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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	CUSTOMER'S VALUE PERCEPTION ON A DRUGSTORE <i>Dr. FRANK PAN, Dr. TAI-CHI WANG & CHIEN-TSUNG LIN</i>	1
2.	VOLATILITY INDEX, TIME-VARYING RISK PREMIUMS AND STOCK RETURNS <i>Dr. PO-CHIN WU, HSIAO, I-CHUNG & TSAI, MENG-HUA</i>	8
3.	ROLE OF SELF- HELP GROUPS IN EMPOWERMENT OF WOMEN OF KALAMBE TARF THANE VILLAGE IN KARVEER TALUKA: A CASE STUDY <i>PRACHI BALASAHEB CHAVAN & Dr. W. N. SALVE</i>	15
4.	SATISFACTION LEVEL OF INDIVIDUAL FINANCIAL ADVISORS IN RELIANCE MUTUAL FUND <i>Dr. A. BHUVANESWARI</i>	20
5.	GLOBALISATION - ITS IMPACT ON INDIAN EMPLOYMENT SCENARIO – A CONCEPTUAL STUDY <i>Dr. RAVI.T.S</i>	25
6.	STABILIZING FARM INCOME AND EMPLOYMENT IN DRYLAND AGRICULTURE: AN ANALYSIS OF HYDERABAD KARNATAKA REGION <i>Dr. CHANNABASAVANAGOUDA</i>	34
7.	TREND ANALYSIS OF PROFITABILITY UNDER BASEL NORMS - WITH REFERENCE TO INDIAN COMMERCIAL BANKS <i>Dr. MANISHA & Dr. KAVERI HANS</i>	37
8.	PERFORMANCE APPRAISAL: A TOOL FOR ENHANCING PERFORMANCE <i>D.BABJOHN, R.PARIMALA & R.THEJANJALI</i>	41
9.	INFLUENCE OF SIBLING CONFLICTS ON THE CARE OF AGEING PARENTS IN KEROKA TOWNSHIP LOCATION, NYAMIRA COUNTY - KENYA <i>VINCENT NYAKONDO NYANG'AU, SAMUEL BOSIRE ANGWENYI & MAGDALENE GESARE</i>	46
10.	PERFORMANCE & SUSTAINABILITY OF QUALITY CULTURE: PHARMACEUTICAL INDUSTRY <i>D. RAGHAVENDRA</i>	52
	REQUEST FOR FEEDBACK & DISCLAIMER	55

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ROLE OF SELF- HELP GROUPS IN EMPOWERMENT OF WOMEN OF KALAMBE TARF THANE VILLAGE IN KARVEER TALUKA: A CASE STUDY

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ABSTRACT

Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. The present paper confines itself to study role of self- help groups in empowerment of women of kalambe tarf thane village in karveer taluka. The main objective of this paper is to study Role of Self Help Groups on Women Empowerment in Kalambe Tarf Thane Village. Out of 585 women, members of SHG 117 women members are randomly selected as sample. Empowerment of women is analyzed through structured questionnaire for women members of SHG. It is clarify from this study that there is an increase in income of women members of the SHG of Kalambe Tarf Thane Village after joining SHG. SHGs are helping for the empowerment of its members.

KEYWORDS

women, empowerment, self help, SHG- Self Help Group.

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INTRODUCTION

The movement of Self-help groups (SHGs) as the most effective tools for financial inclusion was started some thirty years ago with NGOs promoting self help groups. This has evolved into a national movement with the proactive role of the state governments gaining recognition from all the major stakeholders.

The concept of SHG services the principle, 'by the women, of the women and for the women'. Self-help groups are voluntary associations of people with common interests formed to achieve collective social and economic goals. Such groups are organized for mutual help and benefit. It is formed democratically without any political affiliations. They may comprise of 15–20 women and/or men, although they generally consist exclusively of women members. In India, more than 90 per cent groups are formed by women. is done at micro or group level. The initial operations of SHGs start with collecting savings from members. These groups inculcate the habit of thrift among the members. By collecting small saving huge amount can be raised. These groups advance loans to the needy members. The total funds owned by the group are thus circulated in the form of loan among the members.

The concept of empowerment has been the subject of much intellectual discourse and analysis. For the purposes of this discussion, the conceptual framework expounded by United Nations is a useful starting point (United Nations 2001). Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choices. Thus, it is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence (Kabeer 2001). Empowerment can take place at a hierarchy of different levels – individual, household, community and societal – and is facilitated by providing encouraging factors (e.g., exposure to new activities, which can build capacities) and removing inhibiting factors (e.g., lack of resources and skills).

Mahatma Gandhi states that the position of women the society is an index of its civilization. "Train a man and you train an individual, Train a woman and you build a nation". The SHGs (Self Help Groups) are the major resource of inspiration for women's welfare. In an attempt to uplifting the women, the government has initiated Women Welfare Programmes through development centers, rural agencies, banks, NABARD etc.

Self-help groups (SHGs) is as an instrument to change the conditions of women socially and economically. Once socio-economic experiment is achieved it would have implication on the overall development of women. SHGs enable economic, social, political and psychological empowerment of women. According to many disciplines empowerment describes the freedom of a person in social, political and economic matters. Women empowerment is comprehensive and much debated issues, it's a dynamic and multidimensional process. Women in general are the most disadvantaged people in the rural regions of India. Even though the women largely participate in economic activities, mainly agriculture sector, and other sectors in the economy.

This study is undertaken by researcher to analyze the role of SHGs in empowerment of women with special reference to Kalambe Tarf Thane Village in Karveer Taluka.

LITERATURE REVIEW

The issue of empowerment of women became more significant as women constitute half of the population and unfortunately they been discriminated a lot. During the course of the study, the study of several authors was referred and it is imperative that an outline of the literature survey is put to note and the following references are worth mentioning.

Ariz Ahmed (1999) found that most unique feature of this thrift activity is involvement of all communities he observed that the involvement of women groups not only empowering them but also enabling to shape themselves as social activities by different schemes and in the system.

Madheswaran and Dharmadhikary (2001) in their study observed that the triumph of SHGs lending are attributable not only to peer monitoring but to other factors such as lending for non-productive purposes and inculcating saving among group members.

Narayana Reddy (2002) made an attempt on how Self-Help Groups promoted among women as a part of action Research leads to women empowerment. The study describes that thrift and credit was strategic entry point for the action research intervention in Ranga Reddy District of Andhra Pradesh. The study concluded that organization of Self-Help Groups and development of their institutional and managerial capacity is an imperative element in DRDA had come forward to

extend loans for income – generating activities. Women interacted with external agencies and professionals with confidence, which was evidence of improvement of most social skills and approachability.

Sunder Raj (2004) in his article on SHGs and women's empowerment has focused on the conceptual framework of the self help as a tool for empowerment. The observation that SHGs contributes significantly to the overall development of women in rural areas is strengthened and the various aspects of rural life where the empowered women can contribute are delineated.

Chandramani (2005) in his study on self-help groups for empowerment of rural women revealed that women's development is directly related to national development. The effective management and development of interest, skills, and other potentialities are of paramount importance. It could be well ascertained that women's development could be achieved by empowerment which there by enables women to be the agents of social change organizational behaviour is the key to women's empowerment. Women's organizations and groups provide them a platform to discuss helplessness in their own society. Involvement of women is essential in all stages of economic and social activities.

Abdul Raheem and Yasmeen Sultana (2007) in their study stated that the Self-Help Group (SHG) models, women are responsible citizens of the country achieving social and economic status. In all stages of economic and social activities, involvement of women has given added significance to them. Women led SHGs in many parts of country have achieved success in bringing the women to the mainstream of decision making. The Self-Help Group (SHG) in our country has become a source of inspiration for women's welfare. Now a days formation of SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. SHG is also available organized set up to disburse micro credit to the rural women and encouraging them to enter into entrepreneurial activities.

Ganesamurthy (2007) in his study stated that majority of the women continues to be confined to micro, small-scale enterprises in spite of efforts made toward economic empowerment of women.

S.Thangamani, S.Muthuselvi (2013) their study addresses women empowerment through self help groups in Mettupalayam district of Tamilnadu. The information required for the study has been collected from both the primary and secondary sources A Random sampling method has been followed. Average and percentage analysis was carried out to draw meaningful interpretation of the results. Chi – Square test used to find whether the two attributes are associated or not. Garret ranking technique was used to find the reasons for joining the Self help group. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

Mrs. Eli kumari Das, Ms. Dharitri Baishya (2015) This paper highlights that micro finance through SHGs has a positive role in income, savings and investment of women in Rani Block of Kamrup District of Assam. The study is based on descriptive type of research. A structured interview scheduled is prepared and used for collecting data from women members of self help groups. From the study, it is found that micro finance through self-help group is helping the poor and upgrading women empowerment by making them financially strong. SHGs have increased their habit of savings and investment in some developmental activities. Thus it is universally accepted that SHGs and Bank linkage programme has profound influence on the economic status, decision making process and level of dependence of women in India.

R. Vishnuvarthini and A.M. Ayyothi (2016) this review article gives a complete picture of the success of SHG towards women empowerment. Almost all the study finds that the SHG members gain equality of status, women as participants, and decision makers in democratic, economic and social spheres of life. This article also, throws some of the measures to be taken for the effective implementation of SHG.

Thus, the above studies revealed that though there are failures in some areas, self-help groups are considered more worth for the empowerment of the women.

STATEMENT OF PROBLEM

The empowerment of women is one of the central issues in the process of development of countries all over the world. This study is undertaken to analyze the role of self- help groups in empowerment of women of kalambe tarf thane village in karveer taluka. The main objective of this paper is to study Role of Self Help Groups on Women Empowerment in Kalambe Tarf Thane Village.

OBJECTIVES OF THE STUDY

1. To study the role of self-help groups in women empowerment.
2. To analyze the economic empowerment of member of women's SHG.

HYPOTHESIS

There is significant difference in the economic position of women member of SHG's before joining SHG & afterwards.

RESEARCH METHODOLOGY

Primary data is collected through structured questionnaires for women members of SHG.

There are 33 SHG's of women in Kalambe Tarf Thane Village. The universe will be SHG's of women linked with Kalambe Tarf Thane Gram panchayat. There are total 585 women's SHG's members in Kalambe Tarf Thane Village. For this study all the 33 SHG's will be selected and out of 585 women members 20% members will be selected by following simple random sampling technique. Thus the total sample size for the study will be 117 women members.

TABLE 1: SAMPLE FRAME FOR STUDY

Area	Total No. of Population	Sample selected		
		Groups	Respondents	% of Sample
Kalambe Tarf Thane Village	585	33	117	20

(Source: Kalambe Tarf Thane Gram Panchayat)

Obtained data is analyzed by descriptive statistics by using SPSS. Hypothesis is tested by using Factor analysis.

Secondary data is collected from literature from various journals, books, internet and official records maintained by the gram panchayat of village.

DATA ANALYSIS AND INTERPRETATION

Obtained primary data analysis is divided into two aspects namely, analysis of role of SHG in women empowerment and hypothesis testing.

ROLE OF SHG IN ECONOMIC EMPOWERMENT

ASSESSMENT OF EMPOWERMENT

In this part the assessment of Empowerment of the SHG members are analyzed. It is difficult to measure empowerment and there is no single method to measure it. It is defined through indicators. Indicators of empowerment should encompass personal, social and economic change. The following few indicators of empowerment were referred to the respondents.

They are: Increase in self-confidence, improved decision making power, increased access for income, increase in communication skills, increased social awareness, increased support during crisis, increased recognition in community, participation in community activities, increased gender awareness, increased self-reliance of the SHG women members. The increase in self-confidence wise classification of the members are shown in table 2.

TABLE 2: INCREASE IN SELF-CONFIDENCE

Opinion	No. of respondents	Percentages
Disagree	1	.9
Neutral	1	.9
Agree	62	53.0
Strongly agree	53	45.3
Total	117	100.0

Source: Survey data

It is evident from the table that majority i.e. 53 percent respondents are agree that their self confidence is increased after joining SHG. While 45.3 percent respondents are strongly agree, 0.9 percent respondents are neutral and 0.9 percent respondents are disagree.

Table 3 shows improved decision making power of respondents.

TABLE 3: IMPROVED DECISION MAKING POWER

Opinion	No. of respondents	Percentages
Neutral	1	.9
Agree	64	54.7
Strongly agree	52	44.4
Total	117	100.0

Source: Survey data

Table 3 shows that majority of the respondents 54.7 percent are agree that their decision making power is improved after joining SHG. While 44.4 percent respondents are strongly agree and 0.9 percent respondents are neutral.

The table 4 shows increased access for income of the respondents.

TABLE 4: INCREASED ACCESS FOR INCOME

Opinion	No. of respondents	Percentages
Neutral	5	4.3
Agree	64	54.7
Strongly agree	48	41.0
Total	117	100.0

Source: Survey data

From the above table it is cleared that that majority of the respondents 54.7 percent are agree that joining SHG has resulted in increased access for income. While 41 percent respondents are strongly agree and 4.3 percent respondents are neutral.

The table 5 shows improved communication skill of the respondents.

TABLE 5: IMPROVED COMMUNICATION SKILLS

Opinion	No. of respondents	Percentages
Neutral	2	1.7
Agree	67	57.3
Strongly agree	48	41.0
Total	117	100.0

Source: Survey data

Table 5 shows that majority of the respondents 57.3 percent are agree that their communication skill is improved after joining SHG. While 41 percent respondents are strongly agree and 1.7 percent respondents are neutral.

The table 6 shows increased access for income of the respondents.

TABLE 6: INCREASED SOCIAL AWARENESS

Opinion	No. of respondents	Percentages
Neutral	38	32.5
Agree	59	50.4
Strongly agree	20	17.1
Total	117	100.0

Source: Survey data

From the above table it is cleared that that majority of the respondents 50.4 percent are agree that joining SHG has resulted in increased social awareness. While 32.5 percent respondents are neutral and 17.1 percent respondents are strongly agree.

The table 7 shows increased support during crisis of the respondents.

TABLE 7: INCREASED SUPPORT DURING CRISIS

Opinion	No. of respondents	Percentages
Disagree	4	3.4
Neutral	61	52.1
Agree	46	39.3
Strongly agree	6	5.1
Total	117	100.0

Source: Survey data

It is evident from the table that majority i.e. 52.1 percent respondents are neutral that joining SHG has resulted in increased support during crisis. While 39.3 percent respondents are agree, 5.1 percent respondents are strongly agree and 3.4 percent respondents are disagree.

Table 8 shows increased recognition in community of respondents.

TABLE 8: INCREASED RECOGNITION IN COMMUNITY

Opinion	No. of respondents	Percentages
Neutral	49	41.9
Agree	56	47.9
Strongly agree	12	10.3
Total	117	100.0

Source: Survey data

From the above table it is cleared that that majority of the respondents 47.9 percent are agree that joining SHG has resulted in increased recognition in community. While 41.9 percent respondents are neutral and 10.3 percent respondents are strongly agree. The table 9 shows participation in community activities of the respondents.

TABLE 9: PARTICIPATION IN COMMUNITY ACTIVITIES

Opinion	No. of respondents	Percentages
Neutral	44	37.6
Agree	57	48.7
Strongly agree	16	13.7
Total	117	100.0

Source: Survey data

Table 9 shows that majority of the respondents 48.7 percent are agree that they started participating in community activities after joining SHG. While 37.6 percent respondents are neutral and 13.7 percent respondents are strongly agree. The table 10 shows increased gender awareness of the respondents.

TABLE 10: INCREASED GENDER AWARENESS

Opinion	No. of respondents	Percentages
Disagree	2	1.7
Neutral	68	58.1
Agree	42	35.9
Strongly agree	5	4.3
Total	117	100.0

Source: Survey data

It is evident from the table that majority i.e. 58.1 percent respondents are neutral that joining SHG has resulted in increasing gender awareness. While 35.9 percent respondents are agree, 4.3 percent respondents are strongly agree and 1.7 percent respondents are disagree. Table 11 shows increased self-reliance of respondents.

TABLE 11: INCREASED SELF-RELIANCE

Opinion	No. of respondents	Percentages
Strongly Disagree	2	1.7
Neutral	8	6.8
Agree	64	54.7
Strongly agree	43	36.8
Total	117	100.0

Source: Survey data

It is evident from the table that majority i.e. 54.7 percent respondents are agree that joining SHG has resulted in increased self-reliance. While 36.8 percent respondents are strongly agree, 6.8 percent respondents are neutral and 1.7 percent respondents are strongly disagree.

ECONOMIC EMPOWERMENT OF WOMEN THROUGH SHG

The economic status of women is now accepted as an indicator of a society's stage of development. Women's empowerment and their full participation on the basis of equality in all spheres of society are fundamental for the achievement of gender equality and development and peace in every nation. So it is clear the social, economic and political empowerment of women is the need of the hour, as it is the only sure way of making them equal partners in development. SHG is a medium for the development of saving habit among the women. These self help groups come to the rescue of women and they enhance the status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. Economic empowerment is the base of social and political strength of the society. Hence a study of the economic empowerment of women is considered important.

Table 12 shows the monthly income of the SHG members before and after joining the SHGs.

TABLE 12: MONTHLY INCOME OF THE SHG MEMBERS BEFORE AND AFTER JOINING SHG IN KALAMBE TARF THANE VILLAGE

Sr. No.	Monthly Income	Before Joining SHG		After Joining SHG	
		No. of Respondents	Percentage	No. of Respondents	Percentage
1	Less than Rs. 3000	91	77.8	13	11.1
2	Rs.3001 to 5000	10	8.5	64	54.7
3	Rs.5001 to 7000	6	5.1	23	19.7
4	Rs.7001 to 9000	3	2.6	7	6.0
5	Above Rs.9000	7	6.0	10	8.5

Source: Survey data

Table 12 shows the monthly income of the SHG members before and after joining SHG in Kalambe Tarf Thane Village.

HYPOTHESIS TESTING

H₀: There is no significant difference in the economic position of women member of SHG's before joining SHG & afterwards.

H₁: There is significant difference in the economic position of women member of SHG's before joining SHG & afterwards.

To test the above hypothesis, we use two sample t test. The results are shown in the following table.

TABLE 13: TWO SAMPLES t TEST

Monthly income	Mean	N	Std. Deviation	Std. Error Mean	T value	df	p value
Before joining SHG	2888.89	117	1218.742	112.673			
After joining SHG	5252.14	117	966.443	89.348	16.434	232	< 0.001

Source: Survey data, Significant at 1% level

From the above table, it is observed that the p value of two sample t test is far less than 1% level of significance. Hence, there is no evidence to accept H0 and we conclude that the economic empowerment of the women members after joining the SHG has increased significantly in respect of monthly income. The reason is that before joining the SHGs, the women always depended upon their family for anything and everything, however after joining the SHG, they were completely independent of family and they are also able to meet their economic requirements by and for themselves.

FINDINGS AND CONCLUSION

The empowerment of women is vital for the economic development of a nation and also plays a key role in building a base for societal change. To improve the socio-economic conditions of the population of any country, it has become a prerequisite to empower women by enhancing and making certain their role to the optimal level. The participation of women in SHGs has enriched their income, savings, and empowerment. Women empowerment is a process of acquiring power for women in order to understand her rights and to perform her responsibilities towards oneself and others in a most effective way. It gives the capacity or power to resist discrimination imposed by the male dominated society. The role of women in the development of nation is very important nowadays. So women should be respected both in the society as well as in the family. To increase the status of women, they must be empowered economically. Women's economic empowerment is a prerequisite for sustainable development and for achieving the Development Goals. Monthly income of the SHG members before joining SHG and after joining SHG was analyzed and Paired samples t test was conducted to find out the significance of difference. It was found that majority of the respondents Monthly Income after Joining SHG are higher than the Monthly Income before Joining SHG in Kalambe Tarf Thane Village. On the basis of the above analysis there is no evidence to accept H0 and we conclude that the economic empowerment of the women members after joining the SHG has increased significantly in respect of monthly income.

It is evident from the study that in Kalambe Tarf Thane Village the SHGs have been playing a vital role in the empowerment of women. This is an important institution for improving the life of women on various social, political and economic components. The number of women inclined towards SHG is increasing which implies that women are aspiring for empowerment. It was found that the SHGs are helping for the economic empowerment of its members. No doubt, the SHG movement in India has been moving in the right direction, but still a long way to go. It is necessary to empower the women more and more in social, cultural, economic, political and legal matters, for the interest of the family in particular and the nation in general.

SUGGESTIONS

On the basis of the findings of the study following suggestions have been made which would help to improve the functioning of the Self-Help Groups and the members and in turn would help the empowerment of women.

1. In order to strengthen the women empowerment, female literacy has to be promoted.
2. The members should undergo some sort of training in order to educate themselves about the utilization of money properly.
3. There should be aware of all government schemes and should make use of them for the development of women members of SHG.
4. More emphasis should be given on the training programmes so as to create awareness about the different types of activities like cattle breeding, computer education, yoga and meditation etc.

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