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Entrepreneurial behaviour of self help group members

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Abstract

The present study aimed to assess the entrepreneurial behaviour of Self-Help Group (SHG) women members in Baramati and Indapur tehsils of Pune district, Maharashtra. A total of 150 SHG members were purposively selected and data were collected using a structured interview schedule focusing on four key components of entrepreneurial behaviour: innovativeness, risk-bearing ability, networking, and leadership ability. The results revealed that the majority of respondents exhibited medium levels of entrepreneurial behaviour across all dimensions. Specifically, 55.33 per cent of members showed medium innovativeness, 42.00 per cent had moderate risk-bearing capacity, 59.33 per cent demonstrated medium networking abilities and 66.00 per cent fell into the medium leadership category. Overall, 63.33 per cent of SHG members were found to possess medium entrepreneurial behaviour, indicating their growing awareness and willingness to adopt improved practices. However, only 12.00 per cent belonged to the high category of overall entrepreneurial behaviour, suggesting a need for targeted training and support. The findings highlight the role of SHGs in fostering entrepreneurship among rural women and underscore the importance of capacity-building programs to further enhance their entrepreneurial potential.

Keywords: Self-help group, entrepreneur behaviour, members

Introduction

Self Help Groups have their roots in the Grameen Bank of Bangladesh which was established by Hon. Mohammad Yunus in the year 1975. In India self-organization efforts were modest much before. In India National Bank for Agriculture and Rural Development (NABARD) launched SHG in the year 1986-87. However, the main impact didn't materialize until 1991-92 when SHG was connected to banks and now it is the biggest microfinance initiative globally. In 1993, NABARD and Reserve Bank of India gave permission to SHGs to create savings accounts in banks. In order to encourage self-employment in rural areas by creating and empowering these organizations the Government of India launched the Swarn Jayanti Gram Swarozgar Yojana in the year 1999. Self Help Groups are small group of people often made up of 10 to 25 local men or women who have voluntarily come forward to form a group to uplift social and economic status of themselves, eventually improving their standard of living with the additional income. In essence, a self-help group is an association of individuals who freely come together to pursue a shared goal. In India, Self Help Groups or SHGs offer a distinctive method of financial intermediation. The strategy gives SHG members access to affordable financial service together with a self-management and development process. People from the similar social and economic background take help from NGOs or government to enhance

their quality of life.

Methodology

Baramati and Indapur tehsils were purposively selected as they had highest number of Self- Help Groups in Pune district. From Pune district Baramati and Indapur tehsil were selected on the basis of maximum number of Self -Help Groups in the tehsil. 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. The data of qualitative nature were converted into quantitative form and score computation was done for each of the independent and dependent variables. The entrepreneurial behaviour of women entrepreneurs was assessed across key dimensions including innovativeness, risk-bearing ability, networking and leadership ability. Innovativeness was measured using a scale comprising seven statements with binary responses (Yes = 1, No = 0). Risk-bearing ability, networking, leadership ability was measured using three-point continuum (Agree = 2, Undecided = 1, Disagree = 0 for positive statements and reversed for negative statements). Scores were totaled and

categorized using the arbitrary method. The total score for each respondent was calculated using the range method to categorize innovativeness, risk bearing ability, networking and leadership ability.

Result and Discussion

SHGs play a critical role in the advancement of entrepreneurship particularly for women in rural areas. By considering the different components of entrepreneurial behaviour for SHG members data was collected. The components considered was innovativeness, risk bearing ability, networking and leadership. The entrepreneurial behaviour of SHG members evaluated on the basis of these components given below.

Table 1: Distribution of SHG members according components of entrepreneurial behaviour

Sl. No.	Categories	Respondents (n=150)	
		Frequency	Percentage
A. Innovativeness			
1.	Low (up to 4)	65	43.33
2.	Medium (5 to 6)	83	55.33
3.	High (7 and above)	02	1.34
B. Risk bearing ability			
1.	Low (up to 7)	39	26.00
2.	Medium (8 to 11)	63	42.00
3.	High (12 and above)	48	32.00
C. Networking			
1.	Low (up to 6)	46	30.67
2.	Medium (7 to 9)	89	59.33
3.	High (10 and above)	15	10.00
D. Leadership			
1.	Low (up to 10)	38	25.33
2.	Medium (11 to 14)	99	66.00
3.	High (15 and above)	13	8.67

1. Innovativeness

There were 55.33 per cent of the members had medium level of innovativeness, followed by 43.33 per cent of them had low level of innovativeness and only 1.34 per cent of the respondents had high level of innovativeness. Might be the reason behind it was after participating in different exhibitions they started to realizing potential of their business and different methods through which the business can be flourished; they try to adopting new practices and technology and only 1.34 per cent members had accepted new methods. Members with low level of innovativeness mostly, followed the traditional methods, old marketing and packaging practices for their products. This result was similar with Dewangan (2019) ^[4] and Devi *et al.* (2019) ^[3].

2. Risk bearing ability

In low category 26.00 per cent of the SHG members came from this category, higher (42.00 per cent) number of members belonged to medium category and near about one third (32.00 per cent) members belongs to high category of risk bearing ability. As majority of these SHGs came from low and medium-income family they don't have courage to bear risk. Every penny is important to them so most of the respondents fell in low and medium category of risk bearing ability. The probable reason behind it is low category members just started their business and they had not have courage to bear risk; majority of members were moderate

with risk bearing ability and with high category members one can able to bear negative losses. The findings were similar with Bhushan *et al.* (2015) ^[2] and Asha *et al.* (2018) ^[1].

3. Networking

There are members in medium category 59.33 per cent which is highest among other two; 30.67 per cent of the respondents in low category and 10.00 per cent of them fell in high level of networking category. Those who have low level of networking might be limited to their local areas. Members with medium category networking probably try to come in contact with people who have knowledge and information about business. Reason behind high networking they were active mode for expansion of business. Women are little shy to talk to others and unknown people that's the reason for so many of them study in low level of category of networking.

4. Leadership

The 66.00 per cent members were in medium level of category, 25.33 per cent of them were found in low level of category and 8.67 per cent of the respondents fell in the high level of leadership category. Members with majority came under medium category they had ability to lead a group due to their education, experience as SHG member. Low category members had lack of knowledge regarding running a business and low experience. Members with high leadership were well educated, experienced and able to become leader. The result was equal with Nagesha (2005) ^[7] and Mubeena *et al.* (2017) ^[6].

Overall entrepreneurial behaviour

The overall entrepreneurial behaviour of SHG members drawn from considering all components as above mentioned like innovativeness, risk bearing ability, networking and leadership is presented below in table 2.

Table 2: Distribution of SHG members according to their overall entrepreneurial behaviour

Sl. No.	Entrepreneurial behaviour	Respondents (n=150)	
		Frequency	Percentage
1.	Low (up to 28)	37	24.67
2.	Medium (29 to 35)	95	63.33
3.	High (36 and above)	18	12.00
	Total	150	100.00

The above table 2 shows overall entrepreneurial behaviour categorized into three categories low, medium and high. In low category 24.67 per cent members comes under this category, 63.33 per cent members belonged to medium category and remaining 12.00 per cent of them belonged to high category of overall entrepreneurial behaviour. Members who came under low category had low ability of innovativeness, fear for profit or loss, low network for expansion of business etc. Members of medium category shows that they were in progressive stage to become a successful entrepreneur, they try to use new technologies for business. High category members try to adopt upcoming new practices for business. The findings of this study were similar with Kumar *et al.* (2014) ^[5] and Passah (2015) ^[8].

Conclusion

The majority of SHG members displayed medium degree of innovativeness, risk bearing ability, networking and leadership. These components of entrepreneurial behaviour helped SHG members to develop and increase their business. Other variables such as source of information and social participation have greater impact on growth of member's entrepreneurial behaviour.

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