

Volume 9, Issue 2 (VII)

April – June 2022

ISSN: 2394 – 7780



**International Journal of
Advance and Innovative Research**

Indian Academicians and Researchers Association
www.iaraedu.com

A STUDY ON CHANGES, EFFECTS, UPDATES AND RECOVERIES AFTER COVID IN FINANCE AND BANKING INDUSTRY	132 – 136
Mr. Manoj Shivdas Wagh	
A STUDY OF CHALLENGES FACED BY SELF HELP GROUPS OF WOMEN'S IN POST COVID -19 SCENARIOS WITH RESPECT TO THANE CITY	137 – 142
Dr. Varsha Mayuresh More	
RISE IN AWARENESS OF HEALTH INSURANCE POST COVID-19 OUTBREAK WITH REFERENCE TO DOMBIVLI AREA	143 – 147
Ms. Sweta Patel and Mr. Tejas Risbood	
AN OVERVIEW OF DIGITAL BANKING SYSTEM IN INDIA	148 – 153
Dr. S. S. Naikwadi	
STUDY ON GREEN BANKING PRACTICES IN INDIA	154 – 157
Dr. Vaishnavi, Rahul Bagul and Mr. Chiranjiv Ravi Karkera	
A STUDY ON AWARENESS OF GREEN BANKING PRACTICES FOR SUSTAINABLE DEVELOPMENT	158 – 161
Dr. Manisha and D. Bhingardive	
A STUDY ON IMPACT OF COVID 19 IN CONSUMERS' BEHAVIOUR FOR DIGITAL PAYMENTS VIA DIFFERENT DIGITAL WALLET PLATFORMS IN THANE AREA	162 – 167
Ms. Bhakti R. Pawaskar and Ms. Sweta R. Patel	
EMPLOYEE PRODUCTIVITY DURING COVID 19 PANDEMIC	168 – 173
Ms. Deepali Amol Toraskar and Ms. Kankana Ghosh	
A STUDY ON IMPACT OF COVID-19 ON BEHAVIOUR OF CONSUMERS IN MUMBAI	174 – 178
Ms. Sitalakshmi Ramakrishnan and Dr. Rinkesh Chheda	
POST COVID 19: STRATEGIES FOR SUSTAINABLE BUSINESS	179 – 184
Dr. Sandhya Joshi	
A PARADIGM SHIFT IN HUMAN RESOURCE MANAGEMENT PRACTISES POST COVID-19	185 – 187
Priyanka Rajesh Mourya	
A STUDY ON PERCEPTION OF COMMERCE STUDENTS TOWARDS MODES OF LEARNING (PRE AND POST PANDEMIC)	188 – 193
Prof. Pravin Keshav Tiwad and Dr. Pradnya Pravin Tiwad	

A STUDY OF CHALLENGES FACED BY SELF HELP GROUPS OF WOMEN'S IN POST COVID -19 SCENARIOS WITH RESPECT TO THANE CITY**Dr. Varsha Mayuresh More**

Assistant Professor, BMS Department, Satish Pradhan Dnyanasadhana College of Arts, Science & Commerce, Thane

ABSTRACT

The year 2020 had been a challenge for not only India but for the whole world. The loss in terms of finance, economy, people, opportunities and emotions is enormous, and which will take a long time ahead to cover up. People and business from all walks of life are affected, but the most suffered is the lower middle class and the poor section of the society. This paper is an attempt to study the impact of pandemic on the small businesses undertaken by the SHG (Self Help Group) women's and how they are surviving through the situation.

Keywords: Self Help Group, Challenges of SHG & Resolving challenges of SHG.

INTRODUCTION

The concept of SHG has gained momentum in developing Asian countries, in particular, India and Bangladesh. High levels of poverty in many developing countries have prompted governments, international donors, and development agencies to focus on programs that can reach rural women through small-scale programs. Governments and non-governmental organizations (NGOs) have played a key role in reducing poverty and empowering women in India.

Self Help Group is a group of 10-20 women from the same background who come together for the same purpose. The main goal is to save money and start a small business. It leads women to gain more power and control in their lives. The empowerment of women can also be seen as an important process of achieving gender equality, which is understood to mean that "the rights, obligations and opportunities of individuals will not depend on whether they are born male or female".

CHALLENGES FACED BY SELF HELP GROUPS

1	Members have no information	5	Lack of unity among women
2	Insufficient Training Institutions	6	Exploitation by influential members.
3	Availability of raw materials.	7	Weak Financial Management
4	Marketing problems.	8	Low profit.

RESOLVING CHALLENGES OF SHG**The following suggestions for resolving SHG's challenges:**

1. SHG should try to use new materials in a new way to reduce procurement costs.
2. SHG's from the same area may jointly attempt to organize various exhibitions or marketing promotion campaigns to reduce sales costs.
3. NGOs can play an important role in providing training for employees, and providing information about government programs that can help members in creating new jobs.
4. Financial Institutions must come forward to provide members with credit facilities without discriminating against their category or domain.

REVIEW OF LITERATURE**Amtul Waris & B.C.Viraktamath [2013]**

States that many women's area of work is limited only to their households and they do not have any knowledge of the outer world. Even women's get a chance to improve the standard of their lives, they first think of their family and their happiness before taking any decisions.

N. Nagaraja & H.S. Kongalappa [2014]

Mentions that the real empowerment of women is said to be undertaken only when she can take her own decisions, access to the financial resources and becomes self-confident. The power of women must be identified at each section of society.

Sreemoyee Das et.al [2015]

States that the women entrepreneurship is an effective strategy to solve many problems related to poverty in urban and rural areas. It promotes the sense of self confidence and a quality life among the women’s.

S.P.Premaratne & Gamini Kudaliyanage [2016]

States those women’s are usually less educated than men and due to this their business skills are not as sharp and developed as men. This reduces their morale and the confidence level to start up any business activity of their own.

Nisha Gujar [2019]

Mentions that SHG are helping women’s to grow financially and become independent in their life. The group of women’s in an SHG help and support each other in times of need and also help other women’s who are not a part of SHG to solve their problems.

Faraz Ahmad [Jan - 2020]

States that the role of women entrepreneur in the development of economy is an important factor . The women’s contribute half of the population ,so their involvement in the shaping the economic scenario of India is very important.

OBJECTIVE

1. To understand the challenges faced by SHG.
2. To understand the various ways of resolving the challenges of SHG.

RESEARCH METHODOLOGY

PRIMARY DATA - For this research the data is collected from **20** existing self-help group members who are operating their own SHG in Thane city .

SECONDRY DATA - The paper is also based on Secondary Data collected from various sources like journals and websites.

DATA ANALYSIS & INTERPRETATION

Q1. Age of respondents. (Source: By Primary Data)

<p>Table 1: Table representing Age of respondents.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="text-align: left;">Particulars</th> <th style="text-align: left;">Frequency</th> </tr> </thead> <tbody> <tr> <td>20-25</td> <td>2</td> </tr> <tr> <td>26-30</td> <td>2</td> </tr> <tr> <td>31-35</td> <td>8</td> </tr> <tr> <td>Greater than 36</td> <td>8</td> </tr> <tr> <td>Total</td> <td>20</td> </tr> </tbody> </table> <p>Interpretation: The above graph states that majority of respondents are above the 30years of age.</p>	Particulars	Frequency	20-25	2	26-30	2	31-35	8	Greater than 36	8	Total	20	<p>Graph 1: Representing Age of respondents.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center; margin-top: 10px;"> <caption>AGE</caption> <thead> <tr> <th>Age Group</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>20-25</td> <td>12.50%</td> </tr> <tr> <td>26-30</td> <td>12.50%</td> </tr> <tr> <td>31-35</td> <td>37.50%</td> </tr> <tr> <td>Greater than 36</td> <td>37.50%</td> </tr> </tbody> </table>	Age Group	Percentage	20-25	12.50%	26-30	12.50%	31-35	37.50%	Greater than 36	37.50%
Particulars	Frequency																						
20-25	2																						
26-30	2																						
31-35	8																						
Greater than 36	8																						
Total	20																						
Age Group	Percentage																						
20-25	12.50%																						
26-30	12.50%																						
31-35	37.50%																						
Greater than 36	37.50%																						

Q2. For how many years you have been a member of SHG? (Source: By Primary Data)

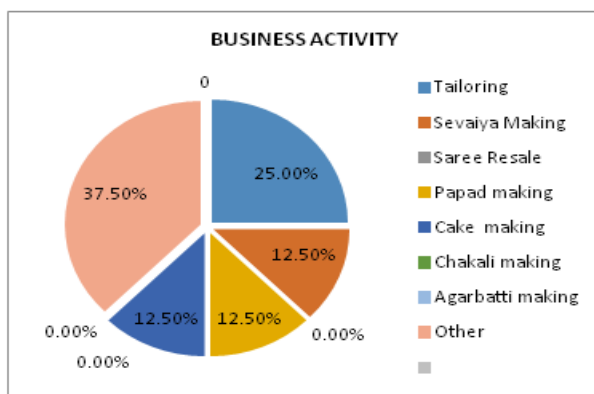
<p>Table 2: Years of membership of SHG of respondents.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="text-align: left;">Particulars(Years)</th> <th style="text-align: left;">Frequency</th> </tr> </thead> <tbody> <tr> <td>1-2</td> <td>3</td> </tr> <tr> <td>3-4</td> <td>2</td> </tr> <tr> <td>5-6</td> <td>5</td> </tr> <tr> <td>More than 6 years</td> <td>10</td> </tr> <tr> <td>Total</td> <td>20</td> </tr> </tbody> </table> <p>Interpretation: The above graph represents that the majority of respondents are a member of SHG for greater than 5 years.</p>	Particulars(Years)	Frequency	1-2	3	3-4	2	5-6	5	More than 6 years	10	Total	20	<p>Graph 2: Representing Years of membership of SHG of respondents.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center; margin-top: 10px;"> <caption>YEARS OF MEMBERSHIP</caption> <thead> <tr> <th>Years of Membership</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>1 TO 2</td> <td>12.50%</td> </tr> <tr> <td>3 TO 4</td> <td>12.50%</td> </tr> <tr> <td>5 TO 6</td> <td>25.00%</td> </tr> <tr> <td>MORE THAN 6</td> <td>50.00%</td> </tr> </tbody> </table>	Years of Membership	Percentage	1 TO 2	12.50%	3 TO 4	12.50%	5 TO 6	25.00%	MORE THAN 6	50.00%
Particulars(Years)	Frequency																						
1-2	3																						
3-4	2																						
5-6	5																						
More than 6 years	10																						
Total	20																						
Years of Membership	Percentage																						
1 TO 2	12.50%																						
3 TO 4	12.50%																						
5 TO 6	25.00%																						
MORE THAN 6	50.00%																						

Q3. Which type of business do you undertake under SHG ? (Source: By Primary Data)

Table 3: Type of business activity undertaken under SHG .

Particulars	Frequency
Tailoring	5
Sevaiya Making	2
Saree Resale	0
Papad making	2
Cake making	2
Chakali making	0
Agarbatti making	0
Other	9
Total	20

Graph 3: Representing Type of business activity of SHG of respondents.



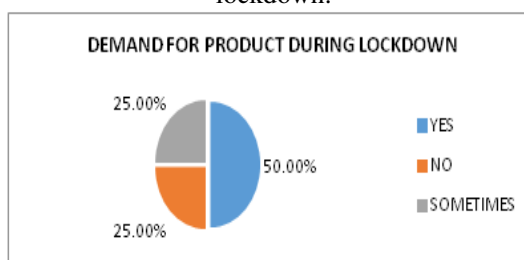
Interpretation: The above graph represents the business undertaken are of varied nature and related to various types.

Q4. Was there a demand for your products during lockdown? (Source: By Primary Data)

Table 4: Demand for your products during lockdown

Particulars	Frequency
Yes	10
No	5
Sometimes	5
Total	20

Graph 4: Representing Demand for your products during lockdown.



Interpretation: The above graph represents that there was a demand for the products made by the members of SHG during lockdown.

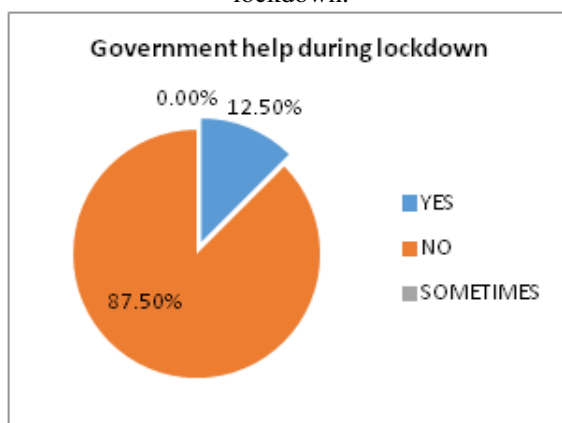
Q5. Did you receive any Government help during lockdown? (Source: By Primary Data)

Table 5: Government help during lockdown.

Particulars	Frequency
Yes	2
No	18
Sometimes	0
Total	20

Interpretation: The above graph represents that majority of women's did not receive government help during lockdown.

Graph 5: Representing Government help during lockdown.



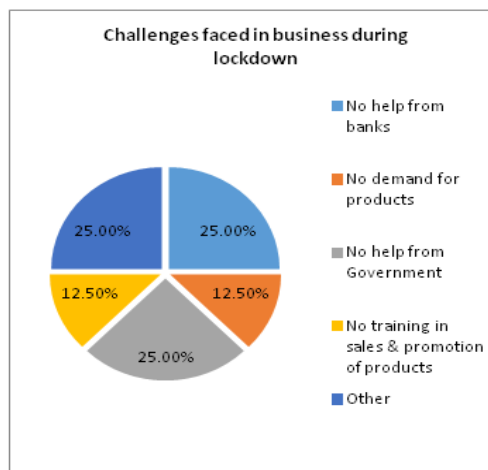
Q6. What type of challenges did you faced in your business during the lockdown?(Source: By Primary Data)

Table 6: Challenges faced in business during lockdown.

Particulars	Frequency
No help from banks	5
No demand for products	2
No help from Government	5
No training in sales & promotion of products	3
Other	5
Total	20

Interpretation: The above graph represents that the lack of government & bank help was the severe challenged faced by the SHG members.

Graph 6: Representing Challenges faced in business during lockdown.



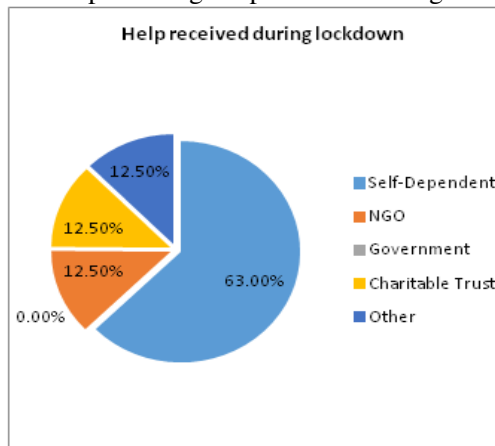
Q7. Who helped you during the lockdown? (Source: By Primary Data)

Table 7: Help received during lockdown.

Particulars	Frequency
Self-Dependent	14
NGO	2
Government	0
Charitable Trust	2
Other	2
Total	20

Interpretation : The above graph represents that majority of the SHG members were striving on their own and trying to survive.

Graph 7 : Representing Help received during lockdown.



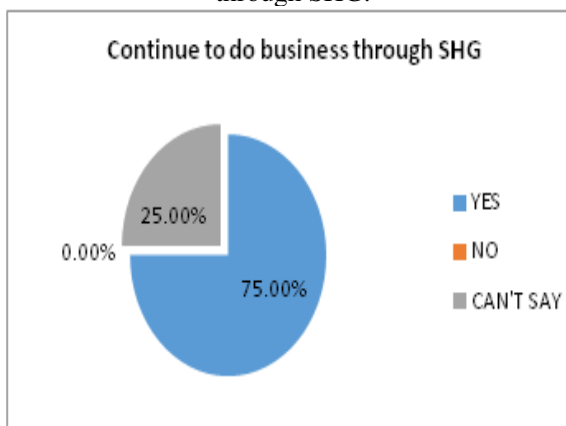
Q8. Do you think you can continue to do business through SHG?(Source: By Primary Data)

Table 8: Continue to do business through SHG.

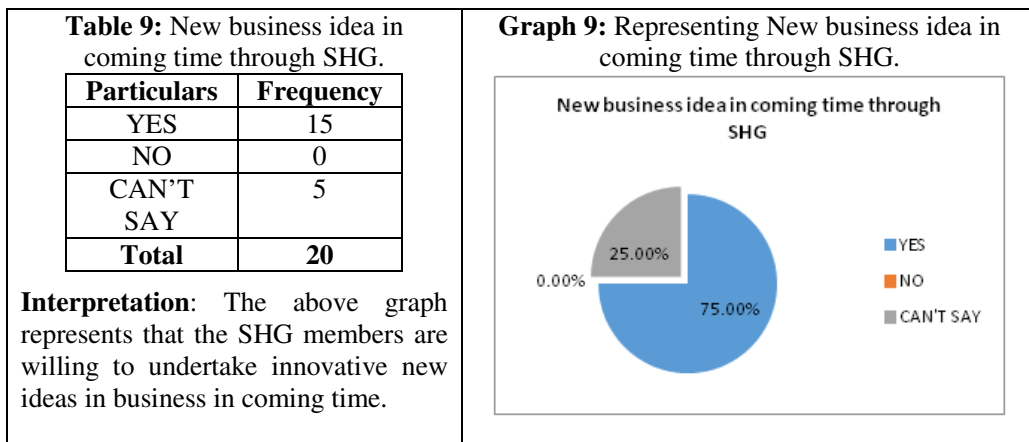
Particulars	Frequency
YES	15
NO	0
CAN'T SAY	5
Total	20

Interpretation: The above graph represents the majority of members are willing to continue the business through SHG.

Graph 8: Representing Continue to do business through SHG.

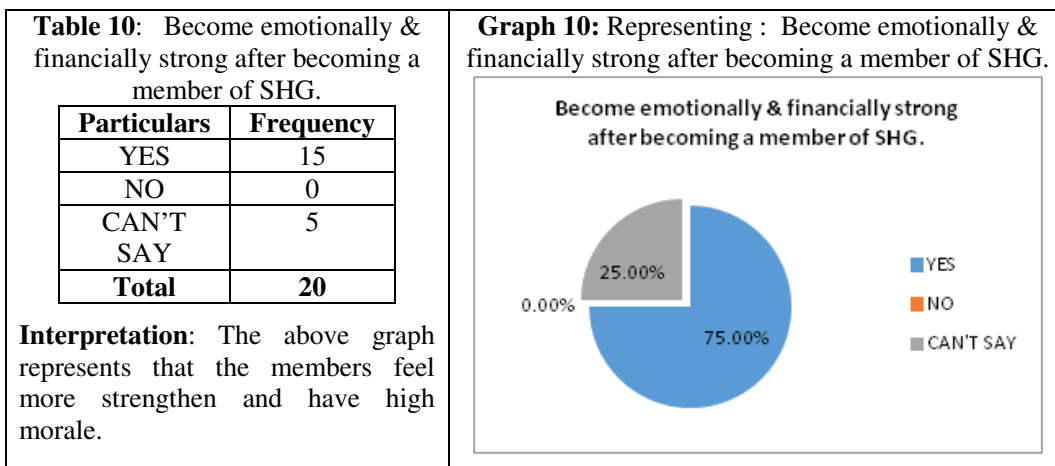


Q9. Do you plan to undertake new business idea in coming time through SHG?(Source: By Primary Data)



Interpretation: The above graph represents that the SHG members are willing to undertake innovative new ideas in business in coming time.

Q10. Do you think you have become emotionally & financially strong after becoming a member of SHG?(Source: By Primary Data)



Interpretation: The above graph represents that the members feel more strengthen and have high morale.

FINDINGS & CONCLUSIONS

1. Majority of respondents are above the 30years of age.
2. Majority of respondents are a member of SHG for greater than 5 years.
3. The businesses undertaken are of varied nature and related to various types.
4. There was a demand for the products made by the members of SHG during lockdown.
5. Majority of women’s did not receive government help during lockdown.
6. The lack of government & bank help was the severe challenged faced by the SHG members.
7. Majority of the SHG members were striving on their own and trying to survive.
8. Majority of members are willing to continue the business through SHG.
9. SHG members are willing to undertake innovative new ideas in business in coming time.
10. SHG members feel more strengthen and have high morale as they work together in a group.

SUGGESTIONS

Forms of Digital Marketing That Can Be Used By Shg.

1. MOBILE PHONES

The SHG manufacture items like handicrafts, hand bags, flower vases, decorative baskets, ornaments etc. The women’s can create a watsapp group and send the images and description of the product to their customers and request them to further forward them.

2) FACEBOOK

The SHG can create their Facebook account and make small video of their products like chocolates , cakes, cookies etc. in an attractive manner and post on it.

3) WEBSITES AND POP UPS

The SHG that are manufacturing large number of products can start their own webpage , so that the customers can see all their products at one place

4) TIE UPS WITH AMAZON OR FLIPKART

This option is used by many local vendors, they post their product on various online shopping sites and get national and international orders.

REFERENCES**A) JOURNALS**

1. Amtul Waris & B.C.Viraktamath.[2013] - Gender gaps and Women's Empowerment in India – Issues and Strategies .[ISSN 2250-3153] - International Journal of Scientific and Research Publications.
2. N. Nagaraja & H.S. Kongalappa [2014] - A Study on Women Empowerment through Self-Help Groups . [ISSN No.: 2250-0758] - International Journal of Engineering and Management Research. Vol-4, Issue -6 , PP 176-181.
3. Sreemoyee Das et.al [Mar-2015] – A Study on impact of Women SHG on rural Entrepreneurship development – A case study in selected areas of West Bengal.- [ISSN :2250-3153]- International Journal of Scientific Research & Publication.
4. S.P.Premaratne & Gamini Kudaliyanage [Sep – 2016] - Issues, Challenges and Prospects of Women-owned Small and Medium Scale Enterprises in Maldives. [ISSN 2250-3153] - International Journal of Scientific and Research Publications. PP 771-781.
5. Nisha Gujar [2019] - A study of women empowerment through SHG with special reference to ASMITA a SHG by Jindal Steel Ltd.- [ISSN :2454-132X] – International Journal of advance research, Ideas and innovations in Technology.
6. Faraz Ahmad [Jan - 2020] - An Overview of Women Entrepreneurs in the Country. [eISSN : 2581-5792] - International Journal of Research in Engineering, Science and Management .PP 369-372.

B) WEBSITES

1. <http://www.selfgrowth.com>
2. <http://www.womensempowerment.org>