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A study on Functional Problems of Self Help Groups in Coimbatore District

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Abstract

A self-help group (SHG) is a village-based financial intermediary committee usually composed of 10–20 local women or men. A mixed group is generally not preferred. Most self-help groups are located in India, though SHGs can be found in other countries, especially in South Asia and Southeast Asia. Members also make small regular savings contributions over a few months until there is enough money in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit.

Keywords: Functional Problems, self-help groups, Chisquare, Anova.

Introduction

A SHG may be registered or unregistered. It typically comprises a group of micro entrepreneurs having homogeneous social and economic backgrounds; all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that ohjf solidarity lending, widely used by micro finance institutions. To make the bookkeeping simple, flat interest rates are used for most loan calculations. Self-help groups are started by -governmental organizations (GO) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor and the needy people, increasing school enrollments, and improving nutrition and the use of birth control. In countries like India, SHGs bridge the gap between high-caste & low-caste members. Financial intermediation is generally seen more as an entry point to these other goals, rather than as a primary objective. This can hinder their development as sources of village capital, as well as their efforts to aggregate locally controlled pools of capital through federation, as was historically accomplished by credit unions.

About Self - Help Group: It is an immature willful connexion of bust people rather from the self-socio-economic environment. They uprise unitedly for the use of action their unwashed problems through self - aid. The discovery of members in one SHG does not go beyond 20 (Surender and Manoj Kumar, 2010). The grouping situation is specific to 20 because any meet larger than this would status to be listed low the Bharat juristic method. Voluntarily future together to preclude minuscule amounts regularly. They mutually exploit supposition. The gather member use agglomerative book and someone somatesthesia to ensured prissy end use of accomplishment and opportune quittance. Taint mortal pressing had been constituted as an efficacious supersede for collaterals. An economically resourceless somebody gains powerfulness as strain of a meet likewise financing finished self-help groups restrict dealing costs for both lenders and borrows piece lenders fuck to hold exclusive a undivided ego better groups ground intends of a capacious of smallest sorted for various

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accounts, borrowers as a line of a SHG cut doctor expenses on jaunt (to and from the result and otherwise places) for completing material run and on the departure of workdays in persuasion for loans.

Review of Literature

Reji (2013) he stated out that the Ministry of rural Utilisation has specific components for women in its programmes and finances are "women factor" to assure line of enough resources for the comparable. The aim of the existing examination was assessing the effectualness consciousness ply groups in the economic state of women. This think is analytical and descriptive in nature. Both particular and unessential collection were utilised for the study 100 Self-help groups are haphazardly designated and from each SHG 2 members interviewed. Thusly a complete determine of 200 SHG members. The search aggregation were analyzed and interpreted by using various statistical tools self-help groups are portion for the economic conditions of its members. It can be end that the ego aid groups are amend glutted for the socio-economic position of women. Sajeev and Thangavel (2012) person evaluated the socioeconomic developments of SHG in different districts in Kerala nation using cluster psychotherapy. The aim of the papers countenance the symmetricalness of the members in attending meetings and preparation, party and scheme benefits gained by the members in ain place. In this paper introducing aggregation excavation method for gentle and rapid analysis based on clustering reasoning using K-Means and Hirsute C-Means, This meditate happen that peak product of Coolies is from Malapuram, Trivandrum and Calicut Districts many than half the meet is coolies in all districts. Most of the SHG member’s person seized loans for educational purposes. It is a fact one of the prima concluded that that Governing should swear indispensable steps to turn educational status of SHG members.

Pavithra and Narayana (2013) acuminate out that the self-help group is a littler volunteer relationship of rural/urban people, rather womenfolk from the same socio-economic punctuate. The represent musing was to examine the socio-economic state of agrestic women has splashed the intact Yalagiri (Vellore) Territory in Tamilnadu. A take of 350 respondents was selected on the assumption of Cordate Haphazard Method from the universe and Crombach's Alpha triad aspects of utilisation of women through consciousness supply group in Yalagiri (Vellore)

Dominion. The ending tools were misused for proportion reasoning, pinnated reasoning, and Pear's examine. This ponder concluded that signifies the economic connectedness that is associated with the self-help group and rustic processing.

Objectives of the Study

- To assess the functional problems of self-help groups based on demographic profile.
- To determine the levels of functional problems of the Self-help groups in Coimbatore.
- To examine about the planning funtions based on education level.

Hypothesis

- Ho: There is no significant difference between functional problem of self-help group and age group of self-help group members.
- Ho: There is no significant difference between functional problem of self-help group and region of self-help group members.
- Ho: There is no association between planning function of self-help group and education of self-help group members.

Methodology

The document is analytical supported on both primary and secondary sources. First assemblage were composed from with the better of fine structured questionnaire; Thirdhand information is obtained from varied publicised and unpublished records, books, journals and message donated by the Mahalir thittam staff Coimbatore territory. Multi stage purposive and random sampling has been adoptive for the represent thoughtfulness. At the primary open up all the 10 women consciousness helpfulness and confiscate at small one give somebody been haphazardly designated from each radical. This papers percent simple percentage analysis, Anova, chi-square test and percentage method is used as statistical tools for analyzing the collection and investigating the hypothesis.

Analytical Framework

The present study is concerned with the functional problems of the sample of self-help group members in Coimbatore district

Table 1: Opinion towards the functional problems of self-help groups based on age

S.No	Factors	Age	N	Mean	Std. Deviation	F	Sig.
1	Finance Problem	Below 25	298	23.6812	3.01216	4.032	.007(*)
		26-35	268	24.3731	3.30740		
		36-45	19	23.1579	1.01451		
		Above 45	15	22.4667	.51640		
		Total	600	23.9433	3.09884		
2	Marketing Problem	Below 25	298	24.5805	3.54887	2.744	.042(*)
		26-35	268	24.0634	3.18818		
		36-45	19	24.8421	2.56609		
		Above 45	15	22.5333	.51640		
		Total	600	24.3067	3.33634		
3	Production Problem	Below 25	298	28.2785	3.96359	3.193	.023(*)
		26-35	268	27.6493	2.12443		
		36-45	19	28.5263	2.06474		
		Above 45	15	26.4667	.51640		
		Total	600	27.9600	3.17730		

4	Human Resource Problem	Below 25	298	23.8188	2.75376	4.066	.007(*)
		26-35	268	24.6493	3.09466		
		36-45	19	24.6842	2.72952		
		Above 45	15	24.4000	1.54919		
		Total	600	24.2317	2.91184		
5	Communication & Decision Making Problem	Below 25	298	22.1577	4.21541	12.651	.000(*)
		26-35	268	20.4851	2.72246		
		36-45	19	22.7368	3.66427		
		Above 45	15	23.3333	2.58199		
		Total	600	21.4583	3.67161		

Source: Primary data computed *-significant at 5% NS-not significant

From the above table it can be interpreted that the P values of various functional problems namely Financial, Marketing, Production, Human Resource, Communication & Decision Making is less than 0.05, thereby indicating

that the null hypothesis is rejected. The test result shows that there is significant difference in the mean scores of functional problems of the respondents based on the age group.

Table 2: Opinion towards the functional problems of self-help groups based on region

S.No	Factors	Region	N	Mean	Std. Deviation	F	Sig.
1	Finance Problem	Rural	313	24.1054	3.74573	2.854	.058(NS)
		Semi-Rural	223	23.9596	2.36018		
		Urban	64	23.0938	1.15083		
		Total	600	23.9433	3.09884		
2	Marketing Problem	Rural	313	24.3738	3.43962	.649	.523(NS)
		Semi-Rural	223	24.3408	3.45896		
		Urban	64	23.8594	2.20294		
		Total	600	24.3067	3.33634		
3	Production Problem	Rural	313	28.0703	3.31588	.822	.440(NS)
		Semi-Rural	223	27.9327	3.32611		
		Urban	64	27.5156	1.51178		
		Total	600	27.9600	3.17730		
4	Human Resource Problem	Rural	313	23.8243	3.32884	6.652	.001(*)
		Semi-Rural	223	24.7220	2.40941		
		Urban	64	24.5156	1.87712		
		Total	600	24.2317	2.91184		
5	Communication & Decision Making Problem	Rural	313	21.2109	3.58687	2.095	.124(NS)
		Semi-Rural	223	21.6009	3.93384		
		Urban	64	22.1719	3.00558		
		Total	600	21.4583	3.67161		

Source: Primary data computed *-significant at 5% NS-not significant

From the above table it can be interpreted that the P values of various functional problems namely Financial, Marketing, Production, Communication & Decision Making is greater than 0.05, thereby indicating that the null hypothesis is accepted. The test result shows that there is no significant difference in the mean scores of above

factors in the above study in relation to regional difference of the respondents. However it can be noted that with regard to human resource problems the P value is less than 0.05. This shows that the null hypothesis is rejected and there is a significant difference in the opinion towards the human resources problems based on region.

Table 3: Showing the levels of functional problems of self-help groups

Functional Problems	Levels	Frequency	Percent
Level of Finance Problem	Low	265	44.2
	High	335	55.8
Level of Marketing Problem	Low	225	37.5
	High	375	62.5
Level of Production Problem	Low	298	49.7
	High	302	50.3
Level of HR Problem	Low	236	39.3
	High	364	60.7
Level of COD Problem	Low	251	41.8
	High	349	58.2

Source: Primary data computed

The above table shows that all the functional problem namely finance, marketing, production, human resource,

communication and decision making are having high level of problems among the self-help group members.

Table 4: Showing the association of planning of self-help groups on educational qualification of the respondents

Educational Qualification of the respondents	Level of Planning Problem			Value	Sig
	Low	High	Total		
Illiterate	17	52	69	41.090	.000(*)
	24.60%	75.40%	100.00%		
Upto SSLC	158	189	347		
	45.50%	54.50%	100.00%		
H.Sc	47	65	112		
	42.00%	58.00%	100.00%		
Degree	17	33	50		
	34.00%	66.00%	100.00%		
PG and Above	22	0	22		
	100.00%	0.00%	100.00%		
Total	261	339	600		
	43.50%	56.50%	100.00%		

Source: Primary data computed*-significant at 5% NS-not significant

From the above table it can be interpreted that the P value of planning function towards the educational qualification is lesser greater than 0.05, thereby indicating that the null hypothesis is rejected. The test result shows that there is association between the mean scores of above factors in the above study in relation to educational qualification of the respondents.

Findings

- The P values of various functional problems namely Financial, Marketing, Production, Human Resource; Communication & Decision Making is less than 0.05, thereby indicating that the null hypothesis is rejected. The test result shows that there is significant difference in the mean scores of functional problems of the respondents based on the age group.
- The P values of various functional problems namely Financial, Marketing, Production; Communication & Decision Making is greater than 0.05, thereby indicating that the null hypothesis is accepted. The test result shows that there is no significant difference,
- However it can be noted that with regard to human resource problems the P value is less than 0.05. This shows that the null hypothesis is rejected and there is a significant difference in the opinion towards the human resources problems based on region
- The functional problem namely finances, marketing, production, human resource, communication and decision making are having high level of problems among the self-help group members.
- The P value of planning function towards the educational qualification is lesser greater than 0.05, thereby indicating that the null hypothesis is rejected. The test result shows that there is association between the mean scores of above factors in the above study in relation to educational qualification of the respondents.

Suggestion

In this study the women self-help groups are doing diverse kinds of undersized business for earning money to get a

better social status. Hence the government provides a choice of financial schemes to progress their earning capability as well as their social status.

The self-help group are also facing a lot of problems in the society, in the aspects of to accomplish their individual needs, family financial commitment and low personal confidence, To overcome the respective problems in women self-help group the government need to assist motivational training programmes with new innovations for motivating them and getting good status in the society. Micro finance institutions can additionally provide insurance and other such conveniences to the successful self-help group retail outlet services for the products, which can give a big, heighten to the actions of self-help groups. Even the NGO can insist upon regular change in leadership to get better functioning of self-help groups

Conclusion

The self-help group mechanism is hypothetically a very sound idea and can definitely lead to development in choice, opportunity, and sovereignty. Since the study is fretful with self-help groups suffers from lack of time, mobility, skills, income, literacy, education, health services, employment opportunities, Labour market and right to use to productive resources. The significant issues that were researched in the area and ways to which the self-help groups have progress of women who are members. The Self-help groups have helped in raising the income and the levels of their living to facilitate them to cross the scarcity line were by self-help groups can direct to financial and social intermediation, employment generation, poverty alleviation human development and rural development.

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