

# Analytical Study of the Role of Self-Help Groups in Women Empowerment in Wardha District

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**Abstract-** Women empowerment is a critical component of sustainable development, and Self-Help Groups (SHGs) have emerged as a powerful tool in promoting women's socio-economic progress. This research paper aims to analyze the role of Self-Help Groups in women empowerment in Wardha district, India. The study employs a mixed-method approach, combining qualitative interviews and quantitative data analysis to assess the impact of SHGs on women's empowerment indicators such as economic independence, decision-making, and social status. The findings shed light on the significance of SHGs in fostering women's empowerment and offer valuable insights for policymakers, development practitioners, and stakeholders to strengthen and expand such initiatives.

**Keywords:** Women Empowerment, Self-Help Groups, Wardha District, Economic Independence, Social Status, Agency.

## 1. Introduction:

SHGs are a new organizational program in India for women uplifting and welfare all women in India are given the opportunity to join any of the SHGs for training and development, to become entrepreneurs and skilled workers. The SHGs are promoted by the government. As if women in India may not be resourceful enough. In a country like India where 50% of the population is consisting of women candidates, But due to male-dominated society in Indian culture we till now cannot achieve that much participation of women in the development journey of our nation, most of the NGOs and various national programs have taken initiatives for women to come forward and work but there were various barriers which now up to somewhat extend are resolved and women of our nation are moving for their development or we can say for their Empowerment in all areas. One of the best solutions is the formation of a Self Help Groups (SHGs), for the eradication of poverty in our country, especially for rural women, Self Help Group (SHG), in the name itself it is clear that these groups are formed to help by themselves. The role of SHG is very significant in the present day context, both in motivating women to save at least some portion of their income regularly and to use that amount as an investment in some income-enerating activities. In rural India, the provision of employment opportunities and income-generating activities to rural women is one of the efficacious ways to improve their nutrition, health, education, and social status. In most of the developing countries, greater emphasis is laid on the imperative need for the development of women in rural areas and their involvement in general development. In our country, continuous efforts are being made by the central and state government to improve the status of rural women, especially those below the poverty line through different schemes of rural development. Since the day of independence, several innovative schemes have been launched for the uplifting of women in our country. There has been a perceptible shift from viewing women as critical agents for socio-economic development. Now the emphasis has been shifted from development of women to empowerment of them.

Self Help Group in India (SHGs):

The beginning of SHGs can be seen back to the Grameen Bank of Bangladesh, founded by DR. Mohamed Yunus. SHGs were started and formed in the year 1975. National Bank for Agriculture and Rural Development in India was established in the year 1986-1987. Due to very negligible credit lending sources were available in rural areas people have to reside on head of the village to receive loan therefore NABARD has started SHGs for solving the questions of credit lending for rural areas easily.

Up till the year 1983, Microfinance concept of small loans to all who are out of the reach of the formal credit network, achieve large popularity in Bangladesh with Grameen Bank by Muhammad Yunus'

In the year 1990, NABARD in India initiated to support SHGs, and following that Central Bank of India allowed SHGs to open Bank Saving accounts in the year 1993 .

The Government of India launched an official program to promote SHGs in 1999, this program is named as Swarnajayanti Gram Swarozgar Yojana, due to few weakness in the program the program failed to achieve the set goals and was recreated by the name with changes in the previous program naming National Rural Livelihood Mission .

## Dashasutri -

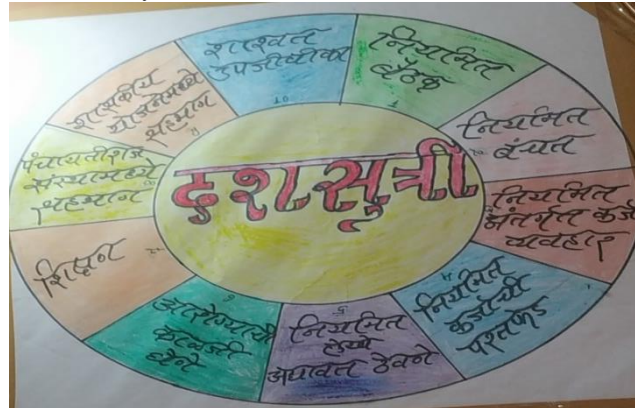
An important element of the promotion and construction of the Umed center is its acceptance to Dashasutri. Dashasutri contains 10 organising principles strictly followed by Self Help Groups (SHGs). In addition to the five principles of financial ethics, Dashasutri motivates women to discuss and take action on health issues, nutrition, employment, access to social security nets, good governance in area, education and water-hygiene. Dashasutri is a quality symbol of SHGs and Village Organizations (VOs) in all Maharashtra regions.

**Dashasutri includes:**

1. Regular Meetings
2. Regular Savings
3. Internal borrowing
4. Regular repayment of loans to SHGs
5. Bookkeeping- maintaining regular accounts
6. Good Health for all
7. Higher Education for Everyone
8. Regular Participation in Panchayat Raj
9. Access of Rights through Government Programs
10. Sustainable Livelihoods

'Wardhini' model of SHG mobilization

UMED successfully uses the 'Wardhini' Model as a home model in three blocks of Wardha district, 'Sanghatikas' was already trained under the SGSY in 2008. It was already decided to utilize the services of all these Sanghatikas in 5-8 blocks of the Wardha



district and the nearby districts of it. thesanghatikas are called Wradhani ,The 72 Sanghatikas have brought in a significant qualitative improvement in the SHG movement in the Wardha District. 'Wardhini' is a group of members of SHGs who are highly skilled and knowledgeable person who give training to all SHGs. Wardhani's rounds were organized in the village 'Babhulgain' and 'Ralegaon' blocks of Yavatmal. 'Wardhins' live in the villages for a minimum of 15 days at a stretch for community mobilization. As per the plan, they will complete 3 such rounds in 3 months (one round per month). 9 active women out of 77 Wardhins were identified as trainers during training processes. The task of a Wardhini is to train the newly identified community resource persons and bookkeepers from villages of other districts. The training process also involved village immersion of Wardhins where they were attached with SERP-CRPs. This exercise helped Wardhins understand the SERP working model and relate it with the context of Maharashtra State.

**Achievements:**

- Based on what they learned during the training programs, Wardini was able to create 4-5 new SHGs (throughout their assigned village) within 7 days.
- Wardhini also worked on reviving the old SHGs and strengthening existing groups.
- Wardhins is also very focused on bringing community members left out and at risk within Umed. They also build special SHGs for widows and the disabled.
- The Wardini hopes to build more new SHGs, revitalize the old ones, and strengthen existing ones in the valleys.
- Each ward was provided with a separate 'IEC kit' that included reference materials, instructions, schedules, notebooks for use in the field.

**LITERATURE REVIEW**

D. Amutha (2011) in her study Role of Self Help Groups in Women Development- an Empirical Study concluded that SHGs improve the equality status of women's as a member of group, as a member of society, as a house member in democratic, economic, social and cultural areas of life. She express some important principles of SHGs are group arrangements, trust in group members, organizing group in effective way, uniting group, carefully using money in group, lending to members only on demand, there is no need to mortgage anything for taking loan from SHGs. Women friendly, group pressure for repayment, capacity bulding, empowering women all these are some principles of SHGs. The researcher aims at evaluating the development of rural women through SHGs and availing micro finance in two blocks of Tamil Nadu State. This study is experimented with the help of primary data collected from sample area of 3 moths data period (2011). Total 216 respondent from 12 shgs of two blocks of from Tuticorin District, Tamilnadu state, India viz, Pudur and Kayathar by using simple ramdaom sampling method.The result is possitive in experincing various possitive changes in SHG members life in all areas. The result of  $\chi^2$  analysis discloses that there is significant relationship between socio-economic status after joining SHGs and SHGs members in two blocks from Tuticorin District study area.(Amutha, 2011)

Minimol M. C.1\* and Makesh K. G.2 in their study on Empowering rural women in Kerala: A study on the role of Self Help Groups (SHGs) (November 2012) concluded that the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective. Further efforts in refining group characteristics and realigning group objectives can ensure furtherance of effectiveness of SHGs in translating rural women into a more powerful section of the society. (C., 2012)

Mohanankaran, (2005). Currently about 90 percent of SHGs are women. With the participation of women in this program, the process of women's empowerment in India can be successfully achieved.

Although the SHGs model was very popular in the southern provinces at first but in recent years non-southern countries have also taken over and their share has increased. Apart from this, there needs to be a special focus on the impoverished provinces of Bihar, Chattisgarh, Jharkhand, Madhya Pradesh and Uttar Pradesh, which are far behind. SHGs formed by NGOs and other formal agencies but directly financed by banks is the most successful model accounting 72 percent share in the total SHG-bank linkage program. SHGs are made up of NGOs and other legal entities but which are directly financed by banks are the most effective and successful model accounting, 72 percent share in total SHG-bank linkage program (SHG-BLP). However, SHGs established and funded by banks have also increased their share in recent years from 13 percent in March 2001 to 20 percent in March 2010. This shows that commercial banks are making sincere efforts to engage directly with the rural poor. Their social and economic development. The repayment rate, under the SHG model, is 94 percent indicating that poor people are willing to use credit facilities from institutional sources at a market interest rate as long as it is found to be problem-free, timely and easy. A total of 1.36 percent of NPAs as of March 2007 were significantly lower than NPAs of 5 percent in all commercial banks. This clearly shows that the SHG-Bank Linkage system is economically viable and sustainable.

Das, Sanjay Kanti (JANUARY 2013) in his study An Analytical Study of Quality Assessment among SHG 's of NABARD & MYRADA concluded that

concluded that the Group level is very low for the nominees development blocks comparing to other blocks or provinces. Strong random selection of sample can be one of the reasons. Environment as a whole in blocks / region and popular theories on the state of the SHG movement in the province seems to be properly represented by the marks of groups. In many other studies, the quality of the groups does not follow any specific pattern. This is also proved in this paper that two different test tools e.g. NABARD & MYRADA show different languages

regarding the quality of selected SHG ranges. However, it is concluded that some of the possible causes are also which is likely to affect those grades is (Das, 2013)

## RESEARCH METHODOLOGY

### 1.2 Problem Definition:

This research study is relationship biased how with the help of micro credit given to SHGs members women are learning various skills to empower themselves according to the line of their interest.

### 1.3 Importance of the Study:

As we know that, women are the vital part of Indian economy, constituting one-third of the national labor force and a major contributor to the survival of the family. Poorer the family, greater is its dependence on women's income. In this era of post-economic reforms group approach for poverty alleviation, has been gaining recognition in Asian countries. Mostly women are mobilized to organize into groups for undertaking mutually beneficial social and economic activities. The group forms the base for self employment through group dynamics. These groups are known as Self Help Groups (SHGs) which are small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self and mutual help. There is a need to study about how Self Help Groups are improving in all aspects through micro credit provided to them in all 8 Talukas of Wardha district.

### 1.4 Objectives of the Study:

#### Broad Objective:

The overall objective of the research study is to provide evidence-based analysis of development of women SHGs through micro credit provided to them.

#### Specific Objectives:

The specific objectives of the proposed research study are summarized below:

1. To understand the status of Self Help Groups (SHGs) in Wardha District.
2. To explore the present status of Micro Credit through SHGs in Wardha District.
3. To study the impact of women empowerment generation through women SHGs business activities on SHG member.

### 1.5 Hypotheses Statements:

The hypotheses is formulated for this research study are stated below:

- 1) H1: There is a significant relationship between self help group activities and overall development of women.

### 1.6 Scope and Limitations of the Study:

The Scope of the research study is as stated below:

1. The study is geographically confined in relation to Women SHGs.
2. The study is related with overall development of women SHGs in Wardha District.
3. Data provided by the respondent may not be highly accurate.

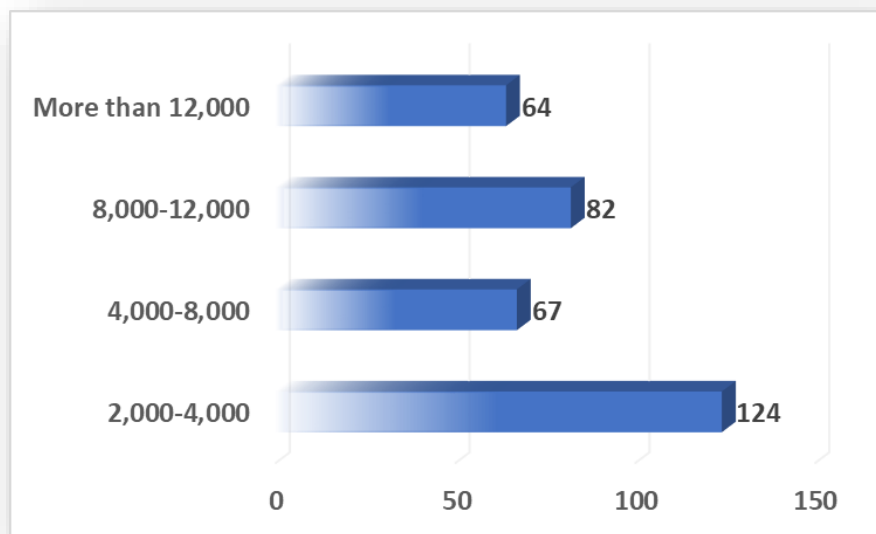
## DATA ANALYSIS AND INTERPRETATION

In Literature review the researcher find that most of the researches are done in South India, as it is true that first in India it is started in Tamil Nadu but now in Vidharbha it is having tremendous growth in all respect. Wardha district is on 1<sup>st</sup> in ranking in accordance with Repayment of loan, number of SHGs, Bank linkage and loan Disbursement. For marketing there is Wardhini Group formed for helping rural women what to produce and how to market it, don't find these things in any of the research in my literature review. In this study light will be thrown on all these aspects of 8 Talukas of Wardha District with reference to Microcredit.

Table 24: Showing respondents monthly saving before joining SHGs (in Rs.)

Sr. No.	Particulars	Frequency	Percentage	cumulative percentage
1	2,000-4,000	124	36.80	36.80
2	4,000-8,000	67	19.88	56.68
3	8,000-12,000	82	24.33	81.01
4	More than 12,000	64	18.99	100.00
Total		337	100.00	

Figure 24: Showing respondents monthly saving before joining SHGs (in Rs.)



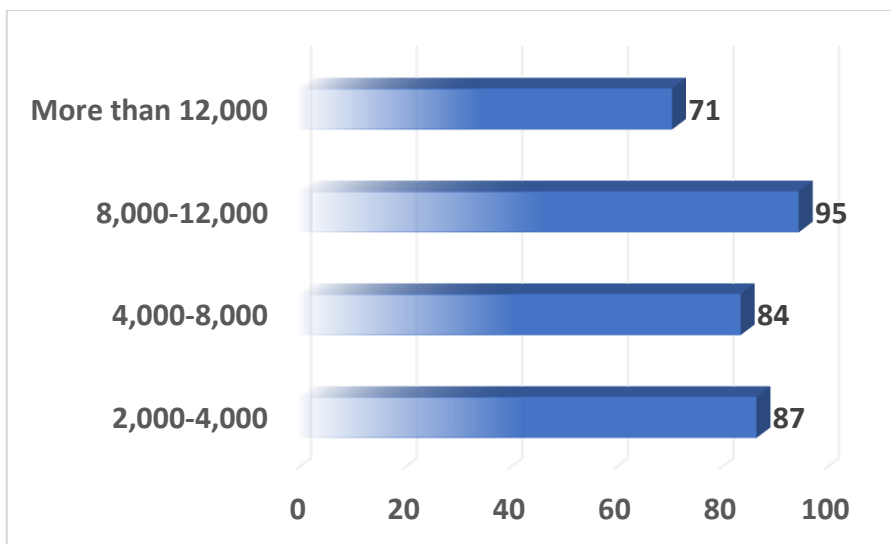
**Analysis:** Table number 24 and its corresponding figure number 24 shows the monthly savings of self help group member before joining SHG. It is found from the table that out of 337 respondents 124 saves 2000 to 4000 rupees per month, 67 respondents save 4000 to 8000 rupees per month, 82 respondents save 8000 to 12000 per month while 64 respondents save more than 12000 rupees for a month. Thus, it is found that most of the respondents save only 2000 to 4000 rupees for a month before joining self help group.

**Result:** It can be concluded from the above analysis that most of the members are able to save only Rs. 2,000-4,000 per month. Main reason behind low saving is inflation and financial need. That is why most of the respondents are not able to save more before joining the SHGs.

Table 25: Showing respondents monthly saving after joining SHGs (in Rs.)

Sr. No.	Particulars	Frequency	Percentage	cumulative percentage
1	2,000-4,000	87	25.82	25.82
2	4,000-8,000	84	24.93	50.75
3	8,000-12,000	95	28.19	78.94
4	More than 12,000	71	21.07	100.00
Total		337	100.00	

Figure 25: Showing respondents monthly saving after joining SHGs (in Rs.)



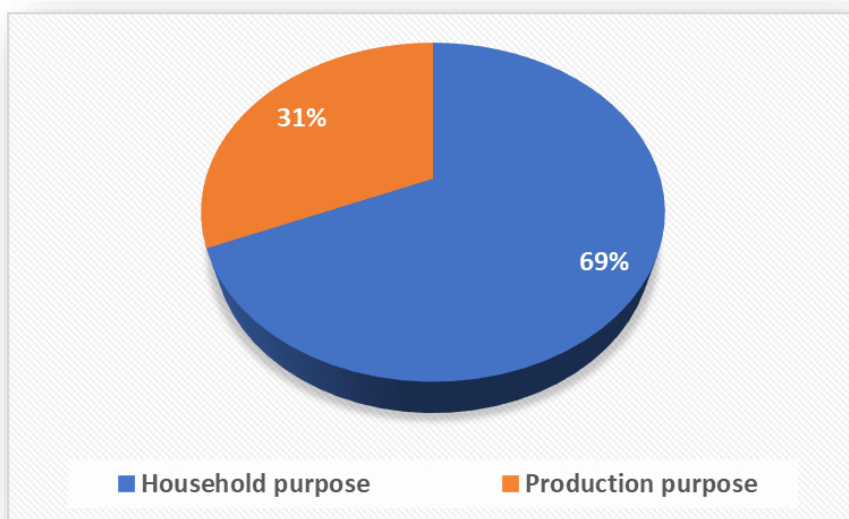
**Analysis:** As per table number 25 and its corresponding graph 25 which shows the monthly saving after joining SHG. It is found from the table that 87 that is 25.8 percent respondent saves 2000 to 4000 rupees per month 84 that is 24.9 3% respondents save 4000 to 8000 rupees per month 95 respondents save 8000 to 12000 rupees per month while 71 respondents save more than 12000 rupees per month. Thus, it is found that the saving has been increase after joining SHG.

**Result:** It can be concluded from the above analysis that as the income of the respondents increased after joining SHGs, similarly their savings have also increased.

Table 26: Showing the purpose of utilization of the loan amount

Sr. No.	Particulars	Frequency	Percentage	cumulative percentage
1	Household purpose	231	68.55	68.55
2	Production purpose	106	31.45	100.00
Total		337	100.00	

Figure 26: Showing the purpose of utilization of the loan amount



**Analysis:** Table Number 26 and its corresponding graph Number 26 shows the purpose for which the loan amount has been utilized. It is found that 231 respondents out of 337 have used the loan for household purpose such as marriage, education etc while 106 respondent have used loan for production purpose i.e. farming and business etc.

**Result:** It can be concluded from the above analysis that some respondents have used the loan household purposes and some have used it for production. However, the number of respondents which have used it household purposes are more.

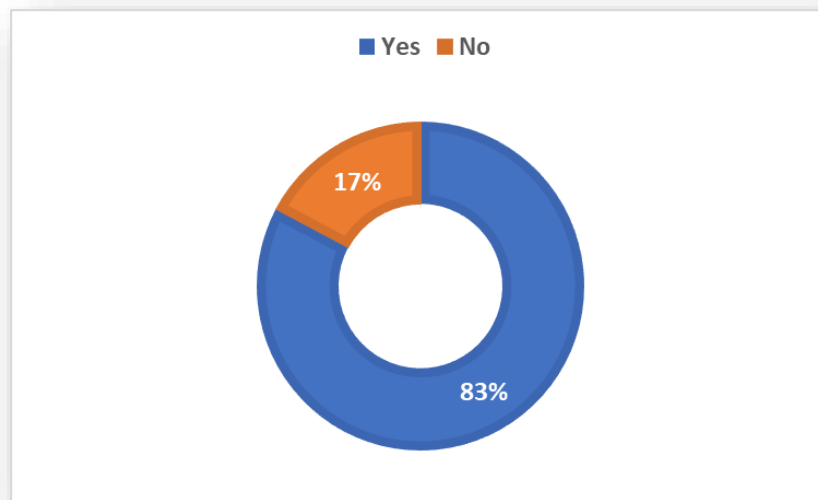
Table 27: Showing improvement in credit facilities after joining SHGs

Sr. No.	Particulars	Frequency	Percentage	cumulative percentage
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1	Yes	279	82.79	82.79
2	No	58	17.21	100.00
Total		337	100.00	

Figure 27: Showing improvement in credit facilities after joining SHGs



**Analysis:** Table number 27 and its corresponding graph number 27 shows whether credit facilities of members are improved after joining SHG. It is found that out of 337 members 279 agrees that their credit facilities are improved after joining SHG while 58 members disagree that their credit facility are improved after joining SHG.

**Result:** It can be concluded from the above analysis that credit facilities of the members have improved after joining SHG. As they repay the loan on time, banks are ready to give them loan at the time of need.

$H_0$ : There is no significant relationship between self help group activities and overall development of women.

$H_1$ : There is significant relationship between Self Help Group Activities and overall Development of Women

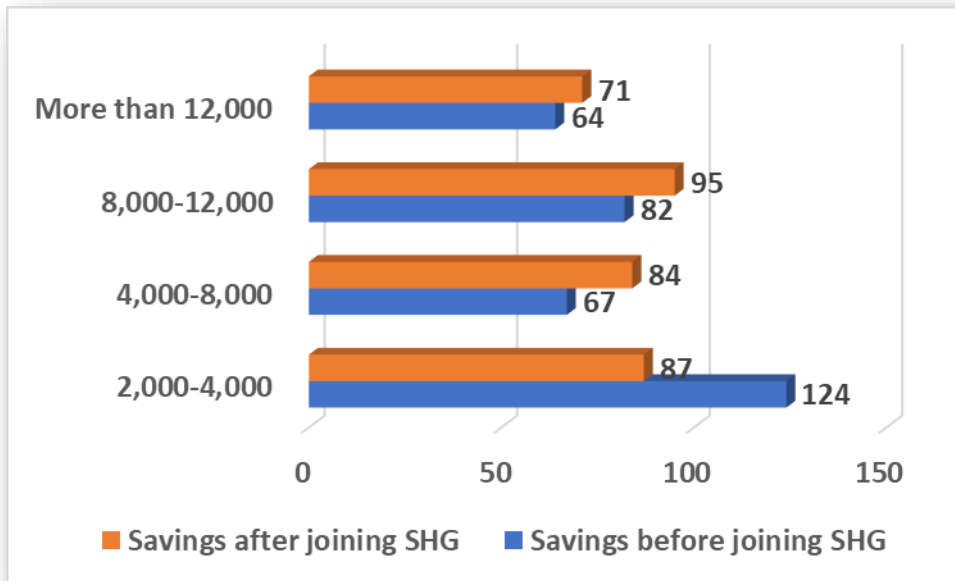
To test this, Analysis of Variance (ANOVA) analysis has been conducted, the results of which are shown below:

Table 51: Table showing ANOVA results

Anova: Single Factor						
<b>SUMMARY</b>						
<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>		
Savings before joining SHG	337	760	2.255193	1.309683		
Savings after joining SHG	337	824	2.445104	1.188198		
<b>ANOVA</b>						
<i>Source of Variation</i>	<i>SS</i>	<i>Df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	6.077151	1	6.077151	4.865846	0.027731	3.855334
Within Groups	839.2878	672	1.24894			
Total	845.365	673				

Above table shows the ANOVA results for difference in variance of income of respondents before and after joining SHGs. It is found that the calculated F-value is 4.865 and the P-value is 0.0277. This P-value is less than the level of significance of 0.05. Hence, it can be concluded that there is significant increase in the income of respondents after joining SHGs.

Figure 52: Savings of respondents before and after joining SHGs.



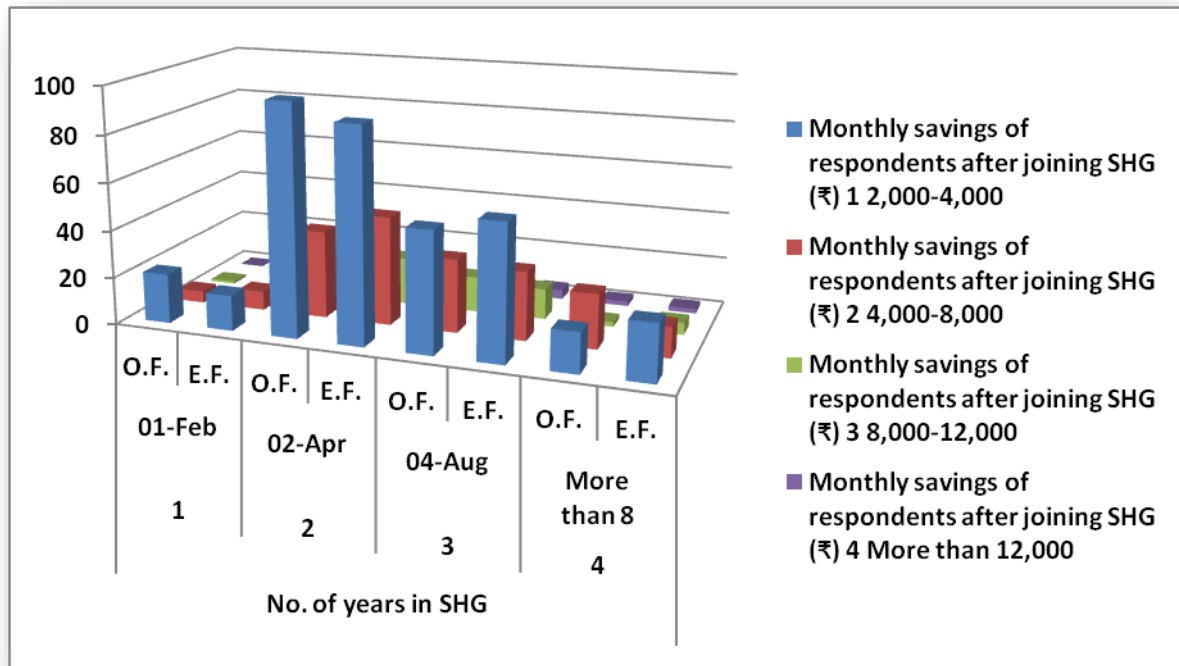
The above figure shows the savings of respondents before and after joining SHGs. It can be observed that there is significant increase in the amount of savings after joining SHGs. It shows the viability of the SHGs. It is further tested whether this increase in savings is related to the number of years in the SHGs.

To test this, chi-square test has been conducted, the results of which are shown in table

**Table 53: Chi-square test results between number of years in SHGs and amount of savings after joining SHGs**

Particulars				Monthly savings of respondents after joining SHG (₹)				Total
				1	2	3	4	
				2,000-4,000	4,000-8,000	8,000-12,000	More than 12,000	
No. of years in SHG	1	1-2	O.F.	21	5	1	0	27
			E.F.	15	8	3	1	27
	2	2-4	O.F.	97	37	23	6	163
			E.F.	90	46	20	7	163
	3	4-8	O.F.	51	31	15	6	103
			E.F.	57	29	13	4	103
	4	More than 8	O.F.	17	23	2	2	44
			E.F.	24	13	5	2	44
Total			O.F.	186	96	41	14	337
			E.F.	186	96	41	14	337

( $\chi^2 = 24.12$ ; DF = 09; LOS = 0.05; CV = 16.91; p-value = 0.00)(O.F.= Observed Frequency; E.F.= Expected Frequency)



Above table shows the relationship between number of years with SHGs and amount of savings. If the respondent remain member of SHG for more number of years, their amount of savings ought to be more which shows the viability of SHGs.

The chi-square value if found to be 24.12 with 9 degrees of freedom with p-value of 0.00. the calculated chi square value is greater than critical value of 16.91 at 5% level of significance. Hence, it can be concluded that there is significant relationship between number of years respondents spends with SHGs and the amount of savings which proves the viability of micro credit provided by SHGs.

#### Conclusion:

Micro credit is used to alleviate poverty and increase income of people especially lower middle class and poor. Joining SHGs and staying there for a certain number of years as a member may help them to overcome their poverty. The viability of SHGs proves only when there is increase in the income of their members vis-à-vis increase in savings.

ANOVA test has been and it is found that there is significant increase in the income of respondents before and after joining SHGs. Similarly, it is also found that there in a relationship between the number of years they remain as a member of the group and the amount of saving. The more they stay in the group as a member the more savings they are expected to generate.

#### CONCLUSION

Hypothesis 1 is tested by using Chi-square test in SPSS 25. Chi-square test and one ANOVA test has been conducted test the hypothesis. Chi-square test result and ANOVA results are significant at 5% level of significance. **Hence null hypothesis is rejected and it can be concluded that there is significant relationship between Self Help Group Activities and overall Development of Women. Hence, the alternate hypothesis is accepted at 5% level of significance.**

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