CHAPTER – V

FINDINGS, SUGGESTIONS, SCOPE FOR FUTURE STUDIES AND CONCLUSION

5.0.0 Introduction

The survival of self help groups with the help of microfinance to market their products have come a long way in fighting poverty and exposing traditional and heritage items. A poor entrepreneur with art, skill in him could not achieve anything in the world of mass production. Mass production through required once it could not quench the satisfaction of the village products. This study surveyed across sections of taluks in Vellore district in the state of Tamilnadu, where the researcher plans to take up a study.

This study had given importance to certain objectives in mind. They were purely focusing on standard of living of women members of the SHGs. It identified the factors relating to it in this study. The study analyzed the marketing problems faced by the SHG members. It also examined the operation of banks and Financial Institutions lending micro finance to these women SHG. The researcher had prepared 5 point scale questionnaire, containing 53 questions and subdivision around 250 from 500 samples. After synthesizing the researcher could get back 400 samples, out of which 50 had to be deleted because it were not fit for taking into consideration. No postal questionnaires were sent.

The researcher had also taken into study around 100 products manufactured and marketed by the SHGs. The researcher also framed executive summary in the form of questions to the lead Banks and NGOs. The banks included private, nationalized and cooperatives, the NGOs included private, association of persons, cooperatives and none were public. The study considered of taluks like Vellore, Gudiyattam, Tirupattur, Ambur, Vaniyambadi and Pallikonda. This area was selected because the SHG and their employability were present mostly and extremely poor, marginally poor, middle income were present. The livelihood and the leadership quality of the women were mainly aimed by the researcher. The income distributed among the poor marginal and middle income group was analyzed if it involve social upliftment due to the SHGs.
5.0.1 Finding

- To summarize after analysis and interpretation out of the 350 samples it is studied that around 142 respondents are between the ages of 30-40 which amounts to 40.6 percent. Hence most of the respondents are young and middle aged. This is regarding the age factor of the employees. Hence the other data are not big excepting 89 samples of 25.4 percent, they are also belonging to age group of 20-30. So it is found very clearly that young women are members of the SHG.

- To find out when the members joined in SHG, it is found that majority of them have joined more than 3 years ago. The data compounded reveals 275 members is more than 3 years which is around 78.6 percentage of the income generation activity. This creates more opportunity to women in general and rural women in particular. The SHG members have changed their lifestyle, not only through income generation but also through their way of life. The children are taken care with nutrition food and also education is provided. This helps the overall growth in the economy. The researcher found that, the session of women were very much interested in develop by their own small scale industries based on rural topography and rural markets.

- Women are more powerful and they will do wonder if they have access to generate income. In our study it proves that 93.1/5 percentage of sample which amounting to 326 self help group members are actively involved in any form of income generating program.

- To find out the major involvement of SHG members in income generation program cross tabulation was made by the researcher in income generation and product manufacturing by the SHG members. In this study it is found that highest strata of SHG is for pettyshop which accounting to 52 respondents very nearer to this is tailoring which is responded by 51 respondents followed by fancy jewellery making food / snack production consumables, hotel / idly beedi and are involved in any matchstick making Textile, Saree Design, Agri and animal husbandry and Napkin Making were the difficulty program by SHG members for their income generation. The SHG member are very popular for their snacks and consumables as yet pick-up a small time for buying and communing. The producers are happy as the products are
disposed of as early as possible. The Question of shelf life is also less ad no preservatives are added to these rural products. The researcher was sad in discussing the beedy was rolled by women and their health was a question and concern during the research period and beyond.

- To find out the awareness part for SHG, the study was conducted and it reveals that the SHG, members got awareness mainly though the members of the other group. Secondly they got awareness from Govt. employees who conducts programs and gave awareness to SHG women member. There were 121 samples which amounting to 34.6 percent who got awareness from SHG member from the study, the researcher found that women are very interesting and they motivate other women to be in the same way she adopted earlier.

- To find out the percentage of women who are earning income through any generating program. The Question was framed by the researcher and we come to know that majority of the SHG members involved in any income generating activity. Women are more powerful and they will do wonder if they have access to generate income. In our study it proves that 93.1/5 percentage of sample which amounting to 326 self help group members are actively involved in any form of income generating program.

- The researcher finds out the reason for not taking any income generation activity by SHG and hence the reason was found that is a technology which was not known by SHG, labour problem and risk in loss, these three major problems are threatening the SHG members, so that they are not adopting any method of income generating by SHG members which is said by 5 sample amounting to 1.42 percent and next problem the SHG member said the marketing factor by 4 samples which amounts to 1.14 percent. Hence it is found that the SHG members are fearing on the above said issue, so that they are not involved in any of the income generating program.

- To find out the community involved in SHG, the researcher framed a Question and found that 142 samples belonging to BC community which amounts to 40.6 percent and followed by 126 samples belonging to MBC community which amounts to 36 percent, the others are negligible.

- The involvement of community in SHG and community development is the heartening issue for the researcher because empowerment should be overall, it
cannot be community based. The administration should give motivation to the rural people on various segments like A) including women to work even though tradition in not permitting them B) creches should be set for rural women to leave their children under care to proceed to work an well as look into the business.

- To find out the lifestyle changes occurred in the SHG members after joining is SHG, the researcher framed a question towards household durables, the SHG bought after joining in the group. From the study we can able to find that majority of the SHG members are consuming normal and above normal luxurious items that the study reveals that 161 samples amounting to 46 percent have TV at their house, followed by 101 samples amounting to 28.9 percent have fridges at their house. The study also reveals that 1/3 of the SHG members lead luxurious life and around 2/3 of the population are yet to receive the benefits and improve their lifestyle. The lifestyle changed vehemently because each and every house equipped by electronic gadgets, lifestyle equipment’s etc. The above study reveals that still families should have basic comforts and then luxury is the necessities of the day.

- To study the maintenance of data by SHG the Question was framed and it is found that 80.6% percentage of SHG members which amounts to 282 respondents use scribbling pad for maintaining their day to day records. Majority of SHG members follow the traditional method of scribbling pad for recording day to day datas and information.

- The researcher framed a question to know the problems faced by the SHG. The question contains various problems like land, labour capital, material, organization and marketing. The SHG members have face various problems; in all the above side cadre, in that it was found that 28.57% percentage of the samples which amounts to 100 sample have labour problem followed by 82 members said that they have material problem which amounts to 23.2 percentage, from study it is found that majority of SHG member face labour problem, if they are free from the above side problems. They will reach very high position in the market.

- To find out the demand for the products produced by SHG members, the Question was posted, from the study it is found that 131 samples amounts to
37.4 recent said that they have moderate demand for their products followed by 86 samples amounting to percent said that they have very high demand for their products produced. From the study it is found that very high demand was for sanitary napkins, fancy jewellery, preservatives snacks, their products are consumed regularly by the public and hence it have very high demand.

- Question was framed to find out the product marketability of SHG members. Question contain 5 scale, they were village level, District level, State level, National level, and State Procurements. The study truly found that majority of the SHG members shall make their market at village level. 330 samples out of 350 samples amounting to 94.3 percent said that they are marketing their goods at village level. From this we can prove that majority of women are burley engaged in the business at village level.

- Markets cannot be rural or village any more, as we call the whole world as global village, then the market should be global. Opportunities should be created by Rural Development. Department of India to take steps on war footing to follow the ‘china Model ’to improve our rural women and men in our country.

- ‘Yes’ or ‘No’ Question was framed to find the scope for international market. From the answers given by the SHG members, it is found that 258 samples amounting to 73.8 percent said that they have no scope for International market and hence they can seek opportunities through the product promotion councils at central and state level for them launching towards International Markets.

- Competition for the self help group was she studied and it was found that competitors were none other than middlemen of the branded products which amounts to 134 samples that is 38.3 percent followed by ‘local marketers’ is the competitors that has been said by 83 samples amounting to 23.7 percent. very close related to this competitor is other SHG which amounts to 23.4 percent that is 82 respondents other are negligible.

- Capital investment made by the SHG members were asked and it was found that majority of the SHG invested initially in their business was 10,000 which amounts to 60 percent of the respondents. From this study if proves the financial ability and economic condition of the member at initial stages.
Over a period of time the capital investment changes occurred is the SHG. Majority of the change in capital investment incurred in the Rs. 10,000 invested at Initial Investment and that grown to Rs. 15,000 over a period of time and that has been said by 180 respondents amounting to 51.41 percent the researcher pushed to justify that Micro Financing alone is helping the SHG which has helped 180 member and increased the lifestyle and living condition.

Researcher framed the question to find out from where the SHG shall get finance easily. All the providers of finance were stated in the Questionnaire and out of all, the SHG members said that they can prevail finance easily from NGO’s. 320 samples amounting to 91.4 percent agreed that they can able to get loan easily through NGO’s. NGO’s are doing remarkable work in providing loan to SHG. Followed by Nationalised Banks which amounts to 24 samples that is 6.9 percent of the respondents.

Majority of the SHG members are aware of Micro Finance that is said by 210 respondents amounting to 60 percent of the samples followed by 137 samples amounting to 39.2 percent said they are not aware of Micro Finance.

Positive response given by the SHG towards Micro Finance states that SHG member know about Micro Finance. Majority of the SHG got awareness of the Micro Finance from Nationalized Bank which amounts to 114 respondents that in 54.3 percent of the total sample. From the study it is found that Nationalised Bank playing a vital role in giving awareness about Micro Finance to the SHG members.

Out of 350 samples 210 members said that they got awareness of Micro Finance remaining 137 samples said that they were not aware of Micro Finance. In this study, we can find that 66 samples amounting to 48.3 percent were a major group who are not ready to respond for this Question.

Comparision of Micro Finance with other type of financing method was did by the researcher with 5 scale Questions. In this study for this particular Question one sample could have exercised more than two preferences and the outcomes became 490 for this Question. Out of this 490 outcomes 156 points scored by Micro Finance is fixed which amounts to 30.9 percent followed by 132 points scored by Micro Finance is easy, which amounts to 26 percent. One sample gave many answers, as this Question is multiple choice and the highest
of all is found by the researcher is ‘Micro Finance’ is fixed hence it can be proved that the SHG member compare the Micro Financing system with other Financial system and came out of Major point given by SHG is Micro Finance is fixed.

- When the question of the bank finance is better the researcher framed another Question, as how the bank finance is comparatively better than any other financial system. Out of 350 samples we could get 443 multiple choices in that 180 choices which amounts to 38.3 percent of respondents said that they prefer bank finance as it is safety and they can able to get financial benefit out of savings amount. Secondly 28.9 percent that is 141 choices were given for low interest. From the study, it is found that SHG women prefer bank mainly for its safety, secondly for low interest they change for the finance prevailed.

- Same Question was posted by the researcher for why the SHG members prefer NGO for finance. Preferences have been given for the accessibility part of it. Majority of SHG members prefer NGO for its easy access. Around 211 choices were given by SHG which amounts to 58.6 percent said that they prefer NGO for its easy accessibility and hence it is proved that the accessibility part of NGO is easy compared to any type of financial system.

- When coming to the mode of payment the Question was framed and from the study it is found that majority of the SHG member pay the amount by monthly basis: Around 90 percent which amounts to 315 samples express that they pay by monthly basis from this it is understood that that SHG members follows a systematic method of paying the amount by monthly basis.

- On the justification of the interest rate 44 percent that is 154 samples feel the interest rate on their loan is moderate and followed by 102 respondents feel they are paying fair interest rate. Around 75 percent of 250 samples and above feel they are paying moderate and fair interest rate. This study proves that SHG members are feeling moderate and fair towards the interest they are paying for the loan taken.

- Researcher framed a Question to find out the types of products manufactured and marketed by SHG and answer for this Question is 112 samples amounting to 32 percent produce and marketing food products which stands first and secondly textile stands and it was produced and marketed by 78 samples that
is 22.3 percent of the respondents. This study proves that majority of SHG members are very keen in producing and manufacturing food item and textile products.

- There are many reasons and purpose for joining in SHG, the researcher framed 5 scale for this Question they were improvement in standard of living, Availability of easy loans and credits, Higher social status, women empowerment, contribution to National Economic Growth. In all these Majority of the respondent said they improved in their standard of living. 219 choices were given for improvement in standard of living which amounts to 49.4 percent second choices opted by SHG for this Question was availability of easy loans and credits, 71 samples gave their choice for this Question which amounts to 16 percent. Hence it is proved that the main purpose of joining is the SHG group by the members is for improvement in their standard of living and easy availability of easy loans and credits.

- To find out the problems faced by the SHG members, the Question was posed and it was found that 105 respondents amounting to 28.3 percent says that they face problem from their head. Domination by their head is the problem for them. There was a group of 22.9 percent of the population amounting to 85 respondents who were scared to utter about the dominating character of their head. Researcher found that presence of human factors is the major problem faced by the SHG members.

- The researcher posed the question on the period of loan repayment. This study finds that 78 percent amounting to 273 samples prefer and opt 2 years for repaying their loan amount. 54 respondents amounting to 15.4 percent said that they prefer to pay their loan by 3 years.

- For the promotion method adopted by SHG members, Question was posed by the researcher and it is interesting to note that hand bills stands first and which was preferred for promotion by 165 samples amounting to 47.1 percent followed by personal sales promotion which was said by 103 samples amounting to 29.4 percent, these two methods are traditional in our country and it is still prevailing in nook and corner of our country.

- Majority of the respondent said that they prevail financial assistance from the Government. 277 respondents amounting to 64 percent agreed that they
prevail financial assistance from the Government, this is followed by 53 samples amounting to 12.2 percent for Raw material purchase.

- For the Question framed for knowing the problem is sales promotion it is that major problem for sales promotion is middlemen problem and that was said by 139 samples amounting to 38.8 percent of the respondent followed by the competitors of branded item which was said by 108 samples amounting to 30.1 percent of the respondent. The samples are truly reflecting that middlemen are not only problem makers in national and international business but also in the rural community self help group markets.

- The Middlemen in the biggest headache is any channel of distribution, even in the rural markets this virus has been affected. These middlemen unnecessarily increase price which affects the producer and the consumer. This is a social evil globally but international brands can pay but not the poor rural producer and consumer. This study however rejects and concludes that SHG has effective customers without any major middlemen in the study area.

- To find the demand for the products produced by the SHG members, the question was posted, from the study it is found that 131 samples amounts to 37.4 percent said that they have moderate demand for their products followed by 86 samples amounting to 24.6 percent have very high demand for their products produced. From the study it is found that very high demand was for sanitary napkins, fancy jewelry, preservatives snacks, these products are consumed regularly by the public and hence it have very high demand.

- Individual problem faced by each self help group member was also asked by the researcher and it was found that major problem is from the branded dealers which was said by 51.1 percent amounting 187 samples, next to this problem is fake products produced which was said by 66 samples amounting to 18 percent of the respondents. Hence if these problems are rectified then SHG members will flourish to all heights.

- SHG members follow different method for distributing their products. Majority of the SHG follows direct selling for distributing their products. 283 samples amounting to 80.9 percent follow direct selling for distributing their
products. The researcher emphasize that direct selling alone can be the mode of sales among rural consumers.

- Profit utilization and the spending of profit was also asked by the researcher and it was found that SHG members use their profit for their Domestic Expenditure 151 samples amounting to 40.9 percent use their profit for their domestic purpose followed by 146 respondents amounting to 39.6 percent use their profit for expanding their business.

Researcher also framed executive summary and it was given to Bankers and NGO’s. The following are the findings from the Executive summary given by banks and NGO’s.

- Majority of the bank and NGO said that ideal number of members in a SHG is between 12 – 14. 100 percent of Bankers amounting to 25 Bankers said 12 -14 is the ideal number of members in SHG and 19 NGO amounting to 76 percent also said 12 -14 is the ideal number of members in SHG.

- Majority of the Bankers and NGO’s said that the SHG should have compulsory Book for their record keeping. 72 percent amounting to 18 Bankers and NGO’s said that the SHG should maintain Books for record keeping.

- Majority of the Bankers and NGO’s ask to follow internal lending process to the SHG members. 24 NGO’s amounting to 96 percent said that follow internal lending 16 Bankers amounting to 64 percent said that they ask to follow internal lending process.

- Banker and NGO said that they follow internal lending that cultivate the discipline in repayment by the SHG members. 12 bankers amounting to 48 percent said that, they follow internal lending for cultivating good discipline in repayment by SHG and 14 NGO’s amounting to 56 percent said they also follow reason.

- Majority of the Bankers and NGO were refused to give answer for not following internal lending as they all follow the method of internal lending. 18 Banker amounting to 72 percent and 24 NGO’s amounting to 96 percent were given no response for not following internal lending.

- For the Question the time taken for loan application, majority of the Bankers said they will process immediately, 15 Bankers amounting to 60 percent said
they will process immediately. NGO’s take to process loan after 5 months only.

- Majority of the Bankers and NGO’s provide Rs. 50,000 – Rs. 60,000 for first lending. 16 Bankers amounting to 64 percent and 19 NGO amounting to 76 percent agreed that they are paying 50,000 – 60,000 for first lending.

- Average interest charged to SHG for their loan was asked by the researcher and 13 Bankers amounting to 52 percent and 12 NGO’s to 48 percent said that they change 11 – 12 percent of interest to SHG members for their loan taken.

- Majority of the Bankers that is 15 Bankers amounting to 60 percent said that they are not following differential interest policy.

- All NGO’s said that they follow differential Interest policy for Education purpose and project viability.

- From the study it is found that Bankers are lending to SHG for more than 10 years which was said by 9 bankers amounting to 36 percent and NGOs started to provide lending to SHG for 10 years which was said by 15 NGO’s amounting to 60 percent. Both Bankers and NGO’s started to provide lending to SHG for the past 10 years.

- Majority of the Bankers and NGO’s agreed that offering subsidies is the major Government involvement. 18 Bankers amounting to 72 percent and 21 NGO’s amounting to 84 percent agreed that offering subsidies is the major Government involvement.

- Majority of the Bankers and NGO’s provide loan directly to the SHG members. 19 Bankers amounting to 70.4 percent and 22 NGO’s amounting to 88 percent provide loan directly to SHG members.

- Bankers assisted around 1000 – 2000 SHG member which was said by 12 Bankers amounting to 48 percent and NGO assisted 1000 – 2000 SHG member which was said by 8 NGO’s amounting to 32 percent by this study it proves that both Bankers ad NGO’s are ready to provide loan to SHG members.

- Bankers and NGO’s agreed that more than 60% of the SHG members are repaying their loan amount promptly. 12 Bankers amounting to 48 percent and 20 NGO’s amounting to 80 percent agreed that more than 60% of SHG pay prompt repayment.
• According to Bankers, 8 bankers said that women are aware of SHG, and it’s functioning before 10 years and 8 years respectively and NGO’s also said that women are aware of SHG since before 10 years.

• Majority of the Bankers and NGO’s said about the impact of SHG members consequent to their enrollment in SHG group is that vast improvement in the standard of living and that was said by 17 bankers amounting to 68 percent and 22 NGO’s amounting to 88 percent. From this we can say that SHG improved in their standard of living.

• Majority of the Bankers and NGO’s agreed that SHG’s really helping the Indian Economic Development. 23 Bankers amounting to 92 percent and 22 NGOs amounting to 88 percent accepted and encouraged SHG members and they completely confuses that SHG really help in the Indian Economic Development.

• SHG help in Indian Economic Development as it alleviate poverty, women empowerment, standard of living improvement, social status improvement and it was said by 23 Bankers amounting to 92 percent and 16 NGO’s amounting to 64 percent. Hence it is proved that SHG members help towards Indian Economic Development.

• While providing loan to SHG members, Bankers provide loan to the majority of all the marketing activity, trading activity, production activity and service providers this accounts to 60 percent of the sample. NGO’s prefer loan towards trading activity first and for all the other activity next. Hence it is clear that NGO prefer towards trading activity.

• Majority of the Bankers and NGO’s state that small scale production is the specific area of profitable operation that was said by 15 Bankers amounting to 60 percent and 20 NGO’s amounting to 80 percent.

• To interact and identify with SHG members, majority of Bankers and NGO’s arrange meetings with SHG members. Periodical meeting is arranged and by that the bankers and NGO’s interact with SHG members. 20 Bankers amounting to 80 percent and 21 NGO’s amounting to 84 percent said that they interact with SHG by arranging meetings with SHG members.

• Majority of the Bankers appoint field credit officer that is 13 Bankers which amounts to 52 percent appoint field credit officers. 14 NGO amounts to 56
percent said that they are not appointing field credit officers. There is majority of no response for why, bankers and NGO are appointing field credit officers and for why, both are not appointing field credit officers.

- Bankers and NGO’s were asked to give their opinion on the major problems faced by SHG members. Bankers said that misunderstanding among members ranks first in the problem of SHG which was said by 14 bankers amounting to 56 percent of the respondent and NGO’s said that marketing the SHG products is the major problem they face which was said by 14 NGO amounting to 56 percentage of the samples. Hence it is clear that SHG members are facing differential problem.
- 22 Bankers amounting to 88 percent provide Micro credit to SHG members ad 18 NGO amounting to 72 percent provide micro credit to SHG members. Hence it is found that majority of Banks and NGO provides Micro credit.
- Bankers are thrust to provide financial assistance and that was said by 16 bankers amounting to 64 percent and NGO’s are eager to guide and monitor the SHG members and that was said by 20 NGOs amounting to 80 percent of the sample. Both Banks and NGOs are keep in promoting and developing the SHG members.
- The results of the statistical connotation from the table prove, that the economic conditions of the SHG members are no way changed from the samples in particular. The significant level has shown clearly that improvement on these sectors is required. Hence researcher only concludes that the authorities, such as Government, NGOs and Financial Institution should take drastic steps to work for improvement. The researcher further suggests that an extensive study has to be made through the social development department in order to improve the livelihood of the population. This will also improve and prove that the other anti social activities of the population studied will not divert to any and towards distraction of the people in India in general. Moreover the overall lifestyle will improve and we will be at par with Asian and Global population.
- The statistical connotation taking into consideration, the financial assistance to SHGs through banks and NGOs is not fare enough as the Pearson correlation and 2 tailed statistical analyses concluded as accepted at 5% level of
significance. Hence it is clear that the banks and NGOs who assist the SHG are incomplete and inefficient in their ongoing process towards financing the SHGs. The researcher hence concluded that banks and NGOs have to take heavy steps to finance the SHGs in order to improve the micro financing process which will help the poor entrepreneurs to develop their business skills and their livelihoods. This will not only to improve their homes but also the economy of this country. The neighboring countries like Banbladesh have been successful in micro finance as a success for economic growth.

- The SHG had no effective customers, hence there were no major middlemen involved in the study. The interpretation in the earlier chapter views but when the hypothesis was framed, the researcher wanted to test through chi-square about the middlemen involvement and also assuming that there were no major middlemen in the channel. The result in the above table states that it rejects the $h_0$ at 5% level when it was taken for the study analytically on the product manufactured and at various levels of market stability. The rejection concludes that the SHG has effective customers without any major middleperson involved in the study area. The researcher speaks about the rural products manufactured by village people and no effective rural marketing of branded goods have entered the 6,50,000 lakhs villages in India. Hence there is a competition among their members and small dealers in the rural vicinity.

- The researcher had framed a hypothesis on analysis whether micro financing system in the SHG matter has developed entrepreneurship or not. The analysis of variance as accepted at 5% level of significance as shown in the above table. The researcher has also coincide the statistical study that the type of micro financing system through programs developed by the banks and NGOs will never develop entrepreneurship. The way and style in which the banks and NGOs have to go into the matter deeper to come to a better way of developing entrepreneurship especially for the rural products and the rural population
5.0.2 Suggestion

The study which took place for nearly 4 years effectively has got thousands of suggestion which was made by the members of the SHG. The researcher had to pickup a few suggestion in consolidation with the members of the SHG and the Micro Financers belong to various NGOs and Banks both private and public

On the Financial side

The member of the SHG is tempted to have more financial assistance compared to what they presently have. The member wish to take more capital and invest in large scale applying micro or macro financing to achieve their target.

Interest Rates

The Interest rate presently is high by the NGOs comparing with the banks. The SHG members feel that the rates have to be reduced by the NGOs in the interest of the society. When they call themselves as Non Government organizations they should set a good example to be the best promoters and developers for a budding entrepreneurs, in order to go up in the ladder, hence the rate of interest should be decreased for more participation and at the end, it is going to be a benefit for betterment of lifestyle of the entrepreneur. Even though there is a shortcoming to one to one in standard of living but still interest kills the real desire of the SHG.

The Marketing Factors

In marketing factors the SHGs are stuck up with domestic and local markets. They are crazy and wish to attempt to expand their marketability to different zones in the country and out of country. The SHG members wish to get the help of the government to push their products out of the local markets. The demand for their products is high and the meeting point of the demand is also present, the supply chain is proper and in control but the contact development directly has to be regulated. The middlemen factor is the only issue which irritates the SHG members. The government has to initiate schemes like marketability of the product and the buyers of the product
and proper routing of the product has to be done. If the market is properly developed, the channel without middlemen will help the producer consumer link to see that the products are distributed.

To take this product overseas, it is necessary that shelf life, durability, acceptability, packaging and other facilitation will take the products of Indian Self Help Group to its peak.

**Competitors**

The SHG are shocked to see the competitors among themselves. The competition among themselves is unhealthy, because the group themselves have confused attitude of killing each other instead of attacking the outsider. The behavior and attitude is like when a crab moves forward, the other crab pulls him down. Hence no one projects out successfully. The government has to curtain competition by diverting the attention. The women empowerment is also not accepted in a healthy way by same dominant members.

**Formalities**

The formalities observed during the study were said to be very hectic and hence the women members find it difficult to observe and follow. The suggestion is to streamline and to reduce formalities as much as possible.

**Discrimination**

The evil attitude of discrimination on the basis of caste, creed and colour has not yet left India, even after nearly 70 years of Independence. The rich and influential are given preference, while the poor and the wireless have no say or have to wait for the last straw. The creamy layers are still the local, the higher caste and the influential’s unless and until the mindset changes there will be no opportunity for this to change. The Government has to seriously view or to bring in quota system to all. The discrimination and the domination should be eradicating completely in war footing.
Domination of few

During the study, the researcher could study that there were active and passive members in the group. The active member were more dominant in meeting their ends or for their desired people. The actual needy person suffers and remain quit without getting the basic need as required for him. The dominance is due to caste, importance in society, political leadership, influential personality but not in actual need. The sufferer remains to suffer throughout his life. The dominant character always dominate and rules the society. The reality in curtailed the truth is dumped, people in spite of many schemes still live below the poverty line. Hence the government should take step to forward a regulatory method to protect the self help group entrepreneurs who are the rural backbone of our country.

Embezzlement of cash

The leaders and the dominant persons of the group knowing the fact of the silent members and taking undue advantage vanish away with the funds, thereby creating big loss and pains to the member of the groups. There frauds are abscond. The law and order authorities, court procedure and other formalities are time consuming and costly, the sufferers are the debtors and they have to repay the same silently with tight tips in that taking any benefits but to repay the amount.

5.0.3 Scope for future research

- Future studies can be made on SHGs with different segments of the economy and their contribution.
- Future studies can be made on the negative impact of Micro Finance in the ritual business operated by Self Help Groups.
- Studies can be made involving SHG in medium class industries with Macro Finance with expert orientation.
- Studies can be made making use of Self Help Group as a social capital for women empowerment alone
• Studies can be made on Self Help groups in the noble prize winner Mohammed Younis
• Future studies be made on focusing capital investment

5.0.4 Conclusion

The self help groups are the backbones of the rural economy, it has been proved from the study the products which are not projected in Micro, Macro level markets have come out the doors and streets and villages of each and every town of Tamilnadu specializing and attaching its importance with the place with high dignity.

To rule out these products the NGO’S and financial institutions have started giving fuel and hence it has accelerated the rural economy to bring out the potentiality without any backlog to talents by a way of empowering youth and women .The study with the sample arrived has bought out enough material for research .These summary reveals of interesting factors of products movement, product introduction, financial help, marketing problems, marketing development and innovation.

The study reveals that self help groups are the areas which has not been touched or tapped till date which amount to greater help of empowerment and movement of traditional products such as perishable products, consumable products, eatable products etc.

There is no doubt that India is shinning and it shine forever .Today around 70% of our population who are poor and vulnerable are taken care in this world of Self help groups with appropriate ,adequate and timely finance of the modern bankers to save this ancient, artistic and cultural products of our ages.