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ABSTRACT

Self Help Groups are instrumental for rural development, poverty alleviation, and social empowerment. The study is addressed through the problems faced by Self Help Group members in Mannargudi were selected for the study. Some of 10 Self Help Group was covered under the study and 114 members were selected for the study and the data were collected using Questionnaire. This study revealed that lack of formal education, family responsibilities as their major (personal problem), conflicts, lack of communication skills among the group members in decision making process was the major (social problem), heavy competition is major source of (marketing problem), and insufficient loan as their major (financial problem), among the SHG members in the study area. Percentage analysis was carried out to draw meaningful interpretation of the results. Chi – Square test used to find whether the two attributes are associated or not.

Keywords: Self Help Group, Empowerment, Problems

1.INTRODUCTION

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Empowerment of women is essential to harness the women labor in the main stream of economic development. Empowerment of women is a holistic concept. It is multi -dimensional in its approach and covers social, political, economic and social aspects of all these facets of women's development, economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society. Empowerment of women is nothing but women who live their own life in which they think appropriate, on the basis of their condition of family circumstances, qualities and capabilities of those things, and consider themselves as the best judges. Women empowerment can further be studied as political empowerment, economic empowerment and social empowerment. Since the researcher has concentrated his studies only on the economic empowerment that includes financial empowerment which is characterized by factors like income, expenditure, savings and investment.

economic plight of women in a particular country. Participation in SHGs can bring enviable changes and enhancement in the standard of living of women which could be their empowerment in poor and developing nations. Self Help Group (SHG) is a process by which a group of 10 -20 women with common objectives are facilitated to come together voluntarily to participate in the development activities like savings, credit and income generation and thereby ensure economic independence. The basic principle which underlies the SHGs is to finance the poor to achieve holistic empowerment. SHG phenomenon brings the following qualities group consciousness among women, sense of belongingness, self -confidence and self - reliance. When a woman becomes a member of SHG, her sense of public participation, enlarged horizon of social activities, high self -esteem, self -respect and fulfillment in life become expanding and enhance the status of women. Thus, the SHGs can be an effective instrument to empower women socially and economically.

CONCEPT OF SELF-HELP GROUPS

Probably the concept of SHGs had its origin in the co -operative philosophy and the co-operators by and large, including the National Federations in the credit sector, could not think of any better SHG than a primary co -operative credit society itself. As SHGs are small and economically homogeneous affinity groups of rural poor, they are voluntarily coming together for achieving the following:

- ❖ To save small amount of money regularly
- ❖ To mutually agree to contribute to a common fund
- ❖ To meet their emergency needs
- ❖ To have collective decision making
- ❖ To solve conflicts through collective leadership and mutual discussion and
- ❖ To provide collateral free loans

Today the SHG movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor. It is considered a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail of credit facility from the banks.

SIGNIFICANCE OF THE STUDY

Generally, women are as efficient as men and contribute much to the economic development. In particular, Self Help Groups contribute to social and economic development. SHGs are facilitated to achieve independence in the lives of its members. Further, SHGs are formed to improve their mental caliber through proper awareness. Thus, SHGs play a major role in women empowerment to channelize micro-finance through bank linkages in collaboration with NGOs and contribute for the upliftment of the rural economy.

Self Help Groups should function as non –political and non-controversial groups. Political and religious neutrality pave the way for its healthy growth. The Self Help Group helps the people to improve their economic conditions. There is a sign of relief and cheer in the faces of the members of the Self Help Group which would spread all the people in all the villages. Self Help Group concept gains momentum now -a-days because of its many folded effects on the economic empowerment of women.

2. OBJECTIVES

The main objective of the study is to analyse the problems and prospects of the SHG members. This can be achieved through the following specific objectives:

- To find out the demographic features of the Self Help Groups
- To analyse problems faced by the Self Help Groups

Methodology

Specific objectives of the study as stated earlier require use of both primary and secondary data. Methods used for the collection and analysis of data are provided in this research.

The survey has been carried out only in mannargudi it covers 114 respondents in study area.

Secondary data collected through articles, journals containing questions relating to problems faced by members of Self-help Group

- ❖ **Guru Moorthy (2000)** has done research on economic empowerment of women and he found out that empowerment can serve as a powerful instrument for women to achieve upward social and economic mobility and to achieve power and status in the society. Further, he found that empowering women contributes social development and economic progress in any country more than the developed or undeveloped country could be achieved through social development.
- ❖ **Suguna (2001)** in her study on women's empowerment stated that there is a continued inequality and vulnerability of women in all sectors including economic, social, political education, health care, nutrition and legal. Active participation in social, economic and political spheres would help in enhancing process of decision-making empowerment. And it will also give women the desired self respect and social dignity and these are the pre-requisites of empowerment.
- ❖ **Ajith, K. Satyanarayan, V. Jagadeeswary, Y.B.Rajeshwari K.C. Veeranna and M. Harisha (2017) [1]** In this study reveals Self Help Groups are the effective strategy for poverty alleviation, human development and social empowerment of poor, especially women in rural areas of our country, women are the vital infrastructure and their empowerment would hasten the pace of social development to contribute to economic growth and overall growth of peoples. Hence, there is need to change their capacity to work by giving them the necessary trainings on income generating activities, supporting them with financial facilities, providing them to marketing knowledge and current information etc, new issues have to be addressed to effect social and economical progress of our nation.
- ❖ **R.L. Vinodhini & P. Vijayanthi (2016) [2]** the study explain the Socio economic empowerment of women in rural India, SHGs are the small association of the members in background status and enables to success of the SHGs and innovative practices to enables the development and building at the stakeholders. SHGs also help the financial status of households.

Classification of Data on the basis of Age

S. No	Age	No. of. Respondents	Percentage
1.	25 – 30	46	40
2.	31 – 35	38	34
3.	36 – 40	17	15
4.	Above 41	13	11
Total		114	100

Source: Primary Data**Interpretation**

Above table represents the age wise respondents. Among the respondent 40.4 % belongs to the age of 25 – 30, 33.3 % belongs to the age of 31 – 35, 14.9 % belongs to the age of 36 – 40, 11.4 % belongs to the age of above 41 and above.

Classification of Data on the basis of Marital Status

S. No	Marital Status	No. of. Respondents	Percentage
1.	Married	62	54
2.	Unmarried	22	19
3.	Divorced	17	15
4.	Widow	13	12
Total		114	100

Source: Primary Data**Interpretation**

The table denotes the marital status of respondents, 54.4 % represent the married respondents, 19.3 % represents un-married respondents, 14.9 % represents divorced respondents and 11.4 % represents widow respondents in this table.

Classification of Data on the basis of Size of the family of SHGs Members

S. No	Size of the family	No. of. Respondents	Percentage
1.	Less than 3 members	49	43
2.	3 to 6 members	42	37
3.	Above 6 members	23	20
Total		114	100

Source: Primary Data**Interpretation**

The above table reveals that 43% of the respondents are less than 3 members in the family, 37% of the respondents are 3 to 6 members and 20% of the respondents are above 6 members.

S. No	Reasons for joining	No. of. Respondents	Percentage
1.	Getting loan	50	44
2.	Promoting saving	40	35
3.	Social status	10	09
4.	Other	14	12
Total		114	100

Source: Primary Data

Interpretation

The above table reveals that 44% of self help group members are getting loan for face the financial commitments, 35% of self help group members are getting loan for promoting savings.

Classification of Data on the basis of inspired you to become members of self-help groups

S. No	Inspired you to become members	No. of. Respondents	Percentage
1.	Friends and Neighbor	45	40
2.	Government agency	14	12
3.	Members in the group	55	48
Total		114	100

Source: Primary Data

Interpretation

The above table shows that 48% of the members are join the group through members in the group, 40% of the members are join the group through friends and relatives and the reaming know about the government agency .

Classification of Data on the basis of problems you face while doing work under SHGs

S. No	problems	No. of. Respondents	Percentage
1.	Lack of encouragement	17	15
2.	Family responsibilities	33	28
3.	Lack of formal education	41	35
4.	Lack of freedom to take decisions	23	22
Total		114	100

Source: Primary Data

Interpretation

The above table shows that 41% of the members are face the problem of lack of formal education, 17% of the members are lack of family and relatives encouragement for working self help group.

Classification of Data on the basis of Increase the monthly income after getting loan

S. No	Financial assistance	No. of. Respondents	Percentage
1.	Yes	89	78
2.	No	25	22
Total		114	100

Source: Primary Data

Interpretation

The table shows that majority of the persons to accept monthly income increase after getting the loan from self help groups

S. No	Marketing Problems	No. Of. Respondents	Percentage
1.	Heavy competition	45	39
2.	Lack of experience about Marketing	23	20
3.	Collection of Bad debts	16	14
4.	Lack of training from marketing products	10	8
5.	Market & Un-certainties	20	17
Total		114	100

Source: Primary Data

Interpretation

The table shows that 39.5 % of the respondents says heavy competition, 20.2 % of the respondents say lack of marketing experience, 14.0 % of the respondents says bad debts collection, 8.8 % of the respondents says lack of training from marketing products, 17.5 % of the respondents says marketing risks & un-certainties.

Classification of Data on the basis of Social Problems of SHGs member

S. No	Social Problems	No. of. Respondents	Percentage
1.	Lack of leadership	22	19
2.	Lack of communication skills	26	22
3.	Non co-operation from the group	15	13
4.	Lack of social mobility	13	11
5.	Conflicts among the group members	38	33
Total		114	100

Source: Primary Data

Interpretation

The table reveals that 19.3 % of the respondents due to lack to leadership, 22.8 % of the respondents due to non co-operation, 11.4 % of the respondents due to lack of social mobility, 33.3 % of the respondents due to conflicts among the group members.

Classification of Data on the basis of Attend the meetings regularly

S. No	Financial assistance	No. of. Respondents	Percentage
1.	Yes	94	82
2.	No	20	18
Total		114	100

Source: Primary Data

Interpretation

The above table shows that 82 % of self help group members are regularly attend the meeting

1.	Yes	85	75
2.	No	49	25
Total		114	100

Source: Primary Data**Interpretation**

The above table shows that 75 % of self help group members are empower their knowledge and outlook.

Chi-Square Tests

Marital status-Marketing problems	Value	Df	Asymp. Sig. (2- sided)
Pearson Chi-Square	240.454 ^a	12	.332
Likelihood Ratio	216.765	12	.008
Linear-by-Linear Association	101.879	1	.001
No. of Valid Cases	114		

Interpretation

Table represents that the chi-square between the marital status and marketing problems of respondents and the Pearson chi-square is (0.332) significant value is less than 5. Hence, the alternate hypothesis is accepted (H2).

5.FINDINGS**Findings of Percentage Analysis**

- Majority: (74.6 %) of the respondents were female.
- Majority: (40.4 %) belongs to the age group of 25-30 years.
- Majority: (54.4 %) of the respondents were married.
- Majority: (36.8 %) of the respondents were motivated by SHGs members
- Majority: (46.5 %) of respondents were availed loan of Rs.20000-30000.
- Majority: (38.6 %) of respondents were lack in formal education.
- Majority: (33.3 %) of respondents were conflicts among the group members.
- Majority: (39.5 %) of respondents were in heavy competition of the market to sale the product.
- Majority: (46.5 %) of respondents were in shortage of capital for their financing situation.

problems of SHGs members. Further the state government and non- governmental organization banks, NABARD and various financial institution and banks have taking the problems and overcome by the way of providing formal education, leadership skills, increase the loan amount and the team building power etc., and providing various types of incentives and subsidy to all the members.

SHGs as a significant human resource can play their role effectively if they are provided equal opportunities and status as those of the business. It is the clear that by involving voluntary organizations in social mobilization and creating an enabling policy environment, micro fiancé can achieve a vast scale and can become a rational movement. The success of SHGs depends upon efficiency and effectiveness of groups. The government needs to focus on major problems faced by SHGs as to make their resource mobilization meaningful and economic up- liftment of members of SHGs.

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