

**PROFILE AND MOTIVES OF WOMAN MEMBERS TO JOIN SHGS****Y. H. Rathwa<sup>1</sup> and S. R. Patel<sup>1</sup>**

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**ABSTRACT**

*The study conducted in Gujarat's Chhotaudepur district, 180 women who were members of Self-Help Groups (SHGs) were surveyed. The results show that 45.00 per cent of the women were in the middle age group, with 32.22 per cent having a secondary level of education. The majority (82.25 per cent) were engaged in agriculture and animal husbandry, and 83.33 per cent were married. About 49.45 per cent had low levels of experience, and most families (60.00 per cent) had 5 to 8 members. 68.33 per cent of the women had marginal landholding size up to 1.00 hectare, and 62.80 per cent had annual incomes below ₹50,000/-. Moreover, 76.12 per cent of respondents belonged to one organization, and 40.00 per cent had access to fair market facilities. Mass media exposure was low, with 70.55 per cent having very little exposure, and 39.45 per cent had low participation in extension activities. A significant percentage of respondents (ranging from 56.11 to 73.33) did not have the opportunity to attend training sessions of various durations. Family support was high for 33.35 per cent of the respondents, and 48.90 per cent had a positive attitude towards SHGs. The primary reason for joining SHGs, as reported by 93.33 per cent of the respondents, was to supplement their income, indicating the importance of economic benefits in motivating women to join SHGs.*

**Keywords:** woman, SHG members, entrepreneurial behaviour, business, motives

**INTRODUCTION**

Self-help groups (SHGs) are community-based organizations that empower women by providing a platform for collective learning, saving, and credit. Through SHGs, women are able to come together and learn about financial management, entrepreneurship, and various skills necessary for starting and managing a business. This collective learning helps women gain confidence in their abilities and allows them to develop a support network of like-minded individuals.

One of the primary ways that SHGs empower women is through access to credit. Members pool their savings, which are then used to provide loans to members who want to start or expand their businesses. This eliminates the need for women to rely on expensive and often predatory moneylenders. By having access to credit, women can invest in their businesses, buy equipment and inventory and expand their customer base. SHGs also provide a space for women to build their social capital. By coming together regularly to discuss and solve issues related to their businesses, women build strong relationships and networks that can be used to their advantage. These relationships can help women find suppliers, customers, and other resources that they need to succeed. In addition to financial and social empowerment,

SHGs also provide a platform for women to engage in leadership and decision-making roles. Members of the group take turns holding various positions, such as treasurer, secretary, or chairperson, which allows them to develop leadership skills and gain experience in decision-making.

Overall, SHGs have been shown to be an effective way to empower women by providing them with access to financial resources, building social capital, and providing opportunities for leadership and decision-making roles. Through these avenues, women can build successful businesses, improve their families' standard of living, and become more active and engaged members of their communities. Keeping all of these things in view, the study carried out with following objective.

**OBJECTIVES**

- (1) To study the profile of woman members of SHGs
- (2) To study the motives of woman members to join SHGs

**METHODOLOGY**

The present study was conducted in the Chhotaudepur district of Gujarat State, which includes six talukas: Chhotaudepur, Jetpur-Pavi, Bodeli, Kawant, Naswadi, and

Sankheda. For the study, all six talukas were selected for the research study. Five self-help groups (SHGs) were randomly selected from each taluka, and from each selected SHGs, six members were chosen at random, resulting in a total of 180 respondents. An interview schedule was developed based on the study's objectives, and respondents were personally

interviewed to collect information. The research design used was ex-post facto (Kerlinger, F.N., 1976). All responses were recorded and transferred to a master excel sheet. The data were compiled, scored, tabulated, and analyzed using statistical methods to provide accurate answers to the specific objectives of the study.

## RESULTS AND DISCUSSION

### Profile of the farmers

**Table 1: Profile of woman members of SHGs**

(n = 180)

Sr. No.	Category	Frequency	Per cent
<b>(I) Personal variables</b>			
<b>1</b>	<b>Age</b>		
	Young age (Up to 30 years)	68	37.77
	Middle age (31 to 50 years)	81	45.00
	Old age (Above 50 years)	31	17.23
<b>2</b>	<b>Education</b>		
	Illiterate	42	23.33
	Functionally literate	10	05.55
	Primary education (1 <sup>st</sup> to 7 <sup>th</sup> standard)	16	08.88
	Secondary education (8 <sup>th</sup> to 10 <sup>th</sup> standard)	58	32.22
	Higher secondary education (11 <sup>th</sup> and 12 <sup>th</sup> standard)	41	22.80
	Graduation/Post-graduation	13	07.22
<b>3</b>	<b>Occupation</b>		
	Labour	02	01.20
	Agriculture	07	03.88
	Animal Husbandry	12	06.67
	Agriculture + Animal Husbandry	148	82.25
	Agriculture+ Animal Husbandry + others	11	06.00
<b>4</b>	<b>Marital status</b>		
	Unmarried	11	06.11
	Married	150	83.33
	Widow/Separated	19	10.56
<b>5</b>	<b>Experience in SHG</b>		
	Low (up to 4 years)	89	49.45
	Medium (5 to 8 years)	74	41.11
	High (Above 8 years)	17	09.44
<b>(II) Socio-economic variables</b>			
<b>6</b>	<b>Size of family</b>		
	Up to 4 members	19	10.55
	5 to 8 members	108	60.00
	Above 8 members	53	29.45
<b>7</b>	<b>Land holding</b>		
	Large size of land holding (Above 10 ha)	00	00.00
	Medium size of land holding (4.01 to 10 ha)	03	01.67
	Semi medium size of land holding (2.01 to 4 ha)	13	07.22
	Small size of land holding (1.01 to 2 ha)	39	21.67
	Marginal size of land holding (Up to 1 ha)	123	68.33

Sr. No.	Category	Frequency	Per cent
<b>8</b>	<b>Annual income</b>		
	Up to ₹50,000	113	62.80
	₹50,001 to ₹1,00,000	52	28.88
	₹1,00,001 to ₹1,50,000	12	06.66
	₹1,50,001 to ₹2,00,000	03	01.66
	Above ₹2,00,000	00	00.00
<b>9</b>	<b>Social participation</b>		
	No membership	24	13.33
	Membership in one organization	137	76.12
	Membership in two organizations	19	10.55
	Membership in more than two organizations	00	00.00
	Membership along with position holding	00	00.00
<b>(III) Situational variable</b>			
<b>10</b>	<b>Market facility</b>		
	Very poor (Up to 4)	29	16.12
	Poor (05 to 08)	61	33.88
	Fair (09 to 12)	72	40.00
	Good (13 to 16)	18	10.00
	Excellent (Above 16)	00	00.00
<b>(IV) Communicational variables</b>			
<b>11</b>	<b>Mass media exposure</b>		
	Very low (Up to 7)	127	70.55
	Low (08 to 13)	44	24.44
	Medium (14 to 19)	07	03.90
	High (20 to 26)	02	01.11
	Very high (Above 27)	00	00.00
<b>12</b>	<b>Extension participation</b>		
	Very low (Up to 6)	38	21.11
	Low (07 to 12)	71	39.45
	Medium (13 to 18)	65	36.11
	High (19 to 24)	06	03.33
	Very high (Above 24)	00	00.00
<b>(V) Psychological variables</b>			
<b>14</b>	<b>Family support</b>		
	Very low (Up to 05)	00	00.00
	Low (06 to 08)	31	17.22
	Medium (09 to 11)	32	17.77
	High (12 to 14)	57	31.66
	Very high (Above 14)	60	33.35
<b>15</b>	<b>Attitude towards SHG</b>		
	Strongly unfavourable (Up to 18)	00	00.00
	Unfavourable (19 to 26)	26	14.44
	Neutral (27 to 34)	36	20.00
	Favourable (35 to 42)	88	48.90
	Strongly favourable (Above 42)	30	16.66

**(I) Personal variables**

**(1) Age**

The variable of age was examined as a potential predictor of entrepreneurial behavior among members of a

Self-Help Group (SHG). Respondents were asked to report their age in completed years, and were then categorized into three groups as shown in Table 1 indicated that 45.00 per cent of SHG members fell into the middle age category, while 37.77 per cent were classified as young, and the remaining 17.23 per cent were categorized as old. Thus, it can be inferred

that the vast majority (82.77 per cent) of SHG members were in the middle to young age range.

These findings suggest that age may be a significant personal attribute that can influence entrepreneurial behavior in certain contexts. A plausible reason might be that woman members of SHGs in the middle and young age categories exhibit higher levels of energy and responsibility towards their families, which may motivate them to engage in entrepreneurial activities as a means of supporting and sustaining their households. This finding is similar to the findings of Patil (2019), Thaker *et al.* (2020), Nayak *et al.* (2021) and Siddesswari *et al.* (2021).

## **(2) Education**

Education is widely recognized as a tool for promoting desirable changes in human behavior, such as the acquisition of knowledge, skills, attitudes, and habits. In the context of entrepreneurial development, education is considered to be particularly valuable for expanding individuals' knowledge and information. Thus, facilitating the development of entrepreneurial behavior. Accordingly, the education level of woman members of SHGs was examined and the results presented in Table 1, indicate that just under one-third (32.22 per cent) of SHG members had completed secondary education, while 23.33 per cent were illiterate, and 22.80 per cent had attained higher secondary education. Additionally, 8.88 per cent and 7.22 per cent of respondents had received primary education and graduated/post-graduated education, respectively, while 5.55 per cent were classified as functionally literate. In summary, more than half (55.02 per cent) of woman SHG members had attained education levels of secondary or higher.

This finding suggests that the increasing importance of education is gradually being recognized in the tribal area, where the study was conducted. Furthermore, the availability of educational facilities in the area, through the Sarva Siksha Abhiyan scheme may have facilitated the accessibility of schools for SHG members. This finding is in agreement with the findings of Patil (2019) and Siddesswari *et al.* (2021).

## **(3) Occupation**

Occupation serves as a means for individuals to fulfill their basic needs for survival and to develop their innate biological, social, and cultural capacities, enabling them to adapt to changing environmental conditions and thrive as individuals. In this study, occupation refers to the primary income-generating activities in which woman SHG members and/or their family members engage in order to earn a living and support their families. The assumption underlying the investigation of occupation is that it is an

important component of the socio-economic status of woman SHG members and can directly or indirectly influence their performance. The data collected on the occupation of woman SHG members presented in Table 1 reveal that the majority (82.25 per cent) of woman SHG members were engaged in agriculture and animal husbandry, followed by animal husbandry alone, agriculture and animal husbandry in combination with other activities such as ashra worker, aanganwadi worker, mid-day meal worker, bank sakhi, etc., and labor, which were reported among 6.67 per cent, 6.00 per cent, and 1.20 per cent of respondents, respectively. In conclusion, it can be inferred that the majority (82.25 per cent) of woman SHG members were engaged in agriculture and animal husbandry as their primary occupation. This finding is likely attributable to the fact that Chhotaudepur district, where the study was conducted, is predominantly tribal and agriculture and animal husbandry are traditional sources of livelihood for most people in the region. Similar results have been reported by Nayak *et al.* (2021).

## **(4) Marital status**

In this study, the marital status of woman members of SHGs was investigated to determine its potential impact on their entrepreneurial behavior. The data presented in Table 1 indicates that a large majority (83.33 per cent) of the women were married, while 10.56 per cent were either widowed or separated, and 6.11 per cent were unmarried. The predominance of married women is expected, given the fact that the majority of the SHG members are in the middle to young age group. These findings are consistent with the results of previous studies by Prakalpa (2013), Saikia and Deka (2017) and Bai and Anbu (2019).

## **(5) Experience in SHG**

According to the basic principle that experience improves performance, the experience of woman members in SHGs was examined as a potential factor that may influence their entrepreneurial behavior. The data, presented in Table 1, indicates that just under half (49.45 per cent) of the women had a low level of experience, while medium and high level of experience were observed among 41.11 per cent and 09.44 per cent of respondents, respectively. This finding is potentially attributed to the fact that the majority of woman SHG members belonged to middle and young age groups and may have recently joined SHGs. This result is supported by similar findings from Bai and Anbu (2019), and Prakash *et al.* (2020).

## **(II) Socio-economic variables**

### **(6) Size of family**

In this study, the influence of family size on the

entrepreneurial behavior of woman members in SHGs was examined, as family interactions can shape individual attitudes and actions. Family size can also affect the time that women can dedicate to entrepreneurial activities. The data collected on family size are presented in Table 1 which shows that 60.00 per cent of respondents had 5 to 8 members in their family, while 29.45 per cent had more than 8 members, and 10.55 per cent had up to 4 members in their family. It can be concluded that the majority (89.45 per cent) of woman members of SHGs had 5 or more than 5 members in their family indicating the prevalence of joint family systems in the study area. These findings are consistent with those of previous studies conducted by Chandravadia *et al.* (2018), and Dewangan *et al.* (2019).

### **(7) Land holding**

In order to measure the socio-economic status of individuals, the size of land holding is an important indicator that can influence their entrepreneurial behavior by generating more income. The data collected in this study, presented in Table 1, shows that 68.33 per cent of the woman members of SHGs had a marginal size of land holding, which is up to 1.00 ha. This was followed by 21.67 per cent and 07.22 per cent who had a small (1.01 to 2.00 ha) and a semi-medium (2.01 to 4 ha) size of land holding, respectively. Only 01.67 per cent of woman members of SHGs had a medium size of land holding (4.01 to 10 ha), while 01.11 per cent were landless. It can be concluded that the majority (90.00 per cent) of woman members of SHGs had marginal and small land holdings, which may be due to land subdivision from generation to generation. This finding is in line with the findings of Dewangan *et al.* (2019), and Nayak *et al.* (2021).

### **(8) Annual income**

The annual income of woman members of SHGs, which refers to their total earnings from all possible sources, provides an insight into their financial situation and is expected to influence their level of participation in entrepreneurial activities. Analysis of the data collected from the respondents as presented in Table 1 shows that the 62.80 per cent of woman members of SHGs had an annual income up to ₹50,000/- while 28.88 per cent had an annual income in the range of ₹50,001/- to ₹1,00,000/-. Only 06.66 per cent and 01.66 per cent of the woman members of SHGs had an annual income in the range of ₹1,00,001/- to ₹1,50,000/- and ₹1,50,001/- to ₹2,00,000/- respectively. None of the woman members of SHGs had an annual income above ₹2, 00,000/-. Thus, it can be inferred that a majority (91.68 per cent) of the woman members of SHGs had an annual income up to ₹1,00,000/-.

This finding could be related to the respondents'

occupational profile of agriculture along with animal husbandry and their possession of marginal and small landholdings. This situation may have motivated them to join SHGs as a means of generating alternative income and savings. These findings are partially consistent with the results of Chandravadia *et al.* (2018) and Dewangan *et al.* (2019).

### **(9) Social participation**

Social participation refers to an individual's involvement in various social organizations. It has been suggested that women who have wider social participation within self-help groups (SHGs) may possess greater community-orientation, knowledge, and resourcefulness, which can positively impact their entrepreneurial behavior within SHGs. The results presented in Table 1 indicate that a majority of SHG members (76.12 per cent) had membership in one organization, while 13.33 per cent had no membership in any organization and 10.55 per cent had membership in two organizations. None of the members held positions or memberships in more than two organizations. This finding may be attributed to the presence of village milk co-operatives and NGOs such as the Dipak and Shroff foundation in the study area. The prevalence of membership in one or two organizations among SHG members is consistent with the findings of Nayak *et al.* (2021).

### **(III) Situational variable**

#### **(10) Market facility**

The availability of market facilities is a critical factor for entrepreneurial activities. Analysis of the data presented in Table 1 revealed that 40.00 per cent of the woman members of SHGs had fair market facilities, while 33.88 per cent and 16.12 per cent had poor and very poor market facilities, respectively. Only 10.00 per cent of the respondents had access to good market facilities, and none were found in the excellent category. This suggests that the majority of SHG members had limited access to adequate market facilities. The survey revealed inadequate transport facilities, poor communication facilities, and a lack of marketing outlets in many areas which likely contributed to these results. These findings are partially consistent with those of Bhatt (2010) and Sreeram (2013).

#### **(IV) Communicational variables**

##### **(11) Mass media exposure**

The mass media plays a crucial role in shaping and reflecting public opinion and connecting individuals to the world. Exposure to mass media can increase awareness, knowledge, and bring about changes in attitudes and social

norms, which may positively impact the entrepreneurial behavior of women members of SHGs. To better understand the mass media exposure of women members of SHGs, data were collected, and the results presented in Table 1 indicate that more than two-thirds (70.55 per cent) of the women had a very low level of mass media exposure, followed by 24.44 per cent with low exposure. Only 03.90 per cent and 01.11 per cent of the women had medium and high levels of mass media exposure, respectively. None of the members were found in the very high category of mass media exposure. Therefore, it can be concluded that the vast majority of women members of SHGs (94.99 per cent) had very low to low exposure to mass media.

This may be due to their extensive involvement in occupational, household, and entrepreneurial activities, leaving them with little time to access mass media sources. It is also possible that they may not have a strong inclination towards mass media. This finding is consistent with the finding of Patil (2019).

#### (12) Extension participation

**Table 2 : Distribution of the woman members of SHGs according to their training received**

(n = 180)

Sr. No.	Types of training	No. of trainings attended									
		No training		One time		Two times		Three times		More than three times	
		No.	Per cent	No.	Per cent	No.	Per cent	No.	Per cent	No.	Per cent
1	One day training	132	73.33	31	17.22	12	06.00	02	01.11	03	02.34
2	Two day training	129	71.66	30	16.66	18	10.00	03	01.68	00	00
3	Three day training	101	56.11	52	28.90	18	10.00	08	04.44	01	0.55
4	Above three day training	109	60.55	35	19.44	16	08.88	15	08.33	05	02.80

Table 2 reveals that a significant number of woman members of SHGs did not receive any one-day, two-day, three-day or more than three-day training. Specifically, 73.33 per cent of respondents did not receive any one-day training, while 71.66 per cent did not receive any two-day training, and 56.11 per cent did not receive any three-day training. In the case of training programs of more than three days, 60.55 per cent of the respondents could not attend such training. Additionally, those who received training were mostly limited to one or two sessions, with only a small percentage attending three or more sessions. Overall, the findings suggest a significant gap in the training opportunities available to woman members of SHGs. In general, the results suggest that a majority of woman members of SHGs had limited access to training opportunities. This could be due to their increased responsibilities in household activities, which might compel them to avoid training outside their social system. These findings are partially supported by the findings of Prakash *et al.* (2020) and Sharma *et al.* (2020).

The study focused on the extension participation of woman members of SHGs, which refers to their frequency of participation in various extension activities, including meetings, field visits, demonstrations, exhibitions, and krishimela. The data presented in Table 1 revealed that 39.45 per cent of the respondents had a low level of extension participation, while 36.11 per cent, 21.11 per cent, and 3.33 per cent had medium, very low, and high level of extension participation, respectively. None of the respondents had a very high level of extension participation. The results indicate that a majority of the woman members of SHGs (75.56 per cent) had medium to low levels of extension participation, which may be due to their moderate interest in extension activities. This finding partially supports the findings of Dewangan *et al.* (2019).

#### (13) Training received

Participation in different training programmes in general boosts up one's confidence level and skill development. Thus, training is one of the important variables which might impact on entrepreneurial behaviour.

#### (V) Psychological variables

##### (14) Family support

The present study defines family support as the level of support provided by family members, including relatives or friends, to woman members of SHGs in their entrepreneurial pursuits. The results presented in Table 1 indicate that 33.35 per cent of the respondents reported having a very high level of family support, followed by 31.66 per cent, 17.77 per cent, and 17.22 per cent with high, medium, and low levels of family support, respectively. Therefore, it can be inferred that a majority (65.01 per cent) of the woman members of SHGs had a high to very high level of family support. This could be due to the family members' understanding of the importance of additional income to sustain the family, resulting in a supportive approach towards the respondents.

##### (15) Attitude towards SHG

The concept of attitude refers to the psychological

tendency of assessing a particular entity with varying degrees of positivity or negativity, which subsequently influences the individual's behavior. The results presented in Table 1 indicate that a significant proportion of the woman members of SHGs (48.90 per cent) exhibited a favorable attitude towards SHGs, while 20.00 per cent and 16.66 per cent demonstrated neutral and strongly favorable attitudes, respectively. On the other hand, only 14.44 per cent reported an unfavorable attitude, and none of them exhibited a strongly unfavorable attitude. It can be inferred from these findings that a substantial majority

(65.56 per cent) of the respondents had a positive to strongly positive attitude towards SHGs, which could be attributed to the positive impact of SHGs on their socioeconomic status and empowerment. However, the researcher also noted that certain respondents were unable to access credit facilities, possibly due to irregular savings, which could have contributed to the unfavorable attitude observed in 14.44 per cent of cases. The above findings in line with the findings reported by Bariya *et al.* (2019) and Patil (2019).

**Motives of woman members to join SHGs**

**Table 3: Motives of woman members to join SHGs**

(n = 180)

Sr. No.	Motives	Frequency	Per cent	Rank
1	<b>Skill development</b>	101	56.11	IV
2	<b>Utilization of free time</b>	81	45.00	VIII
3	<b>Easy availability of loan</b>	131	72.78	III
4	<b>To get supplement income</b>	168	93.33	I
5	<b>To meet family expenses</b>	147	81.67	II
6	<b>To get more social contacts</b>	72	40.00	IX
7	<b>To start business</b>	90	50.00	VII
8	<b>For self empowerment</b>	93	51.67	VI
9	<b>As a hobby</b>	64	35.56	X
10	<b>To be self independent</b>	96	53.33	V

Based on the data presented in Table 3, the primary motive for joining a self-help group (SHG) was to obtain supplementary income, which was reported by 93.33 per cent of female SHG members. The second and third most common motives were to meet family expenses (81.67 per cent) and to have easy access to loans (72.78 per cent), respectively. Other motives in descending order of priority were skill development (56.11 per cent), self-independence (53.33 per cent), self-empowerment (51.67 per cent), starting a business (50.00 per cent), utilizing free time (45.00 per cent), establishing more social contacts (40.00 per cent), and pursuing the activity as a hobby (35.56 per cent).

were members of one organization and had access to fair market facilities. The study further highlighted low levels of mass media exposure and limited participation in extension programs among the woman members. Training attendance was also relatively low. However, there was a substantial level of family support and a favorable attitude towards SHGs among the respondents. Overall, SHGs were seen as a platform for collective action and decision-making, capable of enhancing the socio-economic status and empowerment of marginalized communities. The study emphasized the importance of SHGs in promoting economic and social development.

**CONCLUSION**

The present study investigated the demographic and socio-economic characteristics of women who were members of Self-Help Groups (SHGs). The findings indicated that a significant portion of the woman members belonged to the middle age group. A considerable percentage had obtained a secondary level of education. The majority of them were engaged in agriculture and animal husbandry as their occupation and were married. Many had limited work experience and had families with 5 to 8 members. The data also revealed that a majority of them had small land holdings and low annual income. Additionally, most of them

**POLICY IMPLICATIONS**

In addition to serving as a guideline for policymakers, the study's results can also provide valuable insights for researchers and practitioners interested in women's empowerment and development. The data collected can be used to identify patterns and trends in women's attitudes, behaviors, and experiences related to SHGs, which can inform future research and program development. Furthermore, the study's findings can contribute to the broader body of knowledge on women's empowerment and socio-economic development, particularly in rural areas where SHGs are prevalent. By shedding light on the factors that influence

women's participation in SHGs and their attitudes towards these groups, the study can help to inform the development of more effective interventions aimed at promoting women's empowerment and improving their socio-economic status.

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#### CONFLICT OF INTEREST

The authors of the paper declare no conflict of interest.

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