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ISTD/IJTD/2018-19

15/01/2019

Dear Sir/Madam,

We are pleased to enclose the Hard copy of Indian Journal for Training & Development July – September, 2018 issue in which your paper has been published.

We express our heartfelt thanks and gratitude for your contribution in writing the paper in our Journal and will look forward for having such paper for publication in IJTD in future too.

With warm regards,

D Bhattacharyya

Director

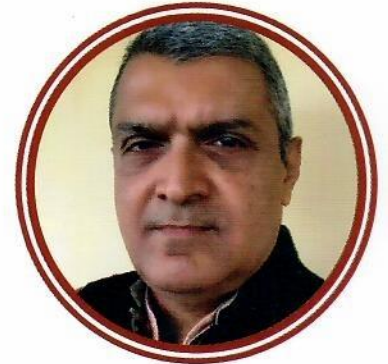
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Indian Journal of Training and Development



प्रशिक्षणमस्तु सदा प्रयुक्तम्
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Self-Help Groups as Influencers of Entrepreneurial Intentions Among Women: Building a Conceptual Model

Abstract

Entrepreneurship is vital to the development of competitive and dynamic economies. In the Indian context as well, entrepreneurship is becoming widespread, more so, amongst women, especially when cultural dynamics bestows on women a subordinate role dependent on a man's permission for all or most decision making (Datta and Gailey, 2012). Self Help Groups (SHG's) are proven to bolster women to take the role of an entrepreneur. Further, SHG's and entrepreneurship are proven to have a symbiotic relationship with each other for improvement in the life of an entrepreneur (Prakash & Ruhela, 2015) This study comprehensively reviews the concept of entrepreneurship and SHG's, and gives insights into how SHG's can help women entrepreneurs to envision and evaluate business opportunities; to gather the necessary resources to take advantage of them; and to start a new business, based on Linen's Entrepreneurial Intention Model. The paper adds to the existing theory by extending Linen's Entrepreneurial Intention Model to include a social identity variable in response to Venugopal's (2016) call. Research propositions are presented and a conceptual model is proposed which need to be empirically tested to understand the outreach of SHG's in creating business opportunities for women. Further, implications for policy makers and implementing agencies are also highlighted.

Key Words: Self Help Group, Women Entrepreneurs, Entrepreneurial Intention.

Introduction

Entrepreneurship plays an important role in the economic growth and development of nation. It is a purposeful activity, which includes initiation, promotion and distribution of wealth and services. Sidhu and Kaur (2006), said that entrepreneurship is the only solution for the growing unemployment among the rural youth. In recent years, a considerable number of women have exhibited successful entrepreneurship skills (Prakash and Ruhela, 2015). According to the Global Entrepreneurship Monitor's Women's Entrepreneurship Report for 2016-2017, as of 2016, an estimated 163 million women were starting or running new businesses in 74 economies around the world. In the Indian context, "the entry of women into business is traced out as an extension of their kitchen activities, mainly 3P's, Pickle, Powder and Pappad. But with the spread of education and passage of time, women have started shifting from 3P's to modern 3E's i.e., Energy, Electronics and Engineering" (Handal, 2013; p. 14). Skill, knowledge and adaptability in business have emerged as main the reasons for women to step into business ventures. Women Entrepreneurs' can be defined as the women or a group of women, who initiate, organize and operate a business enterprise in the hope of sustaining themselves or earning profit. They accept this challenging role to meet their personal needs and become economically independent. A strong desire to do something positive and a sense towards independent decision-making in their life and career have emerged as the vital motivational forces behind this urge.

It is disheartening to state here, that inspite of the rigor and talent, situation of women entrepreneurs in India remains precarious. Social construction of the identity of a woman in the country is such that it makes this a context to be studied and understood. Women have limited access to resources such as skill development training and finances, and cultural dynamics bestow on them a subordinate role dependent on a man's

permission for all or most decision making (Datta and Gailey, 2012). They are not given adequate participatory or decision making power in matters relating to themselves, family or elsewhere. Women can, however, gain authority, if their economic, cultural and social status is improved. Such type of an overall improvement can be taken care of by Self Help Groups (SHG's) (Rajasekaran and Sindhu, 2013). The formation of Self Help Groups (SHG's) is predominantly a rural phenomenon, the primary objective of which is to improve the socio-economic status of the poor, especially women and disadvantaged groups, by building and mobilizing community institutions, creating community investment funds, and providing specific livelihood funds.

SHG's and entrepreneurship are proven to have a symbiotic relationship with each other for improvement in the life of an entrepreneur (Prakash & Ruhela, 2015). Specifically, it is revealed that SHG's bolsters women to take the role of an entrepreneur. John (2008) in his study found that membership in SHG develops great confidence in the minds of majority of women and that these members become desirous to succeed in their day-to-day life. The same is much evident from the fact that out of the total number of SHG's formed in the country in the year 2010-11, more than 70% were women (Source- <http://rural.nic.in/sgsy/sgsyframetop.asp?id=02>, retrieved on 28th August 2016). This also suggests that women entrepreneurs prefer micro enterprises for their level of operation, owing to low entry barriers and high flexibility.

Involvement of women in SHG's enables them to gain greater control over tangible resources like finances & material possessions, and, intellectual resources like knowledge, information & ideas, thus inspiring and motivating them to start-up their own business venture. SHG's provide greater potential to women to start a small business and establish it for future security and income generation. They help members establish such businesses at a very low cost. Furthermore, SHG's inculcate habit of saving among women, which in turn augments their level of confidence (Kumar and Kalva, 2014). In this manner, women, while being restricted to family and limiting self from interacting with the large world and its opportunities, are being provided with the financial, social and economic support from the SHG's. Virtual presence of the other group members help women to come out of the gender segregated patriarchal walls of limitation, thus providing them an industrial climate where they can assert for self and start a venture of their choice.

While SHGs present bright prospects as a powerful platform for women to launch and carry on business operations, there are numerous problems facing both the women entrepreneurs and the SHG's in India. The problems inherent in SHG's, viz., - lack of awareness among group members about the existing and new schemes (Goyal and Prakash, 2011); lack of education and practical knowledge and skills relating to know-how of and carrying out business activities (Jain, Kushawaha and Srivastava, 2014); lack of marketing abilities among group members (Manoj, 2012; Joseph, 2005); lack of interest and cooperation among group members; village politics - caste and religion (Elliot, 1998), cultural problems; and, delay in obtaining credit facilities are some of the major limitations of SHG's that impede its viability in becoming a key driver for fostering women entrepreneurship ventures.

In addition to the SHG specific problems, it is important to take cognizance of the difficulties faced by women in setting up new ventures, primarily because of the family embeddedness in Indian culture. Since the entrepreneurship decision of a woman is usually influenced by the opinions of her family and friends (subjective norms); and her role identities (e.g. family role identities- parent and spouse; and work role identities - occupational identity), which by their very nature are again influenced by the social contexts, social structures and power relations (Venugopal, 2016), women do not have sufficient influence over entrepreneurship decision. This context therefore demands stringent stricter test of the role of societal variables in endorsing entrepreneurship aspirations among women entrepreneurs.

In the light of the above discussion on women and entrepreneurship, a review of literature is undertaken to understand if SHG's can help women entrepreneurs to envision and evaluate business opportunities; gather the necessary resources to take advantage of them; and initiate an appropriate action (start a new business), to ensure success.

Review of Literature

Research suggests that India provides an interesting context to study women entrepreneurs. According to Census Report of Government of India Census Survey (2011), females outnumber men in the country and comprise of 65.50% of the total population. They own around three million small businesses in the country and employ over eight million people (IFC, 2014).

Women Entrepreneurship has a tremendous potential in empowering women and transforming society. It is recognized as an important source of economic growth, as women entrepreneurs create new job for themselves and others, thus contributing to the solution to organization and business problems (Bulsara et al. 2013). Ganesamurthy, V. S. (2007) in his book *Economic Empowerment of Women*, defines women entrepreneur as, confident, innovative and creative women capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for others though initiating, establishing and running the enterprise by keeping pace with her personal family and social life.

With a considerable increase in the level of participation of women in entrepreneurial activities over time, it is much evident that there still lies immense scope for exploiting the natural endowments of these prospective talent pools in the best interests of the country. This is possible primarily with the intervention of SHG's that help empower the weaker section of the society, especially women. Among the poor, the rural women are the most disadvantaged - characterized by lack of education and access to the resources, both of which are required to help them work their way out of poverty and for upward economic and social mobility. The problem is more acute for women in a country like India, despite the fact that women laborers can make critical contribution to the economy. While on one hand, India reports a relatively high female share in total entrepreneurial activity, 39.4 per cent against 38.5 per cent in the USA (Verheul et al., 2006); on the other hand, it scores much lower on cultural dimension of individualism (48 against 91 per cent in the USA) (Hofstede, 2001). The social construction of the identity of a woman in India is greatly different from that in the West and the cultural dynamics bestow on Indian women a subordinate role dependent on a man's permission for all or most decision-making (Datta and Gailey, 2012). Therefore, collective action through organization of women into SHG's can help empower women and enable them to overcome the oppression of patriarchy and to realize their own true potential.

The present study through review of literature, attempts to understand those factors that influence entrepreneurship intentions among women in India, taking Linen's Entrepreneurial Intention Model (2004) as the basis. While the extant literature shows that predicting women entrepreneurial behavior using intention-based models has already attracted considerable attention of researchers in the past (Krueger, Reilly, and Carsrud, 2000), however, it is noteworthy to mention here that much of these researches have been carried out in an altogether different national and/or cultural backgrounds. Moreover, the existing studies have tried to develop integrated explanatory models that simply take into account the 'general' psychological characteristics of (prospective) entrepreneurs, along with their generic attitudes, personal background, and situational variables (e.g., Bird, 1993; Shapero & Sokol, 1982; Shaver & Scott, 1991); thus ignoring the qualities/characteristics peculiar to the entrepreneurship driver/medium under question (such as SHG's, or NGO's etc.), which might strongly influence individuals' perceptions about starting a new business venture. Therefore, the present study has the

following objectives:

- a) it aims to clearly map the driver/medium (SHG) specific factors (such as, providing entrepreneurship education, and imparting entrepreneurial self-efficacy competencies necessary to carry out specific tasks to its members) that capacitate and encourage women to set up a new venture effortlessly;
- b) it extends Linen's Entrepreneurial Intention Model to include a social identity variable in response to Venugopal's (2016) call; and
- c) it operationalizes the constructs specific to the Indian context.

Research Propositions

SHG Specific Factors

Past researches have indicated that one of the key instruments to increase entrepreneurial attitudes of both prospective and budding entrepreneurs is entrepreneurship education (Liñán et al., 2010) which is strongly related to intention (Noel, 1998). Entrepreneurship education has an important impact on individuals' inclination to start-up a firm (see Do Paco, Ferreira, Raposo, Rodrigues & Dinis, 2011) and increases his/her interest in entrepreneurship as a career choice (Wilson, Kickul & Marlino, 2007). According to Maina (2011; p. 448) 'entrepreneurs discover entrepreneurship opportunities depending on the information they already have'. This information can be obtained from education programs that aim at building knowledge and skills either 'about' or 'for the purpose of' entrepreneurship, generally, as a part of recognized education programs at primary, secondary or tertiary level educational institutions (Corduras et al., 2010). Entrepreneurship education may have a positive impact on the entrepreneurial intentions by providing entrepreneurial skills and knowledge (Peterman & Kennedy, 2003; Rae, 2006). It is therefore hypothesized that:

H1a: Exposure to entrepreneurship knowledge positively influences entrepreneurship intentions of women.

Liñán (2004) proposed that the education of an entrepreneur should be based on strengthening the participant's intention of becoming an entrepreneur. It is believed here that the education helps in favorably altering an individual's disposition towards a certain object, person or situation; and consequently, the more positively inclined the actor is towards the behavior, the more likely is his/her will to perform and persevere (Ajzen, 1991; Krueger et al., 2000). Hence, as SHG's impart more knowledge/education to the women, the more likely it is that women will have favorable dispositions towards the SHG's, and consequently they will respond positively to the idea of setting up a new venture.

H1b: Exposure to entrepreneurship knowledge positively influences personal attitudes of women towards SHG's.

Self-efficacy refers to an individuals' perception regarding personal competencies he/she possesses to accomplish a job or carry out a specific set of tasks (Bandura, 1977). A key assumption under entrepreneurship education is that entrepreneurial skills and competencies can be taught and are not fixed personal characteristics. This is compatible with Drucker's (1985) view of entrepreneurship as a discipline and like any field of study it can be learned, and Rushing's (1990) line of argument that entrepreneurship education can augment and develop traits that are associated with entrepreneurship and provide skills needed to start businesses. Falling in line with the above contentions, the present study hypothesizes that entrepreneurship education helps inculcate a range of skills and competencies, which consequently leverages the entrepreneurial behavior among recipients (OECD, 2009). Hence it is hypothesized:

H1c: Exposure to entrepreneurship knowledge positively influences entrepreneurial self-efficacy.

Almost all the intention models have postulated that the more positively disposed the actor is towards the behavior, the higher the will to perform and persevere (Ajzen, 1991; Krueger et al., 2000). Many studies have examined the link between attitudes and entrepreneurial intentions (Krueger et al., 2000; Engle et al., 2010), and found positive outcomes. Personal attitudes towards SHG's, we believe, are much proximal and specific to the entrepreneurship intentions, and thus the researchers expect that a favorable attitude towards SHG's would positively influence entrepreneurship intentions. It is therefore hypothesized that:

H1d: Favorable personal attitude towards SHG's positively influences entrepreneurship intentions of women.

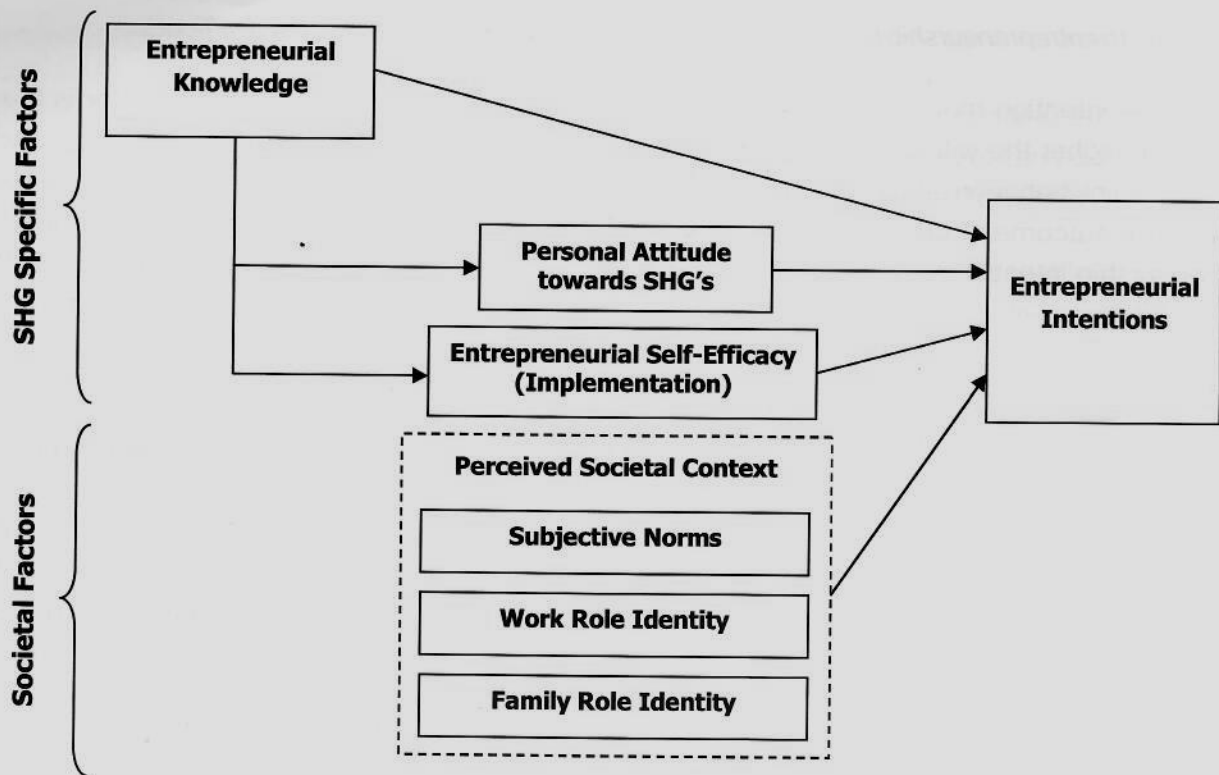
If individuals consider the implementation of a given behavior within their control, this makes them try harder (Liñán, 2004; p. 5). Many studies have dealt with the influence of perceived self-efficacy on entrepreneurial intentions (Chen et al., 1998; Boyd and Vozikis, 1994; DeNoble et al., 1999; Liñán and Chen, 2009; McGee et al., 2009; Wilson et al., 2007; Zhao et al., 2005). Armitage and Conner (2001) in their study concluded that self-efficacy is strongly correlated with intention and behavior. Following the previous studies, relationship between self-efficacy and entrepreneurship intentions has been postulated for the present study as well.

H1e: Entrepreneurial self-efficacy positively influences entrepreneurship intentions of women.

Societal Factors

According to Ajzen (2001), entrepreneurship behavior is influenced by the opinions of people who are important to the actor. Liñán and Chen (2009, p. 596) define subjective norms in the context of entrepreneurship as "the perceived social pressure to carry out or not to carry out entrepreneurial behaviors". In particular, it would refer to the perception that "reference people" would approve of the decision to become an entrepreneur, or not (Ajzen, 2001). Different studies have examined the role of subjective norms in explaining entrepreneurial intentions and have reported that the moral support of family, friends and colleagues is important for in determining entrepreneurs' intentions and hence behaviors. Taking into consideration the significance of family embeddedness in Indian culture, the importance of moral support and approval from family, friends and colleagues cannot be undermined. Therefore the following relationship has been hypothesized for the present study:

H1f: Subjective norms positively influence women's entrepreneurship intentions.



Women assume several social identities in their daily lives. A social identity develops for each new context, and one has to learn the roles and norms associated with each identity (Chasserio et al., 2014, as cited in Venugopal, 2016). Social identities by their very nature are influenced by social contexts, social structures and power relations (Alvesson and Billing, 2009; Stewart and McDermott, 2004 as cited in Venugopal, 2016). One way to categorize social identities is to distinguish private social identities (e.g. parent and spouse) from public social identities (e.g. occupational identity). Work–family conflict studies (Eby et al., 2005; Jennings and McDougald, 2007; Shelton, 2006) address the question of conflicts arising out of resource scarcity and resource drain. This view holds that conflict arises due to the incompatibility of work and family demands (Jennings and McDougald, 2007 as cited in Venugopal, 2016). Interference and negative spillovers with respect to attitudes and emotions characterize this view of work–family interface (Huang et al., 2004; Sumer and Knight, 2001). As Greenhaus and Beutell (1985) point out (as cited in Venugopal, 2016), this could be because of time constraints, pressures of each role and specific behaviour requirements of one role that make the performance of the other role more difficult. Therefore it is hypothesized that:

H1g: Work role identities of women positively influence their entrepreneurship intentions.

H1h: Family role identities of women negatively influence their entrepreneurship intentions.

Conclusion

Despite long standing research on entrepreneurship, researchers have not examined the role of SHGs as a medium for promoting entrepreneurial mindset among women in the culturally diverse context of India. In this study, the researchers have developed a series of testable propositions for exploring factors that may contribute to participation by women in the entrepreneurial activities.

The study adds to the existing theory by extending Linen's Entrepreneurial Intention Model to include a social identity variable in response to Venugopal's call. It deepens the understanding of how SHG's can help women entrepreneurs to envision and evaluate business opportunities, gather the necessary resources to take advantage of them, and start a new business.

Once the model is empirically tested, it can provide answer to: what is the outreach of SHG's in creating business opportunities for women?, i.e. are SHG's really successful in providing impetus and necessary resources to women for starting a new venture. Based on the findings, specific recommendations can be provided to improve feasibility of SHG's as drivers of women entrepreneurship. This will enable women to gain greater control over resources like material possession and intellectual resources, and help them to come out of the gender segregated patriarchal walls of limitation by providing them an industrial climate where they can assert for self and start a venture of their choice.

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