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सपादक

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#### ABSTRACT

Women are the worst sufferers and silent victims of economic maladies brought by the new economic reforms of early 90's in the form of globalization. Women in tribal hinterlands have been kept aside from the developmental main stream because of the lack of resources potentially. In spite many constitutional safeguards and economic protections the position of women in tribal areas is in its lowest ebb. They have been neglected and discriminated in all walks of life. For centuries tribal women have been deployed in domestic works and in the collection minor forest products. Again most of the males engaged in unorganized and informal sector, have lost their traditional and livelihood with the emergence of liberalization, privatization and globalization in earlier 1990's. Hence, a vulnerable group of women mostly living in tribal areas have become the easy victims of poverty.

Hence, as an approach – "Direct attack of poverty" at micro level and empowering tribal women at grassroots level the formation of SHGs is a need based economic endeavors planned deliberately towards productive purposes and development of tribal economy.

SHGs have now become a modern economic weapon for the poor tribal to fight against poverty and economic depression. It is a most potent tool against human deprivation and mainly intends to build human capital. SHGs have become a ladder for the poor tribal women to go up not only economically but also socially, mentally and attitudinally. SHGs generate employment opportunity and create conducive social and economic infrastructures by empowering women and further conforms the economically best and optimum utilization of unutilized natural and human resources. So the concept of SHGs should not be considered as a social sector programme or a mere intervention to provide a socio-economic safeguard, rather it should be viewed as a huge investment in the capacity building for the vast human resource in the tribal pockets for the sake of rural development. With this mindset women must be empowered through SHGs by channelizing women potentiality in the economic and development building exercises in tribal inaccessible regions.

In this backdrop, an attempt has been made to evaluate the role of SHGs in bringing the socio-economic development of tribal women with the help of empirical exploration. It also reveals the activities and functioning of SHGs in terms of their operations, activities, strategies, problems and future prospective as well as the linkage of SHGs with banks and financial institutions. This study is carried both primary as well as secondary data.

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**Key Words:** Micro Finance, SHGs, Globalization, Women Empowerment, Poverty

#### Introduction:

Globalization is gradually becoming a widely accepted economic doctrine of 21<sup>st</sup> Century. It has become so popular that every nation in the globe talks about it, particularly after the downfall of Soviet Russia. It is a multi-shaped cap. It fits to every had and everybody likes to wear it. The developed countries of capitalist block bear it to extend their capital supremacy and business imperialism to other nations. The developing countries of mixed economies wear it with a view to correct disequilibrium in the BOP by removing tariffs and trade restrictions in favour of inflow of foreign capital in terms of Foreign Institutional Investments (FII). The socialist wear it in the name of "market socialism" or "scientific socialism". Now majority of nations all over the world have accepted it as a point instrument of economic growth. Naturally the issue becomes can globalization ensure sustainable and balanced

development for all sectors of the economy? The answer definitely needs explanation on globalization in the light of embodiments, promises and consequences.

#### **Globalization: A New Economic Doctrine:**

Globalization is a post-Keynesian and post-Schumpeterian economic growth model based on the philosophy of "Growth mania" or "Growth obsession". And this kind of capitalist development paradigm is incorporated into the present WTO-IMF-IBRD GATT sponsored globalization. In fact, globalization is a "U-Turn" in the history of economic thought. The concept of globalization itself stands on the mercantilist dogma of "free flow of gold and silver among the countries." Similarly globalization along with privatization and liberalization tell about Adam Smith's Maxim of "Laissez Fair", Moreover the embodiments in the growth model of globalization manifest the principles of maximization of economic efficiency, minimization of economic of scale and range, incrimination of factor productivity and production-possibility, augmentation of the supply of factors of production, application of modern technology and finally conformation of economic freedom and individual property. The process of globalization is commonly based on the premises of reduction of cost of product fall in price, increase in market access, decline in world development gaps as well as gender gaps in development, increase world output, employment and income, increase in consumption there by resulting high standard of living and reduction of poverty. So, it is quite impressive to have a holistic discussion on globalization, tribal economy and sustainable development.

#### **Globalization: The Tribal Economy and Sustainable Development:**

Globalizations has changed the very dimensions of the Indian economy, growth guided by market forces and polices of reforms seems to be the guiding principle. It has brought a competitive market and players with high level of technology. Now a fundamental contradictions are with sectors of the economy will survive in this harsh globalized economic environment? Definitely it is not the tribal economy. The tribal economies are gradually paying heavy socio-economic cost in terms of resource depletion, environmental pollution, and ecological imbalance. High consumerism has forced and developed urban economics for excessive utilization of resources rich tribal economics for the purpose of production in terms of large scale industrialization. Large scale industrialization has put a big question mark (?) to the issue of sustainable development (SD). The social and economic approaches indicate that sustainable development is a function of ability to maintain a relating a non-deteriorating condition with respect to natural capital ( $K_n$ ). The ecological approach implies that "we have a moral implication to do at least as well for our successor generation as our predecessor did for us." We should not transfer economic debt to the future generation to pay. Globalization is now adding more to it. Sustainable development particularly in tribal regions is in the cross road due to the emergence of the forces of the globalization. The development process is rather skewed in favors of the emerging class of progressive people. "The nouvea riche" of tribal India. It polarizes powers in few hands and transfers a huge amount of scarce resources from tribal region and from hands of the tribes to non tribes. Globalization has created a new theory of "Resource Drainage" leaving behind the situation of unemployment, underemployment, poverty, starvation, mal-nourishment, illiteracy, and income inequality and high infant mortality and per and post natal deaths for tribal regions in general and tribal people in particular. To conclude methodologically globalization has so many feel good factors but practically the tribal economy is not shining at all. Aforesaid situations make the economic status of the tribal hinterland most deplorable. As a result of which, the conditions of women becomes quite pathetic.

**Development Problems of Tribal Women:**

The sole concern of Indian development planning since its inception is to eradicate poverty by generating additional employment opportunities for its growing labour force in rural and semi rural-urban area more particularly in tribal regions. But due to lack of sustainable and balanced growth and poor manpower management the economic security of the tribal poor is not only in threat but also the adoption of some treaties of World Trade Organization and enactment of various market friendly reforms, have resulted in fast shrinking of the scope of employment opportunities in organized, unorganized and in agricultural sector.

Women are the worst sufferers and silent victims of economic maladies brought by the new economic reforms of early 90's in the form of globalization. Women in tribal hinterlands have been kept aside from the developmental main stream because of the lack of resources potentially. In spite many constitutional safeguards and economic protections the position of women in tribal areas is in its lowest ebb. They have been neglected and discriminated in all walks of life. For centuries tribal women have been deployed in domestic works and in the collection minor forest products. Again most of the males engaged in unorganized and informal sector, have lost their traditional and livelihood with the emergence of liberalization, privatization and globalization in earlier 1990's. Hence, a vulnerable group of women mostly living in tribal areas have become the easy victims of poverty.

**The Instrument of SHGs**

Hence, as an approach – “Direct attack of poverty” at micro level and empowering tribal women at grassroots level the formation of SHGs is a need based economic endeavors planned deliberately towards productive purposes and development of tribal economy.

SHGs have now become a modern economic weapon for the poor tribal to fight against poverty and economic depression. It is a most potent tool against human deprivation and mainly intends to build human capital. SHGs have become a ladder for the poor tribal women to go up not only economically but also socially, mentally and attitudinally. SHGs generate employment opportunity and create conducive social and economic infrastructures by empowering women and further conforms the economically best and optimum utilization of unutilized natural and human resources. So the concept of SHGs should not be considered as a social sector programme or a mere intervention to provide a socio-economic safeguard, rather it should be viewed as a huge investment in the capacity building for the vast human resource in the tribal pockets for the sake of rural development. With this mindset women must be empowered through SHGs by channelizing women-potentiality in the economic and development building exercises in tribal inaccessible regions.

In this backdrop, an attempt has been made to evaluate the role of SHGs in bringing the socio-economic development of tribal women with the help of empirical exploration.

**Objectives:**

- i. To examine the role of SHGs in ensuring the empowerment of tribal women.
- ii. To explain globalization and the plight of the tribal economy.
- iii. To outline the activities and functioning of SHGs in terms of their operations, activities, strategies, problems and future prospective.
- iv. To present the need and the dimension of linkages of SHGs with banks and financial institutions.

**Methodology:**

The article is based to outline the functioning of 80 tribal SHGs of women selected on the basis simple random sampling methods of 12 GPs of Tikabali Block. Group discussions and individual interactions

have been conducted with 160 tribal women for collection of relevant data in the preparation of the study. Data collected through questionnaire methods and subsequent arranged in tabular forms to interfere conclusions. Thus this study is based on both primary and secondary sources of data, so as to make the study simple and accurate.

### Features of SHGs Women

Table 1 depicts Panchayat wise total number of SHGs functioning in the block. Gender wise and community wise women SHGs have also been indicated in the table number 1 which indicates that in terms of number of SHGs Gadaguda GP tops the list of 60 numbers and Katimaha GP has only 7 number of SHGs. Out of 155 women SHGs, 80 have been selected on the basis of their nature of operation, viability and financial activities.

**Table-1: Male Female community Wise women SHGs functioning in the Block:**

Sl.No	No. of Panchayatas	Community wise tribal women SHGs				Male SHGs	Total
1	Pikaradi	7	2	3	12	4	16
2	Katimaha	3	2	1	6	1	7
3	Belleragaon	2	2	2	6	2	8
4	Tikabali	3	3	1	7	2	9
5	Keonjhar	12	6	3	21	9	30
6	Paburia	30	8	6	44	17	51
7	Gadaguda	25	10	11	46	14	60
8	Gutingia	28	10	10	48	6	54
9	Burbinaju	20	10	6	36	6	42
10	Gardingia	10	5	4	19	11	30
11	Padangi	8	5	2	15	2	17
12	Barimunda	7	4	4	15	5	20
<b>Total</b>		<b>155</b>	<b>67</b>	<b>53</b>	<b>275</b>	<b>69</b>	<b>344</b>

**Table 2 Depicts the Shelf Help Promotion Institutions (SHPIs) which are in operation in various Panchayatays of Tikabali Block**

**Table 2 Distribution of SHGs as per their SHPIs**

SHPIs	Number of SHGs	Percentages
World Vision(NGO)	5	6.25
NIPIDITA(NGO)	4	5.00
SBI	20	25.00
NYK	30	37.50
Indira Mahila Yogana	6	7.50
SGSY	15	18.75

We have taken the highest 30 number of SHGs (37.5%) promoted by Nehru Yuva Kendra, Government of India followed by 20 SHGs (25%) by State Bank Of India.

Table 3 represents group structure of SHGs according to their size. 10 to 15 number of SHG members constitute the highest percentage 46.25, followed by less than 10 members of SHGs (28.75%). There are only 20 SHGs having the membership size of 15-25(25%) in our study.

**Table: 3- Group Structure According to the size of SHGs**

Size of Group	No. of SHGs	%
Less than 10 members	23	28.75
10-15 members	37	46.25

15-25 members	20	25.00
<b>Total</b>	<b>80</b>	<b>100.00</b>

**Table: 4 Socio-economic Profile of the SHG members**

Socio-Economic Profile	No. of Members	Percentage
<b>Occupational Structure</b>		
Agriculture and allied services (dairy, fishery, etc.)	80	50.00
Collection of Minor Forest Product	40	25.00
House Hold Industry and Craft	5	3.13
Business	10	6.27
Labour and wage earnings	25	15.60
<b>Total</b>	<b>80</b>	<b>100.00</b>
<b>Age Group</b>		
18-30	60	37.50
30-35	30	18.75
35-40	47	29.38
40- and Above	23	14.37
<b>Total</b>	<b>160</b>	<b>100.00</b>
<b>Educational Standard</b>		
Illiteracy	47	29.38
Knowledge only signature	93	58.12
Read and Write	20	12.50
<b>Total</b>	<b>160</b>	<b>100.00</b>
<b>Marital Status</b>		
Married	137	85.62
Un-married	23	14.38
<b>Total</b>	<b>160</b>	<b>100.00</b>

**Table-5: Frequency of group meeting**

Frequency of group meetings	No. of SHGs	Percentage
Weekly	12	15.00
Monthly	40	50.00
Quarterly	20	25.00
Frequently	8	10.00
<b>Total</b>	<b>80</b>	<b>100.00</b>

The SHG members are mostly in the age group 18-30(37.5%) with in the age group of 30-35 there are 30 members (18.75%), with in the age group of 35-40 there are 47 members constituting 29.38% of the total SHS members.

The literacy position of says that 29.38% were illiterate and 58.12% only knew their signature and the rest 12.5% were able to read and write.

The study further reveals that 137 members (85.62%) were married and rest were unmarried.

The group meetings were mostly conducted on the monthly basis (50%) followed by quarterly (25%). 12 SHGs were only conducting weekly meeting.

Table 6 depicts the amounts of loans availed by the SHGs. There were 40 number of SHGs (50%) who availed in the range of 5001-10,000. Loans up to 5000 were availed by 25 members of SHGs constituting 31.25% of the total SHGs under study.

**Table 6: Loans availed by SHGs**

Range	No. of SHGs	Percentage
Up to 5,000	25	31.25
5,000-10,000	40	50.00
10,000 and Above	15	18.75
<b>Total</b>	<b>80</b>	<b>100.00</b>

**Table- 7: Distribution of SHGs according to average monthly income**

Range	No. of SHGs	Percentage
Up to 5,000	23	28.75
5,000-10,000	42	52.00
10,000 and Above	15	18.75
<b>Total</b>	<b>80</b>	<b>100.00</b>

Table 7 reveals the position of average monthly income generated by SHGs. Out of 80 SHGs (52.5%) generated income in the range of 5001-10,000 there were only 15 SHGs generating income of 10,000 and above 18.75%.

Table 8 presents the formulation of SHGs. The highest number of 30 SHGs (37.5%) was formed with a view to receive economic benefits followed by 20 SHGs (25%) for the purpose of upgrading the traditional occupation.

Table 9 demonstrates the monthly saving position of women members in the SHGs studied. It reveals that women members in 30 SHGs (37.5%) could save monthly in the range of 80-120. Only 13 SHGs reported to save 121 and above (16.25)

**Table - 8: Reasons for the formulation of SHGs**

Range	No. of SHGs	Percentage
Social factors	25	31.25
Economic factors	40	50.00
Debt Burden	15	18.75
Up gradation of traditional occupation	20	25.00
Others	6	7.5
<b>Total</b>	<b>80</b>	<b>100.00</b>

**Table- 9: Monthly Savings of women members in SHGs**

Savings(Rs.)	No of SHGs	Percentages
10-40	25	31.25
41-80	40	50.00
212 and above	15	18.75
<b>Total</b>	<b>80</b>	<b>100.00</b>

Table 10 depicts the distribution of SHGs according to the frequency of loans. Out of 80 SHGs, 32 SHGs(40%) reported that they availed loans for the third time in a year. 27 SHGs(33.75%) availed loans twice and 4 SHGs availed no loans (5%).

Table 11 unfolds the loan utilization pattern of the members in SHGs under the study. It is seen from the table that 38 SHGs (47.5%) mostly utilize the loans for the consumption purposes. However 34 SHGs reported that they have utilized their loans for agricultural developmental purposes.

#### **Empowerment analysis**

People's participation in the process of development through SHGs is one of the subtle aspects of "Empowerment"- whether it is social empowerment or economic improvement or decision making and capacity building. Development of tribal Kandhamal is possible when people mainly women members of SHGs who are amazingly growing in their capacity to help their families and themselves through

self-help need to be encouraged to participate in planning exercises as well as implementation strategies. What has been done till date is three step process i.e formations of SHGs: Capital formation to make the groups economically functional, and income generation schemes for raising funds for future utilization? In Tikabali Block the number of house hold covered under a total number of 344 SHGs functioning is 4128

**Table- 10: Distributions of SHGs according to frequency of loans in a year**

Frequency	No of SHGs	Percentage
Frequency	10	12.50
Second time	27	33.75
Third time	32	40.00
Fourth Time	7	8.75
Not Availed	4	5.00
<b>Total</b>	<b>80</b>	<b>100.00</b>

**Table 11 Loan Utilization of women members in SHGs**

Utilization	No. of SHGs	Percentages
Agriculture	34	42.50
Consumption	38	47.50
Entrepreneurship	5	6.25
Others(Marriage, Health etc)	2	2.50
No loans	1	1.25
<b>Total</b>	<b>80</b>	<b>100.00</b>

#### **Finance and Linkage**

The self-help promotion Institutions (SHIPs) are mainly world vision, NIPIDITA (Both NGOs) SBI, NYK, Indira Mihala Yojana and SGSY. All the SHGs have revolving funds are increase. Among the above SHIPs mentioned above, NGOs, SBI and SGSY are actively financing and promoting SHGs. Indira Mihala Yojana launched by government of India and Mission Sakti, Government of Orissa working under it is relatively passive in their functioning with SHGs. SBI Finance in the block includes six activities. And basing on the revolving fund of SHGs finance is granted. In Tikabali 6 SHGs are given financial assistance of Rs. 3 lakhs under SGSY programme by State Government of India, Tikabali Branch. Marking is being carried by ORMAS a subsidiary office functioning under DRDA, Phulabani. A "work shed-cum Cummunity Hall" where women gather to carry out their manufacturing activities is being provided by ORMAS. Further, tools and machineries and technical know-how are obtained by SHGs from ORMAS.

Eight to ten groups of SHGS under NGOs in the block have received finance towards Watershed Development (WSD) and Pani Panchayat. Three Groups of them are have received an amount between 2 to 3 lakhs, and 2 groups received 3 lakhs and above for the above mentioned purposes( mainly WSD) Agriculture is gradually losing its ground in Kandhamal District because of so many reasons. Agriculture and allied services as the economic trend shows cannot be a sustainable sector for livelihood for an average tribal women in future. On the other hand collection of Minor Forest Products starting from fire wood, leaf collection to collection of other products like Amla, Harida, Bahada, Broomstick, Tamarind etc. are still determining the standard of tribal women. Thus the vertical mobility in occupational structure should be from agriculture to collection, processing and utilization of minor forest products, it is because of Kandhamala Districts horizontal mobility from various agricultural activities to the activities in allied sectors has least meaning now, unless scientific methods are employed to develop agriculture. So it is better if shifting is towards forest and forest products.

Analysis of reasons why women formed SHGs (Table-8) it is found that women are more conscious for economic benefits and household management. The average monthly income of groups ranges from Rs. 500/- to Rs. 1000/- or and above is sizeable income earned by the members basing on collection of minor forest products.

Women should be more careful in utilization of loan. Investment done on food consumption (47.5%) is partially wasted; it should rather be invested for formation of new capital and entrepreneurship development. Utilization of money on health and in marriage or other such ceremonies should be minimized (table 11)

### **Impact and role interpretation**

Women SHGs analyzed above, now know better how to use their own savings and make interest bearing on small loan to themselves. They also lent money to needy villagers on interest. They know how to prioritize their needs as well as the methods of keeping money accounts/ procurers of book keeping and set suitable terms and conditions while sanctioning money to others. Financial disciplines are being materialized day-by-day and money handling capacity of SHGs is being increased beyond their individual capacity. They are approaching and interacting with outside world more confidently than before.

### **Future vision and suggestions**

To make these poor women more active in decision making and management process it is necessary to educate, motivate and train them.

SHGS must try to encourage and enhance the work capacity of women belonging to the age group 30 to 35 years the area under study. The frequency of group meeting should be increased for all SHGs except 8 groups (10%) who frequently held meetings periodically in more orderly manners. Other main suggestions are

- i. Appropriate and efficient use of technology by groups.
- ii. The extension officer must have knowledge and training to be technically efficient and guide members, particularly in building forwards and backward linkages of SHGs with banks and other financial agencies.
- iii. Women should be encouraged to attend agricultural extension programmes like field days, workshops, training and exhibitions etc. which are man oriented till now.
- iv. Accountability, transparency and credibility of SHG groups should be made visible.
- v. Work standards of NGOs should be improved and proper monitoring of SHGs functioning be conducted in time.
- vi. Many groups do not conduct audit and often lacks accounting capability. Training on accounting should be imparted to them.

### **Conclusions**

The most unacceptable form of human existence called poverty is at its foot steps to vanish from the areas slowly. The forward linkages between SHGs, Banks and NGOs etc are an important base in this direction through innovation in micro financing. This SHG Bank linkage is in fact one of the largest micro financing initiatives in the district. The formal banking system in the areas has taken up the task of mainstreaming this under-prevalled category of people.

The empowerment of women through SHGs is gone far beyond individual level in Tikabali. SHGs functioning have brought about not only social empowerment to the women but also endowed them with economic empowerment and decision making opportunities. Other reform and remedy measures like preventing alcoholism of male people in their areas, solving drinking water problems, sending their

children to school on regular basis are the side effects of their increased empowerment women of this tribal areas are now coming forward with courage to tackle the common problems of theirs and villagers.

The doctrine of globalization is based on the ethics of the Big-Firm Theory and high competition both in factor and commodity market. But the economic realities of tribal hinterlands are incapable enough to compete with the doctrine of globalization. The small tribal women entrepreneurs emerged due to SHGs must be protected from the clutches of MNCs and Big- Firm by way of making strong provisions of finance abilities and marketability. The key economic institutions of tribal India thus needs a dynamic change with strong institutional support through the flow of the micro credit organized and implemented via SHGs in the tribal dominated district of Kandhamala would certainly accelerate in creating a better impact on the quality of life of tribal women in rural sector. It will definitely enhance their capability and capacity in decision making process in the house hold. Ultimately it will also pave the way in breaking the vicious circle of poverty or rural and tribal economy. Micro financing in the form of SHGs, not only create good marketing facilities in rural areas but also helps the women folk in creating self confidence in the matters of financing bargaining and monetary gains in other developmental schemes. It checks urban migration and helps to utilize local available resources in most productive channels for different economic segment. SHG is a strong economic weapon in the hand of women to deal with banks and market functionaries with higher economic visions. It is a road which helps particularly to travel woman to raise themselves from the low economic ebb and equip them with varied economic power.

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