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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) analyzed the "Role of Self Help Groups in Women's Empowerment and Health". Common problems through self-help and mutual aid. Since women empowerment and health are interlinked – women empowerment cannot be achieved by ignoring issues related to women's health. Fewer efforts have been made to address the issue of women's health in a way that affects their overall well-being. The present study therefore aimed to find out the extent to which SHGs are involved in health and also identify other possible ways to increase their involvement in health related matters. A community-based cross-sectional study was conducted in the urban area practice area of Bangalore Medical College and Research Institute. Bangalore, India. 95 women involved in SHG for 1 year were interviewed by a pre-validated questionnaire. 95 out of 98 women were interviewed, 62.1% were literate, 65.26% received financial support through this program, 26.3% found importance in family as well as community, 21% improved personal health, 68.4% individuals decided to seek medical attention on their own to take care of health related matters. Self-help groups are a useful platform for enhancing women's health through knowledge and awareness on health issues, and financial security during health emergencies, etc. It is very active in providing income generating activities. However there is no significant improvement in health behavior or knowledge about health issues

(Devarapalli & Rao, 2016) attempted to evaluate the impact of self-help groups on women's empowerment in Prakasam district of Andhra Pradesh. The study threw light on the formation and functioning of sample women SHGs and income generating activities of SHG women. The study revealed that availability of raw materials and market demand for products are the major reasons for joining SHGs. It was also found that SHGs helped in eradicating poverty and improving the quality of life. However, insufficient institutional Finance creates problems for running the SHG.

(Samdarshani & Mallick, 2017) in their paper studied the impact of SHGs on rural women in India from Madhupada village in Bhadrak district of Odisha. She pointed out that SHGs are the biggest weapon to empower women in the study area. After joining SHG, women have become self-reliant, self-reliant and their standard of living has improved. They were also able to solve their financial problems by taking loans at low interest.

(A. Mohanty & Mishra, 2018) in their study attempted to analyze the operating system of SHGs and to understand the impact of SHGs on psychological, economic and social well-being in 5 selected blocks of Khurda district (Khordha , Begunia, Balianta, Bhubaneswar and Chilka) of Odisha. The study revealed that self-help groups have a positive impact on the psychological, economic and social aspects of women in the study area. They enhanced their self-confidence, literacy level, skill development, and awareness on health and hygiene in terms of psychological aspects. Similarly, inculcating savings habits, starting income generating activities and generating employment opportunities are some of the major aspects of economic empowerment through Self Help Groups.

(Parhi et al., 2019) in their study attempted to identify the factors influencing the purchasing behavior of SHGs of food and non-food items in Puri district of Odisha. The study findings revealed that fair and affordable price of the product and use of quality raw material are considered by most of the respondents while purchasing food and non-food items marketed by the SHGs in the study. The field study also revealed that The packaging of the products should be improved to attract more customers. Therefore, SHG products should be brought into mainstream use by the customers so as to empower the rural women.

(Mohanty & Sahu, 2020) studied the role of self-help groups for the empowerment of rural areas. Women of Jagannath Prasad block of Ganjam district, Odisha. The results of the study revealed that SHGs play an important role in the empowerment of women socially and economically. Microcredit also plays an important role in poverty alleviation and rural development of the area under study.

(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:**

• Research on development of Arang Block Rural Livelihood Mission in Chhattisgarh State.

• Educational Empowerment Education is considered as one of the most important ways and means to empower women. Because education enhances knowledge, skills and confidence

• Economic empowerment gives women the skills and resources to better themselves

• Promotes savings habits among rural people.

• Empowering women to take collective decisions on their savings.

• To provide employment to women through training, uplift the standard of living and help in eradicating poverty.

**Hypothesis :**

## H0- There is no impact of Self help group on the socio economic devlopment of women at Arang block in Raipur district.

## H1- There is impact of Self help group on the socio economic devlopment of women at Arang block in Raipur district.

**Research Methodology:**

Given study have been carried on secondary data **Various factors included as an empowerment indicator where discussed on the basis of 200 data collection from women self help group members(by random sampling)**. This work has been carried upon the data acquired from the office of Chhattisgarh state rural livelihood mission received from the Janpad Panchayat Arang of district Raipur in the year 2013 there were 236 SHG promoted with 2305 household mobilized. The data increased in the year 2014 were 325 SHGs promoted with 3293 household mobilized, in the year 2016 were 552 SHGs promoted with 5911 household mobilized It is on peek point. than in the year 2017 were 1023 SHGs promoted with 11082 household moblized after year by year Number of SHGs will decrease due to COVIDE Pendemic and some other situation. Hence, it is clearly evident that the number of household mobilizes in SHGs is increasing year by 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** | **12** | **6** |
| **2** | **25-30** | **30** | **15** |
| **3** | **30-35** | **45** | **22.5** |
| **4** | **35-40** | **33** | **16.5** |
| **5** | **40-45** | **21** | **10.5** |
| **6** | **45-50** | **28** | **14** |
| **7** | **50-55** | **10** | **5** |
| **8** | **55-60** | **6** | **3** |
| **9** | **60-65** | **12** | **6** |
| **10** | **65-70** | **3** | **1.5** |

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 | 9 | 4.5 |
| 2 | graduate | 16 | 8 |
| 3 | 10-12th | 24 | 12 |
| 4 | 10th/board-8th | 26 | 13 |
| 5 | 7th-8th class  | 40 | 20 |
| 6 | 0-7th class | 19 | 9.5 |
| 7 | illterate | 66 | 33 |

**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 | 105 | 52.5 |
| 2 | joint family | 95 | 47.5 |

**Figure:5**

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

* With the economic empowerment women have the skills and resources to better themselves, to promote savings habits among the rural people.
* Empowering women to take collective decisions on their savings.
* To provide employment to women through training, uplift the standard of living and help in eradicating poverty.
* Social empowerment is the ability of women to build positive relationships, participate in
* social activities and economic status by involving themselves in productive activities, outside
* decision-making along with the family. As a result, they can decide how to use their income.
* Psychological empowerment is the process of developing the beliefs, feelings, self-confidence and ability of women to improve their status.
* Political Empowerment Power sharing, co-decision making, right to vote besides active participation of women in co-policy making
* other reasons (to join the livelihood activity conducted in Gauthan, animal husbandry, to join Bank Sakhi)

**Limitations:**

Due to lack of time, I have studied Arang development block only in the special context of Raipur district, if it is done in larger areas outside it, its result can be shown even bigger.

 **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:**

After joining the SHG, the women who had been struggling financially found relief. It is evident from the statistics collected that every year from 2013–2014 to 2016–2017, a significant sum has been provided among the female laborers through "Bihan." which they have utilized in a variety of activities. The number of women engaged in farming and other occupations, based on information from the Janpad Panchayat Arang. After joining Bihan, women have also gained awareness. They are better educated, have honed their entrepreneurial, public speaking, and overall self-development skills. To sum up, it's critical to note that "Self help groups" have opened up new possibilities for the development of rural people, particularly rural women.

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