



*NAAC Sponsored Online Multidisciplinary National Seminar on Rejuvenating Quality in  
 Higher Education Institutions: (An Initiative towards E-Governance)*  
 15 July 2021

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**INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY RESEARCH AND  
 TECHNOLOGY**

ISSN 2582-7359

PEER REVIEWED JOURNAL

IMPACT FACTOR 6.328

VOLUME 1 ISSUE 9 (SPECIAL ISSUE)



*NAAC Sponsored Online Multidisciplinary  
 National Seminar on Rejuvenating Quality in Higher Education Institutions: (An Initiative  
 towards E-Governance)*  
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## **GOOD GOVERNANCE IN HIGHER EDUCATION: A REVIEW PAPER**

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### **ABSTRACT**

*Curriculum, teacher expertise, and assessment have all been weak links in past education reform efforts—a fact that should sober today's skills proponents as they survey the task of dramatically improving all three. Efforts to create more formalized common standards would help address some of the challenges by focusing efforts in a common direction. But common standards will not, by themselves, be enough. The past few decades have seen great progress in education reform in the Country—progress that has especially benefited less-advantaged students. Today's reformers can build on that progress only if they pay keen attention to the challenges associated with genuinely improving teaching and learning. The present papers highlight the effective governance system in higher education institutions.*

**Key words:** Governance, Education, Universities.

### **Objectives of the study:**

1. To highlight the need of good governance.
2. To understand the function of universities and colleges.

### **Introduction**

Good governance is very important in higher education, because a university is, in many ways, a much more complicated organization than a business, and governance in higher education must provide a framework for a truly variegated group of stakeholders. Nonetheless, the basic principles of corporate governance find application in higher education governance as well. During the 11th Plan, provision was made for setting up of 16 new Central Universities and 374 Model Colleges in low Gross Enrolment Ratio (GER) districts. The Government of India (GOI) has provided for connected expansion with equity by implementing the recommendations which were forwarded by the Oversight Committee. Achieving the requisite quality and supporting timely reforms to bring excellence in H.E. were on the continued focus. But considerable challenges remain: According to UGC Compilation (2012) "All adopted measures yielded results with a significant increase in enrolments and reduction in overall social group disparities.

However, as this 12th FYP document states, considerable challenges still remain. Access to higher education is still less than the minimum international threshold levels, distribution of institutions is skewed; enrolment in public universities is largely concentrated in the conventional disciplines, whereas in the private self-financed institutions, the student enrolment is overwhelmingly in the market-driven disciplines." The areas to be on prime importance in the 12th five year plan are curriculum reforms based on regular revisions, up-gradation of the syllabus from time to time, introduction of the semester system in all the universities, need based quality enhancement; as majority of our higher education institutions perform poorly in the area of quality on a relatively global scale (UGC Compilation, 2012).

UGC emphasizes on the consolidation and finest use of infrastructure which has already been created in the 11th plan through the triple objectives of access and expansion, quality and excellence, and equity and inclusion.

The proposals to be implemented in the 12th plan are:



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### ACHIEVING HIGHER ACCESS THROUGH EXPANSION

- Increasing and enhancing access through mission mode national plan "Rashtriya Uchch Shiksha Abhiyan (RUSA)" which aims to achieve 25% GER by bringing forth the up-gradation of Autonomous colleges, promoting evening universities & colleges for those who have little time in day to spare, increasing the intake capacity keeping in mind the requirements, advocating the concept of Cluster University, and Meta University.
- Promoting equity education for all and at all levels of entry.
- Reduction of regional, gender, and disciplinary imbalances.
- Equal opportunity cells.
- Promoting the quality through performance, better human resource management, schemes to encourage higher quality research, etc.
- Capacity building and capability enhancement.
- Promoting public private partnership (PPP).
- Leadership Development Programme.
- Reforming the financing system.

### Scope of Good Governance

Governance is essential whenever a group of people come together to accomplish an end (Institute on Governance 2016). The higher education setting is a case in mind. For universities to service their role effectively, they need governance. University governance can be construed in terms of the framework of rules and practices by which management ensures accountability, fairness and transparency in the institution's relationship with all its stakeholders, such as regulation agencies, students and faculty (Task Force on University Education and Society 2000). This framework consists of contracts between the university and its stakeholders for the distribution of responsibilities, rights and rewards; the procedures for settling the sometimes conflicting interests of stakeholders in accordance with their duties, privileges, and roles and; procedures for proper supervision, control, and information flows to serve as a system of checks and balances.

### CONCLUSION

Good governance and leadership are attributes that have been shown to have a major bearing on the capacity for the higher education sector to succeed and to play its expected role in development and to fulfill the goal of the twenty-first century being a knowledge era. Whereas good governance alone may not be a sufficient condition for attaining quality education, it is certainly a necessary one.

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January 2022

Volume - IX Issue I  
*Research Journal*  
ISSN No. 2277-7067

*Journal of Fundamental & Comparative Research*

# शोधसंहिता

A Peer Reviewed Bi-annual Interdisciplinary Research  
Journal of the University

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## IMPACT OF VOCATIONAL EDUCATION AMONGST WOMEN ENTREPRENEUR IN MAVAL TALUKA OF PUNE DISTRICT

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\*Principal, B.L. Amlani College of Commerce and Economics, Vile-Parle, Mumbai

### ABSTRACT

The National Education Policy 2020 emphasize on Skill Development and thus the need of Vocational Awareness and guidance is at the urge need to develop entrepreneurship skills among people. Vocational Education is the education and training that provides the necessary knowledge and skills for employment. It uses many forms of education, including formal, non-formal and informal learning, and is said to be important for social equity and inclusion, as well as for the sustainability of development. Vocational education is literacy and higher education, and is one of three priority subsectors for UNESCO. Indeed, it is in line with its work to foster inclusive and equitable quality education and lifelong learning opportunities for all. The development and definition of Vocational education is one that parallels other types of education and training, such as Vocational Education; however, vocational education was officiated on an international level as a better term to describe the field, and therefore is likewise used as an umbrella term to encompass education and training. The present research will focus on the impetus of vocational education among women in Maval Taluka.

**Keywords:** Women, Vocational Education, Entrepreneurship.

### NEED FOR THE STUDY

The researcher realized that the women's of Maval Taluka were not aware about the vocational education during this pandemic of Covid-19. They were aware about only a few skills and so the women's were confused in practicing new skills.

### AIM

To provide experiential learning and best out of waste through vocational education during the pandemic of Covid-19 to women's in Maval Taluka.

### OBJECTIVES

1. To find the level of awareness of vocational education.
2. To introduce them to the various plans to practice vocational education.
3. To prepare a tool to find out the awareness of vocational education.

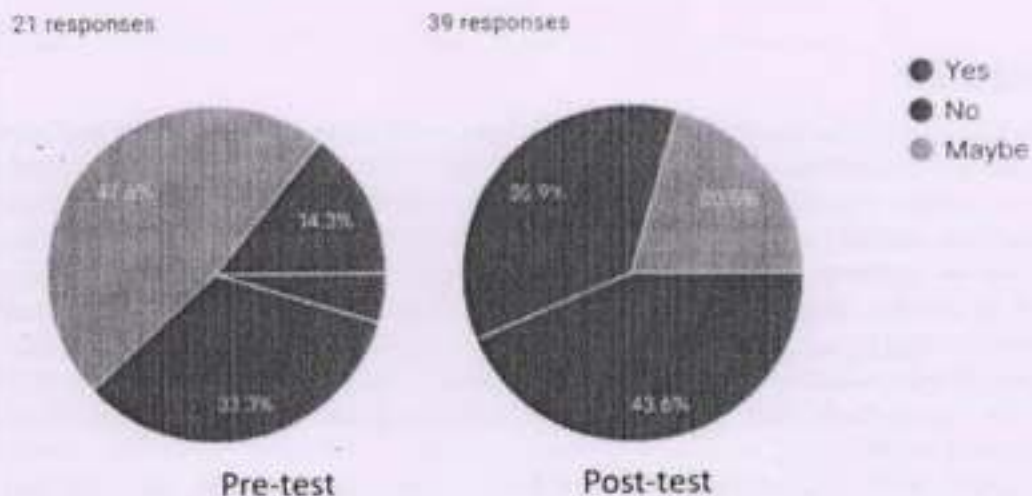
### ANALYSIS OF THE DATA:

1. Do you know the meaning of vocational education?

Sr no	Statement	Pre-test			Post-test			
		Yes	Other	No	Maybe	Yes	No	Maybe
1.	Do you know the meaning of vocational education?	66%	14%	33.3%	47.6%	43.6%	35.9%	20.5%

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CIRCLE PIE GRAPH REPRESENTATION OF THE TABLE:



INTERPRETATION: The above picture is a pie chart of the representation of the scores in percentage of women for statement number 1. The first pie chart represents the percentage score of the pre test and the second represents the percentage score of the post test. From the above figure it can be observed that in the pre test 33.3% of women said No, 47.6% said Maybe, 14.3% chose other options and 6% said yes. In the post test the percentage of women saying yes increased from 6% to 43.6% and the percentage of women is the same as pre-test from 33.5% to 35.9%. So the pie chart clearly shows that the activities conducted created an awareness and helped the women in understanding what vocational education means.

2. What kind of difficulties did you do you face during Covid-19?

Sr. no	Statement	Pre-test	Post-test
2.	What kind of difficulties did you do you face during Covid-19?	Their own answer	Their own answer

BAR GRAPH REPRESENTATION OF THE TABLE:



INTERPRETATION: The above picture is a graphical representation of the scores in

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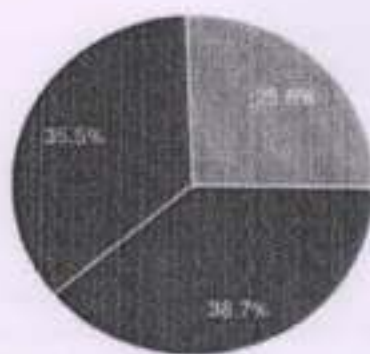
percentage of women for statement number 2. The bar graphs represents the percentage score of the pre test and the second represents the percentage score of the post test. From the above figure it can be observed that in the pre test, women answered their own statement of what they faced during Covid-19. When they were asked do they feel that knowledge of vocational education plays a vital role in helping you out from the worst situation and. In the post test the percentage of women increased in answering this question about their problems in their statement. So the graph clearly shows that the activities conducted created an awareness and helped the women in understanding that knowledge of vocational education plays a vital role in reaching one's goal from these skills.

3. Do you have any idea that you can earn for your family?

Sr.No	Statement	Pre-test			Post-test		
		Yes	No	Maybe	Yes	No	Maybe
3.	Do you have any idea that you can earn for your family?	38.7%	35.5%	25.8%	25.8%	29.7%	8.1%

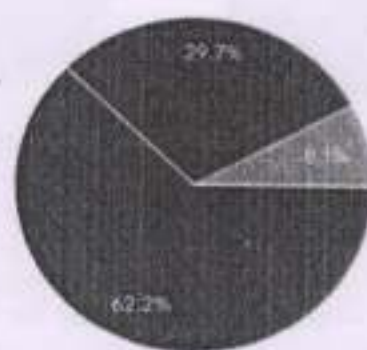
CIRCLE PIE GRAPH REPRESENTATION OF THE TABLE:

31 responses



Pre-test

37 responses



Post-test

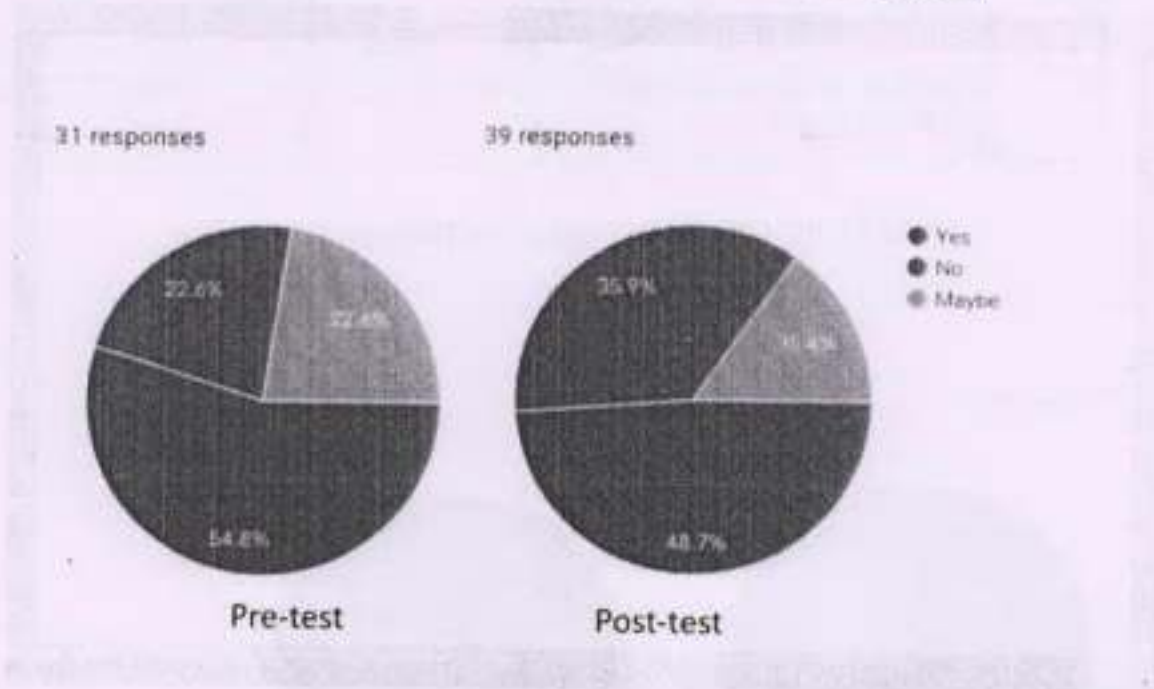
● Yes  
● No  
● Maybe

INTERPRETATION: In the above graphical representation the scores in percentage of women for statement number 3 is represented. The first bar graph represents the percentage score of the pre test and the second represents the percentage score of the post test. From the above figure it can be observed that in the pre test 38.7% of women said yes when they were asked that they planned to earn for their families with the help of vocational education and 35.5% of women said No and 8.1% said maybe. In the post test the percentage of women saying yes increased from 38.7% to 62.2% and the percentage of women saying no decreased from 35.5% to 29.7%. So the graph clearly shows that the activities conducted created an awareness and helped the women in planning their vocational skill.

4. Have you ever wondered how "best out of waste" can reduce your problem?

Sr.No	Statement	Pre-test			Post-test		
		Yes	No	Maybe	Yes	No	Maybe
4.	Have you ever wondered how "best out of waste" can reduce your problem?	54.8%	22.7%	22.6%	48.7%	35.9%	25.4%

CIRCLE PIE GRAPH REPRESENTATION OF THE TABLE:



INTERPRETATION: The above picture is a graphical representation of the scores in percentage of women for statement number 5. The first pie graph represents the percentage score of the pre test and the second represents the percentage score of the post test. From the above figure it can be observed that in the pre test 54.4% of women said yes when were asked whether they feel that their problems can reduce with the help of vocational Education and 48.7% women said no and 22.6% saying maybe. In the post test the percentage of women saying yes decreased from 54.8% to 48.7% and the percentage of women saying no increased from 22.6% to 35.9% and women saying no decreased from 22.6% to 15.4% . So the graph clearly shows that the activities conducted created an awareness and helped in a slowest way and the women in understanding that awareness of the best out the waste can reduce their problems is and can make a choice career

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## 5. Do you believe in earning while learning?

Sr No	Statement	Pre-test			Post-test		
		Yes	No	Maybe	Yes	No	Maybe
5.	Do you believe in earning while learning?	72%	13%	13.8%	72%	13%	-

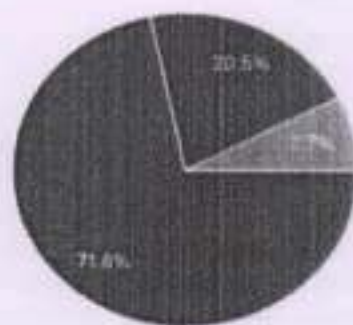
## CIRCLE PIE GRAPH REPRESENTATION OF THE TABLE:

29 responses



Pre-test

39 responses



Post-test

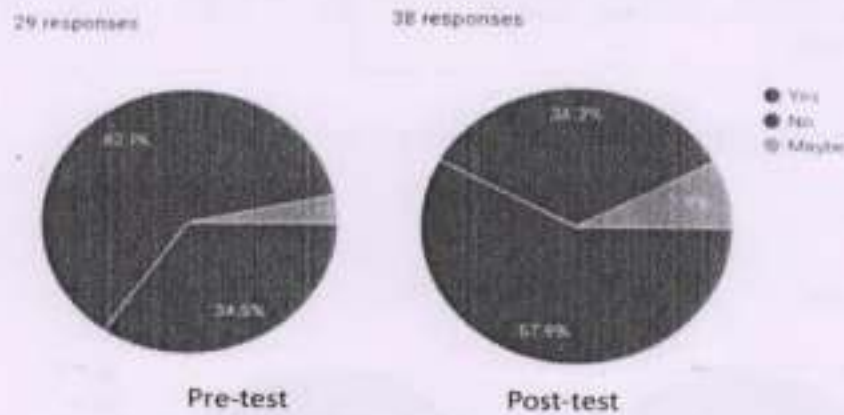
● Yes  
● No  
● Maybe

INTERPRETATION: The above picture is a graphical representation of the scores in percentage of women for statement number 7. The first bar graph represents the percentage score of the pre test and the second represents the percentage score of the post test. From the above figure it can be observed that in the pre test 72% of women said yes when were asked are they unaware about their interest in the career they want to choose and 13% women said no and 13.8% saying Maybe. In the post test the percentage of women saying yes decreased from 72% to 71% and the percentage of women saying no increased from 13% to 20%. So the graph clearly shows that the activities conducted created an awareness and helped little bit the women in understanding about their interest in the earning skills that they want to choose.

## 6. Do you know how homemade sanitizers are made?

Sr.no	Statement	Pre-test			Post-test		
		Yes	No	Maybe	Yes	No	Maybe
6.	Do you know how homemade sanitizers are made?	34%	62%	2%	34%	64%	--

## CIRCLE PIE GRAPH REPRESENTATION OF THE TABLE:



**INTERPRETATION:** The above picture is a graphical representation of the scores in percentage of women for statement number 8. The first bar graph represents the percentage score of the pre test and the second represents the percentage score of the post test. From the above figure it can be observed that in the pre test 34% of women said yes when were asked whether they will choose a career which will give them optimum satisfaction and 62% women said no and 2% said maybe. In the post test the percentage of women saying yes increased from 34% to 57% and the percentage of women saying no decreased from 64% to 34%. So the graph clearly shows that the activities conducted created an awareness and helped the women in understanding about homemade sanitisers benefits that will give them optimum satisfaction.

### CONCLUSION

All the data and their graphical presentations proves that the research has somewhere successfully achieved its goal of creating awareness about vocational education and which had a great impact on the vocational education training for the women

### SUMMARY AND CONCLUSION

It was found that there has been a significant increase in the post test scores in comparison with the pretest scores which indicates that the aims and objectives of the research had been fulfilled. During the pandemic it was happen because of the innovative activities conducted by the researchers that the women are now aware of vocational education and different entrepreneurship (skills) and now can easily choose a entrepreneurship (skills) according to their interest.

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*International Journal of Multidisciplinary Research and Technology* ISSN 2582-7359  
*Peer Reviewed Journal*  
*Impact Factor 6.328*  
*Volume 1 Issue 8*

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**INTERNATIONAL CONFERENCE ON  
"IMPETUS OF GLOBALIZATION IN NEW NORMAL"**

*In collaboration with*

**International Institute of Cambridge, United Kingdom**

**30<sup>th</sup> May 2021**

**INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY RESEARCH AND TECHNOLOGY**  
ISSN 2582-7359  
PEER REVIEWED JOURNAL  
IMPACT FACTOR 6.328  
VOLUME 1 ISSUE 8



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## PERFORMANCE & GROWTH OF MICROFINANCE PROGRAM

### IN INDIA

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#### **ABSTRACT:**

*Microfinance provides financial assistance to poor people for starting their businesses without collateral security. In 1992, SHG-Bank Linkage program was inaugurated by NABARD to give monetary backing in form of microfinance to the underprivileged people. Microfinance has emerged as a powerful tool for the economic development of developing countries like India. This study is related to India because India is the fastest growing economies in the world but India has a major problem of poverty. In India, 6.9 % population is below the poverty line in 2014-15. The government spends enormous resources on these microfinance programs to alleviate poverty so that it became necessary to analyse the growth of the microfinance program in India.*

**Key words:** *Microfinance; NABARD; SHG-Bank Linkage Program; Self-Help Groups; Loan disbursed.*

#### **INTRODUCTION**

In 1992, NABARD inaugurated the services of microfinance through SHG- Bank linkage program in India. SHG-Bank Linkage program is the largest program in the world.

India is a developing country and the second most populated country following China. The population is the main reason for unemployment and poverty in India and India's 6.9% population is below the national poverty line in 2014-15. In developing countries like India, formal banks don't provide loan to poor people because they don't have collateral security. They used to take loan from moneylenders. They used to charge a heavy rate of interest. For solving this problem government took initiative to channelize microfinance programs in the right way for the fund allocation in different schemes such as Swarnajayanti Gram Sawrojgar Yojna (NRLM), Swarnajayanti Shabri Rojgar Yojna (NULM), Program for Advance Gender Equity, Swayamsiddha SHG-Bank Linkage Program etc. for giving financial support to weaker section of society. These schemes provide micro-loan, saving and insurance to the poor people for income generating activities.

#### **REVIEW OF LITERATURE**

Ahlawat (2014) concluded that SHG-Bank linkage program is progressing in India but growth is not much satisfactory in Haryana state.

Goyal, Aggarwal, Gupta and Kumar (2017) concluded that NABARD SHG-Bank linkage program is growing speedily in India. This microfinance program is the most popular way to help poor people and make them bankable in India.

Kumara and Sharma (2018) told that SHG-Bank linkage program is the largest microfinance program and it is growing speedily in India.

Mehra and Aggarwal (2016) laid down a study to examine the impact of microfinance on economic development. They concluded that there is an increment in the income, expenditure, and savings of the women who joined the self-help groups.

Mordue & Haley (2002) concluded that there is sufficient evidence to support the positive impact of microfinance on poverty reduction. Microfinance is able to fulfill the Millennium Development Goals (MDGs).



Topolhu (2014) concluded that the clients of microfinance responded that there is an improvement in the quality of food, clothing, education, housing, health services, access to a quality life and living standard.

**OBJECTIVES OF THE STUDY:**

(i) To know the performance of SHG-Bank Linkage Program during the last six years (2014-15 to 2019-20) in India.

**RESEARCH METHODOLOGY**

The study is based on literature review and secondary data collected from reports, websites and journals etc. To assess the progress of SHG-Bank Linkage program data is collected from the "Status of microfinance in India" Annual Reports (2014-15 to 2019-20) of NABARD.

**ANALYSIS AND INTERPRETATION OF DATA**

**1. Table-1 presents the change in No. of SHGs in the last six years in India**

Table-1: Progress of No. of SHGs in India

Year	No. of SHGs	% of change	Progress/Result
2014-15	76,97,469	3.60	Increase
2015-16	79,03,002	2.67	Increase
2016-17	85,76,875	8.52	Increase
2017-18	87,44,437	1.95	Increase
2018-19	1,00,14,129	14.52	Increase
2019-20	1,02,43,452	2.29	Increase

**Source:** NABARD report on the status of microfinance in India in different years

It can be seen from the table that in 2014-15 No. of SHGs were 76,97,469. from 2015-16 No. of SHGs are continuously increasing by 2.67%, 8.52%, 1.95%, 14.52% & 2.29% respectively in India.

**2. Table- 2 shows the change in saving amount of SHGs during 2014-15 to 2019-20 in India.**

Table-2: Progress in Savings amount of SHGs in India  
 (Amount in lakh rupees)

Year	Saving Amount	% of change	Progress/Result
2014-15	11,05,984	11.74	Increase
2015-16	13,69,139	23.79	Increase
2016-17	16,11,422	17.69	Increase
2017-18	19,59,211	21.58	Increase
2018-19	23,32,448	19.05	Increase
2019-20	26,15,205	12.12	Increase

**Source:** NABARD report on the status of microfinance in India in different years

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During 2014-15 savings in banks was 11,05,984 lakh rupees and in next five years, there was a positive change in saving amount of SHGs which was 23.79%, 17.69%, 21.58%, 19.05% & 12.12% which means saving amount is continuously increasing in India.

**3. Table- 3 shows the change in Bank loan disbursed to SHGs during 2014-15 to 2019-20 in India.**

Table-3: Progress in Bank loan disbursed to SHGs in India  
 (Amount in lakh rupees)

Year	Bank Loan disbursed	% of change	Progress/Result
2014-15	27,58,231	14.84	Increase
2015-16	37,28,690	35.18	Increase
2016-17	38,78,115	4.01	Increase
2017-18	47,18,587	21.67	Increase
2018-19	58,31,763	23.59	Increase
2019-20	77,65,935	33.17	Increase

Source: NABARD report on the status of microfinance in India in different years

It can be seen in the table that bank loan disbursed in 2014-15 were 27,58,231 lakh rupees Bank loan disbursed is increasing in the year 2015-16 in India. But in 2016-17, the rate of increment in bank loan was slow and from 2017-18 after wards bank loan disbursed amount to SHGs was increased.

**4. Table- 4 depicts the bank loan outstanding against SHGs during 2014-15 to 2019-20 in India.**

Table-4: Progress in Bank Loan outstanding against SHGs in India  
 (Amount in lakh rupees)

Year	Bank Loan outstanding	% of change	Progress/Result
2014-15	51,54,546	20.08	Increase
2015-16	57,11,923	10.81	Increase
2016-17	61,58,130	7.81	Increase
2017-18	75,59,845	22.76	Increase
2018-19	87,09,215	15.12	Increase
2019-20	1,08,07,507	24.08	Increase

Source: NABARD report on the status of microfinance in India in different years

The table shows that during 2014-15 bank loans outstanding was 51,54,546 lakh rupees and after this year bank loans outstanding is continuously increasing.

**FINDINGS AND DISCUSSION**

According to NABARD Report (2019-20), SHG-Bank linkage program is the largest program of microfinance in the world for empowering poor and women. The present study revealed that No. of SHGs, Saving amount of SHGs, Bank loan disbursed to SHGs and Bank loan outstanding against SHGs in India are increasing during the last four years, no. of SHGs are were increased in these six years except the year. But Bank

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savings, Bank loan disbursed to SHGs and Bank loan outstanding is continuously increasing in the last four years. It shows that parameters of the progress of SHG-BLP are growing and people are aware of these schemes of microfinance. Microfinance took initiatives in carrying the unbanked women to the mainstream by bringing them into the domain of SHG-BLP. SHG- bank linkage program includes 86.22 % females groups for the empowering poor rural women in the country.

#### **SIGNIFICANCE OF THE STUDY**

This study will be beneficial to the government, microfinance institutions, banks, and society for making policies and schemes for the growth of the country. Government spends huge funds on these programs it will help to channelize microfinance programs in the right way for the fund allocation in different schemes especially for the women empowerment.

#### **CONCLUSIONS AND SUGGESTIONS**

Microfinance is playing an active role in the life of poor people. It provides backing to the people who are underprivileged because after receiving microfinance they can invest their fund in productive activities. It is the main contributing program for the development of the country. The present study is showing the positive performance of microfinance in India. Government is organizing the programs of microfinance but people are still unaware of these programs. Government and banks need to aware people about these schemes and give them training for promoting entrepreneurship. Then it will be helpful for eliminating poverty problem in the country then it will be more fruitful for the economic growth of the country. This step will help to make these programs more effective. Future research can be implemented on the progress of any other microfinance program in India.

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## RURAL MIGRATION – IMPLICATIONS AND ISSUES IN COVID-19

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### Abstract:

The COVID-19 pandemic has massive impact on migrants throughout the world. Low-skilled migrants, refugees, and internally-displaced migrants are at a huge risk of contracting the virus. The pandemic has also aggravated the dangers of already-dangerous migration routes. Migration is a way to move from one place to another in order to live and work. Displacement of people from their home to another area, state or country for a job, shelter or some other reasons is called migration. Migration acts as barometer for changing socio-economic and political conditions at the national and international levels. It is also a sign of wide disparities in socio-economic conditions between the origin and destination. It is a natural outcome of inequality in the distribution of resources. Migration and development is a growing area of interest. There has been much debate on the negative impact of migration on development and vice versa. On the one hand, it is argued that underdevelopment is a cause of migration, and on the other hand, prosperity leads to migration.

*Key words: Rural, Migration, Covid.*

### Introduction

The history of migration is the history of people's struggle to survive and to prosper, to escape insecurity and poverty, and to move in response to opportunity. In developing countries like India, migration mostly takes place not due to the so called pull forces of the destination place as usually happens in case of developed countries, but because of poverty, unemployment, natural calamities and underdevelopment at the origin place. Migration in developing countries like India is still viewed as a survival strategy. In India, internal mobility is critical to the livelihoods of many people, especially for people from rural areas. Migration of people within national borders is far greater in magnitude than migration across international borders and has enormous potential to contribute to economic prosperity, social cohesion and urban diversity. Internal migration is an essential and inevitable component of the economic and social life of the country, given regional imbalances and labour shortages and safe migration should be promoted to maximize its benefits. However, in the absence of a coherent policy framework and strategy, migration imposes heavy costs on human development through poor labour arrangements and working conditions of migrants and obstacles in their access to shelter, education, health care and food.

### Objectives of the study

1. To study the living conditions of the migrants at the destination.
2. To examine the establishment of urban occupations for rural migrations.
3. To provide suggestions and recommendations for the same.

### Review of Literature

1. According to Wenfai Wang, Rural-urban migration is both a socioeconomic phenomenon and a spatial process involving the movement of people from rural areas into cities, either permanently or semi permanently. At present, it occurs mainly in developing countries as they undergo rapid urbanization. Job opportunities created by industrialization attract the surplus rural labor to the cities to seek higher salaries through employment in the industrial sector. Rural-urban migration is widely considered an inevitable component of the development process, though it has a broad range of consequences and implications.



2. According Regine Fisher, Migration processes have been existent throughout all times and in all regions of the world. While the original triggering in former times had been the search for more favorable conditions and not yet or only sparsely populated living spaces, patterns of migration underwent many changes since industrialization. Migration processes have been existent throughout all times and in all regions of the world. While the original triggering in former times had been the search for more favorable conditions and not yet or only sparsely populated living spaces, patterns of migration underwent many changes since industrialization.

3. In his article "Economic Development with Unlimited Supplies of Labour", Lewis (1954) 121, developed the first model on rural-to-urban migration. This model was further extended by Fei and Ranis (1961) 122. This model is based on the idea of dual economy consisting of a rural agricultural sector characterized by under employment and an urban industrial sector having better employment opportunities. The model suggests that migration is an equilibrating mechanism which brings wage equality by transferring people from the labour surplus and low income rural areas to the labour deficit and high income urban centres.

### Impact of Migration

Migration is becoming a very important subject for the life of cities. Many opportunities and attraction of big urban cities pull large numbers of people to big metropolitan cities. The major impact of migration on the migrants are listed below:

#### Positive Impact

- The problem of unemployment is taken care.
- Migrants gets better job opportunities.
- The standard of living increases and thus migrants get better quality life.
- It helps to improve social life of people as they learn about new culture, customs, and languages, which helps to improve goodwill among people.
- Migration of skilled workers leads to a greater economic growth of the region.
- Children get better opportunities for higher education.
- The population density is reduced and the birth rate decreases.

#### Negative Impact

- Migration is one of the main causes of increasing nuclear family where children grow up without a wider family circle.
- Migration changes the population of a place; therefore, the distribution of the population is uneven in India.
- Due to absence of youth in rural areas, there is low development of rural areas.
- Due to lack of basic education and knowledge, they are unfit for urban jobs.
- Migration increased the slum areas in cities, which increase many problems such as unhygienic conditions, crime, pollution etc.
- Sometimes migrants are exploited in urban areas.

#### Conclusion

Governments around the globe have issued migration restrictions, including absolute bans on incoming travel. The International Organization for Migration recorded that as of June 2020, a total of 216 countries

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established over 45,300 travel restrictions to contain the spread of COVID-19. Migration has a prominent influence on any geographical region and it is recognized as one of the three basic elements (the other two are, fertility and mortality) of population growth of any particular area. Several times, lack of willingness, problems in adapting to the new environment, the complexity of the new local system, language obstacles, cultural inequalities, and other unfavorable experiences would induce distress to the migrants. Furthermore, over a period of time, it will have an adverse impact on the mental well-being of the migrants. It becomes difficult for the migrants under such adverse conditions to cope up with modernization, globalization, enhanced technologies and improvements in all the sectors. This relates to the mental health of the migrant and its relation to the economy. The mental state of mind of the migrants is a result of all the experiences from the place they have moved from to the new place of residence opted for. If a migrant carries excess attachment to his previous place of residence, he might not be able to adapt to the new environment, thereby reducing his overall impact on the purpose of migration, which may be, primarily contributed to better job opportunities. Reduced performance may lead to lower earnings and lower spending, in turn, reducing the overall quality of life. A better quality of life could have been possible had the mental block not existed.

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## **IMPORTANCE OF BUSINESS LOGISTICS PROCESS MODELLING IN MIDDLEWARE**

Asst. Prof. Wasim Kazi

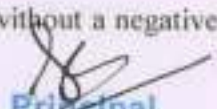
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### **Abstract**

*The scientist distinguishes its persuasions to anticipate "Middleware Application Development in Business logistics Process model". Consequently the reason for this exploration is enlightening the idea of "Middleware Application Development in Business logistics Process model". This investigation consolidates both essential and optional research techniques. In this manner, assembling and investigating the information done based on existing exploration. The significant target of this postulation is to develop a procedure for the coordination of middleware and management thoughts. The challenging part of this work has been from one viewpoint to the decent variety of accessible ideas and then again the way that emerging ideas and advancements are going to change all aspects of software improvement. The methodology of this thesis combines a fundamental supposition, a general system, and a particular architecture.*

### **Introduction**

The Middleware and Application Management Architecture (MAMA) is the particular architecture that is straightforwardly gotten from the general system. Six recommendations from the architecture a Meta Schema (object model), business model the Application Definition Language (ADL) for the detail of applications, a Schema and a Core Model with nonexclusive particulars for applications and the architecture itself, an Application Protocol, an Application Programming Interface (API), and a lot of Application Services to support applications. Furthermore, the MAMA depicts a method for the acknowledgment of circulated applications employing every one of the six recommendations. Every recommendation begins with explicit objectives and necessities. This empowers the substitution of the solid advances that have been created with other, progressively suitable or condition explicit arrangements without changing the architecture itself and without a negative

  
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effect on the other recommendations and innovations.

The particular architecture was actualized following the objectives of the system to show that they gave recommendations are an answer that is lightweight, open, brilliant, and service nonexclusive.

- Lightweight as the arrangement can be generally embraced by vendors and providers of various size and market entrance. This implies the arrangement consider regularly acknowledged principles previously embraced by service providers and network administrators.
- Open as the arrangement includes very much defined interfaces. Interoperability with legacy systems is a key issue for a smooth integration. This thesis mirrors the term open additionally to indicate that the market demands for a simple adaptation of new technology and interworking with other systems.
- Smart as the arrangements must mirror the intrinsically powerful viewpoints (especially for the membership, deployment, and meeting set up process of applications, services, and resources), enabling an adaptable adaptation to client prerequisites and administrator/supplier needs. This will is supported using meta-data storehouses all through the entire system life-time to give a complete information base improving multi-domain service provisioning and additionally in the activities/maintenance stage.
- Service nonexclusive as the arrangement is independent of the genuine services that are offered. It's not possible for anyone to anticipate if there is an executioner application for future services and which one this may be. The favored applications, services and resources will most likely vary fundamentally within various nations and distinctive social groups.

#### **Review of Literature**

Sridharan, et al. (2005) have assessed on Implementation of supply chain management and its effect on the estimation of firms. This paper outlined the contextual analysis of shoe makers Hershey and Nike and the effect supply chain

usage issues had on these organizations' worth. It is interesting to figure out how supply chain management software meant to boost firm esteem really caused supply chain disturbances and misfortunes for the firm; thereby creating a decline in association's worth and disappointment for the company's partners. Creators have recommended that an incredible consideration ought to be taken while implementing new SCM software arrangements. A cautious and appropriate evaluation of challenges in usage arising from complex SCM systems to follow variety of product assortments just as satisfactory testing ought to be endeavored to affirm that the new system would meet association's necessities. Untimely switching to new software can make bungles and have unfortunate outcomes.

### Key Aspects

This paper depicts another methodology for the support of appropriated applications. In any case, a few issues have been viewed as out of the degree for this methodology. These issues are security, testing, and apparatus support. Every one of them are significant for the determination and activity of conveyed applications. They have been introduced when fitting to show the spots where further investigation on these issues is fundamental. A few parts of security have been perceived in two recommendations of the architecture (Application Protocol and Application Services). In the two recommendations, an essential arrangement of security alternatives has been included. Testing is supported for the formal processing of ADL determinations with the executed parser. Further formal test methods have not been created. The support of instruments for detail, improvement, and deployment is constrained to the ADL parser and the representation service.

The fundamental aftereffect of this work is the end that a methodology that integrates essential ideas of center ware and management – contrasted with the cutting edge entryways between the two worlds, gives benefits in a wide range of areas. The unification of utilization, activity, and control with the errands of maintenance and administration minimizes the effort that must be spent for the mid-and long haul activity of an appropriated application. The independence of cement middleware and management advances improves the convey ability of applications. An application originator and developer can focus on its genuine undertaking – the acknowledgment of profitable applications instead of dealing with continually changing mechanical



issues. The effortlessness of the six recommendations of the architecture took into consideration a basic and lightweight execution that can be utilized in a wide range of situations, starting from little gadgets up to intricate and enormous service platforms.

## CONCLUSION

The major objective of this thesis is to build up a methodology for the integration of middleware and management ideas. Because of the present circumstance, which can be portrayed by interworking instead of integration, this work has investigated how management ideas can be applied to middleware.

Embedded into the ideas of I-driven Communication, this work has and related improvements have exhibited a path for the integration of management and middleware ideas. Starting with the identification of major exercises, trailed by the definition of a general structure and the determination of a particular architecture, a prototype execution has been created. It shows the integration of ideas from the two areas middleware and management.

The challenging part of this work has been from one viewpoint to the decent variety of accessible ideas and then again the way that emerging ideas and advancements are going to change all aspects of software improvement. The areas of application with their specific necessities this thesis perceives telecommunication, network computing, gadgets and wearables, and context-aware applications every one of these areas demand for integrated arrangements in request to advance the handling of applications, services, and resources. The methodology of this thesis combines a fundamental supposition, a general system, and a particular architecture.

The fundamental suspicion for this work was an away from of areas of concern and exercises of dispersed systems. Five terms that can be applied to middleware and management systems they spread all parts of a disseminated system: interface to clients and costumers (use, activity), necessities of network and service administrators (control), and long haul activity (administration, maintenance). In view of these definitions, the two major exercises of a conveyed system are distinguished as information mapping and system management. The two exercises are identified with a layered model that portrays applications, services, and resources. A methodology for the integration of middleware and management must support the mapping of

information among layers and the management of individual layers supporting use, activity, control, administration, and maintenance of a conveyed system.

The general structure offers ideas and rules. It depends on the introduced presumption and an assessment of target situations. The ideas of the structure spread objectives and prerequisites. The major objective of the structure is to give a circulated system an integrated instrument for activity and management. The prerequisites delineate significant issues, for example, technology independence, convenience, and versatility. The principles of the general system mirror the ideas within a multi-layered model. The theoretical model gives the premise to the advancement of a particular architecture. The model itself includes rules for four explicit issue contexts: applications, objects, services, and technology. The model sets the spotlight for a particular architecture on the planes respected to objects and services.

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ISSN 2277 - 5730  
AN INTERNATIONAL MULTIDISCIPLINARY  
QUARTERLY RESEARCH JOURNAL

# AJANTA

Volume - VIII

Issue - I

January - March - 2019

Peer Reviewed Refereed  
and UGC Listed Journal

Journal No. 40776



ज्ञान-विज्ञान-निमुक्तये

IMPACT FACTOR / INDEXING  
2018 - 5.5

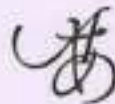
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## 13. Corporate Social Responsibility

Prof. Parul U. Mehta

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### Abstract

There is growing recognition that good ethics can have a positive economic impact on the performance of firms. Many statistics support the premise that ethics, values, integrity and responsibility are required in the modern workplace. For consumer groups and society at large, research has shown that good ethics is good business. This study defines and traces the emergence and evolution within the business literature of the concepts of values, business ethics and corporate social responsibility to illustrate the increased emphasis that has been placed on these issues over time. Two organizations that have successfully dealt with these issues were analyzed to identify the links among values, ethics, and corporate social responsibility as they are incorporated into the culture and management of a firm. This study identified the presence and implementation of values, business ethics, and CSR actions within the two organizations studies.

### Introduction

Many consumers and social advocates believe that businesses should not only make a profit but also consider the social implications of their activities. We define social responsibility as a business's obligation to maximize its positive impact and minimize its negative impact on society. Although many people use the terms social responsibility and ethics interchangeably, they do not mean the same thing. Business ethics relates to an individual's or a work group's decisions that society evaluates as right or wrong, whereas social responsibility is a broader concept that concerns the impact of the entire business's activities on society. From an ethical perspective, for example, we may be concerned about a health care organization or practitioner overcharging the provincial government for medical services. From a social responsibility perspective, we might be concerned about the impact that this overcharging will have on the ability of the health care system to provide adequate services for all citizens. The most basic ethical and social responsibility concerns have been codified as laws and regulations that encourage businesses to conform to society's standards, values, and attitudes. At a minimum, managers are expected to obey these laws and regulations. Most legal issues arise as choices that society deems unethical, irresponsible, or otherwise unacceptable. However, all actions deemed unethical by society are not necessarily illegal, and both legal and ethical concerns change over



time. Business law refers to the laws and regulations that govern the conduct of business. Many problems and conflicts in business can be avoided if owners, managers, and employees know more about business law and the legal system. Business ethics, social responsibility, and laws together act as a compliance system .

### **Company Stakeholders**

Company's stakeholders are the individuals or groups who are directly impacted by the business' operations and decisions, who are candidates for either potential benefits or harm . Traditionally, managers are intended to operate as agents for the company's stockholders, wherein the mission of the stockholders must be in accordance with that of the business .A good illustration for describing the principle of ethics is the comparison of human life to the life of animals in the jungle, where reasoned ethics are not defined the same way individuals would as compared to animals . Animals in the wild face conditions in which power, in many forms such as one's strength, speed, being cunning, as well as chance, dictate the length and quality of their lives. With the higher intelligence of humans, the possibility for the abuse of power is much more of an issue than for an animal's daily life in the jungle. It is an impact that can affect a society's life for a span of many years. In the light of this, the mission of ethics is to ameliorate the abusive use of power and reduce the negative impact of chance in the everyday lives of humans.

### **Scenario Today**

The world has undergone far-reaching change affecting all the main areas of human life in society (political, cultural, social, religious, ecological and, of course, especially economic too). This can be seen as the result of the development of communication and information technologies, the widespread implementation of liberalisation policies during the eighties and especially the aftermath of the collapse of the Communist regimes in the nineties. Although things had already taken this new course at the beginning of the seventies, following the first oil crisis, there is no doubt about the fact that the abovementioned factors accelerated such process and led to the current global economic climate, where the way in which business is done (as well as the composition and management of companies) is "new" or dramatically different from that we have known up to now. . And as it seems that citizens in advanced countries are increasingly demanding, we could say, without risk of contradiction, that CSR is here to stay; hence it should not be treated as just another sign of the times or fashion but as a new competitive weapon, a challenge for innovation, a call for companies and other organisations in civil society to design robust strategies. Nonetheless, when it comes to defining what Corporate Social Responsibility



means we are bound to come across different levels of maturity as regards motives and level of commitment from the various companies. However, this can all have a positive impact, especially in adverse conditions, albeit some ideas lack sufficient depth to warrant longterm survival.

Corporate Social Responsibility Organisations that operate in society help to determine or to slow down its economic and social growth. So it is logical to think that, just, just like any other entity, a company is responsible to the society that it belongs to and in which it operates. We can therefore say that: a) the global integration of corporate systems, public authorities, services and infrastructure, codes of practice and constraints aggravates the situations of inefficiency and insolvency, quality deficiencies and the many types of imbalance that can emerge in every manufacturing organisation. The repercussions do not only affect the survival of the individual organisation, but extend to the outside world by destroying the equilibrium of the network, the system (the chain) or the operating structure that the company belongs to. And this increases the responsibility of each unit in the system exponentially, making it more complex. Social responsibility has become more profound and complex because of the transformation from an economy based on monetary exchange between units that were at most poorly integrated, to an economy based on profound horizontal and vertical interaction between organisations; similar considerations can be applied to financing methods that are no longer channelled exclusively through banks (with the guarantees that sustained the relationship), but allow a direct, and much more risky, influx of financial resources from savers to companies. With the result that, in the case of entities that issue financial tools (on the global market), this increases out of all proportion the involvement of financiers who link their economies directly to that of the company financed, in the presence of quite significant asymmetries of information, which markets seem unable to reduce or to keep to an acceptable level of risk. c) We believe that these clarifications help us to understand that the people running our companies ought to have a strong, pregnant sense of the responsibility of managing the vital interests and savings of an ever-growing number of individuals, who have established a bond with the manufacturing organisation, trusting in the professional skills and competence of its managers and the validity of its strategic plan.

'Governments, activists and the media have become adept at holding companies to account for the social consequences of their activities', with the negative effects generated by this attitude. Corporate Social Responsibility (CSR) has emerged as an inescapable priority for business leaders in every country.' We are prompted to comment critically on the statements



quoted above; , because public opinion is now aware of the social damage caused by the activities of manufacturing organisations. Turning this around, it means that only systematic pressure from society can force companies to critically come to terms with the problem of identifying and implementing 'responsible behaviour'. And in fact 'Heightened corporate attention to CSR has not been entirely voluntary. Many companies awoke to it only after being surprised by public responses to issues they had not previously thought were part of their business responsibilities'. On the other hand, it is time for mental attitudes to change, and for people to learn to move on a strategic level to identify a positive and winning approach to the issues of ethics and corporate social responsibility. Ethical 'proclamations', as lofty as they are unfeasible, which translate into cosmetic behaviour, permeated with superficiality, often adopted by organisations with the sole scope of creating or building an image, are of no use to the company or to society . In the paper quoted, Porter states that the four prevailing schools of thought that justify CSR (moral obligation, sustainability, licence to operate and reputation) cannot be considered satisfactory because '... they focus on the tension between business and society, rather than on their interdependence. Each creates a generic rationale that is not tied to the strategy and operations of any specific company or the places in which it operates' . He therefore proposes thinking in terms of 'corporate social integration (rather than responsibility). This integration, designed to create values that are shared by business and the civil society, cannot be applied indiscriminately, but only by identifying a number of social problems to which business is able to make a significant contribution and from which it can also obtain the greatest competitive advantage. The idea of evolving the concept of 'social responsibility' towards the 'integration between the strategy of any specific company and the problems of the society in which it operates' appears entirely acceptable. It helps us to overcome the identification of 'social responsibility' with a charitable approach, with (more or less significant) support to specific social causes or the systematic management of the negative effects of the value chain. It suggests exploiting the positive effects of these activities and, above all, of identifying and implementing '... a small number of initiatives whose social and business benefits are large and distinctive' . In other words, according to Porter, a 'socially integrated' company does not limit itself to incorporating in its strategies decisions designed to ensure that the activities making up its value chain do not harm society, but also seeks out and develops investments that can generate important benefits for society while increasing its competitive advantage and raising its performance. Analysis of the examples that Porter uses to clarify his theories clearly reveals that they refer to the strategic planning of 'specific' measures that make it possible to solve social



problems, and simultaneously lay the foundations to expand their business. Where these possibilities emerge, where 'social investments' also generate positive economic benefits for the organisation, or are instrumental to the development of its activities, the author believes that the 'social' element is incorporated into the creation of value for stockholders. The company therefore pursues social integration by seeking (and implementing) synergies between the growth of society and the growth of its own business.. The need to conceive relations with the many components of society as a vital condition to guarantee the viability of the organisation and, consequently, the need to develop winning relations with each of the parties involved in manufacturing activities, has been expounded in the work of our teachers, starting with Gino Zappa. On the other hand, considering the company as a system of economic forces (men and funds) has constituted the logical premise to assign strategic significance to the expectations and hopes of the parties that cooperate to achieve the manufacturing goals inherent in the different types of company. A virtuous approach to the activities of a business (or rather, of businesses in general), which can be summed up as the search for long-term balance, for behaviour capable of creating and maintaining a fabric of stable, fruitful relations with the parties that surround the organisation, is a key element of Italian business. To confirm this, we must bear in mind the concept of 'economic-ness' (or economic productivity) proposed by Onida, as a firm's aptitude to remunerate manufacturing factors permanently and conveniently to keep them closely aligned to its own economy . This conception includes conditions conducive to behaviour that produces benefits not only for stockholders, but for all the parties that interact with the organisation or are part of it; the organisation is a hub for the creation of wealth for the entire community. On the other hand, irresponsible behaviour has negative repercussions in terms of jobs lost and harm done to different categories of parties involved. The phrase 'convenient remuneration of the manufacturing factors' must be suitably interpreted in a modern key in order to define its meaning and understand its significance. Obviously we are not referring just to 'monetary remuneration' of the parties that guarantee the availability 'of manufacturing factors' (workers, suppliers of goods and services, financiers bound by constraints of ownership or loans), because this approach would be typical of a purely contractual relationship. On the contrary, we refer to the manner in which the fabric of relationships between the parties listed above and customers should develop, relationships that should evolve according to cooperative (collaborative) logics, establishing a close, permanent dialogue with these parties, designed to create knowledge and to establish the conditions for the relationships to evolve. The importance and significance of the theories that we have briefly summarised as the heritage of our view of business are very



different: the manufacturing organisation focuses its strategic vision on the inescapable need to suitably and stably examine the expectations of the parties that collaborate with it in the conduction of its manufacturing activities. Employees, suppliers, financiers, customers and society are the interlocutors with whom it is indispensable to create the organisation's future, organising and maintaining relationships based on collaboration and partnership at all stages of value creation. Investing in stable and profitable relations with the parties listed above is a strategic choice that makes it possible to move to seek a lasting equilibrium, to obtain profits compatible with survival, and to promote the image; it also makes it possible to refuse short-term logics, the striving for maximum profit for the controlling capital and the externalisation of costs and losses over every other party. True social integration is not achieved only by implementing strategies that simultaneously pursue the goals of rendering a service to society and achieving economic benefits for business. In fact, the implementation of these specific strategic choices, which seem to be competitive strategies, could easily coexist with absolutely irresponsible behaviour towards employees, minority stockholders, financiers, suppliers and customers who are marginalized in various ways by the organisation's goals. Social integration is achieved if and to the extent that the organisation's strategic logics include behaviour designed to create every possible synergy between the parties that share responsibility for the manufacturing function in the broadest sense of the term. This behaviour makes it possible to raise the levels of awareness and performance and this would certainly have economic, cultural and social benefits that would determine not only an increase in profitability, but would also affect parties involved in any way in the organisation's activities. As a result, profits would increase in a long-term perspective and a dimension that is not exclusive but compatible with the systematic improvement of the conditions of all parties and of society. It therefore appears necessary to separate lines of behaviour which often t

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ISSN 2277 - 5730  
AN INTERNATIONAL MULTIDISCIPLINARY  
QUARTERLY RESEARCH JOURNAL

# AJANTA

Volume - VII

Issue - IV

PART - I

October - December - 2018

Peer Reviewed Referred  
and UGC Listed Journal

Journal No. 40776



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## 21. Gender Inequality and Women Discrimination

Prof. Parul U. Mehta

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### Abstract

Men and Women are two wheel of a cart. Female of our country have faced the discrimination throughout the ages now and still to be continued till today and still exists in various form. Usually, discrimination is influenced by cultural norms and tradition, religion, region etc. Biologically and sociologically both are assigned different role. Physically a female role is to look after house, children, family, and relatives and on the other hand men are made for bread earner, for hardship and for struggle for earning. Well all these thinking made our women weaker and deprived from basic things. Both are equal in human right. Women are discriminated in this male dominating society. As a result most of women are unable to understand their own right and freedom. They are not free in this so called "SOCIETY". Thus discrimination not only hamper women future but also impedes the country growth.

### Introduction

In our country, a woman holds a unique and important position in society. We worship women in many forms and also are respected in the norms of deities for eg: Sara Swati, Durga, Lakshmi, Kali and Chandi. It means we worship women by different names. From the ancient time it is well known that they are most respectable person in the family. There is well and reputed ancient saying which describe or shows the importance of women, they are as follows:-

"Ya Devi SarvaBhuteshu, MatrirupenSansthithe, Namastasya, Namastasya, Namastasya, Namoh, Namah".

Well these ancient words clearly shows that women is the another name of goddess as they deserve respect. Earlier women are having a respectable position in society. They perceive equal right over everything as men are having. They are having equal opportunity in religious sacrifices. Now in today's scenario these words have no meaning. Women are not treated equally as they deserve. They need equal respect too because somewhere women are losing their status. They are considered inferior section of our society. This is the reason that most of the women



face discrimination in this society. Our society and law of nature has accorded different status and role to men and women.

### Gender Discrimination

India has witnessed gender inequality from its early history due to its social, economic and religious practices that resulted a wide gap between the position of men and women in the society. How we can forget that men and women are the two wheels of a cart whose equal participation is needed in nation progress. Without the development of one we cannot imagine the development of other. Men and women are the two halves of humanity who need equal support and cooperation and without the one; another one cannot reach up to the excellence. Women face discrimination right from the childhood. They are discriminated in every field. A primary way that parents discriminates their girl children in everything. Mostly illiterates people practices this evil. Education plays a major role in removing gender discrimination from the society. In India we have many people who are happy on the birth of a son and remain unhappy on the birth of a girl child. They did not believe in educating their daughter. Educating women is the prime factor to combat gender discrimination and for the upliftment of women. Our people of Indian society prefer sons over daughters on everything for example if they doesn't have a son then who will look after their family, who will give them food in old age, who will forward their family hierarchy and so on. Birth of a son in a family celebrated with lots of happiness whereas on the same hand birth of a daughter celebrated with lot of sorrow and considered as a burden of a life. Sons are always demandable for these things then consequently, women accorded lower status in the Indian society and then again the process of gender discrimination takes place. Women in India face discrimination in every dimensions, either it is social, economic or political. They had an inferior status over all. Gender inequality prevails in work, education, allocation of food, health care and fertility choices. Many developing countries including India have displayed Gender inequality in education, employment and health. Even everyday through different medium we heard news about the gender discrimination going on in schools, societies everywhere. High levels of gender discrimination are seen against women in the provision of health care, nutrition, education, in Northern and Western India. From health and nutrition point of view girls are more likely to be malnourished than boys both in northern and southern states. This is one of the eg. Of gender discriminated in health. Discrimination of girls in nutrition, preventive and curative health care seeking have an impact on morbidity and mortality. So, from



the above explanation it is clear that women are discriminated on different grounds. III. Discrimination Faced By Women Through Ancient Time Till Today: Women life is full of complication. They are not free in this so called male dominating society . Their life starts with discrimination and end with discrimination. Hence , there are some different faces of discrimination which they have to live with it:

1. Sati Pratha
2. Widow marriage
3. Early marriage
4. Dowry
5. Domestic violence
6. Female infanticide
7. Female foeticide
8. Denial of education
9. Discrimination in food, clothing, and shelter
10. Less respect in family and society
11. No decision –making power
12. Preference of son
13. Gender biasness
14. Social injustice especially towards women.

Solution How We Can Lower The Gender Discrimination Are As Follow:

1. Remove gender inequality from home and then from society.
2. Providing equal education to girls and boys
3. Giving women equal opportunity in social, economic and in political arenas.
4. Create more social awareness in society and in nation.
5. Most important thing is to create awareness among the parents so that they can understand the importance of girls.
6. Women should be aware regarding their right.
7. Changes should be made in mindset of people of lower section as well as higher section.
8. Women should have decision –making power in the family.
9. Women empowerment is more necessary today.

  
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10. There should be a strong focus in women's human rights, equality, choice, autonomy and reproductive rights. Gender equality and women's human right must be central be central to all goals.
11. As individuals, women must have access to financial resources, income opportunities and equal participation as informed decisions makers at all levels.
12. Women should be more aware about the government schemes and its benefits so, that they can utilize it properly and timely.
13. Changes are needed in the societal norms and the mind-set of the people about women and understand the emerging roles of girls and women for the development of nation.

#### **Factors for paucity of females in India**

1. Higher mortality of females (young girls, maternal mortality, female infanticide)
2. Change in sex ratio at birth (Because of sex selectivity induced abortions) is becoming more and more favourable to men.
3. To a certain extent differential under counting (however differential under counting of girls cannot explain the decline in child sex ratio during 1981-91 and 1991-2001.)

#### **Maternal Mortality Rate**

Maternal mortality refers to deaths due to pregnancy related causes. The maternal mortality rate is very high in India (437) in 1994. It shows an increasing tendency. The high rate is attributed to unwanted, unplanned pregnancies, malnutrition, lack of regular medical consultation, lack of knowledge of health care, illiteracy, poverty less access to medical care in proper time women's health in India states that India accounts for almost 25 per cent of world's maternal deaths and number of pregnancy related deaths in rural areas are still highest in the world. Nutrition survey in India, indicates that majority of women in India suffer from anemia and other nutrition deficiencies. A number of children are suffering from health diseases. The maternal mortality is high in India because of social and economic factors. Most of these deaths are preventable because it is only reflection of women's nutrition, poor health states and high fertility of poor access to utilization of health seminars etc., The accessibility and availability health provides is one of the important factors that determinate maternal mortality.

#### **Age at Marriage**

The age of marriage is very low in India. Universality of marriage and child marriages are very much prevalent in India. Even though Sarada Act was passes as early as 1929 with a



view to eliminate child marriages and uplift the dignity of women still 50 per cent of the women in the country are getting married less than the legal age of marriage (18 years). The prevalence of spinster ship is very less in India since it is associated with social stigma. Even women who are physically and mentally handicap also get marry for some reasons or the other. Though the absolute increase in the age of marriage is high as compared to males still there is need for increased age of marriage for men in India as it is associated with social and economic development of the women. He recommended that women should not get married between the ages of 16 and 20 and marriage is made compulsory between these ages. In ancient Spārtha, marriage considered as an institution created by the legal and political system to provide the state with inhabitants and citizens. The real purpose of marriage was procreation of children. Celibacy was punishable by law and denounced in public. Athenian customs and laws encouraged frequent child bearing. When over population occurs Greeks encouraged abortion and exposure to new born babies leading infanticide. Traditionally the Hindu religion has laid stress on marriage and begetting of children. Even today marriage is universal. A man after Brahmacharyam (a period of pursuit of knowledge as student) enters Grihasthasharam by getting married. The aims of Hindu marriage are Dharma, Praja (progeny) and Rathi (pleasure). For the women marriage is essential because though a man goes through several sacraments throughout his life, marriage is only sacrament that she is allowed. Procreation is the second aim of Hindu marriage and brining forth a son is necessary since putra is needed to save parents from Punnaminaraka (Hell). Daughter is only desire because kanyadanam adds to the punya of the parents. The newly married Hindu couples have therefore received blessings from their elders "may you have eight sons and five daughters". Then itself there is lot of discrimination between in the possession of getting children. Till recently the Hindu could legally have more than one wife, one of the main reasons for securing the second wife being childlessness.

#### **Early Child Bearing and Other Social Factors**

Early child bearing is associated with high risk of pregnancy since women will not attain proper physical and mental maturity by that time. Spontaneous abortions, fetal deaths are very high among women getting married early. The prevalence of primary sterility is also very high among women marrying below 18 years of age. Early child bearing is the one of the reasons for high maternal mortality in the country. Fertility is very high in India, as compared to other developing countries. Greater frequency of births will lead to higher maternal mortality. Several



studies show that maternal mortality is high among women having high parity. Spacing of children is associated with less maternal mortality. More the spacing less the risk of maternal mortality and vice versa. The postpartum amenorehea is also very low in India. The tradition of breast-feeding the child is slowly disappearing and most children now a days are bottle fed rather than breastfed. Most of the deliveries take place at home and not in the hospitals. Hospital deliveries are safer as compared to home deliveries. Most of the deliveries are attended by local Mantrasaani or relative rather than a doctor or a nurse. The umbilical cord is being cut by traditional knife and not by any sterilized material. There is proper pre-natal or anti-natal care. Since female literacy is very low many women do not have the knowledge of conception, child bearing and rearing. They do not know how a child is born. The human anatomy and physiology is not at all known to many women in the count. Instead taking proper pre-natal and anti-natal care they depend on God for every thing thus all these factors led to high maternal mortality in the country which in turn reflected in the low and declining sex ratio .

### **Feticide**

A number of factors including neglect of female infants and children and greater male rather than female access to improved health care and education are responsible for declines in sex ratios. The decline in sex ratio at birth is due to the practice of female feticide (identifying the sex of the fetus and Killing) and practice of female infanticide that killing of an infant because it is a female. Though foeticide is a recent development, female infanticide is much longer history in India. Abortion: Abortion is as old as man. Both spontaneous and induced abortions were prevalent for long time India. Because of high incidence of abortion, women's health is affected. Even though the risk associated with normal abortions is not very high, but repeated abortions are associated with high risk of mortality and morbidity. Female foeticide is of recent origin in our country, since the technology for identifying the sex of the fetus has come into use only recently and the necessary facilities are confined to mostly to urban areas.

### **Female Infanticide**

Murder or deliberate neglect of infant to induce death has been known to occur to many human societies across space and time. The wide spread practice of infanticide in 19th century in India was extensively documented in the literature on British India, especially in North India. Even though female fetus is biologically stronger than male fetus in practice there are less girl children than male children. Female infanticide has spread widely in rural areas. The practice of



female infanticide cannot be tackled in isolation. It is an extreme and particularly reprehensible form of violence against women in our society. In the long run only a broad and successful movement to transform the structure and policies of our economy and society in a democratic direction can eliminate all forms of violence against women. To tackle the problem of over population Plato recommended infanticide, exposure and abandonment of deformed infants on grounds of eugenics. Infant Mortality: Infant mortality is considered to be a fairly sensitive index of the health condition of population in a society, it is affected by both biological and environmental factors. Apart from genetic factors, the age of the mother, order of birth, spacing of children play a very significant role in determining the level of infant mortality in society. Health care is very poor among female children as compared to male children leading to high infant mortality among female children. the decline in infant mortality is a precondition for acceptance of small family norm in the country.

#### **Child Mortality**

Child mortality refers to mortality in less than 5 years of age for 1000 live births. Childhood deceases, child malnutrition, lack of safe drinking water, are some are the reasons for child mortality in India. The child mortality rate is very high among female as compared to male children. during the period 1979-81, the male child mortality was 41 as against female mortality of 44.8 similarly during 1989-91 the male child mortality was 26.3 as against 26.9 among females in India. There exists clear discrimination in child mortality between male and female children and there is every need to curb the same. Son Preference: In patriarchal society there is strong son preference. The desire is in line with aspirations emerging from an increasingly consumerist culture leading to practice of female foeticide.

#### **Family Planning Acceptance**

Women bare gigantic share of family planning burden especially in the rural India. The complications arising after tubectomy and IUD and side effects of oral pills have further shackled the health of the rural women. Male members are not coming forward to share the burden of family planning. There is a myth and fear among people that men will become impotent by undergoing vasectomy operation. That is most of women along care under going family planning operations. That is most of the women along are under going operations. Due to poverty some women are becoming victims of STD, TB, Goiter, etc. Thus, women's health is affected finally leading to low sex ratio in the country.

  
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### Under Counting of Women

One of the main reasons for gender inequality in India may be under counting of women in India. There is lot of social stigma associated with counting of women. The information with regard to female members of the family is mostly kept secret as compared to men. There is lot of bias and under reporting about women due to cultural factors. In a family where there are only daughters the possibility of under reporting is very high. If they are divorced women or widowed women in the family, the possibilities of under reporting are also high. Thus, under counting is one of the main reasons for enumeration of low females in the country. Thus all these factors put together has led to gender inequality in India. There is need to empower the women in India by bringing changes in the reproductive health of women. Also there is need to empower the women through social, economic and political measures. Social Inequalities: Women are discriminated against men historically in terms of education, health and social justice. Education plays a crucial role in improving the possibilities for personal growth. Similarly, cultural norms, values, and customs are no less important in determining the women's life choices and physical and mental well being. The linkages between the culture, women's education and health are important to improve the status of women in the society. Literacy: Literacy is the crucial social sector component and women are totally neglected until recent times in this sector. Illiteracy is a root cause for all other types of discrimination

In 1958 Government of India appointed a committee on women's education in order to recommend special measures to bridge the gap between boys and girls at the primary and secondary levels. The national policy on education 1968 also laid emphasis on removal disparities in education opportunities to women. Education of women can be affective tool for women's empowerment. The draft national policy for empowerment of women envisaged that measures will be taken to eliminate discrimination eradicate illiteracy, increase enrolment and retention rates and improve quality of education among women. There is need to implement measures to develop educational standards, taught the basics of primary health care, environmental sanitation use of safe drinking water and reproductive health care. There is every need to built positive attitudes among women. Separate schools, colleges, and other higher education institutions may be started exclusively for women, for educational purposes. These measures will help to increase literacy and education among women in the country.



### Women and work participation

In the west before industrial revolution the roles of men and women are well defined as man for plough and the women for the hearth. But, today situation has changed and many women gainful employment, though men have not taken house keeping. The roles and status of individuals affects the demographic situations. As per ILO report women constitute roughly 50 per cent of the total population, 33 per cent of labour force and perform 66.6 per cent of total work hours. They earn only 10 per cent of total income and less than 1 per cent of world's property. Lack of ownership rights insecurity in employment, under employment; extended hours of work are the common sticks characters of the Indian women. Most of the Indian women are engaged in domestic work mostly non-remunerative in nature. They work in organized sector and paid very less.

### Conclusion

The paper has broadly discussed the issue of gender inequality. Empowerment is both a means to an end and an end in it self. The focus on empowerment has given a new emphasis to the building of economic and social capabilities among individuals, classes and communities. It is theories of social change in particular, a change from a hierarchical to and egalitarian type of society. It is based on democratic society, which is based on recognition of equal rights to all individuals in its place. Empowerment appears to be an alternative path for dismantling the old structure and putting new one in this place. Empowerment is to change the society through re-arrangement of the power. So there is a need for empowerment through civic, political and social rights of citizens.

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ISSN 2319 - 359X  
AN INTERNATIONAL MULTIDISCIPLINARY  
HALF YEARLY RESEARCH JOURNAL

# IDEAL

Volume - VI

Issue - II

Part - I

March - August - 2018

**Peer Reviewed Referred  
and UGC Listed Journal**

Journal No. 47026



ज्ञान-विदान विमुक्तये

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## 10. Microfinance and Rural Trade Linkages

**Dr. Jitendra K. Aberkar**

Research Scholar, K.P.B. Hinduja College of Commerce

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### **Abstract**

A Self-Help Group is a socially and economically homogenous group of 10 to 15 people who voluntarily come together to achieve common goals. Up to 2006 in India 22 million SHGs were financed by the banks. A total of 165 million poor people have gained access to bank credit. More than 90% of members involved are women. SBI has given credit to 11 lakh SHGs, most of them are women SHGs. Micro-finance has emerged as an important tool for improving and vitalizing the economy by reducing the poverty. SHGs help the poor households to realize their dreams by engaging them in some economic activities which can give some return on investments.

### **Introduction**

Rural markets in India constitute a wide and untapped market for many products and services, which are being marketed for the urban masses. Rural Marketing is the process of developing, pricing, promoting, distributing rural specific goods and services leading to exchanges urban and rural market, which satisfies consumer, demand and achieves organizational objectives. Most of the women belonging to the SHG take up economic activities related to agriculture and allied activities. The main activities are vegetable and flower cultivation, milk and milk products, handicraft and handloom production. Public private partnership is adopted in promoting opportunities for SHG members by accepting them as dealers for the sale of products manufactured by MNCs. The companies in return help the SHGs in giving training in finance management, packaging and pricing of the products. These methods can be adopted by all SHGs, which can empower them economically which in turn can empower their members. One of the SHGs of women is formed to enable women below poverty line to have an access to micro finance so that they can live with dignity. Bridge Trust an NGO, has started and motivated more than 4000 poor women in Thane district to form 370 SHGs. These SHGs are formed by the women belonging to below poverty line for mobilizing, savings and the habit of thrift is taught to them through educating them. These SHG take up projects such as



starting micro enterprises, and income generating activities such as goat rearing, poultry, carpentry, masala and papad, candle making, vermin composting etc. Thus SHGs help the women for economic empowerment

#### **Review Literature**

According to Rural Marketing Association of India (RMAI) rural India represents the single largest potential market and accounts for 53% of FMCGs and 59% of durables sale in India with 12.2% of the world's population.

One of the study made by Dr. K.C. Sharma high lighted about the challenges and status of micro finance in India. He has specifically explained the different dimensions of micro finance such as out reach, sustainability, impact and regulations in Indian context. Mr. Aloysius Fernandez the Padmashree awardee who pioneered SHG movement in Bangalore in 1980s is of the opinion that micro finance can play a crucial role in development of rural India. He being the promoter of an SHG called Myrada got about Rupees one million from NABARD to train the members of SHG and match their savings. He says micro finance can play a crucial role only when poor get access to resources, market, political power, confidence, management skills, and social class.

Another study made by Dr. Kishore C. Padhy, Director, Institute of Management studies Bhubaneswar, in Orissa concluded that 96% of members of the SHG are women and they could avoid money lenders very easily.

Narayana Reddy V., Vijaya Kumar, Nalini B. in their book 'Women in Development: Challenges and Achievement(2005) states that Self Help Groups enhance the quality of status of women's participants decisions makers and beneficiaries to take active part in the socio-economic progress of the nation with the help of microfinance rendered to them. Neeta Tapan in her book 'Micro Credit, Self Help Group and Women Empowerment' (2010) suggest that Microfinance provide a practical and workable solution to the deep rooted problem of poverty by delivering financial services to the needy women's of India.

#### **Objectives of the Study**

The main objectives of the study are:

1. To study the functions of SHGs in Rural trade.
2. To find out the outreach of micro finance in India and study the changes that took place in the economic status of the SHG members after credit linkage with the bank

3. Also to find out the limitations of SHGs in financing.

**Features of SHGs:-**

- Small savings will be collected which ensures the habit of thrift among the customers. This is true especially in the case of women customers.
- 98% of the members make savings regularly as per the norms given by SHGs.
- Majority of consumers in India about 90% of members of SHG are women and they are very prompt in repayment compared to their other counter part.
- It is formed with simple rules.
- The end use is not so rigid which makes the facility quite interesting.
- Micro financing is a most effective strategy to neutralize poverty and SHGs are the medium through which savings can be mobilized.
- SHGs improve the self confidence and self esteem of members.

**Structure of Micro financing in India**

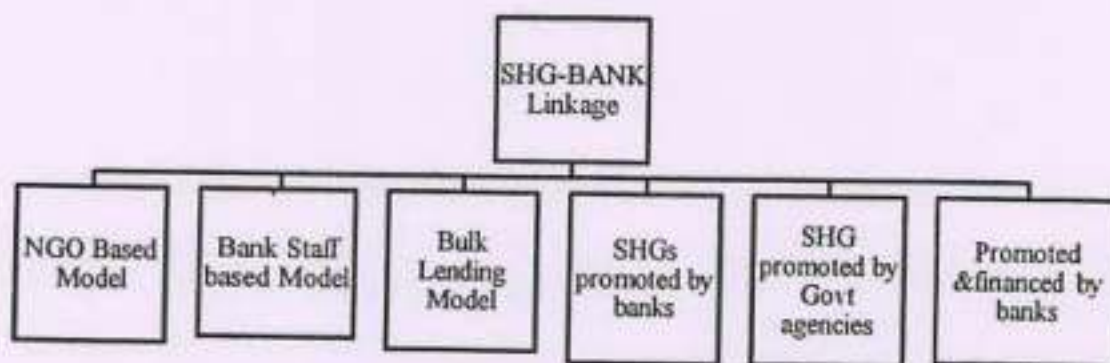
**Some Statistics:**

In the year 1990 the micro financing has started with few million dollars which risen to Rs. 20 billion dollars by the year 2007. The data available from NABARD web site, the Microfinance Information Exchange report and the reports of Sa-Dhan shows that about a thousand micro finance institutions (MFIs) have reached 14.1 million people, with an outstanding loan portfolio of Rs.59.5 billion. Where as 3.48 million self help groups (SHGs) with a membership of 58 million, have been linked to banks with an estimated loan portfolio of Rs. 80 billion. These groups have also accumulated a savings of Rs 35.1 billion with the banks.

In India the SHG –Bank linkage is the largest single micro finance program which has got an outreach of 59.5% in the year 2008. These SHGs are essentially informal associations of 10-20 people formed with a common objective, raising and managing their collective savings for the benefit of all members. According to NABARD, the number of participating banks in the SHG linkage was 585 that included 44362 branches of commercial banks, 158 RRBs and 340 co-operative banks. The banks will monitor the functioning of SHGs and evaluate them. On this basis banks give credit about four times of the savings of SHGs. The savings bank account as well as the loan account will be maintained by the bank in the name of the group.



The SHG- Bank linkage can function in three different models which can be represented diagrammatically as follows :-



(Source: Researcher's own Contribution)

**NGO based Model:** In this model the NGO will be taking initiative in forming the group and connecting them with the banks. Banks will be giving loans and advances to the members of the group through NGO.

**Bank staff Based Model:** Under this model the bank staff themselves promotes the group and do the needful for the members. The RRBs have done commendable achievement in micro financing through this method.

**Bulk Lending Model:** According to this model groups are promoted by NGO and Micro finance Institutions (MFI). The NGO- MFI group will raise bulk amount of loan from the bank and banks charge some fee from the group while disbursing loans.

All these methods are working very well. But NGO based system is working with great success if the NGO is strong. How far micro finance will be suitable in the long run depends on quality of SHGs, rate of interest charged, and the subsidy offered by the Government. As per Bharat Microfinance Report of Sa-Dhan in March 2008, the 223 member MFIs of Sa-Dhan had an outreach of 14.1 million Clients with an outstanding micro finance portfolio of Rs.5954 Cr.

NABARD launched the Micro Enterprise Development Programme (MEDP) for skill development in March 2006. The basic objective was to enhance the capacities of matured SHGs to take up micro enterprise through skill up gradation. During 2007-08 394 MEDPs were

conducted covering 9182 SHG members on activities like bee-keeping, mushroom cultivation, horticulture, floriculture, vermi-compost etc.

#### Conclusion

Microfinance refers to small savings, credit and insurance services extended to socially and economically disadvantaged segments of society. It is emerging as a powerful tool for poverty alleviation in India. India falls under low income class according to world Bank. It is second populated country in the world and around 70% of its population lives in rural area. 60% of people depend on agriculture as a result there is chronic underemployment and per capita income is only \$ 3262. This is not enough to provide food to more than one individual. The obvious result is poverty, low rate of education, low sex ratio, and exploitation. The poverty reduction has become the object of unprecedented attention at national and international level. The scheme of Microfinance has been found as an effective instrument for lifting the poor above the level of poverty by providing them increased self employment opportunities and making them credit worthy. Thus the concept of microfinance gained growing recognition as an effective tool in improving the quality of life and living standards of poor people.

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ISSN 2277 - 5730  
AN INTERNATIONAL MULTIDISCIPLINARY  
QUARTERLY RESEARCH JOURNAL

# AJANTA

Volume - VII Issue - III Part - III July - September - 2018

Peer Reviewed Referred  
and UGC Listed Journal

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

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2018 - 5.5  
[www.sjifactor.com](http://www.sjifactor.com)

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## 17. Women Empowerment and Social Change

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### Abstract

*Microfinance refers to small savings, credit and insurance services extended to socially and economically disadvantaged segments of society. It is emerging as powerful tool for poverty alleviation in India. India falls under low income class according to World Bank. It is second populated country in the world and around 70% of its population lives in rural area. 60% of people depend on agriculture as a result there is chronic underemployment and per capita income is only \$ 3262. This is not enough to provide food to more than one individual. The obvious result is poverty, low rate of education, low sex ratio, and exploitation. The poverty reduction has become the object of unprecedented attention at national and international level. The scheme of Microfinance has been found as an effective instrument for lifting the poor above the level of poverty by providing them increased self employment opportunities and making them credit worthy. Thus the concept of microfinance gained growing recognition as an effective tool in improving the quality of life and living standards of poor people.*

*Keywords: Microfinance, Self Help Groups, Empowerment.*

### 1.1] Introduction

Microfinance has its genesis in the Grameen Bank founded by professor Muhammed Yunus in 1976 in Bangladesh in the aftermath of the severe famine in 1974. The model used group guarantees and peer monitoring, developed compulsory savings mobilization among groups of poor people and had decentralized and cost effective, market oriented operations for lending to the poor. In India self Help Groups have been promoted as a channel of microfinance. SHGs were first started in the eighties by NGO who disbursed small loans to groups of poor women as tool to empower them socially, politically as well as financially. In India more than 70% of the population lives in villages and most of these villages are underdeveloped. Research and development sector in our country brings number strategies in favour of these people every



year. Implementation of these technologies in the rural sector can alleviate poverty create employment opportunities and generate good growth. However for implementing these technologies micro financing through public and private sector agencies is the need of the hour. Microfinance can be a critical element of an effective poverty reduction strategy. Improved access and efficient provision of savings, credit and insurance facilities enable the poor to smoothen their consumption manage their risks better, build their assets gradually and develop their micro enterprises.

#### **Objectives of the Research Study**

- To Study the scenario of SHGs , women Empowerment and impact on poverty reduction in India.
- To Study the Marketing of Microfinance products in India.

#### **Role of Micro Finance Institution**

##### **1. Poverty reduction tool**

Micro finance can be a critical element of an effective poverty reduction strategy. Improved access and efficient provision of savings, credit and insurance facilities in particular can enable the poor to smooth their consumption manage their risks better, build their assets gradually and develop their microenterprises. Microfinance is only a means and not an end. The ultimate goal is to reduce poverty. Government, N.G.Os and other financial institutions have introduced various welfare schemes and activities to reduce poverty. Microfinance, by providing small loans and savings facilities to those who are excluded from commercial financial services has been developed as a key strategy for reducing poverty throughout the world.

##### **2. Women Empowerment**

In rural areas women living below the poverty line are unable to realize their potential. Microfinance programmes are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women empowerment. The self help groups of women as sources of microfinance have helped them to take part in development activities. The participation of women in SHGs made a significant impact on their empowerment both in social and economic aspects. Micro finance can provide an effective way to assist and empower poor women, who make up a significant proportion of the poor and suffer disproportionately from poverty.



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### 3. Self Employment

Poverty reduction through self employment has long been a high priority for the government of India. Microfinance is an experimental tool in its overall strategies. Most of poor people manage to optimize resources over a time to develop their enterprises. Financial services could enable the poor to leverage their initiatives, accelerating the process of generating income, assets and economics security. However conventional finance institutions seldom lend down market to serve the needs of low income families and women headed household. Therefore fundamental approach is to create the self employment by financing the rural poor through financial institutions.

### 4. SHGs- bank linkage programme

Indian micro finance is dominated by the operational approach self Help groups (SHGs). The approach is popularly known as SHG-Bank linkage model. This model is the dominant model initiated by the NABARD in the early 1990s. Today the SHG model also links the informal groups of women to the mainstream system and it has the largest outreach to micro financial clients in the world. SHGs comprise a group of 15-20 members. The groups begin by savings that are placed in a common fund. The Linkage programme combines the flexibility, sensitivity and responsiveness of the informal credit system with the technical and administrative capabilities and financial resources of the formal financial sector, which rely heavily on collective strength of the poor, closeness of effective social mobilization functions contributing to an overall empowerment process.

### Case study of Sabeeya Khanam

Sabeeya Khanam is a 23-year-old unmarried woman who lives in JC Pura, which falls under the operational area of the NGO, Janaspandana. She is an active member of Janaspandana's local Self-Help Group (SHG), Stree Shakti. She saved Rs. 100 per month with Stree Shakti. Sabeeya has studied up to 10<sup>th</sup> class. Her family consists of her father, mother and three siblings. Her father Rashid Khan is a tailor and earns Rs. 1500 a month, which is not sufficient to feed and clothe a family of six. The family does not own any agricultural land.

The local bank agreed to give small loans to deserving Stree Shakti members provided they had taken entrepreneurship training. Janaspandana approced ICVK and requested them to conduct an Aspiring Entrepreneurs Workshop (AEW) for its SHG members. At the workshop, Sabeeya was highly motivated. She actively participated in the training programme. Her business



plan presentation in the group was very good and she won the second prize. She was also awarded a certificate of course completion. By the end of the workshop, Sabeeya had decided to start a business of making beedis out of her home. Sabeeya submitted her business plan for home based Beedi making unit to the local bank and received a loan of Rs. 15000 from the bank. Stree Shakti Sangha stood as the guarantor. Sabeeya started home based Beedi making unit in JC Pura. Her family helps her in making beedis. Day by day her business grew. As of now, Sabeeya makes a profit of Rs. 6500-7000 per month. She has repaid the bank loan in monthly installments. Thanks to Sabeeya's business, the financial situation of the family is very much improved and they are able to meet their day-to-day requirements quite comfortably.

### **Scenario of SHGs , Women Empowerment and Impact of Poverty Reduction**

The Case study have shown that on the whole, the SHG programme has resulted in positive developmental outcomes and also lead to women's empowerment. Linking SHGs with bank finance has been identifies as a key tool towards achievement of holistic inclusive growth.

A Study on Commercial aspects of SHGs bank linkage programme in India commissioned by NABARD indicated that some of the intangible social benefit due to the vibrancy of the SHGs movement was the self confidence among women, empowerment in community development, improved women's literacy drastic increase in school enrolment decline in population growth vaccination of children improved sanitation and drinking water, changes in the attitude of men, reduction in smoking and drinking, voicing of objection against child marriage and the practice of dowry.

### **Marketing of Microfinance Products in India**

#### **1. Contract Farming and Credit Bundling**

Banks and Financial institutions have been partners in contract farming schemes, set up to enhance credit. Basically this is a doable model. Under such an arrangement, crop loans can be extended under tie-up arrangements with corporate for production of high quality produce with stable marketing arrangements provided and only provided- the price setting mechanism for the farmer is appropriate and fair.

#### **2. Agri Service Centre – Rabo India**

Rabo India Finance Pvt Ltd has established agri service centres in rural areas in corporation with a number of agri input and farm services companies. The services provided are similar to those in contract farming but with additional flexibility and a wider range of products



including inventory finance. Besides providing storage facilities each centre rents out farm machinery, provides agricultural input and information to farmers arranges credit, sells other services and provides and forum for farmers to market their products.

### 3. Non Traditional Market

Similarly, Mother Dairy Foods Processing a wholly owned subsidiary of National Dairy Development Board(NDDDB) has established auction market for horticulture producers in Bangalore. The Operations and Maintenance of the market is done by NDDDB. The project with an outlay of Rs 15 lakh, cover 200 horticultural farmers associations with 50,000 grower members for wholesale marketing. Their produce is planned with production and supply assurance and provides both growers and buyers a common platform to negotiate better rate.

### 4. Apni Mandi

Another innovation is that of The Punjab Mandi Board, which has experimented with a farmers market to provide small farmers located in proximity to urban areas, direct access to consumers by elimination of intermediaries. This experiment known as Apni Mandi belong to both farmers and consumers who mutually help each other. Under this arrangement a sum farmer get 5 crates at a subsidized rate. At the mandi site the Board Provides basic infrastructure facilities. At the farm level extension service of different agencies are pooled in. These include input subsidies better quality seeds and loans from banks. Apni Mandi scheme provides self employment to producers and has eliminated social inhibitions among them regarding the retail sale of their produce.

### Conclusion

The evolution of women leadership in community and village activities is another observed phenomenon. This has in turn also fuelled women's participation in local self-government. Rural development and poverty reduction are commonly related to the issue of rural employment. Rural household livelihood strategies comprise several options, including farming and non-farm activities, local self-employment and wage employment and migration. Microfinance has proven to be an effective and powerful tool for rural development tools. It has sufficiently penetrated the poorer strata of society. The poorest form the vast majority of those without access to primary health care and basic education; similarly, they are the majority of those without access to microfinance. Microfinance is one of the ways of building the capacities of the poor and developing them to self-employment activities by providing financial services



like credit, saving and insurance. To provide microfinance and other support services, MFIs should be able to sustain themselves for a long period. There are so many schemes for the development opportunities through micro finance is one way of attacking poverty and solving the problems of unemployment. The MFIs channel of credit delivery coupled with the national level programme of SHG-Bank Linkage, today, reaches out to millions of poor across the country.

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ISSN 2277 - 5730  
AN INTERNATIONAL MULTIDISCIPLINARY  
QUARTERLY RESEARCH JOURNAL

# AJANTA

Volume - VII Issue - I Part - III January - March - 2018

**Peer Reviewed Referred  
and UGC Listed Journal**

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

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**Ajanta Prakashan**

Aurangabad. (M.S.)

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Research is back bone of the any type of development .The pursuit of Knowledge has always been a significant element of our economic and social development. The service sector is the key driver of India's economic growth. The sector contributed around 53.8% of its gross value added in 2016 2017 and employed 28.6% of the total population. Net services exports from India grew 14.6% in the first half of 2017 2018 and the sector attracted 607% of Indi's total FDI inflows.

The objective of this international conference "Opportunities and Challenges of Service Sectors in Global Era" is to provide a platform to the academicians, learners and corporate to discuss and analyses the current scenario of the Indian in service sector not only for addressing the challenges faced but also provide possible solution to improve the service sectors opportunities in our country.

I sincerely appreciate the researchers who have set aside their precious time in significantly contributing to this conference by ways of researches and studies undertaken and also for the views and opinions shared throw various ways. I am confident about each view and study being utilized for the fruition of the cause for which the conference is convened.

I wish you all a great success and gratitude to all the contributors.

  
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**Dr. Jitendra Ahirkar**  
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## 20. International Approaches to Microfinance

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### Abstract

Microfinance Opportunities is a global non-profit committed to understanding the financial realities of low-income households. We work with financial service providers, policy makers, telco's, card providers, mobile money operators and other private sector organizations to connect product and service offerings to the realities of the unbanked or under-served. The scheme of Microfinance has been found as an effective instrument for lifting the poor above the level of poverty by providing them increased self employment opportunities and making them credit worthy. Thus the concept of microfinance gained growing recognition as an effective tool in improving the quality of life and living standards of poor people.

**Keywords:** Microfinance, Self Help Groups, Empowerment.

### Introduction

Over the past centuries, practical visionaries, from the Franciscan monks who founded the community-oriented pawnshops of the 15th century to the founders of the European credit union movement in the 19th century (such as Friedrich Wilhelm Raiffeisen) and the founders of the microcredit movement in the 1970s (such as Muhammad Yunus and Al Whittaker), have tested practices and built institutions designed to bring the kinds of opportunities and risk-management tools that financial services can provide to the doorsteps of poor people. While the success of the Grameen Bank (which now serves over 7 million poor Bangladeshi women) has inspired the world, it has proved difficult to replicate this success. In nations with lower population densities, meeting the operating costs of a retail branch by serving nearby customers has proven considerably more challenging. Hans Dieter Seibel, board member of the European Microfinance Platform, is in favour of the group model. This particular model (used by many Microfinance institutions) makes financial sense, he says, because it reduces transaction costs. Microfinance programmes also need to be based on local funds. The history of microfinancing



can be traced back as far as the middle of the 1800s, when the theorist Lysander Spooner was writing about the benefits of small credits to entrepreneurs and farmers as a way of getting the people out of poverty. Independently of Spooner, Friedrich Wilhelm Raiffeisen founded the first cooperative lending banks to support farmers in rural Germany. In the 1800s, various types of larger and more formal savings and credit institutions began to emerge in Europe, organized primarily among the rural and urban poor. These institutions were known as People's Banks, Credit Unions, and Savings and Credit Co-operatives.

The modern use of the expression "microfinancing" has roots in the 1970s when organizations, such as Grameen Bank of Bangladesh with the microfinance pioneer Muhammad Yunus, were starting and shaping the modern industry of microfinancing.

### Review of Literature

Micro finance can be a critical element of an effective poverty reduction strategy. Improved access and efficient provision of savings, credit and insurance facilities in particular can enable the poor to smooth their consumption manage their risks better, build their assets gradually and develop their microenterprises. Microfinance is only a means and not an end. The ultimate goal is to reduce poverty. Government, N.G.Os and other financial institutions have introduced various welfare schemes and activities to reduce poverty. Microfinance, by providing small loans and savings facilities to those who are excluded from commercial financial services has been developed as a key strategy for reducing poverty throughout the world. Indian micro finance is dominated by the operational approach self Help groups (SHGs). The approach is popularly known as SHG-Bank linkage model. This model is the dominant model initiated by the NABARD in the early 1990s. Today the SHG model also links the informal groups of women to the mainstream system and it has the largest outreach to micro financial clients in the world. SHGs comprise a group of 15-20 members. The groups begin by savings that are placed in a common fund. The Linkage programme combines the flexibility, sensitivity and responsiveness of the informal credit system with the technical and administrative capabilities and financial resources of the formal financial sector which rely heavily on collective strength of the poor, closeness of effective social mobilization functions contributing to an overall empowerment process.



### Objectives

1. To understand how Microfinance model helps in sustainable means of poverty alleviation leading to lasting, holistic development of the nation

### Microcredit products

Product	Purpose	Terms	Interest rate
Income Generation Loan (IGL)	Income generation, asset development	50 weeks loan paid weekly	12.5% (flat) 24% (effective)
Mid-Term Loan (MTL)	Same as IGL, available at middle (week 25) of IGL	50 weeks loan paid weekly	12.5% (flat) 24% (effective)
Emergency Loan (EL)	All emergencies such as health, funerals, hospitalization	20 weeks loan	0% Interest free
Individual Loan (IL)	Income generation, asset development	1-2 years loan repaid monthly	11% (flat) 23% (effective)

### Suggestions:

- Assess and promote the contribution of microfinance to the MFIs.
- Make microfinance more visible for public awareness and understanding as a very important part of the development situation
- The promotion should be inclusive the financial sector
- Make a supporting system for sustainable access to financial services
- Support strategic partnerships by encouraging new partnerships and innovation to build and expand the outreach and success of microfinance for all

### Conclusion

Microfinance is not panacea from all troubles, it also means that not any poor person can obtain the loan. In particular, representatives of very poor population, lacking stable income, living by means of chance earnings, and particularly having debts (in relation to community facilities, relatives, friends, etc...) cannot be clients of microfinance, since in case of microcredit non-repayment they will have more debts, becoming poorer. MFO works to translate consumer research, market analysis and practice insights into relevant, engaging and enabling consumer-focused financial inclusion strategies, financial capability development programs, as well as financial education training materials and tools.

In the face of changing social and economic conditions, MFO is continuously innovating, creating new content that responds to an ever evolving financial services sector; as well as



experimenting and trialling emerging technologies in an effort to scale the delivery of financial education more effectively.

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