



A STUDY ON PROBLEMS FACED BY WOMEN S' SELF HELP GROUPS MEMBERS IN THANJAVUR DISTRICT, TAMIL NADU

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Abstract

Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects of this study. Women empowerment through self help groups in Thanjavur district of Tamilnadu. The information required for the study has been collected from both the primary and secondary sources. A Random sampling method has been followed. Reliability analysis and factor analysis was used in this study. Suggested in this study, SHG women members are facing a number of problems, they should not always look for help from government or others. They should work with confidence and courage and also competitive mind. This will help them to succeed in marketing Problems faced by Self Help Groups members in Thanjavur District. Conclude in this study, Now a days women instead of employment seekers, employment providers and provide large number of employment opportunity. Eventhough they workhard their marketing are in feeble condition. So the government must take necessary measure to improve their conditions.

Keywords:*Illiterate, Skill, Responsibility Etc.,*

Introduction

India lives in her 6, 38,345 villages with 24 crore poor engaged in micro enterprises. As per the Government of India's Ministry of Micro, Small and Medium Enterprises (MSEs) Annual report 2015-2016, there are 162.78 lakhs (in number) micro enterprises in India. Poverty in India is widespread with the nation estimated to have a third of the world's poor. The credit needs and other financial services are provided to the rural masses in general and to the poor in particular through the rural financial markets comprising an unorganized sector consisting of commission agents, moneylenders, landlords, etc., and an organized sector consisting of pyramid type cooperative credit institution broadly classified into urban credit cooperatives and rural credit cooperatives.

In order to enlarge the flow of credit to the hard-core poor, NABARD launched a scheme of organizing them in self-help groups (SHGs) and linking the SHGs with banks, in 1992. The scheme is broadly on the pattern devised by Bangladesh Grameen Bank. Under the scheme, poor, preferably the women are organized in SHGs and banks financing these SHGs for on lending to poor are eligible for concessional refinance from NABARD. There are three distinct modes to route the credit to micro enterprises. While under the first mode, banks lend directly to the SHGs for lending to micro entrepreneurs. Under the second mode, banks provide loans to the NGOs for on lending to the SHGs and ultimately to micro entrepreneurs. Under the third mode, banks extend credit to the SHGs with the NGO as facilitator. Though the SHGs were started in 1997 in Tamil Nadu, the concept penetrated down only in recent years. Now there is a greater amount of socio-economic emancipation among the members of the SHGs. Hence there is a need for evaluating the social and economic impact of the SHGs on their members.

Among the various districts of Tamil Nadu, Thanjavur District occupies a predominant position in the starting of SHGs. In this district the urban centers have more rural bias and the economic activities are more agro-based. Hence the SHGs have been formed for meeting the needs of industrial and agricultural activities. As on November 2008, there were 3.78 lakhs SHGs in Tamil Nadu with a membership of 60.63 lakhs. And in Thanjavur District there were 12060 SHGs with a membership of near by 1.60 lakhs. The present study deals with the SHGs formed in Thanjavur District. The empirical findings of this study would pave the way for taking certain policy decisions for strengthening the SHG's and hence the study has been undertaken in Thanjavur District.

Statement of The Problem

Women's participation in the economic activity is important for their own personal advancement as also for an improvement of their status in the society. Women should join the labour force of the country on an equal footing with those of men and get themselves integrated into the economic system. The present analysis is undertaken to find out the empowerment achieved among the socially deprived classes to improve health and nutritional status, educational achievements, access to resources and to increase the real per capita income. Their empowerment needs are to be looked at from different perspectives such as individual, group, community, collaborating organisations and the state too. Hence the present study is mainly confined to an analysis of the problem faced by SHG'S women members in the study area of Thanjavur District,

Tamil Nadu. The impact is measured in terms of the changes brought about in the levels of income, employment, expenditure, savings and borrowings after becoming members in the SHGs.

Objectives of The Study

1. To study the problem faced by SHG members in the Thanjavur District.

Review of Literature

Surekha Rao and Padmaja (1998) in their study on self-help groups in Tirupathi, Andhra Pradesh had analysed the socioeconomic background of the respondents, their income, expenditure, and their savings, and the involvement of women in the SHGs, and their future plans and suggestions. From this study it had become clear that women had been very active in participating in the group and in saving money. Most of the women had started their own self-employment ventures such as petty shops, canteens, tailoring units, milk business and the like and the loans had been taken from the groups and all of them were satisfied with the functioning of the group.

Dolly Sunny (2005) had analysed the activities of the SHGs which had facilitated, with the help of micro credit, in the attainment of sustainable growth through empowerment of women. According to him, to overcome the hindrances in the socio economic development of women, such as illiteracy, poverty, low standards of living, and lack of employment opportunities, an integrated and a balanced development oriented policy should be adopted.

Gangaiah B. Nagaraja and C. Vasudevalu (2006) had conducted a study on the impact of the self-help groups on the income and employment of the women members in Andhra Pradesh. The major findings of the study had been that the SHGs had generated sufficient employment opportunities to make the women earn their livelihood, and in creating awareness about the various government programmes.

Methodology And Tools Of Analysis

Both primary and secondary data are used in this study. In Thanjavur District there were, 34 NGOs. The total sample respondents taken for this study was 200. The 200 sample women respondents were selected randomly from different NGOs by adopting proportionate random sampling technique. The sample respondents cover all blocks and their membership had varied from a minimum of 6 months to a maximum of 10 years of experience in the SHGs. Factor analysis used in this study.

Table No.1 Reliability Analysis Factors Related To Problem Faced By Women Starting The Business Through Shg

Problem	Scale Mean if Item Deleted	Cronbach's Alpha if Item Deleted
Illiteracy(X1)	76.0200	.877
Lack of knowledge skill and responsibility(X2)	76.6650	.873
Lack of self-confidence(X3)	76.5700	.873
Lack of access to finance and resources(X4)	76.6700	.877
Lack of access to marketing strategies(X5)	76.1600	.874
Dependent socialization(X6)	76.3000	.874
Poverty(X7)	76.3650	.874
Overburdened household work (X8)	76.4650	.871
Lack of family support(X9)	76.4350	.873
Large size family,Lack of Household responsibility sharing (X10)	75.8700	.876
Caste system of the family limiting access(X11)	76.4400	.873
Family rich and poor stratification(X12)	76.2850	.871
Deprivation(X13)	76.4000	.871
Overloaded women's ideas(X14)	75.9850	.875
Lack of equal perceiving attitude towards women(X15)	76.2700	.874
Male domination(X16)	76.4450	.876
Lack of legal clarity(X17)	76.4750	.870
Insensibility of political parties(X18)	76.2450	.876
Political sabotage(X19)	76.3600	.882
Cronbach's Alpha		0.881
Mean		80.41
VARIANCE		112.47

STD.DEVIATION		10.60
NO. OF ITEMS		19
ANOVA		28.893
SIG		0.000**

Source: Primary Data

It reveals that all the nineteen measurement scale items of the women problems are reliable as the Cronbach Alpha coefficient of 0.881. It is greater than the threshold level of 0.70. It's provided good estimates of internal consistency reliability and also coefficient alpha values ranged from 0.887 to 0.882 for all the constructs. It is indicating that the scales used in this study were reliable. It clearly indicates that above scale items are consistent with each other and they are reliable measure of factors related to the problem faced by women SHG's members, so that it can be used for next analysis

Dimensionality of The Multi-Scale Items (Factor Analysis)

Factor Analysis is a set of technique which by analyzing correlations between variables reduces their numbers into fewer factors which explain much of the original data, more economically. Even though a subjective interpretation can result from a factor analysis output, the procedure often provides an insight into relevant psychographic variables, and results in economic use of data collection efforts. The subjective element of factor analysis is reduced by splitting the sample randomly into two and extracting factors separately from both parts. If similar factors result, the analysis is assumed as reliable or stable.

Table - 2 Kmo And Bartlett's Test For Factors Related To Problem Faced By Shg Women Members In Thanjavur District

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.861
Bartlett's Test of Sphericity	Approx. Chi-Square	1459.427
	df	190
	Sig.	.000

**p<0.01 S-Significant

From the above table, two tests, namely Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) and Bartlett's Test of Sphericity have been applied to test whether the relationship among the variables has been significant or not. The Kaiser-Meyer-Olkin Measure of sampling adequacy shows that the value of test statistics is 0.861, which means the factor analysis for the selected variable is found to be appropriate or good to the data. Bartlett's test of sphericity is used to test whether the data are statistically significant or not with the value of test statistics and the associated significance level. It shows that there exists a high relationship among variables.

Table -3 Eigen Values And Proportion of Total Variance of Each Underlying Factors Related To Problem Faced By Shg Women Members In Thanjavur District

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.819	34.1	34.096	6.819	34.096	34.096	3.76	18.802	18.802
2	1.663	8.316	42.413	1.663	8.316	42.413	3.213	16.064	34.865
3	1.264	6.32	48.733	1.264	6.32	48.733	2.689	13.445	48.31
4	1.086	5.432	54.165	1.086	5.432	54.165	1.171	5.854	54.165
Extraction Method: Principal Component Analysis.									

The results of the factor analysis presented in the table regarding factors related to problem faced by women members, have revealed that there are nineteen factors that had Eigen value exceeding "one". Among those four factors, the first factor accounted for 34.09 per cent of the variance, the second 8.316 per cent, the third factor 6.32 per cent, and last factor 5.432 per

cent of the variance in the data set. The first four factors are the final factors solution and they all together represent 54.16 percent of the total variance in the scale items measuring the problem faced by women SHG members.

Table 4: Communalities For Factors Related To Problem Faced By Shg Women Members In Thanjavur District

Communalities		
	Initial	Extraction
Illiteracy(X1)	1.000	.552
Lack of knowledge skill and responsibility(X2)	1.000	.492
Lack of self-confidence(X3)	1.000	.647
Lack of access to finance and resources(X4)	1.000	.417
Lack of access to marketing strategies(X5)	1.000	.355
Dependent socialization(X6)	1.000	.499
Poverty(X7)	1.000	.613
Overburdened household work (X8)	1.000	.601
Lack of family support(X9)	1.000	.634
Large size family. Lack of Household responsibility sharing(X10)	1.000	.352
Caste system of the family limiting access(X11)	1.000	.501
Family rich and poor stratification(X12)	1.000	.484
Deprivation(X13)	1.000	.510
Overloaded women's ideas(X14)	1.000	.678
Lack of equal perceiving attitude towards women(X15)	1.000	.568
Male domination(X16)	1.000	.609
Lack of legal clarity(X17)	1.000	.643
Insensibility of political parties(X18)	1.000	.510
Political sabotage(X19)	1.000	.500
Extraction Method: Principal Component Analysis.		

The above table (Communalities) represents the application of the Factor Extraction Process, it was performed by Principal Component Analysis to identify the number of factors to be extracted from the data and by specifying the most commonly used Varimax rotation method⁴. In the principal component analysis, total variance in the data is considered. The proportion of the variance is explained by the nineteen factors in each variable. The proportion of variance is explained by the common factors called communalities of the variance. Principal Component Analysis works on initial assumption that all the variance is common. Therefore, before extraction the communalities are all 1.000. Then the most common approach for determining the number of factors to retain⁵ i.e. examining Eigen values was done.

Table- 5 Rotated Component Matrix For Factors Related To Problem Faced By Shg Women Members In Thanjavur District

	Rotated Component Matrix ^a			
	Component			
	1	2	3	4
Lack of family support(X9)	.700	.202	.281	-.076
Illiteracy(X1)	.679	-.094	.143	.311
Poverty(X7)	.624	.065	.456	.004
Dependent socialization(X6)	.623	.233	.160	.093
Deprivation(X13)	.581	.435	.148	.156
Large size family. Lack of Household responsibility sharing(X10)	.569	.381	.001	.278
Family rich and poor stratification(X12)	.518	.367	.334	.214
Lack of equal perceiving attitude towards women(X15)	.162	.744	.133	.081
Male domination(X16)	.000	.700	.317	.067
Lack of legal clarity(X17)	.255	.692	.345	-.004
Overloaded women's ideas(X14)	.150	.570	-.013	.455
Caste system of the family limiting access(X11)	.290	.518	.157	.360

Lack of access to finance and resources(X4)	.049	.080	.796	.136
Lack of self-confidence(X3)	.242	.206	.715	-.029
Lack of knowledge skill and responsibility(X2)	.273	.214	.578	.215
Overburdened household work (X8)	.441	.299	.426	-.826
Lack of access to marketing strategies(X5) (X5)	.249	.245	.482	.784
Political sabotage(X19)	-.019	.063	.078	.600
Insensibility of political parties(X18)	.246	.122	.190	.572
Extraction Method: Principal Component Analysis.				

The above table represents the Rotated Component Matrix, which is an important output of principal component analysis. The coefficients are the factor loadings which represent the correlation between the factors and the twelve variables (X_1 to X_{19}). From the above factor matrix it is found that coefficients for factor-I have high absolute correlations with variable Lack of family support (X9), Illiteracy (X1), Poverty (X7), Dependent socialization (X6), Deprivation (X13), Large size family. Lack of Household responsibility, sharing (X10), Family rich and poor stratification (X12) that is, **.700, .679, .624, .623, .581, .569 and .518** respectively. Similarly factor-II has high absolute correlation with variable Lack of equal perceiving attitude towards women (X15), Male domination (X16), Lack of legal clarity (X17), Overloaded women's ideas (X14) and Caste system of the family limiting access (X11) that is, .744, .700, .692, .570 and .518 respectively. Next, factor III has high absolute correlation with variable Lack of access to finance and resources (X4), Lack of self-confidence (X3), Lack of knowledge skill and responsibility (X2) that is, **.796, .715 and .578** respectively. Factor-IV has high absolute correlation with variable Overburdened household work (X8), Lack of access to marketing strategies (X5), Political sabotage (X19), and Insensibility of political parties (X18) that is, **.826, .784, .600 and .572** respectively. For example in this study, factor I is at least somewhat correlated with twelve variable out of the twelve variables with absolute value of factor loading greater than or equal to 0.5. In such a complex matrix it is difficult to interpret the factor. So proceed to compute the rotated factor matrix.

Table 6

Component Transformation Matrix				
Component	1	2	3	4
1	.658	.596	.455	.072
2	-.540	-.020	.829	-.144
3	.379	-.718	.314	.493
4	-.364	.360	-.080	.855
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.				

The above table reveals the factor correlation matrix. If the factors are uncorrelated among themselves, then in the factor correlation matrix, the diagonal elements will be 1's and off diagonal elements will be 0's. Since matrix was rotated with Varimax, barring some variables all other variables are found to have, even if not zero correlations but fairly, low correlation.

Conclusion

Thus the nineteen variables in the data were reduced to four Component factors and each factor may be identified with the corresponding variables as follows:

Table No.7

Lack of family support(X9)	49.00	FACTOR I
Illiteracy(X1)	46.10	
Poverty(X7)	38.94	
Dependent socialization(X6)	38.81	
Deprivation(X13)	33.76	
Large size family. Lack of Household responsibility sharing(X10)	32.38	
Family rich and poor stratification(X12)	26.83	FACTOR II
Lack of equal perceiving attitude towards women(X15)	55.35	
Male domination(X16)	49.00	
Lack of legal clarity(X17)	47.89	

Overloaded women's ideas(X14)	32.49	FACTOR III
Caste system of the family limiting access(X11)	26.83	
Lack of access to finance and resources(X4)	63.36	
Lack of self-confidence(X3)	51.12	
Lack of knowledge skill and responsibility(X2)	33.41	FACTOR IV
Overburdened household work (X8)	68.23	
Lack of access to marketing strategies(X5)	61.47	
Political sabotage(X19)	36.00	
Insensibility of political parties(X18)	32.72	

Suggestions of The Study

The following suggestions are given to improve the SHGs women members in Thanjavur District.

1. Technology and innovation will serve as the vital in marketing. SHGs women members should be adopt new technology to survive in marketing.
2. SHGs women members are facing a number of problems; they should not always look for help from government or others. They should work with confidence and courage and also competitive mind. This will help them to succeed in marketing; Problems and Prospects of Self Help Groups Products Marketing in Thanjavur.
3. Special bank should be formed by government to finance only to the women SHGs women members.
4. Special subsidy should be extended to the women SHGs women members other than normal rate of subsidy to others.
5. Training is found to be best method to encourage SHGs women members and develop the personality traits leads to face the problems daringly. So the government takes steps to start effective training centre in Thanjavur district.
6. The minds of consumers changed because of new marketing strategies adopted by competitors. It will result changes in demographic system of consumers, the awareness of quality conscious consumption, consumer prefer to buy different products from competitors. So the SHGs women members take adequate efforts to adopt new marketing strategy.

Conclusion

This study has given clear picture about the problems and prospects of marketing SHGs products in Thanjavur district. Now a days women instead of employment seekers, employment providers and provide large number of employment opportunity. Eventhough they workhard their marketing are in weak condition. So the government must take necessary measure to improve their conditions. Through proper training and contribute for their personal developmentand for the progress of the district, state and nation. Women SHGs members should have their own opinions and self assured. They should be able to withstand all risks for becoming efficient marketers. They should be more receptive to new ideas and open to change and more confident of the future. Without disturbing her pivotal role in the family, they should organize their working time with the help of modern technology in such a way as to avoid conflict between official duties and family responsibilities. It is convenient for a woman to control a marketing business.

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