



## “A STUDY ON SELF HELP GROUP: A KEY TO WOMEN EMPOWERMENT IN RURAL CHHATTISGARH (WITH SPECIAL REFERENCE TO RAIPUR DISTRICT)”

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### ABSTRACT:

*In the present era, women empowerment has become the core need as women contribute approximately 50% of the population in the state of Chhattisgarh. Empowerment of women is a driving force that accelerates the economic growth of a nation. Women empowerment is a multi-dimensional approach as it provides the social, economic, and cultural safeguard to the women. Thousands of people living below the poverty line are trying to build their life and continuously improving their living standards in Chhattisgarh state through a magical tool popularly known as Self Help Groups. SHG ensures a considerable role in promoting self-employment, infrastructural development, and technological support and communication level of member women. The main aim of this paper is to check the impact of SHG's in socio economic development of rural women of Chhattisgarh state.*

**KEYWORDS:** Empowerment, Socio economic development, Self-help groups, poverty line, infrastructural development.

### INTRODUCTION

Self- Help Group popularly known as SHG is a group of rural women who have step up to organize themselves into a group for annihilation of poverty in the nation. For getting enrolled with the group as a member they all have to agree upon a regular saving so as to convert their small amount of savings into a Communal Fund called the Group corpus. After getting enrolled as member they all have to get agreed upon a common management system through which all the group activities will be governed. The fund collected as common fund can be used by all the members of the groups as required. The SHG will collect the minimum voluntary saving amount from all the members. The group concocts a protocol to control itself. They organize a regular meeting where all the members gather weekly or fortnightly to express their views upon the functioning of the groups. In other words we can say that the meeting is held in democratic manner where all the members are free to participate in decision making process. The group creates financial management norms including loan rendering procedure, repayment schedule, and rate of interest to be paid by the borrowers.

### SELF-HELP GROUPS IN CHHATTISGARH STATE

Self-Help Group is a voluntary association of rural women with a member limit of 10-30 formed with a specific motive in respect to promotion of women entrepreneurs in the state. It works in the rural sector as a micro finance committee. In Chhattisgarh, SHG is developed by Chhattisgarh

MahilaKosh in the year 2002 under the regulations of Chhattisgarh women and child development department. Presently more than 85000 SHGs are formed to work under the guidance of this department. Raipur district has four blocks namely- Abhanpur, Aarang, Dharsiwa, and Tilda with a total of 410 villages. There are about 9000 Self-Help groups operating in all four blocks of the district with a view to provide better employment.

### OBJECTIVES OF SELF-HELP GROUPS

Self-Help Groups are formed with the objective of sustainable development in rural India. To attain the primary objective SHG's are regularly keep on moving in their path. The primary objectives of SHG's are:-

- To promote savings amongst the underprivileged rural population in Chhattisgarh.
- To help the underprivileged rural women population realize their entrepreneurial and business management skills.
- To improve access to savings and credit services in the state.
- To provide better employment opportunities in the state to improve the living standard of rural women population in the state.
- To further economic Self- reliant.
- To encourage community coherence in Chhattisgarh state.
- To aid the community in identifying and resolving their own problems.

### REVIEW OF LITERATURE

- In the year 2000 RebecaRobboy and DurudeeSirchanya published a research article titled "India Rural Development project to Empower Women in which stated the importance of Indian Rural Development projects for empowering women working for the objective of developing income-generating scheme, improving management and technical skills and gaining access to credit and social services in India.
- In the year 2000 Dasgupta R. has published a research paper titled "An informal journey through SHGs" in volume 56 of Indian journal and agricultural economics. Further he has explained that micro-financing through informal group approach has effected quite a few benefits like savings mobilized by the poor, access to credit by the poor, Financial institutions developed, reduction in transaction cost for both lenders and borrowers, improvement in recovery.
- In the year 2009 GnanaGowsalya T. has conducted a research titled "The Role of Self- Help Groups in promoting women entrepreneurship in Dindigul" under the guidance of Dr. Markkandeyan N.
- In the year 2016 SahaSharmila has conducted an empirical research titled "Role of Self-Help Groups in the economic empowerment of women: An empirical study with reference to Durg District" under the guidance of Dr. ShuklaHansa.
- In the year 2016 Bose Pooja has conducted a research titled "Assessment of women self-help groups with reference to socio-economic and technological performance in Surguja District (C.G.).

### OBJECTIVES OF THE STUDY

- To study the current scenario, working and growth of Self-Help Groups in Chhattisgarh.
- To know about the work done by Self-help groups in promoting women entrepreneurs in the state.
- To find out the objectives and achievements of Self-Help Groups in Chhattisgarh State.
- To find out various problems and challenges faced by women entrepreneurs in the state.
- To find out various problems of Self- Help Groups in Chhattisgarh State.
- To study and analyze the management of Self-Help groups in the state.

### HYPOTHESIS

The below listed hypothesis have been formed to reach the research objectives:

1. Self-Help Groups are the best tool for promotion of Women entrepreneurs in Chhattisgarh state.

2. There is a significant connection of development of Self-Help Groups and reduction in migration rate of rural population in the state.
3. Self-Help Groups are the best alternative for economic development in the state through advancement in self-employment opportunities in the state.

**AREA OF STUDY**

The present study is confined to the working of various Self Help Groups in Raipur district of Chhattisgarh state.

**RESEARCH METHODOLOGY**

The research topic is analytical in nature. For this study secondary data are collected from various sources like government records, journals, various publications, periodicals and questionnaire has been used for primary data collection. To draw the results mathematical and statistical tools have been used. For testing the above framed hypothesis Chi –square test is being used. For further analysis of the collected data correlation is used and a correlation matrix is used to show the result in tabular form. For this research 5-5 self- help groups have been selected from each block of Raipur district. From each group 10-10 members are being selected to make a sample of 200 member women. This study restricts from 2013-2018 periods only.

**SIGNIFICANCE OF THE STUDY**

The study will be helpful to improve the working of various self-help groups in the state. The research would be used by various stakeholders like member women, policy makers, administrators, NGO’s, and researchers who are fretful with self-help groups in Chhattisgarh state.

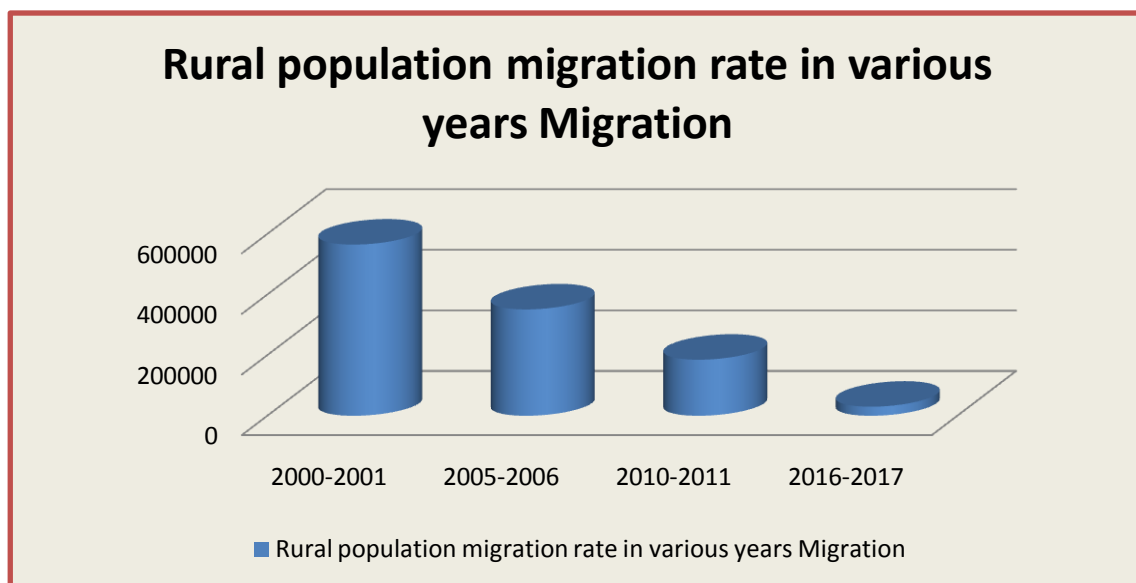
**ACHIEVEMENTS OF SHG’s IN CHHATTISGARH STATE**

- In the year 2012 PhulbasanYadavone of the founder members of MaaBamleshwariSamiti has been awarded with Padma Shri for her services in this field.
- In the year 2012 Shamshad Begum one of the founder members of SahyogijankalyanSamiti has been awarded with Padma Shri for her services in this field
- 122 Bihan Bazar outlets have been established in 22 districts of Chhattisgarh. Over 200 products manufactured by the Self-Help groups are sold through these outlets.
- After inception of Self-help groups in the state we can see a huge reduction in the rate of rural population migration. The below drawn table 1 shows the rate of rural population migration in various years:

**Table1: Rural population migration rate in various years**

S.No.	Year	Migration	Changes in Migration (in %)
1.	2000-2001	565000	-
2.	2005-2006	351000	37.88% ↓
3.	2010-2011	185000	47.29% ↓
4.	2016-2017	30000	83.78% ↓

Source: Head office Women and Child Development Department, Raipur



**DATA ANALYSIS AND INTERPRETATION**

The primary data have collected through questionnaire from the member women of Raipur district. Some of the major points have been listed out below as indicator of analysis.

**Table 2: Analysis Indicator**

Literacy	116 (Yes)	84 (No)	-	-	-	200
Training after joining SHG	146 (yes)	54 (No)	-	-	-	200
Learning new skills after joining SHG	136 (Yes)	64 (No)	-	-	-	200
Getting Govt. schemes related information circular	174 (Positive)	26 (Negative)	-	-	-	200
Installment paid in respect to Repayment of loan	156 (Weekly)	40 (Monthly)	4 (Bi-weekly)	-	-	200
Creating awareness about alternatives for income generation	172 (Yes)	20 (No)	8 (Neutral)	-	-	200
Provides self-employment opportunities	178 (Yes)	14 (No)	8 (Neutral)	-	-	200

Empowerment after joining SHG	188 (Yes)	4 (No)	8 (Neutral)	-	-	200
Motive behind joining SHG	50 (Social security)	108 (Financial aspect)	30 (Collective help)	12 (Others)	-	200
Rating of services rendered by SHG's by the members	26 (Very good)	64 (Good)	72 (Satisfactory)	34 (Poor)	4 (Very Poor)	200
Helps in reducing rural population migration	50 (Strongly agreed)	66 (Agreed)	20 (Neutral)	42 (Disagreed)	22 (Strongly disagreed)	200

Source: Primary Data Collected Through Questionnaire

**Description of the above Table 2:**

- Among the respondents from Raipur district of Chhattisgarh state 58% of members are literate while 42% are not literate.
- 73% of the respondents have a positive approach towards getting trainings after joining SHG while 27% of the respondents have a negative view for the same.
- 68% of the respondents believe that they have learnt new skills after joining SHG while 32% don't have the same belief.
- 87% of the total respondents surveyed were strongly agreed that they get all the circulars about each and every scheme declared by the government timely while 13% have a negative approach towards this.
- From the field survey it is found that 78% of respondents opted for weekly installment scheme, 20% of the respondents opted for the monthly installment scheme while 2% of the respondents have opted bi-weekly installment scheme for repayment of the loan.
- During the survey it is found that 86% of the respondents believe that SHG's create awareness of different alternatives for income generation in the rural area of the state, 10% do not agree upon this while 4% stood neutral.
- 89% of the respondents believe that SHG provides better self-employment opportunities to the women in the state, 7% have negative approach while 2% stayed neutral in this matter.
- In the survey it is found that 94% of respondents feel that after joining SHG there is a positive move towards the empowerment, 2% respondents think that there is no such improvement is seen, while 4% respondents were not interested in responding on this.
- Among the respondents 25% have joined the SHG with a motive of social security, 54% with financial motive, 15% for getting collective help, while 6% with some other reasons.

**Application of Statistical Tool**

Chi-Square test is applied to test the hypothesis formed for this study. Some of the questions related to the hypothesis from the questionnaire have been taken to apply the test upon.

Very Good	Good	Satisfactory	Poor	Very Poor
26	64	72	34	4

From the above table 3 we can form the hypothesis as,

**H<sub>0</sub> - Members are not satisfied with the services rendered by the SHG's**

**H<sub>1</sub> - Members are satisfied with the services rendered by the SHG's**

**Application of Chi-square test:**

The calculated value of  $\chi^2 = 78.2$ . The degrees of freedom given in the above table 3 is 4. The Chi-square distribution table value of  $\chi^2$  for 4 degrees of freedom at 95% confidence level is 9.49.

**Result**

Here the calculated value is greater than the table value so H<sub>0</sub> will fall under rejection region. Therefore we reject H<sub>0</sub> and accept H<sub>1</sub>. Thus we can say that Self-Help group is the best alternative for economic development in the state through advancement of women entrepreneurs in Chhattisgarh state.

Strongly Agreed	Agreed	Neutral	Disagreed	Strongly Disagreed
50	66	20	42	22

From the above table 4 we can form the hypothesis as,

H<sub>0</sub> - There is not a significant connection of development of Self-Help Groups and migration of rural population in the state.

H<sub>1</sub> - There is a significant connection of development of Self-Help Groups and reduction in migration rate of rural population in the state.

**Application of Chi-square test:**

The calculated value of  $\chi^2 = 37.6$ . The degrees of freedom given in the above table 4 is 4. The Chi-square distribution table value of  $\chi^2$  for 3 degrees of freedom at 95% confidence level is 9.49.

**Result:**

Here the calculated value is greater than the tabled value therefore H<sub>0</sub> will fall under rejection region. Hence we reject H<sub>0</sub> and accept H<sub>1</sub>. Thus we can conclude that there is a significant connection of development of Self-Help Groups and reduction in migration rate of rural population in the state.

Yes	No	Neutral
178	14	8

From the above table 5 we can form the hypothesis as,

H<sub>0</sub> - There is not a significant relation of enrollment to the Self-Help Groups and increasing self-employment opportunities in the state.

H<sub>1</sub> - There is a significant relation of enrollment to the Self-Help Groups and increasing self-employment opportunities in the state.

### Application of Chi-square test:

The calculated value of  $\chi^2 = 276.79$ . The degrees of freedom given in the above table 5 is 2. The Chi-square distribution table value of  $\chi^2$  for 3 degrees of freedom at 95% confidence level is 5.99.

### Result:

Here the calculated value is greater than the tabled value therefore  $H_0$  will fall under rejection region. Hence we reject  $H_0$  and accept  $H_1$ . Thus we can conclude that there is a significant relation of enrollment to the Self-Help Groups and increasing self-employment opportunities in the state. So SHG is the best tool for economic development in the state through generating self-employment opportunities.

### FINDINGS AND SUGGESTIONS:

After analyzing various aspects we can see clearly that Self-Help Groups are actively engaged in the field economic development through empowerment of the women members in the state. Self-Help Groups provide continuous support to make the rural women population stand on their own. We found many evidences to prove that some of them are listed below:

- 67% of the respondents were of the age group 35 – 45 Years.
- Among the respondents 58% were literate.
- 40% respondents are engaged in production and sales of food items, 23% of the respondents are in stitching related activities, while the rest of the respondents are engaged in some other activities like detergent making, household things by bamboo etc.
- 46% of the members strongly agree that, Self Help Groups increase their own income.
- 86% of the respondents are strongly agreed that SHG's create awareness of different alternatives of income generation in the state.
- 76% of the respondents believe that ready to eat food preparation and sales are the best opportunity that they got from the Self-Help Groups.
- 83% of the respondents are strongly agreed that state government provides regular support to the Self-Help Groups to their maximum.
- 47% of the respondents are strongly agreed that after getting enrolled their leadership skills have enhanced.
- SHGs have helped in tumbling the rate of poverty in rural areas and upsurge the living standards of rural population in the state.

### SUGGESTIONS

- More training should be given to the members for running their business efficiently.
- Available resources are to be used to the fullest.
- Awareness campaign should be organized regularly.
- Literacy among the rural women should be improved.
- Members should be aware of the training programs and their importance.

### CONCLUSION

From the study it is evident that there has been a histrionic increase in members of SHG's over the past ten years. In Chhattisgarh state we can see the clear evidence of effectiveness of Self-Help Groups in respect to women empowerment in the state. SHG's have imparted a sincere repayment of loan habits among the rural women of Chhattisgarh it saves their interest as well as flow of the fund in the group gets accelerated. Self- Help Group is a key which helps the rural women to attain supremacy for their self-sufficient life. SHG Programs clearly play a dominant role in the rural Chhattisgarh. It not only makes the rural women financially stable but improves their holistic social life also. There is an indication of improved household income. Thus we can say that Self-Help groups are key to success of rural women in the state with overall empowerment in their economic as well as social life.

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