

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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CONTENTS

| Sr. No. | TITLE & NAME OF THE AUTHOR (S) | Page No. |
|---------|---|-----------|
| 1. | IMPACT OF ASSET QUALITY ON SOLVENCY & LIQUIDITY OF BANKS: A COMPARATIVE STUDY OF PUBLIC SECTOR AND PRIVATE SECTOR BANKS IN INDIA <i>NARASIMHA PRAKASH & DR. S. RAMESH</i> | 1 |
| 2. | AN ANALYSIS OF ATTITUDES OF EMPLOYEES TOWARDS OVERTIME PRACTICES IN PHARMACEUTICAL INDUSTRY <i>DR. VIJAYALAKSHMI KANTETI</i> | 6 |
| 3. | A COST EFFECTIVE ANALYSIS OF TECHNICAL TRAINING IN POWER SUPPLY COMPANY <i>COLLINS MUDENDA & PRISCA KAPUTO</i> | 9 |
| 4. | A STUDY OF PROGRESS AND CHALLENGES OF SHGs IN KARJAT TALUKA <i>DR. B.S.RUPNAWAR & SNEHA G. UPADHYE</i> | 14 |
| 5. | CYBER-BULLYING: VICTIMIZATION OF ADOLESCENT GIRLS <i>DR. AARTI TOLIA</i> | 17 |
| 6. | FINANCIAL PERFORMANCE EVALUATION OF KARNATAKA CO-OPERATIVE MILK PRODUCERS FEDERATION LTD. IN KARNATAKA WITH SPECIAL REFERENCE TO DAKSHINA KANNADA MILK UNION <i>JAYALAKSHMI H. Y. & DR. P. N. UDAYACHANDRA</i> | 19 |
| 7. | SOFTWARE EVOLUTION: PAST, PRESENT AND FUTURE <i>M. VENKATESWARA RAO</i> | 23 |
| 8. | CUSTOMER PERSPECTIVE OF RELATIVE IMPORTANCE OF VISUAL MERCHANDISING VARIABLES: A CASE OF ELECTRONIC GOODS RETAILER IN HYDERABAD <i>M. HIMABINDU</i> | 28 |
| 9. | CUSTOMER EXPECTATIONS & HEALTHCARE PROFESSIONALS PERCEPTION OF CUSTOMER EXPECTATION OF SERVICE QUALITY: A GAP ANALYSIS <i>SWETA DCUNHA, SUCHARITA SURESH & DR. VIJAYA KUMAR</i> | 31 |
| 10. | HR PRACTICES AND PERFORMANCE ON THE HOTEL INDUSTRY IN INDIA <i>DR. V. SIVAKUMAR & ABDUL SIBIRIL</i> | 38 |
| 11. | EFFECT OF PEOPLE PRACTICES ON TEACHER'S PERCEIVED ORGANIZATIONAL SUPPORT <i>NITHYAGOWRI.P. & DR. KIRUPA PRIYADARSHINI.M</i> | 40 |
| 12. | ISSUES AND TRENDS CHANGING SUPPLY CHAIN MANAGEMENT <i>A. KIRAN KUMAR</i> | 44 |
| 13. | FINANCIAL ANALYSIS OF CHHATTISGARH RENEWABLE ENERGY DEVELOPMENT AGENCY (CREDA) <i>SUMONA BHATTACHARYA & DR. R. P. AGARWAL</i> | 47 |
| 14. | E-COMMERCE: THE INNOVATIVE FACE OF MARKET <i>PARUL GABA & KANCHAN WADHWA</i> | 57 |
| 15. | GROWTH AND PERFORMANCE OF SELECT NON BANKING FINANCE COMPANIES IN INDIA <i>V. THILAGAVATHI & M. LALITHA</i> | 60 |
| 16. | ROLE OF OUTSIDERS IN DISTRIBUTION OF INFORMATION OVER THE INTERNET <i>HARPREET SINGH WALIA</i> | 64 |
| 17. | CSR AS A MEASURE FOR ENHANCED REPUTATION: A REVIEW OF WORLD RENOWNED SELECT COMPANIES <i>BHAWNA KAPOOR</i> | 66 |
| 18. | A STUDY ON FACTORS INFLUENCING COMPACT CAR CUSTOMERS IN DECISION MAKING AND BUYING OF COMPACT CAR WITH SPECIAL REFERENCE TO COIMBATORE CITY <i>DR.V.RANGANATHAN, K.MANGAIYARKKARASI & M. KOVARTHINI</i> | 71 |
| 19. | IN SEARCH OF EXCELLENCE IN SOFTWARE DEVELOPMENT PROJECT: A STUDY <i>AMIT KUMAR PARMAR</i> | 77 |
| 20. | LIVELIHOOD ANALYSIS OF HANDLOOM COMMUNITY: A CASE STUDY OF BALARAMAPURAM HANDLOOM WEAVERS OF KERALA <i>MUHAMMED JABIR M M</i> | 83 |
| | REQUEST FOR FEEDBACK & DISCLAIMER | 87 |

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A STUDY OF PROGRESS AND CHALLENGES OF SHGs IN KARJAT TALUKA

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ABSTRACT

In India women have always retained a very highly regarded position in the society from many years according to past history. In the current socio-economic situation, the concepts of women empowerment and their security always are observed by all the political parties. Without women development, economic development will not take place. For economic empowerment of women, they must have technical knowledge, skill- training and marketing to establishing enterprises for economic stability. Despite making innumerable efforts to the women empowerment, the present socio economic status of women in India is very dejected. In 1992, NABARD launch Self-Help Group (SHG) and bank linkage programme for economic empowerment of women in India. The objective of SHG-Bank linkage program was visualizing with the objectives of developing supplementary credit delivery services for the unreached poor people, building mutual trust and confidence between the bankers and the poor people. In this paper we analyze, how empowerment of women through Micro credit bank linkage programme is achieved and also study the role and performance of SHGs in promoting women empowerment in Karjat Taluka, Raigad District, and Maharashtra.

KEYWORDS

self help groups, employment, bank linkage programme, women empowerment, NABARD.

1. INTRODUCTION**1.1 WOMEN ECONOMIC EMPOWERMENT**

The word “women empowerment” is first announced in 2001 in India. She is empowered when she is valued as a normal being of society who has the space to participate in public discourse. The educated Indian women are empowered because she knows her rights. But women belonging to the weaker or poorer sections of the society still face problems like domestic violence, dowry harassment, sexual harassment, etc. Empowerment is a multidimensional development and mentions to the growth of freedom of choice and action in all spheres—social, political, cultural and economic. It implies control over resources and autonomy in decision making. At the individual level it refers to improving different capabilities and at the collective level, it stands for the ability to organize and mobilize, to take action and to solve their problems. Empowerment helps people gain control of their lives through raising their awareness and helping them take action and work.

In India women participates about 50 % of the total population and comprises one third of the labor force. So it is very important that when considering the economic development of this segment of the population, due attention is given to their socio-economic empowerment. The empowerment is one of the way constituent elements of poverty reduction, and as a primary development assistance goal. The promotion of women’s Empowerment as a development goal is based on a dual argument, that social justice is an important aspect of human welfare and is intrinsically worth pursuing, and that women’s empowerment is a means to other ends. A recent policy research report by the World Bank (2001a) identifies gender equality both as a development objective in itself, and as a means to promote growth, reduce poverty, and promote better governance. A similar dual rationale for supporting women’s empowerment has been articulated in the policy statements put forth at several high-level international conferences in the past decade. Now it is the need of hour for achieving workable development that the development creativities for women empowerment must be given importance to eradicate poverty, gender inequality, increase better standard of living. Self Help Group (SHGs) as small credit cooperatives is playing a vital role for all poor and all women in rural India. As it is well known universal truth which Aristotle said, “Man is a social animal”. Since his birth man generally does not live alone. His insight of the world is based on his face to face interaction with his family members, friends and members of his community.

1.2 BANK LINKAGE PROGRAMME

SHGs-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the “Unreached Poor” which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self-help capacities of the poor, leading to their empowerment. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country.

NABARD has introduced in 1992-93, a project for Linking SHGs with banks. The programme has helped as an alternative credit system administered by the SHGs themselves. SHGs-Bank Linkage Programme provides supplementary credit to SHGs reduction in transaction for both banks as well as SHGs by reducing paper work, to build mutual trust and confidence between banks, NGOs and the rural poor, to mobilize small savings among poor rural women, to create healthy relations between SHG members and the linkage agencies and Constant supervision and monitoring by banks through NGOs. The formation of SHGs and microfinance will enhance their socio economic status in society. Mohd. Yunus, born 1940, is a Bangladeshi banker and the developer and founder of Concept of micro credit. With the help of micro finance, women get small loan for business and its gives them an independent means of generating wealth and becoming self-reliant in a society. The two important models/channels of microfinance involving credit linkages with banks in India are (i) SHG - Bank Linkage Model: This model involves the SHGs financed directly. (ii) MFI - Bank Linkage Model: This model covers financing of Micro Finance Institutions (MFIs) by banking agencies for on-lending to SHGs and other small borrowers.

2. REVIEW OF LITERATURE

In process to find out gaps on the topic of this paper, 09 research papers are reviewed. Authors present their view in different angles and different area progress and challenges of self-help groups.

- (1) Dr. S.V. Juja study in his paper, title “Self Help Groups: A Tool for Sustainable Development” Micro finance is being measured as a powerful tool for uplifting the economic condition of poor women through group approach. Mohammed Nizamuddin examined in his paper, title “Role of SHGs-Bank Linkage Programme in Women Empowerment: A Block Level Study of Mewat Haryana” the role of bank linkage programme for women economic empowerment in particular area.
- (2) Shashikala and Uma H R discussed in their paper, title “Research Note: Empowerment of women through micro credit programme” Micro-credit interventions are well-recognized world over as an effective tool for poverty alleviation and improving socioeconomic status of rural poor women.

- (3) H. Ramakrishna, Khaja Mohinudeen J, Bibi Saleema G G and Mallikarjuna B study in their paper, title "Performance of Self-help group- bank linkage programme (SBLP) in India-An analytical study" that SHGs are the economy and credit groups formed informal way whose members pool savings and relend within the group on rotational basis.
- (4) D. Arul and P. Packirisamy find in their study that women empowerment was very important for the acceleration of economic growth of country.
- (5) Mrs. Eli kumari Das, Ms. Dharitri Baishya had discussed in their paper with title "Role of Self-Help Groups in Empowering Rural Women: A case study on selected SHGs in Rani Block of Kamrup District of Assam" that financial institutions not only provide small savings and micro credit to women but bringing them together in organised banking sector. Micro finance through SHGs has a positive role in income, savings and investment of women in Rani Block of Kamrup District of Assam.
- (6) Dr. Sr. Lovely Jacob discussed that the SHGs play a major role in empowerment of women. The raising of the standard of living of the masses is one of the objectives of planning in India. Micro finance helps the rural poor to improve their standard of living and full fill their credit needs.
- (7) G. Ramesh, Dr. G. Srinivasa Rao study about the role of SHG-Bank linkage programme in the economic empowerment of women in the two important districts of eastern UP. They found that the income and savings of rural women have substantially increased after joining the programme. Women participating in the said programme have paid their loans mostly on time and there was no case of default. They observed that women have started taking more loans for business after joining SHGs.
- (8) Murlidhar A. Lokhande discussed in his paper with title "Micro Finance for Women Empowerment - A Study of Self-help Groups-Bank Linkage Programme" study that poor, discriminated and underprivileged women if join the groups, can come out of poverty.
- (9) Uma .H.R , Rupa.K.N study that The Global Financial Inclusion Data base found that the women are particularly disadvantaged, when comes to the access to financial services. Only 37% of women in developing countries have bank account, where as 46% of men do.

3. OBJECTIVES OF THE STUDY

- To analysis the progress of self-help groups.
- To study the challenges of self-help groups.

4. RESEARCH METHODOLOGY

Raigad district is an average district of Maharashtra state with regards of social and economically. Karjat Taluka still lack in women economic empowerment. Therefore, the SHGs in this area has a very high prospect through providing gainful self-employment opportunity to the poor women for their empowerment. The present study is based on primary data as well as secondary data. The data are collected through survey method using personal interview schedule and collected from the officials of area.

5. ANALYSIS OF DATA

5.1 EFFECT OF AGE GROUP

TABLE- 1: EFFECT OF AGE GROUP

| Age Group (Year) | Total Number of women | Percentage |
|------------------|-----------------------|------------|
| Below 25 | 14 | 11.47 |
| 25-35 | 86 | 70.49 |
| 35-45 | 13 | 10.65 |
| 45-55 | 7 | 5.73 |
| Above 55 | 2 | 1.63 |
| Total | 122 | 100.00 |

The impact of SHGs activities on the women of different age group is different according to age. It is clear from the table no.-1 that majority by 70.49% of the respondents are from the age group of 25-35, followed by 11.47% in the age group below 25. However, it can be noticed from the table-1 that SHGs is not very much popular among the women in the age group of below 25 and above 45. It is a matter of concern that SHGs-Bank Linkage programme is unable to target the section of senior women. Majority group is age 25-35, this age group aware of linkage program because at this age woman provide financially support to family as highest.

5.2 EFFECT OF EDUCATION

TABLE- 2: EFFECT OF EDUCATION

| Education Level | Total Number of women | Percentage |
|---------------------------|-----------------------|------------|
| Illiterate | 32 | 26.22 |
| Primary | 47 | 38.52 |
| Middle School | 18 | 14.75 |
| High School | 17 | 13.93 |
| Higher Secondary | 6 | 4.91 |
| Graduate or Post Graduate | 2 | 1.63 |
| Total | 122 | 100 |

Table no.-2 revealed that the effect of education of SHG members. Highest percentage is primary education level with 38.52% and second highest is Illiterate level is 26.22%. Both illiterate and literate women can participate in the SHGs and benefited for all level.

5.3 ACTIVITY WISE INVESTMENT AND INCOME

Table no.-3 shows the details of activities wise investment and income with number of women associated with different activities.

TABLE- 3: ACTIVITY WISE INVESTMENT AND INCOME

| Business Activity | No of Women | Investment in INR | Income in INR (Per month) |
|-------------------|-------------|-------------------|---------------------------|
| Pavbhaji center | 6 | 150000 | 35000 |
| Dairy | 17 | 1500000 | 450000 |
| Cloth center | 5 | 450000 | 45000 |
| Vegetable shop | 19 | 185000 | 100000 |
| Bangle shop | 7 | 550000 | 60000 |
| Saree center | 3 | 500000 | 65000 |
| Papad and pickles | 39 | 600000 | 250000 |
| Beauty parlor | 6 | 300000 | 750000 |
| Tea stall | 8 | 120000 | 78000 |
| Tailoring | 6 | 350000 | 90000 |
| Xerox center | 4 | 500000 | 120000 |
| computer center | 2 | 400000 | 50000 |
| Total | 122 | 56,05000 | 20,93000 |

The table no.-3 revealed that 31% of the women engaged in preparation of Papad and pickles. 16% of the women running vegetable shops and getting more income as compared to others. From this we can conclude that rural women with the help of banking they can survive well.

6. CONCLUSION

The study shows that after joining SHG the financial condition of group members grows up and access to financial services brings positive changes among group members leading to their social economic empowerment. 122 members of SHG are included in study. The senior women and educated unemployed women must be encouraged to participate in the programme. The group members should utilize the benefits of different government schemes to enhance their business activities. Need to add more members and SHGs with bank linkage program in Karjat Taluka, Raigad District, to make more economical independent and empowerment of women in this particular area.

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