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Finance level of Self-Help Group in Tirunelveli district

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Abstract

Self-Help Group is a voluntary association of people with a common goal. The self help group movement has grown from strength to strength over the years bringing about substantial social change among women in the state. It should be the Endeavour of the Corporation to extend the benefits of the Self Help Group approach to the uncovered areas of the state and uncovered sections of society. Self employment is a significant step to have sustained income and remove the shackles of poverty. Villages are faced the problems related to poverty illiteracy, lack of skills health care etc. There are problems that can't be tackled individually, but can be better solved through group efforts SHG is the method of organizing the poor people and the marginalized to come together, to solve their individual problem. A life of dignity is the right of every citizen. Poverty is an obstruction to a dignified life. A self Help Group activity in India is doing many excellent works for rural women's development. Self Help Group women's are trained by training programmes like pickle making, and other kinds of training in rural women has no job opportunity other than agriculture work. So Self Help Group helps them to get economic and social status and helps in developing women through Self Help Group and it also the rural areas. It is believed that the study helps to know about the Self Help Group activities in developing rural women.

Introduction

It should be small and manageable relying on internal strength. This group approach is not new to rural India. Affinity groups, literacy groups, development of women and children in rural areas (DWCRA), milk societies, chit fund groups, village development councils, farmer's club and the like, are farmers examples of the group approach experienced in rural India. For group formation through knowledge of the area, people's socio-economic situation, homogeneity of people proposing to unite, based on caste, economic status and other such factors, physical proximity and acceptability are essential. The identification of the poor for participatory Rural Appraisal or the identification of people in common activity for group formation is also important. Women group are more sustainable since

they become emotionally attached to the group and the members. They have a strong desire to acquire assets and a stronger tendency to sacrifice. Due to the aforesaid reasons, female groups predominate.

Many SHGs in the village-based on the Financial Intermediary Committee, usually composed by 10–20 local women or men. Members also make small regular savings contributions over a few months until these are enough money in the group begin lending. Funds may be lent back to the members or to others in the village for any purpose. Many SHGs are 'linked' to banks for the delivery of micro-credit. SHGs are started by governmental organizations (GO) that generally have broad anti-poverty agendas. SHG's are seen as instruments for goals including empowering women, developing leadership, abilities among poor and the needy people, increasing school enrollments and improving nutrition and the use of birth control. In countries like India, self help groups bridge the gap between high-caste & low-caste members. Financial intermediation is generally seen more than entry point to these other goals, rather than as a primary objective. The present study is deals with the Self help Groups formed in Tirunelveli district.

SELF HELP GROUPS

Self Help Group movement has grown from strength & strength over the years bringing about substantial social change among the women in the state. It would be endeavour of the Corporation to extend to benefits of the self help group approach to the uncovered areas of the state and uncovered sections of society. Among the 114706 target families, 2728 no of SHGs and 951 no of special SHGs have been formed. Apart from this existing 2687 no of SHGs have been affiliated to PLF/VPRC. These groups were credit rated and given Revolving Funds. To enhance the common fund and in order easily access the bank loan Rs.415 Lakhs was given as grant to 2158 no. of newly formed Self Help Groups.

OBJECTIVES:

- To trace the genesis and development of women SHGs in Tirunelveli District.
- To analyze change in the socio-economic conditions of the members of women self help groups.
- Social, impact, psychological impart and political impact of rural development areas.
- To offer suggestions to improve the working of the women SHGs.

Features of TNSRLM

- Identification & mobilization of the left out poor into the Self Help Group network.
- Establishing and strengthening community organizations of the rural poor.
- Social empowerment of rural poor through capacity building.

- Improve the quality of SHG products and providing marketing opportunities.
- Providing financial assistance of Self Help Groups for on-lending to their members for taking up economic activities.
- Linked to employment skill-training for rural youth.

Government departments Convergence with the leverage their financial and non-financial services and utilizing them in an effective manner. Enabling the basic of rural poor to access facilities and train them in conserving their environment and sanitation.

Community Investment Fund

In order to enhance their livelihood activities of Self Help Group members Rs.478 Lakhs given as Community Investment Fund (CIF) to 1091 no of Self Help Groups, and Rs.1868 Lakhs ASF(Amutha Surabhi Fund) loan given to 3801 no of SHGs.

Self Help Group Bank Linkage Programme

TNSRLM taken up the task of focusing on self help group Bank Linkage programme for uplifting of poorest, among poor to improve their livelihoods in order to the lead better life. In Tirunelveli district for the last 6years Rs.1351.49 crore loans has been given to self help groups as Bank Linkage programme.

Interest Subvention Scheme

Interest subvention scheme is being implemented, one of a component under the National Rural Livelihood mission (NRLM). In order to motivate their regular bank loan repaying this groups. Through this scheme self help group may avail bank loan as 7% interest rate; the rest of interest rate will be given from NRLM to the respective self help group's loan accounts. In Tirunelveli district, so far 3637 no. of self help groups got interest subsidy for the amount of Rs.53.39 Lakhs.

Employment through Skill Training and Placement (EST&P)

The aim of employment through skill training and placement component is to provided skills to the unskilled urban poor as well as to upgrade their existing skills. This program will provided for skills training of the urban poor to enable than to set up self employment ventures and equip them for salaried jobs in the formal / informal sector. The Tirunelveli district is so far was 1126 no of youths were trained in various trades and out of which 333 no of candidates were placed in various reputed institutions.

Self employment Programme (SEP)

Self employment programme will focus on financial assistance through bank loan to individuals. Self help groups is based on the urban and poor people for setting up the gainful self-employment ventures/micro enterprises, which suited to their skills training aptitude and local conditions.

Interest subsidy, over and above 7% of interest will be available on bank loans for setting up of individual or group enterprises. The difference between 7% p.a. and the prevailing rate of interest will be provided to bank under NULM. In Tirunelveli district under this self employment component, so far 796 no of individuals and 202 no of SHJGs were assisted through bank loans.

Revolving Fund (RF)

To enhance the common fund and in order to easily access the bank loan each newly formed self help groups will be provided Rs.10000 as grand. It's so far Rs.88.10 Lakhs was given as RF to 881 no of newly formed SHGs.

METHODOLOGY:

The field study has been restricted to Tirunelveli district. This study is based on the both primary and secondary data. The primary data have been collected by using well structured and pre-tested interview schedule. The secondary data were collected from books, journals and websites.

Analysis and Interpretation:

Women self help group members in their socio-economic conditions and other related factor through the structured interview schedule collected by the researcher. For this purpose the study conducted for fifty respondents of the women SHGs members.

SIMPLE PERCENTAGE ANALYSIS:

The percentage analysis of carried out & interpretation done keeping in the mind objective of the study.

AGE OF THE WOME SELF HELP GROUPS MEMBERS

S.NO.	AGE (years)	No. the respondents	Percentage (%)
1.	Below 30	12	24
2.	30-40	23	46
3.	Above 40	15	30
	Total	50	100

Source: Primary Data

Interpretation

From the above table reveals that out of total respondents taken for the study, 24% of them belong to the age group of 30 years, 46% of the respondents are 31 to 40 years, and remaining 30% of them belong to age group of above 40 years.

EDUCATIONAL STATUS OF THE WOMEN SELF HELP GROUPS MEMBERS

S.NO	Educational Qualification	No. of respondents	Percentage (%)
1.	Illiterate	18	36
2.	Literate	32	64
	Total	50	100

Source: Primary Data

Interpretation

Table shows that educational status of the women Self Help Groups members, 64 percentage of the members are literate and remaining 36 percentage of the members are illiterates.

CLASSIFICATION OF LEVEL OF IMPACT OF SELF HELP GROUPS

The overall respondents may be classified into three categories according to their impact of self help groups namely high level, medium level and low level. This table shows it clearly.

Level of impact of SHGs

S.NO.	Level of Impact	No. the respondents	Percentage (%)
1.	High level	7	14
2.	Medium level	25	50
3.	Low level	18	36
	Total	50	100

Source: Primary Data

Out of 50 respondents, 50 percent of the respondents have medium level of impact, 36 percent of the respondents have low level of impact and only 14 percent of the respondents have high level of impact of self help groups.

REASON FOR JOINING OF SELF HELP GROUPS MEMBERS

S.NO.	Statement	No. of respondents	Percentage (%)
1.	To attain the economic independence	18	36
2.	To get recognition from the society	6	12
3.	For saving	21	42
4.	Other	5	10
	Total	50	100

Source: Primary Data

Interpretation

The opinion of joining the SHG as a members, the table shows that (42%) of the respondents opinion regarding for enriching the saving, the second importance for to attain the economic independence (36%),and remaining to recognition from the society (12%), show the talents, and others.(10%)of the members opinion reveals that for passing time.

AGE AND LEVEL OF IMPACT

Age is also one of the determining factors which influences some effect in the activities of SHGs. Hence an attempt has been made to know the level of impact of self help groups with age group of the respondents. The details of relationship between age and level of impact of respondents.

Relationship between age and level of impact

SLNO	AGE	LEVEL OF IMPACT			TOTAL
		LOW	MEDIUM	HIGH	
1	Below 30	4 (22.2)	6 (24)	2 (28.6)	12 (24)
2	30-40	8 (44.4)	11 (44)	4 (57.1)	23 (46)
3	Above 40	6 (33.3)	8 (32)	1 (14.3)	15 (30)
	Total	18 (100)	25 (100)	7 (100)	50 (100)

Shows that out 50 respondents, 7 SHG members had a high level of impact, 25 self help group members had a medium level of impact, 18 self help group members had a low level of impact. Among those belong to high level of impact, 57.1 percent belongs to the age group of 30-40, 28.6 percent belongs to the age group of below 30 and 14.3 percent belongs to the group of above 40. Among those

who belongs to medium level of impact, 44 percent belongs to the age group of 30-40, 32 percent belongs to the age group of above 40 and 24 percent belongs to the age group of below 30. Among those who belongs to low level of impact, 44.4 percent belongs to the age group of 30-40, 33.3 percent belongs to the age group of above 40 and 22.2 percent belongs to the age group of below 30.

In order to test whether there is any significant relationship between the age group and their level of impact of self help groups, Chi-square test is applied with the “null hypothesis” “there is no significant relationship between age and level of impact of SHG among respondents in Nanguneri Taluk”. Table reveals the working of Chi-square test.

AGE AND LEVEL OF IMPACT- CHI-SQUARE TEST

O	E	O – E	(O – E) ²	(O – E) ² / E
4	4.32	- 0.32	0.10	0.02
6	8.28	- 2.28	5.19	0.62
2	5.4	- 3.4	11.6	2.15
8	6	2	4	0.67
11	11.5	- 0.5	0.25	0.02
4	7.5	- 3.5	12.25	1.63
6	1.68	4.32	18.66	11.10
8	3.22	4.78	22.85	7.09
1	2.1	- 1.1	1.21	0.58
			Total	23.88

$$\begin{aligned}
 \text{Degrees of freedom} &= (r-1) (c-1) \\
 &= (3-1) (3-1) \\
 &= 2 \times 2 \\
 &= 4
 \end{aligned}$$

Calculated value $X^2 = 23.89$

Degrees of freedom = 4

Table value of X^2 at (5%) level = 9.49

Since the calculated value is higher than the table value, so the null hypothesis is rejected. It shows that there is a significant relationship between age and level of impact of SHGs. Hence, age is a significant variable having relationship with the level of impact of self help groups.

Suggestions

- The financial assistance shall be widened and its availability shall be made in time so that the member's confidence and involvement of affairs of SHG may be enhanced.
- The members shall be motivated on self employment or the SHG shall initiate entrepreneurship so that the income level of the members increased.
- Government may purchase their products and distribute to the whole seller or consumers.
- The loan amount is very low. It can be increased to develop their business.
- Government should arrange exhibitions too exclusively for the SHG increase the sale of SHG products.
- Government should have a control over the utility of the loan borrowed by the SHG members.
- There should be a fixed rate of interest for the loan amount.

Conclusion

Through they seem to be attempt the socio-economic development of the members and the performance of the SHGs. The performance of the SHGs was good. The greater percentages of women were impacted positively by being members of Self Help Groups. The remedy lies in giving training in the areas of marketing and management intensive guidance and counseling, increasing the financial and non-financial and public awareness campaign. At present there are 3 Lakhs 91 thousand and 311 SHG have been helping the women in Tamil Nadu State, and around 50 thousand people are going to be assisted by the Government additionally through the national employment for rural development scheme.

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