SEMTNAR REPORT ON
(COMMERCE DEPARTMENT)
DKN COLLEGE, ERANCH, CUTTACK
"STRESS MANAGEMENT IN ORGANIZATIONAL BEHAVIOUR"

1. INTRODUCTION:

Stress management in organizational behavior refers to the strategies and procedures used by employees, supervisors, and organizations to identify, prevent, and cope with workplace stress. It entails understanding the origins and effects of stress on individuals and organizations, putting stress-reduction strategies in place, and creating a good work environment that supports employee well-being and productivity.

The topic is particularly useful for executives in businesses, commerce lecturers, and students. The presentation is being held today at DKN College's Conference Hall in Franch. The Department of Commerce organized the seminar. This topic is addressed by the chief guest, Dr.Shelly Mohanty (University of Technology and Applied Sciences, Oman, Salalah), Principal Sj. Pravakar Sahoo,, Sj. Purna Chandra Das,HOD and other academic members.

In his inaugural speech, the chief gust emphasized that the role of employees in stress management, its impact, signs and symptoms, and aims. She went on to address how employees have an important part in managing and lowering stress at work. Here are some important ways employees can help handle stress:

Self-Awareness: Recognizing their own stress levels, triggers, and signs of burnout, and taking proactive steps to manage their stress through self-care practices and seeking support when needed.

- **Time Management**: Employing effective time management techniques to prioritize tasks, set realistic deadlines, and avoid unnecessary work overload.
- **Work-Life Balance**: Striving to maintain a healthy balance between work and personal life, setting boundaries, and taking time off to recharge and rejuvenate.

- **Communication:** Expressing concerns, challenges, and work-related issues with managers or colleagues in a respectful and constructive manner, seeking assistance or collaboration when required.
- Seeking Support: Utilizing available resources such as employee assistance programs, counseling services, or support groups provided by the organization to address stress and seek professional help when necessary.

1.1. Impact of Stress on Individuals And Organizations

Stress can have significant effects on both individuals and organizations. Here are some key impacts:

- Decreased productivity and performance
- Increased absenteeism and turnover
- Negative impact on physical and mental health of employees
- Strained relationships and conflicts among team members
- Reduced job satisfaction and engagement
- Increased risk of errors and accidents

1.2. The seminar is scheduled for 22/08/2020 at10.30 p.m. in the conference hall of DKN College in Erasch, Cuttack.The seminar has been split into two sections. During the morning session, the principal guest, Dr.Shelly Mohanty, Pravakar Sahoo,(Principal) and Mr. Purna Chandra Das, HOD commerce, performed a power slide presentation on "An overview of stress management in the organisation."

2. Signs and Symptoms of Stress in Employees and Managers, Types of Stress Management in Organizational Behavior, and Stress Management Techniques in Organizational Behavior have all been discussed in the session.

2.1. The seminar's main purpose is to illustrate how stress may have a substantial impact on both individuals and companies. Here are some significant impacts:

- ➢ Decreased productivity and performance
- ➢ Increased absenteeism and turnover
- ➢ Negative impact on physical and mental health of employees
- ➢ Strained relationships and conflicts among team members
- ➢ Reduced job satisfaction and engagement
- ➢ Increased risk of errors and accidents

Some key words are discussing in the seminar:

- **Anxiety:** A state of psychological disturbance.
- **Burnout** : A feeling of emotional exhaustion
- **Job enrichment**: Redesigning the jobs to provide more responsibility, recognition and self-esteem.
- **Organizational Life Cycle** : The birth, growth, maturity and decline stages in the existence of organization.
- **Psychological hardiness**: The ability to withstand provocation from others.
- **Relaxation:** Meditation to take deep relaxation of human mind. Self-efficacy : It is a perception of capacity to bring changes.
- **Social Networks**: Informal groups that provide social support to share feelings, emotions and distasteful experiences.
- **Stress:** An internal experience, which creates physiological and psychological disorders. Stressors: Factors that convert the potential stress into actual stress.

3. The Role of Employees in Stress Management:

Employees play a vital role in managing and reducing stress in the workplace. Here are some key ways employees can contribute to stress management:

- Self-Awareness: Recognizing their own stress levels, triggers, and signs of burnout, and taking proactive steps to manage their stress through self-care practices and seeking support when needed.
- Time Management: Employing effective time management techniques to prioritize tasks, set realistic deadlines, and avoid unnecessary work overload.
- Work-Life Balance: Striving to maintain a healthy balance between work and personal life, setting boundaries, and taking time off to recharge and rejuvenate.
- Communication: Expressing concerns, challenges, and work-related issues with managers or colleagues in a respectful and constructive manner; seeking assistance or collaboration when required.
- Seeking Support: Utilizing available resources such as employee assistance programs, counselling services, or support groups provided by the organization to address stress and seek professional help when necessary.

4. Each faculty member from a different college is going to discuss their topic and engage in conversation and debate with the attendees. The subject has been discussed in an effort to lessen organizational stress management. Successful stress management strategies can have a big impact on both business success and employee well-being.

5. CONCLUSION:

Finally, for people and businesses to be healthy and productive, effective stress management is crucial. Employees and supervisors can improve overall job satisfaction and performance, lessen stress-related problems, and create a healthier work environment by putting stress management techniques into practice on both an individual and organizational level. It is a shared duty that calls for cooperation, honest communication, and a dedication to putting the welfare of employees first. Organizations can establish a culture that supports individuals and promotes a positive work environment, which can boost employee engagement, productivity, and success.

6. REFERENCES:

- Adams , G. A. & Jex , S. M. (1999) Relationships between time management, control, work – family confl ict and strain . Journal of Occupational Health Psychology 4 : 72 – 7
- Affl eck , G. & Tennen , H. (1996) Construing benefi ts from adversity: Adaptational signifi cance and dispositional underpinnings . Journal of Personality 64 : 899 – 922 .
- Aldwin , C. M. (2000) Stress, Coping and Development: An integrative perspective . London : The Guilford Press , Allen , T. D. (2001) Family - supportive work environments: The role of organizational perceptions . Journal of Vocational Behavior 58 (3): 414 – 35 .
- Amirkhan , J. H. (1990) A factor analytically derived measure of coping: The coping strategy indicator . Journal of Personality and Social Psychology 59 : 1066 – 74 .
- Anderson , S. E. , Coffey , B. S. & Byerly , R. T. (2002) Formal organizational initiatives and informal workplace practices: Links to work – family confl ict and job - related outcomes . Journal of Management 28 (6): 787 – 810 .
- Aryee , S. , Luk , V. , Leung , A. & Lo , S. (1999) Role stressors, interrole confl ict and wellbeing: The moderating infl uence of spousal support and coping behaviors among employed parents in Hong Kong . Journal of Vocational Behavior 54 (2): 259 – 78 .
- Barling , J. & Carson , J. (2008) Management style and mental well - being at work: State of science review SR - C3 . Foresight Mental Capital and Well - Being Project . London : The Government Office for Science .

Principal
D.K.N. College

Signature of the Principal

Signature of the HOD

SEMINAR REPORT ON
(COMMERCE DEPARTMENT)
DKN COLLEGE, ERANCH, CUTTACK
"NBFC IN IDDIA: GROWTH AND STABILITY"

1. INTRODUCTION:

The seminar marks the beginning of economic growth and stability in India with the implementation of NBFC. India has been in a period of transformation in recent decades, and numerous sectors have contributed to the expansion of the Indian economy. Non-banking financial companies, for example, are quite important. This means that these organizations have played an important role not only in filling gaps in the financial system, but also in economic growth and the inclusion of excluded groups in society.

The topic is most beneficial to business professionals, commerce professors, and students. The seminar is being held today at the Conference Hall at DKN College in Eranch. The Department of Commerce is the one that organized the seminar. This topic is being presented by the chief guest, Rtnd. Prof. Ranjan Kumar Bal of Utkal University, Principal Sj. Pravakar Sahoo, HOD, Sj. Purna Chandra Das, and other academic members.

The chief guest stated in his inaugural speech that digital lending has changed the scenario for the Indian banking sector in recent years. As a result of technological advancements and the growing use of digital platforms, people are applying for loans online through digital lending in an effort to improve their chances of being approved.

The rise of NBFCs, or non-banking financial institutions, has played an important role in the expansion of the Indian economy and the ease with which borrowers may now access digital credit. NBFCs have played an important role in the growth of the Indian economy by providing credit and financing services.

An NBFC offers a wide range of financial services to salaried individuals, businesses, and other self-employed professionals. These services include lending, investment, asset management, and financial advisory services. In this blog, we will go through the meaning, types, scope, and role of NBFCs.

1.1. The seminar aims to explore the function of nonbank financial businesses (NBFCs) and their significance in Indian economy.

The next thing to discuss is to be talked about. Mortgage lenders, money market funds, insurance firms, hedge funds, private equity funds, and peer-to-peer lenders are companies that fall under the purview of NBFC banking regulations and investment strategies and policies.

1.2. The seminar has been scheduled for 25/09/2022 at 10.30 p.m. in the conference hall of DKN College, Erasch, Cuttack.The seminar has been divided into two segments. During the morning session, Retd. Prof. Dr Ranjan Kumar Bala (Utkal University) and Mr. Purna Chandra Das, HOD commerce, performed a power slide presentation on "an overview of NBFCs and their role, function, objective, economic growth and stability in India."

2. The talk has covered the NBFCs and their objectives, investment policies. Types and roles. We have contended that NBFCs, like us, play an important role in the economy. They offer borrowers and businesses instant capital through credit and financial services. Retail loans and corporate loans are the two main products offered by NBFCs.

2.1. The major key point of the seminar is to present the sorts of services by NBFCs and their rules and regulations, as well as the importance and growth of Indian economy. NBFCs offer a wide range of financial services, including:

- Personal loans
- Home loans
- Vehicle loans
- Gold loans
- Microfinance
- Leasing and hire-purchase services
- Credit card services
- Insurance services
- Investment and asset management services

2

3. NBFCs have emerged as an important component of the Indian financial system. They have played a crucial role in providing credit and finance to various sectors of the economy, including agriculture, infrastructure, and small and medium-sized enterprises (SMEs).

- **Promoting Inclusive Growth**: NBFCs are involved in offering credit facilities to both the urban and the rural clientele for the development of the economy. It helps micro-businesses and build low-cost houses, promoting the economic growth of the countryside, and providing microcredit for women.
- **Enhancing Financial Market Stability**: Being able to manage various risks and also operate as strong financial intermediaries, NBFCs have a significant impact on the stability of the financial market. They offer product and service differentiation which assists in reducing the risks and enhancing the stability of the financial system.
- **Job Creation and Economic Development**: NBFCs help in the growth of small scale industries and trading companies which in turn leads to the creation of more employment opportunities and thereby enhancing the standards of living and thus the economic growth.
- **Mobilization of Resources**: The NBFCs provide higher deposit rates and mobilise the public's savings, turning it into investments. This capital deployment fosters the growth of trade and industries, which are key players in the economic transformation process.
- The Future Outlook for NBFCS: The future of NBFCs in India looks promising. Despite occasional economic slowdowns, the sector continues to expand and improve operations. NBFCs have outperformed banks in year-on-year growth rates due to lower operating expenses, allowing them to offer competitive interest rates. NBFC's lead in developing innovative financial products and solutions. They are more flexible in lending and investment options, offering value-added services such as P2P lending, factoring, and bill payment solutions.

4. All faculty members from various colleges are going to present their themes and participate in discussions and debates with the participants. The topic has been addressed in order to promote the private financial organizations. They contend that because the interest rate on private financing is so high, the borrower cannot pay the amount on time and hence suffers losses. Further they have discussed the economical growth and stability of India.

5. CONCLUSION:

NBFC's play a vital role in the Indian economy by funding MSMEs, start-ups, and infrastructure projects, hence promoting inclusive growth. They are important to the financial system and India's goal to become a global economic powerhouse. As youths adjust to the new economy, they will play a critical part in its development. The future seminar topic is determined by all members, participants, and Comm's HOD. The goal is to highlight and discuss NBFCs' impact on SHGs in Odisha.

6. REFERENCES:

- Ahmad, Khalid and Group (2011), "Financial Performance of Non Banking Finance Companies in Pakistan", Interdisciplinary Journal of Contemporary Research in Business, Volume 2, Number 12, Pp. 732-742.
- Aigner, D. J., Lovell C. A. K., and Schmidt, P. (1977), "Formulation and estimation of stochastic frontier production functions", Journal of Econometrics, pp. 6:21-6.37.
- Arun Kumar, B. (2014), "Non-Banking Financial Companies (NBFCs): A Review", Indian Journal of Research, Volume 3, Issue 10, pp.87-88.
- Arvind, B. Srividya, V. (2013), "Study on financial performance of Sakthi Finance Limited", Asia Pacific Journal of Marketing & Management Review, Vol.2 (7), July, pp. 57-65.
- Bala, Bharathi, and De, Sanjoy (2008) "NBFCs: A Major Shift", Chartered Financial Analyst, November, pp. 12-14.
- Banker, R. D., Conrad R. F., and Strauss, R. P. (1986), "A Comparative Application of Data Envelopment Analysis and Translog Methods: An Illustrative Study of Hospital Production", Management Science 32(1), pp. 78-96.

Principal
D.K.N. College
Cuttack

Signature of the Principal

Signature of the HOD

SEMINAR REPORT ON
(COMMERCE DEPARTMENT)
DKN COLLEGE, ERANCH, CUTTACK
"STOCK MARKET (NSE,BSE):IT'S SCOPE AND FUNCTION"

1. INTRODUCTION;

Stock Exchange market is a vital component of a stock market. It facilitates the transaction between traders of financial instruments and targeted buyers. A stock exchange in India adheres to a set of rules and regulations directed by Securities and Exchange Board of India or SEBI. The said authoritative body functions to protect the interest of investors and aims to promote the stock market of India.

The topic is most beneficial to business professionals, commerce professors, and students. The seminar is being held today at the Conference Hall at DKN College in Erench. The Department of Commerce is the one that organized the seminar. This topic is being presented by the chief guest, Sj.Prasanta Kumar Dhal,(Director of Asian Charitable Trust) Principal Sj.Markandeswar Mohapatra, HOD, Sj. Purna Chandra Das, and other academic members.

The chief guest stated in his inaugural speech that The stock exchange helps in measuring the state of the country's economy. The pricing of shares fluctuates with every significant change in the country and economy. If the price rises, it indicates boom, whereas if the price falls, it indicates a recession cycle. The exchange is rightly recognised as the economic mirror or pulse of the economy since it reflects the economic condition of the country.

A stock exchange is a regulated market for trading. If a company wishes to sell its shares, it should be registered in the stock exchange. Once registered, it can list its shares and sell them at a price to the investor.. Investors and traders can connect to exchanges via brokers, who place buy or sell orders on the exchange. Traders can buy and share sells of different companies. The stock exchange offers high liquidity, as the process is transparent and fast. A dividend is paid to investors based on the company's growth if the company earns profit, the dividend increases. If the company is growing, it attracts more investors, and the company issues more shares. As the demand of shares increases, the price of share also increases. A stock exchange also evaluates the price of the share. National Stock Exchange (NSE) and Bombay Stock Exchange

1.1. List 10 key terms

The following are the important terms related to the share market that you must know about. Having this knowledge gives you a fair idea of the various technical terms in the market and also enables you to communicate effectively with the brokers and other key persons.

- **Bear Market** – This term is used to define a situation where the market prices decline continuously. Also called Bear Phase, this is defined as a phase during which prices of stocks decline and the general investors are reluctant to invest their funds in the market options.
- **Bull market** – This term is used to define a situation where the market prices increase continuously. Also called Bull Phase, this is defined as a phase during which prices of stocks increase and the general investors are enthusiastic to invest their funds in the market options. This phase is the opposite of a Bear Market.
- **Call Option** – This term is defined as an agreement or a contract which gives the right of purchasing to the holder whereby he/she can buy an underlying stock at a strike price within the stated period of time.
- **Capital Gain** –This is defined as the overall accrued financial profit that an investor gets when he/she sells off the stock option or share option at a price that is higher than the purchase price of the same.
- **Certificate of Deposit** – This is a term that defines the certificate issued by the concerned bank stating that a particular amount of money has been deposited for a stipulated period of time. This certificate also defines the rate of interest that has been charged. Besides, this certificate is a tradeable document for the original depositor.
- **Depreciation** – This term defines the variation or the change against the net earnings to salvage the purchase value of any asset over its projected life. It is used extensively in accounting terms and does not symbolize any outlay of funds or cash.
- **Dividend** – Dividend is defined as the payable amount that has been formulated and designated by a company's Board of Directors for the purpose of distribution among the

holders of outstanding shares. For the segment of shareholders who qualify as preference shareholders, the dividend is fixed, while for equity shareholders, dividend yield varies as per the company's profits.

- **Rights** – Rights is defined as an issuance meant for existing shareholders of a company whereby they can purchase more shares in the company. A company issues Rights when enhanced capital funds are required. The existing shareholders have the opportunity of purchasing new shares at a rate that is less than the general market rate of the shares.
- **Portfolio** – is the collection of different investment instruments owned by one individual or institution. A portfolio can consist of any combination of shares, bonds, derivatives and such other instruments.
- **Preference Shares** – This term is used to define shares where the payable or accrued dividend stays at a fixed rate. In this case, unlike equity shares, the dividend does not vary with the company's current profit but stays fixed.

1.2. The seminar has been scheduled for 24/10/2024 at 11 p.m. in the conference hall of DKN College, Eranch, Cuttack.The seminar has been divided into two segments. During the morning session, Sj. Prasanta kumar Dhal,(Director) Sj. Markandeswar Mohapatra(Principal) and Mr. Purna Chandra Das, HOD commerce, performed a power slide presentation on "an overview of Stock exchange and their role, function, objective, economic growth in India."

2.1. NATIONAL STOCK EXCHANGE (NSE) National stock exchange incorporated in the year 1992, provides trading in equity as well as debt market. Maximum volumes take place on NSE and hence enjoy leadership position in the country today. Features of National Stock Exchange:

- NSE was set up by leading institutions to provide a modern, fully automated screen-based trading system with national reach.
- The exchange is very transparent in its transactions, speed and efficiency, safety and market integrity. It has set up facilities that server as model for the securities industry in terms of systems, practices and procedures.

- NSE has played a catalytic role in reforming the Indian securities market in terms of microstructure, market practices and trading volumes.
- The market today uses state-of-art information technology to provide an efficient and transparent trading, clearing and settlement mechanism, and has witnessed several innovations in products and services.

2.2. BOMBAY STOCK EXCHANGE (BSE) BSE on the other hand was set up in the year 1875 and is the oldest stock exchange in asia.it has evolved in to its present status as the premier stock 5 exchange. At BSE you will find some scripts listed that are not available on NSE. Also BSE has the largest number of scripts which are listed. Features of Bombay stock exchange:

- Bombay stock exchange, now known as 'BSE Limited'.
- It is the oldest stock exchange in the entire Asia.
- It is located in Dalal Street,Mumbai.
- It has the largest number of companies of the world listed on it.
- The BSE Sensex, which is otherwise known as "BSE 30", is most commonly used term while referring to the trading volume in India and Asia.
- When compared with NSE (National stock exchange), BSE has quite similar statistics in terms of total market capitalization but in terms of share volumes, NSE is almost twice of BSE.
- As per the securities contracts regulation Act, BSE is the first stock exchange to be recognized by the government of India in 1956.
- BSE switched to electronic trading system in 1995 and took only fifty days for this transition.
- 'BOLT' or the 'BSE On line trading' is the automated version of the trading platform, which is screen based and currently has a capacity of 8 million orders per day.

2.3. How to buy and sell stocks on a stock exchange?

- When taking your first step in stock investing, you must seek the assistance of a trusted stockbroker. These service providers help you choose your preferred investment and guide you through the process. There are three categories of brokers: full-time, online, and Direct stock purchase plans.

- Add funds to your offline or online brokerage account. You can link your bank account or make direct online fund transfers. After this, you can ask your broker to place a trade. Stocks of different companies have unique ticker symbols. For instance, the ticker symbol of Apple Inc. is AAPL.
- After selecting the ticker symbol, you find a price quote that provides information about the last traded price, a bid, and an offer. The bid shows the highest price you can fetch from the sale, whereas the offer depicts the lowest price a purchaser will pay for the stock. The difference between the bid and offer prices is called a spread.
- The most common order type is a market order that ensures immediate execution of trade at the current market price.
- Contrarily, a limit order allows you to fix the price at which you want to buy or sell the stock. If the stock price never reaches the set limit, the trade remains active until you cancel it.
- In the case of day orders, the price limit remains effective until the end of the trading day. Those who want the order active for a brief span can easily choose the 'immediate or cancel' option by specifying it to the broker. The 'good 'til cancelled' option is good if you want the order to remain active for longer than a day. You can also choose the 'stop-loss' option.
- On the completion of the trade, you will get a summary displaying the details of the orders.

3. Benefits of investing in stocks through a stock exchange

- The Securities and Exchange Board of India regulates the stock exchanges in India. The watchdog keeps an eye on the working of stock markets to ensure the safety of investors.
- Stock exchanges offer a diverse range of stock options of native and multinational companies to investors. These platforms help investors to build a strong portfolio featuring low-risk to high-risk investments.
- Stock exchanges give investors access to an economical, transparent, and safe trading infrastructure.

- Through stock exchanges, investors can liquidate their shares at any time based on their convenience.
- When investing via stock exchanges, investors do not have to worry about the theft of their funds.

4. All faculty members from various colleges are going to present their themes and participate in discussions and debates with the participants. The topic has been addressed in order to promote awareness among the students and teachers. They contend that the buyers and sellers could be individuals, investors, businesses, financial institutions, other entities, or governments. The transactions take place under the vigilance of a SEBI – Securities and Exchange Board of India, the regulator of the capital market in India. The stocks traded on the stock exchange must be listed on it.

5. CONCLUSION:

Stock exchanges are known for their easy-to-use, secure, and transparent working mechanisms focused on investors. These platforms serve as a one-stop solution offering access to shares of various Indian and multinational companies. Investment through stock exchanges allows investors to work in a systematic change, understand the market patterns well, and thus expand their earnings. Firms list their shares on stock exchanges to raise capital for growth and expansion. These SEBI-regulated entities are a safe medium to fetch passive income through intelligent investments. However, investors must invest in trusted firms to ensure profitable income.

6. REFERENCES:

- Aggarwal, R., & Wu, G. (2006). Stock market manipulations. Journal of Business, 79(4), 1915–1954.
- Aitken, M. J. in The Australian. (2012 July, 17). Smaller stocks make ASX inefficient says academic. Retrieved from http://www.theaustralian.com.au/business/wealth/smaller-stocks-make-asx-inefficient-says-academic/story-e6frgac6-1226427548117. Accessed on July 28, 2012.

- Aitken, M. J., & Siow, A. S. (2003). "Ranking world equity markets on the basis of market efficiency and integrity. In H. Skeete (Ed.), The HP handbook of world stock, derivative & commodity exchanges 2003 (pp. xlix–lv). New York: Mondo VisioneLtd.
- Bagnoli, M., & Lipman, B. L. (1996). Stock price manipulation through takeover bids. The RAND Journal of Economics, 27, 124–147.
- Basu, D., & Dalal, S. (2009). The scam - *from Harshad Mehta to Ketan Parekh* (3rd ed.). Mumbai: KenSource Information Services P. Ltd.
- BBC News. (2001 December, 21). Guinness four fail in fight for acquittal. Retrieved from http://news.bbc.co.uk/2/hi/business/1723136.stm. Accessed on May 10, 2012.
- Benabou, R., & Laroque, G. (1992). Using privileged information to manipulate markets: Insiders, gurus and credibility. Quarterly Journal of Economics, 105, 921–958.
- Box, G. E. P. (1950). Problems in the analysis of growth and linear curves. Biometrics, 6, 362–389.
- Burges, C. J. C. (1998). A tutorial on support vector machines for pattern recognition. Data Mining and Knowledge Discovery, 2(2), 121–167.
- Callahan, T., & Parsin, C. A. (2007). On the strategy and profits of trade- based market manipulation. Finance and Economics Working Papers.

Principal
D.K.N. College
Branch, Co...

Signature of Principal

Signature of HOD

7

SEMINAR REPORT ON
(COMMERCE DEPARTMENT)
DKN COLLEGE, ERANCH, CUTTACK
"ROLE OF SELF HELP GROUP IN EMPOWERMENT OF WOMEN"

1.INTRODUCTION:

Women empowerment is one of the top priorities of all development policies across all countries, irrespective of their level of economic development. In fact, there has been a growing awareness among the nation states to take into account the gender perspective while implementing and appraising the performance of developmental programmes as for instance 'gender budgeting'. Furthermore, many conventions and agreements catering exclusively to the needs of women have been organized and implemented. They all aim at ending all forms of discrimination against the fairer sex. It also occupies a prominent place in the Millennium Development Goals set for the government to achieve.

This is not surprising for women continue to constitute the largest segment of socially and economically vulnerable population in all countries. Women are the worst sufferer of any socio, economic, political and natural disaster. The present economic crisis has hit them severely. The reason being that most of the women in developing nations find their employment in the informal sector and this sector has not remain decoupled from the upheavals in the organized sector. Similarly, environmental degradation makes the life tougher than before because it has resulted in acute fuel, fodder and water shortages management of which lies traditionally with the women. Likewise, communal violence degrades their well being in various respects.

The topic is particularly useful for executives in businesses, commerce lecturers, and students. The presentation is being held today at DKN College's Conference Hall in Eranch. The Department of Commerce organized the seminar. This topic is addressed by the chief guest, Dr.Trilochan Nayak (Director IMB,BBSR), Principal Sj.Dhiren Kumar Mishra., Sj. Purna Chandra Das,HOD and other academic members.

The chief gust is highlighted women's self-help group performance and its influence on economic development in his inaugural speech. The goals of the seminar topic are as follows. the influence of self-help group members both before and after, the economic profile of these groups in Odisha and how they entered the region, and an examination of the range of issues that the organizations faced

1.1. Functions of Self Help Groups

The basic aim of self help groups is that it acts as the forum for members to provide space and support to each other. The following are the vital functions of self help groups

- To promote the habit of self help approach among women population
- To develop collective leadership
- To promote effective women's participation in their own development programme
- To promote women's empowerment
- To promote saving habit among the group members
- To borrow loans from the promoting / sponsoring band and use it for lending to group members solving the problems if any, through group efforts and approach.

1.2. The seminar is scheduled for 18/07/2019 at 10.30 p.m. in the conference hall of DKN College in Erasch, Cuttack.The seminar has been split into two sections. During the morning session, the principal guest, Dr.Trilochan Nayak, Sj Dhiren kumar Mishra ,(Principal) and Mr. Purna Chandra Das, HOD commerce, performed a power slide presentation on "An overview of SHG in empowerment of women.

2. Economic Empowerment of Women Mobilization of Women through SHGs is construed as a major strategy of development and empowerment of women both by policy makers and social scientists. Unfortunately, none has demonstrated that empirically with appropriate statistics. The present study takes up this challenge. Empowerment means possession or endowment of power. Power denotes the individual or groups capacity to control the enviornmental processes and events that affect them her or him. Thus economic empowerment of women is the ability of women to control or influence the economic processes that affect them. Hence, economic empowerment signifies women's control over economic resources. In the present seminar economic empowerment is measured in terms of women's share in the household income, savings debt and assets.

2.1. Empowerment becomes a powerful and popular word in the recent period which is directly related with the women development in all aspects. Empowerment is a broad concept, which includes social empowerment, political empowerment, educational empowerment and legal empowerment. Each port consists of unique characters and features, which facilitates to promote the overall development of the women and their participation in the society. Social empowerment of people through SHG is one of the essential studies concerned with the performance and achievements of the SHG and how it will be help to the social and economic empowerment of the people particularly down turn women. This paper focus on dimensions of social empowerment, social empowerment through SHGs, Economic empowerment, Functions of SHGs, Motivational Factors, Constrains and Problems. Keywords: SHGs, health, nutrition, hygiene, Social Empowerment, Sangha funds.

3. Dimensions of Social Empowerment

Empowerment is the backbone of the socio-economic development of the down drawn people who have socially and economically poor in the country. Government has taken lot initiatives to upgrade and need based programmers, but the results an performance will be very slow and till the government unable to achieve affordable contribution to the social empowerment of local people in the country social empowerment extended to its coverage into, social recognition, status, independent decision making in their family, leadership quality participation in social organization, religious appreciation, standard of living, respectable life style etc.

4. Every professor from a different college is going to lecture about their subject, interact with the audience, and have a discussion or argument. Elements of Women's Empowerment The following are elements of women's empowerment:

- Access to economic resources and influence over their uses.
- Participation in economic decision-making.
- Opportunities for self-development.

- Participation in socio-political decision making and influence over local opinion making.
- Scope for skill-development. 6. Impact on general welfare of the family and community

5. CONCLUSION:

Success of women and satisfactory progress can be achieved only by honest, sincere and dedicated efforts by all. And joint efforts of both men and women can change developing India into a fully developed country. The greatest revolution in a country is the one that affects the status and living conditions of its women. Promotion of women empowerment ensures economic independence. Social emancipation of women gains social status. It creates more respect in the family and give self – prestige, avoids gender bias and eliminates dowry deaths. It promotes leadership qualities among women and swells the family income. Promotion of women empowerment trains the future generation of women and it will also solve tomorrow's unemployment problem. And women empowerment inspire of their trails and hardships are a satisfied and confident lot in society and a model to other women.

6. REFERENCES:

- Ashoka R., Ponnarasu S., and Kalavathi M.S., 2005, "Inter district variations in the performance of SHGs in Tamil Nadu", Co-operate Perspective, Vol.40, No.2, July-September.
- Jean Dreze and Amartya Sen, 2002. "India: Development and Participation", Oxford University Press.
- Sriraman V.P., "Self Help Group and Women Empowerment – Current Issues and Concerns", Bharathidasan Institute of Management, Trichy.
- Chandrakavate M.S., 2006. "The SHGs Model of Micro Finance: A Silent Movement Towards Empowering Rural Women", Southern Economist, January 1, pp.29-32.
- Bhatia, B.S., Saini, J.S. and Dhameja S.K. "Women Entrepreneurs : Their Problems, Training Needs and Managerial capabilities ", in Entrepreneurship in the 21st Century, B.S.Rathore, S.K Dhameja (ed), 2001. Chetana Kalpagh women and Development – Women Employment and the work place, Discovery Publishing House, New Delhi Vol. 1, 1991.

- Dhulasi Birundha Varadharajan and Anskia Raj K, "Achieving Women's Empowerment through women's Entrepreneurship", IASSI Quarterly Vol 21, No 1, 2002.
- Hiremani Naik, R., "Problems of Women Entrepreneurs: A Pilot Study", Southern Economist, Vol 40, 13, November 2001.

Principal

Signature of the Principal

Signature of the HOD