Satisfaction Towards Self Help Groups

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Self Help Groups are voluntarily formed group consist of 10-20 people with the combination of men and women from economically homogeneous classes, who come together for addressing their common problems and issues. These kinds of groups can be seen in rural and semi urban places more. These are generally formed with mutual agreement to make regular savings and contribute the same for common fund to facilitate the lending of small interest bearing loans to their group members. This makes group members to avoid high rate or interest lenders in their locality and easy access for loan and all. When they have their own group, as and when monetary and non monetary assistance required for their problems, they can find solution them self without depending upon others. To know the members' satisfaction towards Self Help Groups study has been made by the researcher.

Statement of the problem

Poverty and unemployment are the twin problems faced by the developing countries. According to the Planning Commission more than one third of India's total population i.e. 320 million live below the poverty line. In India the financial institutions have not been able to reach the poor households particularly women in the unorganized sector. Structural rigidities and overheads led to high cost in advancing small loans. Experience in implementing different anti-poverty and other welfare programme has shown that the key to success lies in starting appropriate community based organizations with participation at the grass root level. Moreover, the group approach may be one of the effective ways to reduce the difficulties of small businessmen and agriculturists. Motivating individual farmers, artisans and entrepreneurs to form small groups to pool their resources to handle selected operations may lead to a great success. Hence the concept of Self Help Groups is introduced by the government with joining hands of NGO.

Significance of the study

Members of women's self-help groups in Thanjavur have taken to embroidery and `jardosi' work on saris to eke out their livelihood. Many of them have learnt hand embroidery, machine embroidery and `jardosi' under Mahalir Thittam through institutions such as Poompuhar. Though Self Help Groups are increasing the standard of living of the members by providing employment opportunities, most of the members switch over from one group to another. Hence the researcher has made an attempt to know the satisfaction of the members of the selected Self Help Groups in Tanjur District. Further to know whether the members are satisfied with their present Self Help Group or not

Objectives of the present study

The following are the specific objectives of the study.

1. To analyze the satisfaction level of the members of the Self Help Groups
2. To examine the relationship between the socio economic profile of the selected respondents and their satisfaction towards their Self Help Groups .

Hypotheses

To fulfill the above objectives the researcher has framed the following hypotheses.

1. There is no significant association between family size of the respondents and their satisfaction level towards the Self Help Groups
2. There is no significant association between monthly income of the respondents and their satisfaction level towards the Self Help Groups
3. There is no significant association between experience of the respondents and their satisfaction level towards the Self Help Groups

Methodology

The present study is both descriptive and analytical in nature.

Sources of Data

Primary data and secondary data were used for the present study. The study covers 300 respondents of the selected Self Help Groups functioning in the study area. Required number of 300 respondents is selected by using convenience sampling technique. The sample size is determined after considering the finance and time factors of the researcher. Secondary data required for the present study were collected from the Standard Text Books, Journals and Websites. The researcher has decided to apply one way ANOVA for analysis.

Table 1 Socio economic variables of the respondents

Number of Family members	Below 3 members 3-5 members Above 3 members Total	56 207 37 300	18.70 69.00 12.30 100.00
Monthly income	Below Rs.3000 Rs.3000-5000 Above Rs.5000 Total	37 25 238 300	12.30 8.30 79.30 100.00
Experience in Self Help Groups	Below 3 years 3-6 years Above 6 years Total	38 27 235 300	12.70 9.00 78.30 100.00

Source: Primary Data

Number of Family Members

Number of Family members is also one of the important socio economic factors which create necessity to earn more amount of money. Hence the researcher has classified the respondents based on their family size and it is found that 18.70 per cent of the respondents have below three members in their family, 69.00 per cent of the respondents have 3-5 family members and the remaining 12.30 per cent of the respondents have above 5 members in their family. It is found

that most of the respondents have 3-5 members in their family.

Monthly Income

To know the monthly family income of the respondents' analysis has been made and it is found that 12.30 per cent of the respondents earn below Rs.3000 per month, 8.30 per cent of the respondents' monthly family income is varied between Rs.3000-5000 and the remaining 79.30 per cent of the respondents earn above Rs. 5000 per month. It is found that most of the respondents' (79.30%) monthly family is above Rs.5000.

Experience in the Self Help Groups

The researcher has gathered details from the respondents about their experience in the Self Help Groups. It is found that 12.70 per cent of the respondents are served as a member in the Self Help Groups below three years, 9.00 per cent of the respondents are participating in the Self Help Groups from 3-6 years and the remaining 78.30 per cent of the respondents have above 6 years experience in the Self Help Groups. I it is found that most of the respondents (78.30%) are members of the Self Help Groups for the above 6 years.

Operations of the Self Help Groups

The operations of the Self Help Groups are analysed by using the following ten variables.

1. Members participation in Meetings
2. Training for production
3. Training for marketing
4. Bank subsidy
5. Family co-operation for SHG
6. Social status of your SHG
7. Buyers behaviour for your Product
8. Trade exhibition
9. Advertisement Effect
10. Sales promotion measures

Association between family size of the respondents and satisfaction level towards operations of Self Help Groups

To know the association between the family size of the respondents and their satisfaction level towards the operations of Self Help Group analysis has been made with the following hypothesis.

Hypothesis

"There is no significant association between family size of the respondents and their satisfaction level towards the Self Help Groups"

To test this hypothesis one way ANOVA test is applied and the results are presented in the following table.

Table 2 Association between family size of the respondents and satisfaction level towards operations of Self Help Groups – Result of ANOVA test

		Sum of Squares	df	Mean Square	F	Sig.
Members participation in Meetings	Between Groups	12.727	2	6.364	31.631	.000
	Within Groups	59.753	297	.201		
	Total	72.480	299			
Training for production	Between Groups	4.827	2	2.414	11.341	.000
	Within Groups	63.209	297	.213		
	Total	68.037	299			

		Sum of Squares	df	Mean Square	F	Sig.
Training for marketing	Between Groups	11.527	2	5.763	24.276	.000
	Within Groups	70.510	297	.237		
	Total	82.037	299			
Bank subsidy	Between Groups	.650	2	.325	.645	.525
	Within Groups	149.537	297	.503		
	Total	150.187	299			
Family co-operation for SHG	Between Groups	1.518	2	.759	1.593	.205
	Within Groups	141.482	297	.476		
	Total	143.000	299			
Social status of your SHG	Between Groups	4.005	2	2.003	12.529	.000
	Within Groups	47.475	297	.160		
	Total	51.480	299			
Buyers behaviour for your Product	Between Groups	3.211	2	1.605	5.035	.007
	Within Groups	94.709	297	.319		
	Total	97.920	299			
Trade exhibition	Between Groups	3.463	2	1.731	4.987	.007
	Within Groups	103.107	297	.347		
	Total	106.570	299			
Advertisement Effect	Between Groups	.262	2	.131	.252	.777
	Within Groups	154.325	297	.520		
	Total	154.587	299			
Sales promotion measures	Between Groups	2.141	2	1.071	2.059	.129
	Within Groups	154.456	297	.520		
	Total	156.597	299			

The above result of Levene's test for homogeneity of variance indicates that the satisfaction level of the respondents towards the operations of Self Help Group is varied in four factors namely Members participation in Meetings, Training for production , Training for marketing, Social status of your Self Help Groups , Buyers behaviour for your Product, Trade exhibition. That is the p value is less than the acceptance level of 0.05 for these factors. Hence the null hypothesis is rejected and it is concluded that there is a significant association between family size of the respondents and their satisfaction level towards the operations of Self Help Groups. That is the respondents differ significantly in their satisfaction towards these factors when they are classified based on their family size.

The significance value for the remaining factors is more than the acceptable level of 0.05 and it is concluded that there is no significant association between family size of the respondents and their satisfaction level towards the operations of Self Help Groups for the four factors namely Bank subsidy (p=0.525), Family co-operation for Self Help Groups (p=0.205), Advertisement Effect (p=0.777) and Sales promotion measures (p=0.129). Hence it is suggested that the government should take necessary steps to offer training on production and marketing of Self Help Groups than the existing level. More over trade exhibition may be organised for marketing of Self Help Groups than he existing level in the study area.

Association between monthly income and satisfaction level towards operations of Self Help Groups

To know the association between the monthly income of the respondents and their satisfaction level towards the operations of Self Help Group analysis has been made with the following hypothesis.

Hypothesis
"There is no significant association between monthly income of the respondents and their satisfaction level towards the Self Help Groups"

To test this hypothesis one way ANOVA test is applied and the results are presented in the following table.

Table 3 Association between monthly income and satisfaction level towards operations of Self Help Groups – Result of ANOVA test

		Sum of Squares	df	Mean Square	F	Sig.
Members participation in Meetings	Between Groups	6.127	2	3.064	13.713	.000
	Within Groups	66.353	297	.223		
	Total	72.480	299			
Training for production	Between Groups	1.417	2	.708	3.158	.044
	Within Groups	66.620	297	.224		
	Total	68.037	299			
Training for marketing	Between Groups	1.417	2	.708	2.610	.075
	Within Groups	80.620	297	.271		
	Total	82.037	299			
Bank subsidy	Between Groups	8.984	2	4.492	9.448	.000
	Within Groups	141.203	297	.475		
	Total	150.187	299			
Family co-operation for SHGs	Between Groups	.283	2	.141	.294	.745
	Within Groups	142.717	297	.481		
	Total	143.000	299			
Social status of your SHGs	Between Groups	3.783	2	1.891	11.776	.000
	Within Groups	47.697	297	.161		
	Total	51.480	299			
Buyers behaviour for your Product	Between Groups	5.282	2	2.641	8.467	.000
	Within Groups	92.638	297	.312		
	Total	97.920	299			
Trade exhibition	Between Groups	1.327	2	.663	1.872	.156
	Within Groups	105.243	297	.354		
	Total	106.570	299			
Advertisement Effect	Between Groups	4.057	2	2.028	4.002	.019
	Within Groups	150.530	297	.507		
	Total	154.587	299			
Sales promotion measures	Between Groups	12.016	2	6.008	12.342	.000
	Within Groups	144.581	297	.487		
	Total	156.597	299			

The above result of Levene's test for homogeneity of variance indicates that the satisfaction level of the respondents

towards the operations of Self Help Group is varied in seven factors namely Members participation in Meetings, Training for production, Bank subsidy, Social status of your Self Help Groups, Buyers behaviour for your Product, Advertisement Effect and Sales promotion measures. That is the p value is less than the acceptance level of 0.05 for these factors. Hence the null hypothesis is rejected and it is concluded that there is a significant association between monthly income of the respondents and their satisfaction level towards the operations of Self Help Groups. That is the respondents differ significantly in their satisfaction towards these factors when they are classified based on their monthly income.

The significance value for the remaining factors is more than the acceptable level of 0.05 and it is concluded that there is no significant association between monthly income of the respondents and their satisfaction level towards the operations of Self Help Groups for the eight factors namely Training for marketing (p=0.075), Family co-operation for Self Help Groups (p=0.745), Trade exhibition (p=0.156). Hence it is suggested that the government should take necessary steps to impart training on marketing of Self Help Groups than the existing level. Moreover the bank subsidy may be increased to the Self Help Groups based on the performance of the group.

Association between experience and satisfaction level towards operations of Self Help Groups

To know the association between the experience of the respondents and their satisfaction level towards the operations of Self Help Group analysis has been made with the following hypothesis.

Hypothesis
"There is no significant association between experience of the respondents and their satisfaction level towards the Self Help Groups"

To test this hypothesis one way ANOVA test is applied and the results are presented in the following table.

Table 4 Association between experience and satisfaction level towards operations of Self Help Groups – Result of ANOVA test

		Sum of Squares	df	Mean Square	F	Sig.
Members participation in Meetings	Between Groups	6.506	2	3.253	14.643	.000
	Within Groups	65.974	297	.222		
	Total	72.480	299			
Training for production	Between Groups	3.371	2	1.685	7.741	.001
	Within Groups	64.666	297	.218		
	Total	68.037	299			
Training for marketing	Between Groups	12.684	2	6.342	27.158	.000
	Within Groups	69.353	297	.234		
	Total	82.037	299			
Bank subsidy	Between Groups	15.088	2	7.544	16.585	.000
	Within Groups	135.099	297	.455		
	Total	150.187	299			
Family co-operation for Self Help Groups	Between Groups	9.522	2	4.761	10.593	.000
	Within Groups	133.478	297	.449		
	Total	143.000	299			
Social status of your Self Help Groups	Between Groups	4.016	2	2.008	12.565	.000
	Within Groups	47.464	297	.160		
	Total	51.480	299			

		Sum of Squares	df	Mean Square	F	Sig.
Buyers behaviour for your Product	Between Groups	3.503	2	1.751	5.509	.004
	Within Groups	94.417	297	.318		
	Total	97.920	299			
Trade exhibition	Between Groups	7.827	2	3.914	11.772	.000
	Within Groups	98.743	297	.332		
	Total	106.570	299			
Advertise-ment Effect	Between Groups	1.227	2	.613	1.188	.306
	Within Groups	153.360	297	.516		
	Total	154.587	299			
Sales promotion measures	Between Groups	7.640	2	3.820	7.616	.001
	Within Groups	148.957	297	.502		
	Total	156.597	299			

The above result of Levene's test for homogeneity of variance indicates that the satisfaction level of the respondents towards the operations of Self Help Group is varied in nine factors namely Members participation in Meetings, Training for production , Training for marketing, Bank subsidy, Family co-operation for Self Help Groups, Social status of your Self Help Groups , Buyers behaviour for your Product, Trade exhibition and Sales promotion measures. That is the p value is less than the acceptance level of 0.05 for these factors. Hence the null hypothesis is rejected and it is concluded that there is a significant association between experience of the respondents and their satisfaction level towards the operations of Self Help Groups. That is the respondents differ significantly in their satisfaction towards these factors when they are classified based on their experience.

The significance value for the remaining factors is more than the acceptable level of 0.05 and it is concluded that there is no significant association between experience of the respondents and their satisfaction level towards the operations of Self Help Groups for the eight factors namely Advertisement Effect (p=0.306). Hence it is suggested that the government should take necessary steps to increase the awareness for Self Help Group products by increasing sales promotional measures than the existing level.

Findings of the study
- It is found that most of the respondents have 3-5 members in their family.
- It is found that most of the respondents' (79.30%) monthly family is above Rs.5000.
- It is found that most of the respondents (78.30%) are members of the Self Help Groups for the above 6 years.

- There is a significant association between family size of the respondents and their satisfaction level towards the operations of Self Help Groups
- There is a significant association between monthly income of the respondents and their satisfaction level towards the operations of Self Help Groups
- There is a significant association between experience of the respondents and their satisfaction level towards the operations of Self Help Groups.

Suggestion
It is suggested that the government should take necessary steps to offer training on production and marketing of Self Help Groups than the existing level. More over trade exhibition may be organised for marketing of Self Help Groups than he existing level in the study area.

Further it is suggested that the government should take necessary steps to impart training on marketing of Self Help Groups than the existing level. Moreover the bank subsidy may be increased to the Self Help Groups based on the performance of the group.

It is suggested that the government should take necessary steps to increase the awareness for Self Help Group products by increasing sales promotional measures than the existing level.

Conclusion
Form the study it is concluded that the members of the Self Help Groups in the study area differ in their satisfaction towards the operations. When the above suggestions are carried out by the government there is no doubt the members satisfaction towards the Self Help Groups will increase and their participation also increased than the existing level.

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