# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory @, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

The American Economic Acceptation's electronic hibliography. Economic 11 S.A.

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5555 Cities in 190 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

# **CONTENTS**

Sr.	TITLE & NAME OF THE AUTHOR (S)					
No.	THEE & MARKE OF THE METHOR (8)					
1.	SYNERGIES IN BUSINESS VALUATION DR. REVATHI IYER	1				
2.	A STUDY ON THE VARIOUS ISSUES OF TRAINING OF ASSAM POLICE PERSONNEL  DR. SANJIB RAJ & DR. AJANTA B. RAJKONWAR					
3.	A STUDY OF GREEN BANKING INITIATIVES IN SELECTED PUBLIC AND PRIVATE SECTOR BANKS IN INDIA  KARTHIK & DR. D.V. HONAGANNAVAR					
4.	STUDY OF CO-OPERATION IN ECONOMIC DEVELOPMENT AND PROCEDURE OF SELF HELP GROUPS IN					
	CHHATTISGARH STATE  RANJIT KUMAR & DR. OP CHANDRAKAR					
5.	OCTAPACE CULTURE: A PREDICTOR OF FACULTY PERFORMANCE	18				
Э.	SUVARNA LAPALIKAR & DR. KAMLESH BHANDARI					
6.	INFRASTRUCTURE MANAGEMENT IN IT PARKS WITH SPECIAL REFERENCE TO TECHNOPARK, TRIVANDRUM R. JOLLY ROSALIND SILVA & DR. A. MORARJI					
7.						
8.	PURCHASING BEHAVIOUR OF RURAL CONSUMERS IN SOUTH INDIA WITH REFERENCE TO FMCG DR. K. VENKATA JANARDHAN RAO & SRIVALLI J	30				
9.	PRICE BEHAVIOUR OF GOLD AND SILVER AT MCX WITH SPECIAL REFERENCE TO GOODWILL COMMODITIES, PUDUCHERRY R. MENAHA & DR. S. POUGAJENDY	33				
10.	CONSTRUCTION OF OPTIMAL EQUITY PORTFOLIO WITH APPLICATION OF SHARPE SINGLE INDEX MODEL: A COMPARATIVE STUDY ON FMCG AND AUTO SECTORS  T. MALLIKHARJUNARAO & DR. S. ANITHADEVI	37				
11.	ADVERTISEMENTS SHOWING CHILDREN: AN ETHICAL PERSPECTIVE DR. D. MEHTA & DR. NAVEEN K MEHTA					
12.	THE EFFECTS OF HUMAN RESOURCE OUTSOURCING ON ORGANISATIONAL PERFORMANCE (A CASE STUDY OF POST BANK KENYA LTD.)  CLIFFORD G. MACHOGU, JOHN WEKESA WANJALA, RICHARD JUMA OTIENO & JAMES KIBE					
13.	AN EXTENDED STUDY ON THE OFFENCES UNDER NEGOTIABLE INSTRUMENTS ACT WITH SPECIAL REFERENCE TO CHEQUE BOUNCING  DR. I. FRANCIS GNANASEKAR & S.M.MOHAMED MISKEEN					
14.	CRITICAL EVALUATION OF THE RECRUITMENT PROCESS OF BUSINESS DEVELOPMENT EXECUTIVE AT PRIVATE SECTOR BANK, PUNE SHIKHA SINDHU & NATASHAA KAUL	55				
<b>15</b> .	DEVIATIONS OF INVESTMENT INSTRUMENTS PORTFOLIO FROM IRDA GUIDELINES IN LIFE INSURANCE MONA JINDAL	60				
16.	DEMONETIZATION AND ITS IMPACT DR. YASHODA	65				
17.	PROFITABILITY AND LIQUIDITY RATIOS ANALYSIS: AN EMPIRICAL STUDY OF PANYAM CEMENTS & MINERAL INDUSTRIES LTD.  B R MURTHY, M KALPANA. & S PURNACHANDRA RAO	67				
18.	MARINE TRADE MEDIATOR'S SATISFACTION TOWARDS PRIVATE CONTAINER FREIGHT STATION SERVICES IN TUTICORIN  SENTHIL KUMAR S & DR. JEBA PRIYA	70				
19.	A STUDY ON SATISFACTION OF BANKING CUSTOMERS TOWARDS ONLINE SERVICES HELNA K PAUL, NOUFAL C K & FASNA P P	77				
20.	FINANCIAL INCLUSION Vs. FINANCIAL EXCLUSION: AN OVERVIEW  LAVANYA K.N.	80				
	REQUEST FOR FEEDBACK & DISCLAIMER	82				

## CHIEF PATRON

#### Prof. (Dr.) K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

## FOUNDER PATRON

#### Late Sh. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana Former Vice-President, Dadri Education Society, Charkhi Dadri Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

## FORMER CO-ORDINATOR

Dr. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

# ADVISOR

#### Prof. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

# **EDITOR**

#### Dr. R. K. SHARMA

Professor & Dean, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

# CO-EDITOR.

#### Dr. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

# EDITORIAL ADVISORY BOARD

#### **Dr. CHRISTIAN EHIOBUCHE**

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

#### Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

#### Dr. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

#### **Dr. TEGUH WIDODO**

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

#### Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

#### Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

#### Dr. ANIL K. SAINI

Professor, Guru Gobind Singh Indraprastha University, Delhi

#### Dr. ARAMIDE OLUFEMI KUNLE

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

#### Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

#### Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

### **Dr. NEPOMUCENO TIU**

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

#### Dr. ANA ŠTAMBUK

Head of Department of Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

#### Dr. FERIT ÖLÇER

Professor & Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Turkey

#### Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

#### **Dr. SHIB SHANKAR ROY**

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

#### Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

#### **Dr. SRINIVAS MADISHETTI**

Professor, School of Business, Mzumbe University, Tanzania

#### Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

#### Dr. KEVIN LOW LOCK TENG

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

#### Dr. OKAN VELI ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

#### Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

#### **Dr. BORIS MILOVIC**

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

#### Dr. N. SUNDARAM

Associate Professor, VIT University, Vellore

#### Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

#### Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

#### **Dr. ALEXANDER MOSESOV**

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

#### **RODRECK CHIRAU**

Associate Professor, Botho University, Francistown, Botswana

#### Dr. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

Dr. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia

#### Dr. BIEMBA MALITI

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

#### Dr. KIARASH JAHANPOUR

Research Adviser, Farabi Institute of Higher Education, Mehrshahr, Karaj, Alborz Province, Iran

#### Dr. SAMBHAVNA

Faculty, I.I.T.M., Delhi

#### **YU-BING WANG**

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

#### Dr. MELAKE TEWOLDE TECLEGHIORGIS

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

#### **Dr. SHIVAKUMAR DEENE**

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

#### **Dr. THAMPOE MANAGALESWARAN**

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

#### **Dr. JASVEEN KAUR**

Head of the Department/Chairperson, University Business School, Guru Nanak Dev University, Amritsar **SURAJ GAUDEL** 

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

#### Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

# FORMER TECHNICAL ADVISOR

## FINANCIAL ADVISORS

#### **DICKEN GOYAL**

Advocate & Tax Adviser, Panchkula

#### **NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

# LEGAL ADVISORS

#### JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

#### **CHANDER BHUSHAN SHARMA**

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

### SUPERINTENDENT

SURENDER KUMAR POONIA

1.

## CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations: International Relations: Human Rights & Duties: Public Administration: Population Studies: Purchasing/Materials Management: Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the soft copy of unpublished novel; original; empirical and high quality research work/manuscript anytime in M.S. Word format after preparing the same as per our GUIDELINES FOR SUBMISSION; at our email address i.e. infoijrcm@gmail.com or online by clicking the link online submission as given on our website (FOR ONLINE SUBMISSION, CLICK HERE).

# HINELINES FOR CHRISCIAN OF MANHICCOL

duideffines for submission of manuscrift					
COVERING LETTER FOR SUBMISSION:					
	DATED:				
THE EDITOR					
IJRCM					
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF					
(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Cor	nputer/IT/ Education/Psychology/Law/Math/other, please				
specify)					
DEAR SIR/MADAM					
Please find my submission of manuscript titled 'your journals.					
I hereby affirm that the contents of this manuscript are original. Furth fully or partly, nor it is under review for publication elsewhere.	ermore, it has neither been published anywhere in any language				
I affirm that all the co-authors of this manuscript have seen the subn their names as co-authors.	nitted version of the manuscript and have agreed to inclusion of				
Also, if my/our manuscript is accepted, I agree to comply with the fo discretion to publish our contribution in any of its journals.	rmalities as given on the website of the journal. The Journal has				
NAME OF CORRESPONDING AUTHOR	:				
Designation/Post*	:				
Institution/College/University with full address & Pin Code	:				

Residential address with Pin Code Mobile Number (s) with country ISD code Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) Landline Number (s) with country ISD code E-mail Address Alternate E-mail Address Nationality

\* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. The qualification of author is not acceptable for the purpose.

#### NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>pdf.</u> <u>version</u> is liable to be rejected without any consideration.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail:
  - **New Manuscript for Review in the area of** (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
- c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is expected to be below 1000 KB.
- e) Only the Abstract will not be considered for review and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
- g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
- 2. MANUSCRIPT TITLE: The title of the paper should be typed in **bold letters**, **centered** and **fully capitalised**.
- 3. AUTHOR NAME (S) & AFFILIATIONS: Author (s) name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address should be given underneath the title.
- 4. ACKNOWLEDGMENTS: Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
- 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150** to **300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
- 6. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
- 7. **JEL CODE**: Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
- 8. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.
- 9. HEADINGS: All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 10. **SUB-HEADINGS**: All the sub-headings must be bold-faced, aligned left and fully capitalised.
- 11. MAIN TEXT:

#### THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

#### INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

**OBJECTIVES** 

**HYPOTHESIS (ES)** 

RESEARCH METHODOLOGY

**RESULTS & DISCUSSION** 

**FINDINGS** 

**RECOMMENDATIONS/SUGGESTIONS** 

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript

- 12. **FIGURES & TABLES**: These should be simple, crystal **CLEAR**, **centered**, **separately numbered** & self-explained, and the **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. *It should be ensured that the tables/figures are*referred to from the main text.
- 13. **EQUATIONS/FORMULAE**: These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
- 14. ACRONYMS: These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
- 15. **REFERENCES:** The list of all references should be alphabetically arranged. *The author (s) should mention only the actually utilised references in the preparation of manuscript* and they may follow Harvard Style of Referencing. Also check to ensure that everything that you are including in the reference section is duly cited in the paper. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending
  order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parenthesis.
- Headers, footers, endnotes and footnotes should not be used in the document. However, you can mention short notes to elucidate some specific point, which may be placed in number orders before the references.

#### PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

#### **BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

#### **CONTRIBUTIONS TO BOOKS**

• Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

#### JOURNAL AND OTHER ARTICLES

• Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

#### CONFERENCE PAPERS

• Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

#### UNPUBLISHED DISSERTATIONS

• Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

#### **ONLINE RESOURCES**

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

#### WEBSITES

• Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

# STUDY OF CO-OPERATION IN ECONOMIC DEVELOPMENT AND PROCEDURE OF SELF HELP GROUPS IN CHHATTISGARH STATE

RANJIT KUMAR RESEARCH SCHOLAR COMMERCE DEPARTMENT DURGA MAHAVIDYALAYA RAIPUR

# DR. OP CHANDRAKAR PRINCIPAL GOVERNMENT SATGURU GHASIDAS P.G. COLLEGE KURUD

#### **ABSTRACT**

The main objective of the study was to evaluate the income of women Self Help Group, employment and Health Services 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 in the area of Education, Employment and Health Services of women of Self Help Group the condition is yet to be improved. It was not found satisfactory. In this way the hypothesis of the present study were accepted.

#### **KEYWORDS**

self help group UNO, rural development.

#### INTRODUCTION

n 21st century UNO has been passing the orders to adopt new programmes to eradicate various discrepancies such as Gender Discrimination, Social, economic and political inequality between male /females. Women education, Women exploitation, poverty, economic trailing evaded in the world. In India also from last 15-20 years various policies have been implementing in the direction of women empowerment to avail the benefits of rural development schemes by the name of self Help Group, under the initial rural empowerment environment. In Previous 15-20 years in this direction for women empowerment In India under this mean primary empowerment in rural environment in Self Help Group for taking Rural development benefit. In Five year plans of country to implement Self Help Group have been arranged commitment. In the past few years the Formation programs of Self Help Group has grown rapidly.

#### RATIONALE OF THE STUDY

In India Women's population is 49.65 crore that is 48.24% of total population. According to 2001 census Literate women population is 53.67%, on the other hand especially in Schedule Caste is 16.20% and schedule tribe 8.20 %. Several serious problems are present in women of rural areas such as Literacy rate, Health and employment etc.

According to 11<sup>th</sup> Five year plan (2007-12) in 1993-94 28% rural women were surviving their life below poverty line. In 2004-05 number increased up to 29%. 73% schedule caste, 79% schedule tribe, 61% OBCs and 61% Muslim community women's recorded as illiterate. According to Planning Commission (2007-12) about women condition following comment was done- "There are other dimensions of poverty suction food in security, malnutrition and illness associated more with female members."

#### **OBJECTIVE OF THE STUDY**

To evaluate the income of women Self Help Group, employment and Health Services in Raipur district.

#### HYPOTHESIS OF THE STUDY

In Chhattisgarh State Success is doubtful in area of Education of women of Self Help Group, Employment and Health Services.

#### **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. 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 mainly recommends the study of social problems as keeping centre point of population in mind. "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." Under Research technique, Research material presented of entire study related to data, reports and previous study on the basis of field survey and survey research. In the present research survey method was applied to collect the data.

#### 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**

TABLE -1: BLOCK WISE FEMALE LITERACY IN PERCENTAGE

S. No.	Block Name	Female Literacy percentage
1.	Dharsiwa	48.69
2.	Arang	46.79
3.	Tilda	44.81
4.	Abhanpur	48.5

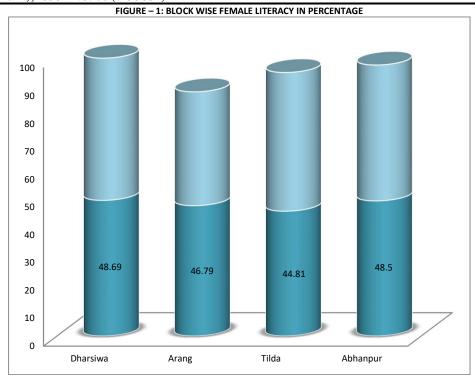
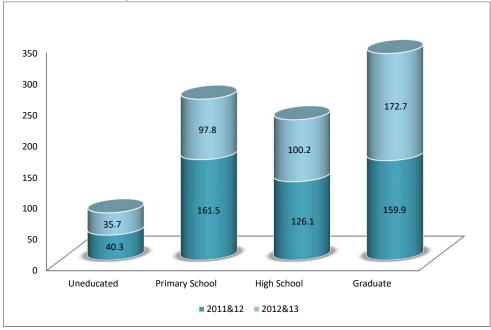


TABLE - 2: DAILY WAGES PAYMENT/REMUNERATION OF FEMALES OF RAIPUR DISTRICT ACCORDING TO THE LEVEL OF EDUCATION

S.	No.	Education	Year	
			2011-12	2012-13
1.		Uneducated	40.3	35.7
2.		Primary School	161.5	97.8
3.		High School	126.1	100.2
4.		Graduate	159.9	172.7

FIGURE - 2: DAILY WAGES PAYMENT/REMUNERATION OF FEMALES OF RAIPUR DISTRICT ACCORDING TO THE LEVEL OF EDUCATION



The table presented above shows the higher rate of payment of females as per the educational level

#### **FINDINGS**

The findings of the present research study revealed that in the area of Education, Employment and Health Services of women of Self Help Group the condition is yet to be improved. It was not found satisfactory.

#### **REFERENCES**

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

# REQUEST FOR FEEDBACK

#### **Dear Readers**

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail <a href="mailto:infoijrcm@gmail.com">infoijrcm@gmail.com</a> for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail <a href="mailto:infoijrcm@gmail.com">infoijrcm@gmail.com</a>.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours** 

Sd/-

Co-ordinator

# **DISCLAIMER**

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

# **ABOUT THE JOURNAL**

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.





