



A STUDY ON INCOME GENERATION POTENTIAL OF WOMEN SELF-HELP GROUP WITH SPECIAL REFERENCE TO TIRUPUR

Dr. Vanaja

*Head of Department, Department of Commerce with Professional Accounting
Dr. N.G.P. Arts and Science College, Coimbatore*

Ms. Pavithra.S

*III B. Com (Professional Accounting), Dr. N.G.P. Arts and Science College
Coimbatore*

ABSTRACT

Self – help group is an informal and voluntary of neighbourhood people with equal status formed for fighting for common causes. Self Help Group is a registered or unregistered group of micro entrepreneurs with a homogenous social and economic background, voluntarily coming together to save small amounts regularly and mutually agreeing to contribute to a common fund to meet their emergency needs on mutual help basis”. A number of public and private sector banks have realised the potential of microfinance as a viable business option and have commenced operations already. It is also interesting to note that SHG is now being recognised as a socially viable unit for implementation of various other programmes, like micro-watersheds. Meeting ends refer to the ability of surviving with the amount available for a particular period, most of an Indian situation-a month. It was an interesting opportunity to prob into the rural women entrepreneurship. The study has further scope of explore into the growth and performance of the self-help group.

KEYWORDS: *Self- Help group, (SHG), Income Generation Potential, performance – For common causes like poverty, illiteracy, violence and deprivation of basic necessities of life.*

INTRODUCTION

Self-Help Group is a small voluntary association of poor people preferably from the same socio-economic back drop. The micro-credit given to them makes them enterprising. A Self-help group usually composed of 10-20 local women. In India, many SHGs are 'linked' to banks for the delivery of micro credit for small. The Self-Help Group being comprised of group of persons get empowerment to solve most of their problems of non- financial marketing, better adoption of technology and training for realizing the human potential for entrepreneurial development.

time to time for the upliftment of poor unemployed women and under unemployed rural and urban poor for over five decades. Yet, eradication of poverty and generation of gainful employment for the poor of our nation remains a distant dream for our planners. The schemes implemented from time to time hardly have made any dent in the enlistment of the poor from the clutches of poverty. In every society, poverty affects preliminary women and children. Hence, programs and schemes are required for the enlistment of the poor, especially rural women. The participation of women in economic activities is often considered important for the economic and social empowerment of women.

STATEMENT OF THE PROBLEM

The Government of India and various state government have introduced many programs from

The study has been confirmed only to the study of income generation potential for women self-help groups in Tirupur. For instant, a comparative



study of women SHGs with that of youth SHGs, a comparative study on marketing strategy adopted by retail sellers and SHGs, the study of income generation potentials of women SHGs in Tamil Nadu State and the like may be the other area.

SCOPE OF THE STUDY

The study is undertaken to assess the role of self-help groups in developing the rural women entrepreneurs and examine their participation in income generating activities and levels of living of the women after joining self - help groups. The current research helps to know the study is attempts to assess the extent of entrepreneurial development achieved by women after becoming members of SHGs.

OBJECTIVES

The following funding are the main objectives of the present study:

1. To study growth trends of women self-help group in Tirupur.
2. To study the income generation potential of women self-help group in Tirupur.
3. To analyse the problems faced by the women in income generating activities in the Tirupur.
4. To analyse the role of various agencies to promote income generation activities of women through self-help group.

RESEARCH METHODOLOGY

Research methodology is the systematic way to solve research problem. It is a science of studying how research is to be carried out. Its aim is to give work plan of research. The study is based on a survey collected with the help of primary and secondary data.

DATA USED: Primary and Secondary data are used

SAMPLE SIZE: The study was conducted with a sample of 120 respondents.

ANALYTICAL TOOLS USED: Simple percentage analysis & Likert scale analysis.

REVIEW OF LITERATURE

Dr Uma Narang (2012), "An Effective approach to women empowerment in India", studied that SHGs have been identified as a way to alleviate poverty and women empowerment. An women empowerment aims at realizing their identities, power potentiality in all spheres of lives. But the real empowerment is possible only when a women has increased access to economic resources, more confidence and self-motivation, more strength, more recognition and say in the family matters and more involvement through participation, Thus self-help group have been showing the way ahead to alleviate the poverty of India along with women empowerment.

P. UmaMaheshwari, (2013), "A Study on social impact of women self help groups in Mettur", The objective of study are to study the social impact of women SHGs, o analyze the change in the social condition SHGs, to measure the impact of the SHGs on the social condition members, and to analyze the attitude of the members of the SHGs towards social impact. Only the primary data has been made used off the purpose of analysis. Primary data have been collected through a field survey.

HISTORY AND PROFILE OF THE STUDY

The Programme is implemented in partnership with NGOs and Community based organizations which are affiliated with TNCDW (Tamil Nadu Corporation for Development of Women) after due process. So, far 9,803 SHGs have been formed in the district. The members and office bearers of the SHGs promoted by Mahalir Thittam are provided Systematic training to bring about qualitative changes in their attitude and to promote cohesion and effective functioning of the group.



ANALYSIS

TABLE SHOWING THAT RESPONDENTS ON THE BASIS OF TYPE OF BUSINESS

TYPE OF BUSINESS	RESPONDENTS	PERCENTAGE
Garments production	60	50
Handloom	21	17.50
Mini dairy firm	37	30.83
Other	2	1.67
Total	120	100

INTERPRETATION

It is understood that the above table shows out of total 120 respondents 50% of the respondents are engaged in the field of garment production, 17.50% of the respondents are engaged in the field of handloom, 30.83% of the respondents are engaged in the field of mini dairy firm and 1.67% of the respondents are engaged in the field of other.

INFERENCE

It is concluded that majority (30.83%) of the respondents are engaged in the field of Mini dairy firm.

TABLE SHOWING THAT RESPONDENTS ON THE BASIS OF LEVEL OF AWARENESS IN SAVINGS

AWARNNESS IN SAVINGS	RESPONDENTS	LIKERT SCALE VALUE	TOTAL VALUE
Agree	40	5	200
Strongly Agree	9	4	36
Neutral	50	3	150
Disagree	20	2	40
Strongly Disagree	1	1	1
Total	120		427

INTERPRETATION

LIKERT = $\frac{\sum(fx)}{\text{Total number of respondents}}$
 $= \frac{427}{120}$
 $= 3.5$

INFERENCE

Likert scale analysis 3.5 so the respondents is Neutral.

FINDINGS FROM PERCENTAGE ANALYSIS

- The survey revealed that most (50.83%) of the respondents are in the age group between 30-40 years.
- It is found that most (60.83%) of the respondents are from Nuclear family.
- It is resulted that majority (92.50%) of the respondents are working up to 2-4 hours.
- It is concluded that majority (50.83%) of the respondents are from rural area.
- It is resulted that majority (57.50%) of the respondents are degree & above.
- The survey resulted that majority (49.17%) of the respondents are Unmarried.

- The survey revealed that most (59.17%) of the respondents are self employers.
- It is resulted that majority (80%) of the respondents are in the 20-30 group members.
- It is concluded that majority (60%) of the respondents are between 1-2 years.
- It is concluded that majority (75.83%) of the respondents are agreed that activities are under taken by All the members.
- The survey revealed that majority (61.67%) of the respondents that Relatives motivated to join SHG
- The research found that majority (75%) of the respondents for the purpose of joining in SHG is to get loan.
- The research found that majority (65%) of the respondents are earning Rs.5000-10000 before joining SHG.
- The research found that majority (84.17%) of the respondents is earning Rs. 30000–35000 after joining SHG.
- The research found that majority (83.33%) of the respondents has payment of loan under monthly basis.



- It is concluded that majority (41.67%) of the respondents are utilized the loan amount for the purpose of other.
- It is concluded that majority (66.67%) of the respondents are faced family responsibilities before joining in SHG.
- It is concluded that majority (78.33%) of the respondents are financially faced by the members is Repayment of loan
- It is concluded that majority (42.50%) of the respondents are Decision making is the skill have been earned.
- It is concluded that majority (%) of the respondents are Production is difficulty faced in income generating activity.
- It is concluded that majority (50%) of the respondents are engaged in the field of Garment production.

FINDINGS FFROM LIKERT SCALE ANALYSIS

- Likert scale value is 3.5 which is greater than 3, so the respondents are neutral.
- Likert scale value is 3.2 which is greater than 2, so the respondents are disagree.
- Likert scale value is 2.9 which is greater than 2, so the respondents are disagree.

SUGGESTIONS

Based on findings the following suggestion are made to the study on Self-Help group with special reference to Tirupur:

- The study suggested that it is necessary to educate rural women to upgrade and improve their skills, provide opportunity for them to express their potential abilities for addressing social, economic and technical problems of members.
- Many of the women entrepreneurs faced the problems of adequate loan amount. Loan amount should be increased to the extent that they can take up an income generating activity.
- The survey observed that motivational factors to join SHGs are very low. Hence, it is suggested that Government and Non-Government organization should conduct various programs to create awareness about the SHGs and provide counselling to the members to become successful entrepreneurs.
- Only half of the respondents have received training and orientation for capacity building. It is suggested that training on innovative economic activities by using the resources should be given to the SHGs members. Participation in training programs should be taken by all the members in SHGs.

- The research found that most of the women are unaware about the business, hence necessary steps should be taken by the SHGs to provide knowledge about production sales and brandings.

CONCLUSION

The study conclude that participation of women in income generating activities are increased with the help of SHGs and the performance of SHGs in this district was good. The great percentage of women were impacted positivity by members of SHGs. Women's participation in SHGs enable them to discover inner strength, gain self -confidence, social, economical, psychological and capacity building. Over the past few decades the women has been braking traditional role of mother or a house wife. It is clear from the study that women entrepreneurs of SHGs has good workforce, under the dynamic settings business, if women entrepreneurs are given proper guidance and training to enhance the profitability of the enterprises the future will be bright and prosperous.

REFERENCE

1. K. Poornima – “Women Entrepreneurship & Empowerment through Self Help Groups in Tumkur District”, *New Horizon International Journal of current Engineering and Technology*, Sep 2013, pg no:79-83.
2. Dr R. V. Tehra – “An Empirical Case Study of Women Self Help Group Functioning in Nanded City”, Oct-2014, Vol. 3. Pg. no. 53-61.
3. M. Saravanan, “The Impact of Self - Help Group on the socio-economic development of rural household women in Tamil Nadu, *International journal of Research*, Vol.4 No.7:SE: July, 2016, pp 22-31
4. Shweta Singh, Guido Ruivenkamp and Joost Jongerden – “A State of the art of self-help groups in India, critical technology construction, research group of social sciences department, *Journal of Human Ecology*, Nov-2011, Vol. 36(2), pg. no. 91-102.