

## A STUDY OF THE TRANSFORMATIVE ROLES OF SELF-HELP GROUPS WOMEN TOWARDS SELF-RELIANT BHARAT

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### ABSTRACT

*The world is witnessing a shift in control from the West to the East. With this newfound power comes great responsibility, and managing that transition requires nations to develop and adapt effectively. Viksit Bharat is a vision of India to develop the nation by 2047 marking India's 100 years of independence. For this vision, support and co-operation is needed from all the sectors and each and every individual of the nation whether male or female or from the urban to the rural, the contribution is needed from all. And for this, comes the role of the Self Help Groups (SHGs) that are contributing in the development of the rural economy, this as a consequence effects the nation development. The present study is conducted to know the role of SHGs in developing a self-reliant Bharat. The study is carried out on 120 respondents while the data is collected through primary sources by using stratified random and purposive sampling with well structured schedule. The study is carried out over a period of 3 months in the state of Chhattisgarh with Raipur, Korba and Bilaspur as the core of the sample. The finding presented the working of the SHGs, economic impact of self-reliant products and the strategies for enhancing the role of SHGs.*

**Keywords:** Self Help Group, Self-Reliant, Economic Development, Rural Communities, Viksit Bharat.

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### Introduction

India, with its diverse cultures and tribes, has always been a place of enormous promise and resilience. As the country strives to become a Viksit Bharat (developed India), there is a greater emphasis on promoting self-reliance and inclusive progress. In this setting, Self-Help Groups (SHGs) have emerged as a significant tools for socio-economic reform. These grassroots collectives, mostly made up of women, have become change agents, allowing individuals and communities to shape their own futures.

Self-Help Groups have played an important role in providing financial access, encouraging entrepreneurship, and raising the social standing of its members. SHGs have helped millions of people break free from poverty and dependence by promoting financial literacy, encouraging savings, and offering microcredit. Aside from economic empowerment, SHGs have also played an important role in building social capital, establishing community relationships, and encouraging collective action for common goals.

As India strives for self-reliance (Atmanirbhar Bharat), the function of SHGs becomes increasingly important. They are more than simply economic entities, they are also social change agents

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that helps to create a more equal and inclusive society. This research paper examines Self-Help Groups' varied roles in developing a self-sufficient India, as well as its ability to contribute to the goal for Viksit Bharat. It investigates how SHGs have empowered people, strengthened community resilience, and established a sustainable development model that is consistent with India's bigger goals.

### Review of Literature

**Agarwal et al. (2024)**, observed that by prioritizing women empowerment will help the society where there will be no gender barrier and contribution will be given by all, as the citizen of India for Viksit Bharat 2047 and thus will enhance the development and financial soundness of the country.

**Kumar and Singh (2023)**, analysed the role of science and technology for Viksit Bharat where the findings depicted the key strategies for promoting research & development and deployment of advance technologies. The study also emphasised on the importance of building human capital, public-private partnership and boosting the overall science and technology governance.

**Maity (2023)**, observed in his study that the Self help Group Bank Linkage Programme reduces the social exclusion among the respondents as compared to their non-participant fellow mates and also ensures financial inclusion.

**Nichols (2021)**, investigates the effectiveness and equity of self help groups by treating them as a platform for development programs. The outcome depicted that the sites with more mature SHGs shows greater economic security than with sites of new and young established SHGs.

**Pal and Tiwari (2024)**, observed in their study the challenges for achieving developed India and also suggested strategies for meeting the needs of the hours. In the study, they conducted a rigorous study to present the output for reaching to the goals of Viksit Bharat.

**Robert et al. (2021)**, described in their study the necessity of rural electrification that plays a major role in helping the areas that were poverty ridden and developing sustainable livelihoods. The study also depicted that the electrification campaign would get benefitted by the cooperative association within anchor customers.

### Objectives

- To study the working of Self Help Groups.
- To evaluate the Economic Impact of Self-Help Groups on Rural Communities towards Self-Reliant Bharat.
- To propose policy recommendations and strategies for enhancing the role of SHGs in achieving the vision of 'Viksit Bharat'.

### Research Methodology

#### Research Design

The Research design used in the study was both descriptive and exploratory research design.

#### Sampling Technique

Stratified Random and Purposive Sampling was used in the study.

#### Population

The population of the study is 27,58,604.

#### Sample Size

The sample size of the study was 120.

#### Sampling Area

The data was collected from Raipur, Korba and Bilaspur districts of Chhattisgarh. Where 3 blocks from each district were chosen and from each block 40 respondents were taken on purposive sampling basis while stratified random sampling was used on district level.

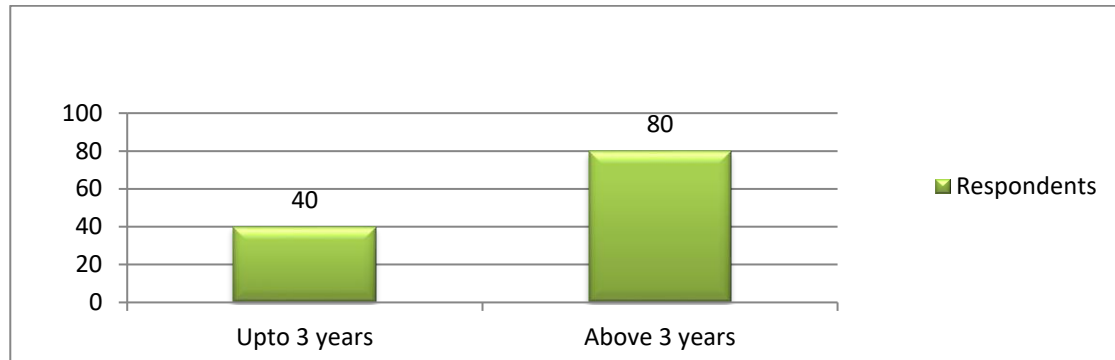
#### Statistical Analysis

The statistical analysis used in the study was histogram and pie charts for representation of the data collected.

#### Period of Study

The time frame for the study spans over 3 months starting from the May to July, 2024

### Demographics of the Respondents

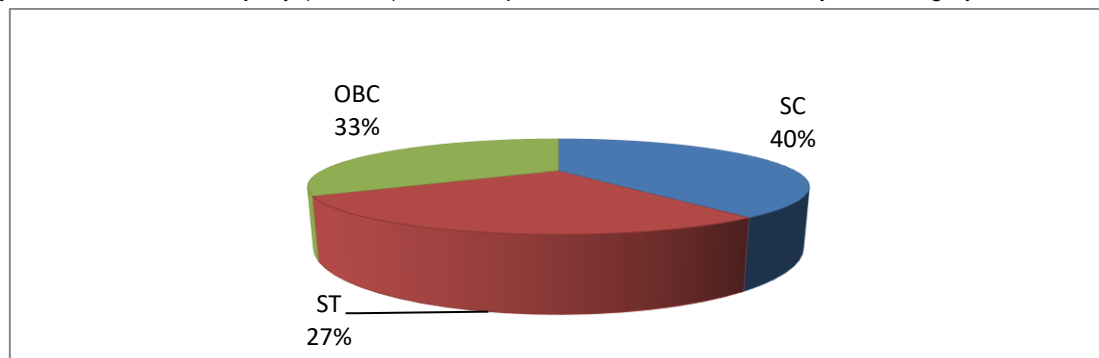


**Chart 1: Membership in SHGs**

Source: Computed by research using primary data.

### Interpretation

The **chart 1** depicted that out of the total 120 respondents, 40 (33.33%) of them have joined the SHGs from less than 3 years and 80 (66.67%) respondents have joined the group from more than 3 years. That means majority (66.67%) of the respondents were from Above 3 years category.

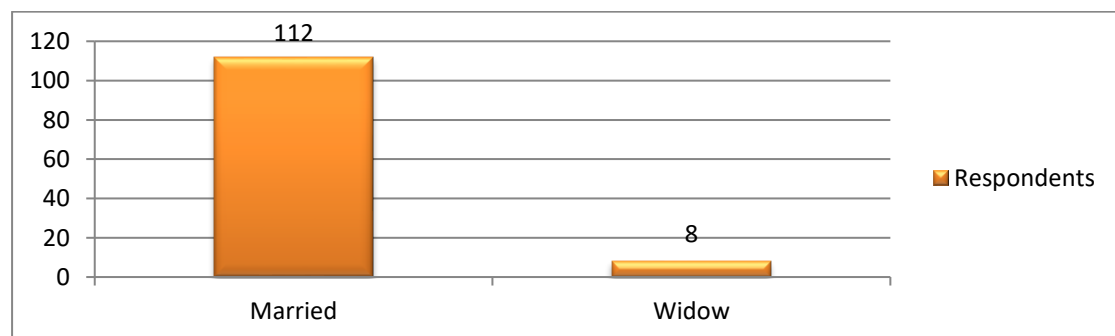


**Chart 2: Caste Categorization**

Source: Computed by researcher using primary data.

### Interpretation

By the **chart 2** it can be interpreted that out of the total respondents, 40% were from Schedule Caste, 33% of them were from Other Backward Class and 27% of them were from Schedule Tribe. And thereby, we can say that majority (40%) of the respondents were from SC category.

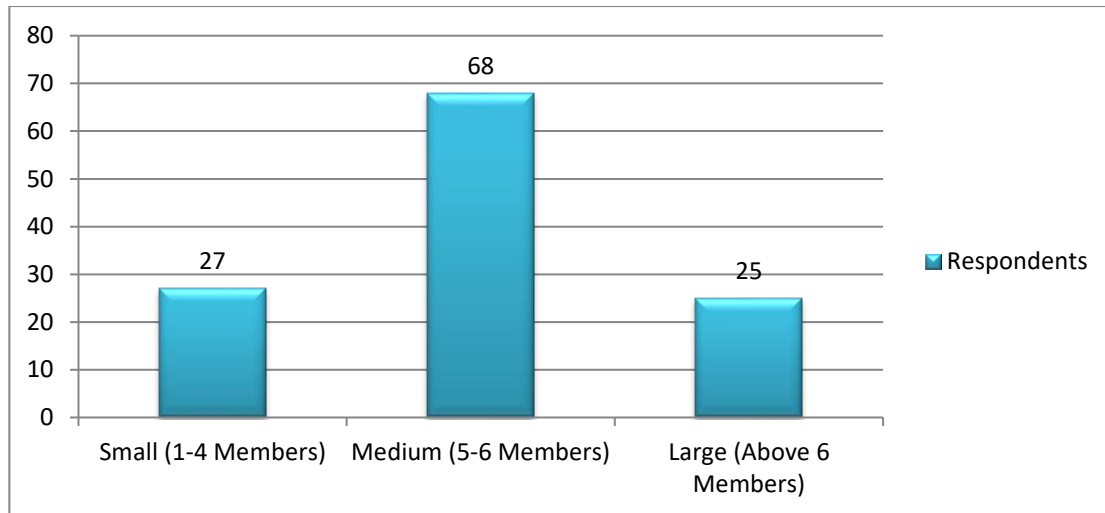


**Chart 3: Marital Status**

Source: Computed by researcher using primary data.

### Interpretation

The **chart 3** reflected the marital status of the respondents of the study, where 112 respondents were married and 08 respondents were unmarried. Thereby, depicting that the majority of the respondents were from married category.

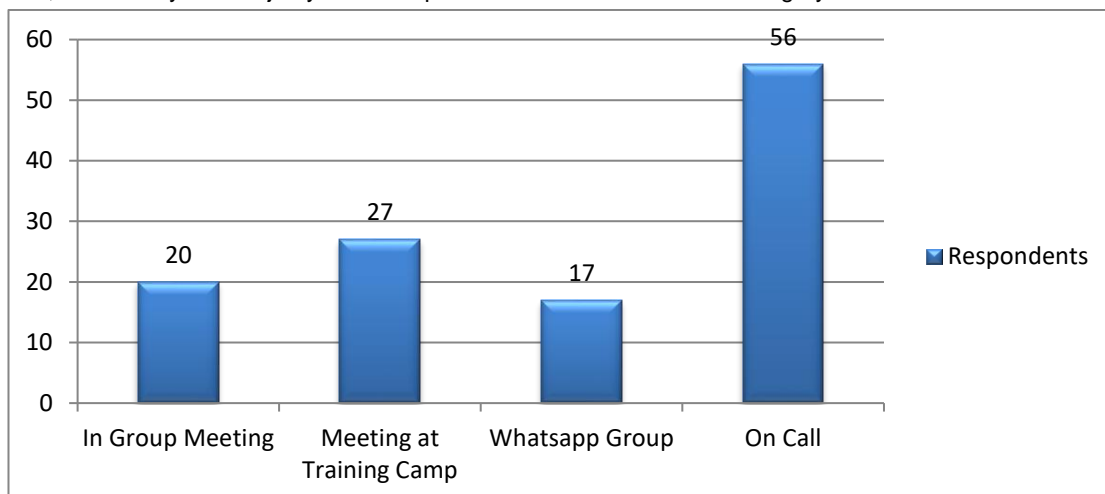


**Chart 4: Family Size**

Source: Computed by researcher using primary data.

### Interpretation

The **chart 4** shows the family size of the respondents that has been categorized into 3 categories, where in the small family (1-4 members in the family) 27 respondents falls into it, in medium family (4-6 members) 68 respondents and large family (above 6 members) has 25 respondents. And thus, we can say that majority of the respondents were from medium category.

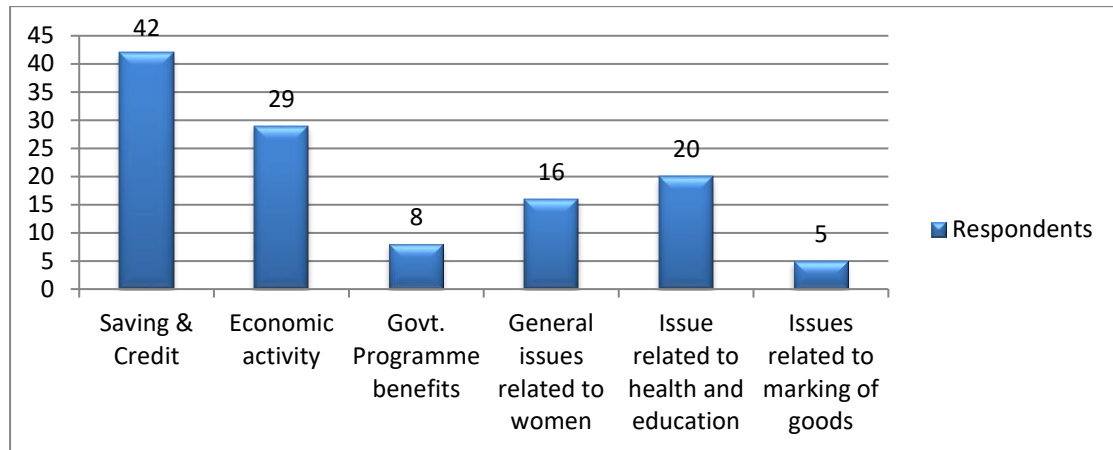


**Chart 5: Exchange of Information with other SHGs**

Source: Computed by researcher using primary data.

### Interpretation

The **chart 5** shows the exchange of information with other SHGs where 20 respondent exchange information through group meeting at SHGs, 27 respondents exchange through meeting at the training camp, 17 respondents share through whatsapp groups and 56 respondents over call. Thus, the majority of the respondents exchange the information over call.



**Chart 6: Nature of Issue Discussed in Group Meeting**

Source: Computed by researcher using primary data.

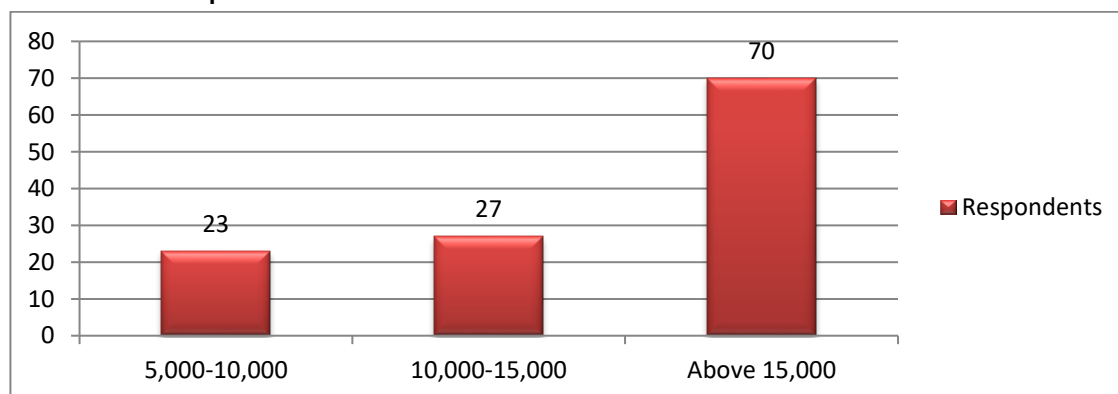
#### Interpretation

This **chart 6** shows the nature of issues discussed in group meetings of the SHGs, where 42 respondents discuss about saving & credit in the group meeting, 29 respondents discuss about economic activities, 16 respondents discuss about the general issues related to women, another 20 respondents discuss about issue related to health and education, 05 respondents discuss about issues related to marketing of goods and 08 respondents talk about government programme benefits. Thus, majority of the respondents have opted for saving & credit as the nature of issues discussed in group meetings.

#### Working of the Self Help Groups

The working of the SHGs are taken care by the Sakriya Mahila who have control over the 10-15 SHGs. They are the person behind the management and working of the SHGs. They organise meetings, find new opportunities for the women to work, make awareness about the programmes of the government. They are the one that manages everything of the SHGs. After them are the members of the group's, generally 10-15 members are there in a SHG. This group is headed by the head of a particular group that report the matter to the Sakriya Mahila and this Sakriya Mahila further move the matter to higher authorities like RBK (Record Book Keeper) or FLCRP (Federation Level Community Resource Person), if not shorted by them. This is how a SHG works in the present scenario. Meetings are organised on regular basis where hardship, problems and challenges of the SHG are put in front of the members for discussion and if the outcome is not processed then this matter is transmitted to upper authorities for remedial purpose. While the savings are made at regular period of time.

#### The Economic Impact of the SHGs on Rural Communities towards Self-Reliant Bharat

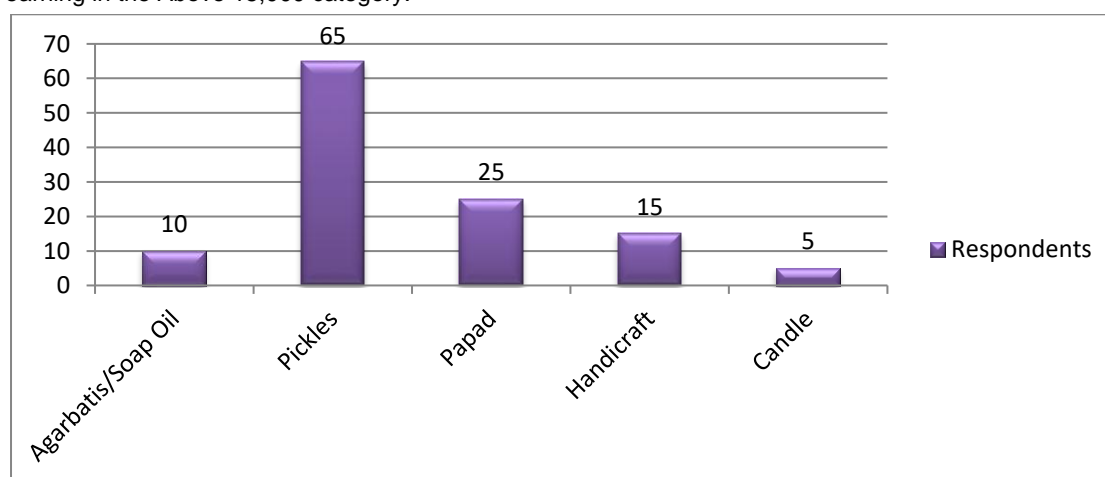


**Chart 7: Self Reliant Products Revenue**

Source: Computed by researcher using primary data.

### Interpretation

The **chart 7** shows the revenue from self reliant products produced by the respondents, where 23 respondents were in the category of Rs. 5,000-10,000, 27 respondents in Rs. 10,000-15,000 category and 70 respondents in above 15,000 rupee (the amount reflected is on annual basis). Thus, by seeing this, we can say that the SHG is helping the rural peoples to earn a handsome amount where majority is earning in the Above 15,000 category.



**Chart 8: Indigenous Products**

Source: Computed by researcher using primary data.

### Interpretation

This **chart 8** shows the manufacturing of indigenous products by the members of the SHGs. Where, 10 respondents were involved in the production of agarbattis/soap oil, 65 respondents were involved in pickles making, 25 respondents in papad making while 15 were making traditional handicraft of Chhattisgarh and 05 in candle making. From the above it can be concluded that majority of the respondents were occupied in pickles making. The self reliant products were papad, pickle, soap, detergent power, agarbattis, handicraft products, candle making, using tendu leaves for beedi and many other edible things. These products help in the upliftment of the standard of living of the people of the area around, by this they get job and thus earn money that can be used in fulfilling their needs for emergencies, marriage, education, food and many more.

The Policy Recommendations and Strategies for Enhancing the Role of SHGs in achieving the vision of 'Viksit Bharat'

### Strengthening Institutional Support and Capacity Building

- **Training and Skill Development:** Regular training programs should be conducted to enhance the skills of SHG members in areas such as financial literacy, digital literacy, entrepreneurship, and sustainable agricultural practices. This could be facilitated through partnerships with NGOs, government agencies, and private sector organizations.
- **Leadership and Management Training:** Training SHG leaders in management skills, conflict resolution, and group dynamics can help ensure the long-term sustainability of these groups. Leadership development programs can empower SHG members to take on more significant roles in their communities.
- **Capacity Building:** Organizations that promote and support SHGs, such as NGOs, banks, and government agencies, should be provided with adequate resources and training to improve their effectiveness in facilitating SHG activities.
- **Creating Market Linkages:** SHGs often face challenges in accessing markets for their products. Government and private sector partnerships can help in creating market linkages through e-commerce platforms, local fairs, and government procurement programs that prioritize SHG-produced goods.

### Improving Governance and Transparency

- **Strengthening SHG Federations:** Federating SHGs at cluster, block, or district levels can provide them with a stronger collective voice and improve access to resources and support services. This also facilitates peer learning, best practice sharing, and collective bargaining.
- **Ensuring Transparency and Accountability:** Robust monitoring and evaluation systems should be established to track the performance and impact of SHGs. Digital platforms can be used to maintain transparency in financial transactions and governance processes within SHGs.
- **Integration with National Development Programs:** Policies should ensure that SHGs are integrated into broader national development initiatives such as Skill India, Digital India, and Startup India. This would help in leveraging synergies and maximizing the impact of SHGs in achieving developmental goals.

### Leveraging Technology and Digital Platforms

- **Use of Digital Platforms for Training and Networking:** Digital platforms can be utilized for delivering training programs, sharing information, and creating networks among SHGs. This would help in reducing costs and improving accessibility, especially in remote areas.
- **Digital Marketplaces for SHG Products:** Developing dedicated digital marketplaces or partnering with existing e-commerce platforms can help SHGs in reaching wider markets, both domestically and internationally.

### Findings

- 66.67% of the respondents were from 'Above 3 years' category.
- 33.33% of the respondents were from 'Upto 3 years' category.
- Out of the total respondents, 33% were from OBC, 40% were from SC and the rest 27% were from ST category.
- Out of the total respondents, 112 respondents were married while 08 respondents were widow.
- Majority of the respondents were from medium sized family.
- 20 respondents exchange their information in group meetings, 27 respondents exchange it in meetings at training camps, and 17 respondents exchange the information in Whatsapp group while the rest of the 56 respondents exchange it over call.
- 42 respondents (majority) discussed issues related to the saving & credit in group meetings.
- Most of the collaborated work in the SHG is carried out by the Sakriya Mahila.
- 70 respondents were in Above 15,000 category, 27 respondents were in 10,000-15,000 category while 23 respondents in 5,000-10,000 category of the revenue generated through self reliant products.
- Majority (65 respondents) were occupied in pickles making.

### Conclusion

Self-Help Groups (SHGs) have shown to be extremely beneficial in India's quest to become Viksit Bharat and achieve self-reliance. They have empowered millions, particularly women, by promoting financial independence, raising social status, and boosting entrepreneurship at the local level. SHGs have effectively overcome financial inclusion gaps, created a platform for collective action, and played critical roles in community development, cementing their place in rural India's socio-economic fabric.

As India pursues the goal of Atmanirbhar Bharat, SHGs will play an increasingly important role. These organisations provide a sustainable development strategy that is consistent with India's overarching aims of inclusive growth and social fairness. They have demonstrated how local efforts may propel national success by fostering a strong ecosystem of self-reliance that empowers individuals and communities.

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