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## **A Study on Factors Affecting the Sustainable Development of Self-Help Group**

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### **Abstract: -**

Mahatma Gandhi says “women are the noblest of God’s creation”. Really woman is the great teacher of all time; home is her school and family members are her students. Woman has been praised as Goddess. In the yester year she was encircled by the shackles of slavery. She had no freedom of choice and to avail the opportunities. So, women’s emancipation, women-development and women-empowerment are the need of the hour everywhere in the modern-time. „Self-Help through Mutual Help“ the logical concept was initially developed by women. In male dominated society, women have no money or source of income for their personal expenditures or to spend on their own choices. In this study it tried to identify factors contributing in the sustainable development of SFG. Data was collected from primary and secondary sources. 210 sample sizes collected from Amravati District. SEM was used to check hypothesis.

**Key Words: -** Self-help group, women empowerment, microfinance

### **Introduction: -**

Self-help group is a committee formed with the intension to uplift the members from financial crises. It also works towards solving the problems plaguing society. Improving human development index, women empowerment are some core objectives of the self-help group. Self-help groups are mostly found in south and south-east Asia. A group of 25-30 locals volunteer to create and join this group and solve their problem by collective efforts. Meetings are arranged periodically to discuss and to raise fund by the members of self-help group.

Unlike any other organization self-help groups are more successful in solving rural problems, but the oppressional scale and pace of development is vastly dependent on the capability and literacy of the representatives of the group. The groups select a president, a vice president and a book keeper to operate the group.

Innovation is a key aspect for tremendous success. All the successful organizations in the world have proven this statement over and over again. How can we introduce it to the self-help group? If the working and decision-making body of the self-help group can take decisions a change the working style to as efficient as it can get then the world will witness the upliftment of millions out of poverty even after pandemic and economic disaster.

### **Review of Literature: -**

1. Arjun Y Pangannavar (2015): The author has described about the history and the reason to start self-help group. The government schemes and ways of promotion are also mentioned.

The author has found that the self-help group has satisfactory growth rate and working scale. A study on Belgaum district of Karnataka. Data from 2000 to 2010 is studied in this research.

2. Poornima Vijaykumar Christina Aroojis, Preemal Maria D'Souza (2016): The authors have mentioned the core reasons for SHG's women empowerment wing. Ways of empowering women are also mentioned in this minor research project. The author also mentions the requirement of women to stand for their demands and their rights. Micro-financing is the tool for empowering women as mentioned by the authors. Authors have found that the self-help group are successful in rural areas and specially in women population.
3. Dr. Jyoti P. Mohanty, Dr. Suprava Sahu (2020): The authors have given credit of women empowerment in rural area. They further praise self-help group for having poor lives as its central role. Contribution of self-help group towards holistic social development is also mentioned. The study also found that there is an increase in household income. They also found that standard of living and food security is increased. It is also seen that self confidence is increased in the members of self-help group.
4. Carly Nichols: The author mentioned that self-help group are seen as reliable platform for multiple development. In this study it is found that the social capital is necessary but it is not sufficient. Implementation's framework is also mentioned in this article. The study also brought up the dark side and mentality of society. The author concluded that meetings need to happen regularly, since it is a diverse organization unpredictability is high.
5. Abhishek Anand: The author mentioned that the self-help group lacks in knowledge. In this study it is found that lack of banking facility limits operational capability of the self-help group. Scarcity of resources in rural area is also mentioned in this article. Importance of self-help group in promoting social entrepreneurship is highlighted here. The study also brought up that self-help group develops leadership capacity among poor people.

**Objectives: -**

1. To study the impact of economic factors on the sustainable development of self-help group.
2. To study the impact of humanitarian factors on the sustainable development of self-help group.
3. To study the condition of self-help group after pandemic.
4. To find new oppressive ways of the self-help group.

**Research Methodology**

**Research Method: -**

Descriptive method was used for research in this research paper. As the area of research is vast and wide spread it is hard to collect data so survey method is adopted for this study.

**Sampling Method: -**

Due to COVID-19 pandemic it is not possible to conduct census as it is time consuming and dangerous. The process of sampling is selecting units from a set of peoples who are interested in studying the sample we may fairly generalize the results back to the population from the area

that they have chosen. Data was collected from the members of the self help group oppressional in Amravati division.

**Sample Size: -**

Respondents	Frequency
Female	210
Total	210

**Data Collection Technique: -**

This research was carried out using primary data as questionnaire and observation as well as secondary data form the previous research on the similar topic.

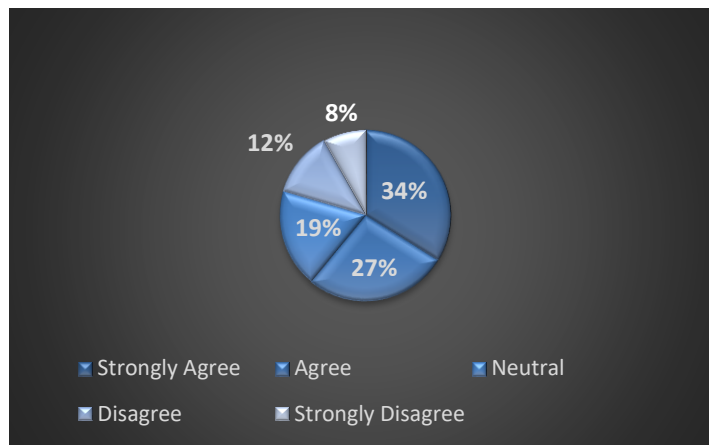
**Primary Data: -**

Primary data was acquired by online/offline questionnaire. For online questionnaire Google forms was use as tool and offline questionnaire was conducted by personally reaching to peoples. Community guidelines were given priority. 210 peoples were included for this research.

**Secondary Data: -**

Secondary data is that data which is already available in the form of magazine, research journal, books etc. For this research paper secondary data was collected from internet and research papers.

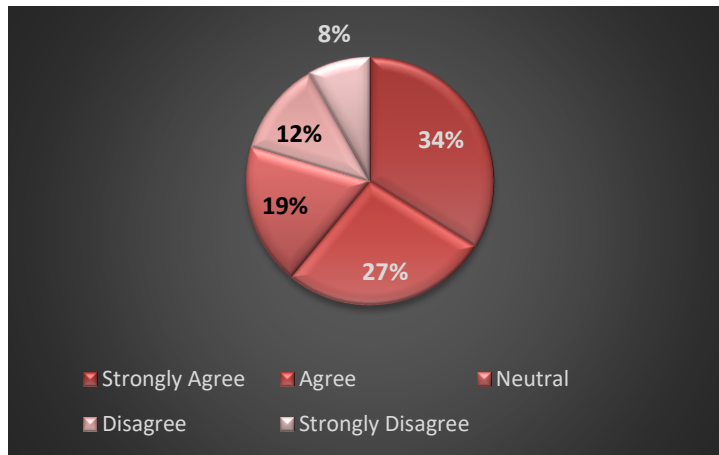
**Q1) Investment pattern for S.H.G has an effect on sustainable development of S.H.G.**



**Analysis: -** 34%of the respondents strongly that investment pattern for S.H.G has an effect on sustainable development of S.H.G. Whereas 27% respondents agree with it. 19% respondents stand neutral. However, 12% disagree with this statement and 8% respondents strongly disagree with it.

**Explanation: -** Like any other organization S.H.G also depends on the investment of people both materialistic as well as moral. So, it is a back bone and has impact on sustainable development.

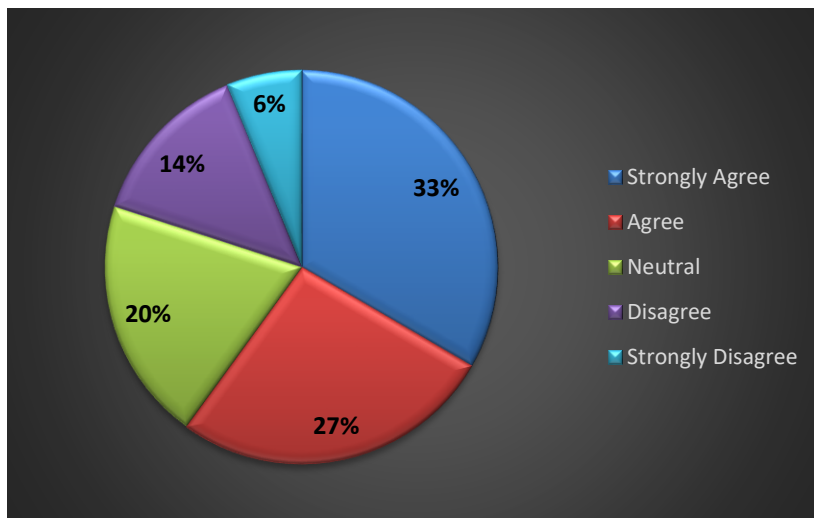
Q2) Loan repayment has impact on sustainable development of S.H.G.



**Analysis:** - 34% of the respondents strongly agree that loan repayment has impact on sustainable development of S.H.G. Whereas 27% respondents agree with it. 19% respondents stand neutral. However, 12% disagree with this statement and 8% respondents strongly disagree with it.

**Explanation:** - S.H.G has its business model designed in such a way that it accumulates funds, gives loans, and in return makes profit to the members of the group. The S.H.G can only be successful and develop sustainably if the members get their money back on time.

Q3) Schemes formed by Government has impact on sustainable development of S.H.G.

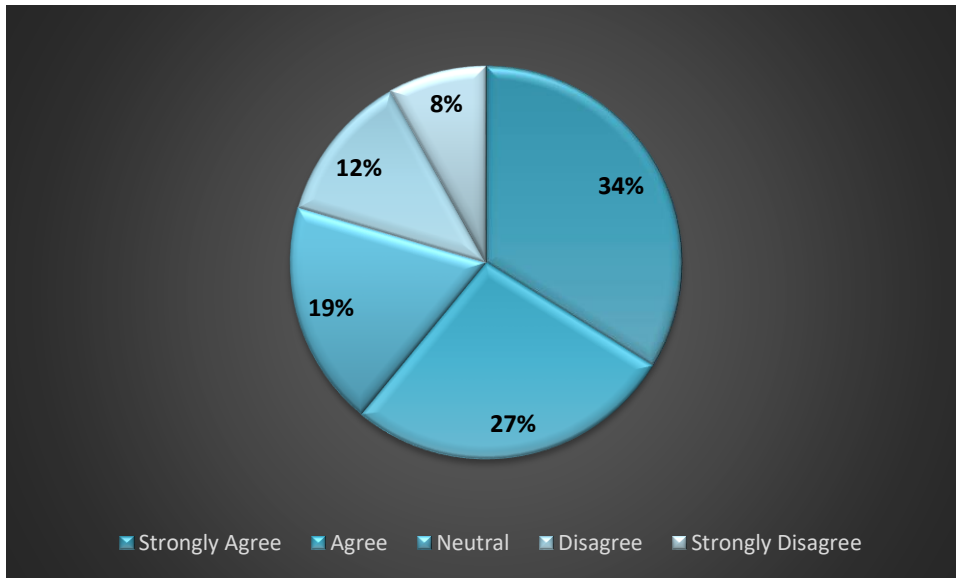


**Analysis:** - 33% of the respondents strongly agree that schemes formed by Government has impact on sustainable development of S.H.G. Whereas 27% respondents agree with it. 20% respondents stand neutral. However, 14% disagree with this statement and 6% respondents strongly disagree with it.

**Explanation:** - The self-help group is hugely encouraged by the Ministry of Women and Child Development as S.H.G encourages women empowerment. The government of India as well as

state governments have launched various schemes to uplift people out of poverty. S.H.G take advantage of these schemes and hence it is important for the sustainable development of the S.H.G.

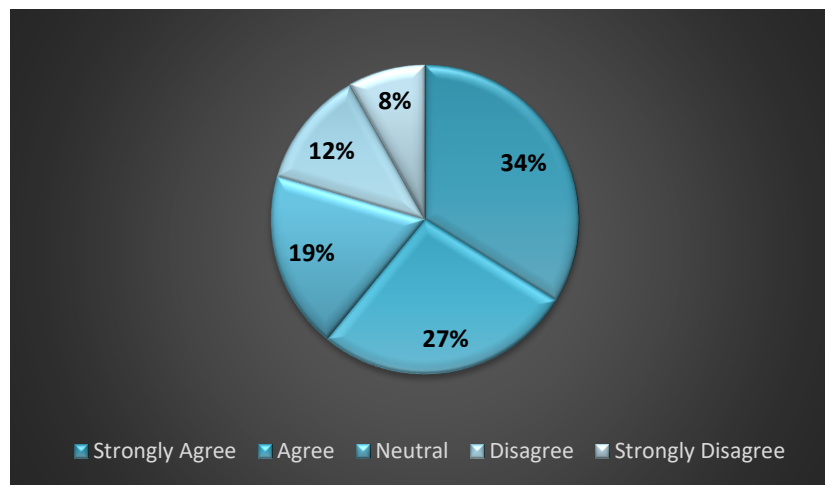
**Q4)** Joining of new members has impact on sustainable development of S.H.G.



**Analysis:** - 34% of the respondents strongly that joining of new members has impact on sustainable development of S.H.G. Whereas 27% respondents agree with it. 19% respondents stand neutral. However, 12% disagree with this statement and 8% respondents strongly disagree with it.

**Explanation:** - S.H.G can be interpreted as the local government which is of the people, administered by the people and works for the betterment of the people. So, more the members the better it gets.

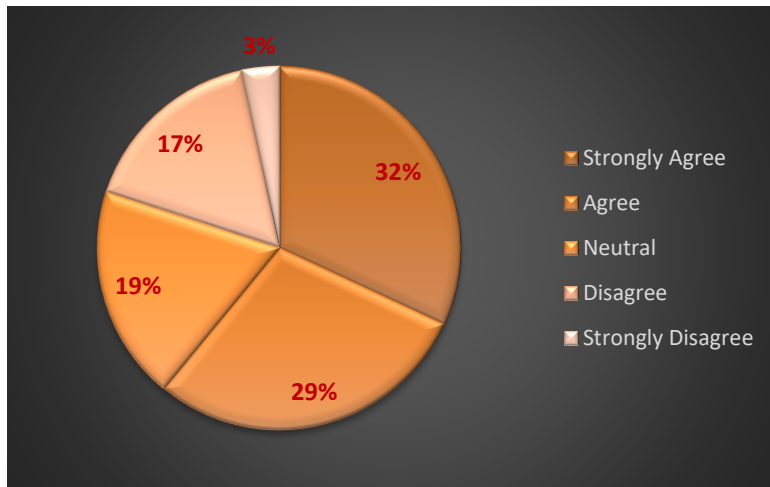
**Q5)** Mutual conflict has impact on sustainable development of S.H.G.



**Analysis:** - 34% of the respondents strongly agree that mutual conflict has impact on sustainable development of S.H.G. Whereas 27% respondents agree with it. 19% respondents stand neutral. However, 12% disagree with this statement and 8% respondents strongly disagree with it.

**Explanation:** - People when included in a group bring their problems along with their contribution so there is high possibility of conflict among the members of the group. Since the working of the group affects by conflict it has impact on the sustainable development.

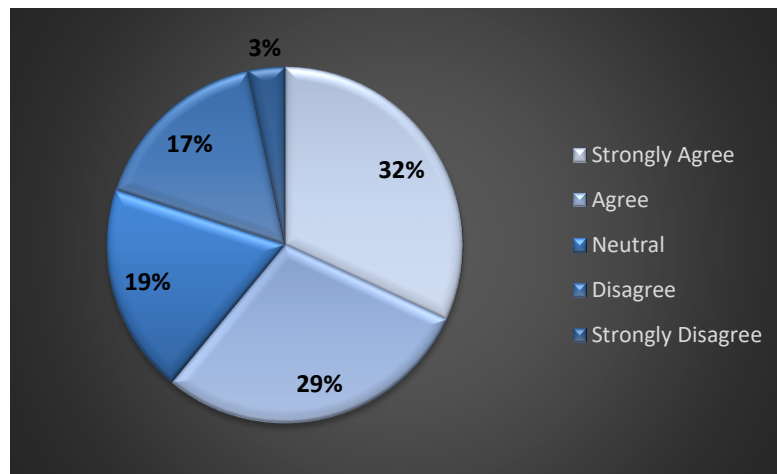
**Q6)** Passionate members of the group have impact on sustainable development of S.H.G.



**Analysis:** - 32% of the respondents strongly agree that passionate members of the group have impact on sustainable development of S.H.G. Whereas 29% respondents agree with it. 19% respondents stand neutral. However, 17% disagree with this statement and 3% respondents strongly disagree with it.

**Explanation:** - The S.H.G is formed voluntarily and hence needs the people who take initiative. Hence the passionate members have impact on the sustainable development of the self-help group.

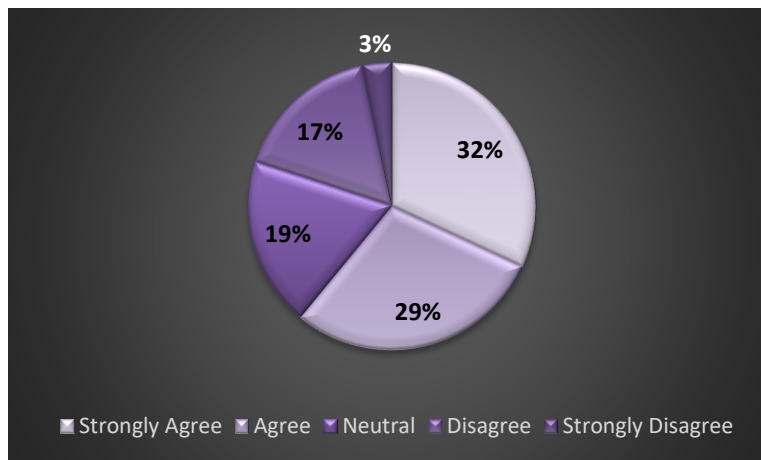
**Q7)** There is significant impact of economic factors on the sustainable development of S.H.G.



**Analysis:** - 32% of the respondents strongly agree that there is significant impact of economic and humanitarian factors on the sustainable development of S.H.G. Whereas 29% respondents agree with it. 19% respondents stand neutral. However, 17% disagree with this statement and 3% respondents strongly disagree with it.

**Explanation:** - All the economic factors have impact on the sustainable development of the S.H.G.

**Q8)** There is significant impact of humanitarian factors on the sustainable development of S.H.G



**Analysis:** - 32% of the respondents strongly agree that there is significant impact of humanitarian factors on the sustainable development of S.H.G. Whereas 29% respondents agree with it. 19% respondents stand neutral. However, 17% disagree with this statement and 3% respondents strongly disagree with it.

**Explanation:** - All the humanitarian factors have impact on the sustainable development of the S.H.G.

**Hypothesis:** -

**H0:** Economic factors have negative impact on the sustainable development of the self-help group.

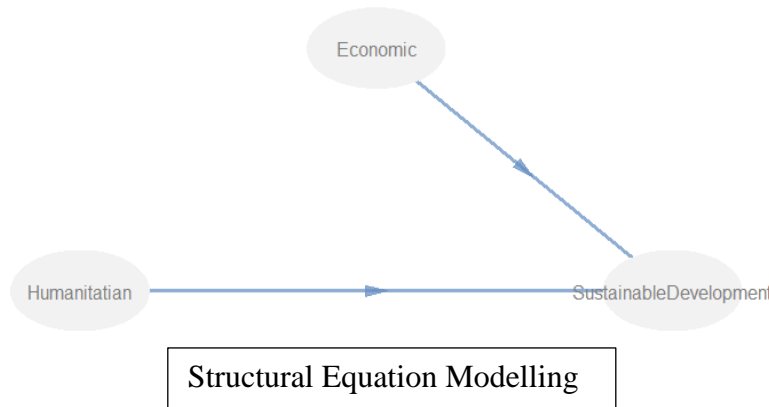
**H1:** Economic factors have positive impact on the sustainable development of the self-help group.

**H00:** Humanitarian factors have negative impact on the sustainable development of the self-help group.

**H01:** Humanitarian factors have positive impact on the sustainable development of the self-help group.



**Hypothesis Testing: -**



**Interpretation: -**

To test various Hypothesis SEM (Structural Equation Modelling) was used. Cronbach Alpha for the factor ‘Economic’ was calculated to be 0.75. Cronbach Alpha for the factor ‘Humanitarian’ was calculated to be 0.96. Cronbach Alpha for the factor ‘Sustainable Development’ was calculated to be 0.79.

Here all the items have Cronbach Alpha above 0.7; therefore, the acquired data have internal consistency. The AVE (Average Variance Extracted) is the quantity of variance that is captured by the construct with relation to the quantity of variance due to measurement error.

Economic factors has an AVE of 0.6. Humanitarian factors has an AVE of 0.7. Sustainable Development has an AVE of 0.6. Here all the items have AVE > 0.5, hence it means these factors are valid.

The coefficient of determinant ( $R^2$ ) explains how much percentage of variance does independent variable has contributed to dependent variable. ‘Economic’ has a  $R^2$  of 0.00 ‘Humanitarian’ has a  $R^2$  of 0.00 ‘Sustainable development’ has a  $R^2$  of 0.6, here Sustainable development is dependent variable and remaining is independent variable.  $R^2$  always lie between 0 to 1. In this study  $R^2$  is high therefore it indicates good model. Loading tell the % amount a particular construct has contributed towards the variable.

**Table No. 1**

Item	Constructs	Loading	Eigen Value
Economic	Investment pattern for S.H.G has an effect on sustainable development of S.H.G.	0.701	2.41
	Loan repayment has impact on sustainable development of S.H.G.	0.772	
	Schemes formed by Government has impact on sustainable development of S.H.G.	0.727	

Humanitarian	Joining of new members has impact on sustainable development of S.H.G.	0.908	2.42
	Mutual conflict has impact on sustainable development of S.H.G.	0.908	
	Passionate members of the group have impact on sustainable development of S.H.G.	0.908	
Sustainable Development	There is significant impact of economic factors on the sustainable development of S.H.G.	0.881	2.32
	There is significant impact of humanitarian factors on the sustainable development of S.H.G	0.715	

Loadings should be greater than 0.6/0.7 as stated by Dr. Richard Haier, here all the items have their loading value greater than 0.6. As well as Eigen value is more than 2.3 in all items.

**Limitation: -**

1. Secondary data might have some errors due to timeline mismatch.
2. This research is conducted by considering Amravati as full-scale model.
3. This study is completed in short period of time.
4. More variables need to be explored.

**Validity of the Instrument**

It is calculated in C.alpha. Validity for the questions related to economic factors was 0.745 which is greater than required 0.7, It was calculated on Rstudio. Validity for the questions related to humanitarian factors was 0.955 which is greater than required 0.7, It was calculated on Rstudio. Validity for the questions related to sustainable development was 0.785 which is greater than required 0.7, It was calculated on Rstudio.

**Assessment of structural model (Inner model)**

It is usually the case that the coefficient of determination ( $R^2$  value) measure is used to examine the structural model. The model's predictive accuracy is determined with this coefficient, whose processing is done as the squared correlation between the predicted and actual values of a certain endogenous construct. The coefficient represents the collective impact of the exogenous latent variables on endogenous latent variable. How much variance is there is there in the endogenous constructs defended by all exogenous constructs alongside it can be determined through this coefficient, as it is the squared correlation between the variables' predicted and actual scores. The values are weak when they are between 0.19-0.33, direct when they are between 0.33-0.67, high when they exceed 0.67 and inadmissible when the estimation is lower than 0.19. According to table the model has a direct predictive power, which supports almost 60% of the variance of sustainable development.

Construct	$R^2$	Results
Sustainable development	0.601	Moderate

**Table of cross loadings result: -**

	Eco	Hum	SD
Eco1	0.701	0.908	0.667
Eco2	0.772	0.685	0.881
Eco 3	0.727	0.657	0.715
Hum1	0.701	0.908	0.667
Hum 2	0.701	0.908	0.667
Hum 3	0.772	0.685	0.881
SD1	0.772	0.685	0.881
SD2	0.727	0.657	0.715

**Here** Eco= Economic factor, Hum= Humanitarian Factor, SD= Sustainable Development

**Conclusion: -**

S.H.G. is way in which offers development with less chances of corruption. No amount of research can tell the government to frame policies for the upliftment of the people from poverty here S.H.G. comes handy. Self-help group have played huge role during peak periods of pandemic. Microfinancing can help nation rebuild its economy. In this ruthless era of capitalism and information age the self-help group offers safe haven. Financial literacy is the way to make rural India rich as it was known in past. These self-help groups are greatly influenced and helped in sustainable development by economic and humanitarian factors. It can be concluded like any other organization self-help group is fueled with human resource and capital but the intentions of using it are concentrated on rural development. The factors considered in this paper are not enough, further deep study is required.

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