

## **Constraints faced and suggestions offered by women Self Help Group members in Cuddalore district**

### **ABSTRACT**

Women's empowerment is essential to ensuring that they have equal access to opportunities and that their rights are properly respected. This is accomplished by enhancing and expanding women's social, economic, political, and legal existence. The present study was conducted in Cuddalore Block of Cuddalore District. Proportionate random sampling procedure was applied to select 120 respondents. They were the members of women Self Help Groups of Mahalir Thittam project under the organizational efforts taken by Tamil Nadu Corporation for Development of Women (TNCDW) to define the constraints faced and suggestions offered by the members of SHGs. From the study it was found out that lack of awareness about credit sources followed by lack of adequate communication skill and more dependents on leaders are the major personal constraints faced by women SHG members. Also insufficient credit facilities followed by lack of periodical training and lack of marketing channel to selling their produce are the major organizational constraints faced by women SHG members. Among the suggestions majority of the members offered that to increase the loan amount, enhance the subsidy amount to the women members and create employment opportunities to women members.

**Keywords:** Women Empowerment, Self Help Group, Personal constraints, Organizational constraints

### **INTRODUCTION**

The empowerment of women refers to a set of activities intended to raise the degree of autonomy and self-determination of women and communities in order to enable them to serve their own interests in a

responsible and self-determined manner when acting under their own authority. Women's empowerment is essential to ensuring that they have equal access to opportunities and that their rights are properly respected. This is accomplished by enhancing and expanding women's social, economic, political, and legal existence. They have equal rights to engage in social, strict, and open exercises, have equal rights to social and financial equity, decide on money-related and financial decisions, get equal open doors for training, and get equal business opportunities in order to make their own decisions and preferences, both inside and outside of their home and workplace environments.

### **SELF HELP GROUP (SHG)**

The Self Help Organization is a group of rural poor people who work to organize themselves into a group of representatives to alleviate poverty. SHGs for women are changing the face of Indian villages and improving the gender equality fabric. The women were inspired by preparedness and financial freedom. The SHGs give women a forum for networking, identifying shared problems, allocating their savings, and encouraging girls' education. SHG aims to improve the lives of women by fostering their independence, developing their talents, and promoting communal sustainability. The Self Organizations have the power to expand vulnerable women's access to the resources available for self-reliance and income development.

### **METHODOLOGY**

The study was taken-up in Cuddalore district of Tamil Nadu. Out of the thirteen blocks in Cuddalore district, Cuddalore block was selected based on the maximum number of Self Help Groups in Cuddalore district. A sample size of 120 Self Help Group members was selected by using proportionate random sampling technique. The data were collected by using well-structured interview schedule, containing appropriate questions for bringing the required data. In order to identify the constraints faced by women SHG members, their responses were collected and rank was given based on their percentage. The suggestions given by the respondents were collected to improve the efficiency and sustainability of Self Help Groups.

## **FINDINGS AND DISCUSSION**

### **I. Personal Constraints**

It could be seen from the above Table 1, that major constraints expressed by the women SHGs members were had lack of awareness about credit sources (64.17 %). It may be due to less contact with the officials of bank and other financial institution. And also delayed and insufficient information shared by the supporting agencies of SHGs regarding credit sources and credit availability. This finding gain support from Elakkiya (2018).

Generally the availability and utilization of communication facilities is less among the rural women compared, with urban area. Middle school level educational status of major respondent is also reason for express the lack of adequate communication skill by the 63.33 per cent of the SHG members as their major constraint.

Leaders and deputy leaders of SHGs, are act an important role in group management, communication, mobilization etc... And also they were well educated among the members. So most of the members dependent on leaders (55.00 %) for various activities for their guidance. This finding is similar with the findings of Arunadevi (2019).

Gender bias is other important constraints point out by the 39.17 per cent of the SHG members. It may due to the patriarchy nature of the society, particularly in rural area and also inferior thinking about them self by the substantial portion of the rural women.

Lack of motivation from family members (29.17 %), lack of Self-motivation (20.00 %) and lack of knowledge about the schemes (10.83 %) were the other personal constraints faced by women members.

### **II. Organizational Constraints**

It could be seen from the above Table 1, that women members expressed a variety of constraints as a result of their experience and exposures due to their participation in Mahalir Thittam project.

Among the problem faced, 94.17 per cent of the respondents had faced insufficient credit facilities. Compared with actual need of credits of the SHG members, the available credits were less from various financial sources. It may be due to the status with lack of funds of many financial institutions and also their incomplete recovery process from their customer on various loans. This finding is in view with Sangappa (2012).

Lack of periodical training was noticed by 87.50 per cent of the SHG members as their major constraints regarding training. It may occur due to the insufficient staff strength of the training agencies and lack of funds for conducting more number of training for SHG members. This finding is in line with the results of Rathod (2018).

Lack of marketing channel to selling their produce (82.50 %), this is due to the heavy competition with branded factory products, SHG products need specialized marketing channels for selling the products. So, they need helpful marketing structure like, co-operative marketing system. This findings gain support from Ramesh (2018).

Less preference to handmade products (75.83 %). Cost of production of handmade products is high compared with factory product. So, preference of people on low cost product is unavailable one. This problem may solved by availing subsidies for their products which leads to decreasing the cost of products. This finding is similar with the findings of Sangappa (2012).

Conflict due to dual responsibility (73.33 %), less guidance from institutions/organization (63.33 %), less importance to actual need (56.67 %) and low participation of members (37.50 %) were the other organizational constraints faced by them.

**Table 1.Constraints faced by women SHG members**

**(n=120)**

S. No.	Particulars	Number	Per cent	Rank
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<b>I.</b>	<b>Personal Constraints</b>			
1.	Lack of awareness about credit sources	77	64.17	I
2.	Lack of adequate communication skills	76	63.33	II
3.	More dependents on leaders	66	55.00	III
4.	Gender bias	47	39.17	IV
5.	Lack of motivation from family members	35	29.17	V
6.	Lack of self-motivation	24	20.00	VI
7.	Lack of knowledge about the schemes	13	10.83	VII
<b>II.</b>	<b>Organizational Constraints</b>			
1.	Insufficient credit facilities	113	94.17	I
2.	Lack of periodical training	105	87.50	II
3.	Lack of marketing channel to selling their produce	99	82.50	III
4.	Less preference to hand made products	91	75.83	IV
5.	Conflict due to dual responsibility	88	73.33	V
6.	Less guidance from institutions/organization	76	63.33	VI
7.	Less importance to actual need	68	56.67	VII

8.	Low participation of members	45	37.50	VIII
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**Table 2. Suggestions offered by women SHG members for their effective functioning**

(n=120)

S. No.	Suggestions	Number	Per cent	Rank
1.	Increase the loan amount	83	69.17	I
2.	Enhance the subsidy amount to the women members	80	66.67	II
3.	Create employment opportunities to women members	68	56.67	III
4.	Adequate training given to women members based on employment needs	52	43.33	IV
5.	Develop proper marketing channel	43	35.83	V
6.	Increase the accessibility of bank service	40	33.33	VI
7.	Increase the institution/organization guidance	39	32.50	VII
8.	Enterprise based institutional training given to women members	31	25.83	VIII
9.	Strengthen the Panchayat Level	28	23.33	IX

	Federation (PLF)			
10.	Create group enterprise related awareness programme	20	16.67	X

It is observed from the Table 2, more than two-third of the respondents (69.17 %) were expressed that, increase the loan amount as their most important suggestion offered by the members of SHG because the economic development is basic for all dimensional empowerment of the life among the SHG members in rural area. So primly they prefer financial support for their all kind of empowerment activities. This findings gain support from Sujeetha (2012).

Enhance the subsidy amount to the women members is the second important suggestion expressed by 66.67 per cent of the respondents. This finding is similar with the findings of Elakkiya (2018).

Create employment opportunities to women members (56.67 %) was third most suggestion offered by SHG members which is closed followed by adequate training given to women members based on employment needs (43.33 %) because employment based earning is basic tool of the rural poor to make their better life structure against poverty. So, they suggested that suitable employment opportunity and relevant training for that employment are the most needed requirement for their better life.

More production is not mean of success of business but conversion of product is to money by using of smart marketing facilities. Based on the strategy, these expressed that development of proper marketing channel (35.83 %) as also important suggestion offered by the SHG members. This finding is in line with findings of Nisha (2013).

About (33.33 per cent) of the respondents were recommended to increase the accessibility of bank service followed by increase the institution/organization guidance (32.50 %) and enterprise based

institutional training given to women members (25.83 %). They were other important suggestions offered by the SHG members for their better empowerment life.

Less than one-third of the respondents (23.33 %) were suggested that strengthen the Panchayat Level Federation (PLF) followed by create group enterprise related awareness programme (16.67 %).

## **CONCLUSION**

Women empowerment is an important tool for the inclusive socio-economic growth of a nation has become a meme in the widespread governance. Self Help Group was designed not only as a strategy for poverty alleviation, but also to increase women's access to resources and their power in household decision-making and smooth the way for economic independence of women. From the study it was found out that, the major personal constraints faced by women Self Help Group members were lack of awareness about credit sources, lack of adequate communication skill and more dependents on leaders which was ranked first, second and third respectively. Also major organizational constraints in the study includes, insufficient credit facilities, lack of periodical training and lack of marketing channel to selling their produce were also identified as problems faced by women Self Help Group members. Among the suggestions majority of the members offered that to increase the loan amount, enhance the subsidy amount to the women members and create employment opportunities to women members for the effective functioning of Self Help Groups.

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