



Research Article

Influencing Factors for Participation in Skill Development Programmes: A Study on Self-Help Groups in Nepal

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Abstract

With the growth in technology, it is very clear that there is a change among women through SHGs for growth and development of themselves through participation in developmental programmes. The researcher presents this study with the fervent hope that this will draw the attention of the authorities, departments and organisations concerned with micro-finance and SHGs on various issues in respect of development of women. The study constitutes a sample of 399 respondents. Primary data was collected from the SHG members by using structured interview. The findings of the study indicate that women and their progress identity can be achieved. To make the SHGs really meaningful and successful, the government at different levels has to intervene in a large scale not as provider of finance or provider of other inputs, but as facilitator and promoter. It is also thus important to view micro-credit programmes as a complement rather than a substitute for effective policies to be able to transform national and international development of women.

Introduction

Poverty among women with lack of education and skills is the biggest national issue in SAARC countries According to Swami Vivekananda, "there is no chance for the welfare of the world unless the condition of the women is improved (Mitra, 2017). In recent decades, it has gained momentum with micro-finance and skill training activities being considered to be the tool for poverty reduction. Since 1990, it has been one of the central concepts in development agenda for both Government and NGO driven sectorial intervention. Knowing the fact that women constitute half

of the total population. Their role in economic development cannot be undercut irrespective of culture and gender in any of the developing countries. Even though women are customarily expected to confine themselves to four walls of the house and play a passive role in most of the developing countries. However, their active role in the process of national development envisages the future of any development progress.

The history of skill development programmes in Nepal is relatively new. Such programmes were initiated as a follow-

up programme for microfinance. The 8th development Plan (1992-95) recognizes NGOs and INGOs as development partners of government, where they can play catalytic role in order to bring significant positive changes in socio-economic scenario of society. According to Social Welfare Council (SWC) the apex body of government, responsible for registration and regulation of various I/NGOs, the total number of NGOs working only in the sector of Women Service is around 5754 (13.85%) as of 2013. Around 113 agencies are involved in implementation of skill development programmes throughout the country. The number of SHGs formed by different government and non-government programs in Nepal is estimated to be at least 41,781 with 1,182,653 members (CSD, 2012). Most of them are promoted under social mobilization process and possess potential for poverty reduction. Most of these SHGs are involved in mobilizing members' financial savings for income generation and asset creation, skill development training and implementing activities for social and economic development.

Despite many development programmes being initiated by different organizations, the status of women in Nepalese society still remains the same in rural Nepal. Looking at the success rate of development programmes targeting women, there seems to have certain drawbacks resulting in failure of some programmes. Therefore, the study attempts to address this issue by seeking to explore the motivational factors of women participation in skill development programmes. Most of the previous researches aimed at finding out the constraints that women face while starting business while it has become important to advance our understanding of the motivational factors associated with participation, learning and the determination for new venture creation in a country like Nepal. There is also lack of empirical research regarding women's motivation in Nepal. Therefore, the current study aims to fill this gap with a purpose to explore the motivational factors that influence rural women to become successful entrepreneurs.

Objective and Hypothesis

The main aim of the study is to explore the women's motivational factors in participation in skill development programmes. The study also attempts to test the effect of educational attainment on motivational factors among women.

Literature Review

'Motivation' is regarded as an important element in determining success. It is considered the important factor that provides strength, courage and opens new outlooks to reach the determined objectives. Many researches have accepted that motivation is the predominant driving force for achievements where people have various motivations to achieve social mobility.

The research attempts to review literature for identification of key drivers of women's motivation. First, a desire for economic independence (and related factors such as autonomy) is often cited as the most important motivating factor for participation in developmental programmes (Kirkwood, 2009) This is primarily classed as a pull factor. The desire for independence is also found to have no differences between men and women. This explains that independence a similar motivator for both women and men in terms of achieving social mobility or status in New Zealand (Pinfold, 2001). Similarly, Qian et al. (2018) also notes that women enjoy being on their own than being employed, the driving force for participation in development programmes was to be independent and one's own boss. In addition to that, desire to control and improve the financial situation are also prominent as motivating factors (Robbins, 2009).

Monetary motivations are also found among women who participates in skill developmental programmes for entrepreneurship (Rosa and Dawson, 2006). These are usually referred to as pull factor. Though all participants may not be always motivated by money that is been offered aftermath of training programmes but this has been found to be important in a study of motivation among new entrepreneurs (Alstete, 2003). There also exist some gender differences with regard to money as a motivating factor (Borooah and Hart, 1997).

Other driving force also includes women's previous experience in similar business, profits and personality characteristics have also been influencing factors. Most women participated to improve their technical skills and who are aware of the profits they could make by learning such skills. These group of women constitutes mostly unmarried or separated women. Whereas married women's decisions to participate had to depend on their family member's advice in taking up entrepreneurship to support and share the family's financial burden (Sareen et al., 2020).

Similarly, category or issues such as unemployment, redundancy, and a lack of job were also major influencing force for participation among women in skill developmental programmes. On the other hand, factors such as scarcity in economic resources and sudden demise of breadwinner in a family have also been acting as push factors for motivation among the women in developing countries. According to Muthuraman and Haziazi (2018) investigated the various motivational factors (push & pull) that may influence women entrepreneurial spirit. Their result showed that push factors are mainly related to lack of job, unemployment and family economic condition. With the rise in service sector and increasing state policy on women, there is a lack of employment opportunities resulting in marginalized masculinities as the new identity for men. More and more men are unemployed and having a greater risk on family.

Therefore, in contemporary societies more women are participating in training programmes to avail the benefits of state policy in overcoming family burdens due to husband’s unemployment (Bezzina, 2013)

Research Design

For the purpose of this study, a multi stage sampling was used. Firstly, 40% of SHGs from each of the 4 district of Dhaulagiri zone in Nepal was randomly selected. Secondly from each selected SHGs, 7 women members were randomly selected constituting a sample of 399 respondents. Primary data was collected from the SHG members by using a scale constructed by the researcher itself. The scale was based on a Likert-Five Scale which included 25 items which constitutes both intrinsic and extrinsic factors with regards to social, economic, and political factors, which was measured 0.79 on test of reliability. The data analysis was carried out then by using Factorial Analysis and ANOVA. Statistical Package for Social Science Software was used for analysis of the collected data.

Fig.1 represents the mean score on the different influencing factors for participation in skill development programmes among the SHG members. Fig. 1 also indicates that the SHG members scores the highest mean on item 16, which represents for improvement of economic practices, followed by keen interest in developing skills, unemployment of husband, supplementation of income, insisted by group members for participation, due to economic dependence as represented in descending order of influential factors for participation in skill development programmes. The lowest mean score was recorded on item 14 which represents participation for leisure or relieve boredom as represented in Fig.1.

Normally, the KMO value lies between 0 and 1. If KMO value is greater than 0.5, the sample is considered adequate. Here, KMO = 0.668, which indicates that the sample is adequate and recommends to proceed with the Factor Analysis. The Bartlett’s Test of Sphericity also gives a result, taking a 95% level of Significance, $\alpha = 0.05$. The p-value (Sig.) of .000 < 0.05, therefore the Factor Analysis is valid (Table 1).

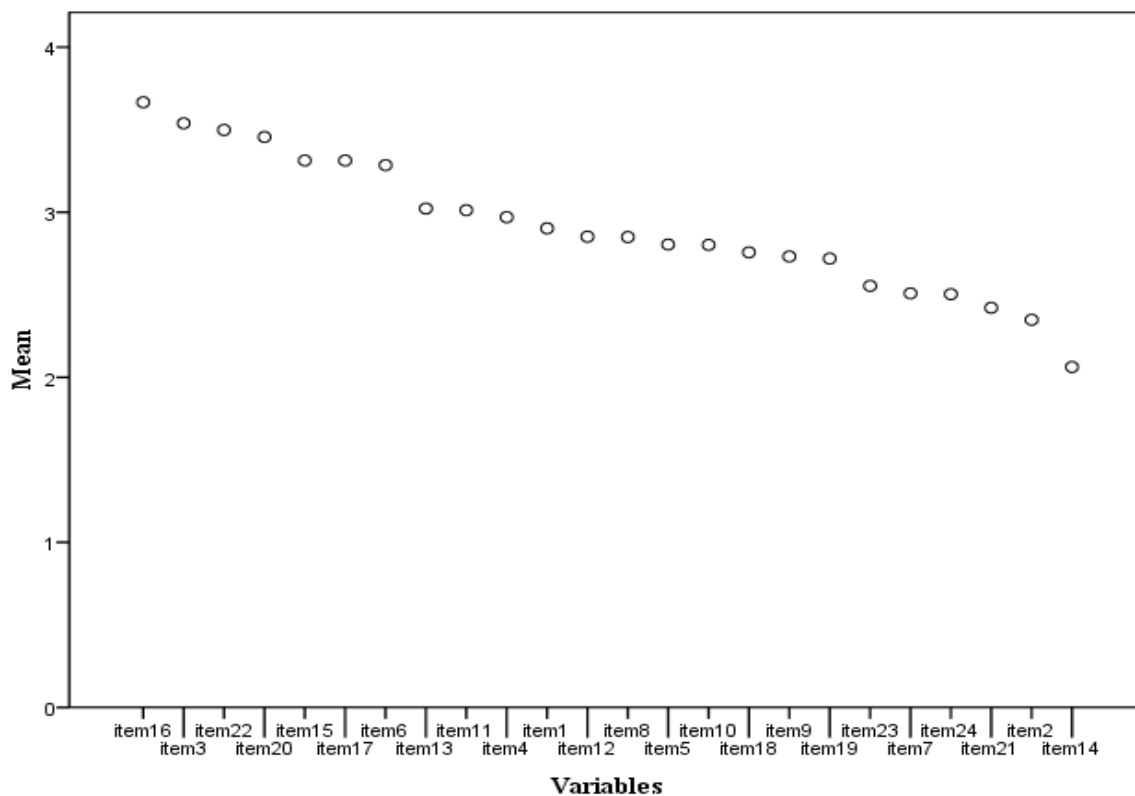


Fig. 1: Graphical representation of Mean Score on Different Influential Factors for Participation among the SHG members

Table 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.668
Bartlett's Test of Sphericity	Approx. Chi-Square	1.324E3
	df	276
	Sig.	.000

On the basis of Varimax Rotation with Kaiser Normalisation, the Table 2 shows factors that are possible to be extracted. Each factor is constituted of all those items that have factor loadings greater than the initial Eigen value of 1. Out of the 22 items, 10 factors were extracted accounted to nearly 60% of the variance being explained on the influencing factors for participation in skill development programmes.

In Table 2 and Table 4, mapping is done for all 10 factors with factor loadings which are mapped to item numbers in

the survey questionnaire. From the Table 4, under factorial analysis, the analysis has thus identified 10 core influencing factors for participation of SHG members in skill development programmes.

For further analysis, the above 10 factors were categorised under intrinsic and extrinsic factors. The intrinsic factors included four items: item3, item8, item 17 and item16. Whereas the extrinsic factors include: item23, item20, item22, item18 and item 15.

Table 2: Explanation of Total Variance

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	2.85	11.88	11.88	2.85	11.88	11.88	2.82	11.73	11.73
2	2.01	8.36	20.24	2.01	8.36	20.24	1.74	7.27	19.00
3	1.44	5.99	26.23	1.44	5.99	26.23	1.35	5.61	24.61
4	1.34	5.59	31.83	1.34	5.59	31.83	1.32	5.50	30.11
5	1.20	5.01	36.83	1.20	5.01	36.83	1.23	5.12	35.23
6	1.16	4.85	41.68	1.16	4.85	41.68	1.20	5.02	40.25
7	1.13	4.70	46.38	1.13	4.70	46.38	1.20	5.02	45.26
8	1.08	4.52	50.90	1.08	4.52	50.90	1.16	4.82	50.08
9	1.07	4.44	55.34	1.07	4.44	55.34	1.15	4.79	54.87
10	1.02	4.23	59.57	1.02	4.23	59.57	1.13	4.70	59.57
11	0.99	4.14	63.71						
12	0.93	3.88	67.59						
13	0.91	3.78	71.38						
14	0.87	3.62	75.00						
15	0.83	3.46	78.46						
16	0.79	3.29	81.75						
17	0.73	3.02	84.78						
18	0.70	2.91	87.69						
19	0.66	2.76	90.45						
20	0.64	2.68	93.13						
21	0.60	2.51	95.64						
22	0.56	2.33	97.97						
23	0.36	1.48	99.45						
24	.131	.547	100.000						

Table 3: Rotated Component Matrix

	Component									
	1	2	3	4	5	6	7	8	9	10
item1	.901	.009	.028	.002	-.034	-.076	.032	-.043	-.007	-.019
item2	-.069	.013	-.087	.128	.677	.146	.007	.074	-.079	.002
item3	.935	.002	-.005	.014	-.057	-.065	.041	-.030	-.014	.012
item4	-.027	.530	.031	.182	-.294	-.031	-.165	.190	.104	.146
item5	-.108	.630	.078	.089	.172	-.161	-.017	-.137	-.073	.211
item6	-.007	-.117	.250	.044	.759	-.153	-.107	.342	.024	-.410
item7	-.098	-.157	.722	-.008	.001	-.077	.051	-.049	.016	.052
item8	.113	.156	.787	.011	-.033	.132	-.018	.092	-.070	-.009
item9	-.075	.090	.011	-.040	-.022	.678	-.192	.031	.039	.091
item10	.111	.163	.070	-.020	-.056	.101	.529	-.058	.273	.269
item11	.047	-.020	-.156	.595	-.076	.231	-.015	.388	.009	.138
item12	.018	.233	-.105	.261	-.552	.287	.034	-.034	-.135	-.051
item13	-.092	.065	.092	.631	-.117	-.080	.195	-.140	-.039	-.200
item14	.784	.127	-.007	-.056	.014	.139	-.033	.066	.012	-.007
item15	-.032	-.073	.140	-.019	.273	.694	.425	-.152	-.010	-.252
item16	-.018	-.028	.095	-.060	-.029	-.009	.018	.139	-.023	.774
item17	.138	.046	.003	.633	.359	-.168	-.158	-.167	.130	.019
item18	-.074	-.022	.047	.050	-.141	.047	.056	-.158	.768	.082
item19	-.016	.088	-.173	-.014	.231	-.030	-.061	.282	.626	-.211
item20	-.001	-.050	-.041	.081	-.013	-.284	.758	.120	-.113	-.032
item21	.011	.077	.029	-.095	.089	-.002	.056	.030	-.021	.089
item22	.613	-.360	-.026	.102	-.006	-.139	.036	.735	-.115	.014
item23	-.090	.644	-.011	-.035	-.037	.079	.064	.207	.038	-.153
item24	.194	.570	-.118	-.024	-.089	.178	.079	-.106	.009	-.049

Table 4: Factor loadings based on Factor Analysis

Sl. No	Item No	Influencing Factor	Factor Loading
1	3	Keen interest in developing skills	.935
2	23	Insisted by Agencies	.644
3	8	To increase self confidence	.787
4	17	Economic Independence	.633
5	6	Looking others achievements	.759
6	16	Wanted to improve my economic practices	.694
7	20	Supplementation of income	.758
8	22	Unemployed Husband	.735
9	18	Due to Financial Assistance	.768
10	15	Insisted by Group Members	.774

The Table 5 gives an F value of 8.632 significant at 0.00 between the groups. Since the P value is less than 0.05, hence there exist significant differences between the groups of SHG members with different educational attainments with regards to intrinsic factors as an influence for participation in skill development programmes among the SHG members. With regards to extrinsic factors for participation, the ANOVA table also indicates an F value of

1.297 significant at 0.275 between the groups. Since the P value is greater than 0.05, hence there exist no significant differences between the groups of SHG members with different education attainments.

The Fig. 2 and Fig. 3 indicates that with increase in educational attainment there is an increase in both intrinsic and extrinsic factors influencing for participation.

Table 5: Mean Differences on the Intrinsic Factors for Participation with regards to Educational Qualification

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Intrinsic	Between Groups	9.852	3	3.284	8.632	.000
	Within Groups	150.268	395	.380		
	Total	160.119	398			
Extrinsic	Between Groups	.750	3	.250	1.297	.275
	Within Groups	76.195	395	.193		
	Total	76.945	398			

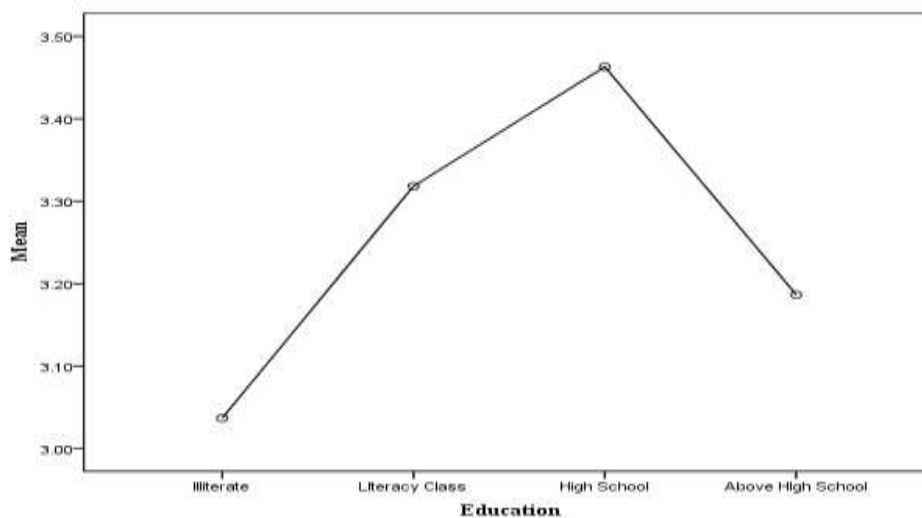


Fig. 2: Graphical representation of Mean Score on Intrinsic Factors for Participation among the SHG members

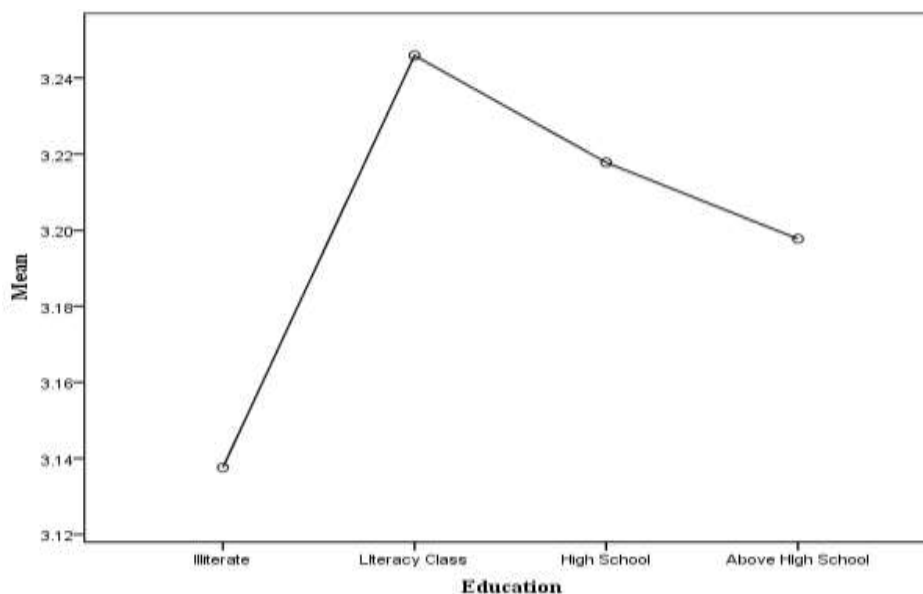


Fig. 3: Graphical representation of Mean Score on Extrinsic Factors for Participation among the SHG members

Conclusion

The major influencing factors for participation in skill development programmes for empowerment among the different SHG group was for improving economic practices, interest in developing skills, unemployed husbands, supplementation of income, insisted by agencies, for economic independence and looking others achievements. The least influential factors as per the mean score obtained were participation in skill development programmes to surpass others, leisure or relieve boredom and job opportunities. With regard to intrinsic and extrinsic factors for participation in skill development programmes, it is found that majority of the SHG member had intrinsic motivation for participation in skill development programmes. These factors such as keen interest in developing skills, to increase self-confidence and for economic independence were the major influencing factors for participation in skill development programmes. With regard to differences in intrinsic and extrinsic factors between the group members in terms of their educational qualification, it is found that there exist significant differences among the SHG members but with regard to extrinsic factors, it is found that there exist no significant differences between the group members irrespective of their educational qualification. The differences in intrinsic factors among the SHG members are found to be between illiterate with other educational groups.

With the growth in technology, it is very clear that there is a change among SHGs for growth and development of themselves too through participation in developmental programmes. The researcher presents this study with the fervent hope that this will draw the attention of the authorities, departments and organisations concerned with micro-finance and SHGs on various issues in respect of development of women. Further SHGs are concerned with the development of women in all respects along with a sound knowledge about their rights and duties. To make the SHGs really meaningful and successful, the government at different levels has to intervene in a large scale not as provider of finance or provider of other inputs, but as facilitator and promoter. It is also thus important to view micro-credit programmes as a complement rather than a substitute for effective policies to be able to transform national and international development of women.

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