

Problems And Prospectus of Women Entrepreneurs In Self Help Group In Coimbatore City

Mr. V. Harikrishnan¹, Ms.S. Mahalakshami²

^{1,2}Dept of commerce

^{1,2}Sri Krishna Adithya College of Arts and Science,Coimbatore.

Abstract- *The rural SHG in Coimbatore districts has been identified for this study. The general functioning of rural SHG specially was taken in order to know the prevailing conditions and standard of living among rural women. Empowerment of women can happen only when there is education and financial freedom. Even though most of the rural women have studied up to secondary level, financial freedom has come in only through SHG. This study has attempted to find out the changes in rural women by studying the overall functioning of SHG in rural areas of Coimbatore. This study also attempts to provide suggestions by examining the functioning of SHG, so as the SHG can be of much more useful to the women folk in empowering them. The present study is attempted to study the impact of Self help groups and the problems faced by the beneficiaries in Coimbatore district. The study chosen is Descriptive in nature. The sample size is determined to be 120 through systematic random sampling technique.*

I. INTRODUCTION

The history of SHGs dates back to 1985, from the actions undertaken by the Mysore Resettlement and Area Development Agency (MYRADA). The SHG movement, under the leadership of MYRADA, first started in the southern states. There is a general awareness in these states, especially amongst women, regarding thrift and importance of cheap credit. By 1986-87, there were around 300 SHGs in MYRADA's projects. MYRADA imparted training to these groups on several grounds like organizing meetings, setting agendas, keeping minutes and accounts etc. Self Help Group (SHG) is a small voluntary association to form a group. It is informal and homogenous group of not more than twenty members. SHGs consist of maximum 20 members because any group having more than 20 members has to be registered under Indian legal system.

STATEMENT OF THE PROBLEMS:

Self Help has been mainstreamed as the key strategy for development by the Government of India. However micro credit, in spite of contributing to the mainstream capital and credit economy, still continues to be secondary and supplementary in status to capital and credit formation by

mainstream institutions such as banks. Self Help groups still struggle to access the required services from service institutions such as banks, resource support organizations and market.

OBJECTIVE

1. To understand the reasons to join Self Help Groups by the members.
2. To study the purpose of availing loan through Self Help Groups by the members.

II. REVIEW OF LITERATURE

Kumar (2010) while comparing the differences in quality of SHGs between SHGs under the umbrella of federations and other SHGs which are not part of federation observes that federation type SHGs are functioning well. He assesses the quality of SHGs by using NABARD CRI and also advised all banks to access the quality of SHGs using the CRI before every credit linkage.

Sahu (2010) assessed the quality of SHG in Northwest India based on the 13 indicators. Thus, in group formation, homogeneity in economic status should be given weightage. Continuity in the perusal of social causes and issues, group processes, and other social parameters should be considered while fixing determinants of group quality.

UNDP(2016), While improving women's status in South Asia is admittedly very critical, levels of gender inequality across parts of sub-Saharan Africa remain persistently high. In fact, both Bangladesh and India outrank Ethiopia on the Gender Inequality Index, as reported in the 2016 Human Development Report.

Senthil Kumar, D. M. R. (2017), a study has been conducted and the data have been collected from 50 SHG leaders and 150 SHG members and the results of the survey have necessitated certain changes for the final structuring of the interview schedule meant for the SHG leaders (500 Nos.) and SHG Members (1500 Nos.) chosen for the study. Ever since

Independence a number of innovative schemes have been launched for the upliftment of women in our country.

SCOPE:

This Study helps to find the areas where the major problems has occurring and bring out the solutions to them. The study is planned to be a reference and support for growth and for strengthening process of Self Help groups by Panchayat level federations. This is the role of Panchayat level federations in their identity as apex organizations of local level Self Help Groups. The study is a reference to all interventions on the objectives of 'prosperity building for quality of life' through Self Help. It is expected to bring about standardization of Self Help as a strategy of development.

III. METHODOLOGY USED IN THIS STUDY

RESEARCH DESIGN:

This Research was aimed at analysing the problems and prospectus of women entrepreneurs in Self Help Group in Coimbatore city. In this method questionnaires are asked directly to the women entrepreneurs in Self Help Group and the answers are collected in a question sheet in ticking their answers for appropriate question.

SAMPLE SIZE:

The sample size is 120 respondents

AREA OF THE STUDY:

This study is conducted in the Coimbatore city.

DATA COLLECTION:

Data are facts may be derived from several source. Data is of two types Primary and Secondary.

PRIMARY DATA:

Primary data consist of face-to-face interaction, Searching something for Creative information about particular research or project.

SECONDARY DATA:

Secondary data was collected with help of internet, newspaper, magazines, research paper, journals, books and respective websites were also used to gather the data and information.

SAMPLING METHOD:

As the women entrepreneurs in SHG are huge, random sampling method is adopted.

LIMITATION OF THE STUDY:

Limitation in respondents giving narrative information and qualitative data during interview schedule due to variation in age, culture and skills of individuals. Samples are taken only in random sampling method. Sample size is limited to 120 respondents

TABLE: Simple percentage analysis

Showing Personal factors and problems faced.

Factors	Options	No. of Respondents	Percent age
Age	Below 25 years	73	60.8
	25 – 35 years	32	26.7
	35 – 45 years	14	11.7
	45 – 55 years	nil	nil
	Above 55 years	1	0.8
Marital status	Married	51	42.5
	Unmarried	69	57.5
Educational qualification	Graduate	69	57.5
	SSLC	32	26.7
	Illiterate	4	3.3
	HSC	15	12.5
Occupation	Agriculture	15	12.5
	Business	24	20
	Salaried employee	49	49
	Coolie	4	3.3
	Housewife	28	28
Targets in marketing	Yes	85	70.8
	No	35	29.2
Members in family	3 members	25	20.8
	4 members	67	55.8
	5 members	15	12.5
	Joint family	13	10.8
Monthly income	Below 10,000	43	35.8
	10,000-25,000	41	34.2
	25,000-35,000	9	7.5

	Above 35,000	6	5
	No income	21	17.5
Behaviour of members	Very good	27	22.5
	Good	72	60
	Fair	20	16.7
	Bad	1	0.8
Group successful or not	Yes	103	85.8
	No	17	14.2
SHG face problem in marketing	Yes	81	67.5
	No	39	32.5
NGO visit SHG	Yes	22	18.3
	No	98	81.7
Receiving government loans	Yes	61	50.8
	No	34	28.3
	Sometime	25	20.8
Interest rate	Very high	16	13.3
	High	30	25
	Medium	62	51.7
	Low	8	6.7
	Very low	4	3.3
Source of repayment	Own source	44	36.7
	Outside borrowing	25	20.8
	Both	38	31.7
	Others	13	10.8

INTERPRETATION

This study reveals that majority of respondents (60.8%) are in the age category of Below 25 years, Most of the respondents (57.5 %) are unmarried, Most of the respondents are (57.5 Percent) are Graduates, Most of the respondents (40.8 per cent) are Salaried employee. Majority of the respondents (35.8 per cent) monthly income is below 10000, Majority of the respondents (55.8 percent) are having

4 members in family. Majority of the respondents (70.8%) are having targets in marketing the product. Majority of the respondents (60%) are good in behaviour ,Majority of respondents (85.8%) shows successful running of SHG, Majority of the respondents (81.7%) NGOs have not visited the members of SHG , Majority of the respondents (36.7 %) are using own source. Majority of the respondents (51.7%) are provided medium interest rate . Majority of the respondents (67.5%) are facing problem in marketing the products and services. Majority of the respondents (50.8%) are receiving the government loans .

IV. FINDINGS

1. Most of the respondents (60.8%) are in the age category of Below 25 years.
2. Most of the respondents (57.5 %) are unmarried.
3. Most of the respondents are (57.5 Per cent) are Graduates.
4. Most of the respondents (40.8 per cent) are Salaried employee.
5. Majority of the respondents (35.8 per cent) monthly income is below 10000.
6. Majority of the respondents (55.8 percent) are having 4 members in family.
7. Majority of the respondents (50.8%) are receiving the government loans .
8. Majority of the respondents (81.7%) NGOs have not visited the members of SHG.
9. Majority of the respondents (36.7 %) are using own source.
10. Majority of the respondents (51.7%) are provided medium interest rate .
11. Majority of the respondents (67.5%) are facing problem in marketing the products and services.
12. Majority of the respondents (60%) are good in behaviour.
13. Majority of respondents (85.8%) shows successful running of SHG.
14. Majority of the respondents (70.8%) are having targets in marketing the product.

V. SUGGESTIONS

- The Self Help groups and its importance must be implementing as lesson of text book among school; level education.
- Self Help Group is powerful tool to enrich the savings activities and poverty alleviation. In this context to support by the government and uplift the women through Self Help Group oriented developments.

- It is suggested that the Non Government Organizations should be prevented from interfering with Self Help Groups movement. Steps should be taken to keep them as voluntary organizations and they should not be allowed to use extraneous influences.
- Since majority of the women are ignorant of their legal rights, legal literacy classes should be organized to enhance their awareness.

VI. CONCLUSION

The present study is an attempt to analyze the impact of Self help groups in Coimbatore district. It is understood from the study that there is a positive impact on women empowerment and the participation of women in social, economical, political activities has enabled them to discover the inner strength, capacity, self confidence and the major problem faced by the beneficiaries is identified as Difficulty for getting loan. It is understood from the study that the status of women in Coimbatore will further improve in the years to come.

REFERENCES

- [1] Abdul Raheem, A., "Poverty Eradication through Micro Credit: A case of Grameen Bank" Third Concept, April.2007, pp 43-45.
- [2] Manimekalai N and Rajeswari, "Nature and Performance of Informal Self Help Groups – A Case from Tamilnadu", Indian Journal of Agriculture Economic, Vol. 56, No. 3, JulySep 2001, pp. 453.
- [3] Nagaya, "Micro Finance for Self-Help Group" Kurushetra, Vol.48, No.11, August 2000, pp.10-15
- [4] Tripathy, K, K, "Self Help Groups – A Catalyst for Rural Development", Kurukshetra, June 2004, pp. 40-43.
- [5] www.tamilnadumahalir.org
- [6] www.rural.nic.in
- [7] www.tnrd.gov.in
- [8] <https://www.nabard.org/>
- [9] www.fincomindia.nic.in