

RURAL ECONOMIC DEVELOPMENT THROUGH SELF HELP GROUP

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Introduction:-

World economic became unbalanced due to the world economic change. For the stable economic growth, the development of self help group is important. By the 2011 calculation in India there are 6 lakhs 40 thousand and 867 villages. Out of 121 crore population, 68.84 % live in villages. Poor peoples of villages is the big problem. For that women's part in development very important. Then only all balance economic development is possible regarding this Pandit Nehru said, 'for our countries economic development women should have development them only, we should have economic development'. It means we can't assume nation development without women development. Rural development ministry in India through 'Aajivika' mission has started self help group. These are working in 6 lakhs villages, 2.5 Lakhs Grampanchayat, 6000 Panchayat smites and 600 Jail parishada to bring 7crore BPL people into economic development. Out of 6 lakhs villages only thirty thousand has banks. Out of nations population only 40% people has opened a bank account. So this banking net can spread through self help group.

The development of rural area is important for nation's development. India is for behind, then other nation in women self help group development. Buzz and company has surveyed on women economic self development and made a list of 128 nations, in this India has 115 numbers. Australia is first, and then Narew, Sweden, Finland has their number. Pakistan, Yemen, Sudan and Chad were the last number in the list. Regarding to this Dr. Arjunsen gupta said, "With deviation of natural resources among the poor, it is impossible the social, economic growth because poor people are more than 60 % of our population." It means economic development countries on poor. Nation's 1991 new economic strategy is smoothening the poor's.

Self Help Group (SGHs) :-

For research it needs to understand the meaning of any subject. Self help group nears any 10 to 20 peoples group of equal social, economic, through and needs of any villages or wades. This group is made to bring men and women below economic power by Suwarna Jayanti Gramsayamrojgar Yojana. Handicap people also can make their group.

Research Objectives :-

- 1) To study the nature of Self Help Group.
- 2) To study Women's Self Help Group.
- 3) To study rural development through Self Help Group.

Research Methodology:-

From self help group to economic development, all information is on secondary data. For this tankan the references of various reference books, research articles, government report's etc. and the information is analyzed as per the need.

The nature of Self Help Group :-

Every nation in the world running like a train for the economic development. But it depends on the actual fact of condition. India is the fourth largest economic in the world. All corner development is must for nation's development and it can be through self help group. For that it is needful to see its nature.

Self help group is group of rural area people who made is for the eradication of their poverty. This group runs on their draft of rules. Generally 10 to 20 people should be its Strength. Handicapped must have at least five members. Self help group all member should be of below economic poor (BPL). Every group should not have more than one member of any one family. Every month all members should deposit equal saving. This saving amount is deposited in the account of self help group. This kind of loan is the responsibility of all members. This amount is given as a loan to the member.

The world of Group:-

To put event book, to put attendance book, to put Loan book, to put account book of bank, to put cash book, to put general account book and personal account book.

Women Self Help Group:-

Bangladesh got independence in 1971. In 2000, it had 40 crore population. Its 46 % population had to be in poverty. And due to cyclone the condition was being so miserable. The bank was not giving then any loan due to their poverty. Dr. Mohammad Yens always thinks that we should do anything for these poor people. So they started self help group in 1975. He was famous for his work and received Nobel Prize in 2006. There after it started in the other parts of the world.

The evolution of social and economic change is being in nation through self help group. In March 2002, 78 million families from 4, 61,478 group has been met or participated through self help group and banking programmers. These members had taken 1026.30 crore rupees loan and their return percentage; loan was more than 60 percent. In this group women member's percentage were more than 60%. Regarding this Soniya Gandhi said, "There is no other country in the world, which is running such a big and unique self help group". It men's without making the women self help group independent the rural area Can't be development. In state Suwarna Jayanti Garamswayarojgar Yojana , mahila rethink vikas mahamandal (MAVIM), Nabard and Jalswarajya were started for gramin swayarojgar in 1999. Its objective was to like the life standard ratio of the below economic power people for their economic development. In

our state, 1, 55,499 self help group were registered minor in were group. In it 1, 15,197 were of women development is possible through self help group.

The Direction of Rural Areas Self Help Group:-

Unemployment, poverty, economic, inequality, castiesm, natural hazards, and international affairs such a problem is increasing more day by day. This problem can be reducing through self help group. In our country self help group were started by state bank of India in 1992-93 up to 1997-97. These were started up to 14,317 Nabard has given them 23.18 crore rupees loan. This has given the speed for this group. More to this reserve bank of India to said other bank to provide loan at less interest to these groups. It was the target to make up to 50 thousand self help group of 10 lakhs of poor families. Due to the active interest of banks up to 2003 march, these group in country ware lakhs. In Andhra state this group was 3 lakhs. In all states these number of group were less or more.

According 2011 India there are more than 6 lakhs villages. Nation's development is impossible without their development. Through this group individual and group employment is possible and it increases the income of poor people. Through these self help group the member should got strong will, curiosity imagination, discussion, positive approach, cooperation hard work and skill etc. These member can get employment through pitachi girani , mirchi kandyantra , bhojanalya , menbatti agarbati , beauty parlour, kirana dukan, stationary, sondarya prasadane , shivanyantra , masal , hastakala , kaushalya vastu , kapad dukan etc. Self help group can help for the industrial development.

Self help group member can start industries for selo employment as well as for group employment. Industries such as varah palan, dugdh vyavsay, matsya vyavsay, sheli palan,mendhi palan, kukkut plan, reshim uddyog,dalmil, papad vyasay, masala vyasay, gandul nirmiti, bhajipala etc.

Conclusion and Remedies:-

For nation rural development women should bring in economic stream. Because they have courage will power and hard working nature. Their fore the government has stared self help group for their economic development. Every state should take active participation in this. At this time, in Maharashtra there are more than four lakhs self help group. It such a notable concentration is given on self help group. It will definitely help for the rural development.

The self help group increscent in number is considerable during the period 2000 to 2010, but today it is not noticeable. So the government must see why today it is not increasing and do some remedial treatment.

In nation's 11th five year plan all corner objectives are put. It means poor people should have development. This can be happen through self help group. But rural development is going to be neglected due to the deem speed of self help development.

For the nation's rural development the speed of movement of self help group should not be less. For this the government should always active participation

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