

CHALLENGES OF SELF HELP GROUP MEMBERS TOWARDS INCOME GENERATION ACTIVITY

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ABSTRACT

Micro finance through Self help group is being promoted as an important strategy for simultaneously tackling both poverty alleviation and women's empowerment. Self help group is a small voluntary association of 10-20 poor people for the purpose of doing some income generation activity through their group savings and loan from bank. It inculcates the habit of compulsory savings amongst its members. The self help group members undergo capacity building training to improve their confidence level, managerial efficiency and entrepreneurial skills to engage themselves in some income generation activities such as mushroom cultivation, tailoring, pickle making and showpieces. This paper focuses on analyzing how self help groups act as an instrument to enhance the livelihood of marginalized sections of women and various challenges of SHG to engage in income generation activities. The research is conducted in the rural areas of Tuticorin district of Tamil Nadu. The data is collected from 300 self help group members through questionnaire survey. The study also analyzes the impact of training on income generation activities of the Self help group members.

KEYWORDS: Capacity Building Training, Challenges, Income Generation Activity, Micro Finance, Self Help Group