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# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	THE RELATIONSHIP BETWEEN ACCOUNTING REVENUES, INCOME AND EXECUTIVE PAY <i>DR. C. JOE UENG, DR. VINITA RAMASWAMY, DR. YA-HUI HSIEH, DR. YU-TA CHEN &amp; CHING LIANG CHANG</i>	1
2.	TRAFFIC FATALITIES AMONG CHILDREN THAT IS CAUSING EXTENSIVE ECONOMIC DAMAGES <i>MURAT DARICIN</i>	5
3.	IMPACT OF CONSUMER PRICE INDEX, REAL EFFECTIVE EXCHANGE RATE INDEX, PER CAPITA INCOME AND DISCOUNT RATE ON PAKISTAN'S STOCK MARKET INDEX <i>MUHAMMAD TOSEEF ASLAM &amp; DR. MUHAMMAD RAMZAN</i>	10
4.	NEW FACE OF MANAGEMENT EDUCATION: ISSUES AND CHALLENGES <i>DR. S. K. BARAL</i>	15
5.	MANAGEMENT OF RURAL FINANCING FOR RURAL UPLIFTMENT -AN ANALYSIS <i>DR. A. JAGADESH BABU &amp; DR. V. V. RATNAJI RAO CHOWDARY</i>	20
6.	PROBLEMS OF WOMEN ENTREPRENEUR IN MAYILADUTHURAI, NAGAI DISTRICT <i>K. MANIKANDAN &amp; DR. K. RAMAKRISHNAN.</i>	24
7.	SWOT ANALYSIS OF WOMEN ENTREPRENEURSHIP IN TIRUPUR WITH SPECIAL REFERENCE TO DALITS <i>P. DEVI BHUVANESHWARI &amp; DR. R. ANNAPOORANI</i>	29
8.	QUALITY WORK LIFE OF MIGRANT CONSTRUCTION WORKERS IN CHENNAI <i>DR. LAVANYA VEDAGIRI RAO</i>	33
9.	AWARENESS LEVEL AMONG WOMEN ENTREPRENEURS TOWARDS STREE SHAKTI AND SGSY – A STUDY OF NORTH KARNATAKA DISTRICTS <i>DR. A. S. SHIRALASHETTI</i>	37
10.	SACK TO SOPHISTICATION: JOURNEY OF JUTE INDUSTRY <i>SANGEETA DEWAN &amp; PREETI SODHI</i>	41
11.	SOCIO ECONOMIC DETERMINANTS OF PARTICIPATION IN MGNREGA: A STUDY IN BANKURA DISTRICT OF RURAL WEST BENGAL <i>BIPUL DE &amp; SEBAK JANA</i>	48
12.	CUSTOMER PREFERENCE AND SATISFACTION TOWARDS CHAT OUT RESTAURANTS <i>DR. C. K. MUTHUKUMARAN, DR. D. SUGUMAR &amp; DR. A. B. ANGAPPAPILLAI</i>	55
13.	IS LABOUR GETTING FAIR SHARE IN ORGANISED MANUFACTURING SECTOR? <i>DR. ASHOK KUMAR &amp; BALJEET KAUR</i>	60
14.	SOCIO-ECONOMIC STATUS OF TSUNAMI SURVIVORS IN KOTTUCHERRYMEDU, KARAICAL DISTRICT - A CASE STUDY <i>DR. N. UDAYAKUMARI &amp; N. MANIMOZHY</i>	65
15.	COINTEGRATION AND CAUSAL RELATIONSHIP AMONG CONTRIBUTION OF AGRICULTURE, INDUSTRY AND SERVICE SECTOR TO GROSS DOMESTIC PRODUCT IN BANGLADESH <i>MD. ARAFAT RAHMAN &amp; TANVIR KHAN</i>	68
16.	ASSET LIABILITY MANAGEMENT IN PUNJAB NATIONAL BANK -WITH SPECIAL REFERENCE TO THEIR INTEREST RATE SENSITIVITY <i>DEVI PREMNATH &amp; GOWRY.R</i>	73
17.	STRUCTURAL CHANGE IN SOUTHERN STATES OF INDIA <i>TINA SINGH</i>	79
18.	ANALYSIS OF INDIAN DIRECT TAX SYSTEM <i>DR. P. AMARJOTHI.</i>	83
19.	FRAMEWORK FOR DEVELOPMENT OF STRATEGIC ELEMENTS TO SELF HELP GROUPS IN JAMMU AND KASHMIR STATE <i>AASIM MIR</i>	86
20.	WEAK AREAS IN ACCOUNTING SYSTEM CONTROL FACILITATING WHITE COLLAR CRIME <i>DR. YOGESH MAHESWARI</i>	88
21.	HUMAN RESOURCE ACCOUNTING: AN EFFECTIVE ANALYSIS AND FUTURE ASPECT <i>SUJAN KANTI BISWAS &amp; SUMAN KANTI DEB</i>	92
22.	EFFECT OF HEALTH INFORMATION LITERACY ON THE ATTITUDE OF WOMEN TOWARDS FAMILY PLANNING <i>ARAMIDE OLUFEMI, AYO ODUROYE &amp; AKIN ALAGBE</i>	99
23.	VARIATIONS IN EXTERNAL CAPITAL FLOWS AND GROWTH IN THE CEMAC ZONE <i>GEORGES DIEUDONNÉ MBONDO</i>	104
24.	ECONOMIC MODELING OF THE COST OF INPUTS FOR RICE PRODUCTION: A CASE STUDY ON BANGLADESH <i>MD. GHULAM RABBANY, SHARMIN AFRIN, AIRIN RAHMAN &amp; FARJANA SALAM</i>	111
25.	THE ROLE OF MARKETING-MIX STRATEGIES ON GROWTH OF MICRO AND SMALL ENTERPRISES IN MERU COUNTY-KENYA <i>MWIRIGI RAELE NKATHA &amp; LENITY MUGENDI</i>	116
26.	BANK -SPECIFIC DETERMINANTS OF PROFITABILITY OF QUOTED COMMERCIAL BANKS IN KENYA <i>UMULKHER ALI ABDILLAHI &amp; MUGANDA MUNIR MANINI</i>	122
27.	TREND OF AREA, PRODUCTION AND PRODUCTIVITY OF RICE CROP IN ASSAM <i>ANANYA BORGHAIN</i>	130
28.	ANALYSIS OF HOME LOANS BY PUBLIC SECTOR BANKS: INTER-BANK & INTRA-BANK ANALYSIS <i>JYOTI BHATIA</i>	136
29.	TREND AND PATTERNS OF FDI INFLOW INTO INDIA <i>RANJAN KUMAR NAYAK</i>	143
30.	HEDONIC CONSUMPTION & CHANGING DEMOGRAPHICS OF THE INDIAN CONSUMER: EMERGING TRENDS AND STRATEGIC IMPLICATIONS <i>ANURAG KANSAL</i>	156
	<b>REQUEST FOR FEEDBACK</b>	165

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## FRAMEWORK FOR DEVELOPMENT OF STRATEGIC ELEMENTS TO SELF HELP GROUPS IN JAMMU AND KASHMIR STATE

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### ABSTRACT

*Self Help Groups are the most important means of developing and modifying the socio economic conditions of women. It mostly consists of a financial intermediary composed of a group of 10 to 20 local women who start their own small business venture. Members of the self help group make small regular savings and contributions over a few months until there is enough capital. Starting from Bangladesh, now a day's self help groups have emerged as the fastest segment in the world specially in developing economies. India is also one among the leading country who has millions of self help groups in almost all the states and regions. Present study seeks to identify various problems faced by women in sustaining their self help groups. The study also identifies various dimensions which could be properly regulated by self help groups to achieve strategic advantage. The study further analyzes various measures and approaches which could be implemented in various sub dimensions to bring strategic advantage in self help group processes in Jammu and Kashmir State.*

### KEYWORDS

Self Help Groups, Strategic Advantage, Synergistic Effect, Organizational Capabilities, Core Ideology, Competencies.

### INTRODUCTION

 Self help groups are getting a much greater pace because of their positive benefits for poor women who were always in search of work but were unable to get it properly. NABARD India has estimated that more than 3 million self help groups have been established in India till date having approximately 34 million members and more are going to be started in near future. Self help groups have been stated with the goals of providing self employment to poor women. These groups acts as instruments for a variety of goals including empowering women, developing leadership abilities among them, increasing education level of women, improving nutrition and health etc. Besides all these gains there are also other advantages such as low transaction costs for both lenders and borrowers and it is easy to access the finances for any type of work. Besides of the multiple benefits of self help groups to poor women yet it has not been possible to adopt a uniform policy for these groups. It is because of the multiple challenges faced by self help group members. These challenges include high level of corruption, partiality in sanctioning loans to beneficiaries, lack of staff and administration, no proper control, lack of awareness to women, no uniform subsidy policy implemented, lack of skills. Besides all these challenges there is no identified market where self help groups could sell their products and also it is very difficult for them to adopt a communication medium at cheaper rate through which they could promote their product characteristics to ultimate consumers. Along with all these problems self help groups are yet increasing day by day at a regular pace in India as well as in Jammu and Kashmir State.

### OBJECTIVES

1. To identify various problems faced by self help groups in sustaining their business in Jammu and Kashmir State.
2. To develop a frame work which could help self help groups to modify and upgrade their activities.
3. To suggest a model which could help self help groups to sustain in complex business environment?
4. To identify dimensions which could be integrated to achieve competencies in self help groups in Jammu and Kashmir State.
5. To recommend various strategic measures and approaches that must be adopted by self help groups for long term growth in Jammu and Kashmir State.

### MATERIAL AND METHOD

Present study has been worked out with the help of primary as well as secondary data. The primary data has been collected with the help of a pretested questionnaire from the women who are a part of self help groups in Jammu and Kashmir State. The secondary data has been collected from various reports on self help groups as well as from different offices of block development officers and offices of Assistant Commissioner Development from various districts in Jammu and Kashmir State. The data and information so collected from primary as well as secondary resources has been analyzed statistically and certain cartographic has been applied to develop a framework which could help self help groups to sustain their business in long run.

### RESULT AND DISCUSSION

Now a day's its very difficult for self help groups to survive with their traditional practices and approaches. With the changing world and business practices, self help groups also need a drastic change in their work culture and other procedures. The various strategic elements and different measures that could be adopted to properly management these strategic measures for proper management of self help groups have been given as follows:

#### 1. ORGANIZATIONAL RESOURCES

These are the most important thing for survival of self help groups. Proper management techniques need to be implemented to keep level of resources smooth. Sources identification for easy access to raw material, human resources training and development programmes, seeking sources for cheaper funding from govt. as well as other agencies and implementation of procedures for proper storage of raw material and finished goods are the major approaches that must be used by self help groups to keep resources at par.

#### 2. ORGANIZATIONAL BEHAVIOR

It studies the impact of whole organization, groups and structure of self help group on the functioning of self help groups. The certain approaches and measures that must be adopted to rectify the functioning of self help group identified from the study are proper carrier counseling and development, team as well as synergetic procedure implementation, stress and conflict management measures and enhancing quality of work environment and organizational climate.

#### 3. STRENGTHS AND WEAKNESSES

It includes the determination of segments where self help groups hold advantage and other areas where self help groups are lacking. Proper assessment of strengths and weaknesses is the most important parameter for future and long term growth. Identification of strength areas and sectors, identification and assessment of low productive areas, rectification of low productive areas by implementing productive measures and implementing quality measures to maintain organizational strengths are the major approaches which could help self help groups to determine their strengths and weaknesses.

#### 4. SYNERGISTIC EFFECT

This effect has been witnessed the most important tools in bringing high productivity in firms and similarly its proper implementation could also bring flexibility in self help group operations and enhance productivity. The various measures and approaches and measures that must be adopted by self help groups to boost synergy in its operations must be assessment of duplication of activities, integrating activities for reducing overall cycle time and coordination among various functional areas.

**5. COMPETENCIES**

These represent the dimensions where the self help groups and compete effectively and go for higher group and development. Identification of areas where self help groups can compete, devising procedures which could sustain existing competencies and Identification of core ideology is the major approaches that could be used by self help groups in Jammu and Kashmir State.

**6. ORGANIZATIONAL CAPABILITIES**

These represent the functional areas where self help groups can bring productivity up to a maximum level by applying certain procedures. Accessing capabilities in all functional and operational areas, incorporating capability learning approaches across whole organizational system and focusing on insights, intuition and hunch gained through previous experiences are the major measures that must be used in Jammu and Kashmir State by self help groups.

**7. STRATEGIC ADVANTAGE**

This factor suggests that a firm has achieved in implementing a strategy which is better than its competitors. Self help groups could also devise and implement a strategy that can give it a strategic advantage. The approaches and measures that must be adopted by self help groups to achieve strategic advantage in Jammu and Kashmir are analysis of profit and revenue trends, identifying shareholder value, upgradation of sub segments and assessment of present market profile.

**TABLE 1: DEVELOPMENT OF STRATEGIC ELEMENTS TO SELF HELP GROUPS**

S. NO.	Strategic Elements	Measures and Approaches for self help groups
1.	Organizational Resources	a) Sources identification for easy access to raw material.
		b) Human resources training and development programmes
		c) Seeking sources for cheaper funding from govt. as well as other agencies.
		d) Implementation of procedures for proper storage of raw material and finished goods.
2.	Organizational Behavior	a) Proper carrier counseling and development
		b) Team as well as synergetic procedure implementation
		c) Stress and Conflict management measures
		d) Enhancing quality of work environment and organizational climate
3.	Strengths and Weaknesses	a) Identification of strength areas and sectors.
		b) Identification and assessment of low productive areas
		c) Rectification of low productive areas by implementing productive measures
		d) Implementing quality measures to maintain organizational strengths
4.	Synergistic Effect	a) Assessment of duplication of activities.
		b) Integrating activities for reducing over all cycle time.
		c) Coordination among various functional areas.
5.	Competencies	a) Identification of areas where self help groups can compete
		b) Devising procedures which could sustain existing competencies
		c) Identification of core ideology
6.	Organizational Capabilities	a) Accessing capabilities in all functional and operational areas.
		b) Incorporating capability learning approaches across whole organizational system.
		c) Focusing on insights, intuition and hunch gained through previous experiences.
7.	Strategic Advantage	a) Analysis of profit and revenue trends.
		b) Identifying shareholder value.
		c) Upgradation of sub segments.
		d) Present market profile.

**CONCLUSION**

Strategic elements are the most important tools which can bring high level of productivity in the operations of self help groups in Jammu and Kashmir. In this paper various areas and dimensions have been identified which are most necessary to be taken under consideration for survival of self help groups. These include Organizational resources, Organizational behavior, Strengths and weaknesses, synergies, competencies, capabilities and strategic advantage. Various measures related to all above dimensions have also been determined and suggested to be used which make individual dimension strong and capable of scanning the modern business environment. All these approaches will also set a future road map for self help groups in Jammu and Kashmir.

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