



## **Examining the major problems faced by the self-help group revealed with henry garrett ranking technique**

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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 purpose of this paper is to find out examining the major problems faced by the self-help group in Sathyamangalam. A total of 250 consumers of Self-help group were personally surveyed with a structured questionnaire. These consumers are spread out through Sathyamangalam Taluk. The information required for the study has been collected from both the primary and secondary sources. Descriptive research design is used and convenient sampling method has been used for the study. Garret ranking technique was used to find the reasons for joining the Self-help group. The study was restricted only to Sathyamangalam Taluk. So the results cannot be generalized. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

### **I.INTRODUCTION**

The concept of Self Help Groups serves to underline the principle “for the people, by the people and of the people”. The Self Help Groups is the brain child of Grameen Bank of Bangladesh, which was founded by Prof. Mohammed Yunus of Chittagong University in the year 1975. The Self Help Groups scheme was introduced in Tamilnadu

in 1989. The activism within the women movement has influenced the government to frame policies and plan for the betterment of the country.

The empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual women, but also for the family and community as a whole through collective action for development. Self Help Groups have linkages with NGOs (Non-Government Organizations) and banks to get finance for development. In turn it will promote the economy of the country by its contribution to rural economy. Self Help Groups are small voluntary associations of rural people, preferably women folk from the same socio-economic background. They come together for the purpose of solving the common problems through self-help and mutual help in the Self Help Groups.

### **II.REVIEW OF LITERATURE:**

During the course of the study, the study of several authors was referred and it is imperative that an outline of the literature survey is put to note and the following references are worth mentioning.

**Manimekalai and Rajeswari (2002)**, conducted a study on “Grass roots entrepreneurship through Self Help Groups (SHGs)”, with the objective to

find out the factors which have motivated women to become Self Help Group members are eventually entrepreneurs and analyse the enterprise performance of Self Help Groups in terms of growth of investment, turnover, capacity utilization, profit etc. It is understood from the analysis that the Self Help Group entrepreneurs have improved a lot with respect to their enterprise performance. It is observed that the women have been depending only on agriculture and now have become independent. Apart from the improvement on the personal growth, the community as a whole has gained through the organization of the Self Help Groups.

**Jaya S.Anand (2002)**, in her discussion paper titled "Self Help Groups in empowering women; case study of selected Self Help Groups and Neighbour Hood Groups (NHGs)", gives a review of progress of Self Help Groups. She has attempted to examine the performance of selected Self Help Groups and NHGs and to assess its impact, especially the impact of micro credit programme on empowering women. It has been clearly established that delivering credit alone may not produce the desired impact. The supporting services and structures through which credit is delivered remaining from group formation and training to awareness raising and a wide range of other supporting measures are critical to make the impact of group activity strong and sustainable

### **III.OBJECTIVES OF THE STUDY:**

- To find out the problems faced by the members in Self Help Groups.

### **Statement of the Problems:**

During the planning era several efforts were made by the Government of India to increase the role of women and to improve the status of

women. Self-Help Groups (SHGs) are increasingly becoming very important method of organizing women to take action and transform their situation. The strength of Self Help Groups is based upon the fact that the people who are facing problems are likely to be the most committed to solve them. The inability of formal credit institutions to cover rural poor is generally attributed to high cost of administering the large number of small loans.

### **IV.RESEARCH METHODOLOGY:**

#### **Sampling Design**

Convenient sampling method has been used for the study. The sample size has been 250 which have been selected in Erode district and data is collected for solving particular problem through well-structured questionnaire.

#### **Henry Garret Ranking Technique**

Garrett's ranking technique was adopted to analyse the views of the employees. The order of merit thus given by the employees for each statement under each head was converted into ranks by using the following formula.

$$100 (R_{ij} - 0.50)$$

Per cent Position = -----

$N_j$

Where,

$R_{ij}$  = Rank given for the  $i$ th statement by  $j$ th respondent

$N_j$  = Number of statements ranked by  $j$ th respondent

The per cent position of each rank thus obtained was converted into scores by referring to the table given by Garrett. Then for each statement, the scores of individual respondent were added together and divided by the total number of respondents. The mean scores for all the statements were arranged in an ascending order, ranks were assigned and the important statements identified.

It is inferred from the above that the “misuse of group by leader” was ranked as a first problem with a total score of 18390.” Poor response of authorities” was ranked as second with a total score of 14787,” Lack of knowledge of financial dealings to the members” was ranked as third with a total score of 12920,Lack of administrative experience was ranked as fourth with a total score of 10654,Delay in sanctioning the loans was ranked as fifth with the total score of 8514,Lack of cooperation among members was ranked as sixth with the total score was 6810,Inadequate loan amount was ranked as seventh with the total score of 5340,Limited members of instalments for repayment of loan, Lack of family support,Difficulties to response the authorities were ranked as 8,9,10with a total score of 3963,1756,787 respectively by the self-help groups

#### **FINDINGS:**

From the analysis it is evident that the It is inferred from the above that the “misuse of group by leader” was ranked as a first problem with a total score of 18390.”Poor response of authorities” was ranked as second with a total score of 14787,” Lack of knowledge of financial dealings to the members” was ranked as third with a total score of 12920, Lack of administrative experience was ranked as fourth with a total score of 10654, Delay in sanctioning the loans was ranked as fifth with the total score of 8514,Lack of cooperation among members was ranked as sixth with the total score was 6810, Inadequate loan amount was ranked as seventh with the total score of 5340, Limited members of instalments for repayment of loan, Lack of family support,Difficulties to response the authorities were ranked as 8,9,10 with a total score of 3963,1756,787 respectively by the self-help groups

S.NO	PROBLEMS	MEAN SCORE	TOTAL SCORE	RANK
1	Difficulties to response	787	787	10
2	Poor response	1643	14787	2
3	Delay in loans	1419	8514	5
4	Inadequate loan	1335	5340	7
5	Lack of experience	1522	10654	4
6	Lack of cooperation	1362	6810	6
7	Limited number of instalments	1321	3963	8
8	Lack of knowledge of financial dealings	1615	12920	3
9	Misuse of group money by leader	1839	18390	1
10	Lack of family support	878	1756	9

#### **SUGGESTIONS:**

- More schemes can be introduced by the government and it has not be communicated and advertised proper way to reach the Self Help Groups. So the Non-Government Organisations and other support agencies to deals with Self Help Group with periodical intervals. In the aspects, Self Help Group members more satisfied and benefited.
- In order to strength the women empowerment, female literacy has to be promoted
- The group leader educates the entire team to manage the groups and maintain accounts and other record of the groups. It may lead to sanctioning loans quickly

- Since majority of the women are ignorant of their legal rights, legal literacy classes should be organized to enhance their awareness

#### CONCLUSION:

The study was undertaken to identify women empowerment through Self Help Group in Sathyamangalam Taluk. It is found that the socio-economic factor has been changed after joining the Self Help Groups. But the saving is increasing at earlier stage of life. There are emerging issues that need to be addressed to make the role of women in the long run. It is clear that by involving voluntary organizations in social mobilization and creating an enabling policy environment, micro finance can achieve a vast scale and can become a rational movement. The self-help group is important in re-strengthening and bringing together of the human race. We may conclude that the economic activities of Self Help Group are quite successful. In this way Self Help Group in Sathyamangalam Taluk the very successful development of women empowerment and rural areas.

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