



ISSN Print: 2394-7500
ISSN Online: 2394-5869
Impact Factor: 5.2
IJAR 2017; 3(9): 593-598
www.allresearchjournal.com
Received: 28-07-2017
Accepted: 29-08-2017

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Problems faced by the members of self- help groups with special reference to Thimmampalayam area in Coimbatore district

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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 Thimmampalayam village at Mettupalayam Taluk in Coimbatore district 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, Thimmampalayam, Tamil Nadu

Introduction

Self Help Group is playing a very important role in the process of financial inclusion and women empowerment. It is a small group formed by 10 to 20 members of the same locality in the same village area, and who come together to solve their problems and social issues and they eradicate poverty is through mobilizing their financial resources of the individual savings, the urban areas people knows about the problems and the schemes of the government but in rural area peoples having excess awareness of the SHGs. Besides the comparison on urban women and rural women have limited access to all kinds of resources such as education, financial support, transportation, training, availability of current information etc., but have more hidden talents, which have to be brought into light, and providing marketing knowledge and financial dealing activities shall provided by the government.

The NGO's and the NABARD gives various skill training programmers are taking while the members and improves these self -power while the members, which provides the saving opportunities to women to cope up their problems of daily life, SHGs rural women to improve their decision making within the family and as well in the society.

Statement of Problem

Self-Help groups have assumed greater importance, which is considered as the most necessary tool to adopt participatory approach for the social, economical, marketing and financial improvement of women, 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 SHGs and the majority women join SHGs are from poor background and are either illiterates or semi-illiterates. This results in lack of knowledge and training in financial matters among the SHGs members.

At the next level, majority of the members reported domestic problems pay full attention to the needs of husband, children and other dependents on them to properly after joining SHGs when compared to situation before joining SHGs.

After the planning the government efforts to increase the role of women and to improve the status of women in society, and the large number of Non-Governmental Organizations (NGOs) and NABARD to enter the rural credit scheme for organizing the poor into informal groups. In this context study is proposed to carry out further risk in micro financing. This study is undertaken to find out the answer to the following questions.

1. What are the socio economic characteristics of the respondents?
2. What are the problems faced by the members in Self Help Groups?
3. To explore, the suggestions for the better management of Self Help Groups?

Review of Literature

B. 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. Vajjayanthi (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.

Kaur Simrenjit (2015) ^[3] Self Help Groups (SHGs) are proved successful for the empowerment of rural women by the way of their entrepreneurial development which had put a major impact upon their social and economic life. For the achievement of the sustainable Entrepreneurial development among the members of the SHGs more need is to be given for the development and encouragement of SHGs.

Anchal Soni (2015) ^[4] Self-help Groups has an important role in the Women Entrepreneurship Development. The factor which has major contribution in the entrepreneurship development of the women is considered as skill training programmes. The other factors like the financial literacy programmes, micro-credit facility, separate identity in family, time to repay the loan, chance to repay old debt, ability to fulfill family needs, increment in the decision making in family and society level do not have major impact upon the entrepreneurial development of the women. The Analysis represents that the skill training programmes which are specially designed for the women leads 39.8% increment in the entrepreneurial development among women. If more training programmes are provided than it further leads to have more entrepreneurial development.

S. Mamta, M. Saravanakumar and S. Srividhya (2014) ^[5] In India more number of people live in rural areas and that they are to be developed in such a way that they achieve economic empowerment. The study revealed that the Indian SHG empowerment should continue to grow at the same

pace of next five years. SHG's associate is actually fortunate to have the advantage of many savings. SHG's in India are integrating the low income segments with the rest of the rural community by ensuring them a better participation in a more equitable share in the advantage of development. It is significantly important that together government and NGOs work to bear all the costs in mind of interventions to make them sustainable otherwise the SHGs will be overburden and destined to crash. Government system could help manage this risk and increase the emphasis on sustainability of SHGs.

V. Savitha and H. Rajsekar (2014) ^[6] Self Help Group are playing important role in the process of financial inclusion of women empowerment, and addressed the poverty and social issues among the members. The core activity is mobilized of small savings from group members and lending the loans from banks. The study based on the personal, financial, marketing, and production oriented problems faced among the members and upliftment of members among the SHGs.

S. Thangamani and S. Muthuselvi (2013) ^[7] The Study reveals empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual women, but also for the family and community as a whole through collective action for development. Self Help Groups have linkages with NGOs (Non-Government Organizations) and banks to get finance for development.

Socio- economic factor has been changed after joining the Self Help Groups. But the saving is increasing at earlier stage of life. It is the clear that by involving voluntary organizations in social mobilization and creating an enabling policy environment, micro financé can achieve a vast scale and can become a rational movement. The self-help group is important in re-strengthening and bringing together of the human race.

Objectives of the Study

1. To study the socio-economic characteristics of the respondents.
2. To find out the problems faced by the members in Self Help Groups.
3. To explore the suggestions for the better management of Self Help Groups.

Scope of the Study

The study is restricted to the Thimmampalayam in Coimbatore district. The sample is selected in the study area. Since the study is for generally the problems faced by the members of Self- Help group only aspects related to members were collected.

Limitation

1. This study is limited only to Thimmampalayam village.
2. The finding of the study are based on these results have to cautiously viewed.
3. Many members are not ready to give actual information.
4. Time is one of the constraints to meet more respondents.

Hypothesis of Study

H₀: There is no significant relationship between the Age and Personal problems of respondents.

H₁: There is significant relationship between the Loan availed and Social problems of respondents.

H₂: There is significant relationship between the Marital status and Marketing problems of the respondents

H₃: There is significant relationship between the Motivation and Financial problems of the respondents.

Research Methodology

For the present research work in Thimmampalayam village in Mettupalayam Taluk at Coimbatore district.

1. Majority of the members of SHGs in these blocks are involved in the business activities.
2. The location is convenient for the purpose of data collection.

Sample Size

The survey has been carried out only in Thimmampalayam village in Mettupalayam Taluk at Coimbatore District. It covers 114 respondents in study area.

Data Collection

Source of data

For the purpose of study the primary data were collected through the questionnaire.

Secondary data collected through articles, journals containing questions relating to problems faced by members of SHGs.

Analysis & Interpretation

Table 1(A): Percentage Analysis Gender

S. No	Gender	No. of Respondents	Percentage
1.	Male	19	16.7
2.	Female	85	74.6
3.	Trans-gender	10	8.8
	Total	114	100.0

Source: Primary Data

Interpretation

Table 1: The table reveals that out of total respondents taken for the study, 16.7% of the respondents belong to the male members 74.6% of the respondents belongs to female members, and remaining 8.8% respondents belong to trans-gender.

Age

S. No	Age	No. of Respondents	Percentage
1.	25-30	46	40.4
2.	31-35	38	33.3
3.	36-40	17	14.9
4.	Above 41	13	11.4
	Total	114	100.0

Source: Primary Data

Interpretation

Table 2: From 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.

Marital status

S. No	Marital status	No. of Respondents	Percentage
1.	Married	62	54.4
2.	Unmarried	22	19.3
3.	Divorced	17	14.9
4.	Widow	13	11.4
	Total	114	100.0

Source: Primary Data

Interpretation

Table 3: The table denotes the marital status of respondents, 54.4% represents the married respondents, 19.3% represents un-married respondents, 14.9% represents divorced respondents and 11.4% represents widow respondents in this table.

Motivation

S. No	Motivation	No. of Respondents	Percentage
1.	NGO	35	30.7
2.	Members in the group	42	36.8
3.	Government agency	12	10.5
4.	Neighbors and friends	25	21.9
	Total	114	100.0

Source: Primary Data

Interpretation

Table 4: The table shows to motivation of members, 30.7% of respondents says NGO, 36.8% of respondents says members in the group, 10.5% of respondents says government agency, 21.9% respondents says neighbors and friends.

Loan availed

S. No	Loan availed	No. of Respondents	Percentage
1.	10000	20	17.5
2.	20000-30000	53	46.5
3.	40000-50000	28	24.6
4.	Above 50000	13	11.4
	Total	114	100.0

Source: Primary Data

Interpretation

Table 5: The table shows the capital employed of members in SHGs, 17.5% members availed Rs.10000, 46.5% of members availed loan Rs.20000-30000, 24.6% of members avail Rs.40000-50000 and 11.4% of members availed above 50000.

Personal problems of SHGs member

S. No	Personal problems	No. of Respondents	Percentage
1.	Lack of Training	15	13.2
2.	Lack of encouragement	14	12.3
3.	Family responsibilities	32	28.1
4.	Lack of formal education	44	38.6
5.	Lack of freedom to take decisions	09	7.9
	Total	114	100.0

Source: Primary Data

Interpretation

Table 6: The table reveals that 13.2% of the respondents due to lack to training, 12.3% of the respondents have a lack of encouragement, 28.1% of the respondents due to family responsibilities, 38.6% of the respondents is that they do not have formal education.

Age-Personal problems	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	163.571 ^a	12	.025
Likelihood Ratio	162.551	12	.002
Linear-by-Linear Association	72.366	1	.206
N of Valid Cases	114		

a. 11 cells (55.0%) have expected count less than 5. The minimum expected count is 1.03.

Whereas 7.9% of the respondents due to lack of freedom to take decisions.

Chi-Square Tests

Interpretation

Table represents that the chi-square between the age and personal problems of respondents and the Pearson chi-

square is (0.25) significant value is less than 5. Hence, the null hypothesis is accepted (H₀).

Social problems of SHGs member

S. No	Social problems	No. of Respondents	Percentage
1.	Lack of leadership	22	19.3
2.	Lack of communication skills	26	22.8
3.	Non co-operation from the group	15	13.2
4.	Lack of social mobility	13	11.4
5.	Conflicts among the group members	38	33.3
	Total	114	100.0

Source: Primary Data

Interpretation

Table 7: The table reveals that 19.3 % of the respondents due to lack to leadership, 22.8% of the respondents have a lack of communication skills, 13.2% 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.

Chi-Square Tests			
Loan Availed-Social problem	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	203.545 ^a	12	.210
Likelihood Ratio	209.608	12	.004
Linear-by-Linear Association	88.507	1	.000
N of Valid Cases	114		

a. 11 cells (55.0%) have expected count less than 5. The minimum expected count is 1.58

Interpretation:

Table represents that the chi-square between the loan availed and social problems of respondents and the Pearson chi-square is (0.210) significant value is less than 5. Hence, the alternate hypothesis is accepted (H₁).

debts collection, 8.8% of the respondents says lack of training from marketing products, 17.5% of the respondents says marketing risks & un-certainties.

Marketing problems of SHGs members

Chi-Square Tests

S. No	Marketing problems	No. of Respondents	Percentage
1.	Heavy competition	45	39.5
2.	Lack of experience about Marketing	23	20.2
3.	Collection of Bad debts	16	14.0
4.	Lack of training from marketing products	10	8.8
5.	Market risks & Un- certainties	20	17.5
	Total	114	100.0

Source: Primary Data

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
N of Valid Cases	114		

a. 12 cells (60.0%) have expected count less than 5. The minimum expected count is 1.14.

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).

Interpretation

Table 8: The table shows that 39.5 % of the respondents say heavy competition, 20.2% of the respondents say lack of marketing experience, 14.0% of the respondents says bad

Financial problems of SHGs members

S. No	Financial problems	No. of Respondents	Percentage
1.	Heavy interest rate	09	7.9
2.	Deficiency or Shortage of capital	53	46.5
3.	Lack of financial information	18	15.8
4.	Insufficient loan	26	22.8
5.	Lack of collateral security	08	7.0
	Total	114	100.0

Source: Primary Data

Interpretation

Table 9: The table reveals that 7.9% of the respondents say heavy interest rate, 46.5% of the respondents say shortage of capital, 15.8% of the respondents say lack of financial information, 22.8% of the respondents says insufficient loan, and 7.0% of the respondents says lack of collateral security.

Chi-Square Tests

Motivation-Financial problem	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	153.008 ^a	12	.110
Likelihood Ratio	176.419	12	.001
Linear-by-Linear Association	92.413	1	.001
N of Valid Cases	114		
a. 11 cells (55.0%) have expected count less than 5. The minimum expected count is 0.84			

Interpretation

Table represents that the chi-square between the motivation and financial problems of respondents and the Pearson chi-square is (0.110) significant value is less than 5. Hence, the alternate hypothesis is accepted (H_3).

Findings

Findings of Percentage Analysis

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

Findings of Chi-Square Analysis

1. Chi-square is used to analyses there is no significant relationship between the age and personal problems of respondents. Hence the alternate hypothesis (H_0) is accepted.

2. There is significant relationship between the marital status and marketing problems of respondents. Hence the alternate hypothesis (H_1) is accepted.
3. There is significant relationship between the loan availed and social problems of the respondents. Hence the alternate hypothesis (H_2) is accepted.
4. There is significant relationship between the motivation and financial problems of the respondents. Hence the alternate hypothesis (H_3) is accepted.

Suggestions

1. The practical oriented training program me must be conducted with professional expert from business and industrial site.
2. Adequate insurance coverage should be provided to the business units promoted by SHG against the financial losses to safeguard the interest of the members.
3. The members suffer from lack of finance for the expansion of their operation; the NGOs may help them in getting loan from the government.
4. Banker has to inform the SHGs about the new scheme or plans.
5. NGOs official have to enhance the literacy level of SHGs members.
6. The SHGs members are advised to utilize the amount only for carrying out the assigned task.
7. In many of the Self Help Groups, the same person is continuing in the offices as group secretary. So, rotation of the group's secretary is necessary for equitable exposure to the banking transaction.

Conclusion

Hence, it becomes needful for the society and the government to find remedy for the 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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