

# Survey Report

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For the past few decades the concept of inclusive growth has attracted the attention of economists, multilateral agencies like United Nations, World Bank and many more non-governmental organizations across the world. The policy makers and the successive governments have come to realize the fact that the inclusive growth is a fundamental pre-requisite for the sustainable development of a nation. The growth is said to be inclusive when it creates opportunities for all the sections of society and ensures that the benefits of development is equally distributed among the all. In other words inclusive growth necessarily contemplates that every segment of society reaps the benefits of development equally. People participation in decision making and economic development has been the core idea of inclusive growth.

Inclusive growth as a tool of sustainable economic development received an attention due to increasing concern that the benefits of growth have not been equally shared by all. Inclusive growth expects each and every section of society to contribute equally towards development and reap the benefits of development equally. India is a country with 72.18 per cent of its population living in rural areas. In rural areas, unemployment, poverty, starvation etc. are few among the many issues that need to be addressed immediately to accelerate the process of development. It necessitates a fresh look at issue of development from the people perspective to ensure their participation in development and decision making. Rural economy is said to be sustainable if people participate in decision and policy making during the process of development. The present study pertains to the Koti, Thakur-Dwara, Kewkli villages of Community development block Theog and Kiara village of C.D. block Narkanda in district Shimla of Himachal Pradesh . An attempt has been made to understand and find out the income generating activities of SHGs and study also attempt to find out the pattern of income to understand the role of Self Help Groups in sustainable development of rural economy.

An essential component of a nation's economic success is its rural development. In a nation such as India, where the vast majority of people live in rural regions, the concept of inclusive and participatory growth has become increasingly popular. Under this pretense, self-help groups, or SHGs, have become more important to rural development, especially in the fight against poverty,

unemployment, and illiteracy. With more women participating in development and decision-making, the role of SHGs in rural development has become even more crucial. Raising the standard of living and per capita income of rural residents can benefit from such a trend. They are able to split the family's financial load, which helps to develop a self-sufficient and sustainable economy.

Since the proposed study pertains to the formation of SHGs and role of these groups in sustaining rural economy and this being part of skill enhancement course of B.A. IInd year Economics the proposed study is expected to impart hand on experience to collect and analyze data based on qualitative survey. The survey was confined mainly to collect qualitative data relating to organization, finance and working of SHGs during period 2022-23. The basic purpose was to collect data at micro level and understand the concept of rural development in general and Self-help groups in particular. Such study has also been valuable to understand the need of community and people participation in development and thus making plan formulation more inclusive and effective at different level.

The study was undertaken by IInd year students of DSC Economics in the month of October 2022 and the study was confined to the nearby villages of C.D. block Theog namely Kewkli, Koti, and Thakur dwara housed one each self help group. All the groups had 5 to 10 members and all of them were female members. The objective of the groups had been to ensure equity empowerment, accessibility, participation, employment, self-reliance and development. The structure of the groups is strictly based on democratic values and all the group activities are led by presidents and secretaries. The members of the group have every chance of being nominated as group heads and secretary. The meeting of the groups are held frequently at regular intervals or whenever required as per the demand of the group.

As far as finances and the funds are concerned the main source of funds has been through the mutual saving and through the banks. The funds so generated are generally used to fulfill credit requirement of the members and others as well. The money is lent at a very low rate of interest i.e. @ 2 per cent per annum for group members and @ 4.00 per cent to the others. The other sources of finances are through the block office, the banks cooperatives and commercial banks. The funds was mainly utilized for land improvement, tree plantation, constructing cow sheds and water tanks, installation of street lights and house construction etc. It was also reported that the audit of the finance or funds was done and recorded annually and both presidents and secretary of the group played the role of auditor.



The report concludes that the Self help groups are becoming a critical tool of rural development in modern days. These groups through its popularity and effective working have not only sustained rural economy but also provided development opportunities to each and every member of society irrespective of gender, caste or religion.

Submitted By

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