

A STUDY ON PROBLEMS FACED BY THE SELF HELP GROUP MEMBERS WHILE AVAILING FINANCIAL BENEFITS THROUGH SELF HELP GROUP BANK LINKAGE PROGRAMME IN SIVAKASI

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ABSTRACT

Since the evolution of Self help groups, even there is a lot of improvements in the strategies use by the banks with the guidance of Government of India, there is the existence of certain problems in receiving financial benefits through SHG bank linkage programme. The investigator has concentrated on analyzing the problems faced by the SHG members in Sivakasi. For the analysis, the investigator has used primary as well as secondary data. The sample respondents are 110 which have been selected by using proportionate stratified random sampling method. The researcher has suggested Government of India and the banks to take crucial measures to overcome certain problems faced by the SHG members.¹

Keywords: SHG, Women members, SHG Bank linkage Programme, Problems, Savings, Income etc.

INTRODUCTION

Since women make up half of the global population, they are the fundamental building blocks of civilization. Women are the foundation of the family, society, and eventually the nation. Large segments of women are disenfranchised in several developing nations because they lack access to resources, employment opportunities, and education. Only once they are granted equal access to all aspects of life—a concept known as women's empowerment—can the nation begin to develop. The result of numerous discussions sparked by the global women's movement is the empowerment of women. Women's empowerment is a multifaceted and multilayered idea that aims to provide equitable access to all spheres of life and help women achieve their own identities. The Indian government has launched numerous initiatives to support women's development programs through Self-Help Groups (SHGs)

since the 1970s. It has shown to be a potent tool for empowering women and reducing poverty among low-income rural women. Here, the researcher has undertaken the study regarding the analysis of the problems faced by the SHG members while availing financial benefits through SHG Bank linkage programme.

STATEMENT OF THE PROBLEM

In reality, empowerment is enabling the weak to achieve dignity and, in the case of women's empowerment, the phrase has come to denote women's increased control over their own lives, bodies, and conditions. However, women as a group face inequality to men at all levels, from the household level to the national level. These differences stem from class-position hierarchies, power dynamics, and socio cultural norms, practices, and standards. The expense of sexual orientation inequality is particularly observed in impeding progress in terms of increased dependency, increased adversity, and persistent dissatisfaction in meeting social demands such as well-being, training, poise, social prominence, and confidence. Impoverished women, trapped in a state of need and excluded from opportunities, are prevented from reaping the benefits of progress and their enormous potential is still unrealized. And also, even rural women from weaker sections of society are included in self help groups; they also face certain problems while availing the financial benefits through SHG Bank linkage programme. Hence, the researcher focused on analyzing the same.

REVIEW OF LITERATURE

Mohi-ud-din & Gunnai (2018) the main purpose of their study was to highlight the “empowerment of rural women: A study of Kashmir valley”. This study revealed that women in Kashmir faced a lot of problems and challenges related to health, education, economic dependence, domestic violence, sexual abuse, female feticide and infanticide, late marriage, unemployment etc. In order to reduce these problems long run improvement in education and equal and awareness opportunities will play a significant role in improving and empowering of rural women in JK. For the present study the total number of respondents were 100 (50 male and 50 female) i.e., 10 from each district of Kashmir valley. The data were collected by using primary and secondary sources through survey method. The findings of the study revealed that out of 100 respondents from 10 districts of Kashmir valley 44% respondents are not supported with those women folk face numerous challenges in their lives while 46% respondents are agreed and 10% are not aware about it. 35% respondents revealed that male dominance is a main factor for non-participating of women in decision making process of the family while 50% revealed that illiteracy followed by poverty 15% as factor responsible for non-participation of women in decision making. This was also observed from the study that 72% of respondents revealed that women members of family are not intelligent as compared to male members while 28% said no about the same. The last findings revealed that 56% of respondents thought that SHGs, MANREGA, education, various Govt schemes will raise the social prestige of women while 44% respondents think not so.²

Nithya & Sahad (2019)⁴⁹ this paper highlights the “Role of SHGs in Women Empowerment in Tamil

² Mohi-ud-din & Gunnai (2018). Empowerment of women in Tamil Nādu. dominant publishers and distributors private limited.

Nadu”. This case study has found that SHG has made significant changes in the livelihood aspects of millions of poor women across the countries. The study has selected Tiruvallur district where the number of SHGs is higher as compared with the rest of the states in Tamil Nādu. Survey with 100 SHG members belongs to various villages of the study areas revealed that SHG members improved in their economic and social status.³

Kumar & Babu(2020)⁵⁰ this paper has analysed the “microfinance and factors contributing for economic empowerment of women SHG members” The principal component analysis has used for the purpose using primary data collected in Hassan district. This study revealed that the economic empowerment is possible in many ways and economic activities. Out of 20 ways of achieving the economic empowerment, the feasibility has found only in six ways. Hence the absolute economic empowerment of SHG women has not achieved in Hassan district. However, the relative economic empowerment has been achieved with the help of bank linkages SHG programme. This study also proved that the lack of income earning employment opportunities are the hurdles in achieving the efficient economic empowerment of women. Therefore, the promotion agencies of SHG have to financially support the income earning activities of the SHG women member.⁴

OBJECTIVES OF THE STUDY

- To know the socio-economic profile of the self help group members.
- To understand the group profile of the self help group members.
- To investigate the problems faced by self help group members.
- To offer suitable findings & suggestions based on the study.

SCOPE OF THE STUDY

This study deals with analysing the socio economic profile, group profile, impact of micro credit on women and problems based by the self help group members . The study was conducted among the SHG members in Sivakasi region and it was based on the interview schedule.

HYPOTHESIS

Ho: There is no significant difference between the educational qualification of the respondents and the problems faced by them.

RESEARCH METHODOLOGY

Research can be roughly defined as the systematic collection and analysis of facts and information for the advancement of knowledge in any field. The validity of any research depends on the systematic methods of collecting the data and analyzing the same in appropriate order. In the

³ Nithya & Sahad (2019). Self-help groups promotes rural women empowerment- A study of selected villages in Kolhapur district, *BVIMSR'S Journal of management research*, 2(2).

⁴ Kumar & Babu(2020). A Study on women empowerment through Self-Help Groups, *International Journal of Engineering and Management Research (IJEMR)*, 4(6), 176-181.

present study, both primary and secondary data were collected and analyzed, for measuring the problems faced by the SHG members.

ANALYSIS AND INTERPRETATION

Age wise classification

The researcher has examined the age wise classification of the respondents in the study area and it is presented in the table 1.

Table 1
Age wise classification

S.No	Age	No. of Respondents	Percentage to total
1.	Less than 20 years	3	3.00
2.	20 to 30 years	15	14.00
3.	30 to 40 years	45	41.00
4.	40 to 50 years	32	29.00
5.	Above 50 years	15	13.00
Total		110	100.00

Source : primary data

From the above table 1, it is clear that, out of 110 respondents, 41.00 per cent (45)of the respondents are under the age group of 30 to 40 years, 29.00 per cent(32) of the respondents are under the age group of 40 to 50 years, 14.00 per cent (15) of the respondents are under the age group of 20 to 30 years,13.00 per cent (15) of the respondent are under age group of above 50 years and the 3.00 per cent (3) of the respondents are under age group of less than 20 years.

It is observed from the study the study that Majority (41.00%) of the respondents are under the age group of 30 to 40 years.

Marital Status Wise Classification

The marital status wise classification is important for discussing their attitudes. The marital status of the respondents is presented in the Table 2.

Table 2
Marital Status

S.No	Marital Status	No. of Respondents	Total to percentage
1.	Married	90	82.00
2.	Unmarried	12	11.00

3.	Widow	6	5.00
4.	Separated	2	2.00
	Total	110	100.00

Source: Primary Data

From the above table 3.2, it is measured that out of 110 respondents, 82.00 per cent (90) of the respondents are married. 11.00 per cent (12) of the respondents are unmarried, 5.00 per cent (6) of the respondents are Widow, 2.00 per cent (2) of the respondents are separated.

It is obvious from the study that majority (82.00%) of the respondents are married.

Educational Qualification Wise Classification

The researcher made an attempt to study the educational status of the respondents and it is shown in the table 3.

Table 3
Educational Qualification

S.No	Educational Qualification	No. of respondents	Total to percentage
1.	Illiterate	18	16.00
2.	Primary	40	36.00
3.	Higher secondary	22	20.00
4.	School	14	13.00
5.	UG level	15	14.00
6.	PG level	1	1.00
Total		110	100.00

Source: primary data

Schedule 3, expressed that among 110 respondents 36.00 per cent (40) of the respondents are primary, 20.00 per cent (22) of the respondents are higher secondary, 16.00 per cent (18) of the respondents are illiterate, 14.00 per cent (15) of the respondents are UG level, 13.00 per cent (14) of the respondents are PG level.

It is vivid from the analysis that majority (36.00%) of the respondents are primary

Monthly income after joining in the SHG

It is essential to analyses respondents monthly income before joining SHG and it is displayed in the Table 4.

Table 4
Monthly income after joining in the SHG

S.No	Monthly income after joining SHG	No. of respondents	Total to percentage
1.	Below Rs 20000	61	55.00
2.	Rs 21000 to Rs 40000	41	37.00
3.	Rs 41000 to Rs 60000	6	6.00
4.	Above Rs 60000	2	2.00
	Total	110	100.00

Source: primary data

Table 4 discloses that among of 110 respondents who had occupation after joining SHG, 55.00 percent (61) of the respondents have earned below Rs. 20000 per month, 37.00 per cent (41) of the respondents have earned Rs. 21000 to Rs. 40000 per month, 6.00 per cent (6) of the respondents have earned Rs.41000 to Rs. 60000per month and 2.00 per cent (2) the respondents have earned above Rs. 60000 per month.

It is found that majority (55.00%) of the respondents have earned below Rs. 20000 as their monthly income after jointly SHG.

Monthly saving after joining in the SHG

The researcher has analyses the ways of monthly saving after joining SHGs and it is given in the Table 5.

Table 5
Monthly income after joining in the SHG

S.No	Monthly saving after joining in theSHG	Number of respondents	Total to percentage
1.	Below Rs 200	13	12.00
2.	Rs 200 to Rs 500	59	53.00
3.	Rs 500 to Rs 800	36	33.00

4.	Above Rs 800	2	2.00
Total		110	100.00

Source : primary data

Table 5 implies that among 110 respondents who have occupation after joining SHG, 53.00 percent (59) of the respondents are earning income Rs. 200 to Rs.500, 33.00 per cent (36) of the respondents are earning income Rs. 500 to Rs. 800, 12.00 per cent (13) of the respondents are earning income below Rs. 200 and 2.00 per cent (2) of the respondents are earning income above Rs. 800.

It is found that majority (53.00 %) of the respondents are earning income, which is Rs. 200 to Rs. 500.

SIGNIFICANT DIFFERENCE BETWEEN THE EDUCATIONAL QUALIFICATION AND PROBLEMS FACED BY THE SELF HELP GROUP MEMEBRS

There is no significant difference between the educational qualification of the respondents and the problems faced by them while availing the financial benefits through SHG Bank linkage programme.

Table 6
ANOVA

S.NO	Particulars	Sum of squares	Df	Mean square	F	Sig.
1	Between groups	173.396	5	34.679	1.905	.100
2	Within groups	1893.377	104	18.206		
Total		2066.773	109			

Source: Computed data

Table 4.2 depicts that the calculated value is greater than the table value($0.100 < 0.05$). The hypothesis is accepted. Hence, "There is no significant difference between educational qualifications of the respondents and the problems faced by them while availing the financial benefits through SHG Bank linkage programme".

FINDINGS AND SUGGESTIONS

FINDINGS

- It is observed from the study the study that Majority (41.00%) of the respondents are under the agegroup of 30 to 40 years.
- It is obvious from the study that majority (82.00%) of the respondents are married.
- It is vivid from the analysis that majority (36.00%) of the respondents are primary.
- It is found that majority (55.00%) of the respondents have earned below Rs. 20000 as their monthly income after jointly SHG.
- It is found that majority (53.00 %) of the respondents are earning income, which is Rs. 200 to

Rs. 500.

- The hypothesis is accepted. Hence, “There is no significant difference between educational qualifications of the respondents and the problems faced by them”.

SUGGESTIONS

- The researcher suggests the self – help groups to influence the women who are below 35 years age to join SHG.
- The Government of India and the banks should encourage the unmarried women members to join the self help groups in order to make them to shine without any family commitments.
- It will be better that the Government may offer the educational programmes to the SHG members to be literate generally as well as financially.
- The group representative and the link members should encourage the members to involve in obtaining the vocational trainings as well as in the income generating activities.
- The SHG members should try to increase their monthly saving amount through taking determination in the group meetings.

CONCLUSION

The study dealt with the analysis of demographic profile, group profile as well as the problems faced by the members. The targeted outcome can be achieved through taking the above mentioned suggestions given by the researcher into consideration. The investigator concludes the study by expressing that improve the self help group members and achieve the goal.

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