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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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COMPARATIVE ANALYSIS OF NUMBER OF LOANS DISBURSED TO AMOUNT OF LOANS DISBURSED (WITH SPECIAL REFERENCE TO SHGS-INDIA)

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ABSTRACT

The main objectives of this paper are to test whether there is any significant difference between number of loans disbursed and amount of loans issued and also examine the relationship between amount of loans disbursed and number of loans issued along with suitable suggestions to strengthen the financial assistance of the self-help groups. The data collected from the website of NABARD of annual reports of micro finance and the period varied was used and the techniques the SPSS 16.0 version was used and the techniques of regression, paired samples tests applied. The study found that there was a moderate relationship between loans disbursed in-terms of number to amount and also statistically there was a significant difference between each other and finally it is suggested that to increase in more number of loans to have a high beneficences to avail the opportunities of loans.

KEYWORDS

NABARD, self help groups, disbursement, financial assistance.

INTRODUCTION TO SELF HELP GROUPS

It is a financial intermediary with 10-20 local people in the village. These self help groups may be registered or unregistered. It may comprise a group of micro entrepreneurs which are having similar social and economic backgrounds, all voluntarily come together to save regular small saving of money, mutually agreeing to contribute to a common amount of fund to meet their needs on the basis of mutual cooperation. They gathered their resources to become stable in financial matters, taking loans from the money they collected by that group and making every one strong and self employed. The concept of self help groups had its origin in the co-operative philosophy and the co-operators by and large, including the National Federations in the credit sector, could not think of any better SHG than a primary co-operative credit society itself.

The MYRADA (Mysore Resettlement and Development Agency) started working with poor people in rural areas in south India. They are called Credit Management Groups. These groups are made people to habituated weekly savings and extending loan facility to group members. These groups are renamed as Self Help Groups in the year 1987. This MYRADA sanctions amount under the rules of NABARD. Capacity building training was also provided to the groups and the success of action Research encouraged NABARD to launch a pilot in 1992. The ultimate objective of this concept is Eradication of poverty and reduction of gender inequalities and women empowerment. For this Central Government, State Government and National Bank for Agriculture and Rural Development are extending the required support for the Self Help Groups as a strategy for increasing the standard of living in the economy. Various programs in this regard are:

- DWACRA** : Development of Women and Children in Rural Areas
- SAPAP** : South Asia Poverty Alleviation Programme
- UNDP** : United Nations Development Programme

A self help group is defined as a "self governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose." Self help group have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the productive and emergent credit needs of members of the group.

The Tamil Nadu Corporation for Development of Women Ltd. (TNCDW) in its credit guidelines for the SHGs defines "as a small economically homogenous affinity group of rural poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their family and community"

OBJECTIVES OF SHGS

1. Basically the SHGs are economic organization. Small funds are raised for day today needs. The saving groups when transformed to earning groups not only increase the productivity of women but the credibility also.
2. Doors are wide open to women to understand and gain knowledge about Banking, Gram Panchayats, Zilla Parishad, Law and Judiciary etc.
3. As economical solutions are available, the family structure is maintained.
4. SHG is a good way to stop the exploitation of consumers.
5. Broadening of view is a major gain. The ascending order of family, group, village, Tahsil, Zilla, Zone, State, Nation, World, makes the vision global.
6. Development of self-confidence is achieved.
7. A common platform is available for a dialogue and sharing of views.

ESSENTIAL CHARACTERISTICS OF SHGS

The following are the essentials for Self Help Groups. They are

- A group of people with small mean
- Maximum number of people are limited to 10-20
- Members of the groups should come together voluntarily. Groups are promoted by NGO and banks some times
- This group may be registered or unregistered
- Members of the group should contribute a part of their earnings on daily basis to a common fund
- They should conduct regular meetings to decide on terms and conditions regarding loans and savings
- The amounts loaned are small, frequent and for short duration.
- These groups can get money from banks and can use its funds for providing credit to its members

SHG BANK LINKAGE SCHEME MODEL

The SHG-bank Linkage Programme has its origins in a GTZ-sponsored project in Indonesia. Launched in 1992 in India, early results achieved by SHGs promoted by NGOs such as MYRADA, prompted NABARD to offer refinance to banks for collateral free loans to groups, progressively up to four times the level of the group's savings deposits. SHGs thus "linked" became micro-banks able to access funds from the formal banking system. The linkage permitted the reduction of transaction costs of banks through the externalisation of costs of servicing individual loans and also ensuring their repayment through the peer pressure mechanism. The programme encompasses three broad models of linkage:

Model I: Bank - SHG - Members in this model the bank itself promotes and nurtures the self-help groups until they reach maturity. It accounted for 16% of cumulative bank loan provided till the end of March 2002.

Model II: Bank - Facilitating Agency - SHG - Members Here groups are formed and supported by NGOs or government agencies. The dominant model, it accounted for 75% of cumulative loans of banks by March 2002.

Model III: Bank - NGO-MFI - SHG - Members in this model NGOs act as both facilitators and MF intermediaries, and often federate SHGs into apex organisations to facilitate inter-group lending and larger access to funds. Cumulative bank loans through this channel were 9% of total by March 2002. Another model has been piloted recently by NABARD for facilitating the formation of SHGs for bank linkage in areas where there are no NGOs. This involves using the services of committed individual volunteers identified by bank branches.

RECENT TRENDS IN SHGs IN INDIA

NABARD's publication "Status of Microfinance in India during 2013-14" reveals that more than 74 lakh SHGs were having savings deposits with banks to the tune of Rs.9,897 crore as on 31 March 2014. Though the number of savings linked SHGs increased marginally by 1.5 % (1.12 lakh) during 2013-14 over previous year, the savings deposit with banks shot up by 20.4 % (Rs. 1,680 crore) during the same period. It assumes greater importance in view of the fact that approximately 70 % of the savings mobilised from members by SHGs is used for internal lending. As such SHGs have been able to mobilise untapped deposits of about Rs 33,000 crores from their members with monthly collection of small amount ranging from Rs 10 to Rs 100 per member. Further, 13.66 lakh of these SHGs received credit support to the tune of Rs. 24,017 crore from various banks during the year 2013-14. The credit disbursement to SHGs during 2013-14 grew by Rs. 3,432 crore (16%) compared to the previous year. The gross NPA in SHG financing by banks during 2013-14 declined to 6.83% from 7.08% during the previous year. Another offshoot of SHG-BLP, the JLG scheme of financing, targeted at mid-segment clients among the poor, which leverages on social collateral offered by the members, has also recorded an impressive growth during 2013-14 with 2.5 lakh JLGs receiving financial assistance to the tune of Rs. 3,717 crore from various banks. The above figures bear the testament to the fact that the relevance of SHG-BLP in serving the poor has now grown even more than ever before. However, instead of basking in the glorious achievements of SHG-BLP and JLG-BLP, it will be worthwhile to trace the objectives behind launching SHGBLP, how far these has been achieved and improvements that may be required in achieving the non-negotiable task of serving the poor.

REVIEW OF LITERATURE

Banumathy (2005)¹ was explained in her article that RBI gave instruction to banks for initiating action for adopting SHG village programmers as a part of their strategy. The initial role played by SHGs. Promoted NABARD to venture linkage of SHGs with the banks

Joshi² (2007) Micro Finance is will be done through Self Help Groups. Poor people come together in the range of 10-20 for every week or fortnight or monthly meet together for savings and loans. It will help them to survive and strengthen themselves.

Shiralashetti and Hugar³ (2008) was reviews the development of SHGs and their linkage to bank. They concentrated mainly on the progress of SHGs and bank linkage program in India with the reference to Karnataka State especially. In their study they finally conclude that SHG movement is tool to alleviate the poverty in the country.

OBJECTIVES OF THE STUDY

1. To test whether there is any significant difference between number of loans disbursed and amount of loans issued
2. To examine the relationship between the amount of loans disbursed and number of loans issues
3. To offer a suitable suggestion to strengthen the financial assistance of the self-help groups

METHODOLOGY OF THE STUDY

The date collected from the both primary and secondary sources. The secondary data obtained from the journals and websites. The techniques of the regression and paired samples statistics, paired sample correlation and paired sample statistics applied to derive the results.

LIST OF LOANS DISBURSEMENT, LOAN OUTSTANDING AND SAVING ACCOUNTS WITH BANKS FROM 2007-2014

Particulars	2007-08		2008-09		2009-10		2010-11		2011-12		2012-13		2013-2014	
	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
Loans Disbursed	11,05,749	6570	12,27,770	8,849	16,09,586	12,253	15,86,822	14,453	11,96,164	14,547	11,48,000	16,534	12,20,000	20,585
Loan Outstanding	28,94,505	12,366	36,25,941	16,999	42,24,338	22,679	48,51,356	28,038	47,86,763	31,221	43,54,000	36,340	44,51,000	39,375
Savings Accounts with banks	41,60,584	3,512	50,09,794	3,785	61,21,147	5,545	69,53,250	6,198	74,61,946	7,016	79,60,000	6,551	73,18,000	8,217

Output Table 1: Paired Sample Statistics

	Means	N	Std. Deviation	Std. Error Means
Pair 1 Loans Disbursed in terms of Number	1.2992 E6	7	2.08706 E5	78883.28694
Loans Disbursed in terms of Amount	4.1697E6	7	6.93217E5	2.62011 E5

Source: SPSS

This shows the paired samples statistics of the loans distributed in-terms of number as well as an amount. The value of mean for an amount was the 4.169 and the value of means for number was the 1.299.

Output Table 2: Paired Sample Correlations

	N	Correlation	Sig.
Pair 1 Loans Disbursed in terms of Number & Loans Disbursed in-term of Amount	7	0.443	0.319

Source: SPSS

This table discloses the information of paired sample correlations regarding the loans disbursed in-terms of number and amount, there was a moderate rate of relationship between loans disbursed in-terms of number and amount

Output Table 3: Paired Sample Correlations

	Paired Differences					t	df	Sig. (2 Tail)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence interval of the Difference				
				Lower	Upper			
Pair 1: Loans Disbursed in-terms of Number –Loans Disbursed in terms of Amount	-2.87055E6	6.29158E5	2.37799E5	-3.45242E6	-2.28867E6	-12.071	6	0.000

Source: SPSS

Null Hypothesis (H₀): There is no significant difference between the loans disbursed in-terms of number to the loans disbursed in terms of an amount

Alternative Hypothesis (H₁): There is a significant difference between the loans disbursed in-terms of number to the loans disbursed in-terms of number to the loans disbursed in-terms of an amount

Analysis: The value of means was the -2.870 at 95% confidence interval with a lower difference was the -3.4524 and upper difference was the -2.28 at the value of t was the -12.071 at df was 6, with a significance value was the 0.000, hence it can be concluded that the proposed null hypothesis was rejected and alternatives hypothesis was accepted and come to know that there was significant difference between loans disbursed in-terms of number and loans disbursed in terms of an amount.

TABLE 4: VARIABLES ENTERED/ REMOVED^b

Model	Variable Entered	Variables Removed	Method
1	Loans Disbursed in terms of Number ^a	-	Enter

Source: SPSS

a) All requested variable entered

b) Dependent Variable: Loans outstanding in terms of Amount

This table gives the information regarding variables entered as well as removed the loans disbursed in terms of number considered as a independent variable, and the loans outstanding in-terms of amount was considered as a dependent variable.

TABLE 5: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.443 ^a	0.197	0.036	6.80694E5

Source: SPSS

a) Predictors: (Constant), Loans Disbursed in terms of Amount

This table gives the information regarding the correlation coefficient was the 0.443 and Squared of it (0.443) was 0.197 considered as the coefficient of determination and suggests that the 19.7 per cent of variation in loans distributed in terms of amount was explained by the loans distributed in terms of number, hence. It is interested that the number of loans are not major responsible for variation in the loans distributed in terms of amount.

TABLE 6: ANOVA^b

Model	Sum of Square	df	Mean Square	F	Sig
Regression	5.666E11	1	5.666E11	1.223	0.319 ^a
Residual	2.317E12	5	4.633E11		
Total	2.883E12	6			

Source: SPSS

a). Predictors: (Constant), Loans Disbursed in terms of Number

b) Dependent Variable: Loans outstanding in terms of Amount

Null Hypothesis (H₀): There is no significant difference between loans outstanding in terms of number to loans outstanding in terms of an amount.

Alternative Hypothesis (H₁): There is a significant difference between loans outstanding in-terms of number to loans outstanding in terms of an amount.

The value of regression value was much more than the value of residual value at df was 6, with a value of F was the 1.223 and a significance value was the 0.319 and indicates that proposed null hypothesis was rejected and alternative hypothesis was accepted and came to know that there was a significant difference between the loans outstanding in terms of number to the loans outstanding in-terms of an amount.

TABLE 7: CO-EFFICIENTS^a

Model	Unstandardized Coefficient		Standardised Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant) Loans Disbursed in terms of Number	2.257E6	1.749E6	0.443	1.290	0.253
	1.472	1.332		1.106	0.319

Source: SPSS

a. Dependent Variable: Loans outstanding in terms of Amount

This tables describes the coefficient value of the loans disbursed in terms of number indicates that and the beta value was the 0.443 the significance value was the 0.319 indicates a there was a significant difference between the loans disbursed in-terms of number to the loans disbursed in terms of amount.

FINDINGS OF THE STUDY

1. There was a moderate relationship between loans disbursed in terms of number to loans disbursed in-terms of amount
2. It was found that there was a significant difference between loans disbursed in terms of number to the loans disbursed in-terms of an amount
3. 19.7 per cent of variation in loans outstanding amount was explained by the loans outstanding in number and also found that statistically there was a significant difference between each other.

CONCLUSION AND SUGGESTIONS

Finally, it can be concluded that the there was a significant difference between number and amount impulses that the less number of loans have a higher amounts and suggested us that can be increased to more number of loans to have a high beneficiary to avail the opportunities of loans

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