



## Criterion 3: Research, Innovations and Extension

**3.3.2 : Number of books and chapters in edited volumes/books published and papers published in national/international conference proceedings per teacher**

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**ENVISAGING THE REPERCUSSION OF SELF-HELP GROUPS IN WOMEN  
ENTREPRENEURSHIP: -WITH SPECIAL REFERENCE TO KARUKACHAL  
PANCHAYAT**

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**Abstract**

In the olden days, women were restricted to take part in any social activities and not given a role in decision-making in her family. Now the situation has changed, and in today's scenario, more women are engaged in income-generating activities and support to the family in financial needs. This was possible due to SHGs providing small finance to poor women for encouraging them to involve in entrepreneurial activities. The contribution of women in the present-day business and commercial world is significant. Self Help groups are considered as agents of Socio-economic transformation in rural areas. The characteristic features of SHGs are voluntary membership, participatory planning, holistic approach, resource mobilisation, self-management, self – help and mutual help. The main purpose of this study is to analyse whether the Self Help Groups can empower women by providing financial support for women entrepreneurship, to analyse the economic gains derived by the members after joining the SHG and to study the Empowerment of women psychologically, economically and sociologically. The study concludes that SHG's provide not only financial aid and assistance to women but also aid and guidance about what entrepreneurial activities they could engage in. It has been found that after joining the SHGs, it is not only the income of the women that has increased but also their social status and the respect they got from society. They were able to achieve psychological, social and economic independence by becoming members of Self Help Groups.

**Keywords:** *Self Help Groups; Financial assistance; Women empowerment.*

**Introduction**

"Alone, an individual can do so little but together as a group, they can achieve so much." Self Help Groups (SHGs) are small groups of people who invariably face similar problems. They unite together as a group to help each other solve their problems. SHGs promote small savings among its members, which are kept with the bank in the form of a common fund in the name of the SHG. The SHG gives small loans to its members from its common fund.



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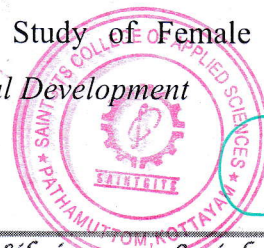
A self-help group (SHG) is usually composed of 10 to 20 local women or men. Self-help groups are seen as an organised measure for attaining goals such as empowerment of women, development of leadership abilities among the poor and needy people, increased school enrolments and improved nutrition and birth control, in countries like India. SHGs also help to bridge the gap between high-caste & low-caste people /citizens by bringing them under a common umbrella. The increase in women entrepreneurship and their contribution to the national economy is evident in India. The number of women entrepreneurs has increased over a while, especially in the 1990s. Self-help groups have a significant role in contributing towards women's economic, social and political areas of entrepreneurship. Several organisations, i.e. Government as well as non-government organizations are today involved in SHG development initiatives.

The main objective of SHGs is to encourage women in women entrepreneurship. SHGs provide women with the financial backup they need to start business ventures and actively participate in the economy. It improves their confidence and status and makes them more active in decision-making, thus encouraging gender equality. Having an access to savings and credit can strengthen a series of interlinked and mutually reinforcing dimensions of empowerment. Self Help Groups have improved the status of the life of the women members by increasing their decision-making capability in the family and the society and their involvement in the various economic and social activities. It is also reported that SHGs have a role in improving the country's economic development. In most of the rural and urban areas, SHGs comprised women, and consequently, participation of women in the country's economic development is increasing. Thereby they play an important role in elevating the economic status of their families. This has led to the boost of women entrepreneurship.

### Statement of the problem

In the olden days, women were restricted to take part in any social activities and not given a role in decision-making in her family. This situation was even worse in rural and remote areas where women were generally given less consideration. Now the situation has changed and in today's scenario, more women are engaged in income-generating activities and a support to the family in financial needs. This was possible due to SHGs providing small finance to poor women for encouraging them to involve in their entrepreneurial activities, whether small-scale or large scale. Empowerment of women through entrepreneurial activities is seen as one of the most essential means of poverty eradication. Lack of capital,

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## RAMIFICATIONS OF COVID 19 ON THE EDUCATIONAL SPHERE IN KERALA

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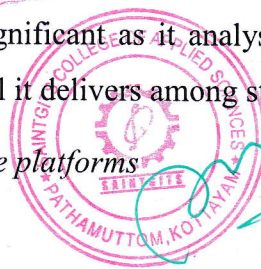
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### Abstract

The unexpected invasion of the corona virus hit mankind hard and fast. It left man reeling under its impact for a long time. We struggled to return to normalcy. In fact we are yet to get back to the normal. What is currently prevailing is called the 'new normal'. Covid 19 is an unprecedented pandemic which has affected the entire world. The corona virus that spreads very quickly is not being contained even after vaccination and the only way to conquer it is to maintain social distance and observe personal hygiene. Almost all nations called for a national lockdown and as a result of this all human activities were literally put to a halt. People were forced to stay at home to remain healthy and unaffected by the virus. As a result, various sectors of the economy such as industrial sector, health sector banking sector, education sector etc. have been adversely affected. The new normal in education is E-learning. This study focuses mainly on studying how Covid 19 has influenced the education system. The main measure adopted by several institutions to mitigate the problem even while preserving social isolation and personal hygiene, was to embrace online platforms such as Zoom, WebEx, Google, Meet, Microsoft Teams etc. Hence the study aims to analyze the impact of COVID-19 on E-learning and use of E-learning platforms. It enables us to understand preferences and satisfaction levels of Students and other people, and thereby bringing new suggestions for change. The study is significant as it analyses the impact of using various E-learning platforms and satisfaction level it delivers among students.

**Keywords:** Covid 19 Pandemic, online education, online platforms



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## Introduction

Although Covid 19 is a persistent pandemic, institutions and organizations will face numerous restrictions in their normal operations. The closure of schools and colleges as a result of Covid 19 has a negative impact on students' academic lives. But, because we cannot allow the situation to continue in this manner, our country has decided to begin online learning until the situation is stabilized and regular classes resume.

The major benefit is that technology is constantly evolving, making the learning process much easier and more flexible. A person who has access to a reliable network and adequate facilities can work from any location. However, this is not the case for students, particularly schoolchildren, who do not have their own devices or adequate network access to participate in online classes. Students in small classes must always rely on their parents or elders for this. In many parts of Kerala, there are still no proper electricity connections or network facilities. Students face numerous challenges in such environments. Even if students participate in online classes, which are a relatively new practice, it is impossible to predict how effective it will be. Because students learn from the comfort of their own homes, there is a lack of social interaction and communication, and continued online learning can lead to health problems such as vision problems, headaches, and a lack of concentration, among other things. Even if there are numerous obstacles, the only way to continue learning is to go online.

Here, in this study on topic 'Ramifications of COVID 19 in Educational Sphere in Kerala' we mainly focus on how COVID 19 impacted the education system and how it mitigate the issues.

## Significance of the study

The unexpected invasion of the corona virus hit mankind hard and fast. It left man reeling under its impact for a long time. We struggled to return to normalcy. In fact we are yet to get back to the normal. What is currently prevailing is called the 'new normal'.

The new normal in education is E-learning. The study aims is to analyze the impact of COVID-19 on E-learning and use of E-learning platforms. It enables us to understand preferences and satisfaction levels of Students and other people, and thereby bringing new suggestions for change.

The study is significant as it analyses the impact of E-learning platforms on students.



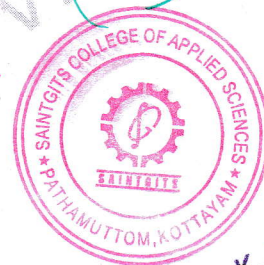
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etc... With the implementation of these suggestive measures country will move forward and ensure the overall progress in the education sector.

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