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## ECONOMIC DEVELOPMENT AND EMPOWERMENT OF RURAL WOMEN THROUGH DEVELOPMENT PROGRAM WITH SPECIAL REFERENCE TO CHHATTISGARH STATE

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### ABSTRACT

*Present paper is based on ongoing research based on govt. development program and economic empowerment of rural women. The main objective of this paper is how govt. development program play an important role to empower the rural women. In present study 05 districts of Chhattisgarh state has been selected as study area. About 500 beneficiaries from 100 self-help group of various development program mainly swarn Jayanti Gram Swaraj Yojana were purposively selected as respondents. AS a tool for the collection of data interview-schedule was constructed. Findings of the study shows that through the development program women are more aware regarding health and education but economically they are partially empower.*

### KEYWORDS

Development Program, Empowerment, Economic Development, SHGs.

### INTRODUCTION

The process of rural development is running since ancient time. If we look at the rural history exploited by different kings, politicians and Rulers, that too according to their whims and selfishness. The rural economy and the development rule of this country have been twisted according to their whims. Some kings-emperors made self less effort towards rural development and some made efforts towards this end but with a selfish interest. But before the independence in majority cases the attention towards rural development was purely for full filling the vested interests only. Real efforts for rural development have been actually made through five year plans after independence.

In India women development programs were started from 1980 after publishing a report **Towards Equality**, before it they are totally ignored by policy maker. Combining the various Self employment oriented projects (integrated rural development programme, Rural Areas women and children development, TRYSEM, Ganga welfare scheme, and supply of rural handicraft men project) **The Swarna Jayanti Gram Swarozgar Yojana**, which was launched with effect from April 1, 1999 is a holistic Programme covering various aspects of self-employment, such as organization of the poor into self-help groups, training, credit, technology, infrastructure and marketing. It is envisaged that 50 per cent of the Groups formed in each Block should be exclusively for women who will account for at least 40 percent of the total Swarozgaris. Under the Scheme, Women are encouraged in the practice of thrift and credit which enables 52 X Total number of Dwelling Units completed during the period 2004-05 (up to Nov., 2004) was 644191 out of which 366425 (56.88%) houses were allotted in the name of women and 197162 (30.60%) houses were allotted jointly in the name of both husband and wife.

### REVIEW OF LITERATURE

Many program for rural developments were made and executed from time to time in India. Central and State Government have been identifying and effortful for the rural economy. From the Community Development Project (1952) to the present integrated rural development (1978-79) programme for the rural development and many others have been implemented but owing to many reasons the developments programmes have been failing in achieving their stipulated targets. This has brought discouragement in a large section of rural populace. Though the objective of the rural development programmes have been upliftment in the status of the weak and poor rural persons and thereby provision of better opportunities for life but creamy layer section of the rural people have been benefited more by them.

Rural development studies, with perspectives can chiefly be divided into two categories. Firstly those which are connected with the leftist ideals or Marxist philosophy and secondly those related with the traditional principles. Under the leftist ideals the analysis of rural development is based on the definition of the original arrangement change. Through the revolutionary method different studies are made considering the original progress as the basis of the rural development for example, A.R. Desai (1965), Cathleen Guff & Sharma (1973), I.R. facol (1978), M.J. Alvi (1965), G. Adhikari (1964), Milley vend (1964). etc. On the other side traditional thinkers, e.g. Gandhi (1964), Patel (1960), Meadalan (1978), S.C. Dubey (1958), Jain (1976) and Ghanshyam Shah (1983) etc. have defined rural development without revolutionary process and original changes on the basis of infrastructural amendments.

A casual study of the earlier studies related to rural development makes it clear that governmental agency and the socio-economic factors play an important role. The rural institutions mostly provide development facilities at the village level. Among these institutions gram-panchayat committees and the co-operative societies are main. These institutions are dominated and influenced highly by the influential persons and landowner people. These institutions are distributed the developmental facilities, keeping in view the vested interests of these higher groups. (Programme Evaluation organization, 1958, page 108, Cohen, 1961, pages 58-67).

Dube (1968) in his study of the development works in the first stage found that only rich people received 70% of the advantage and rich farmers the poor people derived only the minimum part of it. According to the committee on Plan Project (1957) a large group of Harijans did not receive any advantage from the community development programme. People belonging to the higher economic status mainly derived the advantage of community development project. (Myrdal 1968).



Krishnamachari (1958), Raj (1960), United Nations Organization (1961), Miller (1968), Government of India (1968, A.B.), Reserve Bank of India (1969-70) and National Commission on Agriculture (1971, A)'s studies makes it clear that mostly the advantage of the development programmes is derived by the creamy-layer people. As a bad-result of this there has been increase in the imbalance in the rural infrastructure.

National Commission on Agriculture (1971) and The Reserve Bank of India (1969 pages 174-76, 1970, page 28, 1970 pages 160-66) have agreed to this fact in their report that members of the high economic status received loans in large quantities. Waber (1946, page 181) opined that social and economic status does not appear to be on equal ground. It has three aspects-caste and energy aspects create hereditary imbalance. (Holler, 1976) Communities' mediums depend on socio-economic status. (Rogers: 1962 PP. 174-85).

(Girdhan, 1981, p.69) and Daya Krishna (1980) in his study "Indian Farmer At Crossroad" has found that integrated rural development implies enough production, increase with social justice and full employment to unemployed in the rural area. Shrinivas (1977) has emphasized on the reconstruction of the villages. Essential facilities and suitable technology's use entail-increasing use of labor and intensive employment. It is the duty of the rural development programmers to stop migration towards cities.

[Basely and Coate (1995)]. Experiences of Grameen bank in Bangladesh have shown that availability of collateral free tiny loans for income generating activities for poor have a significant impact on the lives of poor families. Different theoretical results by Ghatak and Guinnane (1999) had shown that in closed communities where group members are known 452 to each other, group lending promotes screening, monitoring, state verification and enforcement of repayment. Ghatak (1999) had shown that in closed village communities in-group formation stage, the members could choose safer partners that reduce their effective cost of borrowing and improve rate of repayments of loans to avoid the social sanction of his peer group (Yunus2004). A study by Pitt and Khandekar (1998) considered the impact of Grameen Bank and two other group-based micro credit programmes in Bangladesh on labor supply, schooling, household expenditure and assets. They found that the programme credit has larger positive impact on the behaviour of poor if the borrowers are women rather than men. Coleman (1999) in a study considered the impact of group lending programmes in North East Thailand. This survey had shown that the impact of village banks that provide group-loans in villages is in significant on physical assets, savings, productions, and productive expenditures. And on other variables. However, it has positive impact on women's high interest debt because a number of members had fallen into vicious circle of debt from moneylenders in order to repay their loans on village banks. It has positive significant impact on women's lending out with interest because some members engaged in arbitrage, borrowing from village bank at low interest and then lending out money at mark up. There have been many studies on the working of SHGs in different parts of India. These studies mostly covered the SHGs working in the North Region of Chhattisgarh States. A study by NABARD covering 150 SHG member households from 30 SHGs across 03 District, showed many positive results on the impact of participation of rural poor in the SHGs. It shows that there have been perceptible and wholesome changes in the living standards of SHG members in terms of ownership of assets, borrowing capacities, income generating activities, income levels and increase in savings. It indicates that the average annual saving per household registered an increase over three-fold (NABARD, 2002). The present study attempts to assess the social and economic impact of rural development program in Chhattisgarh state, which has not been covered in the literature.

## SIGNIFICANCE OF THE STUDY

It is reported that about 74.6% part of the National population still resides in the village. It is really a paradox that at least 40% of the villagers are spending their lives below the poverty line. Under these circumstances and conditions SGSY has been launched with the fundamental target of eradication of poverty. It has been eradication of poverty, remained main objective of the five year plans. Keeping this objective in view from time to time different employment oriented plans have been initiated at central and state levels. SGSY can be called as a purposeful and useful effort in this direction.

Indebtedness has remained one of the major problems of the third world countries. **Chairman of the Indian survey of poverty committee Prof. Saxena says that half the population of the country is passing the days of their lives below the poverty line.** If we just measure the Poverty though the energy obtained from the food in taken, then we will find the amount spent on foods always remains below the actual need. Now-a-days we can see very easily for many materialistic goods in the possession of people like Mobile Television, Gas-stove, Two-Wheeler vehicle, Sofa-set, but are they spending the actually needed expenditure on their foods as well or not? This point can be an important point in the Evaluation of SGSY Programme ; as to whether after being benefited from SGSY, with the reduction of indebtedness, is there any change in quality of their living? If yes then what is the kind of improvement? This fact also clarifies the importance of the study.

## STATEMENT OF THE PROBLEM

Economic Development and Empowerment of Rural women through Government Development Program (with special reference to Chhattisgarh State).

## OPRATIONAL DEFINITION

**SELF HELP GROUPS (SHGs):** The group in this case does financial intermediation on behalf of the formal institution. This is the predominant model followed in India.

**GRAMEEN GROUPS:** In this model, financial assistance is provided to the individual in a group by the formal institution on the strength of group's assurance. In other words, individual loans are provided on the strength of joint liability/co obligation. This microfinance model was initiated by Bangladesh Grameen Bank and is being used by some of the Micro Finance Institutions (MFIs) in our country.

**CONCEPT OF EMPOWERMENT:** Empowerment implies expansion of assets and capabilities of people to influence control and hold accountable institution that affects their lives (World Bank Resource Book). Empowerment is the process of enabling or authorizing an individual to think, behave, take action and control work in an autonomous way. It is the state of feelings of self-empowered to take control of one's own destiny. It includes both controls over resources (Physical, Human, Intellectual and Financial) and over ideology (Belief, values and attitudes) (Batiwala, 1994).

Empowerment can be viewed as a means of creating a social environment in which one can take decisions and make choice either individually or collectively for social transformation. It strength innate ability by way of acquiring knowledge power and experience.

## OBJECTIVES

The following objectives have been determined for the study-

1. Women development program been successful in empowerment of women?
2. To evaluate the changes in the status of the beneficiaries from the earlier position before deriving the benefits and after getting the benefits from Women development program.

## HYPOTHESIS

Present project is based on the following hypothesis:

1. Women development program can be considered as partially successful in self-employment initiation eradication of poverty.

## RESEARCH METHODOLOGY

The methodology of the study has been divided in to three divisions simply for the objectivity of the study under these the divisions will be-

1. study are
2. selection of the respondents,
3. Collection of data and its presentation,

(a) **Study Area:** For the Present study five districts of Chhattisgarh state have been selected namely Balod, Jagdalpur, Sarguja, Raigarh and Raipur.

- (b) **Selection of the Respondents:** For the Present study 500 beneficiaries from 100 self-help group of various women development program including SGSY were selected as respondents. The beneficiaries were selected through Random Sample Technique on the basis of their different occupations, self-employment.
- (c) **Collection of data:** For the collection of the data interview – schedule was used as a tool.

## MAJOR FINDINGS

### SOCIO- ECONOMIC BACKGROUND OF THE RESPONDENTS

The study of the socio-cultural background of the beneficiaries A majority among the respondents are less educated or illiterate. Only 30 present of the respondents have attained education up to higher secondary level. In the matter of age group of the respondents it was found that majority of the respondents were in the age group of 20 to 35 years .Similarly with regard to the belonging category of the respondents it was known that majority of the beneficiaries are from Other backward caste . 44% of the respondents were from the tribal groups. Among the scheduled tribal groups Gond, Baiga, Halva, Savara tribals people were in the study.

Most of the (93) respondents were belonging from Hindu Religion As far as the marital status of the respondents it was found that a large majority of them were married ,only 8 % are unmarried. It is an important contributory fact that 72% of the respondents occupation is cultivation and labor work. 58% of the respondents are land holders but due to the reason of small land holding size they are also doing labor work and non agricultural labor work as main occupation. Most of the respondents were belonging below poverty line.

The family background of the beneficiaries majority of the families comprised of 4 to 6 members, about 18% families among the respondents were more than 8 members living in the family .Most of the families are nuclear type about one third of the families have joint family. Most of the family members are unmarried. Education status among family members of the respondents most of them are less educated or illiterate but most of the parents are aware about education of children it shows that due to development program increasing the aware ness among the parents specially women. The main occupation of the members of the families is cultivation and labor work and subsidiary occupations collection of forest products.

### ECONOMIC STATUS

The main occupation of the members of the families is cultivation and labor work and subsidiary occupations collection of forest products. The economic status of the respondents of the group showed that just more the one third of the respondents are doing traditional cultivation because of this their economic status are low . 46% of the respondents are actively involved in modern cultivation and some economic activity through self help group because of this their economic status is in better position, there housing condition is good. They have some goods related with the need of daily life i.e. T.V., Fan, Sofa, Two wheeler ect.they are also using the Mobile to communicate the members of Self Help Group.

### EMPOWERMENT: FOCUS ON POOR WOMEN

In India, the trickle down effects of macroeconomic policies have failed to resolve the problem of gender inequality. Women have been the vulnerable section of society and constitute a sizeable segment of the poverty-struck population. Women face gender specific barriers to access education health, employment etc. Micro finance deals with women below the poverty line. Micro loans are available solely and entirely to this target group of women. There are several reason for this: Among the poor , the poor women are most disadvantaged –they are characterized by lack of education and access of resources, both of which is required to help them work their way out of poverty and for upward economic and social mobility. The problem is more acute for women in countries like India, despite the fact that women's labour makes a critical contribution to the economy. This is due to the low social status and lack of access to key resources. Evidence shows that groups of women are better customers than men, the better managers of resources. If loans are routed through women benefits of loans are spread wider among the household.

Since women's empowerment is the key to socio economic development of the community; bringing women into the mainstream of national development has been a major concern of government. The ministry of rural development has special components for women in its programmes. Funds are earmarked as "Women's component" to ensure flow of adequate resources for the same. Besides Swarnajayanti Grameen Swarazgar Yojana (SGSY), Ministry of Rural Development is implementing other scheme having women's component .They are the Indira Awas Yojana (IAJ), National Social Assistance Programme (NSAP), Restructured Rural Sanitation Programme, Accelerated Rural Water Supply programme (ARWSP) the (erstwhile) Integrated Rural Development Programme (IRDP), the (erstwhile) Development of Women and Children in Rural Areas (DWCR) and the Jowahar Rozgar Yojana (JRY).

### RASHTRIYA MAHILA KOSH (RMK)

In March' 93, Government of India set up the RMK for the provision of micro-credit through NGOs, to poor women. In view of its importance, the subsequent chapter of this book has been devoted to this scheme. The whole justification in writing this book lies in sharing the author's firsthand experience in implementing the RMK involving SHG and Micro-credit schemes and other related developments.

### INDIRA MAHILA YOJANA (IMY)

Under this scheme, which came into being as a central Government scheme in 1995, block level and village level societies composed of relevant government functionaries and prominent representatives from the local community, including people's representatives, are to be formed and registered to mobilise community resources and participation to form women's Self-help-Groups, in order to ensure credit delivery to them, as also to ensure better delivery of other services to them in their capacity as members of SHGs. The block level CDPOs of ICDS are to play a pivotal role under IMY. The scheme has been made applicable to 200 blocks all over India in the first instance.

## SUGGESTIONS

1. Total and complete information about the program must be given to the villagers and beneficiaries in a much better way.
2. The training Programme under Swarna Jayanti Gram Swarozgar Yojana must be designed and executed at least for a fortnight to one month.
3. The beneficiaries should be encouraged to prefer the options of cottage industries and self-employment in place of agricultural works .This Shift will not only open the new avenues of cottage industries for self-employment but also care off the extra and unnecessary burden on agriculture. Through the process of diversification of occupational styles in the rural and under developed areas.

## CONCLUSION

If we look at the various development program with reference to women empowerment especially with reference to rural and tribal women Empowerments, then we find that economic development program (Swarna Jayanti Gram Swarozgar Yojana) has been very effective. Through the project the women groups have not only got united but also they have been successful in solving some of the small family feuds and social problems. The rising of political leadership economically be coming reinforced and the importance being given to the women self-help groups in the rural areas, all go in to acclaim the Swarna Jayanti Gram Swarozgar Yojana program is a successful program as women concerned.

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