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THE DEVELOPMENT OF MANAGERIAL WOMEN OF BELOW POVERTY LINE SELF HELP GROUP IN DISTRICT GONIDA IN MAHARASHTRA

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ABSTRACT

Organization plays a major role in the development of managerial women. The purpose of this paper is to see if managerial women in Maharashtra. Maharashtra is chosen with the special reference to Gondia District. Self help group are gift of 21st century of our country. our country is occupied by villages mainly maximum population is located in rural areas, small colonies currently population of our country is more than 115 corers and out that 70% population is in rural areas and concern with country is called as agriculture country 35% of our population is literate and rural areas it is less 20-25%. It is fact that poverty follows illiteracy. In this condition principle of women self dependent saving unit will be ray of light for our country to fix the critical problem of our country.

KEYWORDS

agriculture, illiteracy, managerial women, poverty, self help group.

1. INTRODUCTION

The movement saving unit for the social economic development of our country for the ease and convenience of illiterate and literate people complicated documentation is not compulsory and it also doesn't need. Saving unit for security deposit for loan. In fact, without seeing the ability of those who are in need distributing the loan is the policy of bank. It studies the movement of saving unit of previous decade we will observe that helpless and needy have paid back around 98.7% of their loan. It has proved that the loans given security deposit are working efficiently and are paid back honestly.

Self help group is a simple, easy concept. It is a of minimum 10 and maximum 20 women, Which doesn't need registration. It is the contains more than 20 women's then only it needs registration. It must have a name also for this saving units all the members will have to decide contribution fees, time of meeting. In short registered saving unit will have to maintain all the record and all the accounts. Profit gained by saving unit will have to pay in bank by opening an account in the name of unit. All the members will have to decide the topic for the discussion in meeting. All the member we have to participate in discussion collected fund we have to distribute among the member of unit in the form of loan by cheque for their recovery monthly or weekly installment will have to be decided and 2% or 3% interests should be taken on it saving unit should organize social cultural, educational health program regular, saving unit can be supervised and given loan by bank. This opportunity should be grasped by saving unit and their needy members to bring out the development of the financial weals.

2. NEED OF THE RESEARCH

The B.P.L. Self-help group is more important for our society. Because the B.P.L. Self helps groups are giving information regarding development of social awareness and increasing contribution of woman to takeout profit of saving group. It is necessary for the advertisement of woman saving group to use of this self-help group.

3. IMPORTANCE OF THE STUDY

1. To make people alert to such injustices as poverty, discrimination and violence and to transform the power into action for social change.
2. To promote understanding, co-operation and harmony among different castes communities.
3. To promote education and environment awareness among the village communities.
4. To promote cleanliness, hygiene and make the villages free from sanitation problems.
5. To promote local employment opportunities to discourage migration to the cities, others spread in the villages.

4. OBJECTIVES

1. To conduct several welfare project of government in order to provide job opportunities to women.
2. To provide shelter to helpless people.
3. To provide vocational training to improve the economic condition of such women. Rehabilitate helpless women.
4. To attain above given goals run 'Mahilashram' and Women's training guidance centre.
5. To educated illiterate conduct adult education centre.
6. To provide 'vrudhaashram', 'Rest house', 'Sanskar Kendra hostel'.
7. To run vocational and technical training colleges and to open Industrial training centre.
8. To encourage family welfare programs. To create awareness among people to organize camps to persuade people for family welfare.
9. To celebrate national festival and public program.
10. To do necessary co-operation for development on women's.

5. HYPOTHESIS

The self help groups are progress in rural area in women field. To need for vocational training to improve the economic condition of such women. Rehabilitate helpless women. To the necessary of attain above given goals run 'Mahilashram' and Women's training guidance centre. To do necessary co-operation for development on women and in courage people for small saving, create social awareness, educate illiterate women and motivate them for social work.

6. RESEARCH METHODOLOGY

Area research is defined as the systematic design, collection, analysis, and reporting a data findings relevant to a specific area situation facing the saving group. The Gondia district in self help group are total 480 members are fill up questionnaires form by through the meeting and collect primary data. Each Taluka in Gondia district are fill up by 6 members questionnaires form in 10 villages are collect the data through the personal interview. Each Taluka will be selected 10 villages and each village will be selected 6 members of available B.P.L. self help group by the random sample method.

A critical evaluation of the working of below poverty line self help group in Maharashtra (with special reference to Gondia District). The following data is collected:

SAMPLE SIZE

A total of 7482 respondents were convenient administered the questionnaires' from among those who were present on the day of the survey. Participation in the study was on a voluntary basis and the respondents were provided with assurance of confidentiality and anonymity.

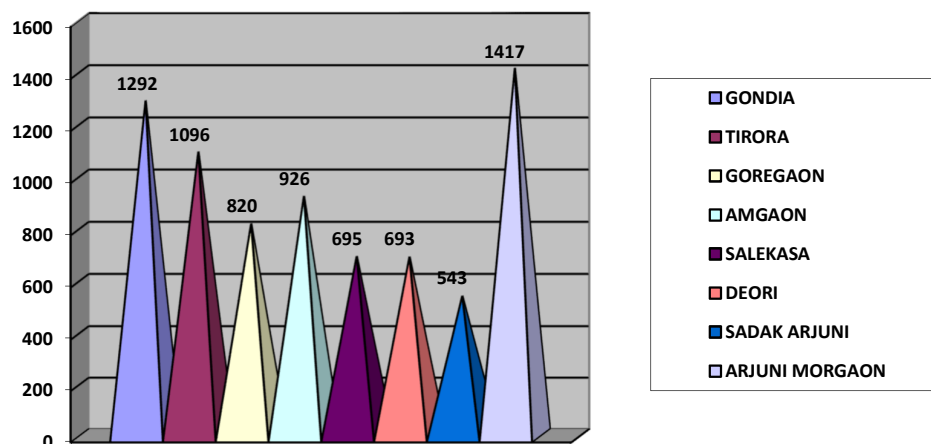
7. ANALYSIS

The respondents were mostly in the name of the 8th Tehsils.

TABLE 1: GONDIA DISTRICT

NAME OF TAHSIL	NO. OF VILLAGES	NO.OF BACHAT GAT
Gondia	153	1292
Tirora	125	1096
Goregaon	99	820
Amgaon	83	926
Salekasa	92	695
Deori	135	693
Sadak Arjuni	108	543
Arjuni Morgaon	159	1417
TOTAL	954	7482

GRAPH 1: SHOWS NO. OF BACHAT GAT TALUKA WISE



8. DISCUSSION & CONCLUSION

According to the report of SHG women should get involved in small sector industry and household industries each saving unit should choose different type of business to avoid likeness. Saving unit should try their hands in transportation business and promotion of group of responsible women will lead towards the buildup the strength of utility and will give contribution in building up the nation. Poverty and unemployment are the two major problems of under developed countries, to which India is no exception. In India, at the end of the ninth five-year plan, 26 per cent of the population was living below the poverty line and in the rural area; the percentage is slightly higher (27.10%). The overall employment rate is estimated to be at 7.32 per cent, while the female employment rate is around 8.5 per cent. But, the rate of growth of women unemployment in the rural area is estimated to be around 9.8 per cent. This is because of the low growth rate of new and productive employment opportunities. By the end of ninth plan, the rate of growth of employment was only 2.47 per cent. Therefore, the union government has implemented various schemes to reduce poverty and promote gainful employment opportunities. But, the most attractive scheme with less effort is the "Self Help Groups". [It is a tool to remove poverty and improve rural development].

- About 68.8 per cent of the SHG members were found to be literate and only 10.87 per cent of them were illiterate.
- With respect to family type, 66.85 per cent of the respondents belonged to nuclear family and about 63.78 per cent to medium family size (ranging between 4 to 6 members per family)
- The respondents belonging to landless category were less than 50 per cent in the study area. More than 60 per cent of them were dependent on agriculture for their livelihood.
- Nearly 49.71 per cent of the SHGs had undertaken economic activities individually, followed by 26 per cent of them undertaking collectively. Whereas, remaining 24.29 per cent of they did not take up economic activities either individually or collectively.

9. SCOPE OF FUTURE RESEARCH

The movement of saving unit for the social economic development of our country for the ease and convenience of illiterate & literate people complicated documentation. Saving unit for security deposit for loan. In fact, without seeing the ability of those who are in need distributing the loan is the policy of bank.

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With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

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