A Study on the Factors Motivating Rural Entrepreneurship: The Case of Punjab's Self-Help Groups (SHGs) under the State Rural Livelihood Mission (SRLM)

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ABSTRACT

Rural Entrepreneurship is the backbone of the Economic Development of India. The concept is not new but still has a long way to cover. One important aspect of Entrepreneurship is that it is closely linked to Self Help Groups. The SHG method for entrepreneurship development is used by the government, NGOs and others worldwide. Center to states, districts to gram panchayats and government organizations to non-government organizations, all have been part of Entrepreneurship Development and play a crucial role in making Entrepreneurship a success. The study discusses the identification of the factors motivating the rural people to join SHGs which were created under the State Rural Livelihood goal in the past five years. Data has been taken from the members of SHGs through random sampling and the interviews are being steered with the officers of SRLM and BDO at the block level of the state of Punjab to identify the factors at the initial level and then an analysis has been completed through factor analysis for investigating the most important factors playing a crucial role in joining SHG under SRLM.

Keywords: Rural Entrepreneurship; SRLM; SHGs; Motivation.

1.0 Introduction

Any country where employment is on a declining spree can be benefitted from necessity-drawn entrepreneurship as it will lead to the generation of more self-employment initiatives. India is one of the largest economies in the world with exciting

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potential for future growth. Human capital in India is one of the major inputs in the creation of entrepreneurship development and the real human capital of India lives in rural India. The development of entrepreneurship is not only the development of a group or an individual, it is the development of all the citizens in a country in terms of their socio-economic conditions and quality of life. However, if the people are poor, their inclusion in the progress of the nation will be ruled away (Bansal, 2010) and India is no exception when it comes to poverty or the families living below the poverty line with its huge population of 135.26 crores, 65.6% of which are living in villages and remote areas and from 65.6% of the rural population, 25% are below the poverty line (Government of India, 2011).

Since Independence, programs for the development of the rural poor have been conducted. One of the early programs introduced was Swarnajayanti Gram Swarozgar Yojana in 1999. With this scheme being operational, all the earlier schemes like DWCRA, IRDP, GKY, and MWS were no longer functional. The SGSY program was quite effective and popular among beneficiaries and then the NABARD came into effect in 1982 as an apex funding agency for the institutions and policy-implementing Government organizations and non-government organizations by providing investments and production credit in rural areas.

In 2011, the SGSY scheme was restructured into NRLM with the aim of universal financial inclusion of all poor who are part of SHGs. NRLM targets to work on both the demand and supply side of the financial inclusion of the poor. On the demand side, financial literacy is provided through the various stages of formation of SHGs like on the village level, then to cluster and federation. Meanwhile, to keep the supply in check, the NRLM came up with a State rural Livelihood mission at the state level with the task of establishing SHGs and thus increasing the count.

1.1 Background of the study

Economic Independence is the need of the hour. Empowerment in the context of entrepreneurship is a way of learning, challenging, and overcoming barriers in one's life through the ability to shape the environment of the people around him. We all know that the concept of entrepreneurship is an age-old phenomenon that is related to one's vision but the growth of all. It is a creative and innovative response to the environment. Entrepreneurship refers to the discovery of innovative ideas, and establishing a new enterprise, although self-employment implies a full-time involvement in one private occupation. Bearing risk, mobilising inputs, arranging to manufacture, and selling the output may or may not be taken. Income-generating activities, on the other hand, are

part-time, informal, and done with the purpose of supplementing one's income. Although all entrepreneurs are self-employed and earn money, this is not always the case. An entrepreneur is one of the most significant inputs in the economic development of a country, within the country, and generates income for rural communities. On the other hand, among rural communities, a Self-Help Group has become an integral part of developing entrepreneurship among the rural population and in countries like India where the economy is rural based, it is very important that organizations, whether governmental or non-governmental, contribute to the fullest in the growth of the same. The study is based on keeping in mind the role of organizations directly involved in the upliftment of the poor through self-help groups paving the way for successful Entrepreneurship.

2.0 Literature Review

Rajendra (2016) stated that merely 43 respondents out of 450 respondents affiliated with Self-Help Groups exclusively to begin income-generating endeavours. Non-governmental organisations play a crucial role in facilitating rural women. Government departments and neighbouring Self-Help Groups play a part that is very negligible in the development of Self-Help Groups. It concludes that NGOs and the self-motivation of women are the main motivational factors to join SHGs.

Sanjay & Das (2012) is a slightly different study compared to earlier studies as it covers twenty-eight quality parameters to evaluate the quality of SHGs based on a survey of the literature. The study was conducted in three development blocks of Nagaon Districts of Assam during 2010-11. It was noted that due to the fast-growing of the SHG-bank linkage programme, the quality of SHGs has come under stress. Some of the factors influencing the quality of SHGs are the target-oriented approach of the government in preparing groups, inadequate incentives to NGOs for nurturing their groups etc.

Poonam (2013) in Motivational factors influencing women to be the members of self-help groups, states that the glorious side of the coin reflects that SHGs are a very powerful tool for empowerment, but the other side imbibes a lot many constraints and threats which mark the sustainability, remunerative and suitability of SHG activities to the local conditions. The majority of the respondents reported an increase in self-confidence, self-esteem and participation in decision making, capacity building, and improvement in psychological aspects.

Kaushik (2010) states that working in a group gives members a better understanding and a healthy development. Without motivation, the progress of SHGs

(Self Help Groups) would come to a grinding stop. During the study, it was found that overall, the SHG members were not highly driven by any of the possible motivators. These results provide guidelines for GO and NGOs in deciding plans and making effective efforts to motivate rural women to join SHGs.

Bariya & Kalsanya (2016) was based on an empirical survey of 10 self-help groups in 5 talukas of the Amreli district of Gujarat. The study resulted that the key motivational factors for joining the SHG were; awareness building and status building; all the women had the motive to generate income and self-reliance; among NGO development, the majority of women (92.22 per cent) were motivated by other self-help groups; In case of a loan utilization pattern by the SHG members, most of them (92.50 per cent) utilized the loan for regular household expenditure followed by education of children (55.50 per cent).

3.0 Research Gap

Studies conducted clearly state the importance and the role of Self-help groups in rural entrepreneurship and witness the birth of enterprising spirit at the micro level which will be a great contribution to an economy at a later stage. However, there exists a research gap in the study of SHGs established under the State rural Livelihood mission in the past five years. SRLM, being the major component of NRLM in the states, holds the responsibility to run SHGs in state rural zones with the purpose of establishing and increasing the formation of the number of SHGs. The study is drawn from the research gap examined above and shall be considered important for the analysis of motivational components to join SHGs with the role of supporting institutions like SRLM who are in capacity to make SHGs a success.

4.0 Objective of the Study

To examine the motivational factors which help in the development of Entrepreneurship through SHGs under SRLM.

5.0 Research Design

Research Design is the theoretical framework in which the research is being conducted. It is a systematic arrangement of conditions for conducting the research problem. It is also called a Blueprint which explains the procedures necessary for

collecting information required to solve research problems. It entails several phases, from defining the information required to identifying the measuring and scaling techniques, constructing a questionnaire, determining the sampling methodology and size, and finally, developing a data analysis strategy. In this study, exploratory as well as descriptive research is undertaken to achieve the stated objectives. Empirical evaluation through sample statistics supports the arguments. The methodological arrangement of the study is as follows:

5.1 Sources of data

The Primary and Secondary Sources form the basis of the study. Primary data has been gathered from beneficiaries of SHGs and personal meetings with the officials of GO and NGOs along with published reports, which form the basis of the secondary data.

5.2 Research instrument

A structured questionnaire is used to collect the survey data. Two different sets of questionnaires are prepared, one for the members of SHGs and another one for group leaders bringing into consideration the difference in the opinion and knowledge of both sections of members. Qualitative questions are made to fit in the Likert five scale of responses. Open-ended questions are used to collect the opinions of officials like BDO, coordinators and managers of NGOs.

5.3 Sampling design

The present study is based on a Multistage random sampling technique. The universe consists of beneficiaries/members of SHGs under study which varies from 15-20 members per SHG. Data is collected from the seven major districts of the Punjab region. Further, the cities are classified on the basis of blocks. From the total number of blocks, half blocks are selected in each city for further study. From these blocks, equal members of SHGs are selected under government organizations and non-government organizations. The Selected NGOs are SHPIs of NABARD. The selection of SHGs is based on the following criteria:

- No Self-help group is associated with both the DRDA and an NGO i.e they should be affiliated with either of the institutions.
- Minimum age of SHGs is to be 3 years.

There are approximately 39,000 SHGs and 647 NGOs working in Punjab. NGOs working for the development of SHGs work in association with NABARD. Such NGOs are called SHPIs under NABARD. Out of these, NGOs are selected as per city for

further study. The SHGs are functional under the governmental organizations DRDA, DIC or with NGOs (SHPIs with NABARD). The lists of SHGs were acquired from the District Rural Development Agency (DRDA) from the ADC offices in each District. A list of SHGs and NGOs is being taken from the NABARD Office, Chandigarh. Further, 3 members from each SHG (comprising GROUP LEADER-1 and MEMBERS-2) are respondents for the Questionnaire.

The NGOs which are contacted for the study are the Global Self-Help Group, Ludhiana, Mahila Kalyan Samiti Mohali, Pahal Jalandhar, Aagaaz welfare society, Ferozepur, Amritsar Education Society, Amritsar, Progressive Youth Society, Patiala and Gurbachan Welfare Society, Patiala, and the Diamond Welfare Society, Bhatinda.

Table 1: Selected Population under Study in Punjab

District	Total No. of Blocks	Blocks under study	No. of SHG selected under GO	No. of SHG selected under NGO	Total SHG to be studied
Amritsar	9	4	16	16	32
Jalandar	11	6	24	24	48
Ludhiana	13	6	24	24	48
Patiala	9	4	16	16	32
Bhatinda	9	4	16	16	32
Ferozpur	6	3	12	12	24
Mohali	3	3	12	12	24
Total	60	30	120	120	240

Source: Nabard Office, Chandigarh

5.4 Sample size

The Z value equation to estimate an adequate sample size produced a reasonable sample size of 533. Yet a higher sample of 720 (240X3) beneficiaries from SHGs is selected to include a fair representation of the beneficiaries of all selected 240 SHGs and to cover the risk of non-respondents and errors while filling the Questionnaire.

The sample size has been calculated using the formula given by Godden. B. (2004) as follows:

SS = Z 2 * (P) * (1-P) / C2

Z = Z value (1.96 for 95% confidence level)

P = Percentage of population picking a choice expressed as decimal

C = Confidence interval expressed as decimal (0.4=+ / -4 percentage points…)

SS = (1.96) 2*0.5*0.5)/(0.04)2
= 3.8416 *0.25 / 0.0016 = **600**
Sample size in case of Finite Population
New SS = SS/ 1 + (SS-1) / N
= 600 / 1 + (600-1) / 4800
= 600/1+500/4800
= 600/1.125
= 533

Keeping the minimum sample size calculated, the data of total 720 respondents is targeted but only 232 SHGs responded for the study and so 464 members, 211 Group Leaders responded and a total 675 is found to be valid for study analysis.

6.0 Pilot Study

A pilot study is an essential element in a good research design. It provides valuable insight to the researchers. A pilot study is undertaken to check the worth, reliability, and the overall efficiency of the study. The pilot survey for the current study was done by collecting data from 45 respondents which is 10% of the total sample size of 464 members of SHGs. Cronbach's Alpha test was utilized to determine the reliability of the collected data. Alpha is an instrument developed by Lee Cronbach (Cronbach, 1951). It is a measurement which ranges from 0 to 1. The value being closer to 1 is considered better and shows a higher internal consistency of the information collected. The value of Cronbach's Alpha in the pilot study of 45 respondents was calculated as 0.910 which is statistically significant. The feedback collected after the pilot study is used to make improvements or revisions to the research instrument.

7.0 Analysis

7.1 Demographic analysis

The demographic variables for the research study were gender, age of the respondent, occupation, qualification, and the level of income of the respondents. Data was collected from 7 different cities of Punjab. Data of about 500 respondents were collected out of which only 464 responses were found valid. And for Section B, data from 240 Group Leaders was collected out of which 211 were found valid for analysis. Besides the demographic profile, there was certain other vital information related to their occupation, sources of income and loans taken were also collected during the research.

7.2 Personal profile of the respondents

7.2.1 Distribution of the respondents in government and non-government organizations with respect to their age

The study found out that out of the 232 respondents from government organizations, 20 (8.6%) respondents are aged between 18 to 24 years, 129 (55.6%) respondents are lying between 25 to 45 years, and 83 (35.8%) respondents are older than 45 years. And, out of 232 respondents from non-government organizations, 19 (8.2%) respondents are aged between 18 to 24 years, 136 (58.6%) respondents are lying between 25 to 45 years, and 77 (33.2%) respondents are older than 45 years. The chi-square value of 0.436 and p-value of 0.804 show that there is no significant association between the age and group of the respondents.

7.2.2 Distribution of the respondents in government and non-government organizations with respect to their gender

This study uncovers that the number of female respondents is higher in government and non-government organizations as compared to the male respondents. Out of 232 respondents from government organizations, 232 (100.0%) respondents are females. And, out of 232 respondents from non-government organizations, 29 (12.5%) respondents are male, and 203 (87.5%) respondents are female. The chi-square value of 30.933 and p-value of 0.001 show that there is a significantly high association between the gender and group of the respondents.

7.2.3 Distribution of the respondents in government and non-government organizations with respect to their category

This study also discovers that the number of SC/ST respondents is higher in government as well as in non-government organizations. Out of 232 respondents from government organizations, 39 (16.8%) respondents are general, 80 (34.5%) respondents are OBC, and 113 (49.8%) respondents are SC/ST. And, 53 (22.8%) respondents are general, 78 (33.6%) respondents are OBC and 101 (43.5%) respondents are SC/ST. The chi-square value of 1.363 and p-value of 0.506 which is non-significant, show that there is a non-significant association between the category and group of the respondents.

Table 2 explains the output of the KMO and Bartlett's Test, which states if the data conceded the least standard to apply the factor analysis. KMO measures if the sample is satisfactory, it fluctuates between 0 and 1 and since the value is 0.818, it advocates that the sampling is extremely adequate. Bartlett's test of sphericity tests the

null hypothesis that the correlation matrix is an identity matrix. An identity matrix is a matrix in which all of the diagonal elements are 1 and all of the diagonal elements are 0. Since the p-value is 0.001 (p-value<0.05), thus we reject the null hypothesis. Since both tests have passed the minimum standard, factor analysis can be conducted on this data.

Table 2: KMO and Bartlett's Test for members

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.818
Bartlett's Test of Sphericity	Approx. Chi-Square	2996.573
	Df	120.000
	p-value	0.001**

Source: Output of SPSS

Table 3: Communalities Related to Each Variable for Members

Communalities		
	Initial	Extraction
Urge to learn something new	1.000	0.609
To get recognition	1.000	0.547
To have economic independence	1.000	0.776
To serve family members	1.000	0.683
To enhance to self-esteem in the village	1.000	0.707
Interest in social and SHGs activities	1.000	0.585
Association with neighbors and relatives	1.000	0.827
Participation in exhibition and fairs	1.000	0.557
Saving habits	1.000	0.555
Opportunities for learning & development	1.000	0.551
Employment opportunity	1.000	0.816
Value of assets	1.000	0.565
Entrepreneurial ability to explore new venture	1.000	0.524
Developing new skills	1.000	0.602
Getting loan from bank	1.000	0.758
Making more aware about working system of GOs/ banks/NGOs	1.000	0.740

Source: Output of SPSS

Table 3 clarifies the communalities which display exactly how much of the variance in the variables has been stated for by the extracted factors. The numbers in the table above demonstrate that the values vary from 0.609 to 0.827, which lies in the accepted region for the conductance of factor analysis. As shown in the figure and the table, the statement "Urge to learn something new" has the lowest extraction value of

0.609, the statement "Entrepreneurial ability to explore new venture" has the extraction value of 0.524, the statement "To get recognition" has the extraction value of 0.547, the statement "Opportunities for learning & development" has the extraction value of 0.551, the statement "Saving habits" has the extraction value of 0.555, the statement "Participation in exhibition and fairs" has the extraction value of 0.557, the statement "Value of assets " has the extraction value of 0.565, the statement "Interest in social and SHGs activities" has the extraction value of 0.585, the statement "Developing new skills" has the extraction value of 0.602, the statement "To serve family members" has the extraction value of 0.683, the statement "To enhance to self-esteem in the village" has the extraction value of 0.707, the statement "Making more aware about working system of banks/NGOs" has the extraction value of 0.740, the statement "Getting loan from bank" has the extraction value of 0.758, the statement "To have economic independence" has the extraction value of 0.776, the statement "Employment opportunity" has the extraction value of 0.816, and the statement "Association with neighbors and relatives" has the highest extraction value of 0.827.

Table 4: Total Variance Explained by the Principal Ccomponents for Members

Total Variance Explained								
Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.869	30.434	30.434	4.869	30.434	30.434	4.174	26.088	26.088
2	2.198	13.736	44.170	2.198	13.736	44.170	2.581	16.128	42.216
3	1.980	12.376	56.546	1.980	12.376	56.546	2.128	13.303	55.519
4	1.355	8.472	65.017	1.355	8.472	65.017	1.520	9.498	65.017
5	0.660	4.124	69.142						
6	0.642	4.011	73.153						
7	0.591	3.691	76.844						
8	0.563	3.518	80.362						
9	0.538	3.360	83.722						
10	0.513	3.206	86.928						
11	0.486	3.041	89.969						
12	0.438	2.735	92.704						
13	0.422	2.641	95.345						
14	0.322	2.014	97.358						
15	0.240	1.501	98.859						
16	0.183	1.141	100.000						

Source: Output of SPSS

Table 4 signifies the total variance described by all the factors. There were 16 variables and the variables were standardized which indicates that each variable has a variance of 1, hence, there were 16 factors, initially. Only the first four variables have an eigenvalue greater than 1, that's why we are going to hold only the first four factors. The first factor has the eigenvalue of 4.869 with a percentage of explained variance of 30.434%, the second factor has the eigenvalue of 2.198 with an explained variance of 13.736%, the third factor has the eigenvalue of 1.980 with an explained variance of 12.376%, and the fourth factor has the eigenvalue of 1.355 with an explained variance of 8.472%. Altogether, these four factors have a total variance of 65.017%.

Figure 1: Screen Plot to Describe the Explained Variance
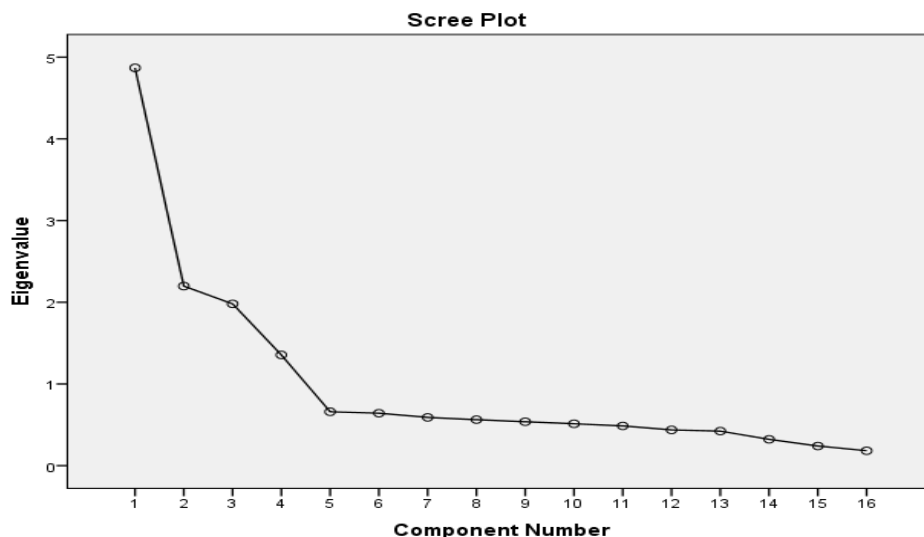
Source: Output of SPSS

The aforementioned Figure 1 signifies the screen plot. The screen plot plots the eigenvalue against the factor number. We can see these values in the first two columns of the table above. From the fourth factor on, the line is almost flat, meaning each successive factor is accounting for smaller and smaller amounts of the total variance.

Table 5 covers rotated factor loadings which correspond to how the variables are weighted for each factor and the correlation between the variables and the factor. The extraction method being applied here was Principal Component Analysis and the rotation method used here was Varimax with Kaiser Normalization.

Table 5: Factor Analysis Results for the Motivational Factors for Members

Rotated Component Matrix				
	Component			
	1	2	3	4
Employment opportunity	0.898			
Developing new skills	0.740			
Value of assets	0.739			
Participation in exhibition and fairs	0.738			
Opportunities for learning & development	0.736			
Entrepreneurial ability to explore new venture	0.735			
Saving habits	0.704			
To have economic independence		0.880		
To get recognition		0.784		
Urge to learn something new		0.739		
To serve family members		0.722		
Association with neighbours and relatives			0.908	
To enhance to self-esteem in the village			0.827	
Interest in social and SHGs activities			0.758	
Getting loan from bank				0.863
Making more aware about working system of banks/NGOs				0.842

Source: Output of SPSS

Factor 1 includes seven items such as "Employment opportunity", "Developing new skills", "Value of assets ", "Participation in exhibition and fairs", "Opportunities for learning & development", "Entrepreneurial ability to explore new venture", and "Saving habits" with factor loadings of 0.898, 0.740, 0.739, 0.738, 0.736, 0.735, and 0.704, respectively. Factor 2 contains four items such as "To have economic independence", "To get recognition", "Urge to learn something new", and "To serve family members" with factor loadings of 0.880, 0.784, 0.739, and 0.722, respectively. Factor 3 constitutes three items such as "Association with neighbors and relatives", "To enhance self-esteem in the village", and "Interest in social and SHGs activities" with factor loadings of 0.908, 0.827, and 0.758, respectively. And factor 4 comprises two items such as, "Getting loan from bank", and "Making more aware about working system of banks/NGOs", with factor loadings of 0.863 and 0.842, respectively.

8.0 Findings and Conclusions

The first factor achieved through the process can be summed up as professional upgradation which comprises employment opportunities, developing new skills, value

of assets, participation in exhibitions and fairs, opportunities for learning & development, "Entrepreneurial ability to explore new venture", and "Saving habits" "professional up-gradation". This factor basically helps the individual respondent in improving his / her professional attitude toward the new business as well as improving the outlook towards doing business. Since most of the respondents did not have prior experience of doing business, they lack this vision. Recognition in the society and economic independence are the two factors leading to Socio-economic Independence.

The second factor is having economic independence, this factor comprises new learning opportunities as well as an increase in the value of assets. Learning and knowledge leads to idea generation that helps in the development of business opportunities. The third factor contributing to the development of Entrepreneurship through SHGs is associated with neighbors and relatives, to enhance self-esteem in the village, and interest in social and SHGs activities. An individual integrating with neighbors helps in exchange of knowledge as well as a is marketing tool. The fourth factor is the upgradation of financial knowledge. When an individual has knowledge about the various financial products and services which are available to him/her by banks, government organizations as well as non-government organizations, he gets motivated.

8.1 Future research direction

Research with a defined scope and objectives would pave way for further research in the related areas of interest during study. The relevant aspects identified but not covered in the present study include the following:

- Although marketing plans adopted by SHGs are covered, a detailed study of marketing strategies adopted by participating agencies and SHGs themselves for their micro-enterprises calls for a complete another study.

- Micro financing is another major area which is of greater interest to researchers. Rural credit has been one of the most pertinent issues in India. Despite the existence of formal credit institutions like Banks, Microfinance Institutions, and Credit Cooperatives, sufficient credit is still not effectively penetrating rural areas, starving the ones who need it the most. What is the reason behind this gap? Experts says that a potential solution is the strong establishment of Self-Help Groups. This is one area which needs utmost attention for study.

- Entrepreneurship Development is not confined to any one area or state. Due to its vast presence and importance for growth of an economy, it is vital to extend such comparative studies involving all the institutions to all the states of India.

8.2 Limitations of the study

The results of the study are based on the members' and Group leaders' responses and measures used for interpreting the data. The major limitation was the illiteracy among the SHG members to understand various financial or marketing terms. Group leaders are quite interactive and helped in interacting with SHG members. So, there is a chance of misinterpretation of responses which may affect the finding of the study.

The survey data was coding and uploaded in SPSS. While uploading the data there is a probability of wrong uploading of responses.

The size of the sample was small as compared to the universe size. The response of the respondents may be biased or they may resist because of personal reasons.

The present study is based on the analysis of a comparative role of government and non-government organisations in the stated region. The study can be carried out in other states of India as the role of entrepreneurship in poverty eradication is quite vast and crucial for economic development.

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