

Sustainable Entrepreneurship: A Perspective of SHGs in Rural Odisha

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Abstract

The study investigates the socio-economic background of the members of the SHGs and also examines the different entrepreneurial activities by the SHGs in study area in a cross section comparison of functioning of Self-Help Groups promoted by the two Self -Help Group Promoting Institutions (SHGPIs) in Jagatsinghpur districts of Odisha, India. Majority of the group members are within the middle age group (20-50) in both the blocks. The educational status shows that the maximum group members are literate. Quite sizable percentages of the SHG members are General Caste in More Developed Block (MDB) whereas OBC members predominate in Less Developed Block (LDB). Almost all the members are married in both the blocks. From the analysis it is clear that the cultivation continues to be the most important source of work for beneficiary members in both the blocks. The entrepreneurship qualities of group members are co-operative quality, self leadership, decision making, and confidence quality. Study also reveals that the development of entrepreneurship qualities among the members of SHGs is an important step to empower socially and economically in rural area.

Keywords: Sustainable entrepreneurship, SHGs, MDB, LDB

1. Introduction

The problems facing Indian economy in the recent times are high level of unemployment and underemployment, increased levels of inequalities and increasing poverty. The needs of the recent times, in India, are to create

sustainable employment for unemployed and underemployed labour force. By labour force I mean the sum total of employed population and unemployed population who are seeking jobs. It is argued that employment can be created either by generating wage employment or by promoting self-employment (Whid, 1994). Micro-credit and enterprises development are important strategies that are playing a crucial role in creating different types of self-employment in many developing countries like India. It is seen that, world over, governments and NGO sector are implementing various programmes of micro-credit and different enterprise development. Thus, the concept of Micro-credit system through Self-Help Groups (SHGs) is based on underlying strategy of self-help in form of different entrepreneurial activities in rural area.

1.1 Sustainable Entrepreneurship

Entrepreneurship is the act of an entrepreneur. It can be defined as a process of action entrepreneurs undertake to establish an enterprise. In other words, entrepreneurship is ability of an entrepreneur to setup an enterprise. It is the attitude of mind to seek opportunities, take risks, and extract benefits by setting up an enterprise. According to Peter Drucker, entrepreneurship is defined as, “a systematic innovation, which consists in the purposeful and organized search for changes, and in the systematic analysis of the opportunities such changes might offer for economic and social innovation”. Entrepreneurship is the purposeful and organized search for change, conducted after systematic analysis of opportunities in the environment. Entrepreneurship is a philosophy- it is the way one thinks, one acts and therefore it can exist in any situation be it business or government or in the field of

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education, science and technology or poverty alleviation or any other. We can call it a sustainable one when it will last for a long period of time. The different enterprises in rural area by SHGs are sustainable. It is sustainable because all the products are produced by the entrepreneurs using local available resources and are also marketed in local market. Thus the entrepreneurial activities by rural SHGs are sustainable entrepreneurship.

2. Review of Relevant Literature

Nwazor, J. C. (2012) has made a study on the topic “Capacity Building, Entrepreneurship and Sustainable Development” which reveals that the world is developing at an unprecedented speed and the rate of unemployment is growing fast which Nigeria is not able to cope with. More funds should be given to entrepreneurship because it is what can bring about sustainable development in the country. If Nigeria is to achieve the Millennium Development Goals by 2015, as well as become one of the world’s biggest economies in the world by the year 2020, her entrepreneurship sector must receive adequate fund. Parents should try as much as possible to go back to traditional education where the vocations and skills of the family are learnt.

Crals, V and Vereeck, L (2004) opine that sustainable entrepreneurship is an approach that is applied mostly by large, often industrial companies. Here the question was raised whether SMEs could afford it to do business in a sustainable manner. The gains are clear: business relationships with large companies that require sustainable partners, a positive reputation that attracts and motivates employees and risk control. This evolution led to the creation of a whole battery of certificates to promote sustainable entrepreneurship. However, the proliferation of complex and costly procedures to obtain them has caused the almost complete repudiation of sustainable entrepreneurship by the SME community. Given the opportunities, this is short-sighted strategy. SMEs should look at the return and the opportunity costs of a sustainability strategy rather than the financial costs.

Lonappan, J (2013) has made a study on “Impact of Training on Fostering Entrepreneurship”. The study reveals that the impetus for institutional reform has not come from government, international institutions, or their advisors, but primarily from the business sector itself, reversing the way development analysts normally

think about economic progress. The agriculture sector has a huge impact on rural poverty, so improving its productivity through a better educated workforce will play an important role in improving rural lives. By producing and selling goods and services as part of skills and entrepreneurship training, schools can graduate their own resources, and improve the relevancy of education they provide. The University professors/ researchers/ engineers should act as consultant to the industries not as teacher or commander. Problems associated with current secondary and vocational educational models which fail to adequately prepare students for the high probability of self-employment within the formal sector need to be addressed.

Aravossis, G. K. (2005) has conducted a study on “Sustainable Development and Its Impact to Investment Planning and Entrepreneurship”. The study wishes to point out, that the huge financial development that is observed nowadays is neither possible nor desired to be inhibited. So, we do not adopt the false dilemma of “environment or development”, but the reasonable and studied position of “sustainable development”. Nowadays, the human race is going through a transitive period from the technological outburst to the search of ways for the best use possible of technological achievements. It is natural to observe imperfections, mistakes and omissions. The amplitude of legal arrangements is a characteristic of the prevailing situation, from which we deduce that, in many cases there is no political will for the creation of principals for the effective environmental protection, but, on the contrary arbitration for the benefit of financial development alone. This is what we have to combat and this is what the measures suggested above are about.

Kuckertz, A and Wagner, M (2010) has conducted a survey on the topic “The influence of sustainability orientation on entrepreneurial intentions —investigating the role of business experience”. This study was aimed to contribute to the growing empirical literature on sustainable entrepreneurship by synthesizing results from the literature of entrepreneurial intentions, sustainable entrepreneurship, and entrepreneurship education. In this respect we were able to provide evidence that knowing the sustainability orientation of individuals can indeed add to our understanding of entrepreneurial intentions; moreover, we were able to highlight an important aspect of this relationship, namely its declining impact under the influence of business experience.

Table 1: Number of Groups Block wise and SHGPI wise

(Figures in percentage)

Name of the Block	NGO	Govt. Agency	Total
More Developed Block	20 (76.92)	18 (56.25)	38 (65.52)
Less Developed Block	6 (23.08)	14 (43.75)	20 (34.48)

Source: Primary Survey

Nataraju, Lakshminarayan and Anil Kumar (2006) in their study on “Role of Self-Help Groups in Rural Development” have discussed that the SHGs are the means of development in rural India. The necessity for SHGs for taking up developmental activities becomes indispensable. SHG is a new paradigm for activating the society and empowerment of an individual in various dimensions; SHGs are essential vehicles for social, political, economic psychological improvement. The study focused on some of constraints like financial assistances by financial institutions are not adequate to meet the requirement; lack of experience in the production, lack of training and also lack of encouragement from organized sector.

Karlan, D and Valdivia, M (2009) conducted a study on “Teaching Entrepreneurship: Impact of business training on Microfinance clients and institutions” We raised a fundamental question regarding informal economies in developing countries: are micro entrepreneurs maximizing profits given a financial constraint, or can basic entrepreneurship training lead to improved managerial decisions, and thus profits? We find positive results, but on a preponderance of the outcomes. We find that basic business training to preexisting clients of a microcredit program does not lead to higher profits or revenues on average for the primary econometric specification that compares outcome variables, controlling for baseline values. Difference-in-difference specifications, on the other hand, find a positive but small impact on enterprise revenues. Clients also report engaging in some of the exact activities being taught in the program: separating money between business and household, reinvesting profits in the business, maintaining records of sales and expenses, and thinking proactively about new markets and opportunities for profits. Finally, client retention is also increased, which has positive implications for the sustainability of the financial institution.

3. Objectives

- To know about socio-economic background of the members of the SHGs.
- To examine the different enterprise activities by the SHGs in study area due to entrepreneurship qualities of SHGs members.

4. Methodology

In this study, I followed a multi-stage sampling procedure to select samples for the study. In the first stage, Jagatsinghpur district is purposively selected. In the second stage, the blocks of the district were classified into two categories i.e. More Developed Block (MDB) and Less Developed Block (LDB) in terms of literacy, availability of banking services and formation of SHGs (District Statistical Handbook). Accordingly four blocks were in the first category and four blocks were in the second category. Then one block from each category was chosen at random. Thus, the Jagatsinghpur block from first category and the Naugaon block from second category were selected for the study. In stage third of sampling, 5 percent of SHGs was selected from the sample blocks separately. Accordingly 20 SHGs from LDB and 38 from MDB were selected separately by using simple random sampling procedure. In the final stage, 5 members from each sample SHG were randomly selected for purpose of questionnaire. Thus a total 290 SHG members, 190 from MDB and 100 from LDB, were helped for the purpose of study.

5. Data Analysis

5.1 Distribution of SHGs by SHGPIs

Table 1 presents data on distribution of selected SHGs under NGO promotion and Govt. Agency in two Blocks-

Table 2: Average No. of Members in a Group in Study Area

Name of the SHGPI	More Developed Block	Less Developed Block
NGO	11.2	11.33
Govt. Agency	11.78	11.43
Total	11.47	11.4

More Developed Block (MDB) and Less Developed Block (LDB).

As it is seen the total number of SHGs selected comes to 58, 38 from MDB and 20 from LDB. Of the 38 from MDB, 20 are taken under NGO promotion and 18 under government promotion. In case of LDB, of the 20 selected 6 are NGO promoted and 14 are government promoted. Thus between the Blocks, while in case of MDB there is predominance of NGO promoted SHGs over that of Govt. Agency, in case of LDB, SHGs promoted by Govt. Agency predominance over that of the NGOs.

5.2 Distribution of SHG members by SHGPIs

The distribution of average number of members promoted by different promoting institutions in MDB and LDB is presented in Table 2.

Data in Table 2 show that average number of members per SHG is little larger (11.47) in More Developed Block than the Less Developed one (11.4). Within the Block the average number of members per SHG is larger under Govt. Agency than under NGOs. This is irrespective of the Blocks.

5.3 Distribution of SHGs on the Basis of Age

The age/working period of the SHGs is a significant indicator of the sustainability of the working of the programme. Taking this into consideration, the selected SHGs are classified into different groups based on their years of operation. The age for the purpose of the present study is computed as number of years completed by the concerned SHG after the date of formation.

Data in Table 3 indicate that in More Developed Block 36.84 percent of the total Groups has completed the 3 years of working, followed by 21.06 percent completing more than 5 years, 15.78 percent 4 years, 13.16 percent 5 years and two year respectively. In case of LDB, the Groups completing 3 years of working comes to 35 percent followed by 25 percent completing less than two years, 20 percent above 5 years and 15 percent 4 years respectively. Thus between the Blocks there is marginal difference in the working years of the SHGs and the MDB is at an advantageous position over LDB. Within the Block, in MDB 45 percentage of the total Groups completed 3 years of working under NGO promotion as compared to 27.78 percent under government promotion.

Table 3: Distribution of SHG based on Age

Age	More Developed Block			Less Developed Block		
	NGO	Govt. Agency	Total	NGO	Govt. Agency	Total
Less than 2 years of formation	3 (15.00)	2 (11.10)	5 (13.16)	2 (33.33)	3 (21.42)	5 (25.00)
Completed 3 years of formation	9 (45.00)	5 (27.78)	14 (36.84)	1 (16.67)	6 (42.85)	7 (35.00)
Completed 4 years of formation	3 (15.00)	3 (16.67)	6 (15.78)	1 (16.67)	2 (14.28)	3 (15.00)
Completed 5 years of formation	2 (10.00)	3 (16.67)	5 (13.16)	0 (0.00)	1 (7.14)	1 (5.00)
Above 5 years of formation	3 (15.00)	5 (27.78)	8 (21.06)	2 (33.33)	2 (14.29)	4 (20.00)
Total	20 (100)	18 (100)	38 (100)	6 (100)	14 (100)	20 (100)

Table 4: Age Wise Distribution of Members of SHGs

(In percentage)

Age	More Developed Block			Less Developed Block		
	NGO	Govt. Agency	Total	NGO	Govt. Agency	Total
Lower Age Group	0	5.56	2.63	0	0	0
Middle Age Group	95.0	83.32	89.75	100	85.72	90.0
Old Age Group	5.0	11.12	7.62	0	14.28	10.0
Total	100	100	100	100	100	100

Table 5: Distribution of Members on the Basis of Levels of Education

(In percentage)

Particulars	More Developed Block			Less Developed Block		
	NGO	Govt. Agency	Total	NGO	Govt. Agency	Total
Illiterate	5.0	11.11	7.89	16.67	7.14	10.0
Literate	95.0	88.89	92.11	83.33	92.86	90.0
Total	100	100	100	100	100	100

Besides while 15 percent of the Groups working under NGO in MDB have work experience of less than 2 years, four years and above 5 years, the Groups having working experience of less than 2 years, 3 years and 5 years under government promotion comes to 11.10, 16.67 and 16.67 percent respectively. It indicates Groups under govt. promotion are older than that under NGO in More Developed Block. In Less Developed Block 33.33 percent completed 2 and above 5 years of working under NGO promotion while under Govt. Agency 42.85 percent of the total Groups completed 3 years of working. Thus in terms of years of working not much difference is noticed among the SHGs under two agencies within each Block.

5.4 Age Wise Distribution of Members of SHGs

Performance of a group depends on the age of group members. Here we have distinguished groups under two promoting institutions on the basis of the average age of the group members. For the sake of convenience, we have classified groups under three categories viz; Lower Age Group (less than 20), Middle Age Group (20-50) and Old Age Group (above 50).

Data in Table 4 reveal that the maximum percentage of the members working in the SHGs belongs to the age group of 20-50 (Middle Age Group) years. Across the Block it is found that 89.75 percent in the age group of 20-50 (Middle Age Group), 7.62 percent in the age group of above 50 (old Age Group) and only 2.63 percent in the age group of below 20 are found in MDB. In LDB major share (90 percent) belongs to the age group of 20-50, with only 10 percent in the age group of above 50 and no members are below 20 years. Further the participation percentage within the Block also reveals the same picture in case of More Developed Block as well as Less Developed Block.

5.5 Status of Groups on the Basis of Literacy of their Members

Literacy level of the members of the group is of importance as it helps in sound decision making and better performance of the group in the long run.

Data in Table 5 reveal that while 92.11 percent of the Group members are literate in More Developed Block, in Less Developed Block the literacy level of members constituting group is 90 percent. Relatively more literate

Table 6: Caste-Wise Distribution of Sample Households

(In percentage)

Caste	More Developed Block			Less Developed Block		
	NGO	Govt. Agency	Total	NGO	Govt. Agency	Total
Scheduled Caste	24 (24.00)	19 (21.11)	43 (22.63)	13 (43.33)	11 (15.71)	24 (24.0)
OBC	37 (37.00)	15 (16.67)	52 (27.37)	9 (30.00)	48 (68.57)	57 (57.0)
General	39 (39.00)	54 (60.00)	93 (48.95)	8 (26.67)	11 (15.71)	19 (19.0)
Minority	0 (0.00)	2 (2.22)	2 (1.05)	0 (0.00)	0 (0.00)	0 (0.0)
Total	100 (100)	90 (100)	190 (100)	30 (100)	70 (100)	100 (100)

Table 7: Marital Status of the SHG Members

(In percentage)

Marital Status	More Developed Block			Less Developed Block		
	NGO	Govt. Agency	Total	NGO	Govt. Agency	Total
Unmarried	8.00	6.67	7.37	10	8.57	9.00
Married	92.00	93.33	92.63	86.67	90.00	89.00
Widow	0.00	0.00	0.00	3.33	1.43	2.00
Total	100	100	100	100	100	100

members are found in MDB as compared to LDB. Within the Block, in MDB 95 percent literate members are found under NGO and 88.89 percent under Govt. Agency. In LDB the percentage of literate members comes to 83.33 and 92.86 under NGO and Govt. Agency respectively.

5.6 Caste Wise Distribution of Members

Table 6 presents data on the distribution of sample members based on the social group or caste in both More and Less Developed Blocks. Three social groups like SCs, the OBCs and General Caste are found in the study area. In More Developed Block most beneficiaries (48.95 percent) belong to General Caste, followed by the OBC (27.37 percent), SCs (22.63 percent) and the minorities (2.22 percent). In case of the Less Developed Block OBCs are found predominant with 57 percent, followed by SC (24 percent), the general category (19 percent) with no minority. This indicates that between the Blocks, while the General Castes predominate in forming SHGs in MDB, in

case of LDB, the OBCs are found taking a lead in this context over other castes. A detailed analysis reflects that in More Developed Block with NGO promotion 24 percent households belong to SCs, 37 percent belong to OBCs, 39 percent are General Caste households. Under Govt. Agency promoted SHGs the percentage of households under SCs, OBCs, General Caste and minority comes to 21.11, 16.67, 60.00 and 2.22 respectively. This indicates that General Caste is more likely to get benefits of SHGs both under NGO and Govt. Agency promotion in MDB compared to other castes. In Less Developed Block, NGO promoted 43.33 percent households are SC, 30 percent are OBC, and 26.67 percent are General Caste having no minority. With Govt. Agency promoted cases 68.57 percent households are OBC, 15.71 percent each for the SCs and General Caste with no minority. This indicates in Less Developed Block OBC people are prominent to take benefits of SHG programme operating both under NGO and Govt. Agency. The percentage of General Caste people taking advantage of SHGs in case of LDB seems less.

5.7 Marital Status of the Sample Members

Table 7 shows the marital status of the SHG members in both the Blocks.

Data in Table 7 reveal that in More Developed Block 92.63 percent beneficiaries are married and only 7.37 percent beneficiaries are unmarried, unlike in Less Developed Block 89 percent are married while 9.00 are unmarried and 2 percent are widows. This shows that in Less Developed Block more unmarried beneficiaries and widows are opting for benefits from this programme as compared to the More Developed Block. Within the Blocks in More Developed Block the NGO promoted 8 percent of beneficiaries are unmarried and 92 percent are married while with Govt. Agency promotion 6.67 percent are unmarried and 93.33 percent are married beneficiaries. In Less Developed Block under the NGO promotion 10 percent of the beneficiaries are unmarried and 86.67 percent are married and 3.33 percent are widow while

with Govt. Agency promotion 8.57 percent are unmarried and 90 percent are married and 1.43 percent are widow.

5.8 Occupation Wise Distribution of Beneficiaries

Table 8 reflects occupation-wise distribution of workers among the beneficiary members. The said table shows the distribution of workers in both the Blocks under the NGO or Govt. Agency promoted, SHG programme.

From Table 8 it is clear that the cultivation continues to be the most important source of work for beneficiary members in both the Blocks. Majority of the workers are still depending on this sector for gaining full employment. For MDB as well as LDB, the percentage of beneficiaries involved in cultivation and agricultural labour (taken together) comes to 39.47 and 34 percent respectively. Next in order of importance comes self-employment followed by petty business, non-agricultural labour pursuits and

Table 8: Occupation wise Distribution of members

(In percentage)

Occupation	More Developed Block			Less Developed Block		
	NGO	Govt. Agency	Total	NGO	Govt. Agency	Total
Cultivation	21	22.23	21.58	23.34	14.28	17
Agricultural Labour	17	18.89	17.89	26.67	12.86	17
Animal Husbandry	12	11.11	11.58	10	11.43	11
Petty Business	16	13.33	14.74	13.33	14.28	14
Self Employed	17	16.67	16.84	13.33	18.57	17
Non-Agricultural Lab	13	14.44	13.68	10	21.44	18
Others	4	3.33	3.68	3.33	7.14	6
Total	100	100	100	100	100	100

Table 9: Land Holding Status of Beneficiaries

(In percentage)

Land Status	More Developed Block			Less Developed Block		
	NGO	Govt. Agency	Total	NGO	Govt. Agency	Total
Landless	46.00	37.78	42.10	30.00	40.00	37.00
Leased holding	23.00	31.12	26.84	23.33	41.43	36.00
Marginal Farmer (within 1 hect.)	20.00	23.33	21.58	26.67	14.28	18.00
Small Farmer (1-2 hect.)	5.00	3.33	4.21	6.67	4.29	5.00
Big Farmer (Above 2 hect.)	4.00	4.44	5.26	13.33	0.00	4.00
Total	100	100	100	100	100	100

Table 10: Economic Status of the Sample Households

(In percentage)

<i>Economic Status</i>	<i>More Developed Block</i>			<i>Less Developed Block</i>		
	<i>NGO</i>	<i>Govt. Agency</i>	<i>Total</i>	<i>NGO</i>	<i>Govt. Agency</i>	<i>Total</i>
BPL	80.0	75.56	77.89	6.67	88.57	85.0
APL	20.0	24.44	2.11	3.33	11.43	15.0
Total	100	100	100	100	100	100

Table 11: Activities taken up by the group members

(Figures are in percentage)

<i>Purpose</i>	<i>More Developed Block</i>			<i>Less Developed Block</i>		
	<i>NGO</i>	<i>Govt. Agency</i>	<i>Total</i>	<i>NGO</i>	<i>Govt. Agency</i>	<i>Total</i>
Badi and Papad	50.00	11.11	30.56	16.67	14.29	15.00
Rice Business	27.77	11.11	19.44	0	0	0.00
Agriculture	5.56	16.67	11.11	0	0	0.00
Animal Husbandry	5.56	33.33	19.44	66.66	57.15	60.00
Tailoring	11.11	11.11	11.11	0	7.14	5.00
Coir Work	0	0	0	0	7.14	5.00
Poultry	0	0	0	16.67	0	5.00
Brick Business	0	0	0	0	7.14	5.00
Tent House	0	0	0	0	7.14	5.00
Others	0	16.67	8.34	0	0	0.00
Total	100	100	100	100	100	100

animal husbandry for the beneficiary households of MDB and non-agricultural labour pursuits self-employment, petty business and animal husbandry for LDB. However, within each Block not much difference is noticed with regard to the occupational pursuits among the beneficiaries forming SHG under either NGO or Govt. Agency.

5.9 Size of Land of Sample members

Information is elicited from sample households on the size of the land they operate. The present research classifies the total sample in five categories in relation to status of Land Holding, Landless, Leased holding, Marginal (within 1 hect.), Small (1-2 hect.) and Big Farmers (above 2 hect.).

Data reveal (Table 9) that a high percentage of beneficiary households do not possess any land. Across the Block, in MDB 42.10 percent beneficiaries are landless where as it is 37 percent in LDB. Next in importance comes the lease holder. In MDB the lease holders constitute 26.84 percent of the sample while in LDB their percentage comes to 36.

Marginal farmers having less than one hectare of holding comes to 21.58 percent followed by big farmers 5.26 percent and small farmers 4.21 percent in MDB. In LDB the percentage of households coming under marginal, small and big farms comes to 18 percent, 5 percent and 4 percent respectively. Within the Block in More Developed Block the classification of beneficiaries under the NGO promotion comes to 46 percent land less, 23 percent with lease-in land, 20 percent are marginal farmers and only 4 percent beneficiaries big farmers, while under Govt. promotion 37.78 percent are land less, 23.33 percent are marginal farmers, 3.33 percent small farmers and 4.44 percent are big farmers. In Less Developed Block the classification of beneficiaries under the NGO promotion comes to 30 percent landless, 23.33 percent with lease-in land, 26.67 marginal farmers, 6.67 small farmers and 13.33 percent beneficiaries big farmers, while under Govt. promotion 40 percent land less, 41.43 percent with lease-in land, 14.28 percent are marginal farmers and 4.29 small farmers. This indicates the land holding statuses of the members are not satisfactory.

5.10 Economic Status of the Sample Households

Table 10 reflects the distribution of the sample households on the basis of economic status.

Data in Table 10 reveal that the economic status of majority of selected members comes under BPL category irrespective of Blocks. It comes to 77.89 percent in case of MDB and 85.0 in case of LDB. APL households constitute 22.11 percent in MDB and 15 percent in LDB. Within the Block in case of MDB under NGO promotion 80 percent are BPL and 20 percent are APL, while in case of Govt. Agency promotion 75.56 percent are BPL and 24.44 percent are APL. In Less Developed Block with reference to NGO as a promoting institution, it is seen that 76.67 percent are BPL and 23.33 percent are APL. While in case of Govt. Agency promotion 88.57 percent are BPL and 11.43 percent are APL. This clearly indicates that the beneficiaries irrespective of Block and promoting agency represent mostly the BPL category.

5.11 Different Form of Activities Taken up by SHGs

Micro-credit has worked largely through SHGs in general and women groups in particular. Since the SHG is a small group, the members who join the Group know what benefit they would derive from the group through micro-credit.

Micro-credit has to be used in such a way that it benefits the SHGs to improve the quality of life of their members and their productivity to earn sustainable income through different Group activities. The borrowing group chooses economic activities for income generation purposes and knows clearly the goals or objectives to attain sustenance and stability of the group. Accordingly, the distribution of groups according to purpose of activities for which loans are availed is presented in Table 11.

Data show different group activities performed by the members. In case of MDB, it is found that 30.56 percent members are engaged in preparation of badi and papad, 19.44 percent are engaged in rice business and the same percentage (19.44 percent) are also in animal husbandry in More Developed Block. Very minimal members (11.11 percent) are engaged in both the purpose, agriculture and tailoring. In Less Developed Block majority (60 percent) members are engaged in animal husbandry and 15 percent are engaged for preparation of badi and papad. In other activities there are very minimal members. In More Developed Block among NGO promoting groups about 50 percent of members are engaged in the preparation of badi and papad followed by rice business i.e. 27.77 percent. Majority of members under Govt. Agency however are engaged in animal husbandry i.e. 33 percent followed by agricultural activities (16.67 percent). Further, very less percentage of members is engaged in preparation of badi and papad, rice business and tailoring. The same percentage (11.11 percent) members are engaged

Table 12: Distribution of SHGs Members having Entrepreneurship Quality

(Figures are in percentage)

Particulars	More Developed Block			Less Developed Block		
	NGO	Govt. Agency	Total	NGO	Govt. Agency	Total
Self Leadership	20	8.88	14.73	20.00	0	6.00
Innovative Ideas	0	5.55	2.63	26.66	0	8.00
Confidence	10	13.33	11.57	13.33	11.42	12.00
Decision Making	5	0	2.63	13.33	21.42	19.00
Idea on Fin. Management	8	5.55	6.84	0	5.71	4.00
Motivation	7	8.88	7.89	0	5.71	4.00
Retention	0	4.44	2.10	0	2.85	2.00
Co-operative	40	35.55	37.89	6.66	35.71	27.00
People Management	6	11.11	8.42	16.66	0	5.00
Foresight	4.00	0.00	2.10	0.0	8.57	6.00
Networking Ability	0.00	6.66	3.15	0	10.00	7.00
Total	100	100	100	100	100	100

in badi and papad making, rice business and tailoring under Govt. Agency. In Less Developed Block larger percentage of members are engaged in animal husbandry i.e. 66.66 percent and 57.15 percent under NGO and Govt. Agency respectively. 16.67 percent and 14.29 percent of the members are engaged in preparation of badi and papad under NGO and Govt. Agency respectively. The remaining 16.67 percent are engaged in poultry business under NGO whereas 7.14 percent are engaged in tailoring, brick business and tent house each under Govt. Agency. It implies the group activities are very less diversified in both the Blocks irrespective of the promoting institutions. However, the diversification is more in MDB and under the promotion of Govt. Agency as compared to LDB and NGO promotion.

5.12 Distribution of SHGs Members having Entrepreneurship Quality

The members of the SHGs having different entrepreneurship quality are given in Table 12.

Data show different entrepreneurship quality of group members. In case of MDB, it is found that 30.56 percent of groups members having co-operative quality followed by self leadership i.e. 14.73 and confidence 11.57 per cent. In Less Developed Block majority (27 percent) of members having co-operative quality followed by decision making i.e. (19 percent) and confidence (12 percent). Within the Block, in More Developed Block majority members have the quality of co-operation under both the promoting institutions i. e. NGO and govt. agency. But in case of LDB, innovation ideas and decision making stands apex under govt. agency and NGO respectively.

6. Conclusion

The sample SHGs selected for study at the group level comes to 38 in case of More Developed Block and 20 in case of Less Developed Block. In both the Blocks the average number of members is 12. Almost all the selected SHGs of both the Blocks have completed 2 years of functioning. Majority of the group members are within the middle age group (20-50) in both the Blocks. The educational status shows that the maximum group members are literate. Quite sizable percentages of the SHG members are General Caste in MDB whereas OBC members predominate in LDB. Almost all the members

are married in both the blocks. From the analysis it is clear that the cultivation continues to be the most important source of work for beneficiary members in both the Blocks. Majority of the workers are still depending on this sector for gaining full employment. Regarding the size of the land, a high percentage of beneficiary households do not possess any land. Across the Block, in MDB 42.10 percent beneficiaries are landless whereas it is 37 percent in LDB. In both the Blocks about 75 per cent of the sample members belong to BPL family. Analysis on different group activities performed by the group members shows that in case of MDB, 30.56 percent members are engaged in preparation of badi and papad, 19.44 percent are engaged in rice business and the same percentage (19.44 percent) are also in animal husbandry in More Developed Block. In Less Developed Block majority (60 percent) members are engaged in animal husbandry and 15 percent are engaged for preparation of badi and papad. Lastly, in case of entrepreneurship quality of Group members in MDB majority members having co-operative quality followed by self leadership and confidence. In Less Developed Block majority members also having the co-operative quality followed by decision making and confidence. From the analysis study concluded that there is direct and positive relation between the socio-economic characteristics of the SHGs group members and entrepreneurial activities.

The development of entrepreneurship qualities among the members of SHGs is an important step to empower socially and economically in rural area. Study suggested that to reduce the socio economic backwardness from rural area we need to develop the skill oriented training programme encouragement of good leadership in the group and constant guidance and support through different promoting institutions like NGO and govt. agency.

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