



## Review on Financial Prospects and Problems of Women's Self Help Groups (SHGs) with Special Reference to Dharmapuri District, Tamilnadu

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### **ABSTRACT**

*Financial assistance is being provided to women's SHGs in the form of micro finance. Micro Finance is emerging as a powerful instrument for poverty alleviation in the new economy. In India, micro finance scene is dominated by Self Help Groups (SHGs). Bank Linkage Programme, aimed at providing a cost effective mechanism for providing financial services to the "unreached poor". Based on the philosophy of peer pressure and group savings as collateral substitute , the SHG programme has been successful in not only in meeting peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at the local level, leading to their empowerment.*

### **Keywords :It will be very use for future researchers.**

#### **1. INTRODUCTION**

A SHG is a group of about 20 people from a homogeneous class, who come together for addressing their common problems. They encouraged making voluntary thrift on a regular basis. They use this pooled resource to make small interest bearing loans to members. The process helps them imbibe the essentials of intermediation prioritization of needs, setting and conditions and accounts keeping. This gradually builds discipline and credit history for themselves, as the money involved in the lending operations is their own hard earned over time with great difficulty. This is "warm money" They also learn to handle resources of a size that is much beyond their capacities. Once the groups show this mature financial behaviour, banks are encouraged to make loans to the SHG in certain multiples of the accumulated savings of the SHG. The bank loans are given without any collateral and at market interest rates. Banks find it easier to lend money to the groups as the members have developed a credit history. "Cold (outside) money" gets added to the own "warm money" in the hands of the groups, which have become structures, which are able to enforce credit discipline among the members. The members have experienced the benefits of credit discipline by being able to save and borrow regularly without many hassles. The groups continue to decide the terms of loans to their own members. The pressure ensures timely repayments and replaces the "collateral" for the bank loans.

SHG is the small group formed by the women members (normally 20 members) residing in a particular locality, possessing the core skill capability of producing a product individually or in groups and have started business venture of their own with the support of the Government agencies. Government of India through the state Governments are developing SHGs consisting of women members who are interested in taking up entrepreneurship to set up their own business ventures jointly as a group. The groups containing members are identified through Magalir Mandrams of the rural areas by the Government where the members are from families which are in below poverty line, not much educated and unemployed but young and energetic who are interested in becoming entrepreneurs. Government wants to help these groups during initial period of the business to overcome the teething problems and provides support and training ultimately to function independently as a successful business venture. SHGs normally engage themselves in the manufacturing and marketing

businesses in the small scale level like bakery, readymade garment unit, embroidery, etc. They are also in the Service Sector like Restaurants, Tourist Taxi operators, etc. Government provides loan at subsidized interest rate, does not insist on guarantee while providing loan, and provides all supports in formation, implementation and running the business venture. Government to help the destitute women population has come out with the SHG scheme.

#### **Objectives of the scheme:**

- 1) To increase the income level of the destitute women.
- 2) To develop entrepreneurial culture among women.
- 3) To create employment potential by encouraging self employed concept.
- 4) To tap and exhibit the technical and managerial skills of the women entrepreneurs.
- 5) To increase the supply of the products at a lower cost to the consumers of the local area by minimizing the overhead cost and distribution cost which is very high with MNCs products.
- 6) To utilize the available resources more efficiently without wasting in transportation and storage.

Government is implementing this SHG scheme through its agencies (like Tamil Nadu Women Development Corporation, Block Development Office, Industries Department and other departments) in all the states of India and monitoring efficiently in spite of many constraints by taking appropriate steps. The term micro finance is of recent origin and is commonly used in addressing issues related to poverty alleviation, financial support to micro entrepreneurs, gender development etc. There is, however, no statutory definition of micro finance. The task-force on Supportive Policy and Regulatory Framework for Microfinance has defined microfinance as "Provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards". The term "Micro" literally means "small". But the task force has not defined any amount. However as per Micro Credit Special Cell of the Reserve Bank Of India , the borrowed amounts up to the limit of Rs.25000/- could be considered as micro credit products and this amount could be gradually increased up to Rs.40000/- over a period of time which roughly equals to \$500 – a standard for South Asia as per international perceptions.

The term micro finance sometimes is used interchangeably with the term micro credit. However while micro credit refers to purveyance of loans in small quantities, the term micro-finance has a broader meaning covering in its ambit other financial services like saving, insurance etc. as well. Financial assistance is being provided to women's SHGs in the form of micro finance. Micro Finance is emerging as a powerful instrument for poverty alleviation in the new economy. In India, micro finance scene is dominated by Self Help Groups (SHGs). Bank Linkage Programme, aimed at providing a cost effective mechanism for providing financial services to the "unreached poor". Based on the philosophy of peer pressure and group savings as collateral substitute, the SHG programme has been successful in not only in meeting peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at the local level, leading to their empowerment.

Before 1990's, credit schemes for rural women were almost negligible. The concept of women's credit was born on the insistence by women oriented studies that highlighted the discrimination and struggle of women in having the access of credit. However, there is a perceptible gap in financing genuine credit needs of the poor especially women in the rural sector. There are certain misconception about the poor people that they need loan at subsidized rate of interest on soft terms, they lack education, skill, capacity to save, credit worthiness and therefore are not bankable. Nevertheless, the experience of several SHGs reveals that rural poor are actually efficient managers of credit and finance. Availability of timely and adequate credit is essential for them to undertake any economic activity rather than credit subsidy. Financial problems is a major problems faced by all members of SHGs. They face the problems at the time of starting as well as during operation of their business enterprises, problems of getting loan and subsidy, insistence of collateral security and margin money requirement, time taken to process loan, tight repayment schedule, poor financial management and maintenance of accounts. Problems in Availing Financial Assistance Financing the enterprise is another problem faced by the women entrepreneurs. Most of the entrepreneurs rely on family finance or at the maximum on partners and friends. Even among the few who sought financing from external sources it was found that it is a major problem.

The following financial problems faced by the SHGs member are long procedure, lack of capital, unnecessary documentation, credit policies that can gradually ruin their business, inadequate financial assistance, lack of credit support by the financial institutions, lack of support from officials, high interest rate, lack of refinance facility, and waste of time, energy and money in getting the assistance. Other problems are also faced by the members are lack of training, non cooperation among member, animator's domination, improper maintenance of account, interference of outsider, lack of proper infrastructure, lack of interest among the members, lack of suitable leadership, lack of knowledge of the market and potential profitability, employment of too many relatives, setting prices arbitrarily, lack of husband and family member support.

## **2. SIGNIFICANCE OF THE STUDY**

SHG growth seems to be attracting too much politics in the form of targets for SHG bank 'linkage', resulting in the supply driven approach of pushing external loans on SHGs. The amount and timing of such loans should depend on member capacities, not on targets or merely the fact of repayment of a previous loan. Different groups have different potential and cannot be assumed to have the same needs or opportunities. SHG assessment (or rating) should not just be limited to current performance but could also assess credit absorption and repayment capacity. The issue is one of catering to financial capacities and livelihood financing (identifying opportunities) and not just making credit available in increasing amounts.

There are also economic differences within the group, with some members better able to absorb credit than others. As amounts of external loans start increasing, equal distribution

of loans would lead to some members being unable to repay the loans they have taken. The financial implication is that some members may take higher loans than the rest, based on their absorption capacity, though this could affect social dynamics within the group. In this context, rather than ever-increasing group loans, an option that needs attention is to introduce a graduation strategy for individual lending, providing bank loans directly to women with the credit potential.

Women empowerment and prospects is an important tool for social development and this can be achieved when the society recognizes women as one among the social partners, provided those rights, facilitated them with equal education, health and out of these allow them to participate equally in all aspects. Nothing succeeds better than the power of self help. Now SHG's have become a modern economic weapon for the poor women to fight against poverty and economic depression. As a factor of capacity and skill building it encourage a diversified entrepreneurial and business talent of the women and helps them in dealing with banks and the markets more effectively and efficiently. It generates employment opportunities and creates a conductive social and economic infrastructure by empowering women. There have been constant organized efforts taken by the government agencies and NGOs to promote SHG as a mean for women empowerment. Thus the present study is focused on identifying the financial requirements, nature and type of finance, sources of finance, acquisition of finance, utilisation of sources, impact of training programmes of SHGs, examining and evaluating SHGs as a change agent which has been designed systematically to create income generating opportunities, identifying predominant factors of women empowerment and their prospects and problems among the SHG members of Dharmapuri District.

## **3. STATEMENT OF THE PROBLEMS**

Women have to face a plethora of problems in starting and running their units. Many of them are general problems being applicable to men entrepreneurs as well. Some of the problems have uniqueness in nature or dimension. Some of the problems generated from the patriarchal presumption on the position of women in the society.

Most of the SHGs members believed that finance is their major problem. It is true that any unfavourable event in business will lead to financial crisis. If not managed well, even units running with fair margin will find financial exigencies. It is found that shortage of working capital is the single major financial problem in women enterprises. Since independence, India is suffering from severe socio-economic problem. Poverty has become a major threat to the economic development of our country. The planners and policy makers' thought is identify certain avenues and measures to check the wide spread of poverty. The vicious circle of poverty in India has a much greater impact in women. Women suffer from malnutrition, illiteracy, unemployment, lack of awareness and poor health-care. This is particularly true in the rural areas of our nation and case of main weaker sections of society like scheduled caste and schedule tribes. Empowered of women is the only remedy to this problem.

## **4. OBJECTIVES OF THE STUDY**

The important objectives of the study are as follows:

1. To study the socio economic background of SHG's member of Dharmapuri District.
2. To study the growth and performance of SHGs in Dharmapuri District.
3. To analyse the financial support towards SHGs at National Level, State Level and District Level in India.
4. To analyse the problems and prospects of SHG's in Dharmapuri District.
5. To suggest the suitable measures to improve the performance of SHGs in Dharmapuri district.

## **5. REVIEW OF LITERATURE**

The literature on financial problems and prospects of women's self help groups can be Classified under the following categories:

- i. Studies relating to socio-economic conditions of women.
- ii. Studies relating to growth and performance of SHGs.
- iii. Studies relating to financial support towards self help groups.
- iv. Studies relating to prospects and problems of women's SHGs.

**1. Studies relating to socio-economic conditions of women**  
 EDA Rural System and APMAS (2006) found out that woman members got politically empowered after joining the groups and in every five SHGs, there was a women member who was either a ward member. Leelavathi and Aradhana (2006) revealed that women were economically empowered after joining Self Help Groups. Anitha and Revenkar (2007) made an attempt to rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency-wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only improved the economic status of women, and also brought lot of changes in their social status.

S.Venkateshmurthy and G.M. Dinesh (2009) noted that the SHGs Playing an important and pivotal role in organising women, developing leadership qualities among women, mobilising saving and involving women in various income generating activities. Further, it evidences that SHGs are an important instrument to alleviate poverty in general and women poverty in particular. SHG helped women to improve their socio-economic status which leads to economic empowerment process. U.K. Teke and Dr.S.B. Sanap (2010) noted that after Independence various poverty alleviation programmes implemented over four decades have not yielded any desired result, an innovative approach called micro credit can prove to be master key to open doors to development of poor's. NABARD had set up itself an ambition of providing micro finance services to 1/3 of rural poor through linking one million SHG. It achieved its mission in 3 years. Now its aim is to cover 225 million poor by providing financial assistance to SHG by the year 2010. In short next 3 to 5 years become important for poverty eradication. K.Govindarajan and K.Mayandi (2011) noted that the Self Help Groups in the broader concept play an active role in social and commercial transformation, income generation and other development activities. As a medium for social action, SHG movement in India, through financial intermediation, may in time play an important role in the reduction of poverty. With appropriate market support strategies, the members could effectively build enterprises as a source of their employment and income. Financial source, if effectively delivered to women, may help them make a meaningful improvement in their economic and social condition and reduce gender inequality in rural areas. Thus women were socially, economically and politically empowered after joining Self Help Groups.

**2. Studies relating to growth and performance of self help groups**  
 Senthil Vadivoo and Sekar (2004) stated that the self help group is a movement for women empowerment; it covered women collectively struggling against direct and indirect barriers to their self development and their social, political and economic participation. Women's empowerment can be viewed as a continuous process of several inter-related and mutually reinforcing components. Empowerment is a process of awareness and capacity building, leading to greater participation, greater decision – making power and control the transformative action to overcome the constraints in this process. Tripathy (2004) explained economic empowerment through income generating activities and also explained its importance in education, mid -day meals scheme, health, agriculture and allied activities, community action and sustainable development and rural sanitation. Vinayamoorthy.A and Vijay Pithada (2007) made attempt to examine women empowerment through SHGs in three Districts of Tamil Nadu. They selected a sample of 398 members of 20 SHGs from Vellore, Thiruvannamalai and Dharmapuri district of the state. The main objectives of the study were to examine the income, expenditure and saving of members after joining SHGs and the role of SHGs in providing credit. They concluded that the economic activities of SHGs were quite successful. ShiralaShetti and Hugar (2008) made an attempt to examine to progress of SHGs and their linkage to bank. The study was based on secondary data collected from annual reports of the

NABARD. The main objectives of the study were to examine the progress of SHGs and bank linkage of SHGs in Karnataka State. They concluded that SHG movement is a powerful tool for alleviating the poverty of the people.

Lalitha and Prasad (2009) made an attempt to analyze the empowerment of women through Development of Women and Children in Rural Areas (DWCR) program in the Guntur district of Andhra Pradesh. The study revealed that income of individual after joining DWCR program has increased comparatively. The study concluded that the potential of women is not fully tapped and utilized for the community. Sankaran (2009) made an attempt to analyze the trends and problems of rural women entrepreneurs in India. The Study highlighted to conceptual aspects of trends and problems of rural women entrepreneurs in India. It concluded that women have creative ability, easy adaptability and ability to cope with setbacks. Saraswathy et al. (2009) made an attempt to analyze the role of micro in Kirishnagiri district. They highlighted the role of Government of India, NABARD, NGO and Banks. The questionnaire was prepared and presented to 75 members of 16 SHGs of 9 NGOs. The study revealed the majority of members have agreed that their income has increased after joining SHG. It concluded that SHGs have the development ambassador of villages. Dr. C. Paramasivan (2011) pointed out that woman empowerment through SHG is an essential which provides information regarding socio-economic and political empowerment of the people particularly rural and unreachable people. Tribal women empowerment can be achieved with the help of well structured and formulated SHG. Pinky Dutta(2011) concluded that as a result of the collective effort of the Indian government, banks, NGOs and SHGs, more members of rural people now have access to the benefits of the modern financial system. The SHGs-bank linkage programme is yielding promising outcomes. Over the last 15 years, there has been a significant increase in the performance of the SHGs in terms of availing new loans, repeat loan and repaying the loan. Though there is repaid increase in the number of SHGs all over India, but the growth is not uniform throughout the country. The growth of SHGs is dominant in the southern region of India. The ongoing process of training and consultation by NABARD and other organizations will help in the development of the other region of India. To a great extent, the programme is successful in poverty alleviation. It has uplifted the income and savings of the poor, especially of women. In nutshell, SHG movement is a powerful tool for alleviating the poverty of the people. Self help groups provide information regarding socio-economic and political empowerment of the people particularly rural and unreachable people.

**3. Studies relating to the financial support towards self help groups**  
 Hashemi (1996) revealed that women's access to credit helps significantly to make an economic contribution by women; it makes possible an increase in asset holding by women in their name, they can exercise their increased purchasing power and get benefitted with higher level of mobility, political participation and involvement in major decision making. Karmakar K.G (2000) described that to enable the transaction of microfinance to a well functioning and mature industry the SHG bank linkage programme needs up-sealing and structured financing to microfinance institution is required. If they are to get wide access to funds for a better approach that will enable them to deliver on their potential to reduce poverty. MYRADA (2000) has observed that the financial position of old women groups had improved to better in comparison of new groups. The members were also benefitted with increased confidence level and awareness regarding health and child education. In order to assist poor women, the activists for social alternatives had started a micro finance programme covering 2500 villages in Tamilnadu. Nagayya (2000) stated that there has been a massive expansion in the formal credit delivery network in the last three decades and there is an acceptable gap in financing the genuine poor, especially in remote rural area. Jayaraman (2000 and 2002) reported on the role and performance of fisherwomen SHGs in India. He found the fisherwomen SHGs performing well in availing microcredit, utilising it and repaying it in time. The

microcredit programme implemented through SHGs contributed to the socio-economic welfare and empowerment of the fisherwomen. It also contributed to the eradication of usury and illicit liquor. Sabyasachi Das (2003) reported on the functioning of Self-Help Groups and microcredit. It included social, economic, political and spiritual development of the poorer section of the society. NGOs gave some training to the SHGs for awareness building, entrepreneurship and skill training and some help in arranging inputs, and marketing, introduced saving and internal lending, helped in the maintenance of accounts and linked them with the banks for credit requirements. Meenambigai (2004) stated that self-help groups play a major role in transforming rural economy. Microcredit helps the rural poor to improve their standard of living and fulfills their credit needs. Microcredit encourages savings, promotes income generating activities and benefits women. According to Gariyali Vetrivel (2004) microfinance brought certain improvement in decision making and monitoring the village development activities. Holvat (2005) observed that micro finance to poor women through women SHGs resulted into active participation of women in decision making. According to Veena (2005) microfinance transfer women from wage work to self employment and retained their control over their earnings. Dr. Sangappa and V.Mamanshetty (2012) noted that after the pioneering efforts of the last ten years, the microfinance scene in India has reached a takeoff point. With some effort substantial progress can be made in taking Miss to the next orbit of significance and sustainability. This needs innovative and forward-looking policies, based on the ground realities of successful Miss. This, combined with a commercial approach from the Miss in making microfinance financially sustainable, will make this sector vibrant and help achieve its single-minded mission of providing financial services to the poor. The above reviews described that self-help groups play a major role in transforming rural economy. Microcredit helps the rural poor to improve their standard of living and fulfills their credit needs. Microcredit encourages savings, promotes income generating activities and benefits women.

#### 4. Studies relating to prospects and problems of women's SHGs.

Loganathan.P and Ashoken.R (2006) noted that the home grown SHG model helps in addressing problems like poverty education and women empowerment. NABARD found that SHGs can be a tool for providing loan to the unbankable section of the society. It started on experiment with MYRADA on SHG lending. Soon, it launched a programme to SHGs with the banks in 1992. This was the first instance where the informal thrift and credit groups of the poor were recognized as bankable clients. Arujn.Y and Pangannavar (2008) noted

that self-help group's programme is the right approach to create self-employment opportunities so as to supplement the income and assets of the rural poor. The SHG programme provides the rural poor women the access to micro-credit. It encourages rural women entrepreneurship and rural women empowerment. Ramachandran.T and Balakrishnan.S (2008) identified that the SHGs have the power to create a socio-economic revolution in the rural areas of our country. SHGs have not only produced tangible assets and improved living conditions of the members. R.Prabhavathy (2012) noted that SHGs Started functioning all over Tamilnadu, in some areas they are functioning effectively whereas in some areas they face problems. Since SHGs help women to achieve economic empowerment, this policy measures can contribute a lot to the nation. Nowadays, the women in the SHGs are also respected by the others, because they are independent in earning the income and they are contributing to household income, expenditure and savings. Dr.A.Vinayagamoorthy and Dr.Vijay Pithadia (2012) reported that the income of the women increased after joining the SHGs. So that monthly household expenditure also rose by a considerable level. But the savings are increasing at slow rate, because the incremental expenditure higher. Mostly they are spending for present consumption. The members should change it. A few members do not pay in time but this is not affecting the further credit of SHGs. Dr.N.Tamilselvi, and Dr.N.Kathirvel (2012) emphasised that the SHGs which create a silent revolution must be viewed as "change agents" in rural areas. As the illustrious Noeleen Hyzer, Cochair UN Council, micro summit rightly pointed out, "micro credit is much more than access to money, it is about women gaining control over the means to make a living. It is about women lifting themselves out of poverty and vulnerability. It is about women achieving economic and political empowerment within their villages and their countries." Thus promotion of income generation activities through micro credit among self help group women which ensures their economic independence and social status.

#### CONCLUSIONS

It is concluded that women are now participating in all productive activities and are at par with men. SHG members' savings are increased to the desirable extent which automatically increase the purchasing power and increase in standard of living and thereby enhance the empowerment of women. It is cleared that gender strategies in micro finance not only focus on increasing women's access to savings and credit and also organizing self help groups to look strategically at how programmes can actively promote gender equality and women's empowerment. No doubt that the SHGs movement in India has been working in the right direction, but it is necessary to further empowerment of women in social, economical, cultural and political for the interest of the family in particular and the nation in general.

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