According to Garrett’s ranking results, the foremost reason cited by the respondents is the adequate income earnings. The second rank is given to the peer group pressure. Micro – Credit based on joint liability of the SHG and member brings about remarkable improvement in loan recoveries. Close proximity and familiarity of SHG members motivated them to pay back the loan without default. Improved loan recoveries lead to improved loan recycling and continue access to borrowings. To avail of further loans, is the third reason cited for regular repayment. Fear of legal action also has motivated the respondents to repay the loans. Self ethics is the last reason cited by the respondents.

5.33 SUMMARY

Human being is considered as resources. Organization consists of human beings. The performance of SHGs depends on the performance of organization. In the district the organization is performing well. They are guided properly by the NGOs at right time. Members meet regularly once in a week and discuss the matters which make the leaders and members to be more participative. The involvement of leaders in the group activities is very positive. Training provided to the leaders and members has brought confidence in them.

CHAPTER VI

FINDINGS, CONCLUSIONS AND SUGGESTIONS

6.1 INTRODUCTION

A silent revolution named Self Help Group movement has brought light in life of millions of women and their families. This group based model is widely helpful in rural development, poverty alleviation and empowerment of women. It has brought out the spirit of
participation, decision making, entrepreneurial qualities, untapped the hidden talents, gave value and confidence to the women folks. One among the districts which has witnessed the mushroom growth and enjoying the benefits of the movement is Thanjavur District. The proportion of women entrepreneur has witnessed the growth in the study area.

The impact due to the successful performance of women self help groups in the district is enlightened through this study. The problems faced, the discipline followed, knowledge enrichment, training obtained and the development witnessed are dealt in the study. The overall performance of self help groups in the study area was analyzed by covering the aspects like marketing performance, financial performance and organizational performance.

This chapter presents the findings, conclusions and suggestions to SHG groups, NGOs and also provides directions for further study.

6.2 PURPOSE OF THE STUDY

In Thanjavur District the emergence of this socio economic movement of SHGs and its performance has uplifted the socio and economic status of the poor women and brought them out from the clutches of financial bondage which enabled to conduct the study. Many research studies have been undertaken in SHGs in various districts and not much research was undertaken in Thanjavur district. Encouraged and inspired by the successful performance of various SHGs in Thanjavur district the present study is carried out to enlighten the performance of women SHGs in Thanjavur District.
6.3 METHODOLOGY

In this study both primary and secondary data were used. Representatives, animators and members from the selected sample groups were the respondents for the study. Interview schedule was prepared to collect primary source of information. Secondary data were collected from balance sheets of the sample respondent units of SHGs, publications by NGOs, official records of the office of the Mahalir Thittam and NABARD, training material published by MYRADA, Bangalore, training manuals of different NGOs of India and Foreign nations, EDI (Entrepreneur Development Institute of India) publications.

Simple Random Sampling method was adopted for selecting 200 sample units. Percentage analysis, mean score analysis, compound growth rate, regression co-efficient, analysis of variance using F test, T test, Garrett ranking analysis, chi – square test, kruskal wall’s test were used in the study in appropriate areas.

6.4 SUMMARY OF FINDINGS

The findings made are presented in the subsequent paragraphs under different headings.

6.4.1 Marketing performance of SHGs

Marketing performance of SHGs is confined to Thanjavur District. The ‘Nature of business undertaken’ in the district is broadly divided into petty business, processing units, production units and service units. Among the 200 respondent groups 99 groups were engaged in petty business, 34 groups were having processing units, 59 groups were dealing in production units and 8 groups were engaged in service units. This is because the women of the
district are provided opportunity to undertaken business for the first time through SHG movement.

Marketing performance is also determined based on ‘nature of products’. The nature of products marketed in the district are agricultural products which is marketed by 70 groups, food products were sold by 35 groups, hand work materials by 53 groups, herbal products by 30 groups, electronic goods by one group and service oriented materials were marketed by 8 groups. The major product sold are agricultural products this is due to the majority of the people in the district are engaged in agricultural activities.

Decision on procurement of material in the district SHGs are done by members at higher level. Among the 200 respondent groups 142 ‘groups members’ used to take decision on procurement of material, in 23 groups ‘representatives’ decide, in 11 groups ‘the NGO officials’ decide, in 9 groups ‘educated members’ decide and it was surprising to note in 5 groups a ‘separate purchasing team’ were allotted to procure material the team leader used to decide on procurement of material. This shows that the member’s decisions are considered in a higher range in the district.

Marketing activity is a continuous process where each activity is to be taken care of, ‘choosing supplier’ is done with care in the district. Based on the availability of material at right time 94 groups choose their supplier, 60 groups prefer difference in price offered as prime objective while deciding supplier, 22 groups consider gift and offers, effective advertisement is considered by 18 groups and better quality product offered were considered by 6 groups. Thus the group members are cautions in selecting their suppliers based on the availability of products.

The major ‘mode of material procurement’ in the district SHGs are done through ‘cash payment’ which was practiced by 162 groups, 26 groups used to make ‘credit purchase’ and
12 groups settle their dues through ‘installment system’. This shows that a healthy mode of payment done in the district SHGs.

The popular ‘Place of material procurement’ in the district is through ‘local and own products’ usage which were done by 179 groups, 15 groups procured material from ‘outside the village’ and 6 groups ‘procure material from outside the district’. As the women of the district were not allowed to travel outside their village the popular place of material procurement is from local market or they used their own products.

In the district SHG groups were keen on availing ‘special offers’ at time of procurement of material. 52 groups availed ‘free gifts’, 36 groups availed ‘discount’, 16 groups procured ‘price reduction’ for quick payment and 13 groups availed ‘coupons’ as special offer. This shows the keenness of the group members in procuring material at the best price.

Opinion on ‘objective of marketing the product’ was enquired. It was observed that ‘quick return on investment’ ranked first, to ‘sell the product’ was second, ‘earn profit’ was the third and ‘early recovery of investment’ ranked the last. As members are the major decision takers they are clear on arranging priorities.

Opinion collected on ‘product mix’ where ranked and it was found that the popular practice for product mix was through using a ‘range of products’. The marketing performance undertaken by the respondent SHGs are done in a careful manner.

6.4.2. Financial Performance

The concept of financial performance is confined to Thanjavur District SHGs financial performance. Finance is the life blood of any organisation. Starting from seed capital to the corpus fund each and every penny has to be carefully handled and multiplied. Self help groups work with a concept of not keeping funds ideal but to multiple it. For successful SHG the financial performance has to be geared always.
Savings is a form of income for the SHG members. Every year the savings was increasing. In the year 2009-2010 it has reached Rs 29,06,400. This shows the keenness in savings habit in the district.

Interest are levied when loan are issued to the members. The amount of principal and interest are collected according to the stipulated time and amount. The amount of interest was highest in the year 2009 -2010 with Rs 13,12,456. The groups are regular in circulating funds.

Fine were collected from defaulters for delay in payment of amount and person who were absent for meeting. This was used as a scheme to multiple funds and indirectly to bring discipline among the members. The amount of fine was highest in the year 2000 – 2001 with Rs 31,875. The compound growth rate for fine amount was -23.11, this negative figure shows that the members maintain discipline and repayment of internal loan was done in prompt manner.

Other sources of income was collection of visitor’s fee, donation, grants and so on. The highest amount collected was in the year 2009 -2010 with Rs 87,775.

Loans were granted to the members for agriculture, health, consumption, education and the like. The highest amount of loan sanctioned for agriculture was in the year 2009 – 2010 with Rs 10,20,500 sanctioned and the highest amount recovered in agriculture loan was also in the year 2009 -2010 with Rs 9,80,500.

The highest amount of loan sanctioned for health care was in the year 2009 – 2010 with Rs 11,10,000 sanctioned and the highest amount recovered in health care loan was also in the year 2009 -2010 with Rs 11,00,000.

The highest amount of loan sanctioned for consumption loan was in the year 2009 – 2010 with Rs 7,15,000 sanctioned and the highest amount recovered in consumption loan was also in the year 2009 -2010 with Rs 7,15,000 with 100 per cent recovery.
6.4.3 Organizational Performance

The organizational performance confines to Thanjavur District SHGs. 98 groups were existed for six years, 84 groups were existed for more than seven years and 18 groups were existed for five years. This occurred due to cohesion among group members.

The members of the respondent groups were in majority of ‘19 – 20 members’ with 127 groups, ‘15 – 16 members’ with 39 groups and ‘17 – 18 members’ with 34 groups. This shows the maximum utilization of group formation in the district.

The reason for forming group was to ‘obtain financial support’ which was opted for 78 groups, to ‘improve economic status’ was the reason for 41 groups, ‘Improve social status’ was opted for reason by 32 groups. This shows the urge of the group in improving their lifestyle.

Educational qualification has an impact on the performance of SHG. 77 groups with 897 members formed the highest lot among the members with ‘SSLC’. The educated members will be helpful in banking and in internet interactions.

The occupations of members were majorly in ‘agricultural area’ with 62 groups. As the district is known for agriculture the members are also engaged in agriculture. The least occupation was among petty shop owners with 3 groups.

129 respondents groups forming the majority meet ‘once in a week’ to discuss regarding development of SHG. 49 groups meet ‘fortnightly’ and 22 groups meet ‘bi monthly’

Repayment of loan is done 100 per cent by 154 groups at right time, 90 – 99 per cent loan amount is repaid by 34 groups, 70 – 79 per cent loan amount is repaid by 8 groups and 4 groups have repaid 80 – 89 per cent. Though it takes time but the repayment will be done by all the respondent groups.
Among the 200 respondent groups 73 group leaders are educated and 63 per cent of the respondent members were educated. The major occupation found among respondents was coolies and agriculturalist. The prime reason for joining the group by members was to obtain ‘financial support’.

These findings have given rise to the following conclusion

1. SHGs run petty business dealing agricultural products. They choose their suppliers based on availability of material at right time. They make cash payments at times of procuring material. The materials are procured from local market or use their own agricultural products. The basic objective of marketing is to earn quick return.

2. SHGs manage their finance in a clever way. They raise their fund, apart from regular subscription through savings, interest, fine collected, visitors’ fee, donation and the like. They usually lend loan for agricultural activities, health activities, consumption activities, house construction and renovation activities, education activities and income generation programmes. The recovery rates on these are nearly hundred percent. They are also very prompt in repaying loans borrowed from outside agencies like bank and NGOs.

3. SHGs are well experienced groups in their field. They have maximum number of 19 – 20 as their members. Their leaders are well qualified. They regularly conduct meetings once in a week. All leaders are very comfortable with their members attending meeting without fail. Important decisions are made at meetings after having discussion with outside agencies for better performance.

6.5 SUGGESTIONS TO THE GROUP

1. The SHGs in the district in order to improve the marketing efficiency further should have cluster way of formation through corporate identification.
2. The group savings method through postal should be encouraged at initial stage. After accumulating of the same. Long term investment could be done in Public Sector Enterprises earning, through disinvestment mode.

3. All SHGs together should have a separate Research and Development wing to identify the new avenue for marketing of their products and production.

4. In collective, they should have a separate Training and Development section for better maintaining of their organization.

6.6. SUGGESTIONS FOR FURTHER STUDY

1. There is a wider scope for comparative the performance and satisfaction of members of Women SHGs with Men SHGs.

2. An analytical study could be made on “micro credit extended by public sector banks through the SHGs”.

3. A Comparative study of the performance of the SHGs on the basis of different models of the SHG-Bank linkages can be undertaken.

6.7 CONCLUSION

This research work is a modest effort, on the part of the present researcher, to explore as many aspects of subject as possible, allowed within the aims limits of a Doctoral thesis. All findings and suggestions made in the course of the study are supported by statistical collection by the Researcher during the period of his research. It is earnestly hoped that at least a few the suggestions made would be implemented by administrators in the years to come. The SHGs in the district deal with petty business marketing agricultural products. The major decisions on
procurement of material are done by members. They are very keen in increasing their income from savings every year. They circulate the savings amount within the group in the form of loan and fixed rate of interest is charged. In order to increase savings and to maintain discipline fine amount was collected from defaulters and members who are absent for meetings. Organizational performance of self help group deals with activity for implementing policy that helps in taking decision on day to day operations. Right decision at right time by right person leads to long term success for group. In Thanjavur district existence of SHGs are predominant for the past seven years and above. Groups with members of 19 – 20 are found in the district. This shows that in the district a group was formed with maximum limit of members. The SHG movement in the district has brought a greater scope for women to develop. Thus the performance of women self help group has brought a positive change in the Thanjavur district. Present researcher is a local resident, being a lady professor, it is interested in uplift of women in the area hence this attempt is made to indicate her interest
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