

## FACTORS INFLUENCING WOMEN ENTREPRENEURIAL BEHAVIOUR OF SELF HELP GROUPS IN VIRUDHUNAGAR DISTRICT

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### Introduction

Entrepreneurial characteristics are found through a combination of various social, economical and psychological factors to which the person becomes subjected to right from childhood. These factors reinforce in her the urge to excel others and seek satisfaction in treating her own new enterprise, instead of seeking a security oriented job. Academic excellence is pre-requisite for becoming a successful entrepreneur<sup>1</sup>. Entrepreneurial talents exist in every person though the degree of it varies from person to person. Many attempts were made to identify various behavior associated with entrepreneurial success in recent times. Entrepreneurial behaviour associated with success level however do not seem to be universal. Cultural and local factors appear to be important. Therefore, it is obvious that one does not become a successful entrepreneur by mere act of starting an enterprise. More important are the culture, degree and extent of entrepreneurial behaviour that one person possesses which very often determine her degree of success. Hence, this chapter is made an attempt to analyze the various factors which are determining the entrepreneurial behaviour of members in SHGs. These behavioural factors may include innovativeness, planning, risk taking, leadership, decision making, motivation, cosmopolitan outlook, information seeking goal achievement and Self confidence. In order to analyze the perception on entrepreneurial skills of members compared with their personal factors like, age, religion, community, area of residence, years of experience, literacy level, Type of family and marital status, Kruskal Wallis test has been applied.

### Statement of the Problem

Now-a-days, India is facing two major problems namely mass poverty and widespread unemployment. A massive industrial wealth has been created during the last decade. India is now left with no alternative but to search for entrepreneurial talent. Entrepreneurship is the panacea for most of the ills of the society.

The percentage of successful self employed entrepreneurs is less in rural areas. Women entrepreneurs face additional hurdles than men. They face constrains relating to self-sphere system including age, experience, educational knowledge, socio psycho system which consists of entrepreneurial motivation, job satisfaction, value orientation, decision making ability, family occupation, caste and the like. When these hurdles are removed, they can become successful entrepreneurs.

Women entrepreneurs are taking up challenging entrepreneurial assignments in urban areas. In rural areas, large amount of potential remain untapped due to lack of supportive means and management. The constrain they face is basically related to finance, which must be removed by attending immediately by the concerned authorities. The NGOs operating in rural areas, in addition to forming Self Help Groups, may also concentrate on entrepreneurial development.

Each and every person who is interested to take up a business should have minimum level of entrepreneurial outlook for succeeding in the business. The members of a SHG are all engaged in a variety of business activities including manufacturing, trading and distributing products for improving their overall economic status in the society. Therefore, entrepreneurial approach is very much necessary to strengthen their potential for their survival and succeed.

Several studies have shown that women have proved to be good at business. If more women are motivated and given necessary power and help to become entrepreneurs, definitely they can contribute effectively in running viable business enterprises. Since all the studies discussed above are the general in nature, it is necessary to undertake a study to analyze the entrepreneurial behaviour among the members of SHG in Virudhunagar District in particular.

#### Objective

- To analyze the various personal factors influencing the entrepreneurial skills among the members of Self Help Groups.

#### Sampling Design

In Virudhunagar District, 1050 SHGs are engaging business activities. Ten per cent of SHGs from each block, totally 105 SHGs have been selected by using proportionate random sampling method. From each SHG, three members, totally 315 members have been selected by using lottery method for collecting the primary data.

In order to test the significant difference in the perception score of different groups of respondents based on personal variables, the Kruskal Wallis Test (or H test) has been used. The following Kruskal Wallis Test formula has been applied for this analysis.

$$H = \frac{12}{N(N+1)} \left( \frac{R_1^2}{n_1} + \frac{R_2^2}{n_2} + \dots + \frac{R_K^2}{n_k} \right) - 3(N+1)$$

Where

$n_1, n_2, \dots, n_k$  are the number in each of K samples

$N = n_1 + n_2 + \dots + n_k$  and  $R_1, R_2, \dots, R_k$  are rank sums of each sample.

The statistical analysis has been done by using the Statistical Package for Social Science (SPSS)

### Relationship between Age and Perception on Entrepreneurial Skills

In order to test whether there is any relationship between age and perception on entrepreneurial skills of members in SHGs, the following null hypothesis has been framed.

There is no significant difference between the age of members and their perception on entrepreneurial skills. To test the null hypothesis, the Kruskal Wallis Test has been applied and the results are shown in Table 1.

**Table 1 Relationship between Age and Perception of Entrepreneurial Skills**

Sl. No.	Entrepreneurial skills	H. Value	Level of Significance	P value	Results
1.	Innovativeness	4.073	0.254	0.05	N.S.
2.	Information Seeking	2.715	0.438	0.05	N.S.
3.	Planning	01.569	0.667	0.05	N.S.
4.	Goal Achievement	2.732	0.435	0.05	N.S.
5.	Risk Taking	7.527	0.057	0.05	N.S.
6.	Decision-making	7.132	0.068	0.05	N.S.
7.	Self-confidence	6.330	0.097	0.05	N.S.
8.	Motivation	2.767	0.429	0.05	N.S.
9.	Leadership Quality	1.235	0.745	0.05	N.S.
10.	Cosmopolitan Outlook	3.795	0.285	0.05	N.S.
	Overall Perception	7.831	0.04	0.05	S.

Source: Computed Primary Data.

(S and N.S denotes Significant and Not Significant at 5% level)

It is observed from Table 1 that the levels of significance for the individual perception on all the ten entrepreneurial skills are more than the P value (0.05). Hence, the age factor does not influence on all the individual entrepreneurial skills. But it is evident from the above analysis that as the level of significance for overall perception on such skills is less than P value (0.05), the null hypothesis is rejected. Hence, it is concluded that there is a significant difference between the age of members and their perception on entrepreneurial skills. It shows that age factor influences the perception of respondents on entrepreneurial skills.

### Relationship between Religion and Perception on Entrepreneurial Skills

In order to test whether there is any significant relationship between the religion and perception on entrepreneurial skills of members, the following null hypothesis has been framed.

There is no significant difference between the religion of members and their perception on entrepreneurial skills. To test the null hypothesis, the Kruskal Wallis Test has been applied and the results are shown in Table 2.

**Table 2 Relationship between Religion and Perception of Entrepreneurial skills**

Sl.No.	Entrepreneurial skills	H. Value	Level of Significance	P value	Results
1.	Innovativeness	6.699	0.035	0.05	S.
2.	Information Seeking	1.0509	0.589	0.05	N.S.
3.	Planning	0.446	0.800	0.05	N.S.
4.	Goal Achievement	1.758	0.415	0.05	N.S.
5.	Risk Taking	1.604	0.448	0.05	N.S.
6.	Decision-making	0.601	0.740	0.05	N.S.
7.	Self-confidence	0.777	0.678	0.05	N.S.
8.	Motivation	0.671	0.715	0.05	N.S.
9.	Leadership Quality	2.088	0.352	0.05	N.S.
10.	Cosmopolitan Outlook	4.472	0.107	0.05	N.S.
	Overall Perception	2.279	0.256	0.05	N.S.

Source: Computed Primary Data.

(S and N.S denotes Significant and Not Significant at 5% level)

It is noticed from the above analysis that the level of significance for the perception on innovativeness skills is less than P value (0.05). Therefore, religion of members influences the innovativeness skills. It is also noted that the levels of significance for the perception on other skills like planning, information seeking, goal achievement, risk taking, decision making, self confidence, motivational, leadership and cosmopolitan outlook are more than P value (0.05). Hence, religion does not influence on these skills. It is evident from Table 6.2 that as the level of significance for overall perception on entrepreneurial skills is more than P value (0.05), the null hypothesis is accepted. Hence, it is concluded that there is no significant difference between the religion and their perception on entrepreneurial skills. It shows that religion does not influence the perception of respondents on entrepreneurial skills.

#### **Relationship between Community and Perception on Entrepreneurial Skills**

In order to test whether there is any significant relationship between the community of members and their perception on entrepreneurial skills, the following null hypothesis has been framed. There is no significant difference between the community of members and their perception on entrepreneurial skills. To test the null hypothesis, the Kruskal Wallis Test has been applied and the results are shown in Table 3.

**Table 3 Relationship between Community and Perception of Entrepreneurial skills**

Sl.No.	Entrepreneurial skills	H. Value	Level of Significance	P value	Results
1.	Innovativeness	6.788	0.079	0.05	N.S.
2.	Information Seeking	6.387	0.094	0.05	N.S.
3.	Planning	5.556	0.135	0.05	N.S.
4.	Goal Achievement	3.825	0.281	0.05	N.S.
5.	Risk Taking	5.102	0.164	0.05	N.S.
6.	Decision-making	4.271	0.234	0.05	N.S.
7.	Self-confidence	16.957	0.001	0.05	S.
8.	Motivation	6.731	0.081	0.05	N.S.
9.	Leadership Quality	4.174	0.243	0.05	N.S.
10.	Cosmopolitan Outlook	5.563	0.147	0.05	N.S.
	Overall Perception	5.494	0.139	0.05	N.S.

Source: Computed Primary Data.

(S and N.S denotes Significant and Not Significant at 5% level)

Table 3 clearly shows that the level of significance for the perception on self confidence skills is less than P value (0.05). Hence, the community of members determines the self confidence skills. It is crystal clear that the levels of significance for the perception on remaining skills like innovativeness, Information Seeking, planning, goal achievement, risk taking, decision making, motivation, leadership and cosmopolitan outlook are more than P value (0.05). Therefore, the community of members does not influence on these skills.

It is evident from Table 3 that as the level of significance for overall perception on entrepreneurial skills is more than P value (0.05); the framed null hypothesis is accepted. Hence, it is concluded that there is no significant difference between the community of members and their perception on entrepreneurial skills. It shows that community does not influence the perception of respondents on entrepreneurial skills.

#### **Relationship between Area of Residence and Perception on Entrepreneurial Skills**

In order to test whether there is any significant relationship between the Area of Residence of members and their perception on entrepreneurial skills, the following null hypothesis has been framed. There is no significant difference between the Area of Residence of members and their perception on entrepreneurial skills. To test the null hypothesis, the Kruskal Wallis Test has been applied and the results are shown in Table 4.

**Table 4 Relationship between Area of Residence and Perception of Entrepreneurial skills**

Sl.No.	Entrepreneurial skills	H. Value	Level of Significance	P value	Results
1.	Innovativeness	10.593	0.006	0.05	S.
2.	Information Seeking	9.851	0.007	0.05	S.
3.	Planning	27.693	0.000	0.05	S.
4.	Goal Achievement	8.793	0.012	0.05	S.
5.	Risk Taking	17.214	0.000	0.05	.S.
6.	Decision-making	12.193	0.002	0.05	S.
7.	Self-confidence	27.242	0.000	0.05	S.
8.	Motivation	2.813	0.245	0.05	N.S.
9.	Leadership Quality	7.462	0.024	0.05	S.
10.	Cosmopolitan Outlook	16.026	0.000	0.05	S.
	Overall Perception	20.835	0.000	0.05	S.

Source: Computed Primary Data.

(S and N.S denotes Significant and Not Significant at 5% level)

It is depicted from the above analysis that the level of significance for the perception on planning skills, risk taking skills, Decision making skills, self confidence skills, innovativeness skills, information seeking skills, goal achievement skills, leadership skills and cosmopolitan outlook are less than P value (0.05). Hence, the area of residence of members determines the perception on these skills. It is also observed that the level of significance for the perception on motivational skills is more than P value (0.05). Therefore, the area of residence of members does not influence the perception on motivational skills. It is evident from Table 6.4 that as the level of significance for overall perception on entrepreneurial skills is less than P value (0.05), the null hypothesis is rejected. Hence, it is inferred that there is a significant difference between the Area of Residence of members and their perception on entrepreneurial skills. It indicates that the area of residence influences the perception of respondents on entrepreneurial skills.

#### **Relationship between Experience as Member of SHG and Perception on Entrepreneurial Skills**

In order to test whether there is any significant relationship between experience as member of SHG and their perception on entrepreneurial skills, the following null hypothesis has been framed. There is no significant difference between the experience as Member of SHG and their perception on entrepreneurial skills. To test the null hypothesis, the Kruskal Wallis Test has been applied and the results are shown in Table 5.

**Table 5 Relationship between experience as Member of SHG and Perception of Entrepreneurial skills**

Sl.No.	Entrepreneurial skills	H. Value	Level of Significance	P value	Results
1.	Innovativeness	9.047	0.029	0.05	S.
2.	Information Seeking	2.317	0.510	0.05	N.S.
3.	Planning	2.406	0.492	0.05	N.S.
4.	Goal Achievement	6.166	0.104	0.05	N.S.
5.	Risk Taking	12.266	0.007	0.05	N.S.
6.	Decision-making	8.224	0.042	0.05	S.
7.	Self-confidence	1.199	0.753	0.05	NS.
8.	Motivation	2.901	0.407	0.05	N.S.
9.	Leadership Quality	5.897	0.117	0.05	N.S.
10.	Cosmopolitan Outlook	8.156	0.043	0.05	S.
	Overall Perception	8.009	0.046	0.05	S.

Source: Computed Primary Data.

(S and N.S denotes Significant and Not Significant at 5% level)

It is highlighted from Table 5 that since, the level of significance for the perception on innovativeness skills, decision making skills and cosmopolitan outlook are less than P value (0.05), the experience as member of SHGs determines the perception on these skills. It is found that as the level of significance for the perception on information seeking skills, planning skills, goal achievement skills, risk taking skills, self confidence skills, motivational skills and leadership skills are more than P value (0.05), the experience as member of SHGs does not determine the perception on these skills. It is evident from Table 6.5 that as the level of significance for overall perception is less than P value (0.05), the null hypothesis is rejected

Hence, it is concluded that there is a significant difference between the experience as member of SHG and their perception on entrepreneurial skills. It is clear that experience as Member of SHG influences the perception of respondents on entrepreneurial skills.

#### **Relationship between Literacy Level of Members and Perception on Entrepreneurial Skills**

In order to test whether there is any significant relationship between the Literacy Level of members and their perception on entrepreneurial skills, the following null hypothesis has been framed. There is no significant difference between the Literacy Level of members and their perception on entrepreneurial skills. To test the null hypothesis, the Kruskal Wallis Test has been applied and the results are shown in Table 6.

**Table 6 Relationship between Literacy Level of members and Perception of Entrepreneurial skills**

Sl.No.	Entrepreneurial skills	H. Value	Level of Significance	P value	Results
1.	Innovativeness	5.222	0.156	0.05	N.S.
2.	Information Seeking	11.959	0.008	0.05	S.
3.	Planning	8.447	0.038	0.05	S.
4.	Goal Achievement	8.155	0.043	0.05	S.
5.	Risk Taking	2.358	0.501	0.05	N.S.
6.	Decision-making	6.452	0.092	0.05	N.S.
7.	Self-confidence	6.001	0.112	0.05	NS.
8.	Motivation	1.862	0.602	0.05	N.S.
9.	Leadership Quality	1.716	0.633	0.05	N.S.
10.	Cosmopolitan Outlook	6.188	0.103	0.05	N.S.
	Overall Perception	5.521	0.137	0.05	N.S.

*Source: Computed Secondary Data.*

*(S and N.S denotes Significant and Not Significant at 5% level)*

It is illustrated that the level of significance for the perception on Information Seeking skills, planning skills and goal achievement skills are less than P value (0.05). Hence, the literacy level of members influences the perception on these skills. Since, the level of significance for the perception on innovativeness skills, risk taking skills, decision making skills, self confidence skills, motivational skills, leadership skills and cosmopolitan outlook is more than P value (0.05), the literacy level of members does not influence the perception on these skills. It is evident from Table 6 that as the level of significance for overall perception on entrepreneurial skills is more than P value (0.05), the null hypothesis is accepted. Hence, it is concluded that there is no significant difference between the Literacy Level of members and their perception on entrepreneurial skills. It shows that Literacy Level of members does not influence the perception on entrepreneurial skills.

#### **Relationship between Type of Family of Members and Perception on Entrepreneurial Skills**

In order to test whether there is any significant relationship between the Type of Family of respondents and their perception on entrepreneurial skills, the following null hypothesis has been framed.

There is no significant difference between the type of family of respondents and their perception on entrepreneurial skills. To test the null hypothesis, the Kruskal Wallis Test has been applied and the results are shown in Table 7.

**Table 7 Relationship between Type of Family of members and Perception of Entrepreneurial skills**

Sl.No.	Entrepreneurial skills	H. Value	Level of Significance	P value	Results
1.	Innovativeness	8.369	0.004	0.05	S.
2.	Information Seeking	5.765	0.016	0.05	S.
3.	Planning	1.743	0.187	0.05	N.S.
4.	Goal Achievement	0.000	0.993	0.05	N.S.
5.	Risk Taking	0.983	0.321	0.05	N.S.
6.	Decision-making	0.632	0.447	0.05	N.S.
7.	Self-confidence	4.728	0.030	0.05	S.
8.	Motivation	0.512	0.474	0.05	N.S.
9.	Leadership Quality	0.031	0.859	0.05	N.S.
10.	Cosmopolitan Outlook	4.390	0.036	0.05	S.
	Overall Perception	7.914	0.004	0.05	S.

Source: Computed Primary Data.

(S and N.S denotes Significant and Not Significant at 5% level)

Table 7 elucidates that the level of significance for the perception on innovativeness skills, Information Seeking skills, self confidence skills and cosmopolitan outlook are less than P value (0.05). Hence, the type of family of respondents determines the perception on these skills. It is also found that the level of significance for the perception on planning skills, goal achievement skills, risk taking skills, decision making skills, motivational skills and leadership skills are more than P value (0.05). Therefore, the type of family of respondents does not determine the perception on these skills. It is evident from Table 7 that as the level of significance for overall perception is less than P value (0.05), the null hypothesis is rejected. Hence, it is concluded that there is a significant difference between the type of family of respondents and their perception on entrepreneurial skills. It shows that Type of Family influences the perception of respondents on entrepreneurial skills.

#### **Relationship between Type of Marital Status of Members and Perception on Entrepreneurial Skills**

In order to test whether there is any significant relationship between the Marital Status of members and their perception on entrepreneurial skills, the following null hypothesis has been framed. There is no significant difference between the marital status of members and their perception on entrepreneurial skills. To test the null hypothesis, the Kruskal Wallis Test has been applied and the results are shown in Table 8.

**Table 8 Relationship between Marital Status of members and Perception of Entrepreneurial skills**

Sl.No.	Entrepreneurial skills	H. Value	Level of Significance	P value	Results
1.	Innovativeness	1.385	0.239	0.05	N.S.
2.	Information Seeking	3.516	0.061	0.05	N.S.

3.	Planning	0.019	0.890	0.05	N.S.
4.	Goal Achievement	6.121	0.013	0.05	S.
5.	Risk Taking	4.614	0.032	0.05	S.
6.	Decision-making	4.016	0.045	0.05	S.
7.	Self-confidence	1.884	0.170	0.05	N.S.
8.	Motivation	3.816	0.051	0.05	N.S.
9.	Leadership Quality	1.670	0.196	0.05	N.S.
10.	Cosmopolitan Outlook	8.324	0.004	0.05	S.
	Overall Perception	2.976	0.085	0.05	N.S.

Source: Computed Primary Data.

(S and N.S denotes Significant and Not Significant at 5% level)

It is inferred that the level of significance for the perception on goal achievement skills, risk taking skills, decision making skills and cosmopolitan outlook are less than P value (0.05). Hence, the marital status of members has made significant perception on these skills. It is noted that the level of significance for the perception on innovative skills, information seeking skills, planning skills, self confidence skills, motivational skills and leadership skills are more than P value (0.05). Therefore, the marital status of members has not made any significant perception on these skills. It is evident from Table 6.8 that as the level of significance for overall perception is more than P value (0.05), the null hypothesis is accepted. Hence, it is concluded that there is no significant difference between the Marital Status of members and their perception on entrepreneurial skills. It shows that Marital Status of members does not influence the perception on entrepreneurial skills.

### Conclusion

The result of Kruskal Wallis test confirms that the personal factors such as, age, area of residence, experience as member and type of family have made significant difference in the overall perception of members on entrepreneurial skills. Hence, these factors influence the perception of members on entrepreneurial skills. The other personal variables like religion, community, literacy level and marital status have not made any significant difference in the overall perception of members on entrepreneurial skills. Therefore, these personal variables do not determine the perception of members on entrepreneurial skills. The positive motivation should be given continuously to the women members in SHGs by the Government and Non Governmental organizations to increase and maintain entrepreneurial skills.

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