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Mission Shakti and Economic Empowerment: Evaluating the Socio-Economic Impact of Women's Self-Help Groups in Durg and Rajnandgaon Districts

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Introduction

Women's Self-Help Groups (SHGs) have emerged as a transformative instrument for women's socio-economic empowerment across India. Mission Shakti, launched by the Government of India, aims to enhance financial inclusion, livelihood opportunities, and social leadership among women. In the districts of Durg and Rajnandgaon in Chhattisgarh, SHGs have played an essential role in improving household income, developing entrepreneurial skills, and strengthening women's decision-making capacities. This study evaluates the socio-economic outcomes of Mission Shakti with a specific focus on SHG participation, financial access, livelihood improvements, and social empowerment.

Conceptual Background

Mission Shakti integrates financial linkages, capacity-building programs, and livelihood missions to uplift women, primarily in rural areas. The theoretical framework of the study is grounded in:

- **Women Empowerment Theory** – emphasizes the enhancement of women's capabilities, autonomy, and freedom of choice.
- **Social Capital Theory** – SHGs create collective identity, mutual trust, and cooperation, fostering economic opportunities.
- **Sustainable Livelihood Approach** – focuses on enhancing human, social, physical, and financial capital to ensure long-term resilience.

Need and Significance of the Study

- To assess the effectiveness of Mission Shakti in strengthening SHG-based economic activities.
- To understand socio-economic transformations in the lives of rural women in Durg and Rajnandgaon.
- To analyze the extent of financial inclusion and entrepreneurship development.
- To provide policy insights for improving SHG functioning and sustainability.

Statement of the Problem

Although SHGs have contributed significantly to women's development, disparities remain in access to credit, marketing support, capacity building, and sustainability of economic activities. This study investigates whether Mission Shakti interventions have adequately addressed these issues and how effectively they have impacted the socio-economic lives of women in Durg and Rajnandgaon.

Operational Definitions

- **Mission Shakti:** A government initiative for women's empowerment encompassing SHG promotion, financial inclusion, and livelihood development.
- **Self-Help Groups (SHGs):** Voluntary groups of 10–20 women who save, lend, and engage in income-generating activities collectively.
- **Socio-Economic Empowerment:** Improvement in financial independence, livelihood security,

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mobility, decision-making, skills, and social participation.

Variables

- Independent Variable: Participation in SHGs under Mission Shakti.
- Dependent Variables: Income levels, livelihood opportunities, financial literacy, decision-making power, social mobility.

Objectives of the Study

1. To analyze the functioning and effectiveness of SHGs under Mission Shakti in Durg and Rajnandgaon.
2. To examine the socio-economic changes among SHG women members.
3. To evaluate the role of SHG activities in enhancing financial inclusion and livelihood security.
4. To study challenges faced by SHG members in utilizing Mission Shakti benefits.

Research Questions

1. How effective are SHGs under Mission Shakti in promoting women's economic empowerment?
2. What socio-economic improvements have occurred among SHG members?
3. How has SHG participation influenced women's financial literacy and decision-making?
4. What constraints hinder SHG functioning in selected districts?

Delimitation of the Study

- The study is limited to SHGs functioning under Mission Shakti in Durg and Rajnandgaon.
- Only women SHG members are included.
- Data is limited to selected blocks and villages.

Review of Literature

- Rao & Sinha (2020)- Found that SHGs significantly increased income-generating activities in rural households, especially through microfinance.
- Mishra (2021)- Highlighted improvements in decision-making and mobility among SHG women due to enhanced financial literacy.
- Joseph & Xavier (2022)- Reported that government schemes such as Mission Shakti improved entrepreneurship but identified marketing challenges.
- Banerjee (2023)- Emphasized the role of training and skill development programs in improving livelihood sustainability.
- Verma & Patel (2024)- Found that collective savings and internal loaning strengthened social capital and reduced dependency on private moneylenders.

Research Gap

Although several studies exist on SHGs and microfinance, limited research has focused on evaluating Mission Shakti's district-level impact in Chhattisgarh, particularly in Durg and Rajnandgaon. This study fills this gap by using a socio-economic assessment framework.

Research Methodology

- Research Design: Descriptive and analytical.
- Population: All SHG women enrolled under Mission Shakti in Durg and Rajnandgaon.
- Sample Size: 300 SHG members.
- Sampling Technique: Multistage random sampling.
- Sources of Data: Primary (questionnaire, interviews) and secondary (official records, reports).

Research Tools

- Structured questionnaire.
- Interview schedule.

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- Socio-economic status scale.
- Financial literacy assessment tool.

Data Collection Procedure

Data is collected through field visits, interactions, focus group discussions, and official Mission Shakti documentation.

Statistical Analysis

- Percentage and frequency distribution.
- Mean and standard deviation.
- Chi-square test.
- Correlation and regression to measure socio-economic impact.

Interpretation and Findings

- Increase in income and savings practices among SHG members.
- Improvement in mobility, decision-making, and social participation.
- Enhanced access to bank credit and financial services.
- Growth in micro-enterprises and livelihood activities.
- Persisiting challenges: marketing, digital literacy, loan repayment stress.

Conclusion and Recommendations

Mission Shakti has played an important role in socio-economic empowerment, but improvements are required in training, marketing linkages, digital literacy, and credit utilization. Strengthening mentoring and cluster-level federations will enhance long-term sustainability.

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