



Study of the Role of Self Help Groups in Economic Development of Women of Chhattisgarh State

Commerce

Ranjit Kumar Research Scholar, Durga Mahavidyalay, Raipur

Dr.OP Chandrakar Principal, Govt. Satguru Ghasidas P.G. College Kurud

ABSTRACT

The main objective of the study was to evaluate the present condition of self help group of females in Raipur district and to review the activities conducted by females of Self Help Groups in Raipur District. The investigator selected 20 females from 4 self help groups from Raipur district of Chhattisgarh State. The investigator administered a self made questionnaire on the selected sample from the population. The collected data was analyzed on statistical basis and percentile method was applied to obtain the results. The findings of the present research study revealed that the condition of female self help group is not satisfactory in Raipur district. In verification of second hypothesis of the present research study it was found that the females of self help groups are making satisfactory efforts in Raipur district. In this way both the hypothesis of the present study were accepted.

KEYWORDS:

Self help, Swarn Gram, Swarojgar Yojna)

Introduction

Self Help Groups are formed under the policy of Swarn Gram Swarojgar Yojna of Central Government in Chhattisgarh State on 1st April 1999 to overcome the poverty and unemployment at village rural level. Above plan is referred to by name M.G.S.Y. under the guidelines of this plan, in each block of the districts of Chhattisgarh State 50% groups are formed only for women is provided. According to year 2010-2011, 118167 Self Help Group were active in Chhattisgarh State. By the group members deposited amount 2265.99 lacs in commercial banks, 5050.57 lacs in rural banks and 1112.43 lacs Rs. in Chhattisgarh State.

In reference of empowerment in model of development specially in 21st century, social economic development can't be imagine without these two important terms Women and Self Help Group. Affecting factors of empowerment without education and income empowerment is assumed to be weak. According to UNICEF - Self help group is a source of optional group trying to fulfill its need and problem solving. According to National Agriculture and Rural development bank- Self help group is a small unit in which parishioner voluntarily and on the basis of social equality saves certain amount of money according to rules that are made by group members and help each other by this fund. All the economic decisions are taken by the consensus of all the members. According to UNDP - "The Cairo conference in 1994 organized by UN on population and development called attention to women's empowerment as a central focus and UNDP developed the gender empowerment measures (GEM) which focus on their variables that reflect women's participation in society political power or decision making, education and health".

According to available data 2819 Self Help Groups were formed in year 31 March 2007. 1713 groups formed by females in this period. 1398 female Self Help Groups were benefitted in economic activities in this period. Under the loan plan of Chhattisgarh women fund, more than 30 crores rs. were distributed among 20800 women Self Help Group. Previous last decade empowerment is very important term defined in economic, social and political areas. Empowerment is centre point and broad in economic, social and political areas.

Statement of the Problem –

Study of the Role of Self Help Group in Economic Development of Women of Chhattisgarh State

Rationale of the study –

Chhattisgarh is a newly formed state. Literacy rate in rural area in

2001 is 46.99%. Literacy rate of C.G. state of women's in Schedule tribe is 49.2% and schedule caste is minimum 39.3%. In keeping of this facts in mind, self help group is formed to strengthen the women empowerment's purpose. Due to Backwardness of social Economical structure of women in state, subjects choose on the basis of benefits of government plans and co operation of self help group for research work.

Objectives of the study

Following objectives were formed in the present study–

1. To evaluate the present condition of self help group of females in Raipur district.
2. To review the activities conducted by females of Self Help Groups in Raipur District.

Hypothesis of the study

Following hypotheses were formed in the present Research–

1. Condition of female self help group is not satisfactory in Raipur district.
2. The females of self help groups are making satisfactory efforts in Raipur district.

Research Methodology

Scientific test depends on conclusion in lab in Pure Science. In which the result of test are 100% true for the correctness whereas in social, historical and political environment of Social science are not 100% correct like as science but result may outcome very near to the fact/true.

Survey Research-

Survey Research recommends the study of social problems mainly focus on population. "Survey Research is that branch of social scientific investigation that studies large and small populations by selecting and studying samples chosen from the populations to discover the relevant incidence etc." In the present research survey method was applied to collect the data.

Sampling

In the present research work the investigator randomly selected four self help groups and selected 5 women from each self help group. Total number of sample chosen for the present research study was 20.

Data collection

A self made questionnaire was used for collection of data. Including this secondary data was collected from the government office.

Analysis and Discussion

In the present study statistical technique were used for analyzing the data. The analysis of the data was done on percentile basis.

Table No. 1 Number of Female Self Groups in Raipur district

| S. No. | Area | Female Self Groups in Raipur district |
|--------|-------------|---------------------------------------|
| 1. | Tilda | 634 |
| 2. | Arang | 834 |
| 3. | Abhanpur | 837 |
| 4. | Raipur City | 298 |
| 5. | Dharsiwa I | 537 |
| 6. | Dharsiwa II | 261 |

Graph Number-1

Number of Female Self Help Groups in Raipur District

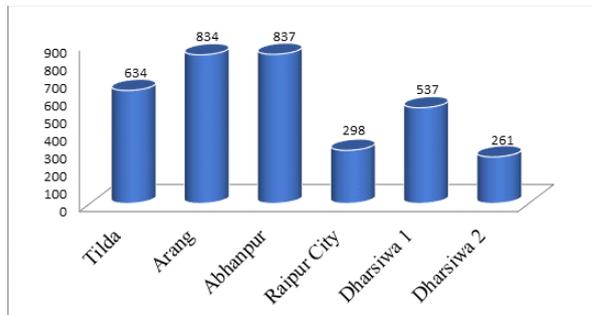


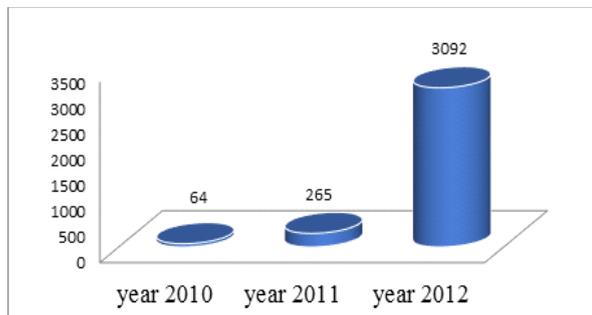
Table Number- 2

Present Condition of Female Self Help Group in Raipur District

| S. No. | Year | Female Self Help Group |
|--------|------|------------------------|
| 1. | 2010 | 64 |
| 2. | 2011 | 265 |
| 3. | 2012 | 3092 |

Graph Number- 2

Present Condition of Female Self Help Group in Raipur District



The table and graph presented above shows the increased number of female self groups in Raipur district of Chhattisgarh State.

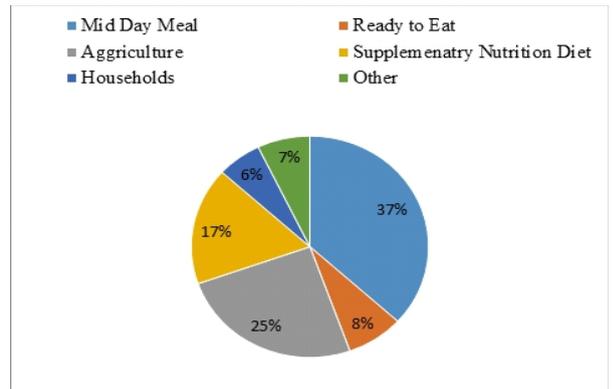
Table Number- 3 The activities conducted by females of Self Help Groups in Raipur District.

| S. No. | Activity conducted by females self help group | Percentage |
|--------|---|------------|
| 1. | Mid Day Meal | 37 |
| 2. | Ready To Eat | 8 |
| 3. | Agriculture | 25 |

| | | |
|----|------------------------------|----|
| 4. | Supplementary Nutrition Diet | 17 |
| 5. | Households | 6 |
| 6. | Other | 7 |

Graph Number- 3

The activities conducted by females of Self Help Groups in Raipur District



Findings and Conclusion

The findings of the present research study revealed that the condition of female self help group is not satisfactory in Raipur district. In verification of second hypothesis of the present research study it was found that the females of self help groups are making satisfactory efforts in Raipur district.

References

1. Malhotra, Rakesh: An applied manual of different plans in self help group.
2. Condition of macro Finance in India- 2010-11, National Agricultural and Rural developmental bank (Nabard), Mumbai 2012
3. India 2004 Department of Publishing Information and Broadcast ministry, India Govt, New Delhi.
4. Documents of Rural and Loan dept. – 1999-2000, Indian Reserve Bank, Schedule XV Mumbai, April 2001
5. Condition of macro Finance in India, 2012
6. Condition of macro Finance in India, 2012
7. Hamar Chhattisgarh-2012, Public Relation Directorate, Raipur
8. Rakesh Malhotra, 2007
9. Tiwari Anurag- Micro Finance- Self Help Group and Women Empowerment Current issues and Concern. Faculty of Social Work, Rani Durgawati Vishwavidyalaya, Jabalpur, July-2010
10. Documents of Rural and Loan dept. – 1999-2000, Indian Reserve Bank, April 2001
11. Condition of macro Finance in India, 2012
12. India- 2007, Publication Department New Delhi
13. Research Methodology, National Institute of Rural Development, Rajendra Nagar, Hyderabad – 1978
14. Social Development Report – 2010. Council for Social Development, Oxford University Press, New Delhi- 2011
15. Eleventh five year plan 2007-2012, Planning Commission, Government of India, Vol- III, New Delhi
16. Statistical brief of C.G. 2009 A Economic and Statistical Directorate, Raipur, June – 2011
17. Dr. Jamm, B.S. research Methodology, Research Publication, Jaipur 2012
- Documents of Rural and Loan dept. – 1999-2000, Indian Reserve Bank, Condition of macro Finance in India