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## Impact of micro finance in empowerment of self help groups' women in SPSR Nellore District

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### Abstract

Micro finance scheme has been presented by the focal government at first with the perspective to advance the pay wellsprings of the village individuals by giving money related backing to the weaker segment especially in provincial parts of the nation. Further it was reached out to bolster the SHGs in all parts of the nation for the strengthening of the Women and to enhance the salary level of the individual family. In a portion of the SHGs the monetary backing gave by the bank through Micro finance is not used for the profitable reason where as it is utilized by the female individuals for the local costs of the family. On the due date the repayable sum is gathered by in-control part from every one of the individuals and reimbursed to the bank on the due date. In a portion of the SHGs the assets are abused by the coordinators and made tad bit delay in reimburse the portion add up to the bank. It is accounted for that there is a piece of political inclusion in authorizing the credit to SHGs. The individuals in all SHGs face comparative issues in benefiting Micro finance. In a large portion of the SHGs the individuals don't have the foggiest idea about that how to showcase their items. Because of this reason numerous individuals do falter to begin the creation exercises in the SHGs. In genuine sense the greater part of the individuals attempt to participate in their village itself without expanding the business. There are humpty quantities of chance to all SHGs to build up their business yet they are at starting level in all parts of their operations. There are numerous Women business people who are extremely ability in the operations of their business and they are exceptionally mainstream for their organization. Be that as it may, in the study range the SHGs individuals are enduring parcel to run their family despite the fact that they have a lot of chance in SPSR Nellore district.

**Keywords:** Finance, SHG, Products, entrepreneurs, amount

### Introduction

In past days in a large portion of the family male individuals were implied for acquiring pay to the family whereas the female individuals cared for the house works. In the greater part of the family it was taken after. After some time it was felt that if the female individuals are included in some works other than the family issues it would be the backing reached out by them to their companion and relatives. So in some family the female individuals were permitted to work in a few commercial enterprises and agribusiness. The vast majority of the Women individuals upheld to the relatives the work or occupation required by the male individuals from the family.

Being India a nation having more than 65 percent of its populace are living in rustic districts. They depend just on agribusiness and united commercial enterprises of farming. Because of the disappointment of precipitation and issues of bugs furthermore the storm these days the agriculturist couldn't gain even the sum acquired by them to develop the produces. Yet, the need of the family is continuing expanding step by step. Further the costs of the residential utilities are additionally expanding like anything. It is extremely hard to run the family with single acquiring. So it is essential for both the male and female individuals in the family to convey wage to meet their prerequisites.

In urban districts there is more number of commercial ventures which give business chances to both of the sex. Be that as it may, if consider the position of the village women, they don't have much mindfulness on modern work. Further they have just restricted proficiency information, which cleared them to connect with just in farming work which encourage made them powerless in their money related position as there is just constrained extension for money in the horticulture work. Consequently a large portion of the family in the provincial parts of the nation drove an exceptionally poor life which compounds the more youthful era

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especially in Education. To minimize the unemployment issues in the country territories and to create the pay to the family in the provincial parts, the focal government acquainted Micro Finance with urge the rustic open to produce pay to their family by method for doing little business or required in some independent work exercises. As a part of the improvement of Women in the provincial territories self-improvement gatherings were set up in the year 1993-94 in Uttar Pradesh. Yet, the advancement of SHGs initiated in 1990s. Miniaturized scale account assumes indispensable part in the strengthening of Women especially in the village zones by giving budgetary help through self-improvement gatherings in the neighborhoods 1990. Andhra Pradesh government stresses more on the advancement of Women through self-improvement gatherings. The banks are provided guidance to give more volume credit to the self-improvement gatherings. More number of self-improvement gatherings was built up in all villages. NGOs and government make mindfulness among all Women in the rustic territories to frame self gathering notwithstanding for every line and road in all villages of Andhra Pradesh. We happened to see number of SHGs is being set up and working great.

The self-improvement gathering individuals are included in different exercises like running a bottle, fabricating pickles and painstaking work and material things, and so forth. The nearby banks are receiving the specific villages for giving advance to self-improvement gatherings. In spite of the fact that the Micro fund stretches out greatest backing to the advancement of Women furthermore the self-improvement gatherings, the individuals in self-improvement gatherings have distinctive perspectives about smaller scale back and confront numerous issues in getting the credit and the reimbursement of the advance. In numerous events the individuals in self-improvement gatherings are constrained by relatives not to include in SHGs exercises as a result of different reasons. In a portion of the SHGs the wage level of the individuals is low when contrasted and the wage from different SHGs.

SPSR Nellore being one of the created areas in Andhra Pradesh guarantees extensive advancement and salary to the Women in different occupations and business held by them. Nellore piece comprises of more number of villages where the greater part of the relying upon horticultural pay. Because of the adjustments in atmosphere and the normal atmosphere they couldn't bring sufficient pay to the family. Consequently the female individuals from the family have ended up individuals in different SHGs and occupied with different exercises identified with SHGs. It is accounted for that the bank representatives now and again don't co-work the individuals from SHGs They too likewise confront the comparable issues in the SHGs when they approach for small scale fund.

## 2. Review of Literature

A brief review of past literature relating to the strengthening of Women is exhibited in this Chapter. In twentieth century, the terms 'Women strengthening', 'Women is welfare' and 'sexual orientation equity' have come into lime light in the financial and political advancement examination of both created and creating countries. The twentieth century's advancement towards uniformity paying little mind to sex, race, religion, ethnicity or age was impelled by social developments. A standout amongst the most critical angles

has been the development for Women' rights. The issue of strengthening of Women turned out to be more huge as Women constitute half of the populace and lamentably they been segregated a ton.

World Bank (1978) in its study found that volume of migration of women has been increasing more rapidly than that of males of the last several decades. It is also observed that employment among women from the lower middle class and poor socio-economic groups is more common than it is among the elite. The women labourers engaged in the unorganized segment suffer from disabilities and exploitation of much higher magnitude than those employed in organized sector.

Manimekhalai and Rajendran (1993) in their study found that the DWCRA was helping and promoting self-employment among the rural women who are below the poverty line. It helped them in organizing the beneficiaries in group activities and promotes economic and social self-reliance.

Sivasankaraiah and Ramappa (1993) in their study concluded that the marketing of product made by the members of the DWCRA group is very important. The interest of women in the programme can be sustained only when a proper market is arranged for their products.

Rajakutti and Prita Sarkar (1994) in their study opined that orientation of panchayat members and bankers towards the philosophy of DWCRA and than imaginative and committed role of NGO would be a contributing factor for the success of DWCRA programme.

Hemalatha Prasad (1995) in his study identified certain common factors, for success of self-help groups, like homogeneity of the group in terms of caste occupation and locality made the group more cohesive, assured and regular income from the scheme. Effective and dynamic leadership, awareness about the repayment procedures and consequences of the non-repayment influenced their repayment behaviour the study identified that systematic planning for skill training, raw material supply, quality control and marketing support from officials were the key factors for the effective management of the programme, thus.

Usha Narayana (1996) confirms that the main position of 73rd Constitutional Amendment involves the participation of women as voters, women as members of political parties and women as candidates. Women elected members of panchayat Raj institutions. She has stressed that the provisions of resignation are a guarantee for their empowerment.

Swetha Misra (1997) examined the participation of women. Political participation of women was severely limited due to various traditional factors such as caste and religion. Feudal attitudes have brought rural women to the forefront of village politics. This research study was conducted in the states of Karnataka, Maharashtra, Orissa, West Bengal, Haryana, Punjab and Madhya Pradesh. She concludes that, women are getting more opportunities to play a vital role at all levels, including village level politics and that women have to utilize these opportunities to change the decision making process.

## 3. Research Methodology

### 3.1. Purpose

The purpose of the micro finance is to provide financial support to monetary backing to the weaker segment that drives their typical life underneath BPL. Smaller scale

account is given to all unemployed to have independent work. Be that as it may, the bank administrators give advance to the candidates without considering the reimbursing limit of the borrowers. It is accounted for that lone in SHGs the bank directors don't confront the accumulation of exceptional and unpaid debts from the borrowers. The SHGs are given with satisfactory credit to the improvement of the SHGs in all conceivable ways. The individuals from the self-improvement gatherings are given backing and exhortation notwithstanding to market their items.

Till in numerous villages the numbers SHGs shaped is not adequate when we consider the quantity of SHGs and the total women population in the village.

**3.2 Objectives**

The primary goal of the proposed framework is as per the following,

1. To assess the part of small scale fund in the strengthening of Women.
2. To gauge the level of fulfillment of the individuals in SHGs in regards to the backing stretched out by the legislature and banks through Micro account.
3. To know the strategies for profiting small scale back and make attention to the individuals from SHGs about miniaturized scale money and its uses for the improvement of Women.
4. To investigate the issues confronted by the individuals in profiting money related backing through small scale fund.

**3.3 Sampling Unit and Size**

The population chose for the study is SPSR Nellore the respondents were chosen from SHGs bunch working in the study zone. For this reason an all-around organized survey was utilized and information were gathered methodically. The information hence gathered was appropriately composed and reasonable even structures were made. Multi stage examining system was utilized to choose the respondents from the study zone.

**3.4 Data Sources**

The data collection process can be classified into following types and it can be described below.

**3.4.1 Primary Data Collection**

In order to fulfill the objectives set, a specimen study was completed with the assistance of a very much confined survey. The survey was set up with the direction of the specialists in the significant field. Essential remedies will be made in the survey to finish the examination work effectively. A pilot will likewise be led to check the survey is helpful for the effective finishing of the venture. The respondents for the study were chosen on the premise of

differing foundation, taking into account their age, sexual orientation, abode, instructive capability, month to month wage et cetera, from the study zone of SPSR Nellore. The survey was given to the respondents to give the required information as and when the specialist clarified every last question to the respondents.

A foremost element was that all the hundred seventy (170) respondents filled the survey with much energy. This was because of the high inclusion the individuals from the SHGs demonstrated towards smaller scale money and the scientist's great affinity with them.

**3.4.2. Secondary Data**

The essential information was supplemented by a spate of auxiliary wellspring of information. The optional information relating to the study was acquired from the diaries, magazines and the articles in the related themes distributed in the refereed diaries furthermore from the library assets and net sources. Various course readings were likewise perused to increase correlated writing on the customers' inclinations towards shopping centers.

**3.5. Methodology of Proposed Work**

Given the presence of differences in way of life, status in the general public between the laborers, individuals in the SHGs and Women in the SPSR Nellore district and the same of others in the general public in SPSR Nellore locale, a proper exact examination may go far in clarifying the nearness of such inconsistencies among the tenant Women and skimming populaces of the study range in SPSR Nellore District. Thus we feel that it is important to discover the fulfillment of the Women in the SHGs bunches in the study territory. To clarify the wonder of neediness, unemployment, imbalance in pay and separation in Indian setting, it is exceptionally vital to lead a profundity study with individual to part of smaller scale money in strengthening of SHGs Women.

**4. Results & Discussions**

The information will be gathered from the individuals from the Self Help Groups in SPSR Nellore locale. So the discoveries of the study may not be considered for different districts.

We can expect full co-operation from the respondents at the season of survey or meeting plan. So the discoveries might be founded on the data given by the respondents. There might be probability for bios in the data gave by the respondents.

The study will be led just with female individuals from the Self Help Groups in SPSR Nellore area of Coimbatore Hence the aftereffect of the study may not be considered for SHGs bunches shaped by men in SPSR Nellore district.

**i). AGE**

**Table 3.1:** Age & Satisfaction Regarding the Facilities in the Bank

Age	Satisfaction Level						Total	
	Highly Satisfied		Satisfied		Dissatisfied			
	Respondents	Percentage	Respondents	Percentage	Respondents	Percentage	Respondents	Percentage
18-25	36	25.9	20	11.8	84	21.4	140	20
26-35	55	39.6	39	23.1	136	34.7	230	32.9
36-45	45	32.3	59	34.9	131	33.4	235	33.6
Above 45	3	2.2	51	30.2	41	10.5	95	13.6
Total	139	100	169	100	392	100	700	100

Respondent age is considered as the essential element in fulfillment with respect to the offices gave by the bank. The respondent age is grouped into four classification specifically youthful, center, upper center and seniority. The youthful respondents are those whose age is between 18-25 years, the middle age respondents are those whose age is between 26 to 35 years and the upper moderately aged respondents are the individuals who had a place with the age gathering of 36 to 45 years, the persons are viewed as old matured on the off chance that they are in the classification of above 45 years. Test involves 140 (20%) youthful respondents, 230 (32.90%) moderately aged respondents, 235 (33.6%) are upper moderately aged respondents and 95 (13.60%) are had a place with old matured respondents. among the 20% of young respondents, 25.9% are highly satisfied, 11.8% are satisfied and 21.4% are dissatisfied. among the 32.9% of middle aged respondents, 39.6% are highly satisfied, 23.1% are satisfied and 34.7% are dissatisfied. among the 33.6% of upper middle aged respondents, 32.3% are highly satisfied, 34.91% are satisfied and 33.4% are dissatisfied. among the 13.6% of old aged respondents, 2.2% are highly satisfied, 30.2% are satisfied and 10.5% are dissatisfied.

**Table 3.2:** Age & Satisfaction Regarding the Facilities in the Bank

Age	N	Percentage	Average	Range		S.D
				Min	Max	
18-25	140	20	28	7	48	6.23
26-35	230	32.9	46	19	103	11.95
36-45	235	33.6	47	18	59	9.66
Above 46	95	13.6	19	0	51	8.21

The above table clearly takes note of that the reaction in regards to the fulfillment about the offices in the bank among the moderately aged respondents extended somewhere around 19 and 103 with a normal of 46. It is trailed by youthful respondents which extended somewhere around 7 and 48 with a normal of 28 and thirdly the upper middle age respondents went somewhere around 18 and 59 with a normal of 47. On the other hand the old matured respondents have communicated the reaction in regards to the buy choice ran somewhere around 0 and 51 with a normal of 19. In this way it is clear from the above table uncovers that the moderately aged respondents saw more

**Table 3.4:** Educational Qualification and Satisfaction Regarding the Facilities in the Bank

Educational Qualification	N	%	Average	Range		S.D
				Min	Max	
Up to 8th std	140	20	28	13	69	Up to 8th std
Up to 10th std	233	33.3	46.6	2	81	Up to 10th std
Up to 12th std	233	33.3	46.6	24	70	Up to 12th std
Degree	47	6.7	9.4	0	25	Degree

The above table spotlight that the reaction the fulfillment about the offices in the bank among the respondents contemplated up to tenth standard and twelfth standard ran somewhere around 2 and 81 with a normal of 46.6 and somewhere around 24 and 70 with a normal of 46.6 individually It is trailed by respondents concentrated on up to eighth standard which went somewhere around 13 and 69 with a normal of 28 and thirdly the respondents who

reaction on with respect to the fulfillment about the offices in the bank.

The above table highlights that the rate of high reaction in regards to the fulfillment about the offices in the bank was opined by the respondents of moderately aged classification as the most astounding (34.7) and the same was least (10.5) by the old matured respondents. The rate of medium level reaction on in regards to the fulfillment about the offices in the bank was opined as the most elevated (34.9) by the upper moderately aged respondents and the least (11.8) by the youthful respondents. Then again the rate of low level reaction with respect to the fulfillment about the offices in the bank was opined as the most noteworthy (39.6) by the moderately aged respondents and the same was the least (2.2) among the old matured respondents.

**Table 3.3:** Association between Age and Satisfaction Regarding the Facilities in the Bank

Factor	Calculated value $\chi^2$	Table value	DF	Remarks
Age	66.312	12.592	6	Significant

It is evident from the above table that the figured chi-square esteem is more than the table quality and the outcome is noteworthy at 5% level of essentialness. Henceforth the speculation "age of the respondents and the reaction with respect to the fulfillment about the offices in the bank are related holds great.

**II). Educational Qualification & Response**

Educated women can without much of a stretch comprehend the mentalities of the bank and the offices gave in the bank when they go to bank for getting advance or some other purposes, when contrasted and the uneducated. The Education of the individuals in the SHGs is grouped into five classifications. They are up to eighth standard, tenth standard taught, twelfth Std level of training, university level Education and expert and others. The example respondents comprises of 140 (20%) respondents have concentrated on up to eighth standard, 233 (33.3%) respondents examined up to tenth standard, and twelfth standard level separately, 47(6.7%) respondents contemplated up to degree level and other recognition courses individually.

examined up degree and other certificate courses extended somewhere around 0 and 25 with a normal of 9.4 and somewhere around 0 and 27 with a normal of 9.4 separately. With a perspective to discover the level of relationship between the instructive level of the respondents (individuals in SHGs) and the reaction in the in regards to the fulfillment about the offices in the bank a two way table was arranged and outlined as underneath.

**Table 3.5:** Educational Qualification and Satisfaction Regarding the Facilities in the Bank

Highly Satisfied		Satisfied		Dissatisfied		Total	
Respondents	Percentage	Respondents	Percentage	Respondents	Percentage	Respondents	Percentage
35	25.2	23	13.6	82	20.9	140	20
33	23.7	74	43.8	126	32.1	233	33.3
60	43.2	36	21.3	137	34.9	233	33.3
9	6.5	9	5.3	29	7.4	47	6.7
2	1.4	27	16	18	4.6	47	6.7

It is expressed on the above table that the rate of high reaction with respect to the fulfillment about the offices in the bank was opined by the respondents who concentrated on up to twelfth standard as the most astounding (34.9) and the same was least (4.6) by the respondents contemplated other recognition courses. The rate of medium level reaction in regards to the fulfillment about the offices in the bank was opined as the most astounding (43.8) by the respondent who examined up to tenth standard and the least (5.3) by the respondents concentrated on up to degree. Then again the rate of low level reaction in with respect to the fulfillment about the offices in the bank was opined as the most noteworthy (43.2) by the respondents studied up twelfth standard and the same was the least (1.4) among the respondents considered other recognition courses.

To discover the relationship between Education of the respondents and reaction in with respect to the fulfillment about the offices in the bank, a chi square test was utilized and the aftereffect of the test is appeared in the accompanying table.

**Table3.6:** Association between Educational Qualification and Satisfaction Regarding the Facilities in the Bank

Factor	Calculated value $\chi^2$	Table value	D F	Remarks
Educational Qualification	55.486	15.507	8	Significant

It is evident from the above table that the computed chi-square esteem is more than the table quality and the outcome is noteworthy at 5% level of centrality. Thus the theory "Education of the respondents and the reaction with respect to the fulfillment about the offices in the bank are related holds great. From the investigation it is presumed that there is a cozy relationship between the Education of the respondents and their reaction with respect to the fulfillment about the offices in the bank.

The discoveries are essentially characterized into two noteworthy areas. The main segment highlights the discoveries on the mentalities and fulfillment of the individuals in Self Help Groups about the offices accessible in the banks for the strengthening of individuals in the Self Help Group and second area highlights the fulfillment of the respondents about their general improvement in the wake of joining the Self Help Group

From the investigation it is realized that the moderately aged respondents saw more reaction on with respect to the fulfillment about the offices accessible in the bank.

From the examination it is obvious that the respondents who concentrated on degree level saw more reaction with respect to the fulfillment about the offices accessible in the bank. It is obviously noticed that the respondents who acquire Rs. Rs.6001-8000 as their month to month pay saw more reaction on with respect to the fulfillment about the offices

in the bank. It is clearly portrayed that the respondents who occupied with work saw more reaction on in regards to the fulfillment about the offices in the bank.

Hence it is plainly comprehended that the respondents who are from semi-urban and provincial territory saw more reaction on with respect to the fulfillment about the offices in the bank. In this manner it is apparent from the examination that the respondents who communicate in Tamil saw more reaction on with respect to the fulfillment about the offices in the bank

The investigation highlights that the respondents wedded saw more reaction on with respect to the fulfillment about the offices in the bank. Therefore it is comprehended that the respondents who are included in cultivating work saw more reaction on with respect to the fulfillment about the offices in the bank.

From the investigation it is presumed that there is a cozy relationship between the age of the respondents and their reaction accordingly with respect to the fulfillment about the offices in the bank. With the examination it is found that there is a cozy relationship between the Education of the respondents and their reaction in regards to the fulfillment about the offices in the bank

From the investigation it is derived that there is a relationship between the month to month wage of the respondents and their reaction in with respect to the fulfillment about the offices in the bank.

From the examination it is clear that there is no relationship between the control of the respondents and their reaction in regards to the fulfillment about the offices in the bank.

From the investigation it is presumed that there is no relationship between the local of the respondents and their reaction with respect to the fulfillment about the offices in the bank.

From the investigation it is reasoned that there is a relationship between the native language of the respondents and their reaction in with respect to the fulfillment about the offices in the bank.

From the examination it is inferred that there is no relationship between the conjugal status of the respondents and their reaction in with respect to the fulfillment about the offices in the bank.

From the examination it is reasoned that there is a relationship between the way of work of the respondents and their reaction in with respect to the fulfillment about the offices in the bank.

**5. Conclusions**

The exact discoveries of the study proposes that micro finance affects the financial status, basic leadership force, information and self-value of Women members of self-improvement gathering linkage program in SPSR Nellore. Though it neglects to incorporate the poorest area and in enhancing resources position of the members, as advances

may be "smaller scale" in their sizes and length between measurements of credits are huge.

In this manner, the study edifies the part of persistent succeeding dosages of microfinance advances and guaranteeing its yield situated usage, for accomplishing the focused on goals of microfinance projects Among the six elements recognized (microfinance related variables, family unit components, resources, conjugal status, individual elements and social elements) through element investigation, microfinance related elements are observed to have more critical and positive impact on Women strengthening.

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