

Constraints faced and Suggestions offered by Women Self Help Group Members in Cuddalore District, India

ABSTRACT

Women's empowerment is essential to ensuring equal access to opportunities and 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. A proportionate random sampling procedure was applied to select 120 respondents. They were members of Mahalir's Women Self-Help Group. Thittam project under, the organizational efforts taken by the Tamil Nadu Corporation for Development of Women (TNCDW) to define the constraints faced and suggestions offered by the members of SHGs. The study found that lack of awareness about credit sources, followed by a lack of adequate communication skills and more dependence on leaders are the major personal constraints faced by women SHG members. Also, insufficient credit facilities, followed by a lack of periodical training and a lack of marketing channels for selling their produce, are the major organisational constraints women SHG members face. Among the suggestions, the majority of the members offered to increase the loan amount, enhance the subsidy amount to the women members and create employment opportunities for women members.

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

INTRODUCTION

Women's empowerment refers to activities intended to raise the degree of autonomy and self-determination of women and communities to enable them to serve their interests responsibly and self-determinedly when acting under their authority. Women's empowerment is essential to ensuring equal access to opportunities and 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 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 organise 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 **women's lives** by fostering their independence, developing their talents, and promoting communal sustainability. The **Self-organization** have the power to expand vulnerable women's access to the resources available for self-reliance and income development.

METHODOLOGY

The study was an *ex-post-facto* research design adopted as a strategy of investigation to obtain answers to the research questions. 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 chosen by using a proportionate random sampling technique. The data were collected using a well-structured interview schedule containing appropriate questions to bring the required data. To identify the constraints faced by women SHG members, their responses were collected, and rank was given based on their percentage. The suggestions **provided** by the respondents were collected to improve the efficiency and sustainability of Self-Help Groups (SHGs).

RESULTS AND DISCUSSION

I. Personal Constraints

From Table 1 above, it can be seen that the major constraint expressed by the women SHG members was a lack of awareness about credit sources (64.17 %). This may be due to less contact with the officials of banks and other financial institutions and delayed and insufficient information shared by the supporting agencies of SHGs regarding credit sources and availability. This finding gained support from Elakkiya (2018).

Generally, rural women have fewer communication facilities available and utilised than urban women. The major respondents' middle school-level educational status is also a reason why 63.33 per cent of the SHG members expressed that the lack of adequate communication skills was their major constraint.

Leaders and deputy leaders of SHGs play important roles in group management, communication, mobilisation, etc., and they are also well-educated among the members. So, most members (55.00 %) depend on leaders for guidance in various activities. This finding is similar to the findings of Arunadevi (2019).

Gender bias is another important constraint pointed out by 39.17 per cent of the SHG members. It may be due to the patriarchal nature of the society, particularly in rural areas and also inferior thinking about themselves by the substantial portion of rural women.

Other personal constraints faced by women included a lack of motivation from family members (29.17 %), a lack of self-motivation (20.00 %), and a lack of knowledge about the schemes (10.83 %).

II. Organizational Constraints

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

Among the problems faced, 94.17 per cent of the respondents had faced insufficient credit facilities. Compared with the actual need for credits of the SHG members, the available credits were less from various financial sources. This may be due to the status of lack of funds of many financial

institutions and also their incomplete recovery process from their customers on various loans. This finding is in view with Sangappa (2012).

About 87.50 per cent of the SHG members noticed a lack of periodical training as their major training constraint. This may occur due to the insufficient staff strength of the training agencies and lack of funds for conducting more training for SHG members. This finding is in line with the results of Rathod (2018).

There is a lack of marketing channels for selling their produce (82.50 %). This is due to the heavy competition with branded factory products. SHG products need specialised marketing channels for selling. So, they need a helpful marketing structure like a cooperative marketing system. Ramesh (2018) supports these findings.

There is less preference for handmade products (75.83 %). The cost of production of handcrafted products is high compared with factory products. So, people's choice for low-cost products is unavailable. This problem may be solved by offering subsidies for their products, which decreases the cost of products. This finding is similar to Sangappa's (2012).

Conflict due to dual responsibility (73.33 %), less guidance from institutions/organizations (63.33 %), less importance to actual need (56.67 %), and low member participation (37.50 %) were the other organizational constraints they faced.

Table 1. Constraints faced by women SHG members

(n=120)

S. No.	Particulars	Number	Per cent	Rank
I.	Personal Constraints			
1.	Lack of awareness about credit sources	77	64.17	I
2.	Lack of adequate communication skills	76	63.33	II

3.	More dependence 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
II.	Organizational Constraints			
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

Table 2. Suggestions offered by Women SHG members for their Effective Functioning

(n=120)

S. No.	Suggestions	Number	Per cent	Rank
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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/organisation guidance	39	32.50	VII
8.	Enterprise-based institutional training given to women members	31	25.83	VIII
9.	Strengthen the Panchayat Level Federation (PLF)	28	23.33	IX
10.	Create a group enterprise-related awareness programme	20	16.67	X

Table 2 shows that more than two-thirds of the respondents (69.17 %) expressed that increasing the loan amount was their most important suggestion offered by the members of SHG because economic development is basic for the multidimensional empowerment of life among the SHG

members in a rural area. So, they prefer financial support for their empowerment activities. Sujeetha (2012) supports these findings.

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

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

More production does not mean business success; it means product conversion to money by using smart marketing facilities. Based on the strategy, the SHG members also expressed that the development of proper marketing channels (35.83 %) was an important suggestion. This finding is in line with Nisha's (2013) findings.

About (33.33%) of the respondents recommended increasing the accessibility of bank services, followed by an increase in the institution/organisation guidance (32.50 %) and enterprise-based institutional training given to women members (25.83 %). The SHG members offered other important suggestions for their better empowerment lives.

Less than one-third of the respondents (23.33 %) suggested strengthening the Panchayat Level Federation (PLF), followed by creating a group enterprise-related awareness programme (16.67 %).

CONCLUSION

Women's empowerment is an important tool for the inclusive socio-economic growth of a nation and has become a meme in 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 women's economic independence. The study found

that women Self Help Group members faced major personal constraints: lack of awareness about credit sources, lack of adequate communication skills and more dependence on leaders, ranked first, second and third, respectively. Also, major organisational constraints in the study include insufficient credit facilities, lack of periodical training, and lack of marketing channels for selling their products. These were also identified as problems faced by women's Self-help Group members. Among the suggestions, the majority of the members offered 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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