

## CONTRIBUTION OF CHHATTISGARH MAHILA KOSH IN SOCIO-ECONOMIC DEVELOPMENT OF WOMEN

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### ABSTRACT

*Chhattisgarh Mahila Kosh (CMK) was established on 2<sup>nd</sup> February 2002 under the aegis of Women and Child department of Chhattisgarh Government. The Main objective of CMK is Socio-Economic development of women with the target to make them self-reliant. CMK runs three major projects, Rin Yojna, Saksham Yojna women Empowerment.*

**Objective:** *The purpose of this Research is to analyze the contribution of Chhattisgarh Mahila Kosh (CMK) in Socio-Economic development of women in Chhattisgarh State and to simultaneously examine the performances of different projects in this state.*

**Methodology:** *Quantitative Research Method, Descriptive Research Method.*

**KEYWORDS:** *Chhattisgarh Mahila Kosh (CMK), Societies Registration Act-1973, Socio-Economic development, Self Help Group, Self Reliance, Entrepreneurships, Micro-Finance, Mukhya Mantri Kakushal Vikash Yojna (MMKVY) and Swawlamban Yojna which are all contributing towards the main motive of women*

### INTRODUCTION AND HISTORY

Chhattisgarh Mahila Kosh is an organization established on 2<sup>nd</sup> February 2002, under Chhattisgarh Societies Registration Act 1973. This program was started for the Social and Economical uplifting of poor and less educated women in Chhattisgarh. The main motive of this organization is to promote self-reliance especially among rural and tribal women and to organize some activities which contribute to their training to enhance women entrepreneurship skills. This organization provides microfinance to the members of “**Women self-help group**” (SHGs) at a comparatively cheaper rate for productive purposes like cottage industries i.e. Animal Husbandry, Forest Product, Papad, Pickles, Dona etc.

### OBJECTIVES OF CHHATTISGARH MAHILA KOSH

Main Objectives of Chhattisgarh Mahila Kosh are as follows

- To work for the Economical and Social development of Women.
- To organize some training and different programs for the development of women SHGs.
- To provide them Micro-Finance (short-term loan) and Economical resources for SHGs.
- To Promote ‘Self-help group’ and provide them proper Guidance.

- To Develop Entrepreneur Skills among women of State to make them self-reliant.
- To Promote Innovative and Experimental work in the field of women development.
- To Develop Co-operation and Understanding between Women organization and SHGs.
- The organization is unbiased by Caste, Religion and any other special identification of group members.
- To promote the habit of saving among the women in the family.

### **BODY OF ORGANIZATION**

- Director of Chhattisgarh Mahila Kosh- Honorable Minister.
- Executive Director- Departmental Secretary
- General Manager- Departmental officer in charge.

### **PROGRAMS RUN BY CHHATTISGARH MAHILA KOSH**

Chhattisgarh Mahila Kosh is running 3 major programs, they are as follows:-

**Rin Yojna:** This program is run by Chhattisgarh Mahila Kosh to provide a loan into women selfhelp groups from 15-08-2013 at the very minimum rate of 3% p.a.

**First Time Loan-**There is a provision of Rs 50,000 amount for 24 months and recovery of this loan starts after 3 months.

**Second Time Loan-**There is the provision of Rs.2,00,000 Amount for 36 months

**Interest Rate-**Very minimum rate of interest (3% simple interest) charged on the loan.

Government is trying to channelize the economic activities of- HIV positive people, Female Prostitutes, and Third gender by giving them a personal loan of 10,000 and 100000 to the self-help groups at 3% p.a. after the approval of District Collector.

**Saksham Yojna:** This project has been started by CMK in the year of 2009-10. This Project is giving benefits to the third gender also and aims at making them independent. This project provides loans up to Rs 1,00,000 for Widows, Unmarried women (35 to 40 years of age and legally divorced women) to start their own business at @ 6.5% p.a. for 5 years.

**Swawlamban Yojna:** This project has been started by Chhattisgarh Mahila Kosh in the year of 2009-10. The aim of this project is to make the poor, widow, divorced women of state self-reliant by developing their professional's skills, and increasing their earning capacity by providing them Technical and professional training which will help to generate income and become self-reliant. Under this Project, women are given proper training and professional skills with the aim of making them self-reliant to increase their earning capacity. They are given the training of Beauty Parlor Course, Computer, typing and Shorthand, Tally Accounting Course, Cooking Classes and Stitching Classes etc.

**OBJECTIVE OF THE RESEARCH**

Chhattisgarh Mahila Kosh is playing a vital role in the development of poor or, needy women in Chhattisgarh state and making them self-dependent and also channelizing them towards economic activities so that they may get a livelihood and survive in the society.

Keeping in mind the above objectives and aims of Chhattisgarh Mahila Kosh this study has been conducted to understand the contribution of different programs of Chhattisgarh Mahila Kosh. Followings are the objectives of this research study to evaluate the performance of Women Self help groups and Chhattisgarh Mahila Kosh.

- To understand the formation and Government Structure of Chhattisgarh Mahila Kosh.
- To examine the Performance of Chhattisgarh Mahila Kosh from the Socio-economic angle.
- To study different Projects run by Chhattisgarh Mahila Kosh for the development of Poor and needy women in the state and analyze the information collected.
- (4) To Examine the Problems faced by CMK at different levels.
- (5) To Analyze the Secondary data provided by the Organization for 6 years (2012-2018).

**LIMITATIONS**

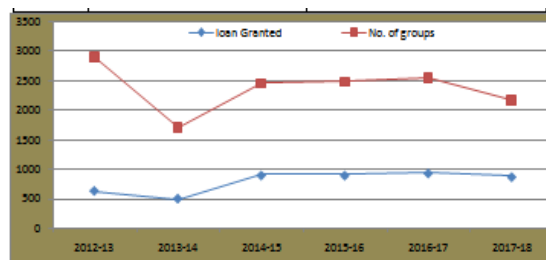
This research confirms all the objectives and their performances but still, it is not without some limitations.

- (1)The limitation of the study is based on Secondary data collected from the organization.
- (2) The limitation of the study is conducted with the 6 years of data i.e. 2012-2018.
- (3) The conclusion of Research depends upon the authenticity of Secondary data.

**ANALYSIS OF RESEARCH**

**Table 1: Analysis Table of Rin Yojna**

Year	Loan Amount Sanctioned	% Change=(Value of Current year)/(Value of Base year)
2012-13	624	(Base Year)
2013-14	487.5	78
2014-15	895.90	143
2015-16	891.40	142.8
2016-17	929.55	148.96
2017-18	866.45	138.85



**Figure 1**

Table 2: Analysis Table of Saksham Yojna

Year	Loan Amount Sanctioned	% Change=(Value Of Current Year)/(Value Of Base Year)
2012-13	131.45	(Base Year)
2013-14	90.15	68.58
2014-15	120.70	91.82
2015-16	216.45	164.66
2016-17	244.85	186.27
2017-18	274.95	209.16

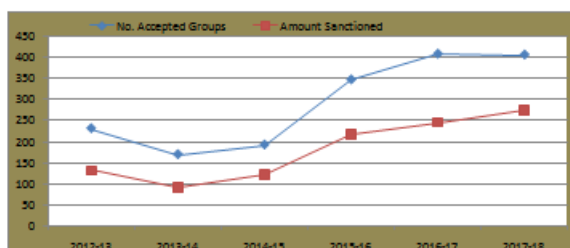


Figure 2

Table 3: Analysis Table of Swawlamban Yojna Yojna

Year	Amount Sanctioned	% Change=(Value Of Current Year)/(Value Of Base Year)
2012-13	4.12	(Base Year)
2013-14	9.25	224.51
2014-15	2.44	59.22
2015-16	-	-
2016-17	-	-
2017-18	-	-

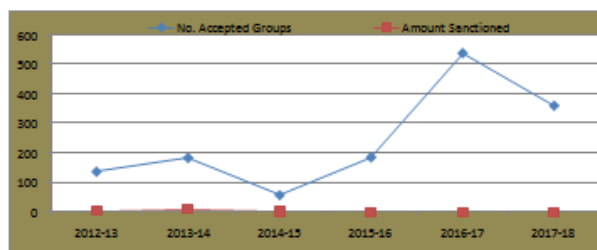


Figure 3

## PROBLEMS

Every Research concludes with some pros and cons, some merits and demerits we too have some problems faced by CMK while implementation of above-discussed Programs. Which are as follows:-

- **Lack of Education-** Illiteracy is a major problem in the field of Women in the state, women literary is 60.24% it becomes very difficult to make the Women understand.
- **Awareness-** As per the study, CMK does not run any awareness program for making the women aware of the benefits of different programs for women.
- **Less Number of Application-** In research we can say that the procedure of divorce is sometimes oral or on a blank paper which is not sufficient for applying for Loan.

- **Economic Condition of Beneficiary-** Generally it is found that due to a poor economical condition of the family the women have to either work on fields or houses that's why they do not get time to attain training programs run by CMK.
- **Training Programs-** Training Programs have their own limitations. They need minimum 30 number of the trainee to start a particular type of Training. But due to the above reasons, they do not get a minimum number of Trainee and the training cannot be started.
- **Prevailed Orthodox in Backward Areas-** In some of the backward areas Orthodox has prevailed and the women are compelled to follow them in any case, this is also a problem because society does not allow the women to come up and take the decision even if they are willing to achieve something in life.

## SUGGESTIONS

Every Problem has one or other solutions as per our Research we too have some suggestions which can contribute to the success of Chhattisgarh Mahila Kosh (CMK). Which are as follows:-

- The government needs to emphasize on education Policy for especially women education which will directly help in developing their living standard & make them self-reliant.
- Awareness means making them know about the Programs and Projects run by CMK. The government needs to launch some awareness programs for the Poor Women of the State.
- The procedure for the divorce should be uniform and the government should not accept any other type of Divorce procedure accepts Legal Divorce from the court. Which will reduce the number of Divorce in the state and the Number of Application for the loan will also increase.
- Some Pension Yojna can also be launched to the women become self-dependent and the period for this should be limited so that the women may get some time to stand.
- After the board meeting in 2015 "Swawlamban Yojna" has been merged in Mukhya Mantri Kaushal Vikas Yojna (MMKVY), Still government can make some monitoring system to check the performance and benefits of this Training to the women.
- Education is the only option which can help women to fights against all types of Social evils like Orthodox, Gender Inequality, Early marriage etc.

## RESEARCH METHODOLOGY

Two main research methods are used while conducting this research study.

**Descriptive Research Method-** This method is used where a particular situation or a phenomenon is studied and this method also describes the characteristics of a situation. This method answers the question of 'What' rather than 'Why and How'. It is a statement of the affair which describes the situation as it is.

**Quantitative Research Method-** This research method is known as a systematic investigation of data which can be analyzed with the help of statistical or mathematical tools like statistics, Percentage, Average etc. This method connects

the empirical observation and mathematical expressions of data.

## CONCLUSIONS

After the Deep observation and Study of available information and analysis of data, we reach to the conclusion that the Chhattisgarh Mahila Kosh is playing a vital role in the field of women development and has set many milestones in the journey.

The achieved Conclusion as per different Programs are as follows

**Rin Yojna** - The data for the analysis has been taken for 6 years and 2012-13 is considered as the base year. This analysis tells that in the year 2013-14 Loan had been reduced to 78% with the fall in the number of beneficiaries but in the year of 2014-15, we can see the increase in loan up to 143% with the increase in the number of beneficiaries. With the slight increase in the number of beneficiaries, the loan has been reduced by the negligible percent in 2015-16. Again with an increase of beneficiaries, loan amount has also been increased to 149% approx in 2016-17. In the next year 2017-18, the amount of loan sanctioned was 138.85 % of the base year. Till now this project has given the benefits to 34 thousand of 770 Women self-help groups with the total loan amount of 76 crores 45 Lakhs and 10 thousand.

**Saksham Yojna**- Five year's data has been analyzed and the conclusion is as follows

In 2012-13 numbers of groups were 230 and the loan amount sanctioned was 131.45 lakhs which were taken as the base year. Next year the numbers of groups were reduced to 161 as a result of this sanctioned amount was also reduced to 68.58%. In 2014-15, there is an increase in the number of groups but it was less than the base year still it was more than the previous year and the loan amount was increased to 91.82%. In the year of 2015-16, the number groups 346 and the loan amount was increased to 165% approx. In the year of 2015-16, number of groups joined and the number reached 407 and the loan increased by 245 lakhs approx. In 2017-18 total numbers of the group were 405 with the loan amount of 274.95 which is 209.16% of the base year. On 17<sup>th</sup> October 2017, the Board has decided to reduce the interest on loan 5% p.a. from 6.5%. This project has benefitted 2250 women beneficiaries with a total loan amount of Rs.13 crore 60 lakhs and 10 thousand.

**Swawlamban Yojna**- 2012-13 is considered as the base year and in which government has spent Rs. 4.12 lakhs on the training of beneficiaries which reached to 9.25 lakhs and in the year of 2014-15 it was decreased suddenly to the amount of 2.44 lakhs. After 2014-15 this project has been dissolved and merged in Mukhya Mantri Kaushal Vikash Yojna (MMKVY) Till now total 1928 women beneficiaries have been benefitted with the total amount of 31 lakhs 73 thousand.

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