

## **“FINANCIAL PERFORMANCE ANALYSIS OF BUSINESS ENTERPRISES MANAGED BY SELF HELP GROUPS IN PERAMBALUR DISTRICT”**

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### **ABSTRACT**

The Gandhian plan of rural development sought all round development bringing into full and active play all the resources of the individual. The poorer the household the greater is the burden on women. Who strive to augment its income though long hours of manual work at low wages? The Self Help Groups (SHGs) is a boon to rural women particularly to women with entrepreneurial skills. Micro finance and SHGs are effective in reducing poverty, empowering women, creating awareness and ensure sustainability of environment which finally results in sustainable development of the nation. The continuous study in different dimension about the business enterprises which are managed by Women SHGs will bring many fruitful understandings, insights and based on these outcomes many remedial measures could be provided to the business units of SHGs. The present study attempts to find out performance of SHGs financed by different commercial banks under micro finance scheme in Perambalur District under the programme of Swarnajayanthi Gram SwarozgarYojana (S.G.S.Y). Out of population 541, 300 respondents were selected under multi stage simple random sampling method. The financial performance studies under 7 variable such as project selection, source of finance, application of funds, ensure the fast as well as cash cycle, repayment, redeployment and cost control mechanism.

**KEYWORDS:** Swarnajayanthi, Gram Swarozgaryojana, Self Help Groups, Micro Finance