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Relationship between profile of SHG members and their entrepreneurial behaviour

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Abstract

Self-employment serves as a vital means for achieving steady income and reducing poverty, especially through Self-Help Groups (SHGs). SHGs empower underprivileged individuals by pooling savings, providing access to low-interest loans and enabling microbusiness development. This study was conducted in Baramati and Indapur tehsils of Pune district, purposively selected for their highest number of SHGs. A total of 150 members from 15 SHGs were surveyed using a structured interview schedule to assess their profile and its relationship with entrepreneurial behaviour. Data analysis involved correlation between profile characteristics and entrepreneurial behaviour. Results revealed that the majority of SHG members were middle-aged (62.00 percent), had secondary education (36.00 percent), medium family size (47.33 percent) and had attended training (66.67 percent). Most had medium annual income (56.00 percent) and medium social participation (62.00 percent). Significant findings shown that age was negatively related to entrepreneurial behaviour, while annual income, cosmopolitanism and participation in exhibitions were positively significant. Other variables such as education, family size, training attended, economic orientation, social participation and source of information were non-significant. The study concludes that exposure to markets and active participation in exhibitions play a crucial role in enhancing entrepreneurial behaviour among SHG members.

Keywords: Self-help groups, entrepreneurial behaviour, correlation, members

Introduction

One important step toward achieving a steady income and overcoming poverty is self-employment. It takes the correct activity and the right execution of the activity to be a successful self-employed person. The activities of self-employment include obtaining raw materials, producing items, marketing them, handling finance and managing the business. Since an individual might not be able to handle all these tasks on their own; it is therefore advised that they form self-help groups. A Self-Help Group is a way to bring underprivileged and impoverished people together to address the personal issues. The needy people gather their savings and deposit it in banks. In exchange individuals are given simple access to low-interest financing so they can launch their microbusiness. Through self-help groups thousands of India's impoverished and disenfranchised citizens are constructing their lives, families and societies. The government of India's Ninth five-year plan duly acknowledged the significance and applicability of the SHG method in executing grassroots development initiatives. SHGs bank linkage programs are becoming a viable option for reaching the "Unreached Poor" with financial services. These programs have not only helped rural poor women with their financial needs but they have also strengthened the poor people's ability to help themselves collectively which has great power to empower them.

Methodology

Baramati and Indapur tehsils were purposively selected as they had highest number of Self-Help Groups in Pune district. Purposively 150 SHG members (10 members from each SHG) were selected from eight SHGs and seven SHGs from Baramati and Indapur tehsils, respectively. The interview schedule includes general information of respondents along with in context of their entrepreneurial behaviour. The information collected from the SHG members with the help of the personal interview schedule was processed by making primary and secondary tables of data. Relation is calculated between SHGs members and their entrepreneurial behaviour by using the correlation coefficient formula to compute the relation with each independent variables and dependent variable

Results and Discussion

1. Profile of SHG members

The profile of the SHG members includes personal, social and economic characteristics of the SHG members includes of age, education, experience, family size, training attended, annual income, economic orientation, social participation, source of information, cosmopolitanism and participation in exhibition. The results were then tabulated, calculated, organized and arranged as mentioned below:

Table 1: Profile characteristics of SHG members

Sl. No.	Categories	Respondents (n = 150)	
		Frequency	Percentage
Age			
1.	Young (up to 35 years)	31	20.67
2.	Middle (36 to 55 years)	93	62.00
3.	Old (56 years and above)	26	17.33
Education			
1.	Illiterate	06	4.00
2.	Pre-primary (1 st to 4 th std.)	11	7.33
3.	Primary (5 th to 7 th std.)	24	16.00
4.	Secondary (8 th to 10 th std.)	54	36.00
5.	Higher Secondary (11 th to 12 th std.)	38	25.33
6.	Diploma	02	1.34
7.	Graduation	12	8.00
8.	Post-Graduation	03	2.00
Family size			
1.	Small (up to 4)	67	44.67
2.	Medium (5 to 6)	71	47.33
3.	Large (7 and above)	12	8.00
Training attended			
1.	Not attended training	50	33.33
2.	Training attended	100	66.67
Annual income			
1.	Low (up to Rs. 77,000/-)	55	36.67
2.	Medium (Rs.77,001/-to Rs.1,13,000/-)	84	56.00
3.	High (Rs.1,13,001/-and above)	11	7.33
Economic orientation			
1.	Low (up to 6)	34	22.67
2.	Medium (7 to 8)	68	45.33
3.	High (9 and above)	48	32.00
Social participation			
1.	Low (up to 9)	47	31.33
2.	Medium (10 to 15)	93	62.00
3.	High (16 and above)	10	6.67
Source of information			
1.	Low (up to 7)	66	44.00
2.	Medium (8 to 12)	78	52.00
3.	High (13 and above)	06	4.00
Cosmopoliteness			
1.	Low (up to 7)	58	38.67
2.	Medium (8 to 10)	73	48.67
3.	High (11 and above)	19	12.66
Participation in exhibition			
1.	Not participated in exhibition	10	6.67
2.	Participated in exhibition	140	93.33

1.1 Age

The table 1 shows distribution of the SHG members as per their age group 62.00 percent population from 150 SHG members fell under the middle age (36 to 55 years) group and the second larger group (20.67 percent) was young population (up to 35 years) and rest (17.33 percent) of the respondents were from old age category which was the small amongst the all.

1.2 Education

From the table 1 study shows that secondary education was completed by 36.00 percent of the women entrepreneur, higher secondary education was by 25.33 percent of the respondents, 16.00 percent of the members had completed primary level of education, 7.33 percent of them had finished pre-primary level of education, graduation was completed by 12 women entrepreneur (8.00 percent), while

4.00 percent i.e. only six members were illiterate, only three members (2.00 percent) had completed post-graduation out of which two SHG members had completed M.A. and one woman was post graduated in M. Com. and 1.34 percent of the respondents had educated up to diploma.

1.3 Family size

The table 1 reveals the classification on the basis of number of members in the families into three categories where 44.67 percent of SHG members lived in small family, near about half (47.33 percent) of SHG members came under the medium family and only 8.00 percent members belonged to the large family.

1.4 Training attended

Distribution of SHG members on the basis of their training attended given in table 1. From this it was observed that

two-third (66.67 percent) of SHG members undergone training whereas one-third (33.33 percent) members didn't do any training.

1.5 Annual income

The table 1 shows the distribution of SHG members depends on their annual income categorized into three groups i.e. low, medium and high. The members whose annual income is up to Rs.77,000/-they came under low annual income group (36.67 percent) while the highest number of members (56.00 percent) came under medium category had annual income between Rs.77,001/-to Rs.1,13,000/-. SHG members with 7.33 percent had high annual income Rs.1,13,001/-and above.

1.6 Economic orientation

From the table 1 it is analyzed that 45.33 percent of the members were classified under medium economic orientation, 32.00 percent of the SHG members came under high economic orientation and remaining 22.67 percent of the respondents belonged to low category of economic orientation.

1.7 Social participation

Table 1 revealed that (62.00 percent) members came under medium category of social participation, followed by low category (31.33 percent). Members with a high social participation were only 6.67 percent.

1.8 Source of information

The table 1 represent distribution of members according to level of use of source of information, which is divided into three categories i.e. low (up to 7) 44.00 percent SHG members came under this category, more than half (52.00 percent) of members were belonged to medium category (between 8 to 12) and least (4.00 percent) number of members came under high category with score of 13 and above.

1.9 Cosmopoliteness

Above table 1 shows distribution of SHG members according to their exposure to outside world. On the basis of their cosmopoliteness they were divided into three group. Members with 48.67 percent population came under medium group (up to 7), followed by 38.67 percent came under low category (between 8 to 10) and just 12.66 percent belonged to high category of cosmopoliteness i.e. 11 and above.

1.10 Participation in exhibition

Table 1 shows distribution of SHG members according to their participation in exhibition. Most of the SHG members (93.33 percent) participated in different exhibitions held at different locations only 6.67 percent were not participated in exhibitions.

2. Relationship between profile of SHG members and their entrepreneurial behaviour

Table 2: Relationship between profile of SHG members and their entrepreneurial behaviour

Sl. No.	Profile	Correlation coefficient
1.	Age	-0.417**
2.	Education	-0.012 ^{NS}
3.	Family size	-0.039 ^{NS}
4.	Training attended	-0.126 ^{NS}
5.	Annual income	0.184
6.	Economic orientation	0.033 ^{NS}
7.	Social participation	-0.055 ^{NS}
8.	Source of information	0.020 ^{NS}
9.	Cosmopoliteness	0.167
10.	Participation in different exhibition	0.292**

** = Significant at 0.01 level of probability,

* = Significant at 0.05 level of probability,

NS = Non-significant

From the table 2 shows that age was negative and highly significant with entrepreneurial behaviour among SHG members ($r = -0.417$). It shows that as age of SHG increases there was decrease in entrepreneurial behaviour. With increase in age, their participation in activities reduced.

Relationship between education and entrepreneurial behaviour was non-significant ($r = -0.012$). It indicates that entrepreneurial behaviour was not correlated with education of SHG members. Even the members who had completed primary and secondary education level they also run the business very effectively with the experience rather than members who completed higher education.

It also states that family size had non-significant correlation with entrepreneurial behaviour ($r = -0.039$). Number of people living in family did not had impact on entrepreneurial behaviour of SHG member. Thought behind participating in SHG activities must be to engage self with some activity in leisure period. So entrepreneurial behaviour

was not depended on family size.

Training attended and entrepreneurial behaviour shows the non-significant relation between them ($r = -0.126$) as presents in table 2. SHG members who attended the training got profit for their product and those who did not attended training also got profit based on their experience and traditional knowledge. Training there did not show much impact on entrepreneurial behaviour.

The table 2 revealed that the annual income had positive and significant relation ($r = 0.184$) with entrepreneurial behaviour. As SHG members implement new ideas, expand their networking, ready to take risk for business and found solutions for problems helped them to increase their annual income. As their entrepreneurial behaviour increases it helped in increased annual income.

The relationship between the economic orientation and entrepreneurial behaviour was non-significant ($r = 0.033$) revealed from table 2. Economic orientation did not have

any impact on entrepreneurial behaviour probably because SHG members didn't start participating in it with the motive to earn more.

From the above table 2 it had seen that social participation had non-significant relation ($r = -0.055$) with entrepreneurial behaviour. SHG members who did not take part in any social organization other than SHG they also run their business very well. Most of time they got information from SHG and other members.

It was demonstrated from table 2 that relationship between the source of information and entrepreneurial behaviour is non-significant ($r = 0.020$). The SHG members who used limited sources of information had got benefits. Mostly it's depending on how useful resources used by SHG members. Majority members got information from YouTube and mobile apps which is beneficial for them.

It had been observed from above that table 2 cosmopolitaness had positive and significant ($r = 0.167$) relationship with entrepreneurial behaviour. As SHG members exposed for business at local, taluka and district level it was helped them to increase their business and entrepreneurial behaviour.

The relationship between the participation in different exhibition and entrepreneurial behaviour of SHG members as shown in table 2, was positive and highly significant ($r = 0.292$). Participation of SHG members in exhibitions helped them to do better marketing, advertising of their products helped them to increase their entrepreneurial behaviour.

Conclusion

The Karl Pearson's coefficient of correlation analysis of collected data showed that the various independent variables considering age, education, family size, training attended, annual income, economic orientation, social participation, source of information, cosmopolitaness and participation in exhibition shows the correlation with dependent variable entrepreneurial behaviour. Among these only ages had shown the negative and significant correlation with entrepreneurial behaviour.

Education, family size, training attended, economic orientation, social participation and source of information were non-significant with entrepreneurial behaviour. Only annual income had shown the positive and significant correlation, cosmopolitaness also indicate the positive and significant correlation and participation in exhibition displayed with positive and highly significant.

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