



PERFORMANCE OF SELF HELP GROUP MEMBERS IN TUMKUR DISTRICT – A COMPARATIVE STUDY OF URBAN AND RURAL

Dr. Suman P. M.¹ and Dr. M. Subramanyam²

¹Assistant Professor , Vivekananda Degree College for Women Mahalakshmi Layout , Bangalore .

²Associate Professor, School of Commerce and Management Studies. Reva University, Rukmini Knowledge Park, Kattigenahalli, Yelahanka, Bengaluru ,Karnataka India.



ABSTRACT

The present study is conducted with primary objective to analyse a comparative study on sustainability of urban and rural SHGs and estimate the dimension fund utilise for their economic activities. The study is mainly based on primary data, collected from 500 SHG members located in different places in Tumkur district. This ensured to get the number of sample size determined with the help of statistical tool. The overall object of the present micro level study is to analyse a comparative study on performance self-help group members in urban and rural area in Tumkur District. The present study result of the data revealed that the SHGs member have been playing effective role in socio-economic development, performance, sustainability, problem solving in urban SHGs members with compared to rural area.

KEYWORDS: SHGs, Urban and Rural, Performance of SHGs, Problem solving.

INTRODUCTION

Developing countries are facing the problem of poverty and unemployment like any other under developed country. Inclusive growth of Indian economy is possible through proper mechanism which channelizes all the resources from top to bottom. Micro Finance is the most important tool of financial inclusion. It provides the credit facilities to needy people. Especially women. The women SHGs are novel organisation at the grass root level to bring a socio-economic transformation to women of India. Micro Finance is the most important tool of financial inclusion. It provides the credit facilities to needy people. Especially women. The women SHGs are novel organisation at the grass root level to bring a socio-economic transformation to women of India.

SHGs in Tumkur District occupy a predominant position in appraising the credit needs, enforcing financial disciplines, maintaining credit linkages with banks, effectively undertaking income generating activities and in mobilizing and organising to take collective action in pursuit of a particular objective. In this sample district a majority of SHGs have launched retail shops, tailoring, cloth business and rearing sheep and goat. Such activities sometimes clash with the original idea behind the formation of SHGs. Their monthly turnover is Rs.15,000 and profit is Rs.1, 500 to 3,000,.The sources said vocational training was being given to SHGs members to help them to develop their skills. Given these recent trends pertaining to the SHG movement, it is necessary to understand functioning of SHGs in the current scenario and aiming of this chapter is to evaluate the performance of sample SHGs in ten blocks of Tumkur district. The evaluation is made in terms of their existence, size of membership in SHGs, meeting attendance, savings, training, maintenance of accounts, and perception of beneficiaries and women empowerment.

REVIEW OF LITERATURE

The present research is an attempt to study make deep into, financial inclusion through microfinance and their sustainability. It aims to study the sustainability of SHG's members in urban and rural areas of Tumkur District. The sustainability of SHGs member are not up to mark. It is necessary to examine and analyze the methods and tools used to improve the situation in view of the sustainability of SHG members in rural and urban areas in Tumkur district.

Sarmah G.N et. al., (2015) authors were of the view that the role of microfinance and Self-help groups for the socio economic development of the poor people in Lakshipur District of Assam. They conclude that SHGs provides a number of benefits to the members particularly belonging to backward class and from lower economic strata and focused not only economic and also social benefits derived by members participating in the programme.

Sarita Thakur (2016) in her studied examines the concepts of self-Help Groups and progress of SHG-Bank Linkage programmes on the basis of secondary data. Microfinance through Self-Help Groups has been found as effective tool for elevating the poor from the level of poverty by motivating them to start economic activities and making them reliable in paying money back. She concluded that sustainable development can be achieved through growth of entrepreneurial initiatives amongst the under privileged socio-economic groups to the bottom of the pyramid. This study have complied with help of only secondary data.

Honnappa and Vinod Basupaltad (2016) have analysed the level of financial inclusion achieved through SHG-BLP model at SKDRDP and have indicated this model for supporting the rural poor by engaging them in productive economic activities by microfinance assistance. They analysed of the SHG-BLP Linkage in Hubli district at SKDRDP was based on Self Help Group Registration ,enrolment and loan disbursement and outstanding.

STATEMENT OF THE PROBLEM

The above review of literature indicates that most of the studies dealt with the aspects of women empowerment through microfinance, SHG-linkages. Microfinance on poverty eradication show mixed results by using different tools and techniques. Therefore, there is need a dearth of micro-level studies the socio-economic conditions of the urban rural SHGs members, to evaluate the performance and to identify factor to promote the sustainability of SHGs member in Tumkur district and problems faced by the SHG members in the study area. To analysis of the situations and factors of the SHG member by comprehensive model to make them viable and sustainable.

Objective

To assess the performance of SHGs members in Tumkur District.

METHODOLOGY OF THE STUDY

In view of the specific objectives of the present study as already stated, both primary and secondary data are used. The study involves a comparative study on sustainability of SHGs member in rural and urban area through microfinance in Tumkur District. It basically seeks to extract information about financial inclusion of microfinance from users. It focuses attention on sample SHGs members in the select district. The primary data has been carried out through a well-structured questionnaires. The information required for the study was collected from members of SHGs using a well structure and pre-tested interview schedule along with group discussion method which facilitated the collection of qualitative data from the groups.

Year of Joining in SHGs

SHG programme is comparatively well entrenched in Tumkur, and therefore the number of groups that had been in operation for several years is also large. The period of joining to SHGs by respondents were considered to be an important factor for the sustainability. The experience gained during the period of existence, the SHG is exposed to various schemes, rapport with financing institution, mutual knowledge of

members, utilization of loan amount for economic activities, comparing the overall impact after joining the SHGs and productive credit utilization. The period of joining of sample SHGs is tabulated herewith.

Table: 1 SHGs classified with respect to years of operation

No. of years	Area					
	Urban	%	Rural	%	Total	%
Below 3 year	48	19.04	36	14.51	84	16.8
3- 6 years	173	68.65	187	75.40	360	72
6 year above	29	11.50	27	10.88	56	22.4
Total	252	100	248	100	500	100

Source: Researcher's compilation

Table 1 exhibits that, 16.8per cent (84) of the respondents were new faces entering SHGs and motivate the non-members to join the group for the upliftment of status and to improve the standard of living followed by 72 per cent (360) respondents who had 3 to 6 years' experience in SHGs, for economic and social development. Each and every member has to act efficiently according to their own status in SHGs.16.8 per cent respondents had joined 3 years back. If we see area wise 68.65 per cent (173) is in urban and 75.40 per cent (187) respondents had an experience of 3 to 6 years. Most groups from Tumkur district in our sample have been in operation for longer period's i.e.22.4 per cent (56) respondents.

It is perceived from the table that majority of the respondents functioning in SHGs were there from 3 to 6 years and also above 6 years, respondents were retained in the groups for long time as they economically and socially very much benefited from the group actives.

Size of SHGs

"SHGs are formed under the principle of Self-Help to promote individuals through Collective activities in areas for augmenting income, gaining easier access to credit and increasing their bargaining power. SHGs consisting of 10-20 members participate fully and take decisions on all issues concerning poverty eradication. Size of SHG envisages better understanding and mutual knowledge of members". To understand the distribution pattern of different size classes are given in the table 2

Table: 2: Distribution of Size of SHGs

Total number of members	Area					
	Urban	%	Rural	%	Total	%
Up to 10	10	3.96	03	1.21	13	2.64
10-15	238	94.44	225	90.73	463	92.6
15-20	02	0.79	22	8.86	24	4.8
Total	252	100	248	100	500	100

Source: Researcher's compilation

The Table 2 reveals about the Size of SHGs wise respondents. It has been observed during our survey that the size of the SHGs varied between 10 and 20.It is obvious to note that out of 500 sample respondents, majority of the respondents i.e.238 urban SHGs members and 225 rural SHGs members are consisting of less than 15 members in SHGs. Few groups consisted up to 10 members in SHG i.e.13 members (2.64) per cent, out of which (3.96) per cent from urban and (1.21) per cent from rural, whereas the members' strength laid between 15-20 for 24 SHGs members consisting 0.79 per cent and 8.86 per cent from urban and rural respectively. Further, it has been ascertained from the above analysis that more than three-fifth of them

having membership size up to 15 members. Further, nearly 4.8 per cent of them having 20 members in their groups. It is investigated that most favourable number of members needed for every SHGs to manage themselves is up to 15. It is considered as compact size of SHGs. A constant growth in saving, social problems and decision making. There are achieved by SHGs through the most favourable size of membership in Tumkur district. While smaller size groups are easier to maintain from the point of view of conflicts resolution, there are also larger size groups in the sample.

Training and Meeting

Training is the process of acquiring and improving their skill, knowledge and aptitude required for performance. In SHGs, there is a system of giving training to members of the groups. It boosts the morale of the SHGs members by motivation. It is considered pertinent to know how many training programmes have been attended by the respondents. In regard to imparting training by various SHGs, it can be seen that NGOs and Government agencies together have provided more number of training to groups. The responses received from the sample SHGs members are indicated in the below table.

Table: 3 Training attended by SHGs members

Training attended	Area					
	Urban	%	Rural	%	Total	%
Yes	118	46.82	143	57.66	261	52.2
No	132	43.18	107	43.14	239	47.8
Total	252	100	248	100	500	100

Source: Researcher’s compilation

Table 3 shows the number of training programme attended by the respondents. From the above table, only 52.2 per cent (261) respondents participated in the training programme. It is observed from that 46.82 per cent (118) in urban and 57.66 per cent respondents were attended the programme to get economically benefited. It’s also noticed that out of 500, 47.8 per cent (239) did not attend the training programme due to family problems and lack of awareness of the benefits out of the training. It is observed that nearly half of them have not attended training programme. Out of which majority of 57.66 per cent in rural area attended training while in urban 46.82 per cent did not attend the training programme. Efficiency of members can be captured through a participating in training.

Opinion about attending Training

The opinion of sample respondents about the training in which they have participated. It is heartening to note that 77.78 per cent (203) of the respondents have opined that training programmes are useful to them and it has created self confidence in the mind of women. Out of which majority from rural area (40.61 per cent) while 37.16 per cent of respondents are from urban. On the contrary few respondents opined that training programmes conducted were not of much practical use. It is worth mentioning that certain NGO’s provide training with activities such as marketing. In the process, marketing problem gets solved and also Proper encouragement should be given to them to manufacture innovative products by using these available materials. Training programme should be conducted at Panchayat level under the auspicious presence of local bodies. Hence, identifying the right members from SHGs to offer training is essential, to develop effectively the income generating capacity. The developmental agencies have to take efforts before initiating the training programme. This course of action would build competence which would

be useful in the long run in terms of knowledge and skill utilization towards increased productivity and income.

Contents of Training Programme

Training programme facilitates skill, knowledge which are necessary for development of Self-Help Groups. Skill development is a significant component of self-help groups. It envisages proper information about banking operation, maintenance of records, income generation such as beauty parlour, candle making, tailoring which are close to women and thereby developing their members economically strong. The opinion of respondents about the contents delivered in the training programme. It is noticed that all the respondents were influenced to banking operations, conduct of meetings and maintenance of records by training programmes conducted by SHGs. Out of which most of them urban area SHGs members. It is observed that 92.37 per cent (109) urban and 67.13 per cent (96) rural members were aware about the income generation activity due to training programmes conducted. It is also observed that all the members in urban and rural were aware about the conducting of meetings, maintenance of records and banking operations which are very crucial for the success of any SHGs member.

Reason for not Attending Training Programme

Some of total sample respondents did not attend the training programme because of family responsibilities.

Table: 4 Reasons for not attending the Training Programme by the respondents

Reasons for not attending training	Area					
	Urban	%	Rural	%	Total	%
Not aware of such programmes	27	11.29	37	15.48	64	26.78
They are very expensive	15	6.27	13	5.43	28	11.72
I don't think that they are useful	22	9.21	19	7.95	41	17.16
It is inconvenient	39	16.32	23	9.62	62	25.91
Others (related to family)	29	1.21	15	6.27	44	18.43
Total	132	55.23	107	44.77	239	100

Source: Researcher's compilation

Table 4 shows that, out of 500 respondents, 239 respondents who did not attend the training programme opined that they were about not aware of such programmes i.e.26.78 per cent (64) respondents did not attended. If observed area wise, out of majority 15.48 per cent in rural SHGs member while 11.29 per cent in urban SHGs member, followed by 25.91 per cent (62) respondents expressed their opinion that 'it is inconvenient for them to attend the training.18.46 per cent (44) respondents expressed about their family burdens.17.16 per cent (41) respondents opined 'it is not useful'. Finally 11.72 per cent (28) respondents expressed that training programme is very expensive. While asking the respondents the reason for not being able to attend the training, the women in both areas have expressed their burden of heavy domestic responsibilities.

From the above table, respondents opined, main reason not to attend the training is they are not aware of such programmes and so government has to provide compulsory training and workshop for members of the SHG at free cost which will enable them to take part in training programmes to increasing their self-confidence.

Conduct of Meetings

Another important indicator of functioning of the group is the conduct of meeting. SHGs are formed, developed and strengthened to evolve into self-manageable unit. If the SHGs was formed by an NGO or WCDD then their initial nurturing would be more than that of bank in conduct of meetings, book keeping etc. Mutual understanding and harmony among the Self-help group's members, ensuring regularly payment of saving amount, supervising and determining repayment schedule, co-operation among SHGs members, and discussion about economic activities with other members are important aspects to be developed in the meeting of members. The particulars about the frequency of meeting is projected in the table.

Table: 5 Frequency of Meeting Conducted by the Respondents

Period of conducting meeting	Area					
	Urban		Rural		Total	
Every week	117	46.42	97	39.11	214	42.8
15 days once	100	39.68	104	41.93	204	40.8
Monthly	35	13.88	47	18.96	82	16.4
Quarterly	Nil	Nil	Nil	Nil	Nil	Nil
Total	252	100	248	100	500	100

Source: Researcher's compilation

Table 5 reveals that majority of the SHGs held meeting in sample area and their meetings regularly, and weekly meetings are more common. Out of 500 SHGs member, 42.8 per cent (214) of the SHGs conducted their meeting every week, out of which more than three-fourth of them from urban area and nearly one fourth of them are from rural area. Whereas 40.8 per cent (204) SHGs members conducted their meeting once in fifteen days, in which 39.68 per cent (100) SHGs are from urban and 41.93 per cent (104) from rural respectively. Only 16.4 per cent of the respondents conducted meetings monthly. It is ascertained from the above analysis that majority of the sample SHGs (i.e., 42.8%) have weekly meetings

It is observed that the member's regularly participated in their respective groups for their SHGs smooth functioning and development. On the other hand, some of them hold their meeting occasionally. It leads to poor performance of the group. SHG is functioning with the members through meeting. Ordinarily the matters handled in the meeting are members' mobilising the savings, internal and external lending and its repayment, discussion among the members for future development. It is suggested that weekly meeting is considered ideal for discharging their routine works and also to plan for future development.

Attendance the Meeting Conducted by SHGs

SHGs are platform for learning things which are supporting women's life. In the SHG meeting everyone should be made to participate in decision making, it is one of the thing which influence empowerment of women. To avoid the members migrating from one place to another place they hold meetings. Thus participation of each member in the meeting is utmost important. At the time of meeting members gain useful information and also collect saving amount and loan amount from the members.

The status of attendance in the meeting by SHGs members. Out of 500 respondents, majority of the respondents attended all the meeting i.e 77 per cent (385) respondents because now a days SHGs are charging fine for not attending the meeting and also for the late comers. This enables the SHG members to

attend meeting regularly. Generally at least once in every month each group conduct meeting and they can share their views. However about 78.17 per cent (197) respondent attended meetings in their respective group in the urban area and 75.80 per cent (188) in rural area. 15.8 per cent (79) respondents attended according to their convenience they have convenient because of domestic burden. Few member of the SHGs members i.e. 5.40 per cent and 1.80 per cent did not attend meeting regularly.

Status of not attending the Meetings

It is heartening to find that barring only a few members, almost all others interact in the meetings. Status of respondents who did not attend the meetings conducted by the SHGs. "SHG provides the benefits of collective learning, democratic base of platform for discussion and co-operation. The working of SHG mainly depend on the cooperation of members. The principle observed in SHG is 'contribute according to the ability and extract according to the need'. Thus the participation of each member in the meeting is utmost important".

Penalties for not Attending SHGs Meeting

In the SHGs savings and subscriptions are essential. It is necessary to collect the fine from default members in order to create awareness on regular savings habits and other awareness programmes which are helpful for their life. As per the rules and regulations of the SHGs, before taking any decision the matter should be discussed with SHGs members and that should be uniform and approved by all the members before its implementation. Generally, a minimum of Rs.5 to maximum Rs.50 is collected as fine in the SHGs. The majority of the urban SHGs members 28.17 per cent (71) respondents paid fine for not attending meeting, while 26.20 per cent (65) respondents paid fine for not attending meeting in rural area. It is observed from the table that almost all respondents attending the meetings because they did not want to pay any penalty and the main reason to attend the meeting was to empower themselves regarding new economic activities.

SHGs Members Main purpose is to utilise the Loan Amount

The concept of self-help groups (SHGs) is proving helpful as an instrument in the empowerment of women. SHG is an organisation of women, particularly of poor women that delivers micro credit to undertake the entrepreneurial activity which influence the sustainability of SHGs members. Main reason to join SHGs is to get loan, which could make them better economically and attain livelihood gains.

Table: 6 Main aim is to utilise the loan amount

Main aim to utilise loan	Area					
	Urban	%	Rural	%	Total	%
Used for Daily consumption	18	7.14	29	11.69	47	9.55
Economic activities	92	36.51	70	28.22	162	32.45
Both	138	54.76	146	58.88	284	56.59
Not yet taken	04	1.59	03	1.21	07	1.41
Total	252	100	248	100	500	100

Source: Researcher's compilation

Table 6 shows that 56.59 per cent of sample SHGs members utilised the loan amount for house hold activities and economic activities out of which a majority of 58.88 per cent of respondents were from rural area while 54.76 per cent of respondents were from urban area. Followed by 32.45 per cent who utilised the loan amount for only economic activities which generates the income for their family, out of which majority 36.51 per cent of respondents were form urban area while 28.22 per cent of respondents were from rural area. 9.55 per cent of the respondents utilised the loan for only for personal consumption like payment of

fees, health issues, construction of home and other. Few of respondents have not yet taken loan from SHGs. However, few members are seen not availing credit due to recently they have joined to SHGs and some of them no-requirement of loan.

Ho₂: There is no significant differences between performance of urban and rural SHGs members.

An analysis of the influence of demographic characteristics on performance of the sample SHGs members in selected area is undertaken through descriptive and statistical modes. The perception of SHGs members in respect of the effect of the former on the latter is elicited by administering an interview schedule.

Age and Performance of SHGs Member in SHGs

The age of women SHGs members play an important role in determining the performance in SHGs. Age is never a static process in one’s life. Based on age, discrepancies occur among the members’ with respect to their attitude, interest, behaviour, performance, life style and the like which will significantly affects the working conditions. Wide gap exists between urban and rural SHGs members in performing their activities in SHGs because of their education, experience, marital status, expectations, life style, economic activities and other factors. The impact of age on performance of SHGs member in term of the following variables is examined and analysed. To test the hypothesis formulated one-way ANOVA and post Hoc multiple comparison test (Tukey’s) are applied. The post Hoc test is applied whenever the ANOVA results of the respective variables are significant.

Age and Managing a group

It is one of the most beautiful saying that no one can help other without helping himself. This is one of the factors influence group formation and sustainability. Analysis of variance (ANOVA) is used to identify the mean differences in age and managing a group of selected SHGs members in urban and rural area, as shown in table 7.

Table: 7 Age and managing a group (ANOVA)

Managing a Group		sum squares	df	mean square	F	Sig.
Urban	Between Groups	2.545	3	0.848	3.606	.014*
	Within Groups	57.871	246	0.235		
	Total	60.416	249			
Rural	Between Groups	.075	3	0.025	0.084	.969**
	Within Groups	72.949	246	0.297		
	Total	73.024	249			

Source: Researcher’s compilation. **0.05 level of significant, *significant 0.01 level

The ANOVA results indicate that the calculated value of ‘F’ ratio between age and managing a group concerning urban SHGs member is 3.606 and it is more than the table value at 0.05 level of significance is 2.60. Thus, the differences between the age and managing group among the perceptions of the respondents are significant in urban area.

The calculated value of ‘F’ ratio between age and managing a group concerning rural SHGs member is 0.084. And it is less than the table value at 0.05 level of significance is 2.60. Hence, the difference in the perceptions of respondents between the said variables are not significant. It may be observed that there is statistically significant relationship between age and managing a group relating to urban SHGs members, while there is no relationship between age and managing a group in the case of rural SHGs members. It may

be inferred that the level of perception is high in respect of managing group in urban SHGs when compared to rural SHGs.

Table: 8 The Post Hoc Multiple Comparison Test

Managing a group			Mean difference(I -j)	Std. Error	Sig.
Area	(I) Age	(j) Age			
Urban	Below 25	> 45	-.406*	0.139	0.004
	36-45	> 45	-.230*	0.088	0.01
		<25	.406*	0.139	0.004
	> 45	36 -45	.230*	0.088	0.01

Please See Table 7 Note: * The mean difference is significant at the .05 level.

It is found that significant difference exist between the age groups specified as <25and >45, 36-45 and>45, 36-45and<25, >45and 36-45 at 5 per cent level of significance. It may be observed that there is no significant difference between 26-35 age groups members and other age group. It may be concluded that statistically significant relation exists among various age groups regarding managing a group in urban areas

Age and Regularity in attending meeting

SHG is formed and developed to evolve into self-manageable unit. Harmony among the members, ensuring prompt repayment and some other factors are important aspects to be developed in the meetings of respondents. SHG is functioning with the members through meetings. The working of SHG is mainly depending on the co-operation of members. The principle observed in SHG is ‘contribute according to their abilities and extract according to the need’. Thus attending the meetings regularly is of utmost importance.

Table: 9 Age and Regularity in attending meeting (ANOVA)

Regularity in attending meeting		sum squares	df	mean square	F	Sig.
Urban	Between Groups	4.882	3	1.627	2.568	.055
	Within Groups	155.874	246	.634		
	Total	160.756	249			
Rural	Between Groups	.768	3	.0256	.390	.760
	Within Groups	161.296	246	.656		
	Total	162.064	249			

Source: Researcher’s compilation *significant at 0.01 level ** Not significant at 0.05 level

The result of ANOVA indicate that the calculated value of ‘F’ ratio between age and regularity in attending meeting concerning urban SHGs members is 2.568. And the table value at 5 per cent level of significance is 2.60. The calculated value F ratio between variable is less than the table value at 5 per cent level of significance. Thus, the differences between the age and regularity attending meeting by the respondents are not significant in urban SHG. The calculated value of ‘F’ ratio between age and regularity in attending meeting rural SHGs members is 0.390. The table value at 5 per cent level of significant is 2.60. The calculated ‘F’ ratio between variables is less than the table value at 5 per cent level of significance. Hence, the difference in the perceptions of respondents between the said variables are not significant. It may be observed that statistically there is no significant relationship between age and regularity attending meeting relating to urban SHGs members, while there is no relationship between age and regularity attending meeting in the case of rural SHGs members.

Table 10 The Post Hoc Multiple Comparison Test

Attending meeting regularly			Mean difference(I -j)	Std. Error	Sig.
Area	(I) Age	(j) Age			
Urban	Below 25	26-35	.435*	.212	.041
		36-45	.549*	.208	.009
	26-35	<25	-.435*	.212	.041
	36-45	<25	-.549*	.208	.009

Please See Table 9, Note : * The mean difference is significant at the .05 level.

It is found that significant difference exists between the age groups specified as <25 and 26-35, 36-45, 26-35 and <25, 36-45 and <25 at 5 per cent level of significance. It may be observed that there is no significant difference between >45 age groups members and other age group. It may be concluded that statistically significant relation exists among various age groups regarding attending meeting regularly in urban area.

Monitoring the group

Table: 11 Age and monitoring the group (ANOVA)

Monitoring the group		sum squares	Df	mean square	F	Sig.
Urban	Between Groups	2.112	3	.704	2.895	.36
	Within Groups	59.812	246	.243		
	Total	61.924	249			
Rural	Between Groups	1.202	3	.401	1.428	.733
	Within Groups	75.454	246	.307		
	Total	76.656	249			

Source: Researcher’s compilation, *significant at 0.01 level ** Not significant at 0.05 level

The result of ANOVA indicate that the calculated value of ‘F’ ratio between age and monitoring the group of urban respondents is 2.895. And it is more than the table value at 0.05 level of significance is 2.60. The calculated ‘F’ ratio between age and monitoring group is more than the table value at 5 per cent level of significance. Thus, the differences between the age and monitoring the group among the perceptions of the respondents are significant in urban area.

The calculated value of ‘F’ ratio between age and monitoring the group concerning rural SHGs member is 1.428. And it is less than the table value at 0.05 level of significance is 2.60. Hence, the difference in the perceptions of respondents between the said variables are not significant. It may be observed that statistically there is significant relationship between age and monitoring the group relating to urban SHGs members, while there is no relationship between age and monitoring the group in the case of rural SHGs members.

Table 12 The post Hoc Multiple Comparison Test

Monitoring the Group			Mean difference(I -j)	Std. Error	Sig.
Area	(I) Age	(j) Age			
Urban	26 - 35	> 45	-.253*	.094	.007
	36 - 45	> 45	-.230*	.090	.011
	> 45	26 - 35	.253*	.094	.007
		36 - 45	.230*	.090	.011

Please See Table 11, Note : * The mean difference is significant at the .05 level.

It is found that significant difference exists between the age groups specified as 26-35 and >45, 36-45 and >45, >45, 26-35 and 36-45 of urban SHG members at 5 per cent level of significance. It may be observed that there is no significant difference between <25 age groups members and other age group. It may be concluded statistically that significant relation exists among various age groups regarding monitoring a group in urban area.

Contributing to decision making

Decision making is also one of the factors influencing the sustainability of SHG members. Regarding Involvement in decision making, almost all the group members have opined that their involvement in decision making in the family has been improved.

Table: 13 Age and contributing to decision making (ANOVA)

Contributing to decision making		sum squares	df	mean square	F	Sig.
Urban	Between Groups	2.231	3	.744	3.045	.059
	Within Groups	60.073	246	.244		
	Total	62.304	249			
Rural	Between Groups	.433	3	.144	.428	.733
	Within Groups	82.851	246	.337		
	Total	83.284	249			

Source: Researcher’s compilation, *significant at 0.01 level ** Not significant at 0.05 level

The result of ANOVA indicate that the calculated value of ‘F’ ratio between age and contributing to decision making in urban SHG members is 3.045. The table value at 5 per cent level of significance is 2.60. The calculated value F ratio between variable is more than the table value at 5 per cent level of significance. Thus, the difference between the variables is significant.

The calculated value of ‘F’ ratio between age and contributing to decision making in Rural SHG members is 0.428. The table value at 5 per cent level of significance is 2.60. The calculated value F ratio between variable is less than the table value at 5 per cent level of significance. Thus, the difference between the variables is not significant. It may be concluded that the level of significance is higher in the case of urban SHG when compared to rural SHG. However, some women SHGs members felt that they had developed independent decision making and even had the courage to take it against their family members if they felt it as good.

Table: 14 The post Hoc multiple comparison test is shown in

Contributing to decision making			Mean difference(I -j)	Std. Error	Sig.
Area	(I) Age	(j) Age			
Urban	26 - 35	> 45	-.251*	.094	.008
	36 - 45	> 45	-.228*	.090	.012
	>45	26 - 35	.251*	.094	.008
		36 - 45	.228*	.090	.012

Please See Table 13, Note: * The mean difference is significant at the .05 level.

It is found that significant difference exists between the age groups specified as 26.-35and >45, 36-45 and>45, >45 and26-35, 36-45 at 5 per cent level of significance. It may be observed that there is no significant difference between <25 age group members and other age group in rural area. It may be concluded that statistically there exists significant relation among various age groups regarding managing a group in urban area.

Making payment regularly

Making payment regularly by the SHGs members shows efficiency of the members in the group.

Table: 15 Age wise and Making Payment Regularly (ANOVA)

Making payment regularly		sum squares	df	mean square	F	Sig.
Urban	Between Groups	5.519	3	1.840	3.791	.011
	Within Groups	119.381	246	.485		
	Total	124.900	249			
Rural	Between Groups	.475	3	.158	.286	.836
	Within Groups	136.441	246	.555		
	Total	136.916	249			

Source: Researcher’s compilation

The result of ANOVA indicate that the calculated value of ‘F’ ratio between age and effective communication in urban SHG members is 2.144.The table value at 5 per cent level of significance is 2.60 .The calculated value F ratio between variable is less than the table value at 5 per cent level of significance. Thus, the difference between the variables is not significant. The calculated value of ‘F’ ratio between age and contributing to effective communication in Rural SHG members is 0.836. The table value at 5 per cent level of significance is 2.60 .The calculated value F ratio between variable is less than the table value at 5 per cent level of significance. Thus, the difference between the variables is not significant.

Table: 16 The Post Hoc Multiple Comparison Test

Making payment regularly			Mean difference (I-j)	Std. Error	Sig.
Area	(I) Age	(j) Age			
Urban	<25	> 45	-.493*	.200	.015
	26-35	> 45	-.380*	.132	.004
	36-45	26 - 35	.382*	.127	.003
	>45	<25	.493*	.200	.015
		26 - 35	.380*	.132	.004
		36 - 45	.382*	.127	.003

Please See Table 15 Note: * The mean difference is significant at the .05 level.

Post Hoc multiple comparison test makes it clear that and found that significant relationship exist among the age groups specified as <25 and>45 , 26-35 and>45,36-45 and 26-35 , >45 and <25 ,>45and26-35 at 5 per cent level of significant difference with respect to making payment regularly. It may be observed that there is no significant difference between aged groups members and other age groups. It may be statistically concluded that significant relation exists among various age groups regarding making payment regularly in urban area.

Participation in problem solving

Table: 17 Age wise Participation in Problem Solving (ANOVA)

Participation in problem solving		sum squares	df	mean square	F	Sig.
Urban	Between Groups	2.734	3	.911	3.808	0.011
	Within Groups	58.866	246	.239		
	Total	61.600	249			
Rural	Between Groups	.250	3	.083	.326	.806
	Within Groups	62.886	246	.256		
	Total	63.136	249			

Source: Researcher’s compilation, *significant at 0.01 level ** Not significant at 0.05 level

The result of ANOVA indicate that the calculated value of ‘F’ ratio between age and participation in problem solving in urban SHG members is 3.808.The table value at 1 per cent level of significance is 3.78 .The calculated value F ratio between variable is more than the table value at 1 per cent level of significance. Thus, the difference between the variables is significant. The calculated value of ‘F’ ratio between aged and others’ participation in problem solving in Rural SHG members is 0.326 The table value at 5 per cent level of significance is 2.60 .The calculated value F ratio between variable is less than the table value at 5 per cent level of significance. Thus, the difference between the variables is not significant. It may be concluded that the level of significance is higher in the case of urban SHG when compared to rural SHG.

Table: 18 The Post Hoc Multiple Comparison Test

Participation in problem solving			Mean difference(I -j)	Std. Error	Sig.
Area	(I) Age	(j) Age			
Urban	26-35	> 45	-.264*	.093	.005
	36 - 45	> 45	-.291*	.089	.001
	>45	26 - 35	.264*	.093	.005
		36 - 45	.291*	.089	.001

Please See Table 17, Note : * The mean difference is significant at the .05 level.

Post Hoc multiple comparison test makes it clear that significant relationship exists among the age groups specified as <25 and>45 , 36-45 and >45 , >45 and <25 ,>45and36-45 at 5 per cent level of significance with respect to participation in problem solving. It may be observed that there is no significant difference between aged groups members and other age groups. It may be concluded statistically that significant relation exists among various age groups regarding participation in problem solving of a group in urban area.

Participation in Marketing

Table: 19 Age and participation in Marketing (ANOVA)

Participation in Marketing		sum squares	df	mean square	F	Sig.
Urban	Between Groups	2.337	3	.779	1.412	.240
	Within Groups	135.699	246	.552		
	Total	138.036	249			
Rural	Between Groups	.228	3	.076	.132	.941
	Within Groups	141.888	246	.577		
	Total	142.116	249			

Source: Researcher’s compilation, Note : * The mean difference is significant at the .05 level.

The result of ANOVA indicate that the calculated value of ‘F’ ratio between age and **Participation in Marketing** in urban SHG members is 1.412.The table value at 5 per cent level of significance is 2.60 .The calculated value F ratio between variable is less than the table value at 5 per cent level of significance. Thus, the difference between the variables is not significant. The calculated value of ‘F’ ratio between aged and others and their **Participation in marketing** in Rural SHG members is 0.132. The table value at 5 per cent level of significance is 2.60 .The calculated value F ratio between variable is less than the table value at 5 per cent level of significance. Thus, the difference between the variables is not significant. It may be concluded that the level participation in marketing is in both the case of urban SHG and rural SHG

Table: 20 The Post Hoc Multiple Comparison Test

Participation in Marketing			Mean difference(I-j)	Std. Error	Sig.
Area	(I) Age	(j) Age			
Urban	<25	36 - 45	.385*	0.194	0.048
	36 - 45	<25	-.385*	0.194	0.048

Please See Table 19, Note : * The mean difference is significant at the .05 level.

Post Hoc multiple comparison test makes it clear that significant relationship exists among the age groups specified as <25 and 36-45, 36-45 and <25 at 5 per cent level of significance with respect to participation in marketing. It may be observed that there is no significant difference between aged group members and other age group. It may be concluded statistically that significant relation exists among various age groups regarding participation in marketing of a group in urban area.

Increased Social Awareness

Table: 21 Age and Increased social awareness (ANOVA)

Increase social Awareness		sum squares	df	mean square	F	Sig.
Urban	Between Groups	1.981	3	.660	2.785	0.070
	Within Groups	68.119	246	.277		
	Total	70.100	249			
Rural	Between Groups	.721	3	.240	.901	.441
	Within Groups	65.663	246	0.267		
	Total	65.924	249			

Source: Researcher’s compilation

The result of ANOVA indicate that the calculated value of ‘F’ ratio between age and **Increased social awareness** in urban SHG members is 2.785 .The table value at 5 per cent level of significance is 2.60 .The calculated value F ratio between variables is more than the table value at 5 per cent level of significance. Thus, the difference between the variables is significant. The calculated value of ‘F’ ratio between aged and others and **Increased social awareness** in Rural SHG members is 0.901. The table value at 5 per cent level of significance is 2.60 .The calculated value F ratio between variable is less than the table value at 5 per cent level of significance. Thus, the difference between the variables is not significant. It may be concluded that the level of significance is higher in the case of urban SHG when compared to rural SHG

Table: 22 The post Hoc multiple comparison test is shown in

Increase social awareness			Mean difference(I -j)	Std. Error	Sig.
Area	(I) Age	(j) Age			
Urban	26-35	> 45	-.203*	.096	.035
	36 - 45	>45	-.226*	.092	.014
	>45	26 - 35	.203*	.096	.035
		36 - 45	.226*	.092	.014

Please See Table 21 Note : * The mean difference is significant at the .05 level.

Post Hoc multiple comparison test makes it clear that significant relationship exist among the age groups specified as 26-35 and >45,36-45 and >45, >45 and 26-35, >45 and 36-45 at 5 per cent level of significance with respect to increase social awareness. It may be observed that there is no significant difference between aged group members and other age groups. It may be concluded statistically that significant relation exists among various age groups regarding increased social awareness in urban area SHGs.

Increased Income to access

Table: 23 Age wise and Increased Income to access (ANOVA)

Increased income access		sum squares	Df	mean square	F	Sig.
Urban	Between Groups	4.239	3	1.413	3.855	0.038
	Within Groups	121.761	246	.495		
	Total	126.00	249			
Rural	Between Groups	3.856	3	1.285	2.629	0.075
	Within Groups	135.744	246	.552		
	Total	139.600	249			

Source: Researcher's compilation

The result of ANOVA indicate that the calculated value of 'F' ratio between age and **Increase access to income** in urban SHG members is 3.855 .The table value at 1 per cent level of significance is 3.78 .The calculated value F ratio between variable is more than the table value at 5 per cent level of significance. Thus the difference between the variables is significant. The calculated value of 'F' ratio between aged and others and **Increased access to income** in Rural SHG members is 2.329. The table value at 5 per cent level of significance is 2.60 .The calculated value F ratio between variables is more than the table value at 5 per cent level of significance. Thus the difference between the variables is significant. It may be concluded that the level of significance is higher in the case of urban SHG when compared to rural SHG.

Table: 24 The post Hoc multiple comparison test

			Mean difference(l-j)	Std. Error	Sig.
Area	(l) Age	(j) Age			
Urban	26-35	>45	-.203*	.096	.035
	36 – 45	> 45	-.226*	.092	.014
	>45	26 - 35	.203*	.096	.035
		36 - 45	.226*	.092	.014
Rural	26-35	>45	.225	.098	.022
	>45	26-35	.225	.098	.022

Please See Table 23, Note: * The mean difference is significant at the .05 level.

Post Hoc multiple comparison test makes it clear that significant relationship exists among the age groups specified as 26-35 and >45, 36-45 and >45, >45 and 26-35, >45 and 36-45, in rural 26-35 and >45, >45 and 26.35 at 5 per cent level of significance with respect to increased access for income. It may be observed that there is no significant difference between aged group members and other age groups. It may be concluded statistically that significant relation exists among various age groups regarding increased to access of income group of both urban area and rural area.

Societal and policy implication

It would be beneficial to all concerned if the institutions took the initiative to identify prospective women entrepreneurs among SHGs in society and give them comprehensive training in such matters as organizational techniques, accounting procedures, legal framework, market and financial management etc., The financial institutions could investigate and identify in advance the probable areas in the state where industries could be set up depending upon the resources available and their nature. The developmental institutions can render great service in educating and training prospective as well as young women entrepreneurs. It is time that there should have been programmes for the development of women entrepreneurship. They could be made more effective if they are made more systematic and comprehensive.

REFERENCES

- Sarmah.G.N and Das D.K. (2015). Micro finance , Self –help Groups (SHGs) and social economic development of rural people- A case study with special reference to Lakhimpur District of Assam. Asian Journal of Research in Business economics and management, 6(4),145-159.
- Sarita Thakur. (2016). Micro Finance through self-help Groups (SHGs): A key drives for sustainable growth in India. IOSR Journal of Business and Management, 8(2), 1-6. DOI: 10.9790/487X-18210106
- Honnappa and Vinod Basupaltad (2016). Financial Inclusion through SHG-BLP : a study of SKDRDP SHGs in Hubli District. International Journal commerce and management Research , 2(9),104-109.



Dr. Suman P. M.

Assistant Professor , Vivekananda Degree College for Women Mahalakshmi Layout ,
Bangalore .



Dr. M. Subramanyam²

Associate Professor, School of Commerce and Management Studies.
Reva University, Rukmini Knowledge Park, Kattigenahalli, Yelahanka, Bengaluru ,Karnataka
India.

LBP PUBLICATION