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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	AWARENESS AND RISK PERCEPTION OF ATM CARD USERS: AN EMPIRICAL INVESTIGATION <i>PRIYODARSHINI DHAR & SAMIRENDRA NATH DHAR</i>	1
2.	BRAND LOYALTY AND CUSTOMER SATISFACTION OF INTERNET SERVICE PROVIDERS <i>R.MUTHUKUMAR & DR. V. VIJAYALAKSHMI</i>	7
3.	LINKAGE BETWEEN ATTITUDE, PERCEIVED DESIRABILITY AND THE ROLE OF SELF EFFICACY AS A MODERATING VARIABLE OF SUBJECTIVE NORM ON INTENTION OF ENTREPRENEURSHIP <i>SYAHRAN, MUGI HARSONO & TULUS HARYONO</i>	12
4.	ESTIMATION OF DAILY EXCHANGE RATE VOLATILITY: A COMPARATIVE STUDY OF INDIAN CURRENCY WITH TOP TRADABLE CURRENCIES OF THE WORLD <i>NISCHITH. S & DR. MAHESH.R</i>	17
5.	INVESTOR SAFEGUARDS ACTIONS IN CAPITAL MARKET <i>DR. K.VS.N.JAWAHAR BABU & K. GIRIDHAR</i>	24
6.	A STUDY ON CUSTOMER SATISFACTION TO BSNL 3G MOBILE SERVICES IN MYSORE <i>KIRANA D.V & SRI RANJINI S</i>	28
7.	COMMITMENT OF INDUSTRIAL HOUSES TO NEIGHBOURING WORLD <i>DR. MARIYA T CHEERAN, GEORGE JOSEPH & RENJITH T A</i>	32
8.	IMPACT OF ANNUAL INFLOW OF FOREIGN DIRECT INVESTMENT WITH SELECTED ECONOMIC GROWTH FACTORS <i>R.MAHESH & A.PALANISAMY</i>	35
9.	FUNDAMENTAL ANALYSIS OF OLD GENERATION PRIVATE SECTOR BANKS IN INDIA <i>R. CHANDRASEKARAN & C. KANDASAMY</i>	39
10.	A COMPARATIVE ANALYSIS OF EMPLOYEES WORK VALUES OF GEN X AND GEN Y IN COMPANIES <i>DR. BHAGIRATHI NAYAK & DR. PRATIMA SARANGI</i>	44
11.	A STUDY ON PERCEPTION OF PU STUDENTS TOWARDS EATING JUNK FOOD WITH SPEICAL REFERENCE TO BANGALORE CITY <i>ASHA RANI.K</i>	49
12.	INCLUSIVE GROWTH IN INDIA: ISSUES AND CHALLENGES <i>PADALA SANDYA RANI</i>	56
13.	EVALUATION OF THE REALIZATION OF SCIENTIFIC SPECULATIONS ON FUTURE ADVANCEMENT IN COMPUTER TECHNOLOGY <i>FITHANEGEST KASSA DAGNEW</i>	61
14.	PROBLEMS AND PERFORMANCE OF SHGs IN SHIVAMOGGA DISTRICT <i>SHIVAPRASAD D T</i>	64
15.	ONLINE BUYING AND CONSUMER BEHAVIOUR: AN ANALYSIS OF FLIPKART.COM SHOPPERS <i>RAMYA R & JYOTHI A N</i>	72
16.	A COMPARATIVE STUDY ON PHARMACEUTICAL COMPANIES' SHARE PRICES <i>PRATHYUSH VISWANATH & VIDHYA AVADHANI</i>	77
17.	CUSTOMERS' PERCEPTION TOWARDS e-BANKING SERVICES OF THE COMMERCIAL BANKS IN KOLLAM DISTRICT <i>DR. PRADEEPKUMAR, K.S</i>	81
18.	THE IMPACT OF THE INTERNET NETWORK TECHNOLOGY ON ACCOUNTING INFORMATION SYSTEMS <i>CARLITO BILI CAEIRO</i>	85
19.	EFFICIENCY OF THE SUGAR MANUFACTURING FIRMS OF INDIA <i>RAMA RANI</i>	88
20.	A STUDY ON CUSTOMER SATISFACTION OF FASTRACK WATCHES IN MYSORE <i>PRAVEEN KUMAR L</i>	98
	REQUEST FOR FEEDBACK & DISCLAIMER	104

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PROBLEMS AND PERFORMANCE OF SHGs IN SHIVAMOGGA DISTRICT

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ABSTRACT

Self Help Groups (SHG's) comprise of homogeneous groups of poor people who have voluntarily come together mainly with the idea of overcoming their financial difficulties. SHGs can rightly be called a potent tool for human development. SHGs enable the poor, to collectively identify the priorities and tackle the problem they face in their socio-economic environment. The present study is an attempt to analyse the problems and Performance of SHGs in Shivamogga District. The objective of the paper is to analyse the socio-economic contributions of self-help groups in the study area. The change in the level of income, expenditure pattern, standard of living and life style are the major contributions of the self-help groups. Keeping these things in mind the analysis of socio-economic contribution of self-help group is made here and also identified the problems faced by SHG members. In order to collect and gather primary data, structured interview schedule was designed. The sample size is 700 SHG members representing different caste or communities, education background and nativity. The level of income is also considered in selecting the sample. The collected data is analysed by using weight points and ranking methods. The study reveals that it had a significant impact, particularly in the rural areas of Shivamogga district. The socio-economic contributions of SHGs, by and large in the form of cultivation of habit savings, enhancing the social-prestige of SHG members, the change in rural life style, economic position, recognition by the society, development of team spirit and benefits of labour sharing among members are really entails applause. Thus, the SHGs made significant contributions and proved that they have accomplished the purpose for which they were started and analyse the problems of SHGs in the study area. Based on the study findings, the paper offers the suggestions for the better performance of SHGs in the study area.

KEYWORDS

Socio-Economic Contribution, SHGs Problems, Problems of SHGs, SHGs.

INTRODUCTION

Self Help Groups (SHG's)¹ comprise of homogeneous groups of poor people who have voluntarily come together mainly with the idea of overcoming their financial difficulties. SHGs can rightly be called a potent tool for human development. SHGs enable the poor, to collectively identify the priorities and tackle the problem they face in their socio-economic environment.

The studies as to the performance and problems of SHGs across the country revealed that they have made significant contribution in the empowerment of women, rural poor and weaker section of the society. But there are studies which have highlighted the problems faced by the SHGs and its members.

The present paper is the outcome of research work on SHGs carried out in Shivamogga district of Karnataka State. Shivamogga is almost located in central part of the state and is the rice bowl of the state. The district has 7 taluks and total population of the district is 17,55,512. There are 4329 registered stree shakti SHGs in the district.

OBJECTIVES AND METHODOLOGY

The present paper is based on primary data, collected by conducting field survey in Shivamogga district of Karnataka state. The data was collected with the help of structured interview schedule designed exclusively for the present study. The sample size is 700 SHG members, out of 700 respondents 120 are from Shivamogga taluk, 80 members from Hosanagar taluk and 100 each members from Bhadravathi, Sagar, Shikaripura, Soraba and Thirthalli taluks representing different caste or communities and education background. The level of income is also considered in selecting the sample. The collected data is analysed by using simple statistical tools such as percentage, average, weight points and ranking method. The objective of the paper is to analyse the performance of SHGs, identify the problems of SHG members and offer suggestions for the development of SHGs in the study area.

ANALYSIS OF PERFORMANCE

The studies revealed that SHGs had an immense impact on the socio-economic development of the rural India. SHG become a powerful instrument for the women empowerment particularly in rural parts of the country. The change in the level of income, expenditure pattern, standard of living and life style are the major contributions of the self-help groups. The SHGs made the political emancipation of rural women gradually in some of the cases. Keeping these things in mind the analysis of socio-economic contribution of self-help group is made here.

1. INCOME ANALYSIS

The change in income level is one of the criteria to measure the role played by the SHGs in the upliftment of its members. Sudalaimuthu S and P. Senthil Kumar,² have mentioned in their study on Economic Status of Members of Self Help Groups in Coimbatore District of Tamil Nadu are found that the average family income before joining SHGs was ₹ 3,280 and after they became the member it is ₹ 5,130. The extent of increase in their net income in Rupees is ₹ 1,850 and in percentage it is 56.4. The study reveals that the income level of 633 members out of 700 is changed after joining SHGs. Table 1 shows the income level break-up of SHG members.

TABLE 1: CHANGE IN INCOME LEVEL

Monthly Income (₹)	Before Joining SHG		After Joining SHG	
	Frequency	Percentage	Frequency	Percentage
Up to 2,000	104	16.43	1	0.16
2,000 - 4,000	326	51.50	52	8.21
4,000 - 6,000	165	26.07	292	46.13
6,000 - 10,000	33	5.21	218	34.44
10,000 - 20,000	5	0.79	57	9.00
Above 20,000	0	0.00	13	2.05
Total	633	100.00	633	100.00

Source: Field Survey

It can be interpreted from Table 1 that the income level of large number of SHG members, to be precise 595 out of 633 members was in the range of less than ₹ 6,000 per month before joining the SHGs. The share of this group was 94% to total. The remaining 38 members income level was above ₹ 6,000 per month and no member had the earnings above ₹ 20,000 before joining the SHG.

The analysis of effect of SHG on income level after joining SHG revealed that the number of members with the income up to ₹ 6,000 per month was reduced from 595 to 345 at a later date. Correspondingly the number of SHGs member with above ₹ 6,000 monthly income has increased from 38 to 288 after joining

SHG. It is important to mention that the income level of 13 members has crossed ₹ 20,000 per month. Thus it can be concluded that the SHG had made a significant impact on income level of members as the members with higher income range has increased over the years.

2. EXPENDITURE PATTERN

The consumption / expenditure pattern of the members is the another criterion to see the contribution of SHGs in members' empowerment. Vinayagamorthy,³ found that income of the women has been increased after joining the SHGs. As a result, the monthly household expenditure also has been raised to a considerable level. Vijayalakshmi R and G. Valarmathi,⁴ in their study on Socio-economic Empowerment of Women through Self Help Groups are found that the average non -food expenditure before the SHG membership was ₹ 1,594.05 while the average non -food expenditure after SHG membership is ₹ 2,478.70. The study indicates that average non-food expenditure has increased by 55 per cent due to their participation in SHGs.

Table 2 shows the expenditure pattern of members in the study area.

TABLE 2: EXPENDITURE PATTERN

Monthly Expenditure (₹)	Before Joining SHG		After Joining SHG	
	Frequency	Percentage	Frequency	Percentage
Up to 2,000	467	73.78	278	43.92
2,000 – 4,000	155	24.49	283	44.71
4,000 – 6,000	11	1.74	68	10.74
6,000 - 10,000	0	0.00	4	0.63
Above ₹ 10,000	0	0.00	0	0.00
Total	633	100.00	633	100.00

Source: Field Survey

The family expenditure has been increased due to positive change in the SHGs member's income. The incremental income not only enhances the expenditure of the family but also promote the savings of the family after they join in the SHGs. Here the objective of the SHGs is fulfilled. This is an achievement of the SHG members in the study area. Usually working people are being respected by the household members and the society. Now a days, the members 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. Therefore the above discussion clearly states that after joining in the SHGs, the member's well-being has been increased.

It is evident from the Table 2 that before the members have joined the SHG, their monthly expenditure was up to ₹ 2,000. After having joined the SHGs 283 members (44.71%) have admitted that the monthly expenditure is above ₹ 2,000 – 4,000. This indicates that the members spending power has increased after they become members of SHGs.

3. SOCIO – ECONOMIC CONTRIBUTIONS

The above analysis revealed that SHG has a positive impact on income and expenditure pattern of its SHG members. No doubt, these two contributions has made chain effect on the socio-economic status of SHG members in study area. In order to make the indepth analysis, the respondent SHG members' were asked to rank different types of the benefits they enjoyed or availed after joining the SHGs. The respondents have mentioned the contribution of SHG in the order of preference. The ranking assigned by them is given with 8 weight points for the factor ranked first, 7 weight points for the factor ranked second, 6 weight points for the factor tanked third and so on. Based on the total aggregate weight points, the ranking is given and inference is drawn as to the socio-economic contribution of SHGs on the basis of significance. Table 3 shows the details.

TABLE 3: SOCIO – ECONOMIC CONTRIBUTIONS

Sl No	Socio-Economic Contributions	Rank	Frequency	W.P	Rank
1	Savings habit cultivated	1	251	2008	Rank I
		2	205	1435	
		3	109	654	
		4	40	200	
		5	10	40	
		6	14	42	
		7	60	120	
		8	11	11	
Total			700	4510	
2	Income level changed	1	126	1008	Rank II
		2	251	1506	
		3	222	1332	
		4	11	55	
		5	16	64	
		6	7	21	
		7	18	36	
		8	49	49	
Total			700	4071	
3	Social prestige changed	1	95	760	Rank III
		2	11	77	
		3	93	558	
		4	345	1770	
		5	67	268	
		6	62	186	
		7	21	42	
		8	6	6	
Total			700	3667	
4	Loan borrowed helped in development	1	113	904	Rank IV
		2	131	917	
		3	165	990	
		4	41	205	
		5	25	100	
		6	12	36	
		7	130	260	
		8	83	83	
Total			700	3495	
5	Recognition by the society	1	20	160	Rank V
		2	58	406	
		3	47	282	
		4	67	335	
		5	141	564	
		6	137	411	
		7	214	428	
		8	16	16	
Total			700	2602	
6	Co-ordination with others	1	12	96	Rank VI
		2	6	42	
		3	15	90	
		4	65	325	
		5	292	1168	
		6	228	684	
		7	73	146	
		8	9	9	
Total			700	2560	
7	Team spirit developed	1	25	200	Rank VII
		2	10	70	
		3	31	186	
		4	110	550	
		5	140	560	
		6	226	678	
		7	143	286	
		8	15	15	
Total			700	2545	
8	Any other	1	46	368	Rank VIII
		2	25	175	
		3	49	294	
		4	19	95	
		5	44	176	
		6	42	126	
		7	39	78	
		8	436	436	
Total			700	1748	

Source: Field Survey

It can be interpreted from Table 3 that SHGs have played major role in identifying the savings habit since it has secured 1st rank with 4510 weight points. The change in income level secured 2nd rank with 4071 weight points followed by enhancement of social prestige (secured 3rd rank with 3667 weight points), contribution of loan in economic development (secured 4th rank with 3495 weight points), recognized by society (secured 5th rank with 2602 weight points), co-ordination with others (secured 6th rank with 2560 weight points), team spirit developed (secured 7th rank with 2545 weight points) and other reasons (secured 8th rank with 1748 weight points).

ANALYSIS OF PROBLEMS

In the course of running the SHGs, the members came across many constraints. The studies have thrown light on the problems faced by SHG members. The constraints faced by the SHG members are categorized as personal constraints, social constraints, economic constraints, technologies related constraints, marketing constraints and other constraints. In each case, the sub-constraints are identified and assigned with weight points based on the number of constraints. For instance, under personal constraints, five sub-constraints are verified hence, 5 ranks followed by weight points are given. The weight points given then are multiplied by the number of respondents and ranks are assigned.

The six different types of constraints are presented in Tables (Table 4 to 10) and the analysis follows.

1. PERSONAL CONSTRAINTS

Table 4 presents the personal constraints encountered by the SHG members in the study area.

TABLE 4: PERSONAL CONSTRAINTS

Problems	Rank	N	W.P	Rank
1. Lack of knowledge	1	335	1675	Rank I
	2	96	384	
	3	149	447	
	4	72	144	
	5	48	48	
Total		700	2698	
2. Lack of education	1	188	940	Rank II
	2	311	1244	
	3	86	258	
	4	48	96	
	5	67	67	
Total		700	2605	
3. Family problem	1	45	225	Rank III
	2	131	524	
	3	301	903	
	4	152	304	
	5	71	71	
Total		700	2027	
4. Lack of interest	1	81	405	Rank IV
	2	73	292	
	3	61	183	
	4	246	492	
	5	239	239	
Total		700	1611	
5. Lack of Support / Encouragement from family	1	70	350	Rank V
	2	73	292	
	3	106	318	
	4	178	356	
	5	273	273	
Total		700	1589	

Source: Field Survey

Table 4 reveals that the personal constraints faced by the SHG members include lack of knowledge about SHGs (which secured first rank with 2,698 weight points), followed by lack of education (Second rank with 2,605 weight points), family problem (Third rank with 2,027 weight points), lack of interest (Fourth rank with 1,611 weight points) and lack of support / encouragement from family members (Fifth rank with 1,589 weight points).

2. SOCIAL CONSTRAINTS

Table 5 reveals that the social constraints faced by the SHG members include religion (which secured first rank with 3,039 weight points), followed by caste (Second rank with 2,911 weight points), community support (Third rank with 2,645 weight points), political problem (Fourth rank with 2,484 weight points), conflicts among group members (Fifth rank with 1,926 weight points), and atrocities (Sixth rank with 1589 weight points).

Table 5 presents the social constraints faced by the SHG members.

TABLE 5: SOCIAL CONSTRAINTS

Problems	Rank	N	W.P	Rank
1. Religion	1	205	1230	Rank I
	2	146	730	
	3	217	868	
	4	43	129	
	5	48	96	
	6	41	41	
Total		700	3094	
2. Caste	1	151	906	Rank II
	2	285	1425	
	3	21	84	
	4	119	357	
	5	15	30	
	6	109	109	
Total		700	2911	
3. Community support	1	97	582	Rank III
	2	93	465	
	3	250	1000	
	4	122	366	
	5	94	188	
	6	44	44	
Total		700	2645	
4. Political problem	1	126	756	Rank IV
	2	112	560	
	3	91	364	
	4	139	417	
	5	155	310	
	6	77	77	
Total		700	2484	
5. Conflicts among group members	1	92	552	Rank V
	2	34	170	
	3	48	192	
	4	144	432	
	5	198	396	
	6	184	184	
Total		700	1926	
6. Atrocities	1	19	114	Rank VI
	2	52	260	
	3	79	316	
	4	94	282	
	5	189	378	
	6	267	267	
Total		700	1617	

Source: Field Survey

3. ECONOMIC CONSTRAINTS

Table 6 reveals that the economic constraints faced by the SHG members include lack of credit which secured first rank with 3,685 weight points, followed by lack of capital (Second rank with 3,651 weight points), non-availability of labour (Third rank with 3,083 weight points), lack of security (Fourth rank with 2,793 weight points), exploitation by money lenders (Fifth rank with 2,473 weight points), high cost of skilled labour (Sixth rank with 1,991 weight points) and overdue (Seventh rank with 1,946 weight points).

TABLE 6: ECONOMIC CONSTRAINTS

Problems	Rank	N	W.P	Rank
1. Lack of Credit	1	56	392	Rank I
	2	248	1488	
	3	308	1540	
	4	36	144	
	5	32	96	
	6	5	10	
	7	15	15	
Total		700	3685	
2. Lack of Capital	1	151	1057	Rank II
	2	258	1548	
	3	142	710	
	4	53	212	
	5	9	27	
	6	10	20	
	7	77	77	
Total		700	3651	
3. Non availability of labour	1	249	1743	Rank III
	2	16	96	
	3	80	400	
	4	44	176	
	5	93	279	
	6	171	342	
	7	47	47	
Total		700	3083	
4. Lack of security	1	76	532	Rank IV
	2	98	588	
	3	97	485	
	4	31	124	
	5	303	909	
	6	60	120	
	7	35	35	
Total		700	2793	
5. Money lenders exploitation	1	96	672	Rank V
	2	8	48	
	3	31	155	
	4	236	944	
	5	52	156	
	6	221	442	
	7	56	56	
Total		700	2473	
6. High cost of skilled labour	1	36	252	Rank VI
	2	52	312	
	3	7	35	
	4	178	712	
	5	36	108	
	6	181	362	
	7	210	210	
Total		700	1991	

Source: Field Survey

4. OTHER CONSTRAINTS

in addition to the above, the SHG members faced the below listed constraints.

TABLE 7: OTHER CONSTRAINTS

Problems	Rank	N	W.P	Rank
1. Non cooperation among members	1	233	1398	Rank I
	2	177	885	
	3	198	792	
	4	32	96	
	5	29	58	
	6	31	31	
Total		700	3260	
2. Disputes between members	1	140	840	Rank II
	2	289	1445	
	3	100	400	
	4	93	279	
	5	22	44	
	6	56	56	
Total		700	3064	
3. Misappropriation of money	1	200	1200	Rank III
	2	85	425	
	3	220	880	
	4	91	273	
	5	33	66	
	6	71	71	
Total		700	2915	
4. Partiality in lending money	1	87	522	Rank IV
	2	39	195	
	3	96	384	
	4	376	1128	
	5	57	114	
	6	45	45	
Total		700	2388	
5. Weekly meeting is not made in time	1	20	120	Rank V
	2	7	35	
	3	60	240	
	4	89	267	
	5	470	940	
	6	54	54	
Total		700	1656	
6. Politicians are using our strength	1	33	198	Rank VI
	2	40	200	
	3	3	12	
	4	76	228	
	5	84	168	
	6	464	464	
Total		700	1270	

Source: Field Survey

Table 7 reveals that the other constraints faced by the SHG members include non-co-operation among members (which secured first rank with 3,260 weight points), followed by disputes between members (Second rank with 3,064 weight points), misappropriation of money (Third rank with 2,915 weight points), partiality in lending money (Fourth rank with 2,388 weight points), non-organization of weekly meeting, (Fifth rank with 1,656 weight points) and Politicians are using our strength (Sixth rank with 1,270 weight points).

SUGGESTIONS

Based on the study findings, the paper offers the following specific suggestions keeping in mind the minimisation and mitigation of identified problems.

1. Reducing the microcredit interest rates.
2. Increasing the loan repayment installment terms.
3. Providing subsidy loan for SHGs for innovative projects.
4. Providing self-employment loan for individual SHG members.
5. Flexibility in loan repayment to suit changes in their occupational structure and varying levels of income and savings.
6. Providing self-employment training to the rural people. Training programs should be designed in such a manner that members can benefit out of their strengths and overcome their weakness and should provide special assistance for selection of procedure / service so that members can be in a position to perceive and respond to various profitable opportunities.
7. Income generating activity should be based on the available local resources and reasonably assured market with profits. Goods to be produced should be either for local needs or to facilitate traditional manufacture.
8. Exposure visits to relatively successful group ventures of other SHGs can be organized to share the knowledge, experience and expertise.
9. The vertical structure and their management require capacity building and promotion of leadership from the grass-roots upwards within the SHGs structure. But they should not be imposed from above.
10. A proper infrastructure facility should be given to the micro credit beneficiaries for the effective implementation of schemes like small dairy farming and other processing and the like.
11. With a view to promote the habit of thrift and savings among the members effectively and efficiently, starting a co-operative thrift society by all the groups under cluster level would go a long way in promoting their savings and curtailing their unnecessary expenditure in their families.

12. Most of the SHGs procure their raw materials locally for the production. When there is shortage or non-availability of raw materials agencies like the co-operative agricultural societies and marketing societies should come forward to help the SHGs. These agencies may create a link with the SHGs and they may try to solve the problems of the SHGs.

CONCLUSION

The analysis of socio-economic contributions of SHGs revealed that it had a significant impact, particularly in the rural areas of Shivamogga district. The socio-economic contributions of SHGs, by and large in the form of cultivation of habit savings, enhancing the social-prestige of SHG members, the change in rural life style, economic position, recognition by the society, development of team spirit and benefits of labour sharing among members are really entails applause. Thus, the SHGs made significant contributions and proved that they have accomplished the purpose for which they were started. However, there are some constraints with the movement which need to be addressed.

There is no dispute to state that the self-help groups deserves all-round support from all quarters both in terms of financial, administrative and legal, to emerge themselves as strong, healthy and poor friendly institutions for the comprehensive development of rural areas in general and study area in particular.

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