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Economic Development of Rural Women Through Self-Help Groups in Manipur

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ABSTRACT

The economic development of rural areas in Manipur has been significantly influenced by the formation of Self-Help Groups (SHGs), particularly in empowering rural women. SHGs have provided a platform for women to engage in income-generating activities, enhance savings, and access credit facilities, thereby reducing dependency on traditional moneylenders. Despite challenges such as inadequate promotional assistance and reliance on traditional methods. The study reveals that SHGs have fostered a sense of independence, improved social status, and facilitated the management of local resources. The initiatives under SHGs align with broader developmental goals, contributing to the economic stability of rural households.

Keywords: Economic Development, Rural Women, Self-Help Group, Financial Stability

Introduction

Since the formation of independent India, its administration has been targeting to alleviate its economy and uplift the well-being of their subjects in every aspect by implementing the best possible mechanism, projects and schemes in all capacity in various departments especially for Rural areas and the children and women in particular. However, the desired changes have not been attended. Therefore, in the mid of 80s the self-help group emerged in our country, its central idea was based on the concept propounded by Prof. Muhammad Yunus, “Bangladesh Grameen Bank founder, also the Nobel Peace Prize winner in 2006”. It reached the boarding areas of Manipur in the early 2016, 24 years after the GOI launched a pilot project, linking banks with SHGs, National Bank for Agriculture and Rural Development (NABARD). With the success of the project the government has shifted its focus on the SHGs and encourages people’s participation in the self-help group by providing greater subsides to the SHGs and seeing the progress in the community financial stability being able to achieved from the SHGs by means of

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self-financing and generating self-employment which directly impact the economic development of the region, this research is undertaken to analyse the impact of SHGs in Scheduled Tribe women in the rural bordering districts of Manipur. This study shall explain some of the fundamentals and meticulous facts required to understand SHGs.

Concept of Self-Help Group

The term "Self-Help" it-self is clear to understand. What is this type of organisation? Or the type of its entity? And how it will operate. 'Self-help' is helping oneself to get to a better position without relying on the assistance of others. "Group" refers to a collection of individuals who shares common purpose, interest or a goal. Thus, Self-help group is a collective individual who shares common goal, interest and objective. In present time SHGs has taken a prominent seat in our society, we see that majority of the SHG are initiated by woman to pool their resources and save money then this savings are used to provide loans its members, it also give them the platform to inculcate the leadership skills as the nature of the organisation itself provide them to partake in decision making process, access to government schemes and community development. It has taken the place of Microfinance and has emerged as a potential instrument for poverty alleviation, financial stability and contribution to economic development by rural women. The basic characteristics of the SHGs are Voluntary Association of under-privilege or rural areas members of 10-15 with common interest to improve their economic and social condition, Self-reliance financial intermediation of saving credit and Poor-friendly loan, Collective responsibility peer group pressure in repayment, Community development and Sustainability, Government Organizations, Non-Government Organizations and other Micro Finance Institutions initiated and started self-help groups for microfinance and micro credit activities to solve poverty problems and provide financial stability. Current, the SHGs can be classified into the following models.

(i) Grameen Model
(ii) The group approach
(iii) Individual credit
(iv) Community Banking

In India, the model pioneered by (NABARD) 1992, is the famous approach model it is also known as SBLP (SHG- Bank Linkage Program). This model is predominantly famous in southern part of India.

Literature Review

Kumar and Devi (2020) in their study on SHGs in the Imphal Valley, found that while SHGs have contributed to economic empowerment, their success is often limited by external factors

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such as political instability and inadequate promotional activities. They recommend that future interventions should focus on enhancing the operational capacity of SHGs through better governance and community engagement.

Rina (2019) discusses the sustainability of SHGs in Manipur, pointing out that while SHGs have been successful in uplifting many rural women, challenges such as inadequate government support, lack of training, and limited access to markets still hinder their full potential. The study suggests that for SHGs to be more effective, there needs to be a concerted effort to address these challenges through better infrastructure, training, and marketing support.

Vashum (2018) study found that the formation for SHG have enlighten the people Manipur with the knowledge of financial literacy by educating the members on basic financial term like Saving, loans, Account opening, importance of account opening and its benefits, it is also found that income generating activities, self-employment has tremendously increased with the woman taking a lead in SHGs. The customary concept treating woman took a new turn enabling women earned their place in the council of the society, even the way the men and the elders tends to have better regards for woman in the society, their collective voice often lead to Significant change in the societal norms in terms of Education and health. The marginalised group had a chance to participate in local governance, advocacy, shifting norms and social inclusion. Thus, the study of SHG laid a foundation stone and one of the most important achievement in empowering women.

Singh (2017) stated that in Mandi district of Himachal Pradesh. Productive SHGs have played a crucial role in improving access to credit. By providing an alternative to traditional moneylenders, these Women SHGs have significantly reduced the community's dependence on high-interest rate loans. As a result, economic activities among women have seen a marked improvement leading to enhanced livelihood and greater financial independence. This transformation has also given rise to new startups, further driving economic growth and empowerment in the region. However, this study does not mention the agencies and the training that were provided to them in term for monetary and skills developments program conducted. Personality development to collectively share opinion and makes decision still lies in the male counterpart who is the sole breadwinner.

Kaur, Garg, and Sharma (2017) study revealed a transformative effect on women in Punjab. Women who traditionally stayed within the confines of their homes have transitioned to entrepreneurs. Through the skills and confidence, they get from SHGs they gain skills and confidence, enabling them to start small businesses. These enterprises not only generate income but also allow women to share the financial responsibilities for their households. Women come together to market their products, which can include handicrafts, agricultural produce, or small-scale manufacturing goods this collective approach helps them achieve economies of scale, reduce costs, and command better prices for their products, thereby enhancing their profitability. women to voice their opinions, take part in decision-making processes and helps them break out of traditional roles and encourages them to participate more openly in social discourse, thereby influencing community decisions and contributing to social change.

Nandhini, Usha, and Palanivelu (2017) research on women empowerment through SHGs in Coimbatore district of Tamil Nadu found that SHGs provide easier access to credit through group lending, allowing members to invest in income-generating activities which eventually increased their income. With increased income members are more capable of meeting their loan obligations on time sometimes even leading to advance repayments. Also members prioritize improving their living standards has led to higher expenditure. Thus, slow rate of savings.

Objectives

i) To understand SHGs History and its growth in Manipur.

ii) To examine the reasons to participate and involve in the Self Help Group related training programs among Schedule Tribe women in Manipur.

iii) To assess the level of economic status after joining the SHG.

Hypotheses

Ho1: There is no significant difference in the average monthly family income, monthly family expenditure, and monthly family saving of the members before joining and after joining SHG.

Methodology

Questionnaire-based survey was conducted in four tribal districts of Manipur in the Northern side bordering Nagaland, Southern side Mizoram, Western side Jiribam and Myanmar in the Eastern side namely. These districts were selected purposively based on its closeness to its interstate or national and international border of India. The empowerment level of women brought through the formation of SHG in these border districts of Manipur were considered for study. From each of these 4 Districts, SHG situated in District Headquarter were chosen the represent the population of which 24 women SHGs members were randomly selected to participate in this study. Altogether 100 respondents from 24 Self-help Groups existing in 4 (four) bordering districts participated in the study (Figure below). 5 SHGs in Senapati District, 4 SHGs in Churachanpur district, 12 SHGs in Ukhurl district and 3 SHGs in Jiribam district. Thus, purposive random sampling technique was used in this study. The researcher personally administered each questionnaire through face-to-face interactions with the respondents. Through the help of the locals assistance a 100% response rate was achieved. It Approximately took 25 to

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30 minutes complete a questionnaire. Group discussions were held with group members whenever possible. Additionally, a collection of comments and suggestions was gathered. The field survey was conducted during June – July 2024. The overall of 100 SHGs members existing in between 2000 to 2016 (that is, 16 years) participated in the study.

Table 1. Sampled districts of Manipur

Name of Districts	Name of SHG	Year of Formation	Average Members
Senapati District	Ava SHG	20/07/2003	15
	Leshi SHG	01/01/2000	17
	Rakhune SHG	23/07/2003	16
	Souvei SHG	25/09/2001	15
	Veiyu SHG	04/03/2016	15
Churachanpur district	Ngailut lom SHG	03/09/2003	15
	Golngai lom SHG	26/11/2000	15
	Khanglai lom SHG	26/11/2000	15
	Sahei SHG	01/11/2013	15
Ukhurl district	Alice SHG	05/11/2000	18
	Ngarummi SHG	05/11/2000	15
	Pangmirua SHG	07/12/2007	16
	Reisang SHG	05/11/2000	18
	Reisang SHG	05/11/2000	16
	Rinchui SHG	21/07/2001	20
	Rindhar SHG	05/11/2000	18
	Rinya SHG	05/11/2000	15
	Sosomi SHG	05/09/2003	15
	Teresa SHG	05/11/2000	16
	Yarngachon SHG	05/11/2000	17
	Yarsem SHG	05/11/2000	15

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Jiribam district	Ntuachuba SHG	04/09/2003	16
	Ngiachibe SHG	08/02/2001	17
	Juchi SHG	08/09/2003	15

Source: Primary Data

SHGs have been established as early as 2000, with a few being more recent, like Veiyu SHG formed in 2016. The average membership across SHGs is consistent, ranging from 15 to 20 members per group, indicating stable group sizes in these communities as shown in the Table-1.

Materials

The questionnaire entitled *'Women Empowerment through SHG: A Study in the Bordering District of Manipur'.*

Analysis of Data

The collected data were initially coded before being entered into and processed using the Statistical Product and Service Solutions (SPSS) software. Analyses were conducted using relevant statistical tools, including descriptive statistics and the t-test. Descriptive statistics, including mean, frequency, percentage, and standard deviation, were used to describe the sample respondents' data. T-tests was tested to compare the average monthly family income, monthly family expenditure, and monthly family savings of SHGs members before and after joining the SHG."

Table 2. Results: Profile of the Respondents

Variables	Groups	Villages				Total
		SE	CCP	UKR	JBM	
Education	Illiterate	1	4	9	2	**16**
	Can Read Only	0	4	0	0	**4**
	Can Read & Write	23	9	9	2	**43**
	Up to Primary	1	1	2	12	**16**
	Up to High School	0	5	4	7	**16**
	Above XII	0	2	1	2	**5**
Marital Status	Married	25	21	23	23	**92**

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	Unmarried	0	2	1	0	**3**
	Widowed/Divorced	0	2	1	2	**5**
Occupation	Cultivator	21	14	6	8	**49**
	Housewife	0	4	1	0	**5**
	Petty Trade	3	4	7	1	**15**
	Piggery	0	0	1	4	**5**
	Poultry	0	0	0	2	**2**
	Rice Mill	0	0	1	1	**2**
	Shop	0	1	6	4	**11**
	Tea Stall	0	0	1	0	**1**
	Teacher	1	0	0	0	**1**
	Weaving	0	2	2	5	**9**

Source: *Primary Data*. SE = Senapati, CC = Churachanpur, UR = Ukhurl, JB = Jiribum.

Education: A significant number of respondents can read and write (43 out of 84), but a small portion has reached high school or above (only 16 respondents). Marital Status: The majority of the respondents are married (92 out of 100), reflecting a stable family structure among SHG members. Occupation: Most respondents are cultivators (49 out of 100), followed by petty traders (15 out of 100), with a small number engaged in other professions like weaving, running shops, or being teachers.

Table 4. Descriptive Classification of the Members: This table provides descriptive statistics for the age, number of children, and family size of SHG members

Variables	Mean	S.D.	Minimum	Maximum
Age (in Years)	41.62	8.615	20	69
Number of Children	2.48	1.291	0	6
Size of Family	4.55	1.499	2	10

Source: Primary Data

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The average age of SHG members is around 41.6 years, suggesting that middle-aged women are the primary participants. On average, SHG members have 2.48 children, and the typical family size is 4.55 members, reflecting the demographic trends in these communities.

Table 4. SHGs Related Information of the Respondents

Variables	Groups	Districts				Total
		SE	CCP	UKR	JBM	
Reason for Formation of SHG	Improvement of socio-Eco status	24	10	8	8	**50**
	To improve Saving habits	1	0	11	11	**23**
	To obtain Financial support	0	6	5	5	**16**
	To initiate Group activities	0	8	1	0	**9**
	To take up Community Activities	0	1	0	1	**2**
Influence to Join SHG	Self	5	7	6	3	**21**
	Group Leader	16	6	4	6	**32**
	Neighbors	1	3	8	11	**23**
	Friends	3	7	6	5	**21**
	Others	0	2	1	0	**3**
Content of Training/Meeting of SHG	Conduct of the meeting	0	6	5	4	**15**
	Maintenance of Records	0	10	14	14	**38**
	Promotional Activities	25	8	5	5	**43**
	Others	0	1	1	2	**4**
Loan Taken Through SHG	Yes	18	4	15	11	**48**
	No	7	21	10	14	**52**

Source: *Primary Data.* SE = Senapati, CC = Churachanpur, UR = Ukhurl, JB = Jiribum.

Reason for Formation: The primary reason for forming SHGs is to improve socio-economic status (50 out of 100 respondents), followed by promoting saving habits. Influence to Join: Group leaders played a significant role in influencing women to join SHGs (32 out of 100 respondents). Content of Training/Meetings: Promotional activities dominate SHG meetings (43 out of 100), emphasizing the focus on enhancing economic opportunities. Loan Taken Through

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SHG: 48% of the respondents have availed loan facility through SHGs (48 out of 100), showing moderate use of this financial benefit.

Table 5. Economic Classification of the Members

Variables	Mean		S.D.	
	Before	After	Before	After
Family Income	15968.59	18927.09	12465.99	13619.89
Family Expenditure	9689.80	9468.76	6921.71	6863.89
Family Savings	4393.10	5511.15	7489.77	8541.50

Source: Primary Data.

This table compares the family income, expenditure, and savings of SHG members pre and post joining the SHGs. There is a noticeable increase in average monthly family income after joining SHGs (from ₹15,968.59 to ₹18,927.09). Family expenditure remains relatively stable, with a slight decrease after joining SHGs. Family Savings: Savings have increased, indicating improved financial management and stability as a result of SHG membership.

Testing of Hypothesis

Ho1: There is no significant difference in the average monthly family income, monthly expenditure, and family savings of the members pre and post to joining SHG.

Table 6. Paired Sample T-Tests on Monthly Family Income, Expenditure, and Saving

Variables	Paired Differences					t	df	Sig.(2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Income	-2958.500	3731.723	373.172	-3698.955	-2218.045	-7.928	99	.000*
Expenditure	-1118.050	2048.999	204.900	-1524.616	-711.484	-5.457	99	.000*
Savings	-1118.050	2048.999	204.900	-1524.616	-711.484	-5.457	99	.000*

Source: Primary Data.

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The results of paired sample t-tests to understand the significance of changes in income, expenditure, and savings before and after joining SHGs. The table above monthly family income **t-Value:** -7.928**, p-Value:** .000 (which is less than 0.05). Therefore, we reject the null hypothesis for monthly income, alos in the monthly family expenditure the value of t stands at-5.457, **p-Value:** .000 (which is less than 0.05). Thus p-value is less than 0.05, indicating that the decrease in monthly expenditure is statistically significant. Therefore, we reject the null hypothesis for monthly expenditure and for monthly savings the value of t is -5.457, **p-Value:** .000 (which is less than 0.05). Thus p-value is less than 0.05, indicating that the increase in monthly savings is statistically significant. Therefore, we also reject the null hypothesis for monthly savings.

Thus, result of the paired sample t-tests for monthly income, expenditure, and savings all show statistically significant differences pre and post to joining the SHG. Thus, the null hypothesis (H_0) is rejected, shows that joining the SHG has had a significant impact on the economic variables (income, expenditure, and savings).

Limitations

Methodological limitations included the study's restriction to samples comprised solely of women SHG members from bordering villages of the Districts in Manipur. Considering the factor and the fact that some of the group leaders were reluctant to share some of the inside financial data and the Self-report of the respondents has certain limitations, such as memory biases and social desirability effects, particularly regarding financial matters, asset ownership, training/meeting attendance, influence levels, motivation, and impact assessments. Therefore, caution should be taken when generalizing the results of this research to all SHGs, especially in Manipur and across India. As most of the respondents were illiterate or semi-literate, there were challenges in communicating the actual message or purpose of the questions, which in turn affected their ability to express their genuine viewpoints.

Suggestions

The researcher would like to suggest that the feedback from the respondents highlights the significant positive impact that Self-Help Groups (SHGs) have had on their lives. Many members expressed contentment and pride in how the group has helped them improve their financial stability, learn new skills, and gain confidence. Some members shared personal stories of how joining the SHG empowered them to overcome educational barriers, become more financially independent, and even consider leadership roles in their communities. However, there was also a concern raised about the frequency of meetings, with one respondent feeling that some gatherings were unproductive. To enhance the benefits of SHGs, it is suggested that regular training, awareness programs, and opportunities for face-to-face interactions be conducted to keep members motivated and informed about the group's advantages.

Conclusion

The study can be concluded by stating that Self-Help Groups (SHGs) offer significant benefits in terms of economic and social empowerment, especially for rural areas of Manipur through women participation. They provide crucial financial services, foster community solidarity, and contribute to poverty alleviation. However, the effectiveness of SHGs can be hindered by challenges such as limited capital, internal conflicts, and lack of professional management. To maximize their potential, SHGs need better support in terms of training, access to markets, and possibly more structured financial oversight. Despite these challenges, SHGs remain a vital tool for grassroots development and earning financial stability among ST women of border districts of Manipur.

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