

## Entrepreneurial Behaviour of the Members of Self Help Groups of Jorhat District of Assam

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### ABSTRACT

*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 possibilities. The entrepreneurial behaviour is too complex phenomenon to be explained by a single factor and is affected by several factors. It is a combination of factors like Innovativeness, Achievement motivation, Decision making ability and risk bearing ability. The combined contribution of the above four factors is expressed in terms of entrepreneurial behaviour. The study was carried out in the Jorhat district of Assam. Four Blocks were selected from National Rural Livelihood Mission (NRLM) initiative blocks. Thus all total 16 Self Help Groups were selected from these blocks for the present study. Ten members from 16 SHG's, total 160 members were selected using simple random sampling for the study. Majority of the respondents had medium level of innovativeness (71.88%), achievement motivation (68.13%), decision making ability (76.88%) and risk bearing ability (68.13%). A majority (71.00%) of the respondents have a medium level of entrepreneurial behaviour.*

**Key words :** *Entrepreneurial behaviour; Selfhelp groups; Innovativeness; Achievement motivation; Decision making ability; Risk bearing ability;*

Unemployment is a chronic economic problem almost common to each and every economies of the world. The problem of growing unemployment continued to a matter of great concern for Assam. In spite of having huge natural resources, the State's economy still largely remains backward and underdeveloped, as these natural resources have not yet been thoroughly exploited. Against the back-drop of increasing poverty, slow pace of economic development and very high rate of population growth, the unemployment problem has assumed chronic and complex character in Assam. The problem has further been accentuated with the increase in the number of unemployed technical personnel in the State. Notwithstanding efforts made through successive State plans for generation greater employment potential, the gap between gainful employment opportunities and fast growing labour force has continued to widen. Unemployment is, no doubt, a national problem in India but the problem has assumed greater significant in

Assam due to the economic backwardness of the State. Further, the incidence if unemployment is more pronounced in the rural areas since it characterized by under-employment or seasonal unemployment.

The government of Assam had taken up many measures to eradicate unemployment problem in the state. The job opportunities in government sectors are not sufficient all the job seekers and various policies for self-employment are being implemented both by central and state government. The numbers of job seekers increases from year to year in Assam and government cannot afford jobs to all the job seekers in public sectors. Entrepreneurship development is one of the most important measures to reduce this problem.

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 Richard, 2001). Rao and

*Mehta (1978)* described entrepreneurship as a “creative” and innovative response to environment; such a response can take place in any field of endeavor – business, industry, agriculture, education, social work and the like.

Entrepreneurial behaviour refers to the discovery and exploitation of a new business opportunity with the purpose of profit and growth. It involves three distinct activities: 1) the identification of a new business opportunity, 2) the establishment of a new venture to exploit that opportunity, and 3) the management of the new venture to make it flourish over time. Entrepreneurial behaviour is the constellation of functions, activities and actions involved in the perception of opportunities and the creation of organisations. 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 possibilities. The entrepreneurial behaviour is too complex phenomenon to be explained by a single factor and is affected by several factors. It is a combination of factors like Innovativeness, Achievement motivation, Decision making ability and Risk bearing ability. The combined contribution of the above four factors is expressed in terms of entrepreneurial behaviour.

**METHODOLOGY**

The study was carried out in the state of Assam which is situated in the north east part of India. A purposive cum random sampling design was followed for the present study. Jorhat district was purposively selected for the present study. Blocks will be selected from National Rural Livelihood Mission (NRLM) initiative blocks. NRLM has clustered all blocks of Jorhat district into 6 blocks. Out of the 6 blocks, 4 blocks namely Central Jorhat Block, Kaliapani Block, Titabor Block and N.W. Jorhat Development Block were selected purposively. Lists of SHG from each selected blocks who had continuously functioning for the last 10 years and engaged in some entrepreneurial activities were prepared. From the list four SHG favourable were selected by using simple random sampling method. Thus all total 16 Self help groups were selected for the present study. After selection of the SHG, 10 members from each SHG were selected using simple random sampling

for the study. Thus a total of 160 respondents were taken as a sample for the study.

**RESULTS AND DISCUSSION**

*Entrepreneurial behaviour of members of Self Help Groups* : It can be defined as the outcome of components like innovativeness, achievements motivation, decision making, and risk bearing abilities of the members of SHG’s.

*Innovativeness* : It is defined as the degree of individual’s interest in entrepreneurial activity within the SHG and a desire to seek changes in entrepreneurial techniques and to introduce such changes into their own operations when practical and feasible.

The data presented in Table 1 reveals that majority (71.88 %) of the respondents had medium level of innovation followed by 16.25 per cent of high level of innovativeness. The table further shows that 11.88 per cent of respondents had low level of innovativeness. Similar study was done by *Lawrence and Ganguli (2012)* in which they found 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. *Patel et al. (2014)* in his study revealed that majority (61.25%) of dairy farmers had medium level of innovativeness; whereas 23.75 per cent of them had high and 15 per cent had low level of innovativeness.

**Table 1. Distribution of respondents according to their innovativeness (N = 160)**

Category	Range	No.	%	Mean	SD
Low	< 19.94	19	11.88		
Medium	19.94– 27.45	115	71.88	23.7	4
High	>27.45	26	16.25		

*Achievement motivation* : Achievement motivation is operationally defined as the respondent’s concern to excel in her field and direct her behaviour accordingly in order to pursue her goals.

It was observed from the Table 2 that a majority (68.13%) of the respondents had medium level of achievement motivation followed by 21.25 per cent of high level of achievement motivation and only 10.63 per cent of low level of achievement motivation Similar study was done by *Taufiq et al. (2011)* in which they revealed that majority of the agripreneurs 70.00 per cent

respondents had medium level of achievement motivation followed by 16.67 per cent of the respondents who had low level of achievement motivation and 13.33 per cent had high level of achievement motivation. Another study done by Venkatesan (2015) found that more than half of the respondents (51.67%) had medium level of achievement motivation followed by 20 and 28.33 per cent had high level and low level of achievement motivation, respectively.

**Table 2. Distribution of respondents according to their achievement motivation (N=160)**

Category	Range	No.	%	Mean	SD
Low	<15.78	17	10.63		
Medium	15.78–24.95	109	68.13	20.36	4.58
High	>24.95	34	21.25		

**Decision making ability :** Decision making ability has been as the degree to which a respondent justifies her selection of most efficient means from among the available alternatives, on the basis of information and judgement, for achieving maximum profit from her entrepreneurial activity.

It was observed from the Table 3 that majority (76.88%) of the respondents had medium level of decision making ability followed by high level of decision making ability (13.75%). The data also shows that a percentage of 9.38 per cent had low level of decision making ability. Also Sharma et al. (2014) in their study revealed that majority (60.00%) had high level of farm decision making ability (above 6.70), followed by medium level (40.00%) of farm decision making ability (1.39 to 6.70), whereas none of them had low level of farm decision making ability.

**Table 5. Distribution of respondents according to their entrepreneurial behaviour (N = 160)**

Behaviour	Category	Score range	No.	%	Mean	SD
Innovativeness	Low	<19.94	019	11.88		
	Medium	19.94–27.45	115	71.88	23.7	4.00
	High	>27.45	026	16.25		
Achievement Motivation	Low	<15.78	017	10.63		
	Medium	15.78–24.95	109	68.13	20.36	4.58
	High	>24.95	034	21.25		
Decision Making Ability	Low	<18.99	015	9.38		
	Medium	18.99–27.57	123	76.88	23.28	4.28
	High	>27.5	022	13.75		
Risk Bearing Ability	Low	<20.27	023	14.38		
	Medium	20.27–28.18	109	68.13	24.22	3.95
	High	>28.18	028	17.50		

**Table 3. Distribution of respondents according to their decision making ability (N=160)**

Category	Range	No.	%	Mean	SD
Low	<18.99	15	9.38		
Medium	18.99–27.57	123	76.88	23.28	4.28
High	>27.57	22	13.75		

**Risk bearing ability :** Risk bearing ability is the degree to which the members of SHG is oriented towards risk and uncertainty in running the income generating activities in her group as well as enterprise.

It was observed from Table 4, that a high percentage of 68.13 per cent of the respondents had medium level of risk bearing ability followed by high level of risk bearing ability (17.50%). The table also show that a negligible percentage of 14.38 per cent had low level of risk bearing ability. Similarly Reshma et al. (2014) in their study found that majority (76.66%) of the respondents had medium risk orientation followed by low risk orientation (15.80%) which might be due to lack of family resource base and not financially sound.

**Table 4. Distribution of respondents according to their risk bearing ability (N = 160)**

Category	Range	No.	%	Mean	SD
Low	<20.27	23	14.38		
Medium	20.27–28.18	109	68.13	24.22	3.95
High	>28.18	28	17.50		

**Overall entrepreneurial behaviour :** From the Fig 5, it is observed that a majority (71.00%) of the respondents have a medium level of entrepreneurial behaviour followed by a high level of entrepreneurial behaviour (17.00%). A percentage of 12.00 per cent were seen having a low level of entrepreneurial behaviour.

*Ranking of the entrepreneurial behaviours according to their mean score* : From Table 6 it is observed that highest participation of the respondents in entrepreneurial behaviour was seen in risk bearing ability (MS 24.22) and is therefore given Rank I followed by Innovativeness (Rank II) with a mean score of 23.7. Decision making ability was ranked III with a MS of 23.28 followed by Achievement Motivation (Rank IV) of the respondents with a mean score of 20.36.

**Table 6 . Ranking of the entrepreneurial behaviours according to their mean score**

Behaviour	MS	Rank
Risk bearing ability	24.22	I
Innovativeness	23.70	II
Decision making ability	23.28	III
Achievement motivation	20.36	IV

**CONCLUSION**

Self Help Groups are considered as one of the most significant tools to adopt a participatory approach for social and economic empowerment of women. It is an important institution for improving the life of the women at large (Empowerment of women being one of the primary objectives of the ninth plan 1997 – 2002, every effort to create an environment where women can freely exercise their rights both within and outside home as equal partners along with men). The women

force of India will get another dimension if the entrepreneurial skills among them especially rural women is developed and channelized appropriately. Constant efforts in this direction would lead to a better human resource development and strengthen the nation’s economic development.

In today’s world as technology speeds up the lives and the new millennium upon, it is useful to take time to reflect what will surely be one of the driving forces of the global economy of the 21<sup>st</sup> century. This is an entrepreneur’s era as we can see that many of the government sectors are turning into private sectors. So this is the right to enter into the market as entrepreneurs. Entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends , challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

From the above findings it can be concluded that majority of the respondents had medium level of innovativeness (71.88%), achievement motivation (68.13%), decision making ability (76.88%), risk bearing ability (68.13%). A majority (71.00%) of the respondents have a medium level of entrepreneurial behaviour. Highest participation of the respondents in entrepreneurial behaviour was seen in risk bearing ability (Mean score 24.22) and is therefore given Rank I.

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