

## A Study on Adoption of Entrepreneurial Activities Women Self Help Group for Sustainable Livelihood

M. Jena<sup>1\*</sup>, L. L. Meena<sup>2</sup>, S. Behera<sup>3</sup> and S. Das<sup>4</sup>

<sup>1,3</sup> Krishi Vigyan Kendra, Kalahandi, Odisha

<sup>2</sup> Krishi Vigyan Kendra, Nuapada, Odisha

<sup>4</sup> Krishi Vigyan Kendra, Keonjhar, Odisha

\*Corresponding Author E-mail: [madhumitajena.bbsr@gmail.com](mailto:madhumitajena.bbsr@gmail.com)

Received: 17.09.2017 | Revised: 22.10.2017 | Accepted: 26.10.2017

### ABSTRACT

*In the process of development men and women both play a pivotal role. In rural India, crucial activities are done by women in the field of agriculture but still their contribution is ignored or undetermined. Therefore Ample of initiation has been taken from various facets to empower the capability of women. Women Self Help Group has come out to be an effective tool for developing the weaker section of the society. The study has been conducted in Kalahandi (one of the backward district) & Puri district of Odisha to study adoption of entrepreneurial activities of Women Self Help Groups for sustainable livelihood. . A study conducted with 192 members of 48 Self Help Groups from Kalahandi and Puri districts of Odisha, data was collected through structured interview schedule. The study revealed that Mushroom production (47.9%), & Poultry Keeping (69.7%) are the preferred vocation of Kalahandi where as pisciculture (61.4%) and mushroom production (60%) are liked by the respondents of Puri district. Socio-culturally acceptability, good market demand, utilization of leisure time, easy to manage and consumer preference were the preferred criteria of the respondents to undertake vocational enterprise. The respondents agreed Strong cohesiveness among the members, moral support of the family and accepting vocational activities by the society were the major social supports required to them. Availability of subsidy facility, inputs to be available at reasonable price, fixing reasonable interest on loan and flexibility in repayment were the major credit support needed by the Self Help Group members for smooth functioning and management of the vocation. The developmental organizations promoting Self Help Groups have to analyse the essentialities of these supports and take appropriate steps for extending all these supports enabling the Self Help Groups to function in sustainable manner*

**Key words:** Self Help Groups, income generation, support from stakeholders

### INTRODUCTION

Basically, Women empowerment is the process in which women individually and

collectively become active, knowledgeable and goal oriented actors.

**Cite this article:** Jena, M., Meena, L.L., Behera, S. Das, S., A Study on Adoption of Entrepreneurial Activities Women Self Help Group for Sustainable Livelihood, *Int. J. Pure App. Biosci.* 5(5): 1493-1501 (2017). doi: <http://dx.doi.org/10.18782/2320-7051.5856>

Who take and or support initiatives to overcome gender inequalities. Hence; it refers to a strategy to inherent capacity building processes and various other factors. Self Help Groups, in fact, emerged as one of the major strategies for the convergence of services and activities. SHG members were involved in economic activities like goat-keeping, rearing poultry, collecting forest products, maintaining live-stock. It is evident from their study that awareness among the SHG women on literacy and continuing education, sanitation and health care is increased. More freedom in mobility inside and outside village, financial and service support for self employment, adoption of small family norm etc. are also reported. Some of them have started working as Sanghatika and Saga Sanghatika which showed their leadership qualities, improvement in communication skill and building self confidence. (Yelue and Sahoo, 2002). Self Help Groups in Andhra Pradesh and observed that as a result of group formation, women were able to diversify their activities by undertaking non-farm and animal husbandry related activities. He concluded that repayment of loans by the groups is very high because of peer pressure, members are known to each other and they are aware of the credit worthiness of members and the good performance of repayment from members to groups and groups to banks helped to get higher loans subsequently (Krishnaiah, 2003). In a article, 'Economic Independence through Self Help Group' that in the absence of extra time and government jobs, the role of SHGs in generating funds, getting loan from the banks and indulging in various business like making soaps, mats, chocolates, pappads building toilets, coconut spoons, running tea shops, stone quarries, installing gas plants and solar energy networks is highly commendable. (Rosappu and Kalyana Sundar, 2004) Only 43 respondents out of 450 respondents joined Self-Help Groups exclusively to start income generating activities. Non-governmental Organisations play a vital role in helping rural women to form Self-Help Groups and they motivated women to join Self-Help Groups.

More than half of the respondents informed that Non-governmental Organisations helped them to form Self-Help Groups. Government departments and neighbouring Self- Help Groups play very negligible role in the formation of Self-Help Groups. It is concluded that NGOs and self motivation of women are the main motivational factors to join SHGs and Self-Help Group members also influence other women to join the groups. Respondents are well aware about the role of NGOs where NGOs are active in their quality of work rather than the no of players and is reflected in the study. NGOs play an important role in SHG formation, linking the groups with the banks, arranging for loans and imparting training to start income generating activities<sup>2</sup>.

### MATERIALS AND METHODS

There are around 279288 Self Help Groups organised and functioning in Odisha covering all the thirty districts. Puri as the advanced coastal and Kalahandi being a tribal dominated districts were selected purposively for the study. A sample of 96 rural women from 24 SHGs of two blocks from each district were selected randomly as the respondents. The data was collected personally through a semistructured schedule pretested earlier. Information collected on scale point of strongly agree, agree, and disagree were analysed with score value of 3, 2 and 1 respectively. Statistical tools such as mean score, critical ratio test and path analysis were employed to reveal the result.

### RESULTS & DISCUSSION

Self Help Groups are usually undertaking some vocational activities. The respondents were asked to give their opinion about the existing vocations. Data collected on the scale point of strongly agree, agree, somewhat agree and disagree over the framed statements have been analysed by assigning score value of 3, 2, 1 and 0 respectively. As revealed from the data (Table-1) that the respondents of both the districts had not good opinion about the vocational enterprise undertaken by the SHG. The respondents of both the districts were not much agreed for providing monthly fixed

income, self sufficient and self reliant. At the same time, opinion about the enterprise undertaken as remunerative, system compatibility, utilization of available resources, better education to children and utilization of leisure time were not encouraging. However; the respondents had favourable opinion that the vocational activities undertaken are socio-culturally acceptable in the community. All the criteria mentioned in the table are essential for undertaking the vocation on sustainable basis. It is therefore suggested that the developmental organizations promoting SHG should analyse all these criteria and suggest vocation accordingly so that the enterprise undertaken will be remunerative, provide regular income enabling the group member self reliant, self sufficient and empowered.

**Table 1: Opinion about the existing Vocation**

Sl. No.	Opinion	Mean Score		Pooled mean score (n=192)
		Kalahandi district (n=96)	Puri district (n=96)	
1.	Remunerative	1.52	1.71	1.61
2.	Related to past experience	1.34	1.38	1.36
3.	System compatibility	1.54	1.86	1.70
4.	Socio-culturally acceptable	2.57	2.41	2.49
5.	Utilization of leisure time	1.88	1.94	1.91
6.	Optimum utilization of available resources	1.74	2.02	1.88
7.	Provide monthly fixed income	0.52	0.99	0.76
8.	Self sufficient and self reliant	0.81	1.16	0.98
9.	Better education to children	1.51	1.92	1.71
10.	Contribute significantly to family	1.21	1.49	1.32
11.	Self empowered	1.04	1.58	1.31

(Maximum obtainable score – 3)

The data (Table-2) revealed that little better responses were observed from the respondents of both Kalahandi and Puri district about the preferred vocations. Some of the respondents in Kalahandi district had opined for value added product and handy crafts which were not being undertaking previously as per the data analysis under vocational enterprise undertaken. Similarly; more responses were obtained on other aspects like dairy farming, poultry keeping, nursery raising. Similar findings were also observed from the respondents of Puri district on nursery raising. It indicated that the respondents had not perceived much about the feasibility of other vocations for which they stated for mushroom production, vegetable cultivation as well as

poultry by the respondents of Kalahandi and Pisciculture by the respondents of Puri district. Though the findings concluded that mushroom production, vegetable cultivation and to some extent poultry keeping as well as pisciculture were found as the preferred vocations of SHG members, it is suggested for the sufficient exposure of the SHG members towards benefits of all these vocational activities so that they will be convinced and choose different vocations having more feasibility and remunerative so that the group members may go for commercial production and empowered with regular substantial income.

**Table 2: Preferred vocations of the SHG members**

Sl. No.	Vocation	Kalahandi district (n=96)		Puri district (n=96)		Total (n=192)	
		F	%	F	%	F	%
1.	Crop production	5	5.43	14	14.58	19	9.90
2.	Dairy farming	20	20.83	6	6.25	26	13.54
3.	Goatery	20	20.83	0	0.00	20	10.42
4.	Poultry keeping	67	69.79	0	0.00	67	34.90
5.	Pisciculture	0	0.00	59	61.46	59	30.73
6.	Mushroom production	46	47.92	58	60.42	104	54.17
7.	Vermi composting	3	3.13	29	30.21	32	16.67
8.	Vegetable cultivation	56	58.33	75	78.13	131	68.23
9.	Value added product	13	13.54	5	5.21	18	9.38
10.	Nursery raising	10	10.42	22	22.92	32	16.67
11.	Handy crafts	11	11.46	20	20.83	31	16.15

The Self Help Group members are undertaking vocational activities mainly for self employment as well as income generation. As revealed (Table-3) from the data the respondents of Kalahandi district had stated the vocations to be socio-culturally acceptable as the most preferred criteria followed by utilization of leisure time, good market demand and easy to manage. The respondents of Puri district had stated the most preferred criteria of the enterprise to be socio-culturally acceptable followed by good market demand, utilization of leisure time, easy to manage, most remunerative and provide social status. The respondents of both the districts had not

given due importance to the vocation linked with family vocation, optimum utilization of resources and easy availability of raw materials. The respondents of both the districts had given some importance to the consumer preference. At the same time, the respondents of both the districts differed on their opinion towards the preferred criteria of most remunerative and provide social status. The findings therefore conclude that socio-culturally acceptability of the vocational enterprise having good market demand, utilization of leisure time, easy to manage and to some extent consumer preference were the most preferred criteria of the respondents while undertaking vocational activities. It is therefore suggested that the developmental organizations promoting Self Help Groups should give importance to all these criteria while advocating vocations to the SHG members.

**Table 3: Reasons for preferring the vocation**

Sl. No.	Reason	Mean score		Pooled mean score (n=192)
		Kalahandi district (n=96)	Puri district (n=96)	
1.	Most remunerative	1.88	2.04	1.96
2.	Easy to manage	2.23	2.22	2.22
3.	Linked with family vocation	1.11	1.00	1.06
4.	Easy availability of raw materials	1.20	1.61	1.41
5.	Good market demand	2.33	2.60	2.47
6.	Utilization of leisure time	2.44	2.41	2.42
7.	Consumer preference	1.99	1.99	1.99
8.	Socio-culturally acceptable	2.61	2.69	2.65
9.	Optimum utilization of resources	1.11	1.00	1.06
10.	Provide socio status	1.88	2.02	1.95

(Maximum obtainable score – 3)

The group members may not have that much of competency to manage the vocations successfully. They also essentially need the knowledge and skill competency for optimum management to run the enterprise as remunerative and sustainable. The respondents were therefore asked to mention the support required to develop their competency in managing the vocation. Technological, input, credit, marketing and social support were selected as the variables for analyzing the supports. Technologies are changing very fast. The individuals are to be abreast with recent

developments regularly. Exposure visit to ideal situation usually develop confidence and interest to undertake the vocations. Close supervision and guidance helps in solving the problems at field situations. The respondents were therefore asked to mention the technological support required for proper management of the vocations. The results obtained from the analysis of data revealed (Table- 4) the respondents of Kalahandi district had expressed the most important support of exposure visit to develop confidence and gain experience followed by regular guidance and technical expertise, intermediary training to update their knowledge and skills as well as supply of reference materials. The respondents had not expressed for the much essentialities of intermediary evaluation to assess the proficiency. Though the respondents of Puri district had opined the requirements all the supports as mentioned in the table, exposure visit to develop confidence and gain experience, intermediary training to update their knowledge and skills as well as intermediary evaluation to assess the proficiency were more important than others. Though the data as a whole revealed for all the technological support required by the respondents but, exposure visit, intermediary training to update knowledge and skills, regular guidance and technical expertise as well as supply of reference materials were comparatively more important. It is therefore suggested that the developmental organizations promoting Self Help Groups have to give emphasis to these technological supports on priority while advocating vocational activities to the group members.

**Table 4: Technological support required by SHG members**

Sl. No.	Support	Mean score		Pooled mean score (n=192)
		Kalahandi district (n=96)	Puri district (n=96)	
1.	Training for capacity building	2.09	2.22	2.16
2.	Exposure visit for experience	2.46	2.65	2.55
3.	Supply of reference materials	2.19	2.21	2.20
4.	Regular guidance & technical expertise	2.31	2.21	2.26
5.	Intermediary evaluation to assess the proficiency	1.91	2.29	2.10
6.	Intermediary training to update knowledge and skills	2.21	2.50	2.35

(Maximum obtainable score – 3)

Easy availability of quality inputs and in time with reasonable price always motivates SHG members to adopt the suggested vocations. As observed (Table – 5) from the data the respondents of both Kalahandi and Puri district had expressed all the input support mentioned in the table. The respondents of Kalahandi district had given priority for the reasonable price, availability of required quantity, timely available, easily procured as well as control over supply of low quality inputs. At the same time, the respondents of Puri district had emphasized for the reasonable price followed by control over supply of low quality inputs, availability of required quantity and timely availability. The respondents of both the districts had not expressed much support towards easy availability of quality inputs rather emphasized for the control over supply of low quality inputs. The findings therefore concluded that the respondents essentially need the support of supply of inputs on reasonable price, availability of required quantity, control over supply of low quality inputs, timely available and easily procured for which the developmental organizations have to ensure all these support while advocating vocational activities to SHG members.

**Table 5: Input support required by SHG members**

Sl. No.	Support	Mean score		Pooled mean score (n=192)
		Kalahandi district (n=96)	Puri district (n=96)	
1.	Easy availability of quality inputs / materials	2.27	2.11	2.19
2.	Timely available	2.52	2.27	2.40
3.	Reasonable price	2.75	2.69	2.72
4.	Availability of required quantity	2.60	2.33	2.47
5.	Easily procured	2.43	2.25	2.34
6.	Control over supply of low quality inputs / materials	2.42	2.38	2.40

(Maximum obtainable score – 3)

Credit and finance are the key factors for successful management of any activities. Though there is liberal financing to Self Help Groups by the credit institutions, but SHG members very often discontinue or not expanding the vocations due to scarcity of funds. The data (Table-6) revealed that all the

respondents in both the districts had suggested the support for subsidy facilities. The respondents of both the districts had also suggested for the reasonable interest, flexibility in repayment and easy finance of required amount. Self Help Group members have comparatively poor socio-economic status. They join in the Self Help Groups to generate additional income for sustainable livelihoods. They required financial support of required amount to manage the vocational activities. They may need subsidy facilities in undertaking the suggested vocations as incentives to develop interest. Similarly, sanctioning credit with reasonable interest and flexibility in repayment may create moral courage in availing required credit for commercial production. Hence, the suggestions of the respondents are genuine. The developmental organizations therefore favourably consider all these supports while suggesting vocations to the Self Help Group members.

**Table 6: Credit support required by SHG members**

Sl. No.	Support	Mean score		Pooled mean score (n=192)
		Kalahandi district (n=96)	Puri district (n=96)	
1.	Easy finance	2.68	2.54	2.61
2.	Required amount	2.40	2.79	2.59
3.	Flexibility in repayment	2.64	2.60	2.62
4.	Subsidy facilities	3.00	3.00	3.00
5.	Reasonable interest	2.66	2.67	2.66

(Maximum obtainable score – 3)

Easy disposal of the produce with remunerative price is the prime concern of SHG members undertaking vocational activities. They usually depend on the developmental organizations for marketing support. The data (Table-7) indicated that the respondents of Kalahandi district had given more emphasis towards easy disposal of the produce, organizing exhibitions for sale promotion, fixing sale price over cost of production and to some extent creating marketing avenues as well as liasoning with traders and businessmen for procurement. The respondents of Puri district had emphasized for organizing exhibition for sale promotion, easy

disposal of the produce and to some extent creating marketing avenues, liasoning with traders and businessmen, fixing sale price over production cost, minimum storing facility as well as advertisement by the associated organization. Though the respondents of Kalahandi district had not expressed much essentialities of organizing growers association, advertisement by associated organizations and minimum storing facilities, the respondents of Puri district supported to some extent. Easy disposal of the produce is the prime concern of the Self Help Groups to undertake vocational activities. Moreover, the sale price should be remunerative over production cost. They need support to participate in the exhibitions organized both inside and outside of the district to popularize their product as well as sale promotion. They also need the support of developmental organizations for creating marketing avenues for their produce, liasoning with traders and businessmen for procurement. All the support are justified and essential which may be considered with necessary steps by the developmental organizations promoting Self Help Groups to enable them to sustain with their income generating activities.

**Table 7: Marketing support required by SHG members**

Sl. No.	Support	Mean score		Pooled mean score (n=192)
		Kalahandi district (n=96)	Puri district (n=96)	
1.	Creating marketing avenues	2.17	2.18	2.17
2.	Liasoning with traders and businessmen	2.16	2.24	2.20
3.	Fixing sale price over production cost	2.45	2.18	2.31
4.	Minimum storing facilities	1.80	2.18	1.99
5.	Easy disposal of the produce	2.48	2.38	2.43
6.	Organising growers association	1.98	2.04	2.01
7.	Organising exhibition for sale promotion	2.43	2.76	2.59
8.	Advertisement by associated organization	1.88	2.22	2.05

(Maximum obtainable score – 3)

Without support of the society, women Self Help Groups cannot function properly. The group members essentially need the support of their family as well as community. They also needs the support of the community for using community resources for their vocational

activities. As revealed from the data (Table-8) the respondents of both Kalahandi and Puri district had not expressed the importance of cooperation from the villagers. It indicates that they are always getting the cooperation of the villagers in undertaking their vocational activities. Differential opinions were observed where the respondents of Kalahandi district had not given much importance towards financial support from the family, developing infrastructure in community land, protection to safe guard the infrastructure and acceptance of the vocational activities by the society where the respondents of Puri district had supported to some extent. It indicates that all the Self Help Groups have not required further support as they are getting. It is therefore concluded that the respondents were essentially need the support of strong cohesiveness among the members, moral support from the family members and to some extent acceptance of the society for undertaking the suggested vocational activities. It is therefore suggested that the developmental organizations promoting Self Help Groups have to select likeminded women to form Self Help Groups with strong cohesiveness and convince as well as convince the members and their families about the benefits of the group to ensure their social support.

**Table 8: Social support required by the SHG members**

Sl. No.	Support	Mean score		Pooled mean score (n=192)
		Kalahandi district (n=96)	Puri district (n=96)	
1.	Moral support from family	2.60	2.06	2.33
2.	Financial support from family in emergency	1.80	2.00	1.90
3.	Co-operation from villagers	1.77	1.61	1.69
4.	Developing infrastructure in community lands	1.60	2.39	1.99
5.	Protection to safe guard the infrastructure	1.69	2.23	1.96
6.	Strong cohesiveness among members	2.45	2.66	2.55
7.	Accepting vocational activities by the society	1.91	2.14	2.02

(Maximum obtainable score – 3)

Attempt have been made for the comparative analysis of various support covered under study. Analysis made with pooled mean score

value under each variable have been presented in Table-9 revealed the respondents of both Kalahandi and Puri district had expressed more of credit and input support. They also need the technological, marketing and social support. The findings therefore conclude that the respondents required the support on all the aspects mentioned in the table and more support on input and credit aspects

**Table 9: Comparative analysis of the support to SHG members**

Sl. No.	Support	Mean score		Pooled mean score (n=192)
		Kalahandi district (n=96)	Puri district (n=96)	
1.	Technological support	2.20	2.35	2.27
2.	Input support	2.50	2.34	2.42
3.	Credit support	2.68	2.72	2.70
4.	Marketing support	2.17	2.27	2.22
5.	Social support	1.97	2.16	2.06

(Maximum obtainable score – 3)

Attempt was therefore made to locate the major support expressed by the respondents. The support expressed by the respondents and mentioned in the Table-10 were pertinent and essentially required for the sustainability of the Self Help Groups. The developmental organizations promoting Self Help Groups have to analyse the essentialities of these supports and take appropriate steps for extending all possible supports enabling the Self Help Groups for sustainable functioning. Socio-economic characteristics of SHG members very often influence in selecting feasible income generating activities as well as acquiring knowledge and skills. Attempt was therefore made in the study to analyze the socio-economic characteristics of the respondents in accelerating the support of the stakeholders for sustainable management of the vocational activities

**Table 10: Major support required by SHG members**

Sl. No.	Support	Mean score		Pooled mean score (n=192)
		Kalahandi district (n=96)	Puri district (n=96)	
1.	Subsidy facilities	3.00	3.00	3.00
2.	Inputs to be available with reasonable price	2.75	2.69	2.72
3.	Fixing reasonable interest on loan	2.66	2.67	2.66
4.	Flexibility in repayment of loan	2.64	2.60	2.62
5.	Easy finance	2.68	2.54	2.61
6.	Sanctioning required amount of credit	2.40	2.79	2.59
7.	Organising exhibition for sale promotion	2.43	2.76	2.59
8.	Exposure visit for experience	2.46	2.65	2.55
9.	Strong cohesiveness among group members	2.45	2.66	2.55
10.	Availability of required quality of inputs/ materials	2.60	2.33	2.47
11.	Easy disposal of the produce	2.48	2.38	2.43
12.	Control over supply of low quality inputs / material	2.42	2.38	2.40
13.	Timely availability of inputs/materials	2.52	2.27	2.40
14.	Intermediary training to update knowledge and skills	2.21	2.50	2.35
15.	Inputs and materials to be easily procured	2.43	2.25	2.34
16.	Moral support from family members	2.60	2.06	2.33
17.	Fixing sale price over production cost	2.45	2.18	2.31

(Maximum obtainable score – 3)

Analysis made with Pearson's co-efficient of correlation have been presented in Table – 11 revealed that type of house and household articles positively and holding size, use of communication materials negatively influence the knowledge level of the respondents on income generating activities in Kalahandi district. In Puri district, education, occupation as well as cosmopolitaness positively and holding size as well as communication materials negatively influenced the knowledge level but the pooled data revealed in other manners where caste, occupation as well as household articles positively and holding size negatively influenced the support of the stakeholders. The findings therefore conclude that socio-economic background of the respondents had negligible influence in acquiring the knowledge and skill on vocational activities. However; occupational background and possession of household articles may be taken into account while advocating income generating activities to the members of SHG.

**Table 11: Influence of socio-economic variables enhancing knowledge**

Sl. No.	Variable	Correlation value ('r')					
		Kalahandi district (n=96)		Puri district (n=96)		Pooled (n=192)	
		'r' value	't' value	'r' value	't' value	'r' value	't' value
1.	Age $x_1$	-0.192	1.898	0.062	0.603	-0.115	1.596
2.	Education $x_2$	-0.186	1.837	0.256**	2.571	0.095	1.316
3.	Caste $x_3$	0.104	1.020	0.011	0.107	0.193**	2.711
4.	Family type $x_4$	0.046	0.447	-0.009	0.087	-0.102	1.413
5.	Family size $x_5$	0.176	1.735	-0.136	1.331	0.067	0.925
6.	House type $x_6$	0.228*	2.271	-0.051	0.496	-0.107	1.483
7.	Occupation $x_7$	0.135	1.321	0.333**	3.425	0.314**	4.559
8.	Land holding $x_8$	-0.217*	2.157	-0.455**	4.953	-0.381**	5.675
9.	Communication materials used $x_9$	-0.476**	5.253	0.460**	5.025	-0.108	1.497
10.	Household articles $x_{10}$	0.332**	3.415	-0.128	1.252	0.440**	6.752
11.	Social participation $x_{11}$	-0.102	0.994	0.037	0.359	0.127	1.764
12.	Cosmopolitaness $x_{12}$	0.037	0.359	0.195*	1.928	0.065	0.897
13.	Extension contact $x_{13}$	-0.017	0.117	0.146	1.432	0.015	0.207
14.	Annual income $x_{14}$	0.164	1.613	0.121	1.183	0.112	1.554

\*Significant at 0.05 level

\*\*Significant at 0.01 level

Further attempt have therefore been made for the regression analysis to locate the pertinent socio-economic variables making causal impact on the consequent factors. The results so obtained have been reflected (Table -12) the best fitted regression equation could explain 48.30% of the total variance in increasing

knowledge and skills. Among the fourteen variables, caste, holding size, occupation, communication materials, household articles and annual income helps in enhancement of the knowledge and skills of the respondents on income generating activities.

**Table 12: Regression analysis of socio-economic variables influencing knowledge**

Sl. No	Variable	Unstandardised Co-efficient		Standardised Co-efficient		't' value	Probability
		Beta	Std. error	Beta	Std. error		
1.	Age $x_1$	-11.321	7.426	-0.087	0.012	-1.525	0.129
2.	Education $x_2$	4.210	3.607	0.068	0.031	1.167	0.245
3.	Caste $x_3$	13.477	4.419	0.175	0.046	3.050	0.003
4.	Family type $x_4$	-14.326	8.343	-0.401	0.032	-1.717	0.088
5.	Family size $x_5$	7.529	5.840	0.078	0.014	1.289	0.199
6.	House type $x_6$	-10.292	5.971	-0.104	0.006	-1.728	0.870
7.	Occupation $x_7$	4.294	1.509	0.161	0.015	2.846	0.005
8.	Land holding $x_8$	-15.205	2.806	-0.315	0.114	-5.420	0.001
9.	Communication materials used $x_9$	-4.433	1.634	-0.155	0.013	-2.713	0.007
10.	Household articles $x_{10}$	4.108	0.552	0.427	0.008	7.448	0.001
11.	Social participation $x_{11}$	7.036	3.623	0.108	0.005	1.942	0.054
12.	Cosmopolitaness $x_{12}$	1.347	4.787	0.017	0.006	0.281	0.779
13.	Extension contact $x_{13}$	-0.085	2.094	-0.002	0.001	-0.041	0.968
14.	Annual income $x_{14}$	7.755	2.955	0.148	0.023	2.624	0.009

R<sup>2</sup> – 0.483 Adj. R<sup>2</sup> – 0.442 S.E. – 46.219

Further attempt have therefore been made for the Step wise regression analysis to locate the pertinent socio-economic variables making causal impact on the consequent factors. Step wise regression analysis also revealed in the same manner as observed from the regression

analysis. It is therefore conclude that caste, occupation, holding size, communication materials used, possession of household articles, social participation and annual income have exhibited significant influence in increasing knowledge and skills of the respondents on income generating activities



**Table 13: Step wise regression analysis influencing knowledge**

Sl. No.	Variable	Beta	Adj. R <sup>2</sup>	R <sup>2</sup>	't' value	Probability
1.	Caste	12.345	0.388	0.401	2.017	0.004
2.	Occupation	4.499	0.366	0.376	2.984	0.003
3.	Holding size	- 17.125	0.334	0.341	- 6.318	0.001
4.	Communication materials	-3.878	0.426	0.444	- 2.393	0.018
5.	Household articles	4.162	0.190	0.194	7.597	0.001
6.	Social participation	7.164	0.435	0.456	2.011	0.046
7.	Annual income	8.399	0.411	0.426	2.913	0.004

### CONCLUSIONS

The Self Help Groups across the states have focused on skill development, facilitating income generation and gaining access to credit from financial institutions for micro vocational enterprises.. The respondents were not perceived much about the feasibility of other vocations like dairy farming, goat keeping, value addition, nursery raising, handy crafts etc. for which further exposure were necessary for the detail understanding about these vocations. Exposure visit, intermediary training to update knowledge and skills, regular guidance and technical expertise as well as supply of reference materials, easy finance, reasonable interest, flexibility in repayment and sanctioning required amount are the support required by the respondents for managing the vocation. It is obvious that for

income generating activities credit and finance support is much essential. Therefore the organization promoting SHG must focus much stress on credit & finance support followed by knowledge and skills required to manage the vocations by the group members should be provided through various educational approaches.

### REFERENCES:

1. Krishnaiah, P. (2003), Poverty Reduction: Self Help Group strategy. New Delhi: UBSPD, pp65-68.
2. Rajendran, K., Raya, R.P., (2011), "Role of Non-Governmental Organisations in Micro Finance through SHGs –A Study in Vellore District of Tamil Nadu", Journal of Arts, Science & Commerce, Vol. II, Issue 4, October, pp.203-213.
3. Rosappu, K. and Kalyana Sundari, K. (2004), Economic Independence through Self Help Group', Proceedings of National Level Symposium on Self Help Group: A Silent Revolution, Arulmigu Palaniandavar Arts College for women, Palani, March
4. Yelue and Sahool (2002), "A study on SHGs and Tribal Women Empowerment in Maharashtra", Economic and Political Weekly, Vol.4, pp.14-18.