



A STUDY ON PERFORMANCE OF WOMEN SELF HELP GROUP WITH SPECIAL REFERENCE TO COIMBATORE CITY

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Abstract: Self Help Group has a positive impact in social, political, economic and educational sphere. It is playing a vital role in developing rural areas and rural people. SHG also pay a way for obtaining a method for raising money, skill development, ending social isolation; give a feeling of personal relation, social intimacy, social confidence etc. Self Help Group is an effective strategy for the empowerment of woman in rural as well as urban areas bringing woman together from all sphere. The selected location was Ranka, East Sikkim located 16 km away from Gangtok. The study was based to focus on functioning of SHG at Phenzong, Baliman. In the survey 6 SHG namely KURSONGREEP, UJWAL, PRERNA, LOTUS, AJAMBARI and MICKEL were interviewed. All the group mainly preferred agriculture as their foremost profession due to low level of education, knowledge in agricultural production, suitable climatic condition and fertility of soil. But LOTUS also practice bakery, handloom, and vermi-compost and AJAMBARI practice poultry farming as their secondary work. The paper also tries to look upon the economic and social impact, highlight the problems persisting and suggestion and measures are also given.

Index Terms - Performance of Self Help Group, Performance, Women Entrepreneur.

INTRODUCTION

A self-help group (commonly abbreviated SHG) is a financial intermediary committee usually composed of 12 to 25 local women between the ages of 18 and 50. Most self-help groups are in India, though they can be found in other countries, especially in South Asia and Southeast Asia. A SHG is generally a group of people who work on daily wages who form a loose grouping or union. Money is collected from those who are able to donate and given to members in need.

Members may also make small regular savings contributions over a few months until there is enough money in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are linked with banks for the delivery of micro-credit.

Many self-help groups, especially in India, under NABARD's 'SHG Bank Linkage' program, borrow from banks once they have accumulated a base of their own capital. This model has attracted attention as a possible way of delivering micro-finance services to poor populations that have been difficult to reach directly through banks or other institutions. "By aggregating their individual savings into a single deposit, self-help groups minimize the bank's transaction costs and generate an attractive volume of deposits. Through self-help groups, the bank can serve small rural depositors while paying them a market rate of interest."

According to a report from 2006, NABARD estimates that there are 2.2 million SHGs in India, representing 33 million members that have taken loans from banks under its linkage program to date. This does not include SHGs that have not borrowed. A study conducted by S Chakrabarti in 2004 said that organization like SHG can be an effective tool for "alleviating poverty". "The SHG Banking Linkage Programme since its beginning has been predominant in certain states, showing spatial preferences especially for the southern region – Andhra-Pradesh, Tamil Nadu, Kerala, and Karnataka. These states accounted for 57% of the SHG credits linked during the financial year 2005–2006.

Microfinance is not just about giving micro credit to the poor rather it is an economic development tool whose objective is to assist poor to work their way out of poverty. Banks have leveraged the Self-Help Group (SHGs) channel also to provide direct credit to group borrowers. Self Help Groups were conceived as informal groups of 10-20 members having homogeneous socio-economic background coming from a small contiguous area, to operate on the principle of self-help, solidarity and mutual interest. They were encouraged to make compulsory thrift of the uniform amount as decided by them and pool resources so created to extend interest bearing loans to its members to meet their emergent needs. SHGs were given the freedom by RBI/NABARD of charging interest from their members at the rate as decided by group consensus. Recovery was to be done by a mechanism of peer pressure. The pilot was successful and 4,750 SHGs were credit linked with different banks by the end of the three years phase with bank loan of Rs.6.06 crore covering 28 commercial banks, 60 RRBs and 7 cooperative banks.

OBJECTIVES

- Ø To know the impact of SHG in the growth of women entrepreneur.
- Ø To know the accessibility to women entrepreneurs towards the SHG.
- Ø To know the practices of redressing of the grievances.

NEED OF STUDY

One of the chief reasons for rural poverty is the lack of access or limited access to credit and financial services. It is being recognised that one of the most important elements of credit linkage in rural areas is the prevalence of sound community networks in Indian villages.

SHGs play a vital role in giving credit access to the poor and this is extremely crucial in poverty alleviation. Financial independence through self-employment opportunities also helps improve other development factors such as literacy levels, improved healthcare and better family planning.

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- To save small amount of money regularly.
- To mutually agree to contribute a common fund.

SCOPE OF STUDY

The study covers women beneficiaries of self-help groups in Coimbatore. The beneficiaries of Coimbatore self-help group is taken for the study. The researcher identified the impact of self-help groups in Coimbatore district. The researcher also identifies various problems faced by the beneficiaries of self-help groups in Coimbatore district.

RESEARCH METHODOLOGY

The primary research was conducted in the Nainital district of coimbatore in 2022, and the research instrument was in the form of a questionnaire for the collection of primary data relating to the ownership of assets, housing characteristics and other demographic details of the respondents. Respondents for the present study are women only. Both SHG members and SHG non-members were chosen as the key informants during the survey. Multi-stage purposive and stratified random sampling has been used during the selection of respondents and SHGs.

Research Methodology includes sources of data, collection of data and analysis of data. It seems appropriate at this junction to explain the difference between research methods and research methodology. Research methods are understood as all those techniques that are used for conduction of research. Research methodology is a way to systematically solve the research problem. Methodology in simple words it means the way, procedure, method in which a function is executed. In other words, Methodology explains the systematic process for a function.

For the purpose of the present study, the authors have searched journal literature published in twenty-first century and a few of the selected research papers are reviewed to find out research gap. The collected literature is reviewed briefly as under.

REVIEW OF LITERATURE

Paltasingh (2014) highlights the SHG-bank linkage and bottlenecks in the implementation of such initiatives. Policy measures have been recommended in the concluding section that can contribute to women's empowerment.

Munivenkatappa (2014) paper intends to study experiences of some NGOs in Mysore district of Karnataka State. This study shows that there is a relationship between women's empowerment and environmental management and how women can become agents for the promotion of environmental sustainability.

The paper by **Eswaraiah** (2014) is an empirical attempt focusing on women empowerment through self-help groups in drought -prone Ananthapuramu district in Andhra Pradesh. The findings of the study establish the SHGs have made a positive impact on women empowerment especially in the spheres of social status, economic empowerment and decision-making on various aspects of family matters.

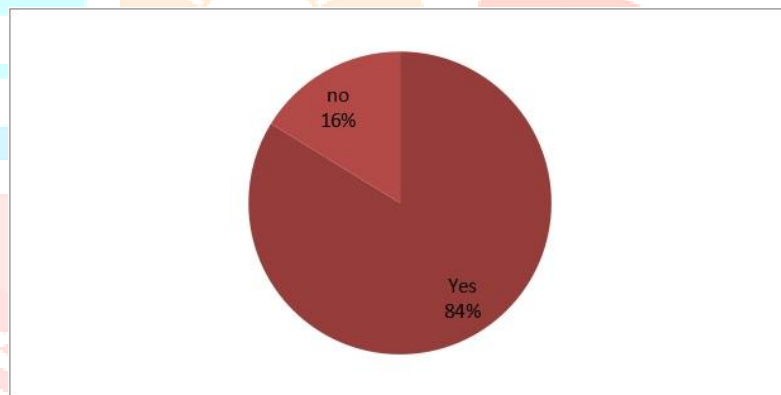
ANALYSIS AND INTERPRETATION OF DATA**TABLE:1****SHG IN HELPING WHETHER IN PERSONAL OR BUSINESS GROWTH**

| SHG IN HELPING PERSONAL OR BUSINESS GROWTH | NO.OF RESPONDENTS | PERCENTAGE(%) |
|---|--------------------------|----------------------|
| Yes | 85 | 79.5% |
| No | 15 | 14.5% |
| TOTAL | 97 | 100 |

INTERPRETATION:

The above table shows that, For 79.5% respondents SHG helped in for Personal or Business Growth and for 15.4% respondents SHG haven't helped for Personal or Business Growth.

Majority (79.5%) of the respondents are SHG helped in for personal or business growth.

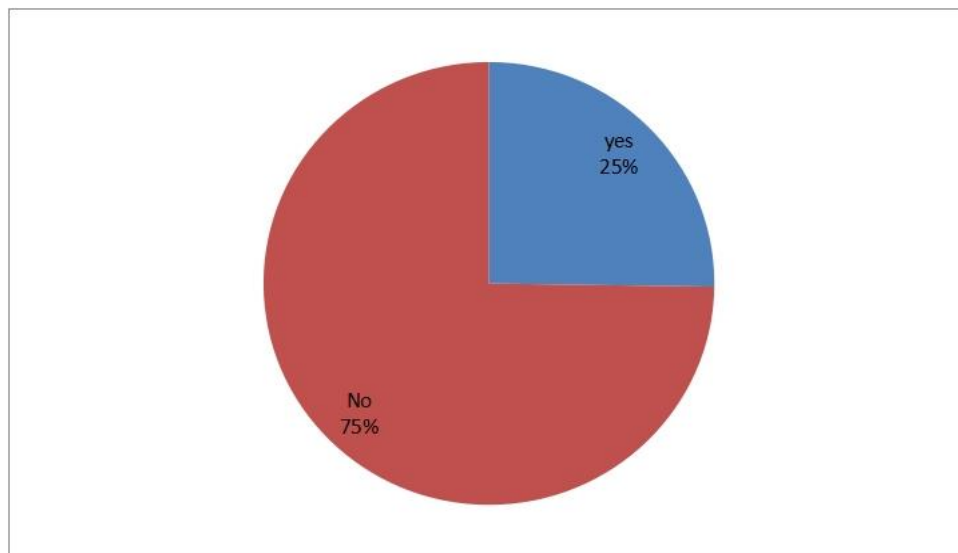
CHART:1**SHG IN HELPING PERSONAL OR BUSINESS GROWTH****TABLE:2****TABLE SHOWING WHETHER THERE IS ANY DIFFICULTY IN JOINING SHG**

| DIFFICULTY IN JOINING SHG | NO.OF RESPONDENTS | PERCENTAGE(%) |
|----------------------------------|--------------------------|----------------------|
| Yes | 24 | 23.2% |
| No | 73 | 70.8% |
| TOTAL | 97 | 100 |

INTERPRETATION:

The above table shows that 70.8% of the respondents are didn't find difficulty in joining SHG and 23.9% of respondents have find difficulty to join SHG.

Majority (70.8%) of the respondents are didn't find difficulty in joining SHG.

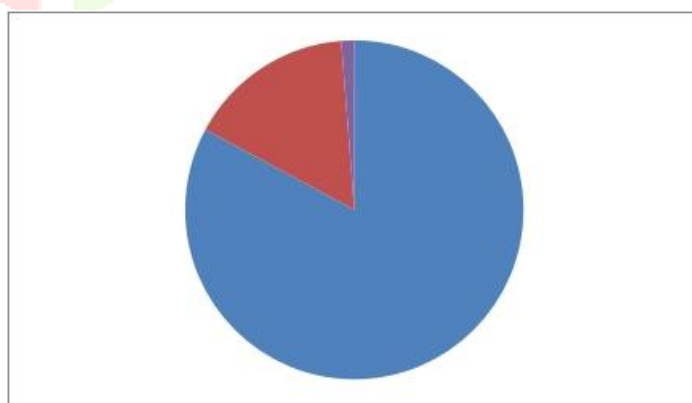
CHART:2**DIFFICULTY IN JOINING SHG****TABLE:3****TABLE SHOWING HOW GRIEVANCE REDRESSED INSIDE SHG**

| READDRESSING GRIEVANCE INSIDE SHG | NO.OF RESPONDENTS | PERCENTAGE (%) |
|-----------------------------------|-------------------|----------------|
| To Overcome all | 81 | 80.7% |
| Dissatisfaction | 16 | 15.5% |
| TOTAL | 97 | 100 |

INTERPRETATION:

The above table shows that 80.7% of the respondents had to overcome all redressing Grievance inside SHG and 15.5% of respondents had dissatisfaction in redressing grievance inside SHG.

Majority(80.7%) of the respondents had to overcome all redressing grievance inside SHG.

CHART NO: 3**FINDING**

- Majority (79.5%) of the respondents are SHG helped in for personal or business growth.
- Majority (70.8%) of the respondents are didn't find difficulty in joining SHG.
- Majority(80.7%) of the respondents had to overcome all redressing grievance inside SHG.
- Majority (50%)of the respondents are 18-25 age group.

- Majority(59.2%) of the respondents are from Rural.
- Majority(52.1%) of the respondents are Unmarried.

SUGGESTIONS

As majority of the members of the self -help groups are illiterate, these SHGs can take up the initiative to give minimum education to uplift their state.

- In order to increase employment government and NGOs should come up with self-help group programs to inculcate entrepreneurship among the rural women of Karnataka.
- As per the analysis SHGs have led to increase in employment as well as income among the rural women. These programs have to be expanded to cover illiterate women in the urban areas.
- Only fifty-three respondents stated that financial assistance was taken for educating their children. The financial schemes should be made easier so that many rural women can take it up for educating their children. This way illiteracy can be eradicated.

CONCLUSION

The core SHG philosophy is in women empowerment through increasing employability, self-sufficiency and inculcating a habit of saving among the rural women. Empowerment in micro-credit will inevitably involve a significant change in attitude, change in work practices and challenging vested interests. For women's empowerment to be addressed, women need to be enabled to define their priorities and demand their rights. Micro finance can be an effective strategic instrument for poverty alleviation only if it used for income generating microenterprise development. Self Help groups as per the research is successful in rural areas, especially among women. These programs have uplifted the rural woman economically and socially in the society. Women are an integral part of the economic development of the country, therefore the government should give equal importance to the women contributors and their well-being in the society.

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