

₹ 200

ISSN - 2249-555X

Volume : 1

Issue : 7

April 2012



Journal for All Subjects

[www.ijar.in](http://www.ijar.in)

Listed in International ISSN Directory, Paris.



ISSN - 2249-555X

# Indian Journal of Applied Research

## Journal for All Subjects

### Editor-In-Chief

**Dr A Kumar**

Director, College Development Council (CDC)  
Director, Internal Quality Assurance Cell (IQAC)  
Professor in Management,  
Department of Business Administration, Faculty of Management,  
Bhavnagar University,

### Editorial Advisory Board

**Dr. S. N. Pathan**  
Maharashtra

**Dr. SM. Ramasamy**  
Gandhigram

**Dr. M. M. Goel**  
Kurukshetra

**Dr. S. Ramesh**  
Tamil Nadu

**Dr Ramesh Kumar Miryala**  
Nalgonda.

**Dr. B. Rajasekaran**  
Tirunelveli

**Dr. A. R. Saravankumar**  
Tamilnadu

**Dr. Roy M. Thomas**  
Cochin

**Dr. G. Selvakumar**  
Salem

**Dr. Apurba Ratan Ghosh**  
Burdwan

**Dr. Shrawan K Sharma**  
Uttarakhand

**Dr. Sudhanshu Joshi**  
Uttarakhand

**Prof. (Dr.) B Anandampilai**  
Pudhukottai

#### Advertisement Details

Position	B/W (Single Color)	Fore Color
Full Inside Cover	₹ 6000	₹ 12500
Full Page (Inside)	₹ 5000	-

#### Subscription Details

Period	Rate	Discount	Amount Payable
One Year (12 Issues)	₹ 2400	Nil	₹ 2400
Two Year (24 issues)	₹ 4800	₹ 200	₹ 4600
Three Year (36 issues)	₹ 7200	₹ 300	₹ 6900
Five Year (60 issues)	₹ 12000	₹ 600	₹ 11400

You can download the Advertisement / Subscription Form from website [www.ijar.in](http://www.ijar.in). You will require to print the form. Please fill the form completely and send it to the **Editor, INDIAN JOURNAL OF APPLIED RESEARCH** along with the payment in the form of Demand Draft/Cheque at Par drawn in favour of **INDIAN JOURNAL OF APPLIED RESEARCH** payable at Ahmedabad.

1. Thoughts, language vision and example in published research paper are entirely of author of research paper. It is not necessary that both editor and editorial board are satisfied by the research paper. The responsibility of the matter of research paper/article is entirely of author.
2. Editing of the Indian Journal of Applied Research is processed without any remittance. The selection and publication is done after recommendations of atleast two subject expert referees.
3. In any condition if any National/International University denies accepting the research paper published in IJAR, then it is not the responsibility of Editor, Publisher and Management.
4. Only the first author is entitled to receive the copies of all co-authors
5. Before re-use of published research paper in any manner, it is compulsory to take written permission from the Editor-IJAR, unless it will be assumed as disobedience of copyright rules.
5. All the legal undertaking related to Indian Journal of Applied Research is subject to Ahmedabad Jurisdiction.
7. The research journal will be sent by normal post. If the journal is not received by the author of research papers then it will not be the responsibility of the Editor and publisher. The amount for registered post should be borne by author of the research paper in case of second copy of the journal.

**Editor,**

**Indian Journal Of Applied Research**

8-A, Banans, Opp. SLU Girls College, New Congres Bhavan, Paldi,  
Ahmedabad-380006, Gujarat, INDIA

Contact.: +91-9824097643 E-mail : [editor@ijar.in](mailto:editor@ijar.in)

## INDEX

Sr. No.	Title	Author	Subject	Page No.
1	Current Issues In Indian Capital Market	Bhavin S. Shah	Accountancy	1-3
2	Accounting Standard (AS) 30 Accounting for Financial Instruments	Kalola Rimaben A, Chauhan Lalit R.	Accountancy	4-6
3	A Study on Lithology and Petrography of the Tipam Sandstones Exposed along the Tipong Pani River Section of Upper Assam Basin	Dr. Pradip Borgohain	Applied Geology	7-11
4	Study of Fluvial Geomorphic Features of the Lower Subansiri Basin, North-East India using Remote Sensing and GIS.	Dr. Uttam Goswami	Applied Geology	12-14
5	Sheared volcanics in the north of Pugging, East Siang District, Arunachal Pradesh	T. K. Goswami, P. Bhattacharyya, D. Bezbaruah	Applied Geology	15-18
6	Heavy Metal Biosorption Using A Biopolymer Chitin	D. Saravanan, P. N. Sudha	Chemistry	19-23
7	Impact of peripheral cues on rural consumer buying decision for FMCG products with special reference to Palitana (Gujarat)	Dr K.S. Vataliya, Bhavik .P. Parmar	Commerce	24-26
8	A Growth of Rural Postal Life Insurance in India [ A Study with special Reference to Dharmapuri District]	Dr. A. Vinayagamoorthy K. Senthilkumar	Commerce	27-28
9	Promotional Strategies for International Markets with respect to Agricultural Products	Dr. B. B. Bhosale	Commerce	29-30
29	Business Risk And Financial Risk - Indian Corporate Sector	Dr. M. Dhanabhakyam, P. Balasubramanian	Commerce	31-33
10	"Customer Relationship Management"- In Banking Industry	G.V. Kori, Sri. Basavaraj Huggi	Commerce	34-36
11	Role of Investment Banks and Institutions in Economic Development	Jitendra Dhirajlal Karia, Dr. (Prof.) Vijay Kumar Soni	Commerce	37-38
12	Nature Of Information Shared And Communication Methods Used In Small Manufacturing Firms	Vipul Chalotra	Commerce	39-41
13	China's WTO Accession: An Empirical Assessment of Merchandise Trade with India	Anjali Tandon	Economics	42-45
14	Regional Disparities - Social Sector Expenditure in Rural-Urban India	Dr. Shankar B. Ambhore, Dr. Ashok S. Pawar	Economics	46-47
15	(Presenting Thought About Industry, Trade And Co-operation Of Rajarshri Shahu Maharaj)	Dr. Ashok Shankarrao Pawar, Dr.Sunita J. Rathod	Economics	48-49
16	An Assessment On Poverty Alliviation Programmes In Rural India-A Case Study	Dr. Parvathamma G. L.	Economics	50-55
17	Liveability in Guwahati: A Factor Analytic Approach	Dr. Daisy Das, Dr. Ratul Mahanta	Economics	56-58
18	Backward Class Disparities in higher Education in India	Dr. Shankar B. Ambhore, Dr. Pawar Ashok S.	Economics	59-60
19	Revenue and Expenditure Pattern of Municipal Corporations of Punjab	Naresh Kumar	Economics	61-66

20	Livelihood Security of Traditional Fishermen of Kerala: Analysing and Identifying the Roles of Self Help Groups	(Dr.) D. Rajasenan, Rajeev B.	Economics	67-70
21	Levels and Types of Questions Raised by EFL Teachers In Southern Al-Mazar Directorate of Education	Dr. Jihad Al-Turki	Education	71-74
22	Issues And Recommendations Of National Knowledge Commission In Higher Education System	Vidhi Bhalla	Education	75-77
23	Multiple Sequence Alignment of Different Species	Perna, Pankaj Bhambri, Dr. O.P. Gupta	Engineering	78-82
24	Analyzing the Phylogenetic Trees with Tree- building Methods	Jasmine, Pankaj Bhambri, Dr. O.P. Gupta	Engineering	83-85
25	Low Power High Speed with Improved Noise Margin for Domino CMOS Inverter.	Pushpa Raikwal, Dr.Vaibhav Neema, Dr.Sumant Katiyal	Engineering	86-88
26	Analysis of Drag for an Aircraft Wing Model with and without Winglet	Mitul Patel, Sharvil Shah, Dharmendra Dubey	Engineering	89-91
27	Cognitive Radio	Chauhan Jayesh R.	Engineering	92-95
28	Problems In Teaching English As A Compulsory Subject	Prof. Madhvi R. Acharya	English	96-97
30	Financial Banking Is The Science Of Managing Money: Indian Financial System	Dr. Shailesh N. Ransariya, Dr. Shailesh N. Ransariya	Finance	98-100
31	Carbon Trading a Step towards Green Environment	Ashok R. Bantwa	Finance	101-102
32	Effect of Supplementation of A Multinutrient Chocolate Bar on Nutritional Status and Athletic Performance	P. Muhtulakshmi, Dr. M. Sylvia Subapriya	Home Science	103-104
33	Imperatives of Inclusive Growth for Sustainable Development of Indian Economy Post Globalization	Dr Mahalaxmi Krishnan	Indian Economy	105-107
34	RIGHT TO INFORMATION ACT AND THE ROLE OF PRESS, MEDIA & NGO'S	Dr. Krushna Chandra Dalai	Law	108-109
35	``Thesis: A Powerful Source Of Information``	Arvind M Bhadrashetty	Library Science	110-111
36	Present Day English and Inflections	Dr Syed Mohammed Haseebuddin Quadri	Literature	112-113
37	Jigsaw II: An Effective Strategy To Develop Reading Comprehension Of High School Students	Dr. P. Nagaraj, Sindhu Thamba	Literature	114-115
38	CAPITAL STRUCTURE ANALYSIS (An Empirical Study of Paper Mills in India)	Ashok Mundhra	Management	116-118
39	Emerging Trends In Indian Rural Market	Dr. N. Ramanjaneyalu	Management	119-121
40	Credit Card Usage in Coimbatore	G. Murali Manokari, Dr. R. Ganapathi	Management	122-126
41	Micro Credit – Two Sides of the Same Coin	R. Durga Rani, J. Gnanadevan, Dr. R. Ganapathi	Management	127-130
42	Work Place Stress and Yoga Therapy	K. Revathi, Dr. R. Ganapathi	Management	131-132
43	Customer's Satisfaction Towards Modernized Petrol Stations With Reference to Coimbatore City	Dr. R. Ganapathi	Management	133-137

44	Evaluation Tactics: A tool to evaluate success of corporate training programme	Dr. Shobha Dedhia	Management	138-140
45	A Preliminary Study On Issues And Challenges Faced In Measurement Of Social Media Return On Investment	Khushbu Pandya	Management	141-142
46	Profitability Analysis (A Case Study of Selected Public and Private Sector Companies)	Manish Manglik	Management	143-144
47	Performance Management System	S.Jayakrishna, N.Sainath, M.V.Subbareddy, N.Raji Reddy	Management	145-147
48	A Study On Organizational Culture In Bharath Heavy Eletrical Limited, Ranipet	S.Sridhar, D.Yuvaraj, V. Kandasamy	Management	148-150
49	Cost Effective Transportation	Sarada Prasanna Patra Dr. Manjusmita Dash	Management	151-154
50	A Study On Efficiency Of Outbound Training With Reference to Titan Industries, Hosur	V. Kandasamy, D. Yuvaraj, S. Ragothaman	Management	155-157
51	Performance Improvement Enhance The Efficiency	Vidya L. Hulkund	Management	158-159
52	Packaging- The Salient Seller	Vidya L. Hulkund	Management	160-161
53	An Empirical Study Of Student Satisfaction With Reference To Gujarat Technological University (Gtu)	Dr. Vijay K. Patel	Management	162-163
54	Maximizing Customer Profitability in Retailing Industry (Durable Goods) - Role of Analytical CRM -A Case Analysis	Dr.A.R.Krishnan, R.Selvamani	Management	164-165
55	Financial Inclusion - Role Of Banking Industry	Dr. K. Marutha Muthu, Ms.T. A.Tamilselvi	Management	166-167
56	The Growth of Self Help Groups in India: A Study	S.Ravi, Dr. P. Vikkraman	Management	168-170
57	Role of E-Banking	K. K. Devi	Marketing	171-172
58	Reasons after the war of going Green –Green Marketing	Kavita A. Trivedi	Marketing	173-175
59	Strongly Minimal Generalized Boundary	K. Chandrasekhara Rao, P . Padma	Mathematics	176-177
60	ACCESSORY RENAL ARTERY: A CASE REPORT	Archana U Shekokar, Vandana A Tendolkardolkar	Medical Science	178-179
61	Fibrinous Pericarditis: A Case Report	Vandana A Tendolkar, Archana U Shekokar	Medical Science	180-181
62	Social life, Addictions and Subjective Wellbeing of the Transsexuals	Seemanthini.T.S, Manjula. M. Y	Psychology	182-184
63	Using E-Content In Science Class: The Effect Of Treatment, Gender, And Their Interaction On Science Achievement	Suman Rani	Psychology	185-188
64	Bullying - Societal Curse- A Serious Issue	Latha Janaki. R, Dr.Kalyani Kenneth	Social Science	189-191
65	Factor Influencing Foetal Wastage	Dr. Dipti Bhavsar, Dr. C. D. Bhavsar	Environment	192-195
66	Approach Of Universilization Educational And Women Empowerment Of Rajarshri Shahu Maharaj	Dr. Ashok Shankarrao Pawar, Dr. Sunita J. Rathod	Economics	196-199



## The Growth of Self Help Groups in India: A Study

\* S.Ravi \*\* Dr. P. Vikkraman

\* Vivekananda Institute of Information and Management Studies, Elayampalayam, Thiruchengode

\*\* Director i/c, School of Management Studies, Anna University of Technology, Coimbatore.

### ABSTRACT

The Self-Help Groups (SHGs) play vital role in poverty eradication in Indian villages. The SHGs have become extensive, successful component of both rural and urban development in India. Women band together in to groups and motivate each other to build new opportunities for income generation. Most of the SHGs start without any outside financial capital by saving regular charity by the members. The SHGs in India has come extensive way, since its origin in 1992. The spread of SHGs in India has been extraordinary. It has made exciting progress from 225 groups in 1992 to some 16, 18,456 groups that have taken loans from banks. About 69.53 lakhs SHGs have gained access to proper banking system through SHG-bank linkage programme and 90% of these groups are only women groups. The system of SHG has proven to very suitable to the poor and vulnerable women community in the society and this system breaks the exploitation and isolation of women from men.

**Keywords : Self Help Groups, Credit, Bank Linkage, Microfinance**

### Introduction

Self- help groups (SHGs) play vital role in poverty eradication in Indian villages. A growing number of poor women in different areas of India are members of Self Help Groups and they actively occupy in savings and credit, as well as activities like income creation, natural resources management, literacy, child care, etc. The savings and credit hub in the SHG is the key component and offers ability to create some control over capital and other investments. The SHG scheme has proven to be very successful for women empowerment and offering to break slowly away from exploitation and isolation.

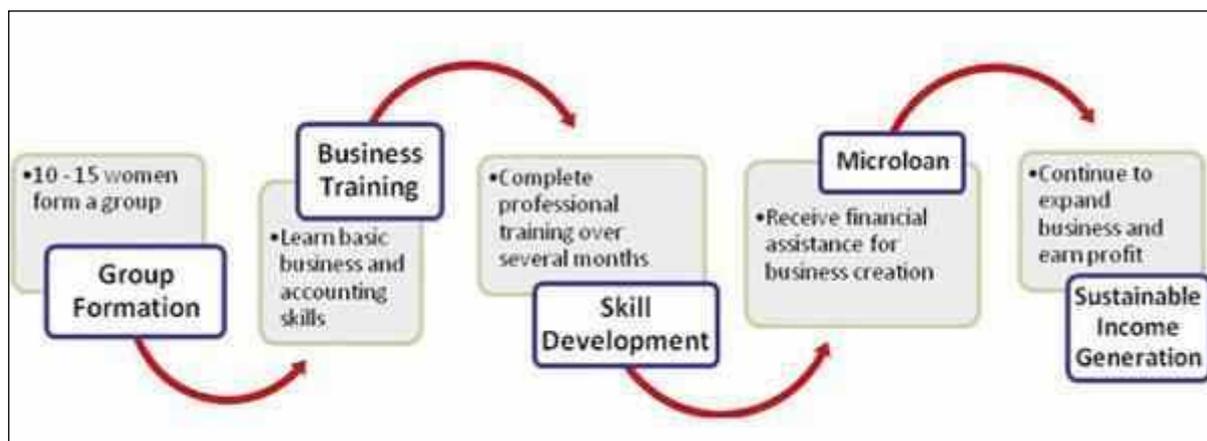
### Concept of Self Help Group

NABARD defines SHGs as “small, economically homogenous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per the group members’ decision”. A self-help group is a village-based financial intermediary usually composed of

10–20 local women. Members make small regular savings aid over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any reason.

### Structure of Self Help Group

The Self Help Groups (SHGs) have become extensive, successful component of both rural and urban development in India. Women band together in to groups and motivate each other to build new opportunities for income generation. Most of the SHGs start without any outside financial capital by saving regular charity by the members. These offerings can be very small (e.g. 10 Rs per week). After a period of regular savings (6 months to one year) the SHGs start to give loans from savings in the form of small in-house loans for micro enterprise activities and spending. Only those SHGs that have utilized their own funds well are assisted with external funds through linkages with banks and other financial mediators.



A Self-help group consists of 10 to 15 women from the same village which may be registered or unregistered. It naturally comprises a group of women having homogenous social and economic conditions; all willingly coming together to save reg-

ular small sums of money, mutually in accord to contribute to a common fund and to meet their crisis needs on the basis of communal help. The NGO's and Government agencies provide business training to learn basic business and account-

ing skills. They pool their wealth to become financially stable, captivating loans from the money collected by that group and by making everybody in that group freelance. The group members use collective insight and peer pressure to ensure proper end-use of credit and timely settlement. This system eliminates the need for collateral and is closely associated to that of concord lending, broadly used by microfinance institutions.

**Growth of Self Help Group in India**

The Self Help Group (SHG) in India has come extensive way, since its origin in 1992. The spread of SHGs in India has been extraordinary. It has made exciting progress from 225 groups in 1992 to some 16, 18,456 groups that have taken loans from banks. About 69.53 lahs SHGs have gained access to proper banking system through SHG-bank linkage programme and 90% of these groups are only women groups. Self-Help Groups helps to empower the rural women with savings and credit services, have taken off thoroughly in India, where an expected 25 million women are members. They are benefited socially and economically, SHGs women to become active in village affairs; or take action against domestic violence, the dowry system, or the lack of schools, etc. The growth of SHG and loan distributed to SHGs from 1992-93 to 2009 -2010 are given in Table 1.

**Table 1**  
**The progress of SHG bank linkage program from 1992-03 to 2009- 10**  
(Amount in Rupees Crores)

Year	No of SHG	Increase	Percentage	Loan Amount	Increase	Percentage
1992 - 93	255	-	-	0.29	-	-
1993 - 94	620	365	143.14	0.65	0.36	124.14
1994 - 95	2122	1502	242.26	2.44	1.79	275.38
1995 - 96	4757	2635	124.18	6.06	3.62	148.36
1996 - 97	8598	3841	80.744	11.84	5.78	95.38
1997 - 98	14317	5719	66.515	23.76	11.92	100.68
1998 - 99	32995	18678	130.46	57.07	33.31	140.19
1999 - 2000	114778	81783	247.86	192.98	135.91	238.15
2000 - 01	263825	149047	129.86	480.87	287.89	149.18
2001 - 02	461478	197653	74.918	1026.34	545.47	113.43
2002 - 03	717360	255882	55.448	2048.67	1022.33	99.609
2003 - 04	1079091	361731	50.425	3904.2	1855.53	90.572
2004 - 05	1618456	539365	49.983	6898.46	2994.26	76.693
2005 - 06	2238565	620109	38.315	13975.43	7076.97	102.59
2006 - 07	2924973	686408	30.663	18040.74	4065.31	29.089
2007 - 08	5010000	2085027	71.284	22268.32	4227.58	23.434
2008-09	6124000	1114000	22.2355	22679.84	411.54	01.848
2009-10	6953000	829000	13.5369	28038.28	5358.44	23.626

Source: SHG Statistics of NABARD

Table 1 shows that the SHG bank linkage program was started during the year 1992 with 255 self Help Groups. The loans were distributed to the SHGs were rupees 29 lakhs. The same was increased to 28038.28 cores during the year 2009 - 10. The number of SHGs also drastically increased to 6953000 during the same year.

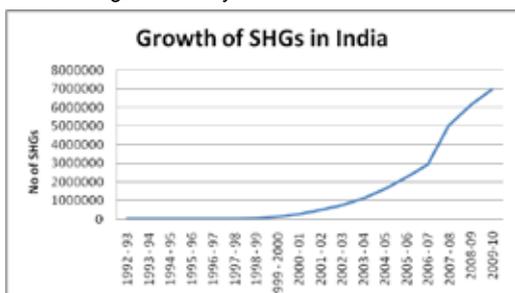


Figure 1

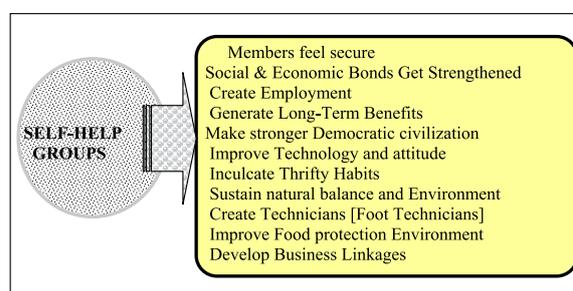
**Growth of SHGs in India**



Figure 2

**Loan Distributed to SHGs**

**Reasons for the Rapid Growth of the SHG Movement**



The SHG has given individuality, access to information, and bargaining power to the women community. Some benefits to members are:

- It is the platform for poor women to discuss and solve their financial problems;
- Serving members to manage cash deficits preserve food intake and overcoming emergencies, leading to improvement in quality and productivity of their resources;
- It keeps its members away from money lenders, particularly to meet food and health emergencies;
- It improves the investment capabilities, wealth creation and risk bearing capabilities and also branch out their occupations;
- It promotes leadership qualities among its members;
- Fostering women, even from conservative communities and regions, to interact with outsiders, particularly officials, including men; and
- Establishing the linkage between banks and marginalized citizens, especially the women.
- An economically poor individual gains strength as part of a group. Besides, financing through SHGs reduces transaction costs for both lenders and borrowers. While lenders have to handle only a single SHG account instead of a large number of small-sized individual accounts, borrowers as part of an SHG cut down expenses on travel (to & from the branch and other places) for completing paper work and on the loss of workdays in canvassing for loans

**Conclusion**

The women Self- help groups are the major players in the rural development and through self help group the women are empowered. Financial institution like banks and non-government organizations are the financial supporter or micro

credit providers for the women those who are really poor. An increasing number of poor women in India are the members of SHGs and they are actively engage in savings and credit. The SHG women's are empowered economically and socially through group activities and also their managerial skills and

literacy levels are improved. The system of SHG has proven to very suitable to the poor and vulnerable women community in the society and this system breaks the exploitation and isolation of women from men.

## REFERENCES

- Frances Sinha, "Microfinance Self Help Groups In India; Living Up to Their Promise?" Practical Action Publishing, Feb 2010. | • Dr. Mohammad Tarique, "Growth of Micro-Credit in India: An Evaluation" <http://amu-in.academia.edu> | • Dr. Hans Dieter Seibel and Harishkumar R. Dave, Commercial Aspects of SHG Banking in India, Microcredit Innovations Department, National Bank for Agriculture and Rural Development, Mumbai, 2002, [www.nabard.org](http://www.nabard.org) | • Purna Chandra Parida and Anushree Sinha, "Performance and Sustainability of Self-Help Groups in India: A Gender Perspective, Asian Development Review, vol. 27, no. 1, pp. 80-103 | • Sambangi, "Self Help Group As an Effective Strategy and Doable Approach to Empower Women in India" [www.redbeatle.com](http://www.redbeatle.com) | • Andhra Pradesh Mahila Abhivruddhi Society (APMAS), "Self Help Groups in India A study of the lights and shades" [www.apmas.org](http://www.apmas.org), 2006 | • Vikas Singh, Jagjeet Kumar Mittal, Atul Kumar, and Abhishek Narain Sharma, "Status of Different Micro-finance Models in India, [www.articlesbase.com](http://www.articlesbase.com) | • The Hindu, "SHG concept ushers change in socio-economic status of rural masses" 20th November, 2007 | • M. Muthu Gopalakrishnan, "A Study on the Socio Economic Conditions of the Members of Self Help Groups in Krishnagiri District" [www.indianmba.com](http://www.indianmba.com) | • Von Amit Roy and Suhrita Chakrabarty, "Evolution of Self Help Groups: An Empirical Investigation in India" LAP Lambert Academic Publishing, Kartoniert 2010. ISBN 978-3-8433-7835-2 [www.buchhoffizin.de](http://www.buchhoffizin.de) | • Archana Prasad, "India: Microfinance and Its Emerging Challenges" January 18, 2011 [www.politicalaffairs.net](http://www.politicalaffairs.net) | • <http://www.sudesca.org/economic-policy-for-central-america-and-the-caribbean/self-help-group-as-an-effective-strategy-and-doable-approach-to-empower-women-in-india/>



**Sara Publishing Academy**  
Indian Journal Of Applied Research  
Journal for All Subjects



**Editor,**  
**Indian Journal Of Applied Research**  
8-A, Banans, Opp. SLU Girls College,  
New Congres Bhavan, Paldi, Ahmedabad-380006.  
Contact.: +91-9824097643 E-mail : [editor@ijar.in](mailto:editor@ijar.in)