

PROFILE AND PERFORMANCE OF SHG: A MICROLEVEL ANALYSIS

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ABSTRACT

With a randomized sample of 120 SHG members of Khurda district of Odisha a study on socio-economic back ground. The SHG having existence more than five years, being registered, with 10-15 members without discontinuance, caste homogeneity, focusing on internal lending, with regular repayment habit, maintaining up to date cash records and practicing equal benefit sharing are much more progressive over others. The socio-economic profile of the members reveal middle aged women, with education up to high school standard, small family sized, having two earning members in family are good participants of SHG programs in terms of program formulation and execution. On SWOT analysis results reveal that strength of SHG under study are, unit among members, family support, autonomy in decision and efficient leadership, weakness accounted for factors like, gap in marketing of produce, input supply, credit provision and change in demand, while opportunity lie in engagement of family members, SHG federation, availing of technical support free of cost, and ever increasing demand for SHG products in locality. The threats are observed in cases of quality product in competition, unfavorable climate, high labor cost and sudden rise in cost of raw materials. The study indicated strength, weakness, opportunities and threat of SHG in terms of group cohesiveness, production, marketing and future planning. It is further revealed that social, economic, environmental and political factors significantly influence growth and development of SHG. Empowerment of women is observed at home, farm, economic and social sectors. At home management, child care and preparation of food, the degree of empowerment is quite high. Their empowerment in social life, economic field and financial transaction is note worthy while lack in political and legal empowerment. Problems relating to credit, sound and program, technical back up and profitable marketing are invariably expressed by the respondents. To make SHG more dynamic in terms of growth and development, there is need to provide good market facilities, sound technical advice, infrastructure and incentives.

KEY WORDS:Strength, Weakness, Opportunity, Threats, Socio-economic profile, Technology, Empowerment, Economic, Environmental and Political factors significantly influence growth and development of SHG.