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**3.3.1.QnM: Number of research papers published per teachers in the Journals on UGC care list during the last five years.**

3.3.1.1 Number of research papers in the Journals notified on UGC care list year wise during the last five years

Year	2017-18	2018-19	2019-20	2020-21	2021-22
Number	4	2	2	2	1



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### 3.3.1 Number of papers published per teacher in the journals notified on UGC Website

Year	Sl no	Content	Pg. no
2017-18	1	International Journal of Research in Mgt & Social Science	4-9
	2	International Journal of Research in Mgt & Social Science	4-9
	3	International Journal of Research in Mgt & Social Science	10-14
	4	International Journal of Research in Mgt & Social Science	10-14
2018-19	5	International Journal of Research in Electronics & Computer Engineering	16-19
	6	International Research Journal of Marketing & Economics	20-33
2019-20	7	Sheshadripuram Journal of Social Science	35-35
	8	International Research Journal of Mgt Sociology & Humanity	36-36
2020-21	9	Sheshadripuram Journal of Social Science	38-38
	10	Journal of 'Xi'an University of Architecture & Technology	39-39
2021-22	11	Indological research journal of L.D.I.I	41-47

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# 2017-18

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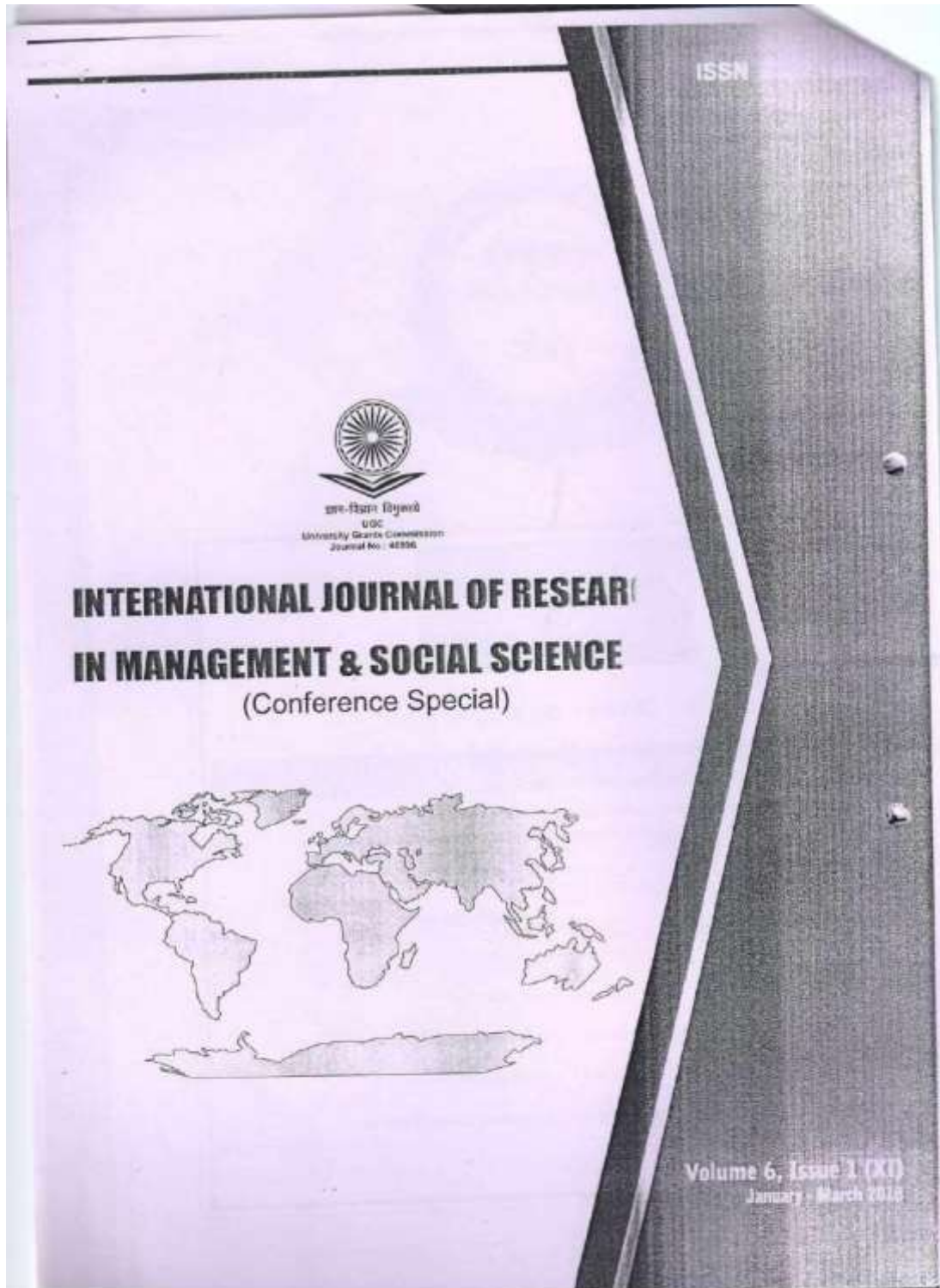


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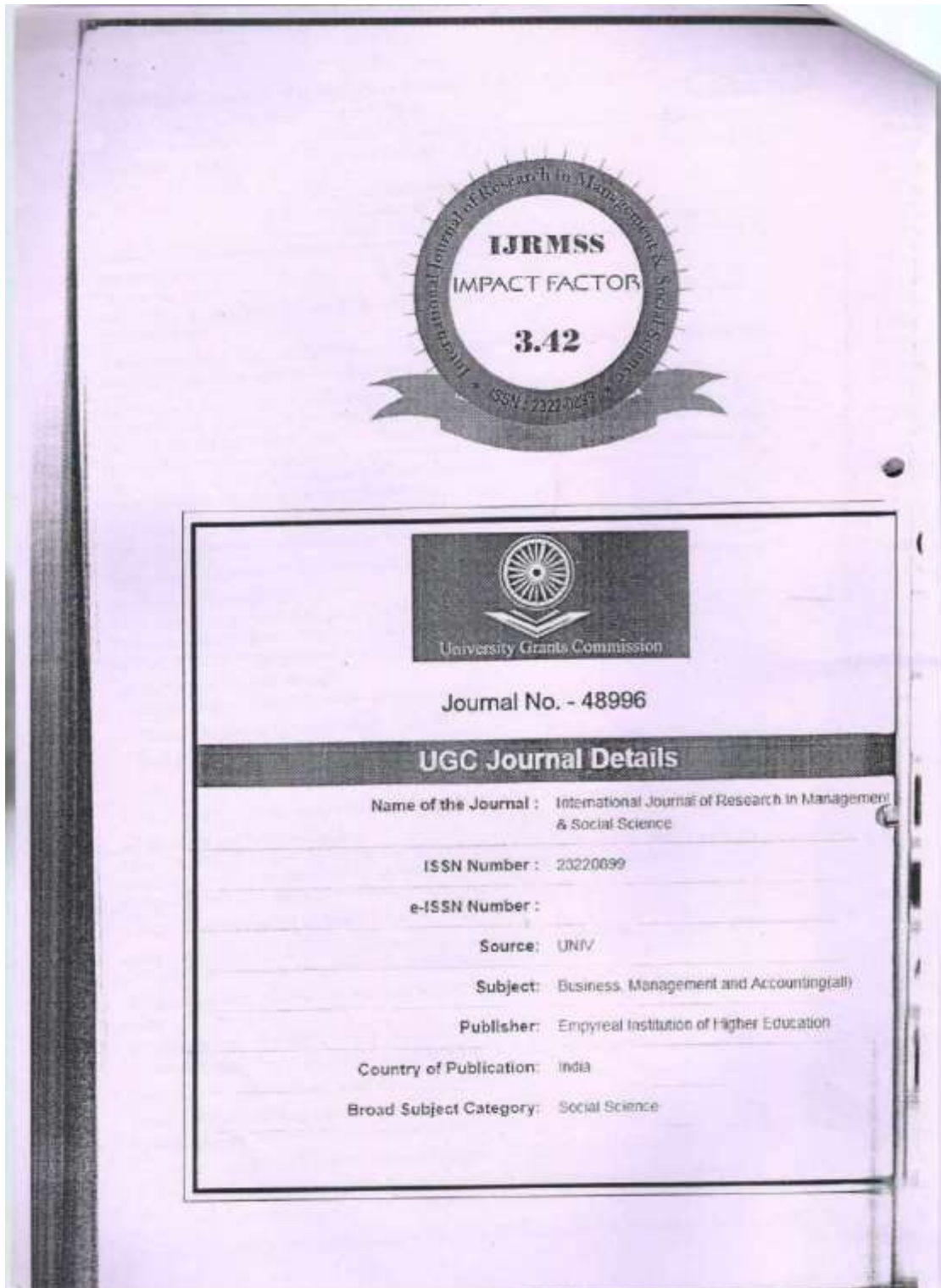


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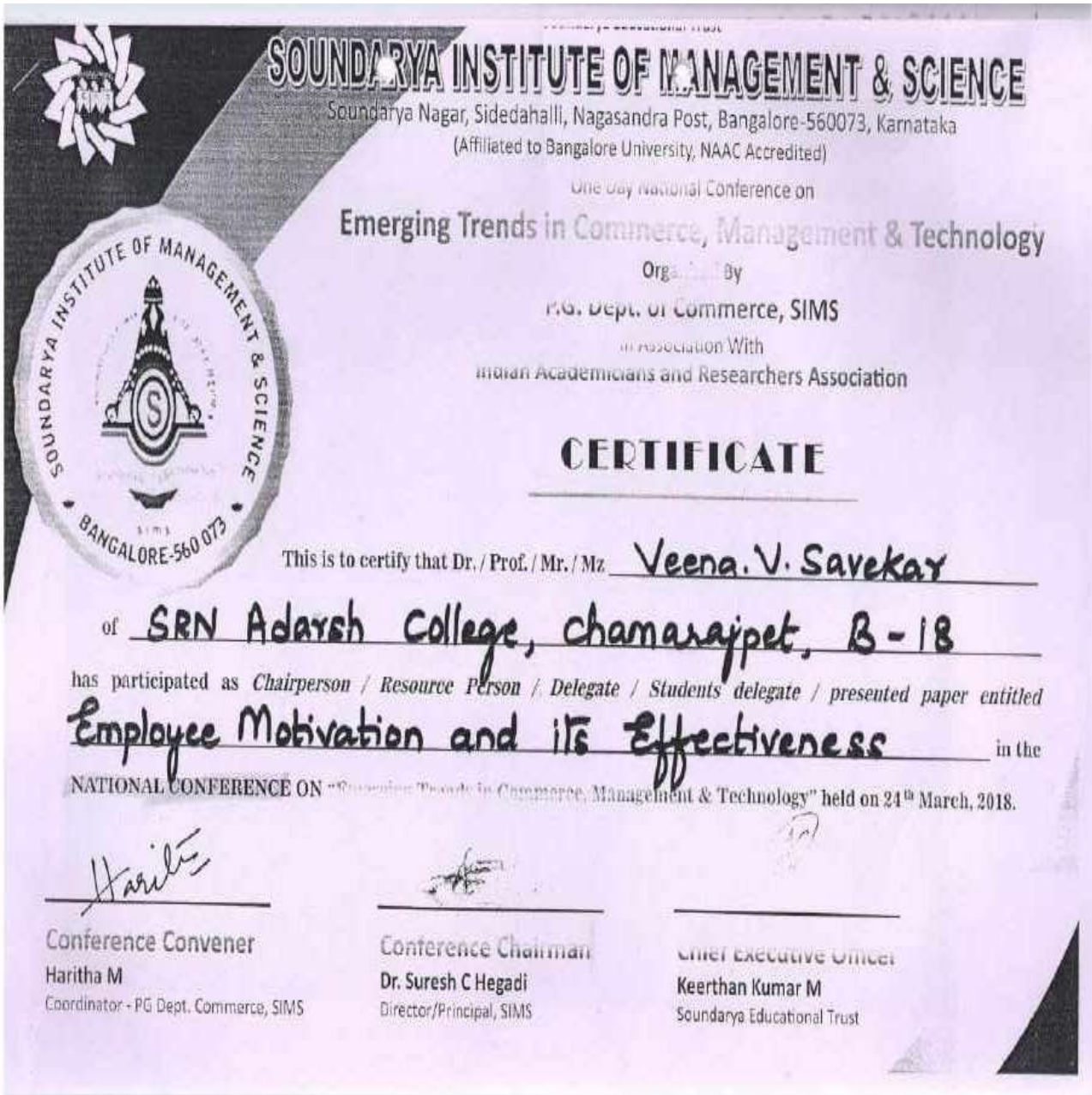


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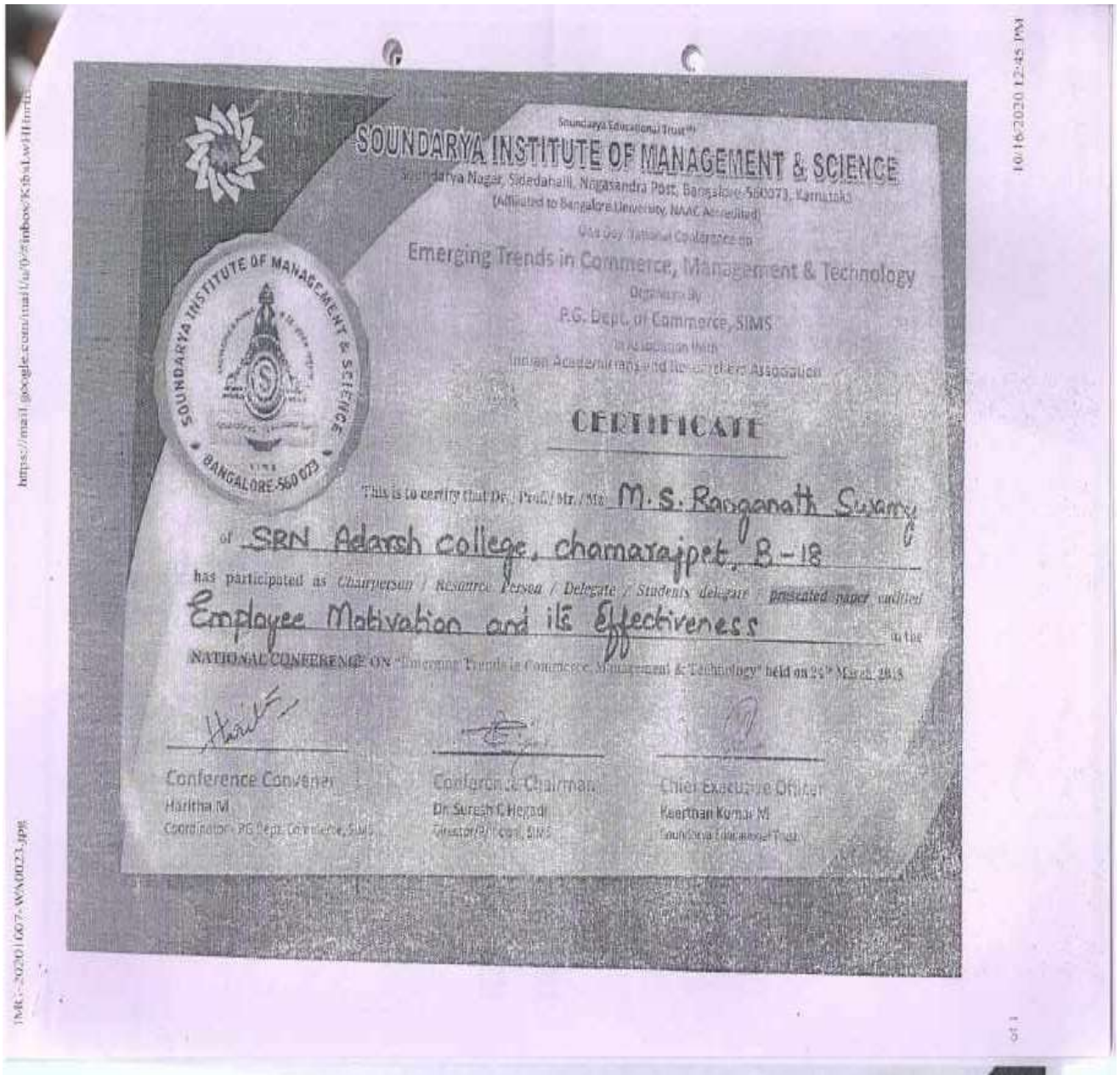


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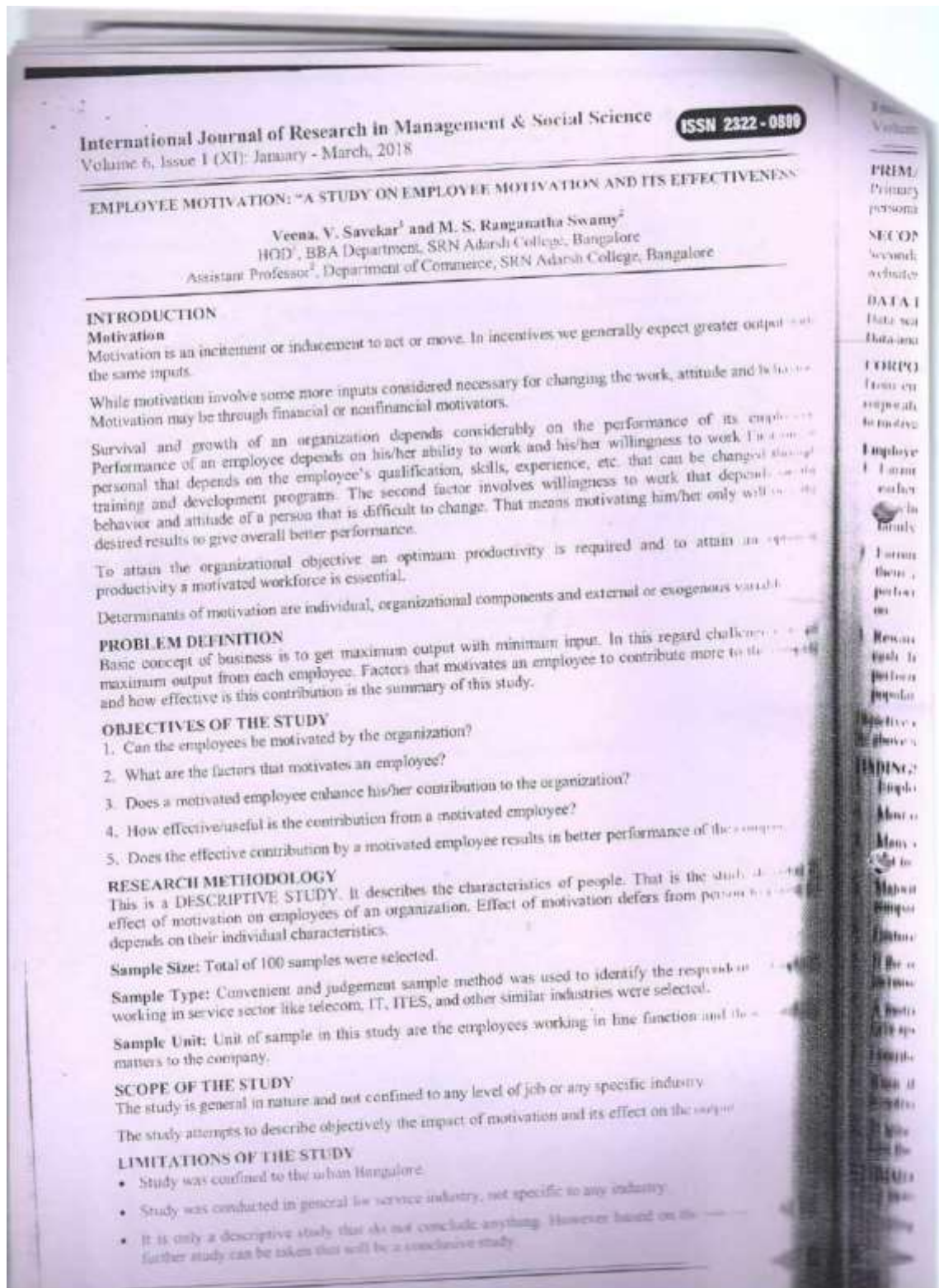
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International Journal of Research in Management & Social Science  
 Volume 6, Issue 1 (XI): January - March, 2018

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## EMPLOYEE MOTIVATION: A STUDY ON EMPLOYEE MOTIVATION AND ITS EFFECTIVENESS

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 Assistant Professor<sup>2</sup>, Department of Commerce, SRN Adarsh College, Bangalore

### INTRODUCTION

#### Motivation

Motivation is an incitement or inducement to act or move. In incentives we generally expect greater output with the same inputs.

While motivation involve some more inputs considered necessary for changing the work, attitude and behavior. Motivation may be through financial or nonfinancial motivators.

Survival and growth of an organization depends considerably on the performance of its employees. Performance of an employee depends on his/her ability to work and his/her willingness to work. The former is personal that depends on the employee's qualification, skills, experience, etc. that can be changed through training and development programs. The second factor involves willingness to work that depends on the behavior and attitude of a person that is difficult to change. That means motivating him/her only will not give desired results to give overall better performance.

To attain the organizational objective an optimum productivity is required and to attain an optimum productivity a motivated workforce is essential.

Determinants of motivation are individual, organizational components and external or exogenous variables.

### PROBLEM DEFINITION

Basic concept of business is to get maximum output with minimum input. In this regard challenge is to get maximum output from each employee. Factors that motivates an employee to contribute more to the organization and how effective is this contribution is the summary of this study.

### OBJECTIVES OF THE STUDY

1. Can the employees be motivated by the organization?
2. What are the factors that motivates an employee?
3. Does a motivated employee enhance his/her contribution to the organization?
4. How effective/useful is the contribution from a motivated employee?
5. Does the effective contribution by a motivated employee results in better performance of the organization?

### RESEARCH METHODOLOGY

This is a DESCRIPTIVE STUDY. It describes the characteristics of people. That is the study of the effect of motivation on employees of an organization. Effect of motivation defers from person to person and depends on their individual characteristics.

**Sample Size:** Total of 100 samples were selected.

**Sample Type:** Convenient and judgement sample method was used to identify the respondents working in service sector like telecom, IT, ITES, and other similar industries were selected.

**Sample Unit:** Unit of sample in this study are the employees working in line function and those matters to the company.

### SCOPE OF THE STUDY

The study is general in nature and not confined to any level of job or any specific industry. The study attempts to describe objectively the impact of motivation and its effect on the employees.

### LIMITATIONS OF THE STUDY

- Study was confined to the urban Bangalore.
- Study was conducted in general low service industry, not specific to any industry.
- It is only a descriptive study that do not conclude anything. However based on this further study can be taken that will be a conclusive study.





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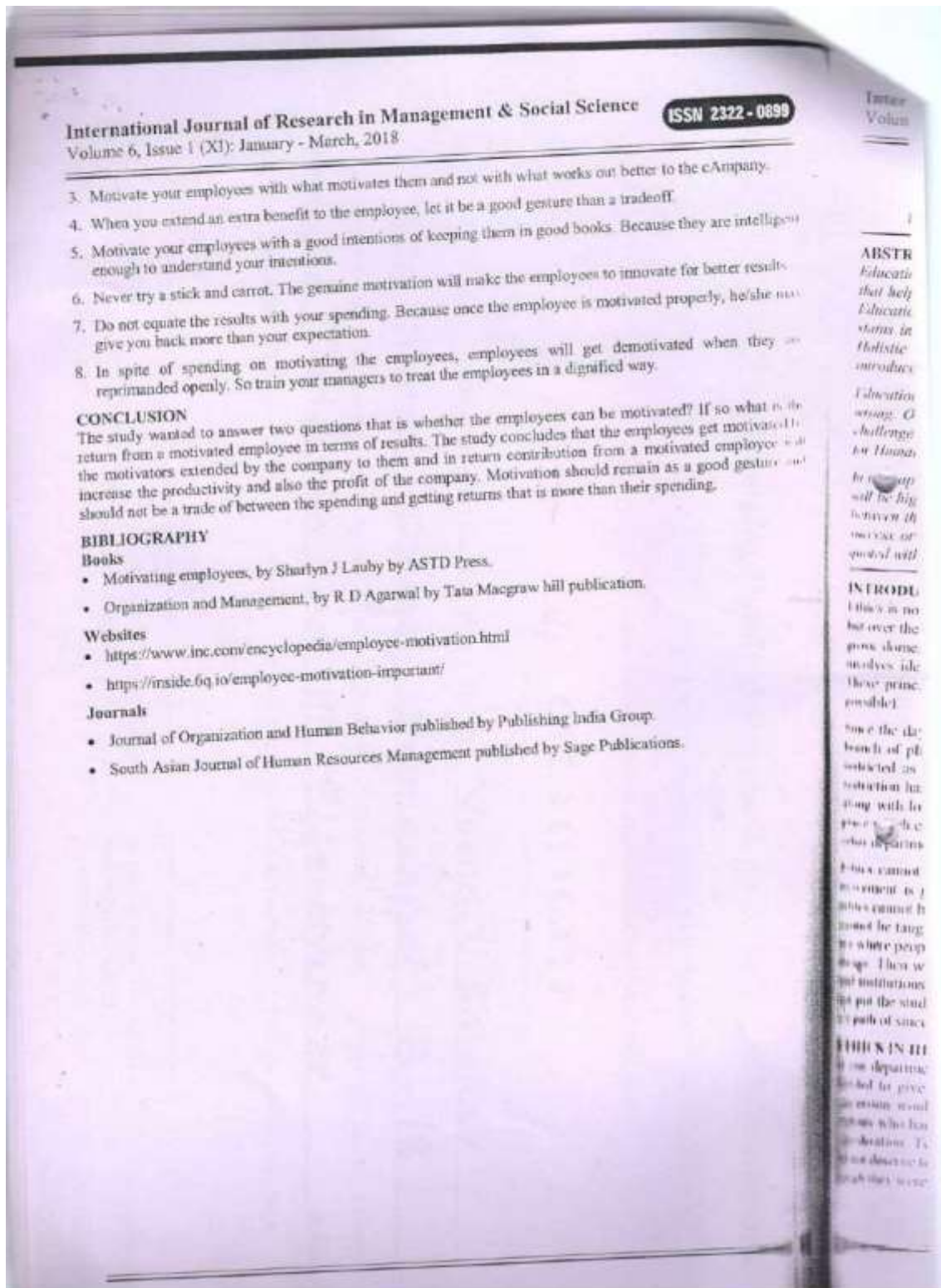
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- Motivate your employees with what motivates them and not with what works out better to the company.
- When you extend an extra benefit to the employee, let it be a good gesture than a tradeoff.
- Motivate your employees with a good intentions of keeping them in good books. Because they are intelligent enough to understand your intentions.
- Never try a stick and carrot. The genuine motivation will make the employees to innovate for better results.
- Do not equate the results with your spending. Because once the employee is motivated properly, he/she will give you back more than your expectation.
- In spite of spending on motivating the employees, employees will get demotivated when they are reprimanded openly. So train your managers to treat the employees in a dignified way.

#### CONCLUSION

The study wanted to answer two questions that is whether the employees can be motivated? If so what is the return from a motivated employee in terms of results. The study concludes that the employees get motivated if the motivators extended by the company to them and in return contribution from a motivated employee will increase the productivity and also the profit of the company. Motivation should remain as a good gesture and should not be a trade of between the spending and getting returns that is more than their spending.

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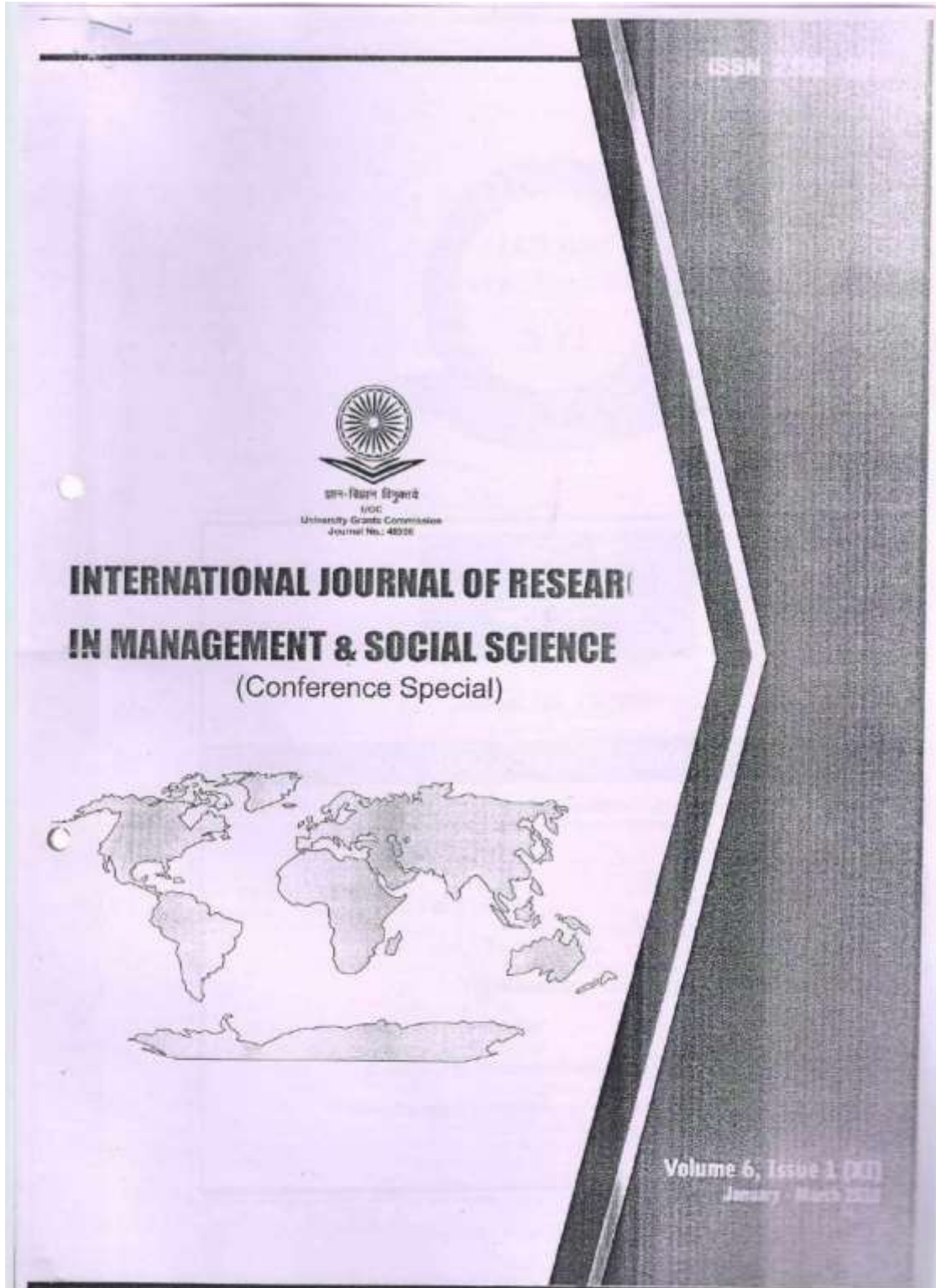


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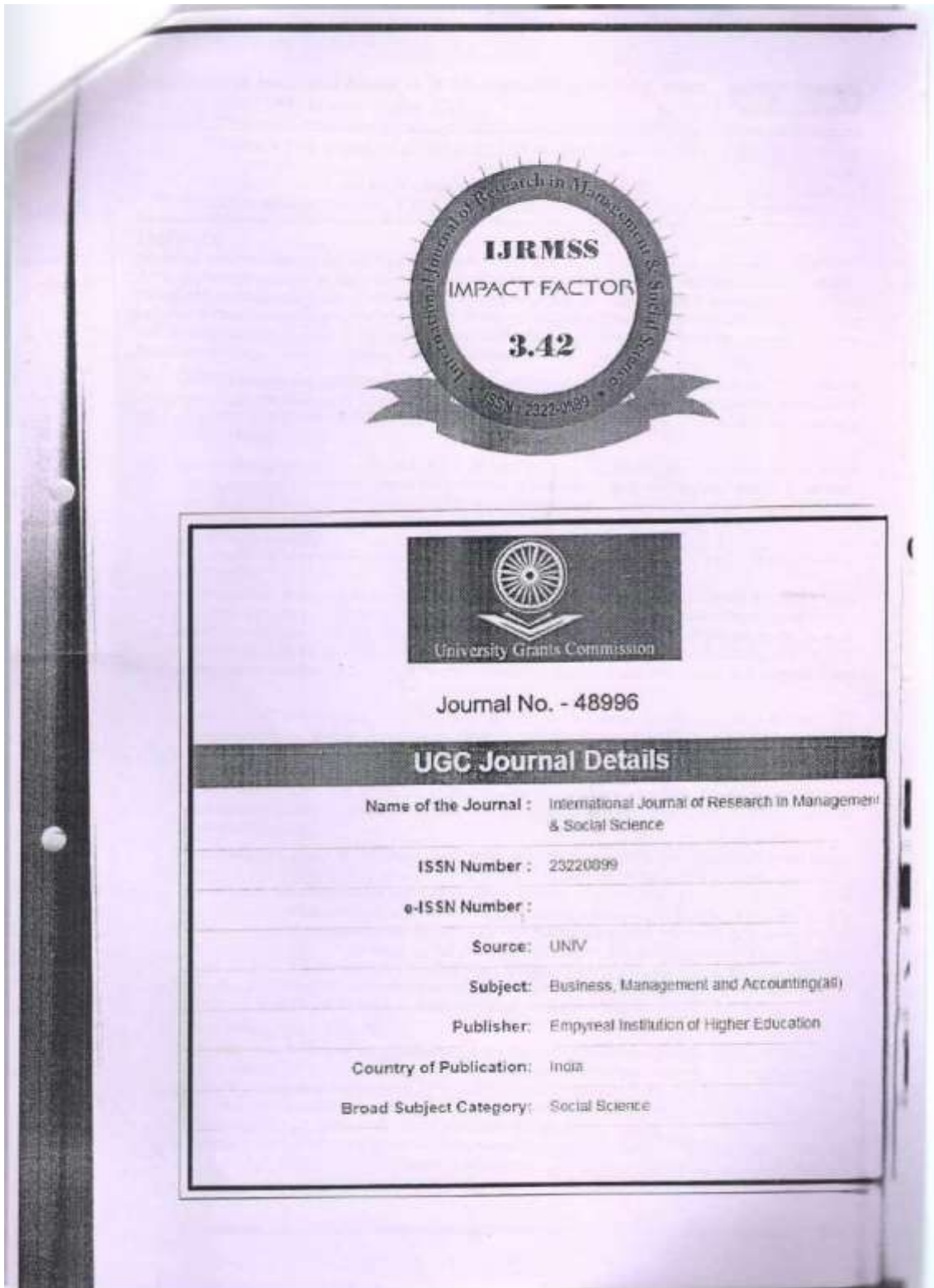


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## ETHICS FOR HUMAN EXCELLENCE: IN MODERN EDUCATION SYSTEM

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### ABSTRACT

*Education enriches a person's knowledge in the area of their specialty. It provides the required technical skills that help the individuals to enhance their status in the society get them good jobs and help them earn money. Education is not only getting degrees that provides platform to help them get jobs or to enhance the individual status in the society and earn more money. Of course Education enhances a person's Human Excellence; Holistic approach to Human Excellence consists of Ethics as component. Aply many universities have introduced Ethics as a subject of study in higher education.*

*Educational institutions can imbibe the value of ethics in students and clear the dilemma between the right and wrong. Once, the educated youth who are out of the college can believe in themselves and can take up the challenge to trek path of ethics and propagate the same to the society. Ethics through education can pave way for Human Excellence.*

*In my paper, I have discussed the relevance, Need, Benefits of Ethics in Human Excellence. Further the paper will be highlighting today's scenario where the values are down, morale is questioned and there is a dilemma between the right and wrong. Every professional is in a dilemma to approach the path which is giving instant success or to trek the path of sincerity, honesty and values that has no buyers in the society. Some will be armed with suitable examples.*

### INTRODUCTION

Ethics is not empirical, it is just a building a table is not empirical. Indeed makes several trials building a table. Over the trials one discovers the proper *principles* of building it. Similarly, ethics is not about measuring the final domestic product of a society and recording the behaviour of the majority of people living in it. It involves identification of the *principles* of behaviour that lead to the success of an individual and a society. These principles are timeless; they always "work" given their context (that life, choice and happiness are possible).

From the days of Plato and Aristotle, ethics has been regarded in the general classification of knowledge as a part of philosophy. It should be remembered, however, that the scope of philosophy has been gradually narrowed as special sciences have attained independence of general systems of thought. Yet, great as this reduction has been, ethics has not yet succeeded in establishing itself as an independent science, but remains associated with logic, metaphysics, and aesthetics, as one of the parts of philosophy. This fact has determined the position which ethics has held in the general arrangement of college and university studies and its affiliations with various departments of knowledge.

Ethics cannot be taught, cannot be enforced upon, and cannot be punished for not practicing ethics. Ethics is growing strongly in US because risk of being penalized for being unethical is great there. If ethics cannot be taught what relevance it has in education or in higher education where everything is taught. If it cannot be taught, can it be learnt? Then why should our students learn ethics when it cannot be taught. In this scenario, people do not follow the rules that are enforced and punishment cannot deter them from doing wrong. Then what is the relevance of ethics in this scenario. Are the policies and programs of the universities clear. The transparency in admissions, process, dealing with the complaints, etc, Will they be a student in a dilemma? Dilemma between right and wrong. What to choose between instant success and sincerity, honesty and values. Couple of examples given below will describe their dilemma.

### ETHICS IN HIGHER EDUCATION

During the examination period, the management while finalizing the attendance for the students allow them to write the examination, we have to give concession to those students who had shortage of attendance due to health reasons. This concession would be extended on the basis of a valid medical certificate. For our surprise, most of those students who had attendance shortage came with the medical certificates and claimed the stake for the special concession. Technically all these students had produced the valid medical certificate. In reality all of them were not ill. As a student what should be my choice.



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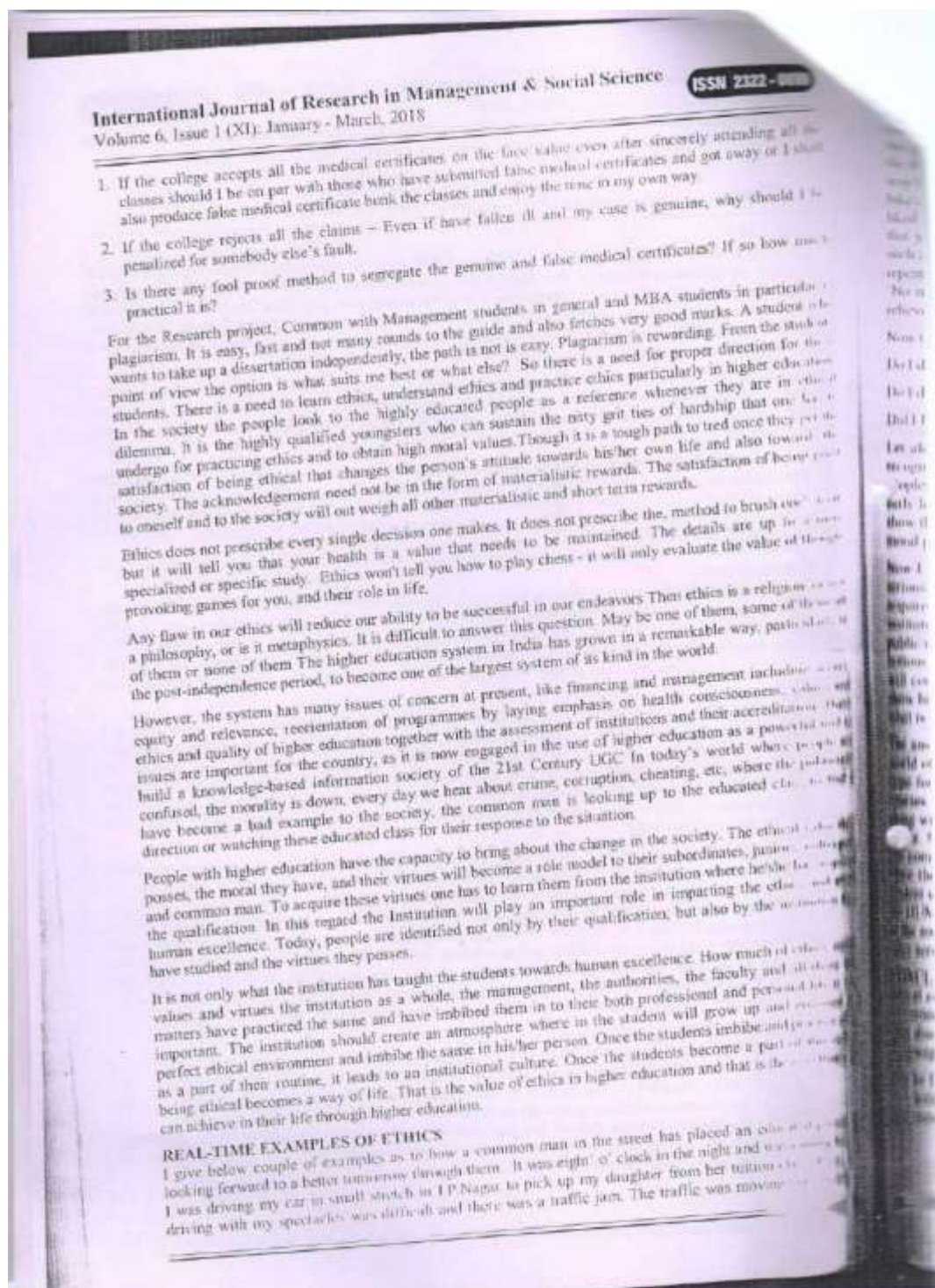
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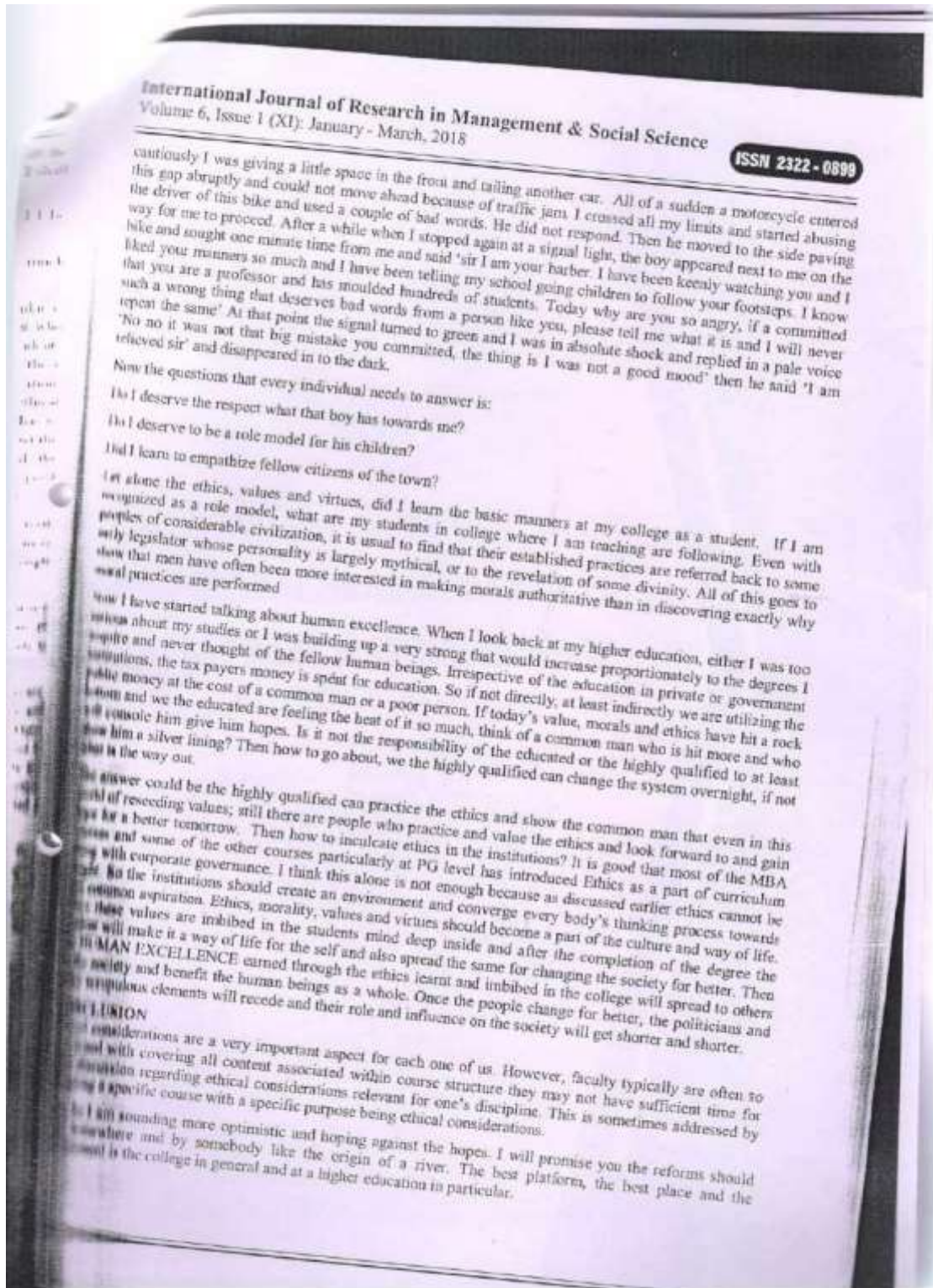
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cautiously I was giving a little space in the front and tailing another car. All of a sudden a motorcycle entered this gap abruptly and could not move ahead because of traffic jam. I crossed all my limits and started abusing the driver of this bike and used a couple of bad words. He did not respond. Then he moved to the side paving way for me to proceed. After a while when I stopped again at a signal light, the boy appeared next to me on the bike and sought one minute time from me and said 'sir I am your father. I have been keenly watching you and I liked your manner so much and I have been telling my school going children to follow your footsteps. I know that you are a professor and has moulded hundreds of students. Today why are you so angry, if a committed such a wrong thing that deserves bad words from a person like you, please tell me what it is and I will never repeat the same'. At that point the signal turned to green and I was in absolute shock and replied in a pale voice 'No no it was not that big mistake you committed, the thing is I was not a good mood' then he said 'I am relieved sir' and disappeared in to the dark.

Now the questions that every individual needs to answer is:

Do I deserve the respect what that boy has towards me?

Do I deserve to be a role model for his children?

Did I learn to empathize fellow citizens of the town?

Let alone the ethics, values and virtues, did I learn the basic manners at my college as a student. If I am recognized as a role model, what are my students in college where I am teaching are following. Even with millions of considerable civilization, it is usual to find that their established practices are referred back to some wily legislator whose personality is largely mythical, or to the revelation of some divinity. All of this goes to show that men have often been more interested in making morals authoritative than in discovering exactly why moral practices are performed.

Now I have started talking about human excellence. When I look back at my higher education, either I was too serious about my studies or I was building up a very strong that would increase proportionately to the degrees I acquire and never thought of the fellow human beings. Irrespective of the education in private or government institutions, the tax payers money is spent for education. So if not directly, at least indirectly we are utilizing the public money at the cost of a common man or a poor person. If today's value, morals and ethics have hit a rock bottom and we the educated are feeling the heat of it so much, think of a common man who is hit more and who will console him give him hopes. Is it not the responsibility of the educated or the highly qualified to at least show him a silver lining? Then how to go about, we the highly qualified can change the system overnight, if not that is the way out.

The answer could be the highly qualified can practice the ethics and show the common man that even in this world of receding values; still there are people who practice and value the ethics and look forward to and gain a better tomorrow. Then how to inculcate ethics in the institutions? It is good that most of the MBA courses and some of the other courses particularly at PG level has introduced Ethics as a part of curriculum with corporate governance. I think this alone is not enough because as discussed earlier ethics cannot be a common aspiration. Ethics, morality, values and virtues should become a part of the culture and way of life. These values are imbibed in the students mind deep inside and after the completion of the degree they will make it a way of life for the self and also spread the same for changing the society for better. Then MAN EXCELLENCE earned through the ethics learnt and imbibed in the college will spread to others in society and benefit the human beings as a whole. Once the people change for better, the politicians and suspicious elements will recede and their role and influence on the society will get shorter and shorter.

#### CONCLUSION

Ethical considerations are a very important aspect for each one of us. However, faculty typically are often too busy with covering all content associated within course structure they may not have sufficient time for discussion regarding ethical considerations relevant for one's discipline. This is sometimes addressed by including a specific course with a specific purpose being ethical considerations.

I am sounding more optimistic and hoping against the hopes. I will promise you the reforms should come somewhere and by somebody like the origin of a river. The best platform, the best place and the best time is the college in general and at a higher education in particular.

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## A Review on Pattern Recognition Techniques and Applications

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**Abstract** - This paper focuses on the three important techniques of pattern recognition such as the statistical method, the structural method and the neural method. The primary goal of pattern recognition is supervised or unsupervised classification. With the statistical method, analysis will be depends upon boundary of decisions which start up with feature space with the help of the statistically distributed pattern. Within structural method all the class patterns are described with the help of descriptions of structure. With the artificial neural networks method, artificial neural networks can learn complex decision regions for pattern recognition. Extensive research is going on in the field of pattern recognition for more than two decades. [4][1]

**Keywords** - Pattern-recognition, dimensionality reduction, feature extraction, neural networks.

### I. INTRODUCTION

Identifying and understanding the object and its surroundings is a difficult task. The Pattern Recognition technique used to solve problems in the field of voice recognitions, facial recognitions, handwriting classifications as well as disease diagnosis. Pattern recognition techniques can be applied in different types of applications areas. The common thing found in all these applications is that features should be extracted from the object for the purpose of further analysis such as recognition and classification. The three type of process occurs in pattern recognition such as, Data acquisitions, data analysis and classifications. The data acquisition method translates the data to different form. It is according to the type of devices used. The devices used are this task includes sensor, digitization machines as well as scanners. Data analysis is the learning about the different data used, collecting information about different events happens, classes of pattern available in the data, these sorts of details are used for the further processing. In the classification a decision is made to categorize the resultant data based on the experience gained in the data analysis step. The figure 1 shows the conventional systems to recognize pattern.

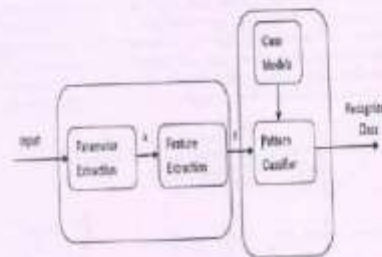


Figure1: Conventional pattern recognition model

The input data set supplied will be classified as two types called a set of training data as well as a set of testing data. Performance of the pattern recognition technique is generally based on the three elements, the quantity of data, technology utilized, the person who designs and the people who use. Challenge here is to design a system which has the ability of managing massive amounts of data [3].

### II. PATTERN RECOGNITION MODELS

Frequently used pattern recognition techniques are template matching, the statistical methods, the structural methods and artificial neural network methods. These models are not necessarily independent and sometimes the same pattern recognition method exists with different interpretations.

**A. Template Matching** - One of the simple and earliest approaches to pattern recognition is based on template matching. Matching is a generic operation in pattern recognition which is used to determine the similarity between two entities of the same type. Template matching has been performed at the pixel level and also on higher level. Advanced template matching algorithms allow finding the pattern occurrences regardless of their orientation and local brightness.

**B. Statistical models** - Statistical pattern recognition is based on the well-known concepts in the statistical decision theory, in order to distinguish data from different groups on the basis of quantitative characteristics of the data.





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The figure 2, represents the statistical model. There are different types statistical techniques have been used.

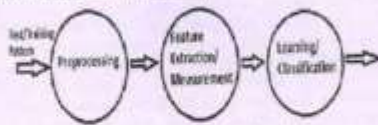


Figure 2: The Statistical model.

One such method is called as Discriminant Analysis. It is belongs to supervised technique which approaches the dimensionality reduction. In this approach the procedure used to classify is depends upon the statistical analysis. The patterns which are fall on the same class have statistically similar characteristics [5].

- 1). **Dimensionality Reduction method** - Dimensionality reduction of a dataset is very much essential. The dimensionality reduction is a method used to reduce the number of random variables and to get a set of principal variables. It is basically classified into feature selection and feature extraction. Feature selection means reducing number of features. Feature extraction means reducing number of patterns. The significant feature set which make the process of pattern representation and classification which are made on the chosen representation as simple. Ultimately, the resultant classifier may be fast and takes less memory. The classification algorithm performs well in the reduced space very much accurate than the original space [5].
- ii). **Feature Extraction method** - This method is used to convert the high dimensional input into lower dimensions. The conversion method may be either linear or non linear. The feature extraction approach decides a suitable dimension  $m$  from the high dimensional space. The dimensionality may either linear or non linear. The most widely use best linear feature extraction method is principal component analysis method [5][3]. Feature extraction method will find out a subset of the original variables. From the given feature set, choose a small set with a size of  $m$  which results in minimum error of classification. For high features the following situations will come across. Multisensory fusion, the features which are calculated from the different sensors modalities can be combined to structure the feature vector contains more elements. Integration of multiple data method the data from the sensor will be designed by various methods, in which the design parameters act as features, the parameters of various designs will be joined to give a high-dimensional feature vector [5][3].
- C. **Structural (Syntactic) Model** - For strong inherent structured input the statistical model yields ambiguous outputs. This is because of the process of feature extraction wipes out the critical information such as the basic structure.

So for complicated problems such as to recognize high dimensional input, the hierarchical pattern will be effective. In the hierarchical method the dimension will be divided into smaller dimensions. For the structural method the complicated pattern will be represented with set of simpler patterns along with the grammatical rule which indicates how these patterns are connected. The structural method tries to find out a pattern from its basic form. The language used for this purpose is pattern description language. The finite state automata will be applied to recognize finite state languages. Comparing to finite state languages the context sensitive language will perform well. The context sensitive language will be defined by the non-deterministic procedures. The choice of the grammar for pattern representation is based on the primitives, grammatical descriptive ability and analysis efficiency. The following figure (3) shows the syntactic pattern recognition method.

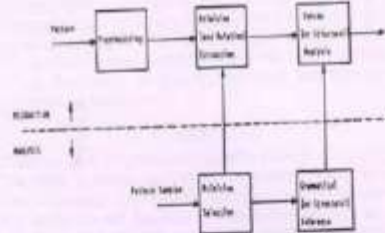


Figure 3: Syntactic pattern recognition system.

The high dimensions of pattern require high dimensions of grammar like the web grammar, the tree grammar, the graph grammar as well as the shape grammars of better representation. The stochastic languages, the approximation as well as transformation grammars will be used to represent the noisy as well as distorted pattern. This method requires large training sets as well as large computational efforts. If we deal with noisy pattern then the grammar used to define the basic structure for the complex patterns will be very difficult to represent. For this situations the statistical method can be used. The acceptance error can be used as criteria for measuring the performance. This method is find its usage in the areas such as textured objects, contour shape analysis as well as image interpretation in which the pattern use to have a exact structure [3][1][4].

D. **Neural Pattern Recognition model** - The neural network in the huge parallel structures consist of neurons like subunits. This method gives very good result for classification. The characteristics of changing its weight iteratively as well as learning lead this method more efficient than the other methods used to recognitions. The perceptron is the basic neuron mode, consists of 2 layers. In case if the output function is perceptron then it will carry out the problem of classifications. In case of linear output function then the regression problem may carry out. Most



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common group of neural network is the feed forward network is the multi-layer perceptron (MLP). Based on the applications different types of neural network can be used [3][7][4]. The Multi Layer Perceptron belongs to the feed forward neural network. The more flexible neural model is the McCulloch and Pitts model (MCP). It is shown in the figure (4). These are called as threshold logic units. The difference between the single layer model and to the inputs will be weighted. The effect of decision making may be based on the given input weight.

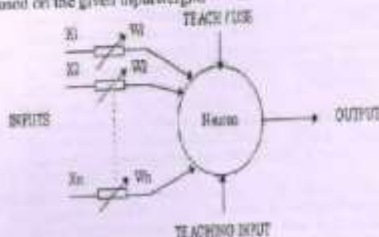


Figure 4: Multi-Layer Perceptron neuron system

The weighted input is obtained by multiplying the input with input number. These weighted inputs will be summed up. In case if the sum is becomes more than that of a pre set threshold then neuron will fire. For remaining cases neuron will not burn. It is represented mathematically in equation (1).

$$X1W1 + X2W2 + X3W3 + \dots > T \quad \dots (1)$$

Summation of the input weights as well as the threshold will make the neuron a most flexible and powerful one. MCP neuron can be adapted with any situations just by changing its weight/threshold. There are number of algorithm exists that enables the neuron to be adaptable. The very commonly used one is Delta rule as well as the back error propagation. The first one will be used with feed forward network; the second one is used with feedback networks. The MLP utilizes the supervised learning method. The MLP is the modified form the linear perceptron that will distinguish the data which is cannot be separated linearly. The figure 4 shows the Multi Layer Perceptron neuron system [7][3][4]. Generally two types of methods are used called supervised and un-supervised classification [1][3].

i). **Supervised learning** - The Supervised learning is the process of machine learning by understanding the method available in the training data which are labelled. These data contains a group of examples which are trained. This method will assume that the training data sets will be provided, which consists of a set of instances which are correctly labelled by hand to the right output. Generally the supervised learning will be done on offline. The paradigms of the supervised

learning contains the learning techniques such as the error correcting learning, the reinforcement learning as well as the stochastic learning [7][5].

ii). **Unsupervised learning** - The unsupervised learning will assume that the input sets are un-labelled. It tries for searching inherent pattern from the input which is applied to find out right results for the new sets of values. The paradigms of unsupervised learning are the Hebbian learning as well as the competitive learning. The combination of these two is called as semi-supervised learning. Based on the technique applied, the pattern recognition methods are classified in to different types such as the statistical method, the structural method, the neural method [7][5]. In this method, every pattern will be described with d features. It also can be viewed, a small point of the d dimensional space. Objective of this method is to select feature which permit the feature vector belongs to various classes. The representational space efficiency will be decided on the performance of the classifier that is how well the various classes are split. After the feature vectors of all the classes are provided the next step is to create decision boundaries.

### III. CONCLUSION

Different types of pattern recognition models are discussed. The major problems in pattern recognition system are the type of sensing environment, the representation of pattern, the extraction of features, the selection as well as the evaluation of performance. In case of noisy patterns, the statistical method will perform well. The importance of structural model is based on the recognition of pattern primitives as well as its relationships that can be described by descriptive language. When comparing with statistical method the structural method is a new research field. In case if the pattern is very complex then better to represent all the patterns with respect to its elements. The better choice of the grammar will increase the effectiveness of computation of the recognition system. Pattern primitives as well as the pattern grammar will be used based on the application. The minimal dependency, the previous experience, the accessibility of the effective learning algorithm makes the neural network popular in the area of pattern recognition. Even though the neural network and the statistical method are different in their principles they have some similarity as well. All the methods have their own advantages as well as disadvantages. To improve the performance of the complex applications it is better to use the combination of methods in different stages of recognition process [3][4][5][1].

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## A STUDY ON IMPACT OF SELF HELP GROUP –BANK LINKAGE PROGRAMME ON SAVINGS AND INCOME AND POVERTY ALLEVIATION WITH SPECIAL REFERENCE TUMKUR DISTRICT

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### ABSTRACT

*In developing countries like India and other countries poverty and unemployment are the main problems. In recent days many SHGs are playing as a effective tool for alleviation of poverty. A growing number of poor people among them mostly are women. In India even today 26.1 of total population live below poverty line. In India many SHGs are linked to banks for delivery of micro credit to Self Help Group members. In 1976, prof. Mohammed Yunus of Bangladesh started Women's groups in Bangladesh and developed thrift and savings among the poorest. The main aim of this paper is to study the role of SKDRDP in the upliftment of poor of rural area of Tumkur. This study is on the basis of primary as well as secondary data. Primary data is collected by discussion, schedule and personal interview through providing questionnaires to samples of 50 rural women's of SKDRDP. Secondary data is through annual reports from the Government bodies like Reserve Bank of India, NABARD, research papers in journals and magazines. SKDRDP as a NGO as started many programmes in order to empower the women of rural area. In Karnataka SKDRDP is playing a very important role especially in rural areas of this state. It is observed that many people are joined this group and that it has linkage with bank and availing loan at low interest rates and this made success of SKDRDP.*

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## Introduction

In the present day world poverty is the major problem in all developing countries. In India over 121 crore people 83.3 live in rural areas and other people live in urban areas, where 22% of the population is considered below the poverty line. In recent days Self Help Group play a important role in the eradication of poverty. Major poor people of Indian population are the members of Self Help Group and they are effectively engaged in the savings and credit, as well as in other activities of SHG. Central government of India and state government of India are introducing more programmes for rural upliftment. But rural poverty and unemployment is still a major problem in India. A SHG is a small group of association to improve d members financial security is a primary objective. And it's also improve the development, awareness, motivation, training, internship and other common interest among the members of SHG. Self help group is the informal group found by the community of women with the number of 15 or 20 members in the group poorest group and have conversation regarding social and economic issue self help groups function on the basis of co-operative principles and provide a great support to each member of the group SHGs is organized by financially weaker section of the society in order to empower those poor people. In group of SHG collective action of the member is taken into consider. This will help to saving of the rural people particularly women to for a group for a mutual benefit. This scheme will help to improve the economic condition of the SHG members and it also help to improve to work with co-operation among the members. It also build the self confidence and self reliance among the members.

Prof. Mohammed Yunus started women's groups in Bangladesh in the year 1976. He started to develop savings of poorest women's. The savings made by the Bank is now developed into bank named Bangladesh Grameen Bank. In the year 1998 the bank had 1138 branches in states and 39572 branches in villages and with the members of 2367503. Among them 124571 were men. The savings of that bank was US \$ 202.73 million. Due to the success of Bangladesh Grameen Bank the concept of micro credit emerged in India. The success of many NGOs is made them to organize SHGs. In today SHGs are playing a very important role in reduction of poverty. In the year 1972, Self-Employed Women's Association was started. It is the first women's Bank in the country. By the year 2000 SEWA had a membership of 209250, depositors of 87263, borrowers of 41757. And outstanding loan was Rs.887 lakhs as on 1998.

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In southern India organizations such as PRADAN, MYRADA, ASSEefa, and MALAR were started in rural credit system. PRADAN had 7000 women membership and the saved amount was Rs 48 lakhs. MALAR had 15000 women membership and they saved Rs 86 lakhs.

The SHGs may consist of 10-20 members and in case of minor irrigation, and in case of disabled persons and difficult areas, i.e. hilly, desert and sparsely populated areas, this number may be a minimum of five. Self Help Groups should also be drawn from the BPL list approved by the Gram Sabha.

#### Objectives of the Study:

- To know the concept of SHG-Bank Linkage Program
- To understand the role of SKDRDP in promoting SHG-Bank Linkage Program
- To evaluate the level satisfaction and the impact of SHGs on savings and income of women

#### Review of Literature

**U.M Gopal Krishna, Dr.Aliya Sultana, Dr.T.NarayanaReddy(2017)** this paper deals with the significant development of Self Help Groups in India and the saving habits of the SHG members and the growth of the SHG-Bank Linkage programme in recent times. The data is based on secondary data. The study says that SHG-Bank Linkage has been increased by covering more than a hundred million households of rural India. It observed that even today in many rural villages do not have banking system and this will create a problem so that savings cannot be made by the Women's. And it also says that NABARD and RBI has taken initiative in creating a good relation with the banker and rural people of SHG

**DipankarMalakar, HemchandraGoutam (2016)** this paper reveals that 60% of respondents have made savings after joining the SHG and even income also has increased among them. Though SHG's are success it has problems also. The study reveals that 41% of respondents agree that rate of interest charged by the banks is high for them and 76% of respondents responded that the loans provided by banks are insufficient for investment in high profit generating activities. The paper suggests SHG bank Linkage Programme to contribute to improve the economic and social development of very poor people of country.



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R.L. Vinodhini, P. Valjyanthi (2016) the study is to know the growth of rural India on their economic conditions by joining SHG. The paper reveals that SHG has improved in reduction of poverty by considering more on poor people and improvements in growth of females. The can be further continued by taking nonmember women so it will be helpful for study and demographic factors can also be included in order to the differences and even individual factor must be consider.

Mrs. Eli Kumara Das, Mrs. DharitriBaishya (2015) the paper study the role of SHG in savings and in investment of particular area based on descriptive data. The activities of SHG are mainly concentrated on economic activities such as cultivation. The problem of SHG observed from study that women member is illiterates about the financial activities about the bank as major are from tribal background. Study reveals that operating efficiency of The SHG varies due to internal problems and leadership members of the group get loans for consuming as well as investing purposes to improve the status of women.

#### SHG - Bank Linkage Programme (SHG - BLP)

It is the largest microfinance programme in the world because of its sheer size and population it touches. What is equally remarkable is that it is also the most widely participated developmental programme in the country and perhaps in the world for the large number of channel partners, their grass root workers, Govt. agencies and banking outlets involved.

Lending to SHGs should be included by the banks as part of their lending to the weaker sections. As per the RBI's latest report as on May 2016 stated that Priority Sector Lending norms, bank credit to members of SHGs is eligible for priority sector advance under respective categories viz., Agriculture, Micro, Small and Medium Enterprises, Social Infrastructure and Others. The recovery rates of loans are good and banks have found that the transaction cost of reaching the poor through SHGs is considerably lower rather than direct lending by the bank. In India, SHGs first emerged within the Mysore Resettlement and Development Agency (MYRADA) in 1985. The National Bank for Agriculture and Rural Development (NABARD) provided MYRADA with a grant of 1 million to enable it to invest resources in identifying affinity groups, building their capacities and matching their savings after a period of 3-6 months. In 1990 RBI accepted the SHG strategy as an alternative credit model. In 1992, NABARD issued guidelines to provide the framework for a strategy that would allow banks to lend directly to SHGs. SHG-Bank Linkage Programme was launched in the year 1992. The Tamil Nadu Women's Empowerment Project, an

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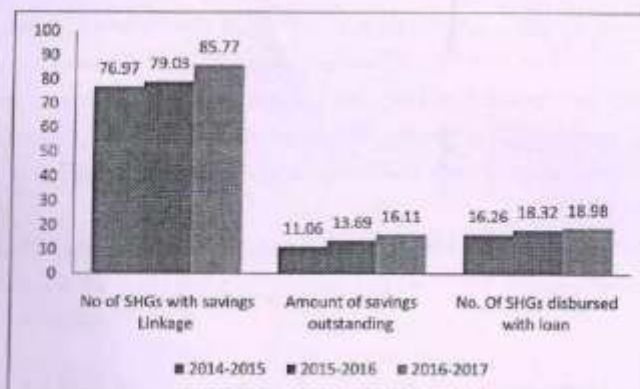
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IFAD-supported project implemented through the Tamil Nadu Women's Development Corporation, was the first project in the country, around 1990, to incorporate the SHG concept into a state-sponsored programme. Since then, SHGs have been associated with women. The Self Help Group - Bank Linkage Programme (SHG-BLP) was an innovation harnessing the synergy of flexibility of informal system with the strength and affordability of formal system. Three radical innovations were introduced through the RBI or NABARD guidelines on SHG-BLP as a acceptance of informal groups as clients of banks – both deposit and credit linkage Introduction of collateral free lending, and Permission to lend to group without specification of purpose, activity or project This savings led and door step credit delivery mechanism based on social collateral started making immediate inroads backed by an enabling policy environment and support from some national level institutions and multilateral agencies.

Chart No.01: Graph showing performance of Self Help Group in India



Source: [www.nabard.org](http://www.nabard.org)

**Objectives of SHG-Bank Linkage Programme are:**

1. To evolve supplementary credit strategy for meeting the needs of the poor by combining the flexibility, sensitivity and responsiveness of the informal credit system with the technical / administrative capacity and financial resources of formal financial institutions.
2. To build mutual trust and confidence between bankers and the rural poor.

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3. To encourage banking activity in both the thrift and credit aspects in a segment of the population that formal financial institutions usually find difficult to reach.

The SHG-Bank Linkage Programme is unique in some respects. RBI and NABARD have tried to promote relationship banking that is to improving the existing relationship between the poor and bankers with the social intermediation by NGOs. The Indian bank 45 linkage models is predominantly a Linkage Model which draws upon strengths of various partners- NGOs (who are best in mobilizing the poor and building their capacities) and Bankers (whose strength is financing). Broadly, three different models have emerged under the linkage programme in the country. The linkage between the SHGs and the Formal Financial Agencies (FFAs) has to be on symbolic relationship. For the purpose of linking the SHGs to FFAs two basic models with number of modification are at present working in India. In each model there exists a two way flow of funds as shown below.

**1. Direct linkage model (Model- I)** In case of the direct linkage model the bank identifies the group (or facilitates evaluation of the group) and deals with the SHG directly for both mobilizing savings and for making available credit to as a whole or to individual members. Group members act as collateral security. In this model the credit is generally made available to the group and members to be financed are identified by the group itself which takes the responsibility of loan repayment.

**2. Modified Direct Linkage Model- I** Here the activity and member to whom loan is loan is given is identified by group. The group is morally responsible for repayment but credit is given as any individual loan.

**3. Modified Direct Linkage Model II** In this model NGO is not the financial intermediary. The NGO's role is only in group evolution and stabilization, where as the financial linkage is directly with the group.

#### SKDRDP:

Shree KshethraDharmasthala Rural Development project concentrates on the empowerment of people by organizing Self Help Groups(SHG) on the lines of Joint Liability Groups(JLG) and it also provides infrastructure and finance through micro credit for the rural people of Karnataka. SKDRDP encompasses all aspects of enriching the rural life. It is currently expanding its

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development activities to all the districts of Karnataka. It is active with its community development programmes all over Karnataka. The main strength of the organization are the blessings of its promoters. Dedicated band of workers, goes will of the stakeholders and above all a comprehensive program to better the living environment of the chosen areas. During the Financial Year 2015-2016 SKDRDP has extended its area of operation to cover the state of Karnataka completely.

ShreeKshethraDharmastala Rural Development programme started its activities by playing its role in the field of finance through micro-credit, providing infrastructure and in transfer of technology. Along with those activities it also showed its interest on the empowerment of rural women and so it's started 'Jnanavikasa Program'. In order to response to the social needs of the area the SKDRDP improved its activities through innovating those activities such as Janajagruthi Community Development, Siri and more such programmes.

SKDRDP promotes development through a network of 169000 Self help groups which now includes 1.8 million families about 20% of rural households in Karnataka. The programme provides advice and information to help group members make long term plans for their household needs and even to save money. It also provides loan for domestic and agriculture expenses, through one of the biggest micro credit programmes in India. SKDRDP recognize the value of energy access as a key component of development, so since 1999 as provided information and loans for sustainable energy technologies.

### Self Help Groups

Both Central and State Government has given special importance for organizing women into Self Help Groups and connecting them into the mainstream of the society. As a result of this, today we see greater movement in this sector and it is proved that the Self Help Groups were promptly repaid and therefore, banks and financial agencies are now more reliant on the SHGs as a tool for lending money.

At village level, SKDRDP officers encourage neighbors to come together to form a group of between five and twenty people. Members come from all economic levels, among them most are agriculture workers, small farmers and traders, 70% of whom have incomes less than US\$2 per day.

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The groups as to follow set procedures including meeting each week and keeping detail records of proceedings and financial transactions. Members have to save fixed amount (at least Rs 20) each week. Each group members makes and record a five year plan for their household or farm, including priorities for spending. The SKDRDP officer and other group members help with support and advice on the plan. Some groups focus particularly on agriculture and have a labor-share each week, when they work in rotation on each other's farms.

Table No 01: Showing reasons for satisfaction of poverty alleviation programme of SHGs Women

Sl. No.	Statement	SA	A	N	D	SD	Total
PA1.	Increase in income	9	37	1	0	3	50
PA2.	Self-employment	16	30	0	1	3	50
PA3.	Increase in saving and investments	14	33	1	0	2	50
PA4.	Improvement in capital formation for meeting the house hold requirement	15	35	0	0	0	50
PAS.	Education for children	14	34	1	0	1	50
	Total	68	169	3	1	9	250



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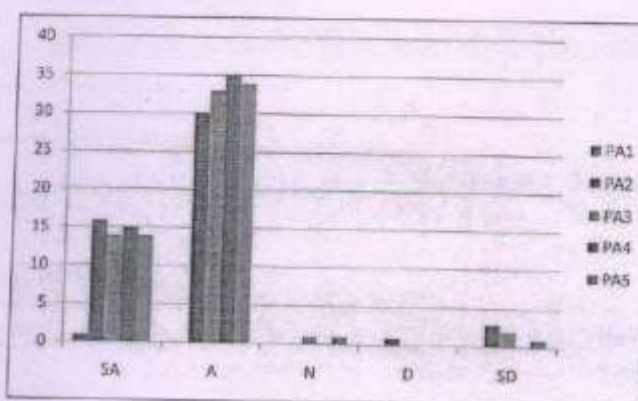
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Chart No 02: Showing reasons for satisfaction of poverty alleviation programme of SHGs Women's



The table and graph 4.33 satisfaction levels of SKDRDP women's are about the poverty alleviation programme. The study says that maximum 37 respondents agreed that as a member of SKDRDP has increased their income. 30 responded also agreed it has improved self-employment opportunities of poor people of rural area. 33 respondents agreed that it has improved the savings and also help those rural people to invest those money. 35 respondents agreed that it has improved in credit formation to maintain their household requirement. 34 respondents agreed that SKDRDP has improved their children education. This study says that maximum respondents have agreed the SKDRDP is playing a great role in poverty alleviation programme in rural areas.

Table No 02: Showing Table showing age groups and increase in Income

Opinion \ Age	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
18-25	2	3	0	0	0
26-35	4	15	0	0	0
36-45	4	15	1	0	0
46-55	0	6	0	0	0

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$H_0$ : There is no significant difference between the age groups and satisfaction level of poverty alleviation that there is a increase in income.

$H_1$ : There is a significant difference between the age groups and satisfaction level of poverty alleviation that there is a increase in income.

### Calculation of Mean for each sample

$$\bar{x}_1 = \frac{2+3+0+0+0}{5} = -1$$

$$\bar{x}_2 = \frac{4+15+0+0+0}{5} = 3.8$$

$$\bar{x}_3 = \frac{4+15+1+0+0}{5} = 4$$

$$\bar{x}_4 = \frac{0+6+0+0+0}{5} = 1.2$$

### Calculation of Mean of mean

$$\bar{\bar{x}} = \frac{\bar{x}_1 + \bar{x}_2 + \bar{x}_3 + \bar{x}_4}{4} = \frac{-1 + 3.8 + 4 + 1.2}{4} = 2.5$$

### S.S Between:

$$\begin{aligned} &= n_1(\bar{x}_1 - \bar{\bar{x}})^2 + n_2(\bar{x}_2 - \bar{\bar{x}})^2 + n_3(\bar{x}_3 - \bar{\bar{x}})^2 + n_4(\bar{x}_4 - \bar{\bar{x}})^2 \\ &= 4(1-2.5)^2 + 4(3.8-2.5)^2 + 4(4-2.5)^2 + 4(1.2-2.5)^2 \\ &= 31.52 \end{aligned}$$

### S.S Within:

$$= \sum (\bar{x}_{1i} - \bar{x}_1) + \sum (\bar{x}_{2i} - \bar{x}_2) + \sum (\bar{x}_{3i} - \bar{x}_3) + \sum (\bar{x}_{4i} - \bar{x}_4)$$



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$$= [(2-1)^2 + (3-1)^2 + (0-1)^2 + (0-1)^2 + (0-1)^2] + [(4-3.8)^2 + (15-3.8)^2 + (0-3.8)^2 + (0-3.8)^2 + (0-3.8)^2] + [(4-$$

Source of Variance	Sum of Square(SS)	Degree of Freedom	Means Square(MS)	F Ratio	5% L.O.S
Between Sample	31.52	(4-1)=3	31.52/4=7.88	7.88/91.9 = 0.08574	F(4,20) =2.866
Within Sample	367.6	(20-4)=16	367.6/4=91.9		

$$4)^2 + (15-4)^2 + (1-4)^2 + (0-4)^2 + (0-4)^2] + [(0-1.2)^2 + (6-1.2)^2 + (0-1.2)^2 + (0-1.2)^2 + (0-1.2)^2]$$

$$= 367.6$$

SS Total

$$= \text{SS Between} + \text{SS Within}$$

$$= 31.52 + 367.6$$

$$= 399.12$$

Inference:

The calculated value of F- Ratio is 0.08574 which is less than the table value that is 2.866 hence the null hypothesis is accepted. Since we can conclude there is no significant difference between the age groups and satisfaction level of poverty alleviation that there is a increase in income.

Table No 03: Showing age groups and Self Employment

Age	SA	A	N	D	SD
18-25	0	5	0	0	0
26-35	10	8	0	0	0
36-45	8	11	0	1	1
46-55	0	6	0	0	0



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$H_0$  There is no significant difference between age group and self-employment regarding the reason for satisfaction of poverty alleviation program of SHGs.

$H_1$  There is significant difference between age group and self-employment regarding the reason for satisfaction of poverty alleviation program of SHGs.

ANOVA Single Factor

Source of Variation	SS	D.F	MS	F	P-value	F crit
Between Groups	9.5	3	3.166667	0.217765043	0.882188	3.490295
Within Groups	174.5	12	14.54167			
Total	184	15				

Inference:

Since the value of F is 0.217 which is less than table value that is 3.490  $H_0$  is accepted, so we can conclude that there is no significant difference between age group and self-employment regarding the reason for satisfaction of poverty alleviation program of SHGs

Table No 11: Showing age groups and Increase in savings and Investment

Age	SA	A	N	D	SD
18-25	0	4	1	0	0
26-35	3	15	0	0	0
36-45	7	15	0	0	0
46-55	3	11	1	0	0

$H_0$  there is no significant difference between age group and increase in saving and investment regarding satisfaction of poverty alleviation program of SHGs.

$H_1$  there is significant difference between age group and increase in saving and investment regarding satisfaction of poverty alleviation program of SHGs.



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#### ANOVA Single Factor

Source of Variation	SS	D. F	MS	F	P-value	F crit
Between Groups	16.6875	3	5.5625	0.153713	0.925287	3.490295
Within Groups	434.25	12	36.1875			
Total	450.9375	15				

#### Inference:

The F value is 0.153 which is less than the table values that is 3.490, therefore  $H_0$  is accepted. From this we can conclude that no significant difference between age group and increase in saving and investment regarding satisfaction of poverty alleviation program of SHGs.

#### Conclusion

Self Help Group is playing as a very important role in all over India. It has created an employment opportunities and saving habits of rural people of our country. Many Ngo's are linked with banks and given a awareness about the banking activities to the rural people.

SKDRDP as a NGO as started many programmes in order to empower the women of rural area. In Karnataka SKDRDP is playing a very important role especially in rural areas of this state. It is observed that many people are joined this group and that it has linkage with bank and availing loan at low interest rates and this made success of SKDRDP.

It has created many programmes and activities to encourage the rural people to participate in SKDRDP SHGs to support their families and to increase their standard of living. It also giving many training programmes to produce products from their group so that is helping them to earn the money and promoting saving habits among members.

Though many members are involved in SKDRDP still SKDRDP has to create awareness in all over Karnataka to join their group and it has to give loan for self-employment and training programme to start the business.





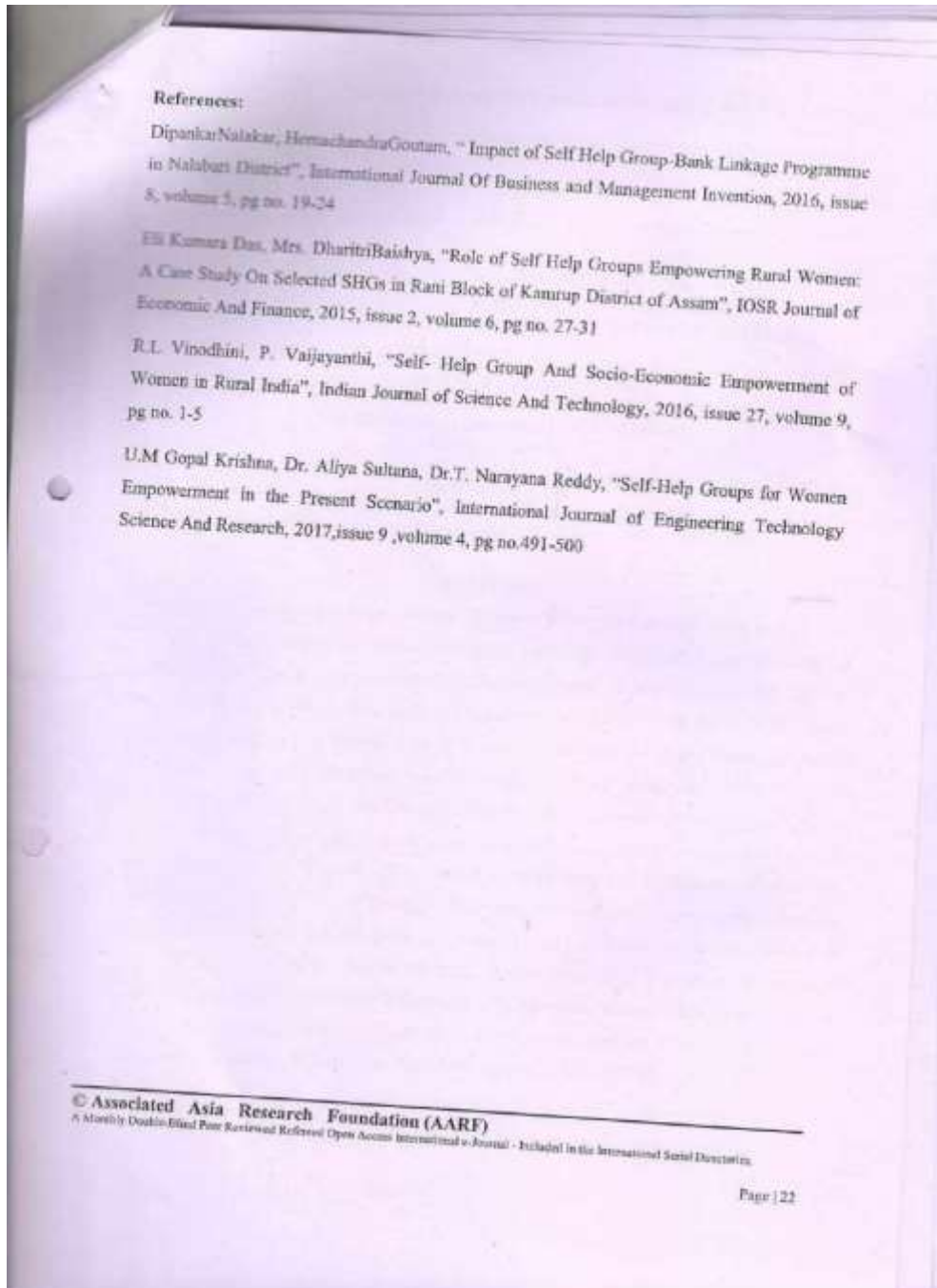
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### A Study on Impact of Self Help Group –Bank Linkage Programme in the Upliftment of Poor with Special Reference to SKDRDP, Harohalli Region, Ramanagara District

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#### Abstract

In developing countries like India and other countries poverty and unemployment are the main problems. In recent days many SHGs are playing as a effective tool for alleviation of poverty. . A growing number of poor people among them mostly are women. In India even today 26.1 of total population live below poverty line. In India many SHGs are linked to banks for delivery of micro credit to Self Help Group members. In 1976, prof. Mohammed Yunus of Bangladesh started Women's groups in Bangladesh and developed thrift and savings among the poorest. The main aim of this paper is to study the role of SKDRDP in the upliftment of poor of rural area of Harohalli region of Ramanagara District. This study is on the basis of primary as well as secondary data. Primary data is collected by discussion, schedule and personal interview through providing questionnaires to samples of 50 rural women's of SKDRDP. Secondary data is through annual reports from the Government bodies like Reserve Bank of India, NABARD, research papers in journals and magazines. SKDRDP as a NGO as started many programs in order to empower the women of rural area. In Karnataka SKDRDP is playing a very important



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## A Study on the Consumer Satisfaction towards E-Payment with Special Reference to Tumkur, Karnataka

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### Abstract

E-payment has becoming an efficient means of payment in today's trade world. . This is due to its competence, suitability and appropriateness. India has lagged behind in adopting other technologies but joined other countries in digital payment revolution especially in the financial sector. E-payment is a updated system of making payments using electronic network. E-payment are made through payer bank to payee by using security features. After demonetization role of digital payments has considerably enhanced. E-payments have become a parallel system of payment along with traditional system of payment. Digital India initiatives supporting the electronic payment system and there is a need to build solid infrastructure for digitalization. This paper attempts to understand the meaning and satisfaction level of customer towards e-payment.

**Key Words:** E-Payment, Consumer Satisfaction, Digitization

### INTRODUCTION

Information and communication technologies growth is persuading the people and supporting the achievements of human society as a whole. Achievements of human society are supported by available huge amount of information and awareness about the usage of various, facilities. Digitization has broken the traditional boundaries of society and provided creative dynamic wings for the growth of business. Digital revolution is enabling people to lead life with ease and to make convenient financial transactions.

Banks are eagerly adopted the e-payment system as a method of financial transactions and created a tool of convenient monetary transactions. E-payment one the prominent pillars of e-commerce and became a part and parcel of system of e-commerce. Efficient implementation of

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## INSURANCE INCLUSION: A TOOL FOR FINANCIAL INCLUSION IN INDIA

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### Abstract

Access of financial services to the people, particularly to the not covered areas and segment of population in India, is an important key to inclusive growth potential and promote equity. Priority of policy makers, Government of India (GOI) and Reserve Bank of India (RBI) for financial inclusion drive has been one of the increased access to banking services, easy compatibility and effective delivery of financial services through provision of banking services. Insurance sector in India is also contributing to the field of financial inclusion through insurance inclusion. Thus, it has been felt by policy makers that financial inclusion will remain incomplete unless initiatives of insurance inclusion are simultaneously pushed to get greater penetration. The present paper discusses the demand side and supply side factor of micro insurance services, and the role of micro insurance in spreading financial inclusion in rural and urban people in India. The study is based on secondary data and this paper focused to study insurance inclusion as an instrument for financial inclusion in India.

**Keywords:** *Financial Inclusion, Insurance Inclusion, Micro Insurance, inclusive Growth.*

### Introduction

Insurance occupies an important place in the complex modern world since risk, which can be insured, has increased enormously in every walk of life. This has led to growth in the insurance business and evolution of various types of insurance covers. The insurance sector acts as a mobilizer of savings and a financial intermediary and is also a promoter of investment activities.



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## Impact of Financial Inclusion on Economic Empowerment among Rural Households – A Study of Tumkur District

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**Abstract** - Financial inclusion has been playing a pivotal role in holistic development of deprived classes of society. Even after seven decades of independence, Government, Reserve Bank of India and other stake holders are discussing to include unbanked population to formal financial fold. This empirical paper attempts to study the customer satisfaction towards digital financial inclusion. The study area confined to Tumkur District of Karnataka State. This paper based on secondary and primary data. Secondary data collected through various publications of the Government, RBI, newspapers and journals. Primary data collected through structured questionnaire. Multi-stage, stratified, systematic and judgmental sampling techniques are adapted to select sub-districts, commercial banks, bank branches and customers. Preliminary data collected in five sub-districts out of ten sub-districts of Tumkur and from the customers of five leading commercial banks. Age groups are considered as one of the variable to measure the impact of financial inclusion on economic empowerment of rural households. This paper attempts to assess whether the financial inclusion could able to gain anything in the dimension of economic empowerment.

**Key Words** - Financial Inclusion, Economic Empowerment, Rural Households, Saving of Living, Saving Habit, Investment Patterns

### I. INTRODUCTION

Financial inclusion initiatives of various stake holders resulted in bringing the unbanked population to formal financial ambit. 89% of population is financially included in India (Global FINDEX, 2017)<sup>1</sup>. The issue of encouraging the unbanked population to have bank account and including masses to formal financial fold is partially successful. Success of financial inclusion cannot be judged rather only on the basis of ownership of account. Quality of financial inclusion depends on various determinants. The focus of stake holders of financial inclusion is only to stimulate bank accounts. The penetration bank accounts considered as success of financial inclusion. Financial inclusion and opening bank accounts are in the bottom of the pyramid. The success of financial inclusion can be measured only through its significant impact on various dimensions in resolving the real time problems or facilitating the vulnerable masses.

<sup>1</sup> Global Finlex Database (2017). Data retrieved from

<file:///D:/Bharthiar%20%20Thesis%202020/Global%20Finlex/Over%20view%20of%20IF%20I%2017.pdf>

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## A STUDY OF WOMEN WORKERS IN AN UNORGANIZED SECTOR

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### ABSTRACT

A vast majority of India's labour force is in unorganized sector. In the absence of economic opportunities in their own states, many workers migrate across the other states of India to seek employment. Construction industry depends almost entirely on migrant workers, majority of which are women. The main object of this paper is to shed light on the socio-economic problems being faced by a section of the women workers in all industry. These women workers have a very tough life. In spite of being actively involved in economic activities for survival, bearing and rearing of children remain their prime responsibility, and thus they end up with playing roles in both production and reproduction.

**Key Words:** Women workers, women problems, survival, responsibilities of women.

### INTRODUCTION

India is known for its great geographical spread and magnitude of its population. India has population of 1.2 billion as of Oct 22, 2015 in which women constitute nearly half of the population play a vital role in rural and urban economy. Yet, the economic statuses are shown comparatively lower than male. As far as social status is concerned they have more responsibilities compare to men particularly those women's who are working in the unorganized sector, but still bounded to take decision for performing their responsibilities and duties in society. The paradoxical situation arises as such when somewhere women are praised as goddess and at the sometime treated as slave.

Women had faced many difficulties during post Vedic and epic ages. Women's in India are always dependent on male members of family, they are not allow to speak in front of elders or in laws. She was always been made responsible for every mistake. Now, from early twenty century their status have been improved a little. After independence of India constitutional makes and national leaders strongly abolished some act and initiated new act for equal social status. As a result today position of women has occupied in every field with respectable position. Yet, they have not absolutely free from some discrimination and harassment of society.

### REVIEW OF LITERATURE

**Dhrubha Hazarika (2011)** studied that at post Vedic and epic ages, where women are treated as slaves. After independence of India, the National leaders strongly demanded equal social position of women with men. Paper was Analyzed and prepared with objective to know the status of Indian women and reasons for empowerment of women. Study concluded that empowerment is only possible if women come forward to help and make self empowered to them.

**R.Rajeshkumar and Dr.R.Rajendran (2014)** Studied and focused on women worker in unorganized sector in India. Women contributes almost half of global total population. Main objective is to study the problem faced by women in unorganized sector. At last author concluded that problem of can be solved if we start to highlight and reduce the unequal distribution of values. There is need to concern about unorganized sector worker, which have not been provided with proper faculties. So, Government should plan comprehensive strategy to stop exploitation and slavery.



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**N. Nita (2014)** Studied the working status of women in unorganized sector. Author highlighted that unorganized sector are improving day by day and women percentage are getting more involved in unorganized sector and percentage of women worker are increasing every year but they are not been credited for the participation. The study has been carried out with objective to understand or to know the reason why women's reworking in unorganized

sector and why are they in only specific department of unorganized sector. Study reveals that women are not that much competent compare to men in labour market as women are less educated, skilled and not aware of proper market conditions. Another reason is cultural and social foundation due to which they are not able to grow well.

**Ramesh Chandra (2014)** studied the women are continue facing problem of discrimination and marginalization. Their contribution is not given due credit, despite many advances made by women in society. The main objective of paper is to analyze problem and challenges of women working in unorganized sector and study concluded that women working in unorganized sector are living life below from satisfaction. They are not able to meet their daily needs even they work more than men and perform dual role in society. Hence government and NGO must come forward to improve the lot of these women with strict implication of law.

**Nirendra Dev (2015)** studied the traditional image of women in India especially in the villages and remote corners. He explained that rural women in India have long and different work experience, but now women are moving ahead which can be easily considered in term of work and contribution to village economy. Many states has been overcome with the problem of gender discrimination but still there is need for understanding the complex and dynamic challenges women face. Author revealed that in most of regions rural women are more conscious than men like in Nagaland and Mizoram where social responsibilities of women are more compare to other parts of country. Study also highlighted those women work force are actually in major involved in agriculture. Women by tradition in many States are keepers of seeds and play key role in all post harvest operations. Government had initiated various schemes for promoting rural employment among women. In some regions government efforts brought phenomenal result in form of women participation 60-70 percent women of eastern UP are working in non agricultural sector.

Study concluded that gender inequality leads to and is result of food insecurity. Rural women are under the double burdened responsibilities which affect her access to livelihood resources. Still she plays a critical role in management of natural resource and local biodiversity. This all can be easily done by composite measuring tool like food security and agricultural growth to increase the connection and understanding of women empowerment.

- To study women participation and role working in unorganized sector.
- To know and understand problem and challenges faced by women working in unorganized sector.
- To highlight the legal measures and schemes initiated for empowering women.

According to census 2011 women constitute 48.46 percent of total population in India and about 25.67 percent of female population is designated as workers. The participation of women in the occupational field is having great significance in the society. In ancient period, women have freedom to take part in various fields and in later period the status of women gradually decline. The women working in unorganized sector are not included in the official statistics even their work is also not documented and considered in different wage work; unskilled, low paying and they are not provided with benefits. Despite the advances women have made in societies they continue facing discrimination and marginalization. Women worker in unorganized sector lagging behind the male level of quality of employment. As such women have to perform dual responsibilities both at work in hostile working condition and manage their homes. They are generally exploited by long working hours, wages paid to them are not according to their work and not been provided with the basic facilities at work place like toilets etc.



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#### OBJECTIVES

- To study women participation and role working in unorganized sector.
- To know and understand problem and challenges faced by women working in unorganized sector.
- To highlight the legal measures and schemes initiated for empowering women

#### RESEARCH METHODOLOGY

The study is of descriptive in nature and totally based on secondary data. The data has been collected and reviewed from various reports, journals and official websites.

#### PROBLEMS AND CHALLENGES FOR WOMEN WORKING IN AN UNORGANIZED SECTOR

As matter of fact, problems of female worker in unorganized sector are index of worry for India. Discussion regarding the problem associated with women workers has many aspects such as economic, political, psychological, sociological and legal etc. Some of key problems are as follows:

- The life of women working in home based work is overburdened as they have to perform dual role.
- Lack of collective bargaining.
- Education among women is very low which does not allow them to understand basic information.
- Food Insecurity in women is somuch in rural areas that some of the women are so weak to work due to insufficient nutrition because they consume less food.
- Harassment at work place , rape etc .are problems women face at work but not able to say due to insecurity of job. They need empowerment to protect themselves and secure their purity and dignity.
- Gender inequality is most pressing issue in present time.
- Lack of health facilities.
- Workplaces are located so far.
- Hardwork is invisible to policymakers and general public.
- Low and irregular income.
- Seasonal work are present.

According to the analysis women are predominantly engaged in agriculture and unorganised sector. Women are still behind in actual distribution of social status, economic value and political authority. Women contribute 66 percent of world work, produce 50 percent of global food but receives only 10 percent of income output and own 1 percent of property ( UNICEF 2007). The highly restrictive culture of Indian society has been major factor of low participation of women in public sector. Basically we have to start initial empowerment of women so that they can ultimately get empowered in every field. Women empowerment is concept of functioning and control over resources , which extends and allow to decision making capabilities regarding household decisions, employment, income, right and control on property , expenditure and freedom of movement. In early twenty century national movement under leadership of Mahatma Ghandji ji was initiated for removing all disabilities of women at same time Raja ram mohan rai, Ishwar Chandra Vidhyasagar and various other social reformers laid stress on women education , prevention of child marriage withdrawal of evil practices of sati etc. for proper liberalization .

#### MEASURES FOR WOMEN EMPOWERMENT

The government of India under Prime minister Narendra modi recognizes the importance of the role of women in development of the society, ultimately growth of the nation, Union Minister rural development Chaudhary Birender Singh also said that we should committed for the

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women empowerment and welfare. He also implementing various development program which includes the guidelines for facilities to be provided at the work site for women to encourage their participation. Presently in unorganized sector women worker are well organized under self empowerment women association (SEWA) an NGO for poor and self employed women worker fighting for their basic socio economic and political rights. The organization was established in 1972 by the noted Gandhian and civil right leader. One specific provision and laws for protection and welfare of working women are Mahatma Gandhian national rural employment grantee act (MGNREGA) it is a major step in providing employment and security to basically rural workers.

#### SUGGESTION

No doubt there are laws to protect women and prevent exploitation but the legislation are not implemented strictly.

- Implementation of schemes must be with fruitful motive.
- There must be regular vigilance of schemes working in field, it will result positively.
- Government can create a team of women for door to door investigation to know the domestic status of women at home, it will ultimately protect women from domestic violence.
- Encourage women for self help groups, micro financing so that women can compete in financial market.

#### CONCLUSION

To sum up, women empowerment cannot be possible unless women come with hand in hand for self empowerment. There is need to reduce minimized poverty, promoting education of women prevention and elimination of violence against women. However India is also known as " Bharat Mata" who is in turn says that women serves as the mother of every Indian, which simply means that women looks after every Indian child. At last men ought not to forget the fact that "men are in women". Then only the Vedic verse 'yatra naaripujyateramantetatradevta' (wherever women is respected, god resides there) would come true

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