



## INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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## A STUDY ON ROLE OF SHG'S IN DEVELOPMENT OF WOMEN ENTREPRENEUR

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### ABSTRACT

SHG-Bank Linkage Model has emerged in India as a core strategy for the banking system to extend their outreach to the poorest among poor. The financial needs of the SHGs are catered by various financial institutions like commercial banks, co-operative credit societies and regional rural banks (RRB). The program has come a long way from the pilot stage of financing 500 SHGs across the country. Of the total SHGs formed more than 1.6 million have been linked with 35,294 bank branches of 560 banks in 563 districts across 30 States of the Indian Union. Cumulatively, they have so far accessed credit of Rs.6.86 billion. About 24 million poor households have gained access to the formal banking system through the program me. This study focuses on the role of Self help group in developing microfinance activity in general and women entrepreneur in particular.

### KEYWORDS

Economic Growth, small entrepreneur, SHGs, Financing.

### INTRODUCTION

**S**elf – Help Group (SHG) is a small voluntary association of poor people, preferably from the same socioeconomic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members. The savings are kept with a bank. This common fund is in the name of the SHG. Usually, the number of members in one SHG does not exceed twenty.

Self-help group model works in fashion where it will have 15 to 20 members in a group; these members will have affinity to each other and have homogeneous behavior. This group will have financial support from NGOs, Commercial Banks and other financial institutions. In India many state governments and central government are facilitating the growth of SHGs. Self Help Groups play a major role in poverty alleviation in India. NABARD defines SHGs as “small, economically homogeneous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per the group members’ decision”.

A Self- Help Group is a small voluntary association of people from below poverty line, generally from the same socio-economic background. As Indian women do not generally have the same opportunities to migrate for wage work as men due to social obligations, it is particularly important for women to improve employment and income earning opportunities within their living context.

As Indian women do not generally have the same opportunities to migrate for wage work as men due to social obligations, it is particularly important for women to improve employment and income earning opportunities within their living context.

### LITERATURE REVIEW

World Bank reports that societies that discriminate on the basis of gender have greater poverty, slower economic growth, weaker governance, and a lower standard of living. Women are poorer and more disadvantaged than men the UNDP’s Human Development Report, 1995 found that 70% of the 1.3 billion people living on less than \$ 1 a day are women. Studies in Latin America and elsewhere show that men typically contribute 50-68% of their salaries to the collective household fund, whereas women “tend to keep nothing back for themselves.” Because “women contribute decisively to the well-being of their families, investing in women brings about a multiplier effect.

Author Kim Wilson in his article Self Help Groups in India - A Study of Lights and Shades wrote that The Self-Help Group approach "combines access to low-cost financial services with a process of self management and development for the women who are SHG members".

Mr.Morgan jasmie, olsen, wendy, capital & class in their article “Aspiration problems for the Indian rural poor: Research on self-help groups and micro-finance” (Jun.2011) in *Academic journal* examines how micro – finance initiatives and local self help groups are contributing to the growing debt of the poor rural households in India.

Swain, Ranjula Bali, Wallentin, Fan Yang, in their article ‘Does microfinance empower women? Evidence from self –help groups in India .(Sept 2009 )*International journal of applied economics* wrote that microfinance programmes like the SHG Linkage program in India have been increasingly promoted for their positive economic impact and the belief that they empower women. Khavul, Susanna in *Academy of Management perspectives*, (Aug.2010) wrote that microfinance is an emerging phenomenon that opens access to capital for individual previously shut out from financial services.

Rahman, Sayma; Junankar, P.N.; Mallik Girijasankar, *Journal of the Asia Pacific Economy* ,(Aug.2009 ) in their research “Factors influencing women’s empowerment in relation to microcredit borrowers; a case study in Bangladesh “examines that the women empowerment in relation to microcredit program is a prominent issue in the literature of microcredit.

### OBJECTIVES OF SELF HELP GROUPS

- 1 Self-help supplemented with mutual help can be a powerful vehicle for the poor in their socioeconomic development;
- 2 Participative financial services management is more responsive and efficient;
- 3 Poor need not only credit support, but also savings and other services;
- 4 Poor can save and are bankable and SHGs as clients, result in wider outreach, lower transaction cost and much lower risk costs for the banks;
- 5 Creation of a common fund by contributing small savings on a regular basis;
- 6 Flexible democratic system of working;
- 7 Loaning is done mainly on trust with a bare documentation and without any security;
- 8 Amounts loaned are small, frequent and for short duration;
- 9 Defaults are rare mainly due to group pressure; and
- 10 Periodic meetings non-traditional savings

### OPERATIONS OF SELF HELP GROUPS

The typical SHG is a voluntary organization, which focuses on the development of the group members by carrying out the following activities:

1. An SHG meets regularly and addresses the problems of the group members
2. They insist the group members to make small saving in the SHG
3. They mutually agree to contribute to a common fund
4. This fund they use for emergency needs

5. They elect the group leader on rotation basis
6. They take collective decisions relating to the activities
7. They solve their conflicts through mutual discussion
8. They provide loan without any collateral security
9. Some of the SHGs will enhance their activity by insuring their group members
10. SHG group members will impart training with the help of financial institutions like NABARD (National Bank For Agricultural and Rural Development), SFMC (Sid. Foundation for Micro Credit) etc.

**METHODOLOGY**

The study is based on the secondary data which are collected from the website of NABARD. The other information is from books, journals and news papers. The data are analyzed by using statistical tools like growth rate, percentage and common size statements.

**ANALYSIS OF FINANCING OF SMALL ENTREPRENEURS THROUGH SHGS**

**TABLE 1: POSITION OF WOMEN SHGS TO TOTAL NUMBER OF SHGS IN INDIA**

Particular	Year wise position					
	2008			2009		
	Total No of SHGs	Total No of Women SHGs	%of women SHGs	Total No of SHGs	Total No of Women SHGs	%of women SHGs
Savings Linked to SHGs	5009794	3986093	79.57	6121147	4863921	79.46
Loan Disbursed	1227770	1040996	84.79	1609586	137479	85.39
Loan outstanding	3625941	2917259	80.46	4224338	3277355	77.58

**INTERPRETATION**

The above table shows that the participation of women SHGs constitutes almost 80% of the total SHG's in the year 2008 and 2009, and loan disbursement is about 85% in both years positively there is a reduction in loan outstanding.

**TABLE 2: POSITION OF WOMEN SHGS TO TOTAL SHGS IN INDIA IN TERMS OF AMOUNT OF SAVINGS, LOAN DISBURSED AND LOAN OUTSTANDING (Rs. in crores)**

Particular	Year wise position					
	2008			2009		
	Total No of SHGs	Total No of Women SHGs	%of women SHGs	Total No of SHGs	Total No of Women SHGs	%of women SHGs
Savings Linked to SHGs	3785.39	3108.65	82.12	5545.62	4434.03	79.96
Loan Disbursed	8849.26	7474.26	84.76	12253.51	10527.38	85.91
Loan outstanding	16999.91	13335.61	78.45	22679.84	18583.54	81.93

**INTERPRETATION**

The above table shows that the savings linked to SHGs constitutes almost 80% of the total SHG's in the year 2008 and 2009, and loan disbursement is about 85% in both years positively there is a reduction in loan outstanding

**TABLE 3: BANK WISE SAVINGS OF SHGS IN INDIA**

Banks	Year wise Savings					
	2008			2009		
	Total No of SHGs	Amount (Rs.in crores)	Savings per SHGs(Rupees)	No of SFGs	Amount (Rs.in crores)	Savings per SHG(Rupees)
Commercial Banks	2810750 (56.11)	2077.73 (54.89)	7392	3549509 (57.99)	2772.99 (50.00)	7812
Regional Rural Banks	1386838 (27.68)	1166.49 (30.81)	8411	1628588 (26.60)	1989.75 (35.88)	12218
Cooperative Banks	812206 (16.21)	541.17 (14.30)	6663	943050 (15.41)	782.88 (14.12)	8302
Total	5009794 (100.00)	3785.39 (100.00)	7556	6121147 (100.00)	5545.62 (100.00)	9060

**INTERPRETATION**

The above table shows the bank wise savings of SHG's in India in the year 2008 and 2009 about 55% of SHGs savings goes to commercial banks and 31% goes to RRBs and 14% goes to Co-operatives banks and in the year2009 about 50% to commercial bank , 36 to RRBs and 14% to Co-operatives banks it shows that there is reduction in commercial bank and increase in RRB's

**TABLE 4: BANK WISE LOAN DISBURSED TO SHGS IN INDIA**

Banks	Year wise loan disbursed					
	2008			2009		
	Total No of SHGs	Amount (Rs.in crores)	Loan per SHGs(Rupees)	No of SFGs	Amount (Rs.in crores)	Loan per SHG(Rupees)
Commercial Banks	735119 (59.87)	5403.90 (61.07)	73511	1004587 (62.41)	8060.23 (65.78)	80237
Regional Rural Banks	327650 (26.69)	2651.84 (29.97)	80935	405569 (25.20)	3193.49 (26.06)	78741
Cooperative Banks	165001 (13.44)	793.52 (08.96)	48092	199430 (12.39)	999.49 (08.16)	50117
Total	1227770 (100.00)	8849.26 (100.00)	72076	1609586 (100.00)	12253.51 (100.00)	76128

**INTERPRETATION**

The above table shows the bank wise loan disbursement to SHG's in India in the year 2008 and 2009 about 61% of disbursement of commercial bank loan goes to SHGs and 30% goes to RRBs and 9% goes to Co-operatives banks and in the year2009 about 65% to commercial bank , 26 to RRBs and 8% to Co-operatives banks it shows that there is increase in commercial bank and decrease in RRB's

TABLE 5: BANK WISE LOAN OUTSTANDING AGAINST SHGS IN INDIA

Banks	Year wise loan outstanding					
	2008			2009		
	No of SHGs	Amount (Rs.in crores)	per SHGs(Rupees)	No of SFGs	Amount (Rs.in crores)	per SHG(Rupees)
Commercial Banks	2378847 (65.61)	11475.47 (67.50)	48240	2831374 (67.03)	16149.43 (71.21)	57037
Regional Rural Banks	875716 (24.15)	4421.04 (26.00)	50485	977834 (23.15)	5224.42 (23.04)	53428
Cooperative Banks	371378 (10.24)	1103.39 (06.50)	29711	415130 (09.82)	1306.00 (05.75)	31460
Total	3625941 (100.00)	16999.90 (100.00)	46884	4224338 (100.00)	22679.85 (100.00)	53689

Source: www.nabard .org: Figure in parentheses indicate percentages to respective column totals

#### INTERPRETATION

The above table shows the Bank wise Loan outstanding against SHGs in India in the year 2008 and 2009 . Commercial bank has got 67% of loan outstanding and 26% goes to RRBs and 7% goes to Co-operatives banks and in the year 2009 about 71.% to commercial bank , 23%.to RRBs and 6% to Co-operatives banks it shows that there is increase in commercial bank and decrease in RRB's

#### FINDINGS

1. More number of SHGs are formed by women entrepreneurs, they have major share in amount of savings, loan taken and loan outstanding.
2. The loan per SHGs in India from commercial banks is higher than RRBs and Co-op. banks in 2008 and 2009.
3. More than 95 percent of MFIs are financed by commercial banks in India.
4. The recovery performance of loan sanctioned to the SGSY SHGs is low as on 31-03-2009.
5. The NPA in cooperative and regional rural banks was 6.8 percent and 4.2 percent respectively.

#### SUGGESTIONS

1. The members of the SHG should be more active, enthusiastic and dynamic to mobilise their savings by group actions. In this process NGOs should act as a facilitator and motivator.
2. The office bearers managing the group should be given nominal financial benefits, which will enable them to be more involved in the activities of the Group.
3. The bank should advance adequate credit to the SHG according to their needs.
4. Uniformity should be maintained in formation and extension of financial assistance to them by banks in all blocks.
5. The procedure of the banks in sanctioning credit to SHG should be simple and quick.
6. Marketing facilities for the sale of products of SHG may be created.
7. Periodical exhibitions at block-level may be organised where the products of SHG can be displayed.
8. Meetings and Seminars may be organised where the members will get a chance to exchange their views and be able to develop their group strength by interactions.

#### CONCLUSION

The self help group concept enabled many entrepreneurial persons to carry their activities by taking loan from institutional sources of finance on group responsibility. There has been a lot of progress in terms of SHGs linked and financed in India. There is a lot of scope for growth and development of entrepreneurship through SHG.

Mahatma Gandhiji said that "the development of every village is nothing but the development of nation." To bring this well-known fact to reality ,it is essential to finance the poor people who are willing to run entrepreneurial activities .Women in India constitute 48.15 percent of total Indian population, but their participation in entrepreneurial activities in India is hardly 6.3 percent of total women working force." 25 percent of business in China, 40 percent of business in Hungary ,38 percent of business in Poland ,32 percent of business in Mexico, 25 percent of business in Finance and 38 percent of business in USA, 23 percent of private firms in Japan ,33 percent of business in Germany and Europe and 25 percent of self employed sector in UK are established by women."9 The government of India has highlighted the need for entrepreneurship programmes for women in industrial policy.

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