



Department of Economics

Best Practice

1. Title of the Practice:

**Role of Self-Help Groups in Women's Economic Development:
Special Reference to Chikhali Taluka District. Buldhana. Maharashtra.**

2. The Context:

According to the Census 2011, Buldhana district had a female population of 12,48,698, with a sex ratio of 934 females per 1,000 males. The female literacy rate was 75.84%, compared to 90.54% among males, indicating a significant gender gap in literacy. Women's work participation was approximately 38.9%, with most women engaged in agriculture, agricultural labour, allied activities, and the informal sector. Since 78.78% of the district's population resides in rural areas, the livelihoods of rural women are largely dependent on agriculture and related activities.

Although the socio-economic status of women in Buldhana district has been gradually improving, challenges related to education, employment, income generation, economic independence, entrepreneurship, and decision-making continue to exist. Therefore, providing women with sustainable income opportunities, skill development, access to credit and business capital, self-employment opportunities, and appropriate market linkages is essential for their economic empowerment.

Various schemes and initiatives of the Government of India and the Government of Maharashtra promote women's economic empowerment through Self Help Groups (SHGs). In Buldhana district, SHG women are encouraged to produce and market various products through sales centres, fairs, exhibitions, melas, and public events. Government departments, MAVIM, the Agriculture Department, elected representatives, and local self-government institutions provide support in creating opportunities for production, promotion, and marketing.

SHGs play an important role in strengthening women's financial inclusion and self-reliance. Through regular savings, internal lending, banking transactions, business loans, skill development, production, and marketing, women develop financial literacy, decision-making abilities, entrepreneurship, self-confidence, and economic independence.

In this context, the institution initiated the Best Practice "A Field-Based Study of the Economic Empowerment of Women through Self Help Groups." Students visited SHGs and production centres and interacted with women through surveys, interviews, and direct

observation. The activity provided practical exposure to rural livelihoods, women's entrepreneurship, financial literacy, self-employment, and marketing. It also strengthened the institution's commitment to experiential learning, social responsibility, community engagement, gender sensitization, and socially relevant education.

3. The Objectives of the Practices:

1. To assess the extent of women's participation in Self-Help Groups (SHGs) in Chikhali Taluka by studying their savings, internal lending, bank transactions, and access to institutional credit.
2. To measure the impact of SHG membership on women's income generation by documenting changes in employment status, income-generating activities, and household income contribution.
3. To identify and document the major entrepreneurial and self-employment activities undertaken by SHG members, including production, small businesses, agriculture-related activities, and marketing of products.
4. To assess changes in women's financial literacy and decision-making capacity by examining their involvement in financial planning, household expenditure, savings, borrowing, and business-related decisions.
5. To provide field-based learning to students by involving them in surveys, interviews, and direct observations of at least selected SHGs/production centres, and to evaluate their understanding of women's entrepreneurship, financial inclusion, and rural economic development.

4. The Practice:

The practice "Role of Self-Help Groups in Women's Economic Development: Special Reference to Chikhali Taluka" examined how Self-Help Groups (SHGs) promote women's economic development, self-reliance, entrepreneurship, and financial independence.

Step-by-Step Process

1. Study Area Identification: Students collected information about SHGs in Chikhali Taluka, including their activities, products, and operational areas.
2. Field Visits: Students visited SHGs, production units, and stalls, interacting directly with members about finance, production, marketing, and economic experiences.
3. Primary Data Collection: A structured schedule gathered information on savings, credit, income-generating activities, training, employment, production, marketing, and decision-making.
4. Institutional Support Study: Students examined assistance from the Maharashtra State

Women's Economic Development Corporation (MAVIM), government departments, and banks supporting agriculture, food processing, and other enterprises.

5. Training and Marketing Support: Government agencies, elected representatives, and stakeholders were studied for their contributions to skill development, exhibitions, product promotion, and marketing.
6. Analysis: Field observations, interviews, and schedules were compiled, classified, and analyzed to assess SHGs' contribution to women's empowerment.
7. Supervision: The Principal and Department of Economics guided and supervised the activity, ensuring systematic fieldwork and meaningful interpretation

5. Research Methodology and Data Collection:

The present study adopted the Descriptive Research Method to study the role of Self-Help Groups (SHGs) in the economic development and self-reliance of women in Chikhali Taluka.

Students from the Department of Economics were oriented and trained regarding the objectives of the study, identification of SHGs, data collection, administration of the schedule, interviews, and field observation. The identified SHGs were organized village-wise and area-wise for systematic data collection.

5.1 Data Collection:

Primary data were collected through direct field visits to SHGs, their workplaces, sales centres, exhibitions, fairs, and special-event stalls. Students interacted directly with SHG members to understand their economic activities, production, finance, employment, and marketing practices.

The following techniques were used for data collection:

- Schedule:

To collect systematic information on savings, loans, income, production, employment, and marketing.

- Interview:

To understand women's experiences, challenges, achievements, and economic independence.

- Observation:

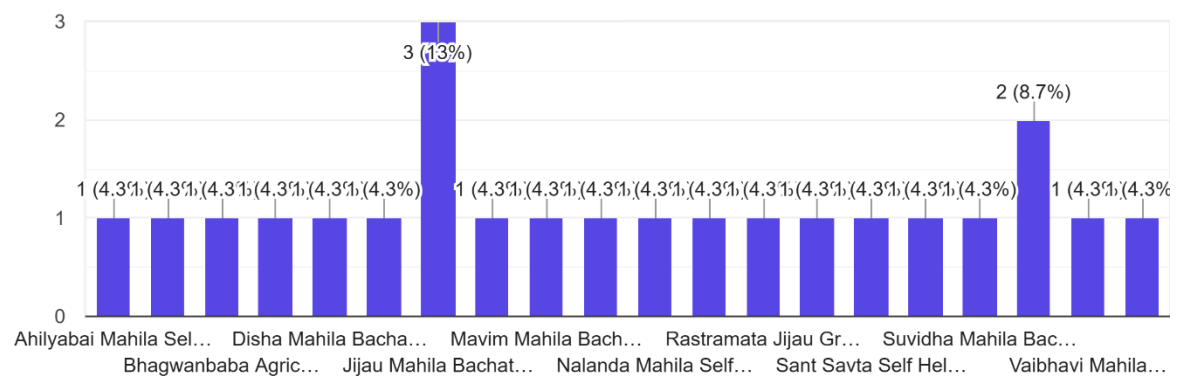
To study production, packaging, display, sales, and marketing activities directly.

The collected data were compiled, classified, tabulated, and analyzed, and the findings were presented through suitable graphs for clear interpretation. The entire activity was conducted under the guidance of the Principal and the Department of Economics, providing students with practical exposure to field research and women's economic empowerment.

5.2 Data Analysis:

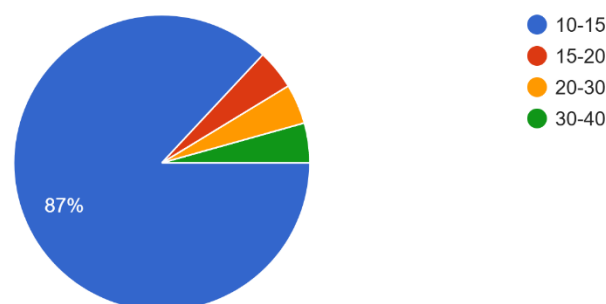
1.Name of SHG Village or place where is SHG

23 responses



2.Number of Women in the Self-Help Group:

23 responses



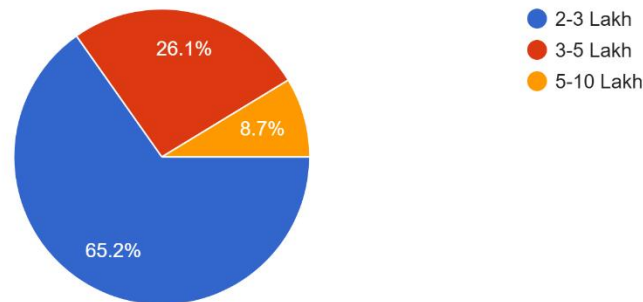
The pie chart shows the number of women participating in the self-help groups, based on 23 responses.

- 10–15 women: 87% of the groups, representing the vast majority.
- 15–20 women: Approximately 5%.
- 20–30 women: Approximately 4%.
- 30–40 women: Approximately 4%.

In words: The data indicates that most self-help groups have 10–15 women, while only a small proportion of groups have more than 15 women.

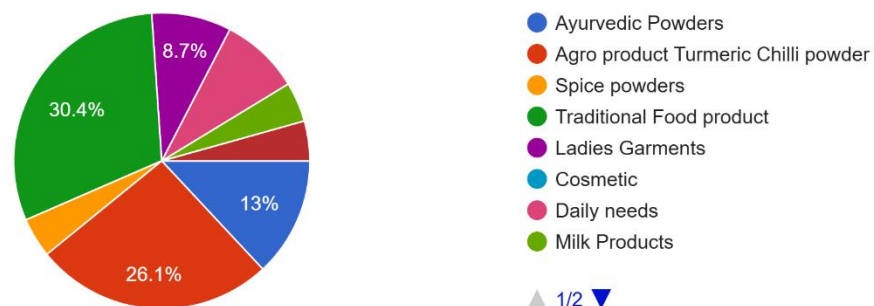
3. Annual Turnover

23 responses



4. Products of the Self-Help Group:

23 responses

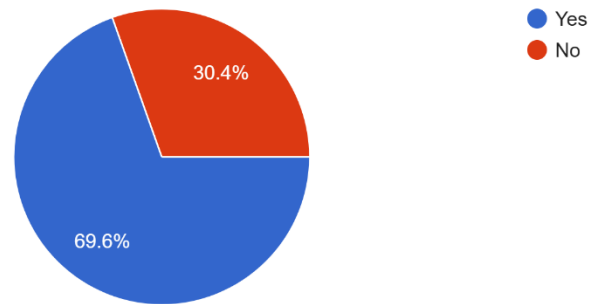


- **Traditional Food Products:** 30.4% — the largest share of products.
- **Agro Products (Turmeric/Chilli Powder):** 26.1% — the second-largest category.
- **Ayurvedic Powders:** 13% of the products.
- **Ladies' Garments:** 8.7%.
- **Daily Needs:** approximately 8.7%.
- **Milk Products:** approximately 4.3%.
- **Spice Powders:** approximately 4.3%.
- **Cosmetic Products:** very small or no reported share.

In words: The chart indicates that Self-Help Groups are mainly involved in producing traditional food products and agro-products such as turmeric and chilli powder. Other activities include Ayurvedic powders, garments, daily-use items, milk products, spices, and cosmetics, but these account for smaller proportions.

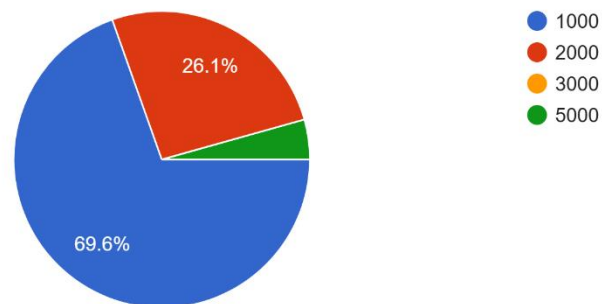
5.Does the Self-Help Group have its own Sales Center/Outlet?

23 responses



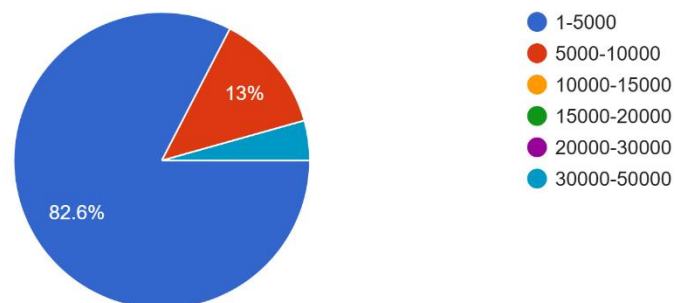
6.Average Daily Sales

23 responses



7.Average Sales Amount During Exhibitions/Festivals

23 responses



Explanation

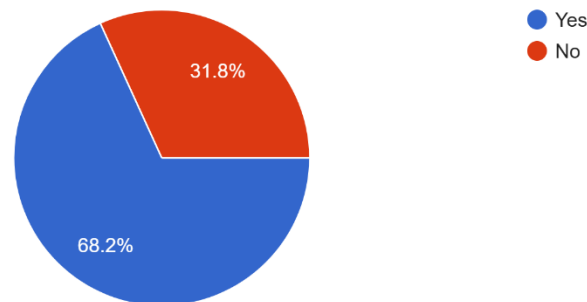
- ₹1,000–₹5,000: 82.6% — the large majority of groups fall into this range.
- ₹5,000–₹10,000: 13% of the groups.

- ₹30,000–₹50,000: approximately 4.3%.
- ₹10,000–₹15,000, ₹15,000–₹20,000, and ₹20,000–₹30,000: No significant responses were recorded.

In words: The data shows that most Self-Help Groups earn an average of ₹1,000 to ₹5,000 in sales during exhibitions and festivals. Only a small number achieve sales above ₹5,000, with very few reporting sales in the ₹30,000–₹50,000 range.

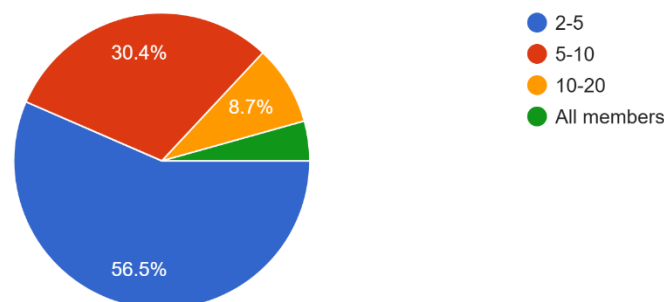
8. Is Bank loan support your group

22 responses



9. How Many Women Participate in the Exhibitions/Festivals?

23 responses



Explanation

2–5 women – 56.5% (13 respondents):

This is the largest group. Most respondents reported that between 2 and 5 women participate in exhibitions or festivals.

5–10 women – 30.4% (7 respondents):

A significant number reported participation of 5 to 10 women.

10–20 women – 8.7% (2 respondents):

Only a small proportion reported participation of 10 to 20 women.

All members – 4.3% (1 respondent):

Only one respondent indicated that all members of the group participate.

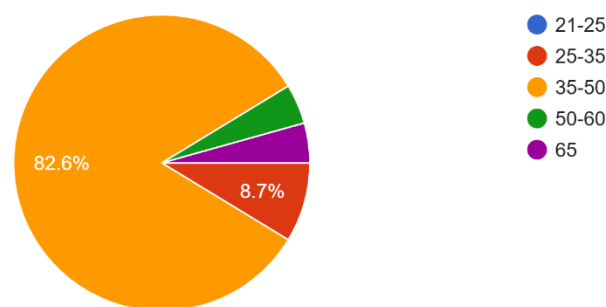
Overall interpretation

The findings indicate that participation in exhibitions and festivals is generally limited to a small number of women. More than half of the respondents (56.5%) reported participation by 2–5 women, while 30.4% reported 5–10 women. Very few groups have participation of more than 10 women or involve all members.

In summary: Exhibitions and festivals provide opportunities for women to showcase their products and activities, but participation is usually limited to a smaller group of members rather than the entire SHG.

10. Average Age Group of the Women in the Self-Help Group:

23 responses



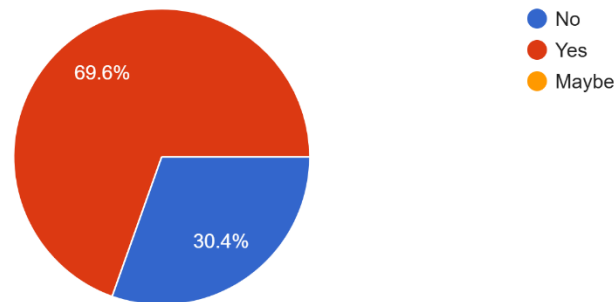
Explanation:

- 35–50 years: This is the largest age group, comprising 82.6% of the respondents. This means approximately 19 out of 23 women are between 35 and 50 years old.
- 25–35 years: 8.7%, representing about 2 women.
- 50–60 years: Approximately 4.3%, representing about 1 woman.
- 65 years: Approximately 4.3%, representing about 1 woman.
- 21–25 years: No respondents were recorded in this age group.

The data indicates that the SHG is predominantly composed of women aged 35–50 years. Younger women aged 21–25 are not represented in the survey, while only a small proportion of members are above 50 years. Thus, the findings suggest that middle-aged women form the main participation group in the Self-Help Group.

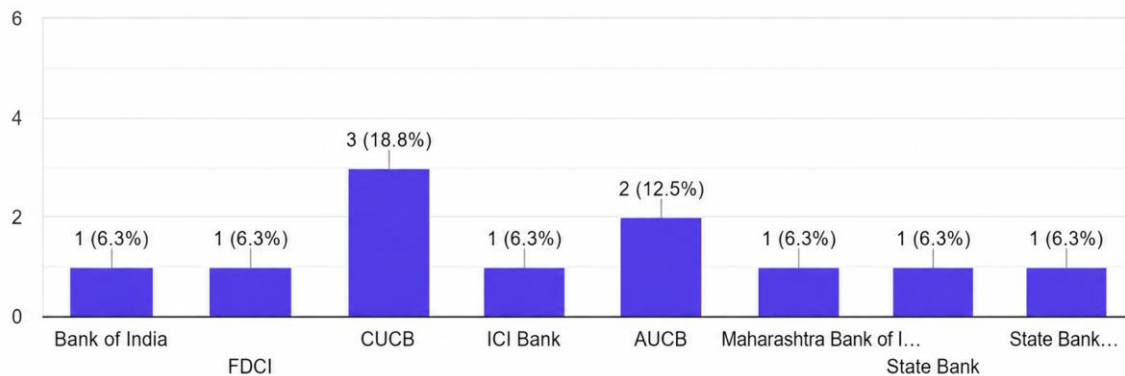
11.Has the Self-Help Group Taken a Loan from Any Bank?

23 responses



12.If yes Give the Bank Name

16 responses



Explanation:

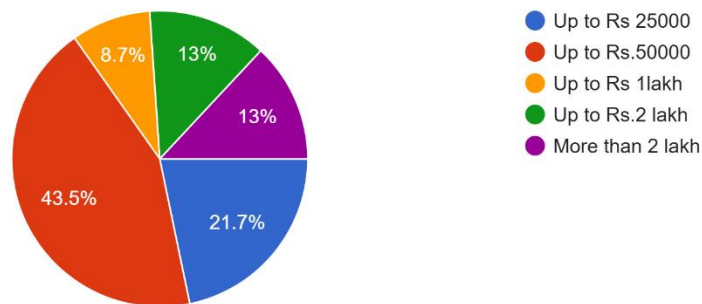
- CUCB – 3 respondents (18.8%) — the highest.
- AUCB – 2 respondents (12.5%).
- Bank of India – 1 respondent (6.3%).
- FDCI – 1 respondent (6.3%).
- ICI Bank – 1 respondent (6.3%).
- Maharashtra Bank of India – 1 respondent (6.3%).
- State Bank – 1 respondent (6.3%).

Overall interpretation:

The data indicates that CUCB was the most commonly mentioned bank, accounting for 18.8% of the responses, followed by AUCB at 12.5%. The remaining banks were each mentioned by one respondent (6.3%). This suggests that respondents were spread across several different banks, with CUCB having the largest share among them.

13.How much annual income do you earn from the Self-Help Group?

23 responses



Explanation:

- Up to ₹50,000: This is the largest group, accounting for 43.5% of respondents, or approximately 10 women.
- Up to ₹25,000: 21.7%, representing approximately 5 women.
- Up to ₹2 lakh: 13%, representing approximately 3 women.
- More than ₹2 lakh: 13%, representing approximately 3 women.
- Up to ₹1 lakh: 8.7%, representing approximately 2 women.

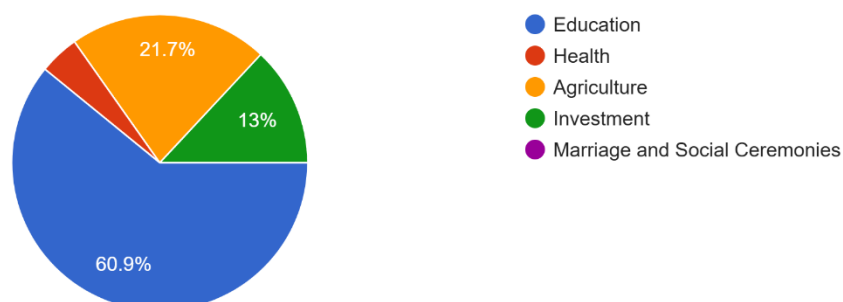
Interpretation:

The data shows that most women earn relatively lower annual incomes from their Self-Help Group activities. Nearly half (43.5%) earn up to ₹50,000 per year, while about 21.7% earn up to ₹25,000. A smaller proportion earns between ₹50,000 and ₹2 lakh or more than ₹2 lakh.

Overall, the findings indicate that SHG activities provide an important source of income for the women, although the level of income varies considerably among members.

14.From the income earned through the Self-Help Group, on which of the following household expenses do you spend the money?

23 responses



Explanation

Education – 60.9% (14 respondents):

The largest share of SHG income is spent on education, such as school fees, books, uniforms, and other educational needs.

Agriculture – 21.7% (5 respondents):

Some members use their SHG income for agricultural activities, such as seeds, fertilizers, equipment, or other farming expenses.

Investment – 13% (3 respondents):

A smaller portion is used for investment, which may include starting or expanding income-generating activities or saving for future needs.

Health – 4.3% (1 respondent):

Only one respondent reported spending SHG income primarily on health-related expenses.

Marriage and Social Ceremonies – 0%:

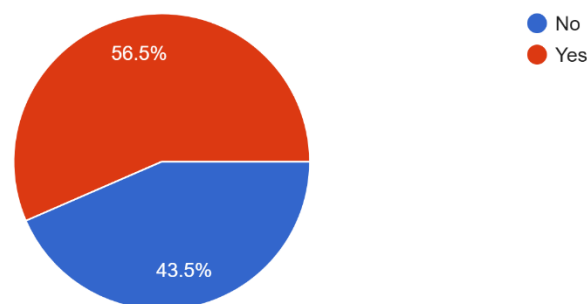
None of the respondents reported using their SHG income for marriage or social ceremonies.

Overall interpretation

The chart indicates that education is the main household expense supported by SHG income, accounting for more than half of the responses. Agriculture and investment are the next major uses, while health-related spending is limited and no spending was reported for marriage or social ceremonies. This suggests that SHG income is being used mainly for education and productive or future-oriented household needs.

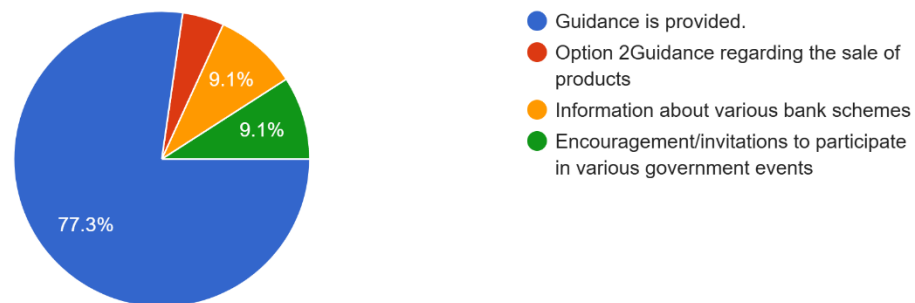
15.Has participation in the Self-Help Group helped you establish contact with public representatives (such as MLAs or MPs), and has this helped in carrying out social work in the village?

23 responses



16. Through the Self-Help Group, have you come into contact with government officials and administrative authorities, and has this contact helped in solving other problems?

22 responses



Explanation

- Guidance is provided – 77.3% (17 respondents): This is the largest category. Most respondents said that contact with government officials has helped them by providing guidance and support regarding various issues.
- Guidance regarding the sale of products – 4.5% (1 respondent): A small number of respondents received guidance on selling SHG products, which can help women access markets and improve their sales.
- Information about various bank schemes – 9.1% (2 respondents): Some respondents reported receiving information about banking schemes and facilities, helping them become aware of available financial services.
- Encouragement/invitations to participate in government events – 9.1% (2 respondents): Some women were encouraged or invited to participate in government programmes and events, increasing their interaction with government institutions.

Overall interpretation

The findings show that interaction with government officials through SHGs has mainly provided guidance and support. With 77.3% of respondents reporting guidance, government–SHG contact appears to be an important source of information and assistance. A smaller proportion benefited through banking information, product-sale guidance, and participation in government events.

In summary: SHGs appear to act as an important link between women and government authorities, particularly by helping women access guidance, financial information, market-related support, and government programmes.

5. Obstacles Faced/Problems Encountered: List the real difficulties or roadblocks you ran into while setting it up (approx. 150 words).

While implementing the field-based study on the role of Self-Help Groups (SHGs) in women's economic development in Chikhali Taluka, Buldhana district, several practical difficulties were encountered. One major challenge was coordinating visits with SHG members, as many women were engaged in agricultural work, household responsibilities, and other livelihood activities. Limited availability of respondents sometimes made it difficult to conduct surveys and interviews within the planned schedule. In some cases, women were initially hesitant to share information regarding their income, savings, loans, and household finances. Differences in literacy levels and understanding of survey questions also required questions to be explained in simple language. Transportation and access to some rural locations created additional logistical difficulties. Another challenge was obtaining consistent information about SHG activities, production, marketing, and government support. Limited exposure to digital tools and market information among some members was also observed. Despite these obstacles, regular communication, personal interaction, field visits, and support from SHG members and local stakeholders helped in completing the study effectively.

7. Resources Required: Detail the financial, human, or technical tools needed to keep the practice going.

To continue this practice on a sustainable basis, significant financial resources are not required. Since the students collected information by contacting the Self-Help Groups (SHGs) in their respective villages, the additional financial burden related to travel, communication, and data collection was minimized. In the future also, utilizing locally available human resources will help in continuing this practice at a low cost.

From a technical perspective, mobile phones, internet facilities, computers, and digital platforms can be used for data collection, documentation, and analysis. The use of mobile phones and social media/online platforms for communicating with SHG women can save both time and expenses. In addition, visiting SHG stalls at various government exhibitions, fairs, and events can continue to provide practical and first-hand information about their activities.

With proper coordination among students, teachers, SHG women, and concerned government departments, the necessary human, financial, and technical resources can be made available. This will help in continuing the practice effectively and sustainably over the long term.

For Further Details/Contact Person:

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Exhibition of SHG products : *Mahasanskrti Mohotsav* organised by Department of Culture and Department of Agricultural , Government of Maharashtra at Krida Sankul Chikhli Dist. Buldhana.



Student's and Staff Visited to Stall SHG Products