extent of entrepreneurial skills synthesized that majority of the respondents belonged to medium level of planning skills, leadership ability, decision making ability, market orientation and coordination ability followed by low level. The findings are in line with the results and reports by Sah (2005) who conducted a study on entrepreneurship in milk producers of northern region and indicated that majority of the respondents possessed medium level of entrepreneurial skills. The reason might be that the respondents had socio-economic characteristics fair enough to run an enterprise on their own. Also being members of SHGs which are becoming enterprise oriented as well as socially and economically profitable for women, they had better understanding of enterprise and entrepreneurial skills. Women in SHGs are provided with a wide range of opportunities and resources; still they are not at par to the standard of quality. Though most of the women had medium level of entrepreneurial skills, there exist a remarkable percentage of women having lower level of these entrepreneurial skills. Thus, there is a need to enhance their knowledge and understanding on entrepreneurial skills. Also there is need to create awareness to improve all these entrepreneurial skills among the members of the women SHGs. Women are nearly half of India's population; their position in society determines the overall development of country so there is a dire need of

being duly concerned about the issues and challenges pertaining to development of the better half of society. Entrepreneurship on small scale is the only solution to the problems of unemployment and proper utilization of both human and non-human resources and improving the living conditions of the poor masses. The enhancement of entrepreneurship skills among the members of self help groups is an important step in the social and economic empowerment of women. The SHGs have improved the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic and socio-cultural life. The important suggestions for improvement are the development of skill oriented training programmes, encouragement of good leadership in the group and constant guidance and support through the government and non-government programmes.

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