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# “IMPACT OF SELF HELP GROUP ON SOCIO ECONOMIC DEVElOPMENT OF WOMEN IN ARANG BLOCK OF RAIPUR DISTRICT”

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**Abstract :**

In this paper, The effects of self-help groups on the socioeconomic advancement of rural women in Raipur district's Arang block. Since ancient times, doing deeds for the advancement of mankind One of the main obstacles to the inclusive growth of the society is poverty. Since prehistoric times, humans have used juggling to improve the human species. Poverty is a major barrier to the inclusive development of society. Although men and women make nearly equal contributions to the population, women's economic contribution, especially in rural areas, is less than that of men. As a result, women's social backwardness significantly contributes to poverty. influenced rural women's economic advancement in the Arang block,district Raipur. On the basis of 200 primary and some secondary data from the website magzin, many factors that were included as an empowerment indicator were discussed.

The goal of the project is to investigate the effects of self-help groups on the social and economic development of women, as well as on enhancing standards of living and eradicating poverty while also giving women access to jobs through training. The aforementioned discussion includes a detailed data analysis of each component and how it affects empowerment. Bar table and pie chart analysis are used to determine the level of significance. Men and women both contribute to the population in almost similar amounts, although women's economic contribution is lower than men's, particularly in rural areas. As a result, women's backwardness significantly increases poverty. The government's “self help group” project is good for women's empowerment.The study paper explores how self-help groups have improved the economic standing of rural women in Raipur's Arang block. To sum up how it has impacted advancement, it is critical to note that self-help groups have opened up new avenues for rural people, particularly rural women, to become more educated and contribute to the growth of society as a whole.

**Keyword:**

self-help groups,eradicating proverty, empowerment ,rural women.

**Introduction :**

Self-help groups (SHGs) are unofficial organizations where people gather to discuss how to better their living circumstances. It can be characterized as a self-governing, peer-controlled information group of individuals with a comparable socioeconomic background and a desire to work together to accomplish a common goal. Numerous issues like poverty, illiteracy, a lack of official credit, etc. plague villages. The self-Employed women's association (SEWA), which was founded in 1970, is thought to have been the origin of SHG in India.The largest microfinance scheme in the world was born out of the SHG bank linkage programme that NABARD started in 1992. Since 1993, SHGs have been able to open bank accounts for savings. This is thanks to NABARD and RBI Self-help groups (SHGs) are unofficial organizations where people gather to discuss how to better their living circumstances. It can be characterized as a self-governing, peer-controlled information group of individuals with a comparable socioeconomic background and a desire to work together to accomplish a common goal. Numerous issues like poverty, illiteracy, a lack of official credit, etc. plague villages. The self-Employed women's association (SEWA), which was founded in 1970, is thought to have been the origin of SHG in India.The largest microfinance scheme in the world was born out of the SHG bank linkage programme that NABARD started in 1992. Since 1993, SHGs have been able to open bank accounts for savings. This is thanks to NABARD and RBI. Self-help groups (SHGs) are unofficial organizations where people gather to discuss how to better their living circumstances. It can be characterized as a self-governing, peer-controlled information group of individuals with a comparable socioeconomic background and a desire to work together to accomplish a common goal. Numerous issues like poverty, illiteracy, a lack of official credit, etc. plague villages. The self-Employed women's association (SEWA), which was founded in 1970, is thought to have been the origin of SHG in India.The largest microfinance scheme in the world was born out of the SHG bank linkage programme that NABARD started in 1992. Since 1993, SHGs have been able to open bank accounts for savings. This is thanks to NABARD and RBI. The strata of women in the India have not always been the same, as is seen from history. When discussing the past, women were respected as being on par with Goddesses and held honorable positions in every aspect of society. However, over time, their position unexpectedly declines to the point that they are treated cruelly. Which is visible in marital abuse polygamy, the slaughter of female fetuses, Dowry and Sati (the burning of women beside their dead husbands). This deplorable state of women drives their uplift, and it was their labor that made this possible and gave them better control over their deteriorating situation.

Self-help groups (SHGs) are informal associations where people meet to talk about how to improve their living conditions. It can be described as a self-governing, peer-controlled information group of people with a similar socioeconomic background who want to cooperate to achieve a common objective. Villages are plagued by a variety of problems, such as poverty, illiteracy, a lack of official credit, etc. In India, the self-employed women's organization (SEWA), which was established in 1970, is regarded to be where SHG first appeared.The SHG bank linkage program that NABARD began in 1992 gave rise to the greatest microfinance initiative in the history of the planet. SHGs have had access to bank accounts since 1993 for the purpose of saving money. NABARD and RBI are to thank for this.

The primary source of income for women in villages is farming, which requires them to work hard for around 15 to 16 hours every day. They experience prejudice because while performing the same work as males, they receive less pay. The majority of NGOs are supporting wage parity despite this. A number of social programs are being implemented by the government itself for the progress and empowerment of women. which the rural livelihood mission for the state of Chhattisgarh actively participates.

Chhattisgarh's development is dependent on rural development because it is a state of villages, like our nation. In our state, a variety of tactics are being used to boost self-employment and encourage the social and professional progress of women. The state of Chhattisgarh's goal of enhancing rural livelihood is crucial to the efforts made by the Indian government to eradicate poverty and advance women's rights.

The Chhattisgarh State Rural Livelihood Mission uses self-help as a medium in its efforts. Each rural family's self-help group must now include one additional member, specifically a woman, in order to fulfill this goal. The mission also places emphasis on BPL (below poverty level) households, scheduled classes, tribes, hapless laborers without land, and all other communities deemed to be backward.

**Literature of Review:**

(Narasimha & Rangana, 2016) "Role of Self Help Groups in Women's Empowerment and Health" was examined. Solving common issues with self-help and cooperation. Women's empowerment cannot be achieved by disregarding concerns relating to women's health because they are interrelated. The subject of women's health and how it affects their general wellbeing has received less attention. Therefore, the current study sought to determine the degree to which SHGs are active in health and to explore other potential avenues for increasing their involvement in health-related issues. In Bangalore, India, the urban practice area of Bangalore Medical College and Research Institute undertook a community-based cross-sectional study. A pre-validated questionnaire was used to interview 95 women who had participated in SHG for a year. In the 95 out of 98 women who were interviewed, 62.1% were literate, 65.26 percent received financial assistance through this program, 26.3% discovered the value of their families and communities, 21% saw an improvement in their own health, and 68.4% made the decision to seek medical care on their own to handle health-related issues. Self-help organizations can help improve women's health by increasing their knowledge of and awareness of health issues, as well as their financial stability in the event of medical emergency, among other things. It is active in offering activities that generate income. However, neither health behavior nor awareness of health issues have much improved.

(Devarapalli & Rao, 2016) aimed to assess how self-help groups affected women's empowerment in Andhra Pradesh's Prakasam district. The study provided insight into the establishment, operation, and income-generating activities of sample women SHGs. According to the report, the availability of raw resources and product demand are the main drivers of SHG membership. Additionally, it was discovered that SHGs contributed to the eradication of poverty and raised standard of living. However, administering the SHG is difficult due to inadequate institutional finance.

(Samdarshani & Mallick, 2017) In their research, the authors from Madhupada village in the Bhadrak region of Odisha evaluated the effects of SHGs on rural women in India. She emphasized that the most effective tool for empowering women in the study region is SHGs. Women who joined SHG have improved their standard of living and become more independent. They were also successful in resolving their financial issues by obtaining low-interest loans.

(A. Mohanty & Mishra, 2018) They looked studied the functioning of SHGs and the effects of SHGs on people's psychological, economic, and social well-being in 5 chosen blocks of Odisha's Khurda district (Khordha, Begunia, Balianta, Bhubaneswar, and Chilka). The study found that self-help groups benefit women in the study area in terms of their psychological, economic, and social well-being. In terms of psychological factors, they improved their sense of self-worth, literacy level, skill development, and knowledge of health and hygiene. Similar to this, some of the key components of economic empowerment through Self Help Groups include instilling saving habits, initiating income-generating ventures, and creating employment prospects.

(Parhi et al., 2019) In this study, the authors sought to determine the variables impacting SHGs' purchases of food and non-food goods in the Puri district of Odisha. The survey's findings showed that when buying food and non-food products advertised by the SHGs in the study, the majority of respondents took into account the product's fair and cheap pricing as well as the usage of quality raw materials. The results of the field study also showed that, in order to draw in more customers, the product packaging needs to be changed. Therefore, in order to empower rural women, SHG products should be made more widely available to consumers.

(Mohanty & Sahu, 2020) examined how self-help groups can help rural communities become more powerful. Women from Ganjam district, Odisha's Jagannath Prasad block. The study's findings showed that SHGs are crucial for the social and economic empowerment of women. In the region being studied, microcredit is crucial for both rural development and reducing poverty.

(Lodhi & Kishan, 2022) studied on “Impact of self help group on Socio-Economic devlopment of women in Patan Block of Durg District”. The outcomes of study positively impact of self help group on the socio-economic devlopment of women at patan block in Durg district. SHG has brought a new horizon in the devlopment of rural people specifically to rural women. Those women who were suffering from lack of money are in relief after joining the SHG.

(Lodhi & Kishan, 2023) studied on “The Issues and challenges of Self Help Group: A study in Chhattisgarh”. The results of the study revealed that SHG are fast emerging as powerful social tool for Socio-Economic empowerment of the rural poor people in India. In many instances, they have improved the socio-economic conditions of their members by way of positive impact on income ,saving and self confidence. Self Help Groups serve as an ideal mechanism for bringing women out of their homes by making them more articulate.

**Objectives of the study:**

• study on the creation of the Arang Block Rural Livelihood Mission in the state of Chhattisgarh.

• Providing Education One of the most crucial ways and tools to empower women is via education. due to the fact that education improves knowledge, skills, and confidence

Economic empowerment provides women with the tools and resources to advance themselves. It also encourages rural residents to develop a saving culture.

• Giving women the ability to decide jointly on their savings.

• To raise the standard of living, aid in the eradication of poverty, and create training-based jobs for women.

**Hypothesis :**

## H0- In Raipur district's Arang block, self-help groups have no effect on the socio-economic development of women.

## H1- In Raipur district's Arang block, self-help groups have effect on the socio-economic development of women.

**Research Methodology:**

The study in question was conducted using secondary data. On the basis of 200 data collection from women self-help group members (by random sampling), various criteria included as an empowerment indicator were addressed. According to information obtained from the Chhattisgarh State Rural Livelihood Mission office and provided by Janpad Panchayat Arang in the district of Raipur, there were 236 SHGs promoted and 2305 households mobilized in 2013. In 2014, 325 SHGs were established, and 3293 households were mobilized. In 2016, 552 SHGs were promoted, and 5911 households were mobilized. It is at its peak. In 2017, 1023 SHGs were promoted, and 11082 households were mobilized year after year. The quantity of SHGs will reduction brought on by the COVIDE Pendemic and other circumstances. Therefore, it is abundantly clear that more households are joining SHGs every year.(table 1)

**Table 1: SHGs Promoted Table**

|  |  |  |
| --- | --- | --- |
| **Year** | **No. of SHGs Promoted(in lakhs)** | **No. of****Household****Mobilized(in lakhs)** |
| **2013** | **236** | **2305** |
| **2014** | **325** | **3293** |
| **2015** | **374** | **3125** |
| 2016 | **552** | **5911** |
| 2017 | **1023** | **11082** |
| 2018 | **383** | **3803** |
| 2019 | **378** | **3679** |
| **2020** | **77** | **824** |
| **2021** | **2** | **18** |

Figure 1 plot showing SHG Promoted and Number of Household Mobilized each year.

 (this data is taken from nrlm.gov.in)

## Table 2: Information of Bank Linkage

|  |  |  |
| --- | --- | --- |
| **Years** | **Total SHG’S** | **Total****Disbursement** |
| **2017-2018** | **531** | **323.96** |
| **2018-2019** | **824** | **803.74** |
| **2019-2020** | **641** | **586.09** |
| **2020-2021** | **681** | **697.13** |
| **2021-2022** | **707** | **1071.14** |

**Figure 2: Year wise SGH and Amount received against them.**

This data taken from (nrlm.gov.in)

A.Number of members in SHGs on the basis of age:

|  |  |  |  |
| --- | --- | --- | --- |
| Sl no. | Age (year) | No. of members | Percentage of total no. of members=No.of members\*100/Total Sample |
| **1** | **20-25** | **1**3 | **6**.5 |
| **2** | **25-30** | 20 | 10 |
| **3** | **30-35** | 55 | **27.5** |
| **4** | **35-40** | **3**0 | **15** |
| **5** | **40-45** | **2**4 | **1**2 |
| **6** | **45-50** | **2**5 | **1**2.5 |
| **7** | **50-55** | **1**3 | 6.5 |
| **8** | **55-60** | 7 | 3.5 |
| **9** | **60-65** | **1**3 | **6**.5 |
| **10** | **65-70** | 4 | 2 |

Figure:3 (The data has been used by myself by drawing the graph.)

**B. According to the literacy level of the SHG members:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl No.** | **literacy** | **No. of members** | **Percentage of Total no. of members= No. of members\*100/Total sample** |
| 1 | post graduate | 8 | 4 |
| 2 | graduate | 17 | 8.5 |
| 3 | 10-12th | 22 | 11 |
| 4 | 10th/board-8th | 28 | 14 |
| 5 | 7th-8th class  | 30 | 15 |
| 6 | 0-7th class | 30 | 14.5 |
| 7 | illterate | 65 | 32.5 |

**Figure:4**

**C.By type of household in SHG:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl No.** | **Type of family** | **No. of members** | **Percentage of Total no. of members= No. of members\*100/Total sample** |
| 1 | single family | 109 | 54.5 |
| 2 | joint family | 91 | 45.5 |

**Figure:5**

**D.Reason for joining the SHG members:**

* Thanks to economic empowerment, women now have the knowledge and resources to improve their lives and encourage rural residents to start saving money.
* Giving women the ability to decide jointly on their savings.
* To raise the standard of living, aid in the eradication of poverty, and create training-based jobs for women.
* Social empowerment is the capacity of women to create healthy relationships, engage in social activities, and advance their economic standing by involvement in worthwhile endeavors and independent of their families. They have control over how to use their revenue as a result.
* Psychological empowerment is the process of giving women the thoughts, emotions, and self-assurance they need to advance in society.

**Limitations:**

Due to time constraints, I was only able to study the Arang development block in the context of the Raipur district; however, if this research were to be conducted in more expansive locations outside of Raipur, the results could be much more significant.

 **Suggestion:**

* More and more training centers should be opened. At the same time, banks should provide information about credit facilities and subsidiaries to.
* Vocational education has to be promoted on all aspects like improving the level of education, skill development programs and making buttermilk, so that understanding their opinion about small scale industries can be developed, giving financial assistance to these groups. Bank branches will have to be opened in rural areas.

**Conclusion:**

The women who had been having financial difficulties found relief after joining the SHG. The numbers gathered show that every year between 2013–2014 and 2016–2017, "Bihan" distributed a sizeable sum to the female laborers, which they used for a variety of purposes. based on data from the Janpad Panchayat Arang, the proportion of women working in agriculture and other professions. Women have become more aware since joining Bihan. They have improved their education, developed their public speaking, entrepreneurial, and overall self-development skills. In conclusion, it's important to recognize that "Self help groups" have created new opportunities for the advancement of rural residents, especially rural women.

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