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Profile of self help groups members in Wardha district of Maharashtra

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Abstract
Self Help Groups (SHGs) play an important role in improving the socio-economic conditions of their members by promoting savings, income-generating activities, social participation and self-confidence. The present study was conducted to assess the impact of Self Help Groups on its members in Wardha district of Maharashtra. An ex-post facto research design was used to collect data from 128 SHG members of Wardha and Samudrapur tahsils using a structured interview schedule. The profile of SHG members provides an understanding of their socio-economic, personal and psychological characteristics, which influence their participation and involvement in SHG activities. The profile of the respondents was studied in terms of age, education, family size, family type, marital status, annual income, training received, social participation, source of information, market orientation and economic motivation. The findings indicated that, the nearly two third of the respondents belonged to the middle age group (61.72%) and had secondary school education (54.69%). Nearly one-third of the respondents belonged to the higher annual income category (30.47%), while 66.30 per cent had received two-day training and the findings further revealed that, the majority of the respondents fell under the medium category with respect to social participation (67.96%), source of information (63.28%), market orientation (75.00%) and economic motivation (64.84%). There is scope for improving the socio-economic characteristics of SHG members from medium to high levels through regular skill development, capacity building, better access to information, timely financial support and improved market linkages.

Keywords: Self Help Groups, SHG members, Profile, socio-economic change

1. Introduction

Self Help Groups (SHGs) are grassroots-level community-based groups that promote collective savings, mutual support and access to financial resources among their members. SHGs in India are voluntary groups generally consisting of 10-20 members, predominantly women, who are organized at the local level and maintain a bank-linked account to access financial assistance and government schemes. In addition, many SHGs undertake various income-generating activities such as handicrafts, tailoring, dairy farming and catering (Darlong *et al*., 2026) [5]. The concept of Self Help Groups (SHGs) is often linked to the pioneering work of Dr. Muhammad Yunus in Bangladesh, who promoted microcredit through the Grameen Bank in the 1970s. His innovative approach of providing small loans through group-based lending gained international recognition as an effective means of reducing poverty and promoting economic empowerment (Supriya, 2025) [13]. In India, Women's Self-Help Groups (SHGs) have emerged as important grassroots institutions that encourage women's economic participation, strengthen their social empowerment, and facilitate access to financial services through collective action and microfinance activities (Tripathi *et al*., 2025) [14]. Self-Help Groups (SHGs) have emerged as an effective means of enhancing the socio-economic well-being of marginalized sections of society, particularly women (Babu, 2024) [4].

2. Methodology

The present study was conducted in Wardha district of Maharashtra during 2025-26 to assess the impact of Self Help Groups on its members. An ex-post facto research design was followed. Wardha and Samudrapur tahsils were purposively selected as the study area.

From the selected tahsils, eight villages were selected from each tahsil and 16 Self Help Groups were considered for the study. From each selected SHG, eight members were selected, resulting in a total sample of 128 respondents. The respondents were selected through a random sampling procedure.
The data were collected through a structured interview schedule by personally interviewing the selected respondents. The personal profile of respondents actual plays important role in impact. So the personal characteristics were selected and studied in this study. The collected data were tabulated and analysed using frequency, percentage, mean, standard deviation and per cent change. The overall impact was categorized into low, medium and high levels based on the obtained impact.

Table 1: Distribution of respondents according to the socio-economic, communicational, psychological characteristics and attitude of Self Help Groups members

Sl. No.	Characteristic	Categories	Respondents (n= 128)	
			F	%
1	Age	Young (Up to 35)	23	17.97
		Middle (36 to 50)	79	61.72
		Old (Above 50)	26	20.31
2	Education	Primary school	00	00.00
		Middle school	02	01.56
		Secondary school	70	54.69
		Higher secondary school	43	33.59
		College/ University	13	10.16
3	Landholding	Marginal (Up to 1.00)	49	38.28
		Small (Up to 1.00)	48	37.50
		Semi medium (2.01 to 4.00)	24	18.75
		Medium (4.01 to 10.00)	07	05.47
		Large (Above 10)	00	00.00
4	Family size	Small (Up to 4)	36	28.14
		Medium (5 to 8)	70	54.68
		Large (Above 8)	22	17.18
5	Family type	Joint	67	52.34
		Nuclear	61	47.66
6	Marital status	Unmarried	00	00.00
		Married	108	84.37
		Divorced	05	03.90
		Widow	15	11.73
7	Training received	No training	05	04.00
		One day training	35	27.34
		Two day training	85	66.30
		Three day training	03	02.36
8	Social participation	Low	17	13.28
		Medium	87	67.96
		High	24	18.76
9	Annual income	Up to Rs. 75,000/-	09	07.03
		Rs. 75,0001 to Rs.1,50,000/-	21	16.40
		Rs.1,50,001 to 2,25,000/-	39	30.47
		Rs. 2,25,001 to 3,00,000/-	26	20.31
		Above Rs.3,00,000/-	33	25.79
10	Sources of information	Low	23	17.96
		Medium	81	63.28
		High	24	18.76
11	Market orientation	Low	13	10.10
		Medium	96	75.00
		High	19	14.84
12	Economic motivation	Low	19	14.85
		Medium	83	64.84
		High	26	20.31

F = Frequency,% = Percentage

3. Result and Discussion

The Self Help Groups members were distributed into different categories based on their selected profile characteristics and the results were represented in Table 1.

1. Age

In case of age, nearly two third of respondents (61.72%) belonged to the middle age group (36-50 years), followed by 20.31 per cent in the old age group (above 50 years) and 17.97 per cent in the young age group (up to 35 years). The predominance of middle-aged respondents may be because they are actively involved in both household responsibilities and income-generating activities. This findings is supported by Snehal (2023) [11] and Dorisa (2023).

2. Education

Regarding education, more than half of the respondents (54.69%) had secondary school education, followed by

33.59 per cent with higher secondary education and 10.16 per cent with college/university education. Only 01.56 per cent had middle school education. This distribution may be due to improved access to schooling in rural areas. This findings is supported by Hirbhagat (2022) [7] and Supriya (2025) [13].

3. Landholding
In case of landholding, 38.28 per cent of respondents were marginal farmers, followed by 37.50 per cent having small landholdings, 18.75 per cent having semi-medium landholdings and 05.47 per cent having medium landholdings. None possessed large landholdings. This may be attributed to the prevalence of small and fragmented landholdings among rural households. This findings is supported by Snehal (2023) [11].

4. Family Size
It is observed that, more than half of the respondents (54.68%) belonged to medium-sized families (5-8 members), followed by 28.14 per cent with small families (up to 4 members) and 17.18 per cent with large families (above 8 members). The predominance of medium-sized families may be due to the prevalence of moderate family structures in rural areas. This findings is supported by Hirbhagat (2022) [7].

5. Family Type
Regarding family type, 52.34 per cent of respondents belonged to joint families, while 47.66 per cent belonged to nuclear families. The slightly higher proportion of joint families may be because they provide mutual support and facilitate sharing of household responsibilities. This findings is supported by Abhilasha (2020) [1] and Ramani (2020) [8].

6. Marital Status
In terms of marital status, large majority of respondents (84.37%) were married, followed by 11.73 per cent who were widows and 03.90 per cent who were divorced. The predominance of married respondents may be because married women are actively involved in household and livelihood activities. This findings is supported by Snehal (2023) [11] and Roslin (2026) [9].

7. Training Received
Regarding training received, two third of respondents (66.30%) had received two-day training, followed by 27.34 per cent who had received one-day training. Only 2.36 per cent had received three-day training, while 4.00 per cent had received no training. The higher proportion of two-day training may be due to the availability of short-duration skill-oriented programmes for SHG members. This findings is supported by Snehal (2023) [11].

8. Social Participation
With respect to social participation, more than two third of respondents (67.96%) had medium social participation, followed by 18.76 per cent with high and 13.28 per cent with low social participation. The predominance of medium participation may be because SHG membership provides regular opportunities for group meetings and community activities. This findings is supported by Snehal (2023) [11].

9. Annual Income
Regarding annual income, 30.47 per cent of respondents earned Rs. 1,50,001-2,25,000, followed by 25.79 per cent earning above Rs. 3,00,000, whereas, 20.31 per cent earning Rs. 2,25,001-3,00,000 and 16.40 per cent earning Rs. 75,001-1,50,000. Only 07.03 per cent had income up to Rs. 75,000. This variation may be due to differences in agricultural activities, wage employment, livestock and SHG-based income-generating activities. This findings is supported by Supriya (2025) [13].

10. Sources of Information
In case of sources of information, nearly two third of respondents (63.28%) had a medium level, followed by 18.76 per cent with a high level and 17.96 per cent with a low level. The predominance of the medium category may be because respondents receive information through SHG members, extension personnel, mobile phones and other interpersonal sources. This findings is supported by Supriya (2025) [13].

11. Market Orientation
Regarding market orientation, three fourth of respondents (75.00%) had a medium level, followed by 14.84 per cent with a high level and 10.10 per cent with a low level. The predominance of the medium category may be due to moderate awareness of market conditions, while limited direct market access may restrict higher market orientation. This findings is supported by Apurva (2020) [3] and Subhash (2019).

12. Economic Motivation
With respect to economic motivation, two third of respondents (64.84%) had a medium level, followed by 20.31 per cent with a high level and 14.85 per cent with a low level. This may be because respondents were interested in improving their family income through SHG activities while managing household responsibilities. This findings is supported by Anamika (2020) [2] and Shruti (2022) [10].

Conclusion
It is observed from the findings that, more than half of the respondents (54.96%) had secondary-level education and 38.28 per cent respondents belonged to marginal landholding category. Most of the respondents had received two day training (66.30%). Regarding socio-economic and communication characteristics, nearly one-third of the respondents belonged to the higher annual income category (30.47%), while most of the respondents had medium levels of source of information (63.28%) and social participation (67.96%). Similarly, medium levels of market orientation (75.00%) and economic motivation (64.84%) were observed among the majority of the respondents.

From the investigation it is concluded that, the profile of SHG members can be enhanced from medium to high level through continuous capacity building, need-based skill development, improved access to institutional credit and markets, regular exposure to successful SHG activities, and strengthened linkages with extension and support agencies. Greater opportunities for income generation, decision-making and active participation in group activities would further improve the overall socio-economic, communication and psychological status of SHG members.

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