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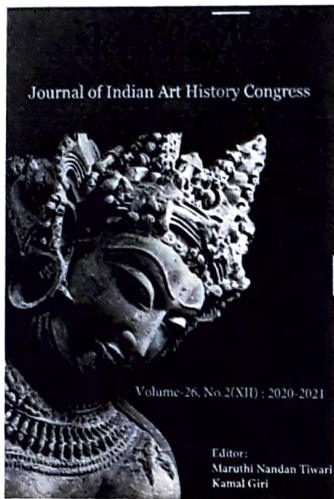
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AN ANALYSIS OF CONTRIBUTION OF SELF HELP GROUP ON FINANCIAL GROWTH IN TIRUCHIRAPPALLI CITY

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ABSTRACT

The financial system play as a pillar for promotion of business. The financial institutions are developing with special engagement in contribution and upliftment of rural sectors on small scale industries, agricultural sector and other priority sector. Microfinance is also emerged as a main tool to eliminate poverty by promoting numerous ways and distribution of income equally. NABARD was introduced two models in microfinance i.e. MFI Bank Linkage Programme and SHG Bank Linkage Programme (SBLP). They provides financial assistance in the form of credit, savings, and other services by the banks. The banking sector has crucial role to act in meeting the financial requirements of several segments of the society. Basic amenities like food, Shelter, water, education and employment are the certain considerations. But these amenities are accessible to them only if they are financially sound or able to earn. This programme delivers virtuous opportunity to needy people to acquire an access of financial services and improve their economic and social status. Certain concerns like poverty, unemployment, regional disparities, and inequality are tackled by developing countries to attain the developmental objectives.

Keywords: Economic Development, Poverty line, Self Help Group, Tiruchirappalli city

INTRODUCTION

The financial sector plays positive impact on economic growth of the country. It assists as an underpinning for allocation and mobilisation of finance which is life and blood for the development and growth of an economy. An official financial system supports in channelizing savings in investments that leads to formation of capital, economic development and growth of the country. Financial sector was classified into two major parts are formal and informal. The formal financial activities are comes under the regulation of RBI, SEBI, Ministry of Finance, and others. Informal activities are local brokers, money lenders, other operators, etc. At the beginning stage of formulation of SHG, NGOs spread the awareness about micro finance and features of the SHG among villages. After that, they registered themselves with appropriate NGOs. Villagers are awared about the investment in micro finance. The main purpose of SHG is generate loans to meet their needs in credit and earning the source of income. The self - help group was boost up the marketing strategy of the products. This study also focusing on socio- economic factors involved in self – help group activities.

OBJECTIVES OF THE STUDY

- To investigate role of self – help group and its impacts among individuals.
- To find out the socio- economic factors influence to members in self - help group scheme.
- To estimate the impression of poverty level to involve themselves in self – help group activities.

REVIEW OF LITERATURE

Priyanka Kumawat and Vishakha Bansal (2018) within their paper titled “Impact of help teams on management standing of Rural girls in Udaipur District” The study was conducted in the Udaipur district of Rajasthan to grasp the extent of management of rural girls through help teams. The four parameters that are thought of to be the dimensions of determinative

the extent of information are socio-psychological, economic, legal and political problems. The results unconcealed that medium management standing was found all told four parts.

Rohit Sharma (2017) in his article titled "Role Self facilitate teams in girls talent Development" during this article flaunted to the socio- economic development of a rustic depends upon girls management to an oversized extent. In developing economies like India talent development particularly just in

case of feminine population is of preponderant importance. Since the origination of micro- financing self-facilitate teams are taking part in crucial role in talent development. Higher is that the level of talent development higher would be the use opportunities obtainable to the feminine members leading to elevation of their socio-economic conditions. This paper throws light-weight on talent development of women power searching for self-dependency and self-sustain development to assist their family in improvement in their living normal to an excellent extent.

Inclusive finance India (2017) explained to the help cluster (SHG) movement in India began within the early Eighties as a social mobilization tool, actually scaled-up once a NABARD crystal rectifier initiative in 1992 connected a tiny low variety of SHGs with banks below the SHG-Bank Linkage Programme (SBLP). Twenty five years since its existence, the SHG movement has evolved by acting as a platform for not simply money access however conjointly as a method of social justice and mobilization thereby up the general welfare of its members. As of March 2017, over 4.8 million SHGs had outstanding bank loans .5 million SHGs had savings accounts with banks below the SBLP. Today, these help teams are seen as quite simply a passage for credit – they conjointly act as a delivery mechanism for numerous different services starting from support promotion activities, entrepreneurial coaching and community development programs.

Mathur, P. and Agarwal, P. (2017) in the article titled "Self Help Group: A Strategic Tool for Women Empowerment" in this study stated in a male-controlled society, like India, women live a very deprived life. In order to develop the situation of women, the government of India has implemented the scheme of Self Help Groups. In this research, an effort is made to examine the role SHGs in the enablement of Indian women. The SHG is include 15-20 members of the similar socio-economic circumstantial working entirely to resolve problems on harmony, the attitude of self-help, and shared coordination. The results specify that SHG strategy supports in the empowerment of women.

DATA ANALYSIS AND INTERPRETATION

TABLE - 01 GENDER WISE CLASSIFICATION OF THE RESPONDENTS

GENDER	NO. OF RESPONDENTS	PERCENTAGE
Male	97	37.31
Female	163	62.69
TOTAL	260	100

SOURCE: FIELD DATA

It could be inferred from the table-01, 97 respondents (37.31 per cent) opted sex is male, 163 respondents (per cent) opted sex is female.

Hence it could be inferred that the 163 respondents (62.69 per cent) opted to gender is female.

TABLE - 02 AIM OF FORMATION OF SHGs WISE CLASSIFICATION OF THE RESPONDENTS

GENDER	NO. OF RESPONDENTS	PERCENTAGE
Generate the source of income	69	26.54
Meet the need of credit	91	35.00
For Empowerment	47	18.08
Develop the saving habits	53	20.38
TOTAL	260	100

SOURCE: FIELD DATA

It could be ascertained from the table-02, 69 respondents (26.54 per cent) opted to aim to form SHGs to generate the source of income, 91 respondents (35.00 per cent) opted to aim to form SHGs to meet the need of credit, 47 respondents (18.08 per cent) opted to aim to form SHGs to empower themselves, 53 respondents (20.38 per cent) opted to aim to form SHGs to develop the saving habit.

Hence it could be ascertained that the 91 respondents (35.00 per cent) opted to aim to form SHGs to meet the need of credit.

TABLE - 03 ROLE OF INSTITUTIONS TO FORM OF SHGs WISE CLASSIFICATION OF THE RESPONDENTS

ROLE OF INSTITUTIONS	NO. OF RESPONDENTS	PERCENTAGE
Marketing the products	106	40.78
Financial assistance	59	22.69
Technical assistance	42	16.15
Maintaining the accounts	31	11.92
SHGs linked with banks	22	08.46
TOTAL	260	100

SOURCE: FIELD DATA

It could be found from the table-03, 106 respondents (40.78 per cent) opted to institution role as to marketing the products, 59 respondents (22.69 per cent) opted to institution role as to financial assistance, 42 respondents (16.15 per cent) opted to institution role as to technical assistance, 31 respondents (11.92 per cent) opted to institution role as to maintaining the accounts, 22 respondents (08.46 per cent) opted to institution role as to SHGs linked with banks.

Hence it could be found that the 106 respondents (40.78 per cent) opted to institution role as to marketing the products.

TABLE - 04 ALLOTMENT OF SHGs BASED ON SIZE OF THE GROUP MEMBERS WISE CLASSIFICATION OF THE RESPONDENTS

SIZE OF THE GROUP	NO. OF RESPONDENTS	PERCENTAGE
Below 5 members	67	25.78
5 - 10 members	94	36.15
10 - 15 members	51	19.61
15 - 20 members	25	09.62
Above 20 members	23	08.84
TOTAL	260	100

SOURCE: FIELD DATA

It could be inferred from the table-04, 67 respondents (25.78 per cent) opted to allot the SHGs based on below 5 members, 94 respondents (36.15 per cent) opted to allot the SHGs based on 5 - 10 members, 51 respondents (19.61 per cent) opted to allot the SHGs based on 10

15 members, 25 respondents (09.62 per cent) opted to allot the SHGs based on 15 - 20 members, 23 respondents (08.84 per cent) opted to allot the SHGs based on above 20 members.

Hence it could be inferred that the 94 respondents (36.15 per cent) opted to allot the SHGs based on 5 - 10 members.

TABLE - 05 INTERNAL LOAN BORROWINGS IN SHGs WISE CLASSIFICATION OF THE RESPONDENTS

LOAN BORROWINGS	NO. OF RESPONDENTS	PERCENTAGE
Below 50000	159	61.15
50000 - 100000	72	27.69
Above 100000	29	11.15
TOTAL	260	100

SOURCE: FIELD DATA

It could be found from the table-05, 159 respondents (61.15 per cent) opted to borrow internal loan is below 50000, 72 respondents (27.69 per cent) opted to borrow internal loan is 50000 - 100000, 29 respondents (11.15 per cent) opted to borrow internal loan is above 100000.
Hence it could be found that the 159 respondents (61.15 per cent) opted to borrow internal loan is below 50000.

TABLE - 06 SHGs LINKED WITH BANKS WISE CLASSIFICATION OF THE RESPONDENTS

LINKED WITH BANKS	NO. OF RESPONDENTS	PERCENTAGE
Cooperative banks	104	40.00
Regional banks	79	30.38
Commercial banks	77	29.62
TOTAL	260	100

SOURCE: FIELD DATA

It could be ascertained from the table-06, 104 respondents (40.00 per cent) opted to linked with cooperative banks, 79 respondents (30.38 per cent) opted to linked with regional banks, 77 respondents (29.62 per cent) opted to link with commercial banks.

Hence it could be ascertained that the 104 respondents (40.00 per cent) opted to link with cooperative banks.

TABLE - 07 LOAN BORROWINGS FROM BANKS THROUGH SHGs WISE CLASSIFICATION OF THE RESPONDENTS

LOAN FROM BANKS	NO. OF RESPONDENTS	PERCENTAGE
Below 50000	91	35.00
50000 – 100000	76	29.23
100000 – 150000	48	18.46
150000 – 200000	32	12.31
Above 200000	13	05.00
TOTAL	260	100

SOURCE: FIELD DATA

It could be inferred from the table-07, 91 respondents (35.00 per cent) opted to borrow loan from bank is below 50000, 76 respondents (29.23 per cent) opted to borrow loan from bank is 50000-100000, 48 respondents (18.46 per cent) opted to borrow loan from bank is 100000-150000, 32 respondents (12.31 per cent) opted to borrow loan from bank is below 150000-200000, 13 respondents (05.00 per cent) opted to borrow loan from bank is above 200000.

Hence it could be inferred that the 91 respondents (35.00 per cent) opted to borrow loan from bank is below 50000.

TABLE - 08 PURPOSE OF BORROWINGS THROUGH SHGs WISE CLASSIFICATION OF THE RESPONDENTS

PURPOSE OF BORROWINGS	NO. OF RESPONDENTS	PERCENTAGE
Investments on enterprises	33	12.69
Agriculture production	28	10.78
Education for children	47	18.08
Health requirements	24	09.23
Paying existing debt	78	30.00
Purchase of assets	30	11.54
Marriage purposes	21	08.07
TOTAL	260	100

SOURCE: FIELD DATA

It could be ascertained from the table-08, 33 respondents (12.69 per cent) opted to purpose of investment on enterprises, 28 respondents (10.78 per cent) opted to purpose of agriculture production, 47 respondents (18.08 per cent) opted to purpose of education for children, 24 respondents (09.23 per cent) opted to purpose of health requirement, 78 respondents (12.69 per cent) opted to purpose paying debts, 30 respondents (11.54 per cent) opted to purpose of purchasing assets, 21 respondents (08.07 per cent) opted to purpose of marriage, 17 respondents (06.54 per cent) opted to purpose of other reasons. Hence it could be ascertained that the 78 respondents (12.69 per cent) opted to purpose paying debts.

TABLE - 09 PURPOSE FOR PROVIDE MEMBERSHIP IN SHGs WISE CLASSIFICATION OF THE RESPONDENTS

MEMBERSHIP	NO. OF RESPONDENTS	PERCENTAGE
Getting employment	34	13.08
Women empowerment	69	26.54
Taking loans	81	31.15
Growth of the community	36	13.85
Financial independency	27	10.38
Investment on productive activities	09	03.46
Other reasons	04	01.54
TOTAL	260	100

SOURCE: FIELD DATA

It could be found from the table-09, 34 respondents (13.08 per cent) opted to getting employment in SHGs, 69 respondents (26.54 per cent) opted to women empowerment in SHGs, 81 respondents (31.15 per cent) opted to getting loans in SHGs, 36 respondents (13.85 per cent) opted to community growth through SHGs, 27 respondents (10.38 per cent) opted to financial independency through SHGs, 09 respondents (03.46 per cent) opted investments in SHGs, 04 respondents (01.54 per cent) opted to other reasons in SHGs.

Hence it could be found that the 81 respondents (31.15 per cent) opted to getting loans in SHGs.

TABLE - 10 CORRELATION MATRIX AND ANOVA FOR LOAN BORROWINGS FROM SHGs AND BANKS

Purpose		SHGs	Banks
Purpose	1.00	0.78	0.90
SHGs	0.78	1.00	0.90
Banks	0.90	0.90	1.00

ANOVA: SINGLE FACTOR

SUMMARY				
Groups	Count	Sum	Average	Variance
Purpose	260	1036	3.98	3.22
SHGs	260	388	1.49	0.47
Banks	260	580	2.23	1.43

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	852.18	2	426.09	249.85	0.00	3.01
Within Groups	1325.08	777	1.71			
Total	2177.26	779				

SOURCE: FIELDS DATA

It could be inferred from the table-10, the correlation values showed that there is a positive relationship is existing among purpose of loan borrowings and borrowings from bank institutions. Also, n analysis of ANOVA, the actual f value is greater than the table values. But in correlation, it showed there is negative relationship is exist between purpose of loan borrowings and borrowings from self-help groups.

FINDINGS

- It could be ascertained that the 91 respondents (35.00 per cent) opted to aim to form SHGs to meet the need of credit
- It could be found that the 106 respondents (40.78 per cent) opted to institution role as to marketing the products
- It could be inferred that the 94 respondents (36.15 per cent) opted to allot the SHGs based on 5 - 10 members
- It could be found that the 159 respondents (61.15 per cent) opted to borrow internal loan is below 50000.
- It could be ascertained that the 104 respondents (40.00 per cent) opted to linked with cooperative banks.
- It could be inferred that the 91 respondents (35.00 per cent) opted to borrow loan from bank is below 50000.
- It could be ascertained that the 78 respondents (12.69 per cent) opted to purpose paying debts.
- It could be found that the 81 respondents (31.15 per cent) opted to getting loans in SHGs.
- It could be found that the 168 respondents with mean rank is 179.75 opted to below the poverty line.
- It could be inferred that there is positive relationship is existing among purpose of loan borrowings and borrowings from bank institutions. But there is negative relationship is exist between purpose of loan borrowings and borrowings from self-help groups.

SUGGESTION

The SHGs must focus on enlightening the level of education of the respondents. Special programmes converging the backward, schedule class and tribes must be designed and implemented. Proper communication is an efficient role to eradicating social and mental barriers. Training and development programmes have to be accompanied by the government and SHGs to influence the group members almost the positive impacts of small saving habits and group lending. NGOs takes required steps to exposed centres for credit counselling where financial experts, government , bank officials must come and guide the group members concerning the investment opportunities, financial decisions, and management of the assembled funds at different stages.

CONCLUSION

The main purpose of this investigation is role of self – help group on economic development of the society. This research examined the level of poverty which is influenced the people to engage themselves in to SHGs. Group members in SHGs was significantly joined for the purpose of lending loans. The level of poverty of the people was determined using SPSS software. Majority of the group members are lived below the poverty range. SHGs provides the opportunities to earn money by involvement in that activities. The socio – economic factors were analysed such as family size, educational level, income and savings, etc.

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