

International Journal of Advance Research in Computer Science and Management Studies

Research Article / Survey Paper / Case Study

Available online at: www.ijarcsms.com

A Monthly Double-Blind Peer Reviewed, Refereed, Open Access, International Journal - Included in
the International Serial Directories

Critical Analysis of Women Self Help Groups functioning in Parbhani

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DOI: <https://doi.org/10.61161/ijarcsms.v12i12.1>

I. INTRODUCTION

A **self-help group (SHG)** is a voluntarily formed financial intermediary committee usually composed of 10–20 local women or men. A mixed group is generally not preferred. Most self-help groups are women dominated. The SHGs are located in India, though SHGs can be found in other countries, especially in South Asia and Southeast Asia. Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit. Nowadays many NBFCs are also actively funding these Women self-help groups.

This research paper is an empirical case study which focuses on the functioning and impact of Women Self Help Group. Primary data for the present study was collected through personal interview & by administering structured questionnaires. A sample consisting of 100 SHG members were interviewed in Selu Taluka of Parbhani District in Maharashtra.

Self Help Group is a homogeneous group of micro entrepreneurs with affinity among themselves, voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund of the group from which small loans are given to the members for meeting their productive and emergent credit needs at such rate of interest, period of loan and other terms as the group may decide.

Self help groups are increasing rapidly in our country. Especially in rural India it works very well and shows good effect on the economy and society. With the help of SHG's lot of poor women become self employed with the available local resources and their skills and knowledge they started their own business. Now a day's SHGs play pivotal role in the rural economy. SHG signifies not only empowering women but also in respect of investment, production and marketing effort of women. This is one of the most effective ways to promote the micro-finance in the society & seen as an important tool for the empowering of women.

II. OBJECTIVES OF SHGS

- To meet the credit needs of the poor by combining flexibility, sensitivity and responsiveness of the informal credit system with the strength of technical and administrative capabilities and financial resources of the formal credit institutions.
- To build mutual trust and confidence between the bankers and the rural poor.

- To encourage banking activity both on thrift as well as credit side in a segment of the population that the formal financial institutions usually find difficult to cover.

III. OBJECTIVES IF THE STUDY

- To find out the basic need for the Foundation of SHGs
- To find out the impact of SHG on society
- To find out the income group of women SHG members
- To find out the effectiveness of women SHG groups

IV. RESEARCH METHODOLOGY

The following methodology has been used for this study:

The Research Design for this case study is Descriptive Research method. Sampling adopted for this research was purposive sampling method. All the Women respondents were interviewed with the help of structured questionnaire which included both close as well as open ended questions. The approved questionnaire was executed & responses were taken. Any difficulties felt in understanding of the question were cleared. The finding was classified, tabulated and analyzed. Sample size: The total 100 number of women SHG members were selected as sample size which comes to around 3 % of the total population.

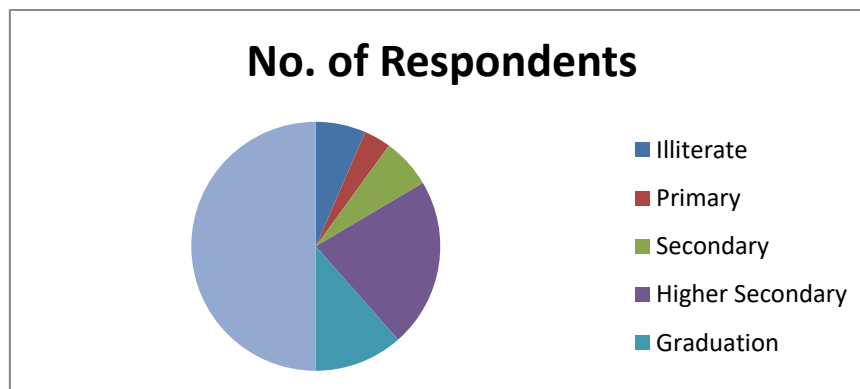
V. ANALYSIS AND INTERPRETATIONS

Education Status of SHG Members

Sr. No.	Education Status	No. of Respondents
1	Illiterate	13
2	Primary	7
3	Secondary	13
4	Higher Secondary	44
5	Graduation	23
6	Post Graduation	0
	Total	100

Source: Field Work Data

Above table shows the education status of the respondents. From the collected respondents 13% respondents are illiterate, 7% have got education up to primary level, 13% are have education up to secondary level, 44% have education up to higher secondary level and 23% respondents are graduate but no one is there post graduate.

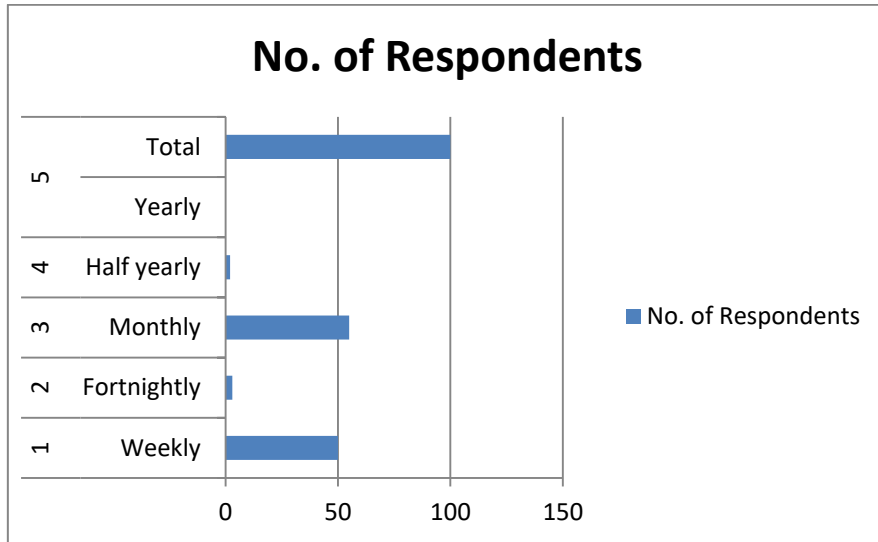


Frequency of the Meeting

Sr. No.	Frequency of Meeting	No. of Respondents
1	Weekly	50
2	Fortnightly	03
3	Monthly	55

4	Half yearly	2
5	Yearly	0
	Total	100

Above table shows the frequency of meeting of their SHG group. From the collected respondents 50% respondents opined that their SHG meeting has conducted weekly, 3% opined that it is conducted fortnightly, 55% opined that it is monthly, 2% opined that it is half yearly and only 0% respondents says that it is yearly.

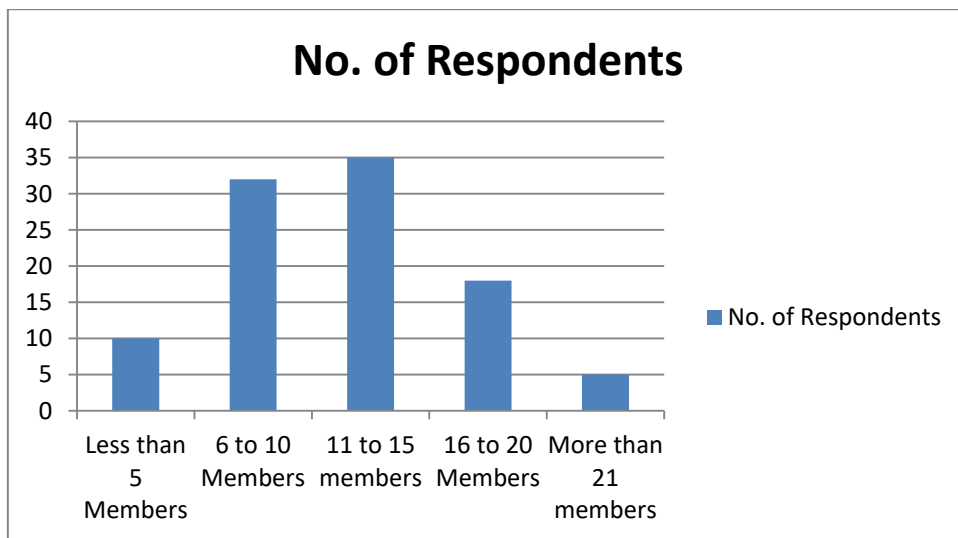


Members working in SHG

Sr. No.	Members of SHG	No. of Respondents
1	Less than 5 Members	10
2	6 to 10 Members	32
3	11 to 15 members	35
4	16 to 20 Members	18
5	More than 21 members	05
	Total	100

Source: Field Work Data

From the collected respondents 10% SHG group have below than 5 members, another 32% groups are have members up to 6 to 10 members, 35% groups are have 11 to 15 members, 18% groups have members between 16 to 20 members and 05% groups are have more than 21 members.

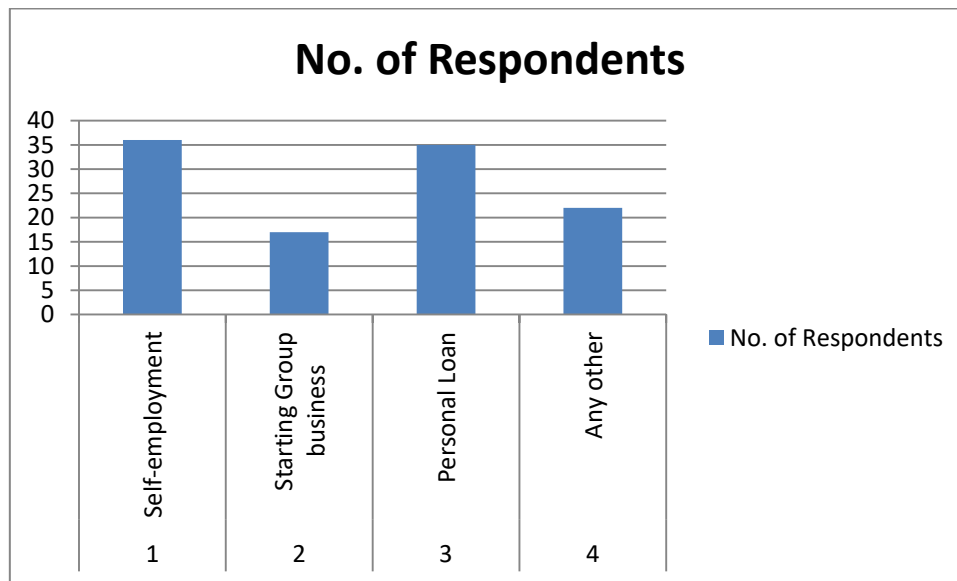


Basic purpose of SHG

Sr. No.	Purpose of SHG	No. of Respondents
1	Self-employment	36
2	Starting Group business	17
3	Personal Loan	35
4	Any other	22
	Total	100

Source: Field Work Data

Above table shows the purpose of the SHG group. From the collected respondents 36% groups have basic purpose is self-employment, 17% respondents purpose is starting group business, 35% are have personal work purpose and 22% respondents opined the purpose is any other which they have not disclosed.

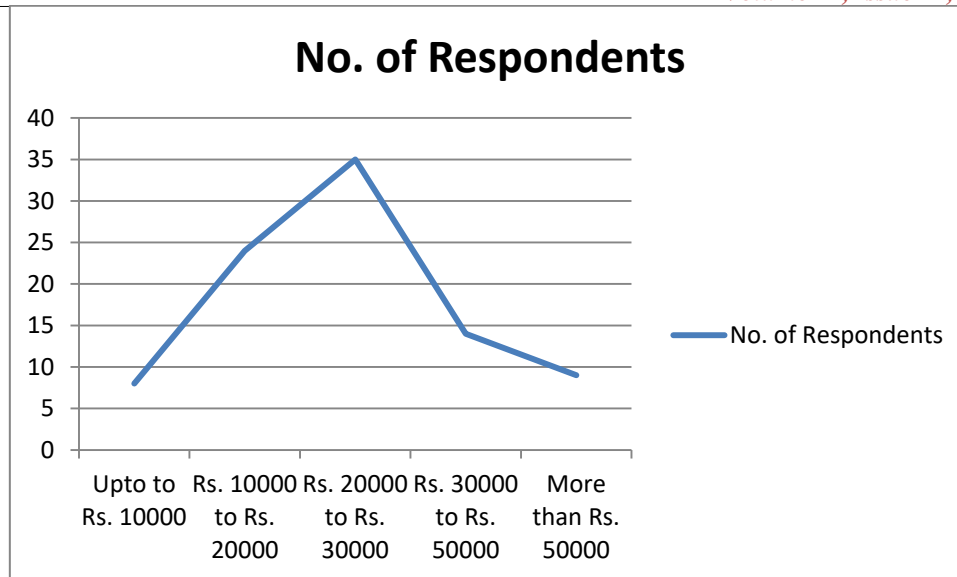


Average of amount of loan borrowed by the SHG members

Sr. No.	Loan borrowed	No. of Respondents
1	Upto to Rs. 10000	8
2	Rs. 10000 to Rs. 20000	24
3	Rs. 20000 to Rs. 30000	35
4	Rs. 30000 to Rs. 50000	14
5	More than Rs. 50000	09
	Total	100

Source: Field Work Data

Above table it is shown average amount of loan borrowed by SHG members. From the collected respondents 8% says that it is below than Rs. 10,000, 24% says that it is between Rs. 10000 to Rs. 20000, 35% respondents says that loan amount is between Rs. 20000 to Rs. 30000, 14% opined that it is between Rs. 30000 to Rs. 50000 and 09% respondents it is said that loan amount borrowed more than Rs. 50000.



Started any small scale business in your SHG

Sr. No.	SSI Unit	No. of Respondents
1	Yes	65
2	No	35
	Total	100

Source: Field Work Data

Above table it is shown that how many SHG group has started SSI unit. From the collected respondents 65% SHG group opined that they have started SSI unit and 35% groups didn't started any SSI unit.

For the Enhancement of Existing Business

Sr. No.	Enhancement of Existing Business	No. of Respondents
1	Yes	40
2	No	60
	Total	100

Above table shows that 40% SHG groups have enhanced their Existing Business and 60% didn't have enhanced their Existing Business.

VI. FINDINGS OF THE STUDY

Following are the findings has been drawn from the study

1. It is found that many SHG group members are from the Lower to Middle income group. Hence we can say that the SHGs are very beneficial for the Socio-Economic Development of BPL families as well as low income families.
2. It is found that majority groups have 10 to 20 members. Women are not preferring more than 20 Members groups.
3. It is found that majority of group member have taken loan for the starting of Own Business and Personal Loan
4. It is found that all SHG members are having saving account in the banks.
5. It is found that many members drawn more than 20000 Rs as a loan from the group.
6. All the groups are registered and getting finance from NBFCs

7. SHG have proven as a new way of managing Financial needs of Women in this Taluka

VII. SUGGESTIONS OF THE STUDY

Following are the suggestion has been drawn from the study. SHG group should have a mix of members from the high income group & members from Low income families. SHG groups should concentrate to increase its members. SHG group should increase some capital amount from Government Sources, Banks and NBFCs etc. Government should give some training to the members for smooth working. Minimize the installment amount to attract low income group members also. Every SHG group should start some social activity.

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How to cite this article?

Tehra, Dr. R. V. (2024). Critical Analysis of Women Self Help Groups functioning in Parbhani. *INTERNATIONAL JOURNAL OF ADVANCE RESEARCH IN COMPUTER SCIENCE AND MANAGEMENT STUDIES*, 12(12), 1–6.

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