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## A STUDY ON ROLE OF SELF HELP GROUPS IN MICROFINANCE WITH SPECIAL REFERENCE TO THIRUVANANTHAPURAM DISTRICT

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### ABSTRACT

*Microfinance has become an important tool for poverty alleviation and empowerment of women in Kerala. SHGs ensure women participation in the development of the country. A SHG is started because of unavailability of loans and other financial services to the poor people in rural areas and to eradicate by the working of an SHG. These SHGs are the financial relief for the illiterate assistance and also provide beneficial the rural people self reliant and giving a social commitment to its members. The main objective of the study is to analyze the present status and the role of SHGs in Microfinance. For this purpose, primary data were collected from fifty respondents of Trivandrum District of Kerala State, by administering a structured interview schedule among them. There are some issues with regard to unavailability of finance, sickness of micro entrepreneurs, lack of adequate savings, difficulties in repayment, misuse of loan funds and so on. This will be the barriers to the achievement of self help groups. This can be overcome through adequate government actions and necessary funding by various agencies.*

### 1. Introduction

Nowadays microfinance has become an important tool for women empowerment, rural development and poverty alleviation. It is emerged as a panacea for eradicating poverty and the development of underprivileged group as they are facing many problems. Micro-finance has become one of the most effective interventions for economic empowerment of the poor. In India