A STUDY ON PROBLEMS FACED BY WOMEN SELF HELP GROUPS MEBERS IN PRAMAKUDI TALUK

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Abstract
Microcredit is the extension of very small loans (microloans) to poor borrowers who typically lack collateral, steady employment and a verifiable credit history. It is designed to spur entrepreneurship, increase incomes, alleviate poverty and often also to empower women. Microcredit is a part of microfinance, which is the provision of a wider range of financial services, in particular savings, to the poor. Micro-credit financing is considered as one of the most powerful tools for combating poverty, the sector still faces several serious problems. Despite high repayment rates, the cost of operating micro-credit financial institutions is much higher than their traditional commercial counterparts. These institutions are usually charge excessively high interest rates to cover the high administrative costs of the micro-loans they offer to the poor people. This reality creates a tension between sustainability of the micro-credit sector and the outreach.

The present paper identify the problems encountered by women self help groups members in Paramakudi Taluk. This study based on both primary and secondary source. The primary data has collected through structure interview schedule and secondary data were collected from journal, magazines, annual reports etc. There are 400 members have been selected on the basis of Simple Random Sampling technique. The Researcher has adopted statistical tool of factor analysis and cluster analysis for the purpose to analyse the collected data. This study prove that the fourth cluster 'multi problems', the sample respondents feel that, they have struggled with all kind of problems lack of mobility, lack of family recognition, less awareness of child's education, lack of health, food and nutrition awareness, indifferent attitude of bankers, lack of external relations, lack of communication skills, lack of decision-making skills, more group conflicts, lack of financial support etc., due to lack of income generating activities, trainings and awareness programmes.

Key Words: Micro Finance, Micro-Credit, Problems Encountered by Women Self Help Group.

Introduction
"Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their value systems lead to the development of a good family, good society and ultimately good nation".- Dr.A.P.J. Abdul Kalam

Self-Help Groups (SHGs) is a small, economically homogeneous and cohesive group of rural poor voluntarily coming together. The approach of the group towards poverty alleviation should be "Self-Help" others, that is they should help the poor to help themselves. This brings about the necessity for organizing them in a group by which they get the benefit of collective perfection, collective decision making and collective implementation of programmes for common benefits. The origin of present day SHGs is from the brain child of Gramin Bank of Bangladesh, which was founded by the Economist Prof. Mohammed Yunus of Chittagong University in 1975. This was exclusively established for the poor. The concept of SHGs serves the principle for the people, by the people and of the people. SHGs benefit not only to the groups, but also for the families and community as a whole through collective action for development. These groups have a common perception of collective action.

All the SHGs are willing to start their self employment for improving their cost of living but they are not coming forward with suitable ventures, since they are afraid to take the risk of selecting suitable venture. Further they are not having confidence in marketing their products. Hence the Government of India with active support of State Governments and NABARD helping Self Help Groups through assistance in the form of Revolving fund, Bank credit and Subsidy to start their Self employment. Government of Tamilnadu launched Self Help Groups scheme in Virudhunagar district in the year 1997-1998 under "Mahalir Thittam" project with the objective of promoting Socio-economic development and empowerment of women.

Review of Literature
Murlidhar. A Lokhande (2010) has analyzed the socio-economic impact of women SHGs on groups. The primary data was collected through questionnaire with the sample size of 150 members selected on the basis of simple random method. The major findings of this study were that majority respondents livelihood is agriculture in own form or as a laborers. Rest of them ware engaged in traditional small business activities such as tailoring, goat rearing etc. It was also observed that a few

respondents had used borrowed funds preferably for business activities and majority of them used borrowed funds for household needs like medical care, education etc. In case of repayment results explored that most of the respondents repaid the loans on time whereas a few of them were irregular. It is also found that the major reasons of irregular repayment were usage of loan amount for unproductive purposes, uncertain and inadequate income of the respondents. The study concluded that in order to achieve the objective of poverty eradication, every poor person should have easy access to credit for starting small economic activities based on local resources.

Objective of the Study
The objective of the present study is to know the problems encountered by women SHGs Members in Paramakudi Taluk.

Methodology and Design of the Study
Primary data has been collected by administering structured interview schedule to the SHG members who have joined for a period of not less than three years. Secondary data has been collected from the Mahalir Thittam Office, Journals, Magazines, Internet and Annual Report. Pilot Study was conducted before undertaking the main survey, by administering a tentative Interview Schedule to 30 SHG members, in order to test the reliability and validity of the Interview Schedule. Totally 1851 SHGs are functioning in Paramakudi taluk, from which 100 SHGs have been selected and 4 members from each group have been chosen. Of the four, one is the president, one is the secretary and the other two are members. All together 400 members have been selected on the basis of Simple Random Sampling technique. The Researcher has adopted statistical tool of factor analysis and cluster analysis for the purpose to analyse the collected data

Results and Discussion
Women come across many troubles in the competitive society. The most important problems faced by them are lack of mobility, lack of family recognition, less awareness of child's education, lack of health, food and nutrition awareness, indifferent attitude of bankers, lack of external relations, lack of communication skills, lack of decision-making skills, more group conflicts, lack of financial support etc,. Weighted mean score method has been employed to rank the problems faced by members of SHGs on basis of the priority given by the sample respondents.

Factor Identification for problems faced by SHG Members
This study highlights there are twenty three problems faced by SHG members, all the twenty three problems are not same. The members may have related opinion about some problems. Before taking factor score into consideration, it is important to do KMO and Bartlett's Test for sample adequacy, to find whether the sample is sufficient or not. Normally, the acceptable KMO value is must be greater than 0.60.

Table No.1 KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.845
Bartlett's Test of Sphericity	Approx. Chi-Square	248.028
	Df	253
	Sig.	0.000

Table no.1 shows that the KMO is 0.845 and the Bartlett's Test of Sphericity is 248.028 significant at .000 thereby confirming that the data is satisfactory enough to perform factor analysis.

Table No.2: Variance Explained By Problems Faced By Shgs Members

Component	Eigen Value	% of Variance Explained	Cumulative %
1	8.932	28.687	28.687
2	2.486	15.630	44.317
3	1.785	10.219	54.536
4	1.379	8.865	63.402

Table presents factor extraction with satisfactory Eigen value and the percentage of variance explained by these factors. There are four factors extracted from factor analysis All four factors have Eigen value more than 1. The four factors extracted explain about 63 percent of total variance, which can sufficiently explain all the twenty three statements. Hence it can be concluded that all the twenty three problems faced by SHG members can be reduced into four factors. For future analysis only four factors are considered.

Table No.3 Rotated Component Matrix

	Component			
	1	2	3	4
Lack of awareness of Health	0.832			
Lack of Decision-making Skill	0.799			
Decreased External Relations	0.787			
Lack of awareness of Food and Nutrition	0.781			
Less awareness of children's Education	0.778			
Lack of Mobility	0.760			
Irregular Meeting	0.723			
Lack of Communication Skills	0.664			
Improper Records Maintenance	0.636			
Lack of family Recognition and Society	0.624			
Lack of Mutual Benefits	0.578			
Lack of Media Exposure		0.806		
Lack of Financial literacy knowledge		0.798		
More chance for Group Conflict		0.716		
Lack of Training facilities		0.701		
Lack of Infrastructure facilities		0.685		
No proper place to held group meeting		0.486		
Raising of finance is very difficult			0.702	
Lack of Financial Support			0.632	
Lack of awareness of Credit Sources			0.607	
High Political Inference				0.841
Indifferent Attitudes of Bank Employees				0.637
High NGO Inference				0.487

The above table shows all the four factors extracted with statement loaded under each factor along with their factor loading. First factor is 'Personal issues' which consists of 11 statements, Second factor is 'Social issues' which consists of 6 statements and third factor 'Economic issues' consists of 3 statements and the fourth factor is 'Political issues' it consists of three statements.

Segmentation of SHG Members On The Basis Of Their Problems
All the respondents would not have encounter all the problems listed in this segment. The SHG members would face different problems some may have to face social problems, some may have to face economic problems and some may have to face political problems. Hence there is need to segment the members based on the problems they have faced. Based on the four factors the members can be segmented. K-means cluster analysis is used to categorize the members into four clusters based on the problems they have faced.

Table No.4 Final Cluster Centers and ANOVA

Problems	Cluster				F-Value	Sig.
	1	2	3	4		
Personal issues	3.50 (I)	2.44 (II)	1.73 (IV)	1.93 (III)	278.334	0.000
Social issues	3.47 (II)	3.81 (I)	2.18 (III)	1.98 (IV)	391.166	0.000
Economic issues	3.48 (I)	2.34 (III)	1.84 (IV)	2.41 (II)	200.029	0.000
Political issues	3.06 (II)	2.93 (III)	2.24 (IV)	4.06 (I)	106.324	0.000
Average	3.38	2.88	2.00	2.60		
No of Cases	113	121	124	42		
Percentage	28	30	31	11		

Table No.4 contains the mean values of problems faced by SHGs members' ranks (specified in bracket), frequency, and percentage of members included under each cluster. About 28 percent of members belong to cluster 1, followed by 30 percent are in cluster 2 and 31 and 11 percent belongs to cluster 3 and 4 respectively. This reveals that more number of members are in cluster 1. The F value shows that social issues had the highest f value followed by personal problems.

This indicates that any social problem is most significant factor related to problems faced by SHG members in Paramakudi Taluk. However, all the four factors are found to be significant at 0.000. This means that all the four factors (Personal, social, economic and political) contribute to the segmentation of members in to four clusters.

Personal and Social Issues: The first cluster as 'personal and social problems', the members have encountered problems both personal and social this is because they have not join the group.

Economic Issues: In the second cluster 'economic problems', the members face economic related problems.   Because before joining the group, the members were not involved in any income generating activities.

Political Issues: In the third cluster 'political problems', the women members did not participate in any political activity before joining group.

Many Issues: In the fourth cluster 'multi problems', the sample respondents feel that, they have struggled with all kind of problems due to lack of income generating activities, trainings and awareness programmes.

Findings and Summary
1. It is identified that the KMO is 0.845 and the Bartlett's Test of Sphericity is 248.028 significant at .000 thereby confirming that the data is satisfactory enough to perform factor analysis.
2. It is observed that about 28 percent of members belong to cluster 1, followed by 30 percent are in cluster 2 and 31 and 11 percent belongs to cluster 3 and 4 respectively. This reveals that more number of members are in cluster 1. The F value shows that social issues had the highest f value followed by personal problems. This indicates that any social problem is most significant factor related to problems faced by SHG members in Paramakudi Taluk.

This study prove that the women SHGs members are facing 'multi problems', they have struggled with all kind of problems lack of mobility, lack of family recognition, less awareness of child's education, lack of health, food and nutrition awareness, indifferent attitude of bankers, lack of external relations, lack of communication skills, lack of decision-making skills, more group conflicts, lack of financial support etc., due to lack of income generating activities,   trainings and awareness programmes. The present study is also suggested that government field officials and NGOs officials have to take initiative to create awareness and to provide training facilities to overcome the various problems faced by members in the group.

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