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**ROLE OF MAHILA SAHKARI BANK IN WOMEN EMPOWERMENT**

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**AMD I NAGAR**

**ABSTRACT**

*Women Co-operative banks \ Mahila Nagrik Sahkari Bank are contributing the constituent part in the India's banking and financial system. Cooperative movement has provided opportunities to woman to organize their economic activities with small capital. The role of cooperatives in urban areas has been increased in a sufficient part nowadays due to increase of primary co-operatives. Mahila Nagrik Sahkari Bank plays a vital role in the socio-economic development of woman in the state. These banks provide loans for small and cottage industries, to start Business, home loans, Education loan and also for other purpose. Due to lack of support from Government these banks are facing many problems. Thus an attempt has been made to elaborate the problems faced by these banks. This paper attempts to study the role of Mahila Nagrik Sahkari Bank in woman empowerment.*

**KEYWORDS**

women co-operative banks, women empowerment.

**INTRODUCTION****SAHARI MAHILA SAHKARI BANK**

Cooperative credits societies established in urban areas and are managed by women are referred as sahari mahila sahkari banks. These banks are confined to the municipal area of the town. These banks are regulated by reserve bank of India for and by women. These banks usually meet the needs of specific types of groups at members pertaining to certain trade, profession. Sahari mahila sahkari bank are also called primary cooperative banks (PCBs) by the reserve bank of India. These banks provide wide range of services including saving, credit, insurance, pension, non-financial services in an integral part. The management of these banks are vested in the hands of women and all the shareholders of these bank are women. Mahila sahkari banks primarily are perceived as micro-finance institutions to serve the poor and marginalized sections especially women. Micro-finance opens enormous business opportunities for these banks to stay profitable and play an important role in financial inclusion and women empowerment. Financial inclusion of women (both urban and rural) is highly necessary for overall development of a nation.

**WOMEN EMPOWERMENT AND MAHILA SAHKARI BANK**

Women empowerment is one of the builds of concern in the development of not only developing countries but also developed countries. It is an issue of great importance in the context of national development for countries round the globe. It is also important for institutions such as banks which target women and aim at women empowerment to sell their products and service. The very fact that in India 48.45 % population comprises of women, it becomes imperative to financially empower women as to enable them to make meaningful contribution towards the development of the economy. and in achieving this and to financially empower women, women cooperative bank play significant role. And in a state like Chhattisgarh, where development is at a fast rate and to attain overall development, more emphasis should be given on women empowerment, and to attain this women empowerment, women cooperatives bank plays a significant role.

**OBJECTIVES**

1. To know the level of social and economic empowerment of women members and clients in the bank.
2. To analyze the functioning of bank in empowering women.
3. The purpose of the study is to examine the financial performance of Pragati Mahila Nagrik Sahkari Bank Limited Bank and Laxmi Mahila Nagrik Sahkari Bank Limited respectively.
4. To offer suggestions for the efficient functioning of sahari mahila sahkari banks resulting in women empowerment.
5. To analyze the problems and challenges associated with urban cooperative bank in India.
6. The study will seek to examine the role of sahari mahila sahkari banks for Empowerment of Women in Chhattisgarh.

**HYPOTHESIS**

1. Sahari Mahila Sahkari banks immensely contributes in socio-economic development of the women through its various schemes.
2. Mahila sahkari Banks are successfully catering to micro credit requirements of economically disadvantaged group (especially women)
3. There should be more such branches of Sahari Mahila Sahkari Bank in Chhattisgarh.
4. Micro loan market is increasing exponentially in Chhattisgarh

**RESEARCH METHODOLOGY**

The secondary data is playing the major role in the study which is collected through various Newspapers, Journals, annual Report of Banks, Souvenir, Internet and Books. The study is confined women co-operative bank. There are no such statistical tools are used.

**FUNCTION OF MAHILA SAHKARI BANK**

1. Mahila Nagrik Sahkari Bank provides loans for business, trade and Industry, Education, Home loan, vehicle etc.
2. These bank provides wide range of services including saving, credit, insurance, pension, non-financial services in an integral part
3. Mahila Nagrik Sahkari Bank offeres higher rate of interest on their depositors as compared to other bank.

**PRAGATI MAHILA NAGRIK SAHKARI BANK LIMITED, BHILAI**

Pragati Mahila Nagrik Sahkari Bank Limited started functioning as an independent entity in 1995 in Bhilai (C.G). It had been registered in year 1995 & generated license by reserve Bank of India in the year 31<sup>st</sup> Aug. 1995. The management of these banks are vested in the hands of women and all the shareholders of these



bank are women. The membership of the bank is drawn only from women residing in urban areas. These bank provides wide range of services including saving, credit, insurance, pension, non-financial services in an integral part.

TABLE 1: COMPARATIVE FIGURES OF 3 YEARS (Financial Position)

Sl. No.	Particulars	31 <sup>st</sup> March, 2011 (Rs. In lakhs)	31 <sup>st</sup> March, 2012 (Rs. In lakhs)	31 <sup>st</sup> March, 2013 (Rs. In lakhs)
1.	Members	8425	5974	5919
2.	Paid up share capital	207.01	229.32	258.80
3.	Reserve Fund	91.20	104.93	121.64
4.	Other Reserve Fund	103.32	139.47	174.55
5.	Deposits	4607.78	4940.87	6042.81
6.	Advances	1477.88	2014.15	2639.30
7.	Working Capital	5528.31	5913.37	7349.51
8.	Net profit (After Tax)	49.66	60.57	62.47
9.	Dividend Paid	11%	11%	11%
10.	Audit class	"A"	"A"	"A"

Source: Pragati Mahila Nagrik Sakhari Bank Limited Bhilai

### LAXMI MAHILA NAGRIK SAHKARI BANK LIMITED, RAIPUR

Laxmi Mahila Nagrik Sakhari Bank Limited started functioning as an independent entity in 1994 in Raipur city of Chhattisgarh. It had been registered in year 1994 & generated license by reserve Bank of India in the year 29<sup>th</sup> Aug. 1994. The membership of the bank is drawn only from women residing in urban areas. These bank provides wide range of services including saving, credit, insurance, pension, non-financial services in an integral part.

Facilities & Speciality of Laxmi Mahila Nagrik Sakhari Bank Limited

1. More rate of interest as compared to other nationalized bank.
2. Locker Facility.
3. The bank has also Group Loan Scheme etc.

### COMPARATIVE FIGURES OF 3 YEARS (FINANCIAL POSITION)

Laxmi Mahila Nagrik Sakhari Bank Limited Raipur

TABLE 2: COMPARATIVE FIGURES OF 3 YEARS (Financial Position)

Sl. No.	Particulars	31 <sup>st</sup> March, 2011 (Rs. In lakhs)	31 <sup>st</sup> March, 2012 (Rs. In lakhs)	31 <sup>st</sup> March, 2013 (Rs. In lakhs)
1.	Members	5033	5236	6639
2.	Share capital	365.79	358.61	384.34
3.	Deposits	5824.50	5924.96	7206.13
4.	Advances	1905.90	2030.08	2710.46
5.	Reserve Fund	164.96	193.86	231.37
6.	Other Reserve Fund	902.92	909.85	1022.93
7.	Working Capital	7635.01	7931.51	9929.30
8.	Net profit (After Tax)	135.24	147.19	142.74
9.	Dividend Paid	18%	18%	18%
10.	Audit class	"A"	"A"	"A"

Source: Laxmi Mahila Nagrik Sakhari Bank Limited Raipur

### FINDINGS

Sahari mahila sahkari banks is one of the important financial institutions that support women. Mahila Nagrik Sakhari Bank Limited has been able to score over the weakness of formal lending institutions. This analysis signifies that the Mahila Nagrik Sakhari Bank Limited facilitates its members to improve their financial position. This is evident from the role of Mahila Nagrik Sakhari Bank Limited in augmenting the income level, actual savings and savings capability of its members. This study emphasized the role of Mahila Nagrik Sakhari Bank Limited in empowerment of women. Mahila Nagrik Sakhari Bank Limited are playing an important role in economic empowerment of women. Banks are a constant help to women in this area. The concept aims at empowering women and thus uplifting them above. Economic empowerment could have a positive impact on social, legal and political status. In this study emphasis is mainly on empowerment of women and to bring them into the mainstream of development.

### SUGGESTION FOR IMPROVEMENT IN FUNCTIONING OF MAHILA NAGRIK SAHKARI BANK

1. Mahila sahkari Banks are successfully catering to micro credit requirements and for this it is necessity of Mahila Nagrik Sakhari Bank to enhance their profitability. Micro loan market is increasing exponentially in Chhattisgarh. In the face of existing competitive environment
2. The banks should adopt the modern methods of banking like internet banking, credit cards, ATM, etc., Mahila Nagrik Sakhari Bank must restore to high tech banking for their survival.
3. The banks should plan to introduce new schemes for attracting new customers and satisfying the present ones.
4. The banks should plan for expansion of branches, there should be more such branches of Sahari Mahila Sakhari Bank in Chhattisgarh and it may be extended to whole of the state and present policy of branch opening may be made more elastic.
5. The banks should raise additional income by introducing lucrative fee based activities / services will also be help to them in this regard.
6. The banks should improve the customer services of the bank to a better extent, they should raise additional income by introducing lucrative fee based activities / services will also be help to them in this regard.
7. Mahila Nagrik Sakhari Bank should use their strengths like familiarity with the local woman, people & industry, less liabilities for making new business market. Corporate governance in Mahila Nagrik Sakhari Bank should assume greater Importance in the coming year and it should also be reflected in the composition of their Board of Directors.

### CONCLUSION

Finance being the life blood of every commercial venture, availability of adequate fund at reasonable terms is a must to ensure speedy economic development of an urban areas and empowerment of women. Institutions like Mahila Nagrik Sakhari Bank, play the most crucial role in the process of the empowerment of people and in the economic and social development of a country. The role of cooperatives in urban areas has been increased in a sufficient part nowadays due to increase of primary co-operatives. Mahila Nagrik Sakhari Bank plays a vital role in the socio-economic development of woman in the state. In this context, various institutional agencies like sahari mahila sahkari banks are engaged in financing women

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