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**A STUDY ON SOCIO-ECONOMIC CONDITION OF SELF HELP GROUPS IN  
MAN TALUKA (SATARA DISTRICT)**

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**Dr. kashinath Ramachandra Chavan<sup>1</sup> Dr. Hindurao Vasant Sankpal<sup>2</sup>**

<sup>1</sup>Head, Department Of Economics, Arts Commerce and Science College Lanja Dist Ratnagiri Maharashtra

<sup>2</sup>Assistant Professor, Department of Economics, Rajarshi Shahu Arts and Commerce College Rukadi,

**Corresponding Author- Dr. kashinath Ramachandra Chavan**

Email- [krchavan9@gmail.com](mailto:krchavan9@gmail.com)

[hinduraosankpal@yahoo.in](mailto:hinduraosankpal@yahoo.in)

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**Abstract**

*Self help groups are a very important tool for the empowerment of women in rural areas. In a developing country like India, Self Help Group is playing a vital role in helping women lead a self-reliant life and in nation building. Savings groups benefit not only individual women but all women in the community. Self Help Group is a collective action and has become a very important part of the rural economy. According to the researchers, women in rural areas should be trained as well as inclusive to become active participants in social and economic progress through self-help groups. The SHG was started by Mohammad Yunus in 1975 through a German bank in Bangladesh. The members of the self-help group can be women only, men only or mixed ie women and men together. This number should be 20 or less. Each member of the group comes together for a fixed period of time and saves a certain amount in the group as savings. This period is once a week or once a month. Researchers have selected 210 women self help groups from a total of 105 villages, 2 self help groups from each village in man taluka. Researchers have studied 20 out of 210 self-help groups for their research papers. 10% of the total SHG has been selected for the present study. Out of the selected women self help groups, 12 women self help groups have 10 women each and the remaining 8 women self help groups have 20 women each. A total of 280 women self help groups are participating in the selected 20 women self help groups.*

**Key words:** SHG, Socio-Economic, Analysis, women, rural area etc.

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**Introduction:**

The women's self-help group is for women only. It consists of 10 to 15 women and those women are their small savings. The main purpose of forming self help groups is to inculcate the habit of frugality in women and encourage them financially. In which some strategies are formulated for the development of women. In a women's self-help group, women can save on a daily basis and when they need a loan, other women in the group can take out a loan with or without their consent. The women's self-help group has made it a habit for women to be frugal and if they want a loan, it can be easily taken out of the bank by the group. Women's self-help group is a group of women formed for the economic development and benefit of women in self-help groups. The women's self help group is for women only and consists of 10 to 15 women. After starting a women's self-help group, the habit of saving money and getting acquainted with banking transactions is formed on a large scale. By setting up women's self-help groups, the members of the self-help groups are cooperating with each other, and mutual trust is

being formed among them to a great extent. Friends, women's self-help groups are always getting a lot of financial help at low interest rates.

**Review of Literature:**

Women always become self-reliant while working in women's self-help groups. As women become self-reliant in women's self-help groups, they become more aware of financial transactions. In which the confidence of all women to take out savings loans and repay them is greatly increased. Women's self-help groups allow women to stay out of the house and learn new things. Women's self-help groups easily solve women's financial problems. The members of self help group always get information about the public welfare schemes from the government, they also get the benefit of those schemes and also the habit of repaying women through self help group is developing to a great extent. In order to market the goods produced by women through self-help groups, exhibitions of goods produced in the district as well as in big cities are organized to help women financially. The members of the self-help group can be

women only, men only or mixed i.e. women and men together. This number should be 20 or less. Each member of the group comes together for a fixed period of time and saves a certain amount in the group as savings. This period is once a week or once a month. Smt. Hemalatha Kulkarni promotes women's progress through women's self-help groups. Self Help Groups are an effective and efficient medium for overall development. At the same time, self-help groups can be used for social security, said Sodaharan. Ramchandra Dethé said that women should be mentally capable, adding that they should watch and listen to daily newspapers, reading books, knowledge enhancing programs on channels. At the same time, Mohammad Yunus of Bangladesh has made a great revolution in empowering women in the world by implementing the concept of self-help groups. Women in remote tribal areas have also benefited greatly.

#### **Problems of the Study:**

There are many problems of women self help groups in which women in self help groups do not cooperate with each other and do not repay the loan taken on time. The secretaries and chairpersons of self-help groups do not give government grants to other women, so other women neglect to run self-help groups. In the early days, all women tried to set up these women's self-help groups to meet their financial needs and improve the quality of education and health of their children. In the past, women had to be entangled between mother and child. Matra is now bringing women together, setting up self-help groups and setting up an industry out of them to create self-employment. It helps in financial empowerment of oneself and one's family. Therefore, the Self Help Group has been formed with the objective of bringing women into the stream of employment and empowering them financially.

#### **Objectives of the Study:**

The main purpose of writing this research paper is to study the economic and social situation of women self help groups in man taluka and some specific objectives have been given by the researcher as follows.

1. To Study the socio-economic condition of SHG.
2. To Study the review of SHG.
3. To suggest the remedies.

#### **Significance of the Study:**

Mutual cooperation and trust is formed among the members. Internal loans are provided to the members at low interest rates. Women get out of the house and learn new things and become self-reliant. Women are

aware of financial transactions such as saving, borrowing and repaying and this boosts their confidence.

#### **Scope of the Study:**

The feature of Maharashtra is considered to be the addition of social enterprise to the economic movement of self help groups in Maharashtra. The contribution of banks and NGOs in this movement in Maharashtra seems to be significant. Although the self-help group movement has been going on in Maharashtra since the 1970s, it was launched in 1993 under the Grameen Patturavatha Yojana. Loans taken out in a savings group are not given to an outsider and not all the money is given to one person. The loan is given to a member of the self-help group by inquiring about the amount of loan required. Loans are given to the members of the savings group according to their needs and the interest rate of the loan is the same for all the members of the savings group. The loan repayment schedule is short term.

#### **Period of the Study:**

Researchers have chosen the period from 1 May, 2021 to 30 April, 2022 to write the research paper.

#### **Limitation of the Study:**

There are more than five women self help groups in each village of Maan taluka but the researcher has selected two women self help groups from each of the 105 villages in Maan taluka and the total number of selected women self help groups is 280 women. There are women self help groups in other talukas of Satara district but the limitation of this research is that the researcher has selected only man taluka for writing this research paper.

#### **Research Methodology:**

The researcher has used primary and secondary research to write this research paper. Also the simple rand sampling method is used.

#### **Data Collection:**

To write this research paper, the researchers have used the following primary and secondary tools for writing campus papers.

#### **Primary Data:**

In order to write this research paper, the researcher has collected information in the initial form through interviews and observations of women in self help groups.

#### **Secondary Data:**

The researcher has used the resources to write this research paper. Reference books Papers Journals Periodicals Magazines News Papers Internet References Horizontal Annual Report Government Report etc.

**Research Method:**

Researchers have used the simple random sampling method.

**Sample Selection:**

Researchers have selected 210 women self help groups from a total of 105 villages, 2 self help groups from each village in man taluka. Researchers have studied 20 out of 210 self-help groups for their research papers. 10% of the total SHG has been selected for the present study. Out of the selected women self help groups, 12 women self help groups have 10 women each and the remaining 8 women self help groups have 20 women each. A total of 280 women self

help groups are participating in the selected 20 women self help groups.

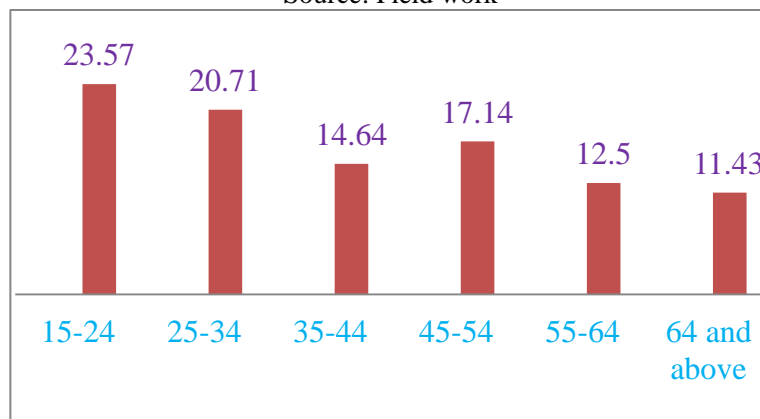
**Results and Discussions:**

Increase credit power by extending credit from financial institutions through SHGs. Self-help groups are needed as a platform for women to communicate freely with each other, to exchange ideas and experiences. Self-help groups are needed as the best means of self-reliance, mental and ideological, economic upliftment and social progress. To achieve holistic development by increasing the income of members, alternatively family, village, state and country due to self help group.

**Table No. 1: Classification Based on Age**

Age	Frequency	Percentage
15-24	66	23.57
25-34	58	20.71
35-44	41	14.64
45-54	48	17.14
55-64	35	12.50
64 and above	32	11.43
<b>Total</b>	<b>280</b>	<b>100.00</b>

Source: Field work



Out of this, the number of women in the age group of 15 to 24 is 23 per cent and the number of women in the age group of 25 to 24 is 20 per cent. The number of women in the age group of 35 to 40 is 41 per cent which is 14 per cent while

17 per cent women in the age group of 45 to 54 are participating in self help groups. From this table it is seen that women in the age group of 15 to 65 years try to save.

**Table No.2: Classification Based on Education**

Education	Frequency	Percentage
Illiterate	52	18.57
1-4	41	14.64
5-7	48	17.14
8-10	62	22.14
11-12	35	12.50
Graduate	32	11.43
Other	10	3.57
<b>Total</b>	<b>280</b>	<b>100</b>

Source: Field work

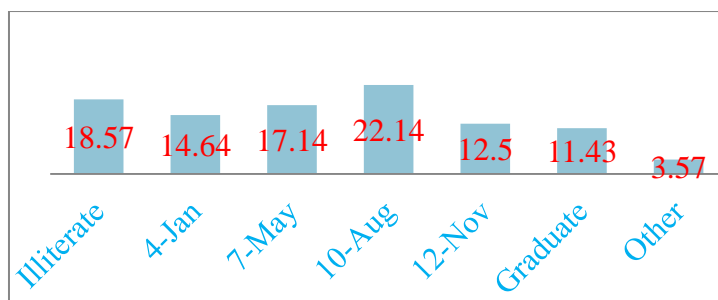


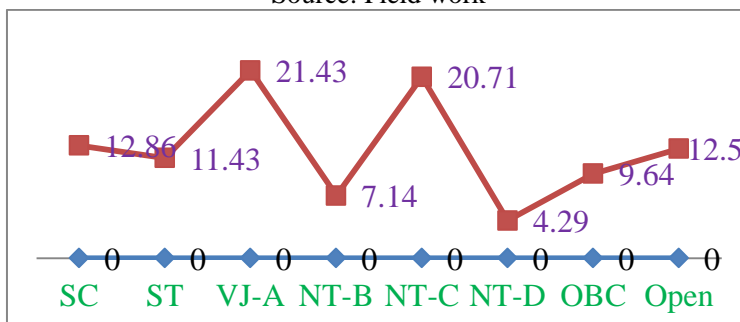
Table No. 2 categorizes the individuals in the women's self-help group according to their education. Of these, 18 % women are uneducated and 14 % women have completed their education up to 4<sup>th</sup> standard. 17 % of women in self-help groups have completed their education up to 7<sup>th</sup> standard and 22 % of women

who have completed their education up to 10<sup>th</sup> standard are in self-help groups. 12% and 11 % of women have completed their education from 11-12 to graduation. 3% have vocational education and some of them run women's self-help groups.

**Table No. 3: Classification Based on Category**

Category	Frequency	Percentage
SC	36	12.86
ST	32	11.43
VJ-A	60	21.43
NT-B	20	7.14
NT-C	58	20.71
NT-D	12	4.29
OBC	27	9.64
Open	35	12.50
<b>Total</b>	<b>280</b>	<b>100</b>

Source: Field work



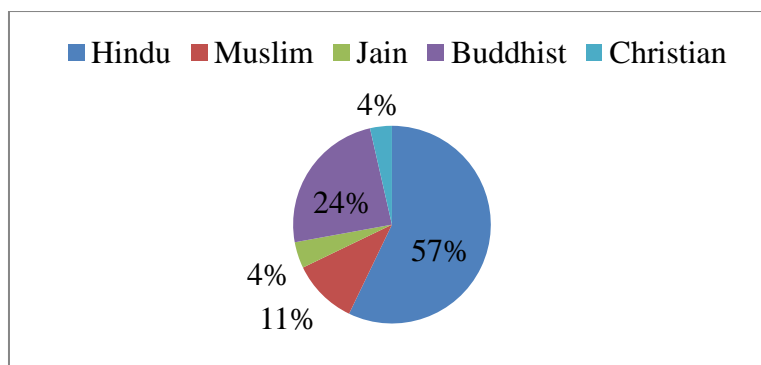
In table number 3, the women of the self help group are classified according to caste. Of these, 12 % women from Scheduled Castes work in self help groups and 11 % women belong to Scheduled Tribes. Also 21 % women belong to

Scheduled Nomadic Tribes and 60 % women belong to Mahadev Koli Tribe. In this, caste wise statistics of persons belonging to women self help group of Maratha, OBC, Dhangar, Mahadev Koli community are given.

**Table No. 4: Classification Based on Religion**

Category	Frequency	Percentage
Hindu	160	57.14
Muslim	30	10.71
Jain	12	4.29
Buddhist	68	24.29
Christian	10	3.57
<b>Total</b>	<b>280</b>	<b>100</b>

Source: Field work



According to the table no. 4 realign, the women in the women's self-help group have been merged. In this, more than women belong to a Hindu family and 10% of the women belong to this Muslim community. Also, 4% of women are from Jain community and 3% are from Christian community. More than 24 % of women in the neo-Buddhist community participate in self-help groups, compared to women in the Jain and

Christian communities. The need for women's self-help groups for women financial empowerment and empowerment is greatest in rural areas, because there is no means of permanent employment in this place. Therefore, women do not develop. Women are not able to cope due to family poverty, lack of education, lack of courage, lack of training.

**Table No. 5: Classification Based on Occupation (Through SHG)**

Sr. No.	Occupation	Frequency	Percentage
1.	Running a grocery store, Running a hotel	15	5.36
2.	Running an insurance service center	15	5.36
3.	Running Raswanti Home, Laundry business,	15	5.36
4.	Nursing service, Running a nursery	16	5.71
5.	Dairy / dairy products, Emu rearing, Mushroom farming	19	6.79
6.	Poultry farming, Goat and sheep rearing	13	4.64
7.	Silk industry, Fisheries, Agri-tourism industry	26	9.29
8.	Production of animal feed, Earthworm Fertilizer Project	18	6.43
9.	Preparation of papad and pickles	11	3.93
10.	Preparation of spices, Cultivation of medicinal plants, Fruit processing industry	12	4.29
11.	Bakery industry, Making tomato soy sauce	16	5.71
12.	Accumulation of forest products, Nursery Floriculture	14	5.00
13.	Shevaya machine, Mini dal mill	32	11.43
14.	Khawa making machine, Papad Latanya machine	25	8.93
15.	Candle making, Preparation of paper plate	20	7.14
16.	Making a broom, Chutney kandap yantra	13	4.64
<b>Total</b>		<b>280</b>	<b>100</b>

Source: Field work

In table no. 5, women from SHG run 16 types of businesses through SHG, in which 280 SHG women are involved. The creation of Self Help Groups is an opportunity for women to come together and become self-employed. As a result, their business acumen and efficiency are increasing. Also, women's families are getting financial benefits. So today's woman is

becoming a professional. It is also proving that she can do industry and business with men. Industries that can be done through women's self-help groups like; Running a grocery store, Running a hotel, Running an insurance service center, Running Raswanti Home, Laundry business, Mobile repair, Nursing service, Running a nursery etc.

**Table No. 6: Classification Based on Daily Income**

Daily Income Level	Frequency	Percentage
Up to 200	46	16.43

Up to 300	42	15.00
Up to 400	52	18.57
Up to 500	26	9.29
Up to 600	35	12.50
Up to 700	35	12.50
Up to 800	23	8.21
Up to 900	21	7.50
Up to 1000	10	3.57
<b>Total</b>	<b>280</b>	<b>100</b>

Source: Field work

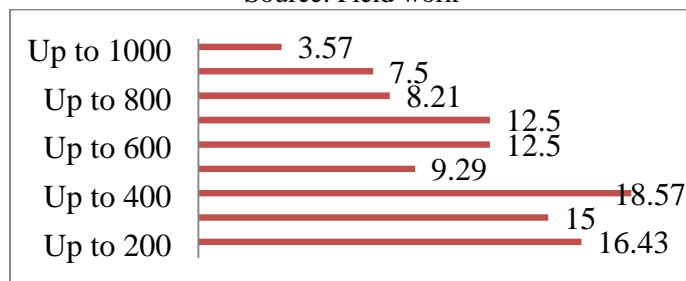


Table no. 6 categorizes the daily income from the industries started by the women in the self help group of these, 18 % women earn up to Rs. 400 per day, while 15 to 16 % women in self-help groups earn between Rs. 200 and Rs. 300 per day. Women in rural areas are underdeveloped due to low economic status. In such a situation, women self-help groups are

needed for financial empowerment and empowerment. Self Help Groups provide employment opportunities to women and provide income to their families. It is also possible to solve the problems that come to the family from time to time through self help group. Through this, self-help groups play an important role in women's economic empowerment.

**Table No. 7: Classification Based on Satisfaction Level**

Benefits	Frequency	Percentage
100 % more satisfied	151	53.93
50 % satisfied	83	29.64
Somewhat satisfied	26	9.29
Not completely satisfied	20	7.14
<b>Total</b>	<b>280</b>	<b>100</b>

Source: Field work

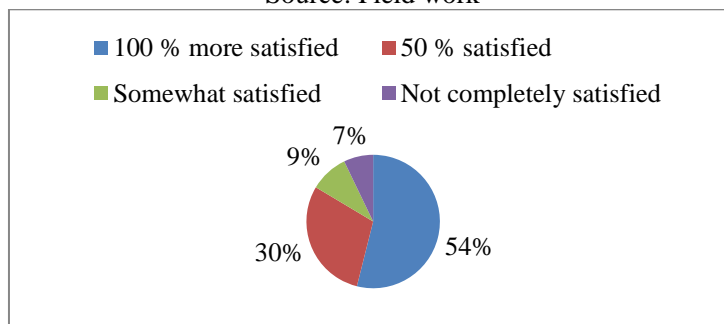


Table no. 7 categorizes the women self-help groups according to the industry they started and the benefits they get from that industry and the benefits they get from that industry. Among them, 53 % women are very happy with the industry they have started by setting up self-help groups. So 29 %t of women is only 50% satisfied. 9% women are somewhat satisfied while 7% women are not satisfied with the industry that has been set up by setting up self-

help groups. According to researchers, most women have benefited from setting up self-help groups; while as many as 7% are dissatisfied with the lack of capital and unmanageable capital.

**Women Empowerment:**

Women empowerment is the process of empowering women to make decisions, to make decisions, to organize, to promote equality and opinion, to carry out active programs, to

create public relations, public relations, organization relations, financial transactions, etc. Self Help Groups are playing an important role in the family, social, economic, cultural and educational development of women in rural areas. Therefore, there is a dire need for self-help groups for the overall development of women as well as women's economic empowerment.

**Suggestions:**

1. To empower women financially, socially and mentally.
2. To free the financial elements from the trap of moneylenders.
3. Organize women and make them aware of their own existence.
4. Creating self esteem and respect in women.
5. To develop leadership qualities in women by inculcating the habit of frugality and saving.
6. Motivating vulnerable women in rural areas to save.
7. Implementing social activities through self help groups.
8. Enhancing the family status of women and creating pressure groups.
9. Widening the field of knowledge of women.
10. Enhancing entrepreneurship by providing training through self help groups for self employment generation.

**Conclusion:**

Self Help Group is a socio-economic enterprise. This structure is also called a self-help group because the process is organized and understands each other. A self-help group is a group that gathers for a period of time to accumulate savings. Self-help groups are growing rapidly in our country. This works very well, especially in rural India, with a positive impact on the economy and society. With the help of self help groups, many poor women have become self-reliant by creating self-employment with their available local resources, skills and knowledge. Today's savings groups play an important role in the rural economy. The self-

help group is not only about women empowerment but also about women's investment, production and marketing efforts.

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