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INDEX

Sr. No.	Title	Author	Subject	Page No.
1	Antioxidant activity of opuntia stricta	S. Jasmine Mary, Dr. A .John Merina	Chemistry	1-3
2	Consumers Perception and Attitude Towards Consumerism	Dr. M. Dhanabhakyaam, M. Kavitha	Commerce	4-6
3	Foreign Direct Investment In India & Indian Economy	Dr. M. K. Maru	Commerce	7-8
4	Service Marketing: An Imperative Ideology for Attracting Customers	Dr. Vipul Chalotra	Commerce	9-10
5	“An Evaluation of Human Resource Accounting Disclosure Practices in Indian Companies”	Dr. Nidhi Sharma Hitendra Shukla	Commerce	11-13
6	Changing Products of Life Insurance Corporation of India After Liberalization-an Overview	Dr. Niranjan Kakati	Commerce	14-16
7	Consumer Behaviour And Marketing Actions	Dr.A.Jayakumar K.Kalaiselvi	Commerce	17-19
8	Corporate Social Responsibility & Ethics in Marketing	Manojkumar Mohanbhai Parmar	Commerce	20-22
9	Regulated Market – an Overview	S. Ravi Dr.K.Uthaiyasuriyan	Commerce	23-25
10	A Socio-Economic And Statutory Approach Towards Right To Life	Manish Parshuram Pawar Dr. Ashok Pawar	Economics	26-27
11	An Analysis of the Impact of Power Sector Reforms in Haryana on the Generation, Transmission and Distribution	Dr. Pardeep S. Chauhan	Economics	28-30
12	Professional Education And Employment Of Banjara and Dhangar Community in India	Dr.Pawar Ashok S Naik Priti A. Dr. Rathod Sunita J.	Economics	31-33
13	Educational condition of Banjara and Vanjari Communities in India: An Over view	Dr.Pawar Ashok S. Tidke Atish S. Dr. Ambhore Shankar B.	Economics	34-36
14	Socio-economic Conditions of Tea Plantation Workers in Bangladesh: A Case Study on Sreemongal	Shapan Chandra Majumder Sanjay Chandra Roy	Economics	37-40
15	The impact of Yoga on Anxiety of Secondary School Students	Dr. D. Hassan	Education	41-45
16	Portfolio Writing: An innovative reflective learning strategy in Teacher Education	Dr.K.Chellamani	Education	46-48
17	Instrumentation system for amperometric biosensor	Chethan .G, Saurav Pratap Singh, Dr. Padmaja .K.V, Dr. Prasanna kumar .S.C.	Engineering	49-51
18	“Performance Analysis of WiMAX Physical Layer Using Different Code Rates & Modulation Schemes”	Harish Prajapati Mrs. B.Harita Mr. Rajinder Bhatia	Engineering	52-55
19	Design Dual-Axis Solar Tracker using Microcontroller	Jigesh R. Shah V. S. Jadhav	Engineering	56-57
20	BER Performance of DS-CDMA System Over a Communication Channel	Rahul Parulkar Rupesh Dubey Angeeta Hirwe Prabhat Pandey	Engineering	58-60

21	Effect of Strain Hardening Rate on The Clamp Load Loss Due to an Externally Applied Separating Force In Bolted Joints	Ravi Sekhar V.S.Jadhav	Engineering	61-63
22	Advances In Derivative Free Mobile Robot Position Determination	Swapnil Saurav	Engineering	64-66
23	Mechanical Behavior of A Orthodontic Retraction Loop : A Analytical And Experimental Study	Swati Gunjal V.S.Jadhav	Engineering	67-69
24	Enhancement of Surface Finish and Surface Hardness of Burnishing Process Using Taguchi Method	V. N. Deshmukh S. S. Kadam	Engineering	70-72
25	Design & Structural Analysis of an Automobile Independent Suspensions type Mac-Pherson Shock Absorber	Vandana Y. Gajjar, Nihit Soni, Chauhan Sagar, Shaikh EzazAhmed, Surti Pratik	Engineering	73-80
26	A survey on secure file synchronization in distributed system	Chhaya Nayak Deepak Tomar	Engineering	81-82
27	Design of Road Side Drainage	Mehul I. Patel Prof. N.G.Raval	Engineering	83-85
28	Study on Relation Between CBR Value of Subgrade Soil and Moisture Content	Mehul I. Patel Prof. N.G.Raval	Engineering	86-87
29	Design and Optimatization, Weight Reduction of Rear Axle Banjo Housing for Light Weight Vechicle.	S Surya Narayana	Engineering	88-90
30	Product-Mix Strategy of Jammu and Kashmir Co-operatives Supply and Marketing Federation Limited in Jammu District of J&K State	TARSEM LAL	Engineering	91-93
31	Micro Finance: A Study of Semi Urban Women Workers	Soheli Ghose	Finance	94-98
32	"Real Estate Investment Trusts (REITs): An overview of Structure & Legislative Framework"	Mr. Rohit Arora	Finance	99-101
33	Title: "Real Estate Investment Trusts (REITs): Development in India"	Mr. Rohit Arora	Finance	102-103
34	An Assessment of Relationship between Crop Production and Climatic Elements: A Case Study of Karveer Tehsil	Mr. Prashant Tanaji Patil Miss. Mugade Nisha Ramchandra, Miss. Mane madhuri maruti	Geography	104-107
35	Measuring The Performance Of Hypothetical Ltd. Using Z-Score Model	Dr. Prameela S. Shetty Dr.Devaraj K	Management	108-110
36	A Study on Factors Affecting Buying Decision of Garments in Surat City	Dr. Hormaz Dali Patel Dr. Mehul P. Desai.	Management	111-115
37	Hutchinson Essar - Vodafone – A Case Study	Vukka Narendhra	Management	116-118
38	To Study The Effect of Basement with Retaining Walls and The Behavior of The Structure	Patel Shailesh Prof. P. G. Patel	Management	119-121
39	AIDA model of Advertising Strategy	Prof.Arvind Rathod	Management	122-125
40	"A Balanced Corporate Responsibility"	Simon Jacob C	Management	126-127
41	Study and analysis Trend and Progress of Banking in India	Triveni Singh, Prof. (Dr) Sanjeev Bansal, Dr. Amit Kumar Pandey	Management	128-131
42	"Marketing Communication-an Inevitable Part of Business Activity"	Dr. Rakeshkumar R.Jani	Marketing	132-136
43	Users' Opinion Regarding Advertisements on Social Networking Siteswith Special Reference to Facebook	Priyanka Patel	Marketing	137-139

44	Bilateral Accessory Peroneal Muscle - A Case Report	Dr. Renuka B. Adgaonkar, Dr. Archana Shekokar	Medical Science	140-141
45	Decentralization and Dilemmas in Development: A Debate	Dr. N. M. Sali	Political Science	142-143
46	Study of Microstylolites from Carbonate Rocks of Kurnool Group, Andhra Pradesh, South India.	P.Madesh, P.Lokesh Bharani , S.Baby Shwetha	Science	144-147
47	Evolution Of Rural Tourism and Its Prosperity	Joysingha Mishra,	Tourism	148-150



Micro Finance: A Study of Semi Urban Women Workers

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ABSTRACT

Women all over India are taking active interest in earning their own living and in most cases supplementing and supporting their spouses financially for a better livelihood. This study encompasses the steps taken by the Indian Govt. through various projects like, Community Development Societies, the Swarna Jayanti Swarozgar/Sahari Rozgar Schemes, Micro Finance initiatives or imparting vocational training in helping women into being self-sufficient. In this context, I have studied the procedure, methods, role and effect of few above-mentioned schemes between 2003-2009 in three Semi Urban Municipalities. It's analysed through graphs and charts whether there is a consistency in these developmental programmes over the years. The study is based on secondary data collected from relevant departments and bank websites.

Keywords : Community Development Society, Micro Finance, Swarna Jayanti Swarozgar/Sahari Rozgar Schemes, Women Empowerment.

INTRODUCTION:

Women Empowerment refers to increasing the spiritual, political, social or economic strength of Women. The status of women in India has been undergoing a sea-change. Supported by Constitutional guarantees to ensure dignity and equal opportunities, their active participation in all walks of life including education, politics, sport etc., has been growing. Taking note of women's role in the nation-building activities, the Government had declared 2001 as the year of Women's Empowerment by adopting a National Policy to offer "Swashakti" to women.

Initiatives of the Govt. of India: National Mission for Empowerment of Women: The Government has set up a National Mission for Empowerment of Women implementing the women-centric programmes in a mission mode to achieve better coordination. The Ministry of Women and Child Development is administering the Support to Training and Employment Programme of Women (STEP) scheme with a view to help asset less and marginalised women become economically self-reliant. The scheme also aims at providing training for skill up gradation, development of entrepreneurial skills, asset creation, and mobilisation into small viable groups to enable beneficiaries to take up employment-cum income generation activities. The Ministry has also launched the "Priyadarshini" scheme to empower vulnerable groups of women in a holistic and sustainable manner by addressing their social, political, legal, health related and economic problems through vigorous capacity-building by organising them into Self-Help Groups (SHGs). Swarna Jayanti Gram Swarozgar Yojana (SGSY): This centrally sponsored scheme promotes self-employment oriented income generating activities for the BPL households in the rural areas. Special safeguards have been provided for vulnerable sections by way of reserving 50 per cent benefits to Scheduled Castes and Scheduled Tribes, 40 per cent for women, 15 per cent for minorities and 3 per cent for disabled persons. Since its inception, about 37 lakh SHGs have been formed and 134 lakh swarozgaris assisted, out of which, approximately 70 lakh (52 per cent) are women. The Rashtriya Mahila Kosh (RMK) scheme extends micro-credit support for income generation to poor women grouped into SHGs in unorganised sector.

In this context the role of micro-finance/credit in women empowerment has become an interesting area of study. Micro-finance programs have been increasingly promoted in India

for their positive economic impact and the belief that they empower women. Most microfinance programs target women with the explicit goal of empowering them. One can say that investing in women's capabilities empowers them to make choices, which will contribute to greater economic growth and development. Further, an increase in woman's resources results in higher well-being of the family, especially children. By helping women meet their practical needs and increase their efficacy in their traditional roles, microfinance may in fact help women achieve more in their socially defined roles leading to increased esteem and self-confidence. This implies that as women become financially better off, their self-confidence and bargaining power within the household increases and this indirectly leads to their empowerment. Finally, given that empowerment is a process, the impact of the microfinance program may take a long time before it is significantly reflected on the observable measures of women empowerment.

OBJECTIVE, METHODOLOGY AND RELEVANCE OF THE STUDY:

In this context, I have studied the steps taken by three Semi Urban Municipalities (Barrackpore, Ranigunj and North Dum Dum Municipality) towards women empowerment through Micro Finance, Swarna Jayanti Sahari Rozgar Yojana, Community Development Society, Vocational Training through DWCUA groups and similar schemes and incentives in the period of 2003 to 2009. The relevance of this study lies in observing the effect of the initiatives taken by the Government in empowering the womenfolk in these semi-urban areas. It also seen whether there has been any significant changes in the Micro-finance levels in these above-mentioned municipalities or the Micro-financing has been consistent. The various schemes studied are analysed for their differences or similarities. The vocational training activities are analysed to find the most popular ones. Thus an overall analysis is done to see the role and effect of these schemes in the respective locality.

Data collected for the above study is mainly Secondary the source being various archives and websites like the concerned department in the respective municipalities, individual bank websites and others.

INFERENCES FROM THE STUDY:

The steps taken by the Barrackpore Municipality towards women empowerment through Micro Finance via Banks is a

pioneering effort of the Government towards better living and overall development of the women folk in this semi urban locality. The Ranigunj and North Dumdum Municipality have also taken a lot of initiative towards creating CDS and thereby furthering the accessibility of Micro Credit. Though they may look like very small ventures at the onset, however this is a new trend leading towards micro and small scale entrepreneurship.

A.) The MUNICIPALITY OF BARRACKPORE had started quite a few schemes towards the development of the women folk in the locality.

1. Introduction of Swarna Jayanti Sahari Rozgar Yojana: The S.J.S.R.Y. sponsored by the Govt. of India in 1997 was introduced in the Barrackpore Municipality in the later part of 1998. Since then S.J.S.R.Y. is intended to uplift the economic condition and the standard of living of the women living below the poverty line. The Community Development Society (CDS) I was registered in 2000 and the implementation of S.J.S.R.Y. got momentum, culminating in Thrift and Credit Groups from 2000-2001. The number of Thrift and Credit Groups being formed each year have increased from 15 in 2001 to 48 in 2009 in CDS I (total 383) and from 20 in 2001 to 65 in 2009 in CDS II (total 396). As on March 2009 there were 779 such groups with a membership of 13260 individuals. These Thrift and Credit groups have so far garnered savings to the tune of Rs. 60,00,000. Out of this Rs. 45,00,000 was lent to the members for financing their micro enterprises and meeting their social and consumption needs.

2. Organization and Registration of Community Development Society:

The number of NHC comprising CDS I is 10 and that in CDS II is 14. The CDSs have been performing the following functions.

1. Investment and recovery of revolving fund.
2. Monitoring the activities of Thrift and Credit Groups and DWCUA Groups.
3. Sponsoring of micro enterprise and DWCUA enterprise bank loans.
4. Follow up action for sanction and recovery of bank loans.
5. Monitoring of vocational training programme.
6. Implementation of poverty eradication and economic development projects.
7. Doing contracting job for implementation of infrastructure development work under KUSP in slums.
8. Implementation of contracting work for the Municipality whenever asked.
9. Garbage collection from slum households from two municipal wards.
10. Operation and maintenance of Public Convenience System in the premises of Barrackpore B.N. Bose Sub-Divisional Hospital and Barrackpore Chiriamore through a DWCUA Group.

3. Community Development Society I was formed in 1999 and registered in 2000. Through this scheme a number of loans are being provided through micro financing by various banks as mentioned in the table. Thus one can conclude that over the years the number of loanees have been increasing under each bank. The major loan giving banks were Bank of Baroda (BOB), Bank of India (BOI), SBI (Railway Station) and UBI. It's also seen that in CDS I few banks like SBI, UBI, and BOB have a large number of loanees as compared to the other banks.

TABLE 1: Year wise Bank Loan in respect of Micro-Enterprise in CDS I:

S. No	Year	Bank	No. of Loanees	Amount
1	2003-2004	SBI (Rly. Stn)	20	200000
2	2003-2004	Bank of India	5	90000

3	2004-2005	UBI (BKP)	12	135000
4	2004-2005	SBI (Annapur)	7	101000
5	2004-2005	BOB	2	35000
6	2004-2005	UBI (NCP)	6	31100
7	2005-2006	SBI (Annapur)	20	230000
8	2005-2006	SBI (Rly. Stn)	32	628000
9	2005-2006	BOB	4	55000
10	2006-2007	UBI (BKP)	15	214000
11	2006-2007	BOB	7	78000
12	2007-2008	CBI	1	49000
13	2007-2008	BOI	2	35000
14	2007-2008	UBI (BKP)	28	322000
15	2007-2008	SBI (Rly. Stn)	25	440000
16	2008-2009	BOI	1	30000
17	2008-2009	SBI (Rly. Stn)	13	362000
18	2008-2009	CBI	6	145000
19	2008-2009	BOB	10	125000
20	2008-2009	UBI (BKP)	26	587000
21	2008-2009	BOB	7	137000
	TOTAL		249	4029100

CHART 1: Year Wise Bank Loan In CDS I From 2003-2009:



4. Community Development Society II: was formed in 2001. Through this scheme a number of loans are being provided through micro financing by various banks as mentioned in title above table. Thus one can conclude that over the years the number of loanees have been increasing under each bank. The major loan giving banks were Bank of Baroda (BOB), Bank of India (BOI), Allahabad Bank, SBI (Annapur) and UBI. It's also seen that in CDSII few banks like SBI, UBI, and BOB have a large number of loanees as compared to the other banks.

TABLE 2: Year wise Bank Loan in respect of Micro-Enterprise in CDS II:

S. No	Year	Bank	No. of Loanees	Amount
1	2003-2004	BOI	5	85000
2	2004-2005	ALLAHABAD BANK	2	15000

3	2004-2005	SBI (Annan-dapuri)	8	90000
4	2004-2005	IOB	5	50000
5	2004-2005	UBI (NCP)	6	50000
6	2005-2006	SBI (Annan-dapuri)	23	345000
7	2005-2006	BOB	13	139000
8	2005-2006	BOB	11	115000
9	2005-2006	ALLAHABAD BANK	3	15000
10	2005-2006	UBI (NCP)	4	90000
11	2007-2008	CBI	3	149000
12	2007-2008	BOI	12	265000
13	2007-2008	UBI (BKP)	15	423000
14	2007-2008	BOB	14	158000
15	2008-2009	BOI	9	130000
16	2008-2009	UBI (NCP)	7	223000
17	2008-2009	CBI	2	80000
18	2008-2009	BOB	14	145000
19	2008-2009	BOB	16	250000
20	2008-2009	ALLAHABAD BANK	9	269000
21	2008-2009	IOB	15	345500
	TOTAL		196	3431500

CHART 2: Year Wise Bank Loan In CDS II from 2003-2009:



On comparing CDS I and CDS II one can conclude that the number of loanees and the amount of loan is more in CDS I than CDS II and that CDS I has a greater reach and base than CDS II. It's also seen that over the years the number of Banks giving loans other than SBI has also increased, thereby indicating that the accessibility of these micro finance loans are increasing to the poor. Thus the CDS are actually doing a good job in acting as a connecting link between the local people of Barrackpore municipality (especially women) and the banks in accessing micro finance schemes for self sustenance.

Up to 2009 the CDSs have organised 38 DWCUA Groups, which have been engaged in the following work. Call Centre, Street Lighting, Stationery, Grocery and Provision in ward number 24 and Maintenance of Street Light and Stationery in ward number 12 are very new job avenues especially for women. These were not an option for women previously. However, with the effort of the Government through these CDS, these avenues are also slowly opening up for women.

TABLE 3: DWCUA GROUPS IN CDS I

S. No	Name	Ward No.	Nature of Business
1	Karukriti	7	Batik Printing
2	Prerana	12	Cotton Bags Making
3	Anannya	12	Fish Farming
4	Akarshani	15	Instant Tea and Coffee, Snacks
5	Dishari	19	Spices and Maintenance of Public Convenience in B.N Bose Hospital
6	Srijani	20	Grocery and Provision
7	Proyojani	24	Call Centre, Street Lighting, Stationery, Grocery and Provision
8	Souharda	14	Wool Knitting
9	Swapno	16	Jari, Brocade and Embroidery Work
10	Mongal Deep	12	Maintenance of Street Light and Stationery
11	Uduyan	12	Foam and Jute Bag Making

In CDS II Jari, Brocade and Embroidery Work is a very popular source of livelihood thereby a number of wards are dedicated to these professions. On comparing CDS I and II one can conclude that the number of ward activities is more in the latter. Thus the type and number of activities taken up by these DWCUA groups are also more varied.

TABLE 4: DWCUA GROUPS under CDS II

S. No	Name	Ward No.	Nature of Business
1	Jari	1	Foam and Jute Bag Making
2	Bijayee	1	Home Service
3	Sarada	1	Sale of Rice
4	Jayanti	2	Batik Printing and Sales
5	Sristi	3	Stationery and General Order Supplier
6	Loknath	4	Printing and General Order Supplier
7	Safalyalata	4	Saree and Cosmetics
8	Sree	5	Spices, Grocery and Provision
9	Nistha	5	Xeroxing
10	Astha	5	Beauty Parlour and Saree
11	Shilpi	5	Terracota and Handicrafts
12	Prarombhik	10	Sale of Porcelain and Glass Utensils
13	Suravi	10	Spices and Saree
14	Mondal Para Check Post	17	Supply of Meal to Child Labour School
15	Saheli	17	Leather Goods Making
16	Roshni	18	Jari, Brocade and Embroidery Work
17	No. 1, G.C. Rd.	18	Jari, Brocade and Embroidery Work
18	Sabnam	18	Jari, Brocade and Embroidery Work
19	Kohinoor	17	Jari, Brocade and Embroidery Work
20	Unity	18	Jari, Brocade and Embroidery Work

21	Chandni	18	Jari, Brocade and Embroidery Work
22	Ashar Alo	17	Jari, Brocade and Embroidery Work
23	Parveen	18	Jari, Brocade and Embroidery Work
24	Tulika	17	Jari, Brocade and Embroidery Work
25	Swapna Nil	18	Jari, Brocade and Embroidery Work
26	Eksathe	21	Maintenance and Operation of Public Convenience System
27	Khushbu	18	Spices

There are many types of vocational training imparted through the Swarna Jayanti Sahari Rozgar Yojana (S.J.S.R.Y.), Tailoring being one of the most popular activities. This may be because women can easily continue their work from home thus being able to handle their children, household chores while earning a successful living.

TABLE 5: VOCATIONAL TRAINING.

S. No	Trades	No. of Trainees
1	Tailoring	125
2	Nursing Aid	50
3	Wool Knitting	25
4	Beautician	50
5	Jari Rakhi Bindi and Garland	25
6	Foam and Jute Bags	50
7	Batik Printing	50
8	Wax Decorative and Dry Flower Making	25
9	Silk Screen Printing and Glass Painting	25
	Total	425

B.) MUNICIPALITY OF RANIGUNJ BURDWAN (REGD. NO. -S/92612 OF 1998 – 1999).

The Municipality Of Ranigunj has incorporated three CDSs between 2005 and 2011 each receiving and distributing funds from the municipality and to the required schemes.

In Ranigunj Municipality CDS I, though the grant received from the municipality may have reduced a little but the amount in the banks and cooperative have increased considerably. The main account is in Bank of India where the balance has increased from Rs. 21940 in 2005 to Rs. 165902 in 2007. The balance at the co-operative account has been fluctuating (Table 6).

TABLE 6: DETAILS OF CDS I.

YEAR	GRANT RECEIVED FROM MUNICIPALITY	BANK	AMOUNT
31/3/05	32000.00	A/c No. 16527 at BOI	21940.00
		A/c No. 2777 at Co-operative	140757.00
31/3/06	20000.00	A/c No. 16527 at BOI	156411.00
		A/c No. 2777 at Co-operative	11187.00

31/3/07	20000.00	A/c No. 16527 at BOI	165902.00
		A/c No. 2777 at Co-operative	119622.00

In Ranigunj Municipality, CDS II, though the grant received from the municipality has been fluctuating with a rise in 2010 but again falling in 2011. The main account is in Bank of India where the balance has increased from Rs. 111795 in 2007 to Rs. 305178 in 2011. The balance at the co-operative account has been more or less stable with the overall increase from Rs. 143999 in 2007 to Rs. 181529 in 2011. However, the rise in the balance of BOI has been sharper as compared to the balance in the co-operative bank (Table 7).

TABLE 7: DETAILS OF CDS II.

YEAR	GRANT RECEIVED FROM MUNICIPALITY	BANK	AMOUNT
31/3/07	20000.00	A/c No. 16528 at BOI	111795.00
		A/c No. 2278 at Co-operative	143999.50
31/3/08	16281.00	A/c No. 16528 at BOI	203051.00
		A/c No. 2278 at Co-operative	154083.50
31/3/09	14447.00	A/c No. 16528 at BOI	254513.00
		A/c No. 2278 at Co-operative	157590.50
31/3/10	33985.00	A/c No. 16528 at BOI	283493.00
		A/c No. 2278 at Co-operative	183242.50
31/3/11	10000.00	A/c No. 16528 at BOI	305178.00
		A/c No. 2278 at Co-operative	181529.50

In Ranigunj Municipality, CDS III, though the grant received from the municipality may have reduced but the amount in the banks and cooperative have increased considerably. The main account is in Bank of India where the balance has increased from Rs. 61763 in 2009 to Rs. 130033 in 2011. The balance at the co-operative account has also increased from Rs. 201798 in 2009 to Rs. 316423 in 2011. Here the rise in the balance in the co-operative account is sharper than the balance in BOI (Table 8).

TABLE 8: DETAILS OF CDS III.

YEAR	GRANT RECEIVED FROM MUNICIPALITY	BANK A/C	AMOUNT
31/3/09	Data not Available	A/c No. 16529 at BOI	61763.00

		A/c No. 2779 at Co-operative	201798.00
31/3/10	30620.00	A/c No. 16529 at BOI	95430.00
		A/c No. 2779 at Co-operative	255194.00
31/3/11	10000.00	A/c No. 16529 at BOI	130033.00
		A/c No. 2779 at Co-operative	316423.00

Comparing the three CDSs one can conclude that the bank balance in BOI has been increasing considerably over the years. In CDS III, the rise in the balance in the co-operative account is sharper than the balance in BOI unlike CDS I & CDS II where it is just the opposite case. The amount of balance in BOI has been highest in the case of CDS II and the one in the co-operative being highest in the case of CDS III. There has been a comparable decrease in the Municipality Fund in all three CDSs over the years however the support has been consistent. Thus in all three CDSs the government has been taking an active role towards providing funds for the developmental activities.

C.) NORTH DUMDUM MUNICIPALITY

TABLE 9: DETAILS OF CDSs.

CDS I		CDS II	
Cash at Bank	1586084.50	Cash at Bank	862708.00
(Account No. 12386		(Account No. 86479	

at UCO, Birati Br.)		at UBI, Nimta Br.)	306521.00
A/c No. 13632	1341562.40	(Account No. 123897	
at UCO, Birati Br.)		at UBI, Nimta Br.)	37902.00
A/c No. 21951	2544484.00	At 29670100005748	
at UCO, Birati Br.)		A/c No. 162234	1484966.00
Bank of India	34852.00	at UBI, Nimta Br.)	

Comparing the two CDSs in the year 2011 we can conclude that the bank balance in United Bank of India is much more in case of CDS II each having two accounts in different branches.

CONCLUSIONS FROM THE STUDY: The steps taken towards women empowerment through self-sustenance is a pioneering effort of the Government towards better living and overall development of the women folk in this semi urban locality. The Barrackpore Ranigunj and North Dumdum Municipality has also taken a lot of initiative towards creating CDS and thereby furthering the above-mentioned points. These efforts have given hope, impetus and a new direction to many impoverished families, where the male members earning is not enough to make both ends meet. Thus, the women of the house are moving towards self-sustaining activities. Though they may look like very small ventures at the onset, however this is a new trend leading towards micro and small-scale entrepreneurship. Thus, one can conclude that the Govt. has been taking successful steps in empowering the women in these areas through various micro-financing schemes, CDSs, DWCUA Groups, S.J.S.R.Y. and others. Though we have a long way to go, these small efforts are helping the impoverished women in a huge way towards attaining self-sustenance. Though the entrepreneurships are micro, they have a huge growth potential. Thus with the efforts of the govt. and local groups, Women Empowerment through Entrepreneurship is no longer a myth.

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