

“Impact Of Self Help Group On Socio Economic Development Of Women In Patan Block Of Durg District”

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Abstract

In this paper, An Impact of self help group has been presented for socio and economic development of rural women of Patan block of Durg district. Performing feats for the development of mankind since ancient times Poverty is one of the biggest hindrances in this inclusive development of the society. Humans have been juggling for the advancement of the human species since prehistoric times. One of the main obstacles to the inclusive growth of the society is poverty. Although the contributions of men and women to the population is about equal, women's economic contribution, particularly in rural regions, falls short of that of men. Consequently, the backwardness of women makes a major contribution to poverty. The study article examines how the self-help group has impacted the economic advancement of rural women in patan block, district Durg. Various factors included as an empowerment indicator were discussed on the basis of 150 primary and some secondary data from website, magazine. The purpose of the study is to research the impact of the self-help group on the social and economic development of women, providing employment to women through training, raising the standard of living and helping in eradicating poverty. Detailed data analysis of individual factors and their impact on empowerment is discussed above. Its significance level is assessed using bar table and pie chart. Although the contribution of men and women in the population is almost equal, the economic contribution of women, especially in rural areas, is lower than that of men. As a result, the backwardness of women contributes greatly to poverty. The initiative of the government "self help group" is beneficial for the empowerment of women. The study article examines how self help group has self help group has improved the economic status of rural women in patan block, district Durg. To conclude how it has affected the advancement it is important to mention that self help group has brought a new horizon in the development of rural people especially rural women have to be more educated, Developed over all society.

Keyword: self-help group, eradicating, poverty, employment, poverty.

Introduction

Self-help groups (SHGs) are informal associations of people who choose to come together to find ways to improve their living conditions. It can be defined as self-governed, peer-controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose. Villages face numerous problems related to poverty, illiteracy, lack of formal credit etc. The Genesis of SHG in India can be traced to formation of self-employed women's Association (SEWA) in 1970. The SHG bank linkage project launched by NABARD in 1992 has blossomed into the world's largest microfinance project. NABARD along with RBI permitted SHGs to have a saving account in banks from the year of 1993. This action gave a considerable boost to the SHG movement and paved the way for the SHG bank linkage program. In 1999, Government of India,

introduced Swarn Jayanti Gram Swarozgar Yojana(SGSY) to promote self-employment in rural areas through formation and skilling of SHGs. The programme evolved as a national movement in 2011 and become National Rural Livelihood Mission (NRLM)- world's largest poverty alleviation programme. Today, State Rural Livelihood Missions(SRLMs) are operational in 29 states and 5 UTs (except Delhi and Chandigarh). The number of new self-help groups in Durg district is 5758 and the total number is 6829, in which the total number of associated members is 77297. The whole India (rural area) scheme was started in 2007. The number of members should be 10 to 20. SHG is running with a target of increasing the annual income of every woman in the government to Rs. 1 lakh by the year 2024.

Self-help is used as a medium in the Chhattisgarh State Rural Livelihood Mission activities. As part of this purpose, it is required that one member, specifically a woman, be added to each rural family's self-help group. The mission also emphasizes including those households that fall under the BPL (below poverty level), scheduled class, tribes, helpless laborers without land, and all those communities that are considered to be backward.

The strata of women in 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.

India's heart is in its villages. The country is known as a country of villages since a significant portion of its population lives in villages. Although it is thought that villages can play a significant role in the country's development, it has been shown that the villages themselves struggle to move in the direction of development. Men are unable to handle their finances, whereas men can migrate to urban areas and find work, as well as work for small business in the village and receive daily wages. Rural women's development lags well behind that of metropolitan women. Rural women are still expected to perform domestic duties, and the community still adheres to the traditional male-dominated culture. This is carried out to the extent that women there continue to lack access to basic rights like health care and education.

In villages, farming is the main source of income for women, who must perform the arduous task for roughly 15-16 hours every day. They suffer from prejudice because they perform the same tasks as men but are paid less as a result. Even nevertheless, the majority of NGOs are promoting wage parity. And the Government itself is implementing a number of welfare programs for the advancement and empowerment of women. Which the Chhattisgarh State Rural Livelihood Mission is actively participating in.

Since Chhattisgarh is a state of villages, similar to our country, its development is reliant on rural development. Many strategies are being implemented in our state to increase self-employment and promote the social and economic advancement of women. The objective of Chhattisgarh state to improve rural livelihood is essential to the Indian Government's efforts to end poverty and empower women.

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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, Baliana, 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.

Objectives of the study

- Research on development of Patan 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 development of women at patan block in durg district.

H1- There is impact of Self help group on the socio economic development of women at patan block in durg district

Research Methodology

Given study have been carried on secondary data Various factors included as an empowerment indicator where discussed on the basis of 150 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 Patan of district Durg in the year 2016 there were 18 SHG promoted with 131 household mobilized. The data increased in the year 2018 were 52 SHGs promoted with 524 household mobilized, in the year 2019 were 618 SHGs promoted with 7034 household mobilized. Hence, it is clearly evident that the number of households 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)
2016	18	131
2017	23	187
2018	52	524
2019	618	7034
2020	358	4016
2021	61	766

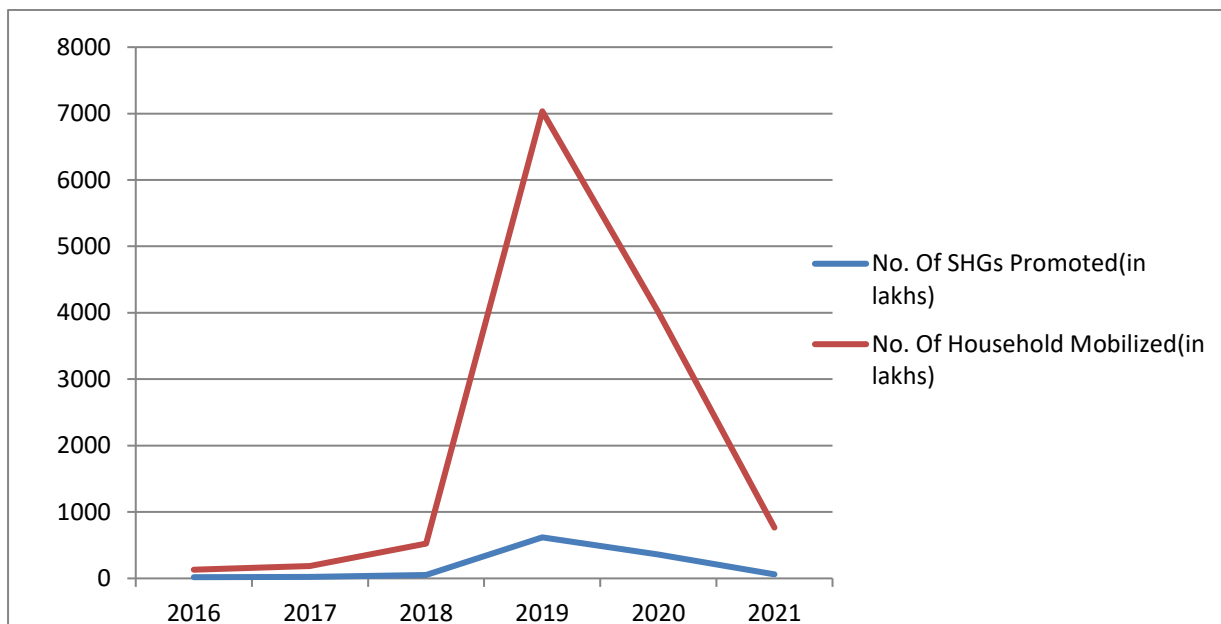


Figure 1 plot showing SHG Promoted and Number of Household Mobilized each year. (this data is taken from nrlm.gov.in)

Table 2: Information of Bank Linkage

Years	Total SHG'S	Total Disbursement
2017-2018	112	75
2018-2019	147	169.45
2019-2020	180	232.10
2020-2021	349	491.08
2021-2022	664	984.85

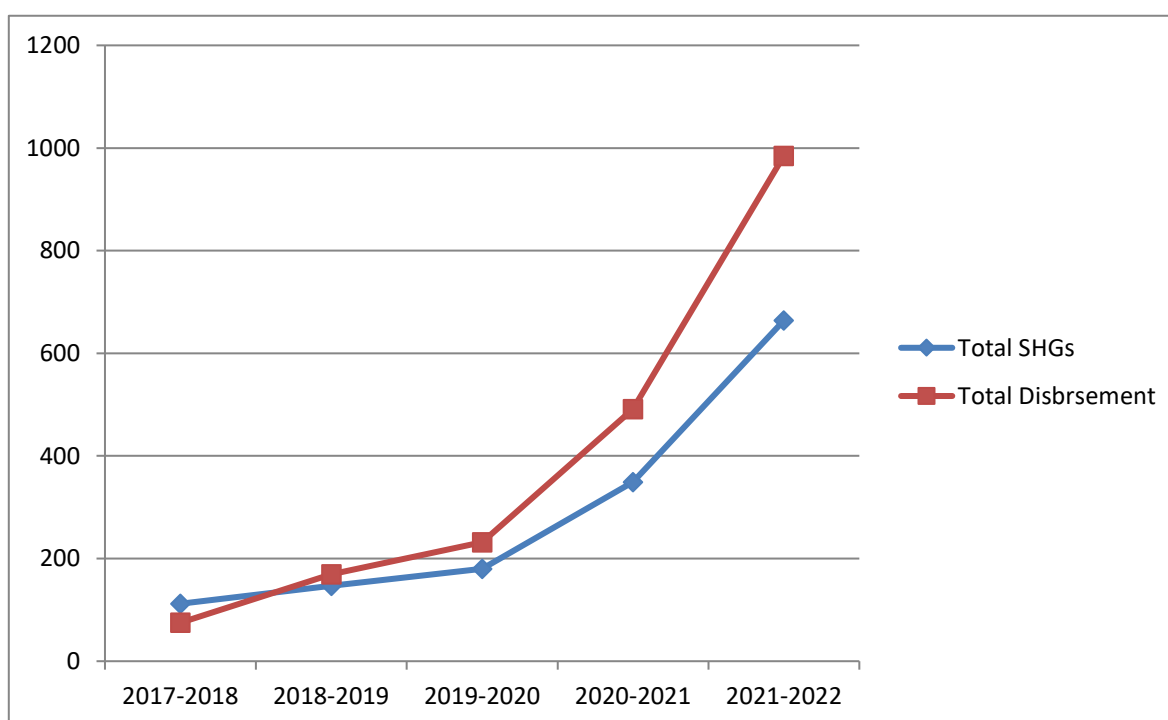


Figure 2: Year wise SGH and Amount received against them.

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 = $\frac{\text{No. of members} \times 100}{\text{Total Sample}}$
1	18-30	42	28
2	31-40	51	33.33
3	41-50	49	32.66
4	More than 51	8	5.33

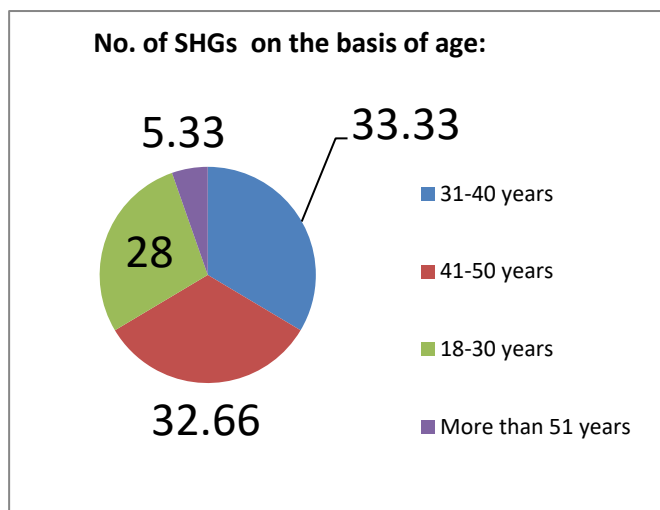
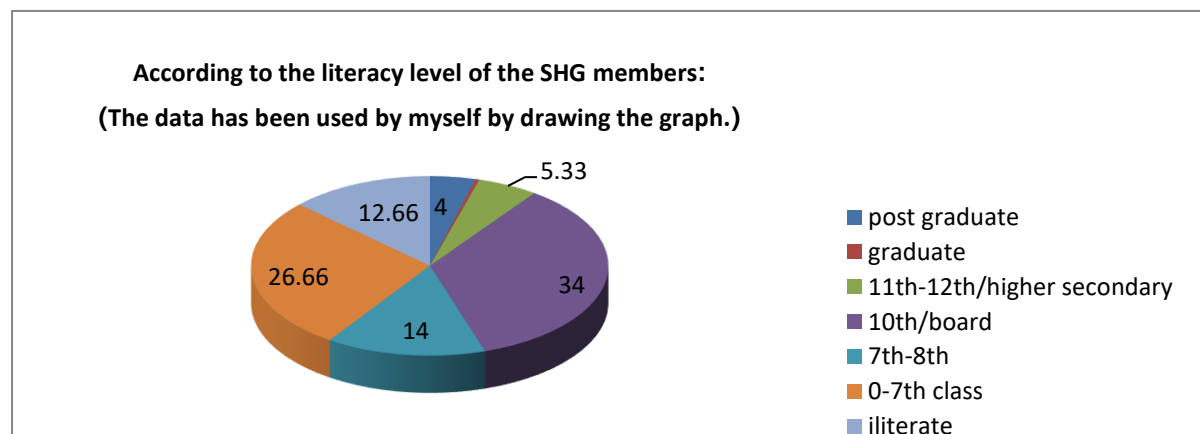


Figure:3 (The data has been used by myself by drawing the graph.)

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

Sl No.	literacy	No. of members	Percentage of Total no. of members = $\frac{\text{No. of members} \times 100}{\text{Total sample}}$
1	post graduate	6	4
2	graduate	5	0.33
3	11th-12th/higher secondary	8	5.33
4	10th/board	51	34
5	7th-8th class	21	14
6	0-7th class	40	26.66
7	illiterate	19	12.66

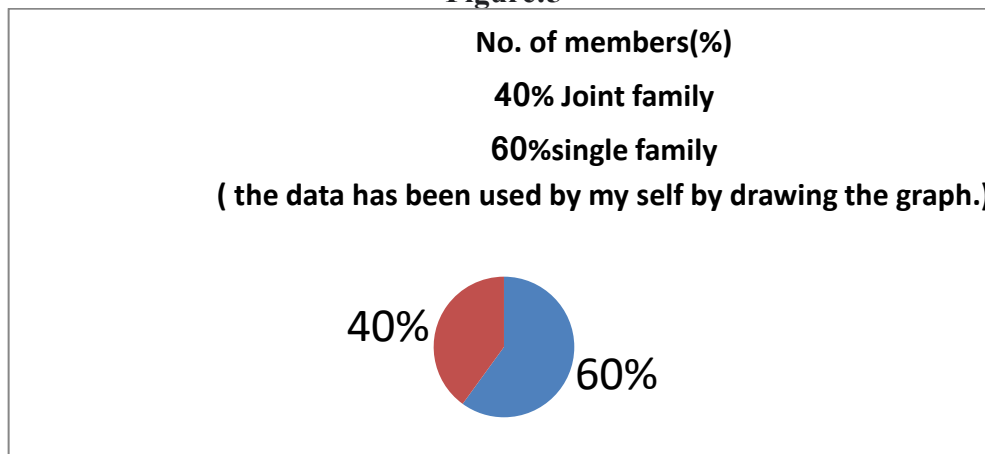
Figure:4



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	90	60
2	joint family	40	40

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 Patan development block only in the special context of Durg 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.
- Along with this, banks should give information about credit facility and subsidiary companies to the members of SHGs from time to time.

- 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

Those women who were suffering from the lack of money are in relief after joining the SHG from the acquired data its clear that from 2017-2018 to 2021-2022 every year an big amount is distributed among the female labours through “Bihan”.

Which have been used by them in various activities. According to data received to data received from the Janpad Panchayat Patan, the number of women involved in farming and other activities. Also women have become aware after joining Bihan. They have more educated, have developed Entrepreneurship, Speaking skill and over all Self- development. To conclude it is important to mention that “Self help group” has brought a new horizon in the development of rural people specifically to rural women

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