"Every man's work, pursued steadily, tends to become an end in itself and so to bridge over the loveless chasms of his life."

- George Eliot

CHAPTER V

FINDINGS, SUGGESTIONS AND CONCLUSION
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This chapter deals with the summary of findings, suggestions and conclusions of the study regulating the employment generation of men Self Help Groups in Salem District. The findings mainly focusing on the employment generation, improvement of business, self confidence, improvement of family and socio economic development attained by members through Men Self Help Groups in the district. The suggestions were carried out through the opinions expressed by the benefited members on the basis of their experience as members of Men SHGs in the district.

The findings are entirely based on the primary data and analysis thereof. The findings are done under three categories, namely Employment Generation, Improvement of Business and Socio and Economic achievement by members through SHGs activities. The opinions were expressed by the beneficiary respondents on a wide range of issues as listed below, using positive and negative statements depicting the kind, coverage and extent the impact of Men SHGs.

Personal Status of the Respondents

The total numbers of member respondents are 437,

- A maximum of 55.6 percent of the member respondents belong to the age group of below 35 years and minimum of 44.4 percent of the member respondents belongs to the age group of above 35. Predominance of youth population leads to active participation in Men SHGs.

- As far as community is concerned, a maximum of 65.4 percent of the member respondents belong to scheduled caste and scheduled tribe community and minimum of 15.6 percent of the member respondents belong to backward community. It shows that the more number of member respondents benefited from SHGs is scheduled caste and scheduled tribal community than others.
Education is one of the factors which stimulate the members of SHGs towards various elements of economic development activities. The majority of 76.9 percent of the member respondents are having the school level education and minorities of 5.7 percent of the member respondents are having college level education.

All the member respondents are living in rural areas, because the men SHGs are functioning only in rural area in this district.

A maximum of 38.4 percent of the member respondents have joined Men SHG in 2009 and minimum of 3 percent of the member respondents have joined Men SHG in 2006. It shows that the awareness of members about Men SHGs was high in 2009 than in other years.

As far as the Socio Economic Status at the time of joining Men SHGs is concerned, a maximum of 46 percent of the member respondents are in poor socio economic status and a minimum of 24.5 percent of the member respondents are in insufficient socio economic status.

A maximum of 28.1 percent of the member respondents are unemployed for 6-10 years after the completing their education before joining Men SHG and minimum of 14.4 percent of the member respondents are unemployed above 15 years after completing their education before joining Men SHG.

Occupation before joining SHG is also considered as an important factor for this study because it has a great impact of SHG which they join. A maximum of 58.8 percent of the member respondents are cooly workers before joining Men SHG and a minimum of 9.6 percent of member respondents are farmers before joining Men SHG.

Employment Generation

During 2007-08 to 2010-11, 310 men groups were formed in Salem district. In Ayothiyapattinam block 31 groups were formed in 2007-08 and it became 99 in 2008-09, 100 in 2009-10 and same in 2010-11. The increased percentage was 219.35 and 1.01 in respective years. In Gangavalli block 11 groups were formed...
in 2009-10 and it became 19 in 2010-11. The increased percentage was 72.73. In Pethanaickenpalayam block 33 groups were formed in 2008-09 and it became 44 in 2009-10 and the same in 2010-11. The increased percentage was 33.33. In Talaivasal block 87 groups were formed in 2009-10 and it became 90 groups in 2010-11. The increased percentage was 3.44. In Valapaddy block 3 groups were formed in 2009-10 and it became 45 groups in 2010-11. The increased percentage was 1400. In Yercaud block 12 groups were formed in 2010-11.

- During 2007-08 to 2010-11, 4597 members joined Men SHGs in Salem district. In Ayothiyapattinam block 504 members joined in 2007-08 and it became 1567 in 2008-09, 1584 in 2009-10 and the same in 2010-11. The increased percentage was 210.91 and 1.08 in respective years. In Gangavalli block 144 members joined in 2009-10 and it became 257 in 2010-11. The increased percentage was 78.47. In Pethanaickenpalayam block 472 members joined in 2008-09 and it became 629 in 2009-10 and the same in 2010-11. The increased percentage was 33.26. In Talaivasal block 1292 members joined in 2009-10 and it became 1335 members in 2010-11. The increased percentage was 3.33. In Valapaddy block 42 members joined in 2009-10 and it became 627 members in 2010-11. The increased percentage was 1392.86. In Yercaud block 165 members joined in 2010-11.

- In Ayothiyapattinam block during 2007, 26 Men Self Help Group members were involved in farm sector activities but during 2008, 17 members only were involved in these activities. Fortunately during 2009 and 2010, 25 and 46 members were involved in farm sector activities respectively. In case of non farm sector during 2007 no one was involved in this activity and in 2008, 2009 and 2010, 7, 21 and 25 members were involved in non farm sector activities. In Gangavalli block during 2009 when the groups were formed 12 members were involved in farm sector activities and it has increased to 23 members during 2010. Whereas non farm sector 12 members during 2009 became 24 members during 2010. In Pethanaickenpalayam block during 2008 when the group was formed 7 members were involved in farm sector activities. During 2010, 30 members were involved in farm sector activities. In case of non farm sector, during 2007 no one was involved in this activity and in 2008, 2009 and 2010, 3,
28 and 14 members were involved in non farm sector activities. In Talaivasal block, during 2009 when the groups were formed 13 members were involved in farm sector activities and it has increased to 37 members in 2010. Whereas non farm sector 23 members during 2009 became 44 members during 2010. In Valapaddy block during 2009 when the groups were formed 5 members were involved in farm sector activities and it has increased to 15 members in 2010. In case of non farm sector activity during 2009 no one was involved in these activities and in 2010, 6 members were involved in non farm sector activities. In Yercaud block during 2010 when the groups were formed 6 members were involved in farm sector activities and 3 members were involved in non farm sector activities.

In overall 6 blocks in Salem district during 2007, 26 Men Self Help Group members were involved in farm sector activities and none of non farm sector activities. During 2008, 24 were in farm sector and 10 in non farm sector. During 2009, 63 were in farm sector and 64 were in non farm sector. The increased percentage was 162.50 and 540 respectively. During 2010, 149 members were in farm sector and 101 were in non farm sector. The increased percentage was 136.51 and 57.81 respectively. The overall employment generation in farm and non farm sector increased by 30.76 percent during 2008 and it has increased 273.53 percent during 2009 and it has further increased by 96.85 percent during 2010.

Business Activities

- Majority of 57.2 percent of the member respondents have started their business in 2010 and minority of 5.9 percent of the member respondents began their business activities in 2007. It shows that more number of member respondents have received the financial assistance in recent years and started the business.

- As far as own investment is concerned, a maximum of 27.9 percent of the member respondents have invested Rs. 10,000 to Rs. 25,000 in business and minimum of 8.9 percent of the member respondents don’t have own contribution in business because they used to borrow money. It shows that most of the member respondents have increased their own contribution in business after joining the SHG.

- A maximum of 27.7 percent of the member respondents have borrowed from banks and investment capacity which is Rs. 50,001 to Rs. 2,00,000 and minimum of 14.9 percent of the member respondents have borrowed and investment capacity which is Rs. 25,001 to Rs. 50,000 after joining the SHG.

- Majority of 60 percent of the member respondents are doing business after joining SHG and minority of 40 percent of member respondents are doing agriculture and allied activities after joining SHG. It shows that more number of jobless members have started their business after joining SHGs.

- Sales are one of the factors which directly results in improving the business of the members. It is found that a maximum of 30.4 percent of the member respondents have made their monthly sales which is below Rs. 10,000 and minimum of 10.3 percent of the member respondents have made their monthly sales which is Rs. 50,001 to Rs. 1,00,000.

- A maximum of 30.7 percent of the member respondents have made their monthly business expenditure which is below Rs. 5,000 and minimum of 12.8 percent of the respondents have made their monthly business expenditure between Rs. 15,001 to Rs. 30,000.
Profit is one of the most important factors which directly develops the business of the members. It is found that a maximum of 45.8 percent of the member respondents have earned monthly profit which is below Rs. 5,000 and minimum of 15.6 percent of the member respondents have earned monthly profit which is Rs. 10,001 to Rs. 25,000.

**Economic Achievements**

- Income of the member respondents is a factor directly promotes the member’s economic development. The majority of 49.4 percent of the member respondents have earned their monthly income which is Rs. 3,001 to Rs. 5,000 and minority of 5.7 percent of the member respondents have earned their monthly income which is above Rs. 8,000 after joining Men SHGs.

- A maximum of 57.4 percent of the member respondents have spent on their monthly family expenses between Rs. 2,001 to Rs. 4,000 minimum of 5.7 percent of the member respondents have spent on their monthly family expenses which is above Rs. 6,000 after joining SHGs.

- Saving is one of the important factors which is to fulfil the members’ future needs. It is found that a maximum of 33.6 percent of the member respondents have savings capacity from their own income which is below Rs. 250 after joining Men SHG and minimum of 7.8 percent of the member respondents have their saving capacity from their income between Rs. 1,001 to Rs. 1,500 after joining SHGs.

- A maximum of 69.1 percent of member respondents have spent on their family provisions and a minimum of 5.7 percent of member respondents have spent on other family expenses. It is found that the members spending capacity have increased after joining Men SHGs.

- Majority of 55.6 percent of the member respondents have not spent on their children’s education and minority of 15.1 percent of the member respondents have spent 50 % to 75 % on their children’s education.
Level of purchasing power: Out of 437 members, 227 members did quality education to their family members before they joined the SHGs and started doing the business and 21 members provide the quality education after they joined the group. Own house: 5 members were not owning before joining the group and 2 members acquiring the own house after joining the group. Mobile phone: 250 members did not have mobile phone before joining the group and 189 members acquired mobile phone after joining the group and started doing the business. Land: 283 members did not have land before joining the group and 2 members acquired after they joined the group. Computer: all 437 members did not have before joined the group and 3 members acquired after joining the group. Two Wheeler: 363 members did not have before joined the group and 69 members acquired after joining the group. Jewels: 212 members did not have before joining the group and 28 members acquired after joining the group and started doing the business. Refrigerator: 429 members did not have before joining the group and 18 members acquired after joining the group. Air Conditioner and Washing Machine: all 437 members did not have before they joined the group and acquired after they joined the group and started doing the business. Four Wheeler: 431 members did not have before they joined the group and 4 members acquired after they joined the group. A total of 3511 items of household appliances and other luxury goods were not possessed before joining the group and 340 items were possessed after joining the group. Thus, the member’s purchasing power increased by 9.68 percent in a short period after they joined the group.

Importance of Men SHGs

➢ Out of 437 members, 375 member respondents agreed that they got the full time employment opportunities after joining the group.

➢ 415 member respondents agreed that they got the self confidence after joining the group.

➢ 390 member respondents agreed that there is an improvement of their family welfare after they joined Men SHGs and started doing the business.
420 member respondents agreed that there is an improvement in the socio-economic status of the members.

428 member respondents agreed that there is an improvement in business after joined the group.

**Impact of Men SHGs**

- Majority of 43.25 percent of the member respondents are moderately agreed that there is a possibility of expansion of individual member's business after joining the group and minority of 10.98 percent of the member respondents were very lowly agreed.

- A maximum of 43.48 percent of the member respondents have moderately agreed that there is an improvement in the economic status of the members and minimum of 4.12 percent of the member respondents have very highly agreed.

- A maximum of 42.33 percent of the member respondents have highly accepted that the business knowledge of the members has improved after they joined the group and minimum of 4.58 percent of the member respondents have very lowly accepted.

- The self confidence of the members has been strengthened when they form group: Majority of 48.97 percent of the member respondents have highly agreed and minimum of 2.52 percent of the member respondents lowly agreed.

- A maximum of 51.72 percent of the member respondents highly agreed that the guidance of the experienced members has given encouragement to the new entrepreneurs and minimum of 2.29 percent of the member respondents very lowly agreed.

- A maximum of 49.66 percent of the member respondents have very highly agreed that when the members function as a group there is greater possibility for correction and avoidances of loss and minimum of 21.28 percent of the member respondents have moderately agreed.
➢ A maximum of 55.94 percent of the member respondents have accepted highly that when the members function as a group it is easy to get loan and financial assistance from bank and minimum of 11.67 percent of the member respondents have moderately accepted.

➢ Majority of 46.91 percent of the member respondents have moderately agreed that there was easy access to market information after they joined the group and started doing the business and minority of 5.49 percent of the member respondents have lowly agreed.

➢ A maximum of 61.78 percent of the member respondents have highly believed that it was easy to sell the product in market and minimum of 4.12 percent of the member respondents have lowly believed.

➢ A maximum of 55.84 percent of the member respondents have highly agreed that the group members get mutual help and assistance when they are in the group and minimum of 17.85 percent of the member respondents have very highly agreed.

➢ Majority of 42.56 percent of the member respondents have very highly agreed that the loan amount is effectively and efficiently utilized and minimum of 20.82 percent of the member respondents have moderately agreed.

➢ A maximum of 53.09 percent of the member respondents have highly agreed that the group get enhanced respect and recognition from the society and minimum of 2.29 percent of the member respondents have very lowly agreed.

➢ A maximum of 71.85 percent of the member respondents did highly agree when asked whether there was improvement when the members work as a group, in human relations among the members and minimum of 1.83 percent of the member respondents did lowly agree.

➢ A maximum of 49.89 percent of the member respondents have strongly agreed that the members are able to exchange their ideas and opinions when they performed as a group and minimum of 23.11 percent of the member respondents have moderately agreed.
➢ Majority of 45.77 percent of the member respondents have moderately agreed that due to group activity the members are encouraged to learn the principle of thrift and minority of 5.95 percent of the member respondents have lowly agreed.

➢ A maximum of 48.05 percent of the member respondents have highly agreed that members are developing the saving habit among themselves and minimum of 7.32 percent of the member respondents have lowly agreed.

➢ A maximum of 37.53 percent of the member respondents have very lowly agreed when asked whether they have developed the feeling of social responsibility, after becoming members in a group and minimum of 2.75 percent of the member respondents have very highly agreed.

➢ Majority of 41.65 percent of the member respondents have moderately agreed that there is an increase in the number of entrepreneurs and minimum of 1.83 percent of the member respondents have very highly agreed.

➢ A maximum of 41.88 percent of the member respondents have moderately agreed that their business activities and that the activities of the members get strengthened and a minimum of 0.92 percent of the member respondents have lowly agreed.

➢ 37.3 percent of the member respondents are at high level of importance of SHGs and minimum of 26.5 percent of the member respondents at low level of importance of SHGs. It shows that most of the member respondents have to give more importance to the SHGs and improving their business and economic status.

➢ A maximum of 47.4 percent of the member respondents are at average level of impact of SHGs and minimum of 24.9 percent of the member respondents are at low level of impact of SHGs.

**Analysis**

➢ Age group of the member respondents is related to different dimension of importance of Men SHGs like, employment generation, socio economic
development and overall importance of Men SHGs. At the same time age groups are not significant with self confidence, improvement of family and improvement of business of the members.

➢ The age groups are not significant with respect to the impact of Men SHGs.

➢ Community of the member respondents is related to employment generation, improvement of family, improvement of business and overall importance of SHGs. At the same time communities are not significant with self confidence and socio economic development of the members. The growth of job generation and improvement of business of Most Backward Community is significant with BC and SC/ST community, but there is no significance different between BC and SC/ST community.

➢ Community of the member respondents is related to impact of Men SHGs. The impact of Men SHGs of Backward Community is significant with MBC and SC/ST community, but there is no significant difference between MBC and SC/ST community.

➢ The educational qualifications of the members are not significant with respect to different dimension of Importance of Men SHGs and impact of Men SHGs.

➢ The year of joining Men SHGs is related to improvement of business, self confidence, socio economic development, overall importance of Men SHGs and impact of Men SHGs. At the same time the year of joining Men SHGs is not significant with respect to employment generation and improvement of family of the members. The growth of improvement of business in joining year 2009 in SHGs is significant with joining year 2006, 2007 and 2008, but there is no significance different between joining year 2010 in SHGs. The self confidence and overall importance of SHGs in Joining year 2007, 2008, 2009 and 2010 in SHGs is significant with joining year 2006.

➢ The socio economic status of members at the time of joining Men SHGs is related to different dimension of importance of Men SHGs. The growth of job generation, family improvement and overall importance of SHGs of Poor and
Sufficient socio economic status at the time of joining is significant related to insufficient socio economic status. The Improvement of business of sufficient socio economic status at the time of joining is significant with poor and insufficient socio economic status.

➢ Commencing business after joining Men SHGs is related to employment generation and impact of Men SHGs. At the same time the commencement of business after joining Men SHGs is not significant with respect to other different dimensions of importance of Men SHGs. Mean values of employment generation, self confidence, improvement of family, socio economic development and overall importance of SHG members, agriculture oriented business are higher than commercial oriented business.

➢ The level of importance of Men SHGs and the classification based on the level of impact of Men SHGs are well associated.

➢ There is a high correlation between the different dimension of importance of Men SHGs and impact of Men SHGs. The positive relationship between employment generation and impact of SHGs is 65 percent, Self Confidence and impact of SHGs is 65 percent, Improvement of family and impact of SHGs is 62 percent, Socio Economic Development and impact of SHGs is 67 percent, Improvement of Business and impact of SHGs is 80 percent and Overall Importance of SHG and impact of SHGs is 77 percent.

➢ There is a high correlation among employment generation, self confidence, improvement of family, socio economic development and improvement of business of members. Once the members attained the employment fulfilment they ultimately get the economical and also social status.

➢ There is a high correlation among employment generation and impact of Men SHGs. But there is no correlation among employment generation and purchasing power of the members before joining the SHGs.

➢ There is a high correlation among employment generation, impact of Men SHGs and the purchasing power of the members after joining the group.
➢ The predominant factors of impact of SHGs on members’ development are identified through the famous data reduction process of Principal Component Method analysis. The first factor namely Entrepreneur Development concerned when the members function as a group there is greater possibility for correction and avoidance of loss, the guidance of the experienced members has given encouragement to the new entrepreneurs and there is an improvement in the economic status of the members are predominant factors. In case of Improvement of Saving and Thrift the predominant factors are members are encouraged to learn the principle of thrift, members are developing the saving habit among themselves and the members are able to exchange their ideas and opinions. In Social respect concern the two predominant factors namely the self confidence of the members has been strengthened and the group has enhanced the respect and recognition from the society. Business improvement aspect there is expansion of individual member business, Easy to sell the product and the members have the feeling of social responsibility. Mutual and Social development concern the loan amount is effectively and efficiently utilized and Group members get mutual help and assistance. Easy loan aspect when members function as a group it is easy to get loan and financial assistance.

➢ The Multiple Regression Analysis revealed impact of Self Help Groups on different dimension of importance of Self Help Groups. The relationship between impact of SHGs and the six independent variables (including different dimension of importance of SHGs and purchase power after joining the group) is quite strong and positive.

➢ There is significant difference between mean rank towards purchase power after joining SHGs. Mean values of Basic home things, Quality Education and Phone purchasing power after joining SHGs are better than other home needs like Own House, land, Computer, Two Wheeler, Jewels, Refrigerator, Air Conditioner, Washing Machine and Four Wheeler.
Suggestions
To Self Help Groups

The Self Help Groups should consider the following suggestions for further successful functioning of groups in the district based on Researcher’s observation.

➢ In few places the Animator and representative in the groups are taking more loan amount than other members when the loan is meant for equal distribution among the members.

➢ In a few other places, the members in the SHG get the loan amount but they are not doing any business operations and the loan amount is utilized for some uneconomic purpose and at the same time they have to repay the loan amount along with interest properly. The members should be alert and take adequate precautions against this.

➢ Many of the group members are not properly utilizing the services from NGOs, VKP and Panchayat Level Federation Secretary and Information regarding date and time of group meeting is not given to members well in advance. Such information should be given in advance.

➢ When members go for some other work outside the group, they have to spend half of their earnings, so steps should be taken to enable the members to do the business as a group.

➢ A few members in the groups misuse the loan amount and a few Animators in the groups are exploiting other members and enjoying monetary benefits. Thus the members should understand their responsibility to society and banks.

➢ The members not only show their interest to get more financial assistance from banks but also show their interest on repaying the loan promptly. At the same time the members should understand the problems of the banks also and try to avoid finding faults with the banks. The cordial relationship between members and bankers is more important.
To Banks

Banks should take the following suggestions given by the Men SHG members in Salem district which are useful for further improvement of financing and refinancing activities of banks for SHGs in Salem district.

➢ The banks should give loan amount to members on the basis of the functioning or activities of the groups rather than giving loans on the basis of savings of the members in the group.

➢ Sometimes the banks cancel the loans in the name of rating (evaluation of the performance of SHGs by banks). Such practices should be avoided by banks.

➢ Another grievance expressed by members is that for a particular group alone few banks ask security for loan, which should be prevented. Besides the banks are not giving proper information regarding rate of interest, installment amounts etc to the members of the group, it is natural that the uneducated members in the SHGs necessarily require this type of information from banks.

➢ Few members experienced that banks delayed the payment of Revolving Fund and other loans for many months, and when it pays after a few months’ delay, it deducts interest from the date of sanction. Such practices should be prevented.

➢ The instalments for repayment of loan may be varied according to nature of business. When there is a delay in repayment of the loan, the rate of interest levied as penalty for late payment should be reduced.

➢ The banks should permit the members to withdraw money immediately after the first loan is fully repaid by the members under revolving fund system and should not ask members to come next day for withdrawal.

➢ When groups started doing some business, it will take some time to realize profit and hence in such cases more time should be given for the repayment of the loan.

➢ More over the banks destroy the trust worthiness of members of the groups when they want to have transactions with banks, they insist the condition that at least
two or three members should come to withdraw money from the banks. This condition affects the business activities of the group members, so this rule should be amended. At the same time all the members in the group need ATM card facility to avoid unnecessary delay in banks.

➢ In order to relieve the members of the SHGs from the problems caused by big crowds in banks, separate days were allotted to them, but even then the problem was not solved. Therefore, separate bank branches can be opened for SHGs. Even though loan amounts are repaid in time and business is carried on successfully, banks are not properly sanctioning loans. Therefore such drawbacks are to be rectified in respect of successfully functioning groups.

➢ In banks there should be separate officers or special officers to take care of SHGs alone. As banks are not having adequate number of employees they are not able to do the services needed by the groups.

➢ Most of the members are in need of services of a Nationalized Bank in their area and the practice of asking the group to submit copy of the resolution at the time of withdrawing money should be dispensed with. The banks should understand their role on development of the weaker sections in the society, like uneducated and innocent men. Besides the bank should realize the expectation and bitter experiences of the members in SHGs and should avoid these practices in near future and encourage and motivate the downtrodden section of the people in the society.

To Government

The State Government should take the following suggestions given by the SHG members in Salem district for successful functioning of groups in the district in future.

➢ As villages are not getting adequate electricity supply, SHGs in Rural areas find it difficult to run even small scale industries. Because of this, SHGs find it difficult to repay loans on due dates. So, necessary action should be taken to set right things.
➢ The Government should take necessary steps to sell goods produced by SHGs through Fair price (Ration) shops.

➢ SHGs, which are doing business in an appreciable manner, should be given electricity supply at concessional rates, so that they can reduce their cost of production.

➢ The Government should think of the requirements of the members and special recognition should be given to SHGs and should take necessary steps to attend the members’ grievance and needs.

➢ The group members to organize the meeting in every week/fortnight/month, so they need a common place/building with electricity facility, books related to SHGs’ achievements etc., so, the Government should take necessary steps to fulfill the basic needs of the members.

➢ As in the case of Women SHGs which are functioning in an appreciable manner the Government should give Award and Rewards like “Manimegalai Award”. Similarly successful Men/Youth SHGs should also be given the same kind of Awards and Rewards.

➢ Now the Men/Youth SHGs are functioning only in six blocks in this district namely Ayothiyapattinam, Gangavalli, Pethanackenpalayam, Talaivasal, Valapaddy and Yercaud blocks, the Men SHGs programme should extend to the other 14 blocks of this district also. The Men/Youth SHGs are functioning only in rural areas. So the Government should take the necessary actions to forming Men/Youth SHGs in urban areas.

➢ Now the Men/Youth SHGs are functioning only in 15 district of Tamil Nadu, so the Government should take the necessary steps to introduce the Men/Youth SHGs in all 32 districts in Tamil Nadu through VKP and also Mahalir Tittam. If the Government should take the necessary steps towards Men SHGs, the unemployment problem should also be reducing in the Salem district and whole Tamil Nadu.
At present the Tamil Nadu Government gives their full support in all aspect to the overall development of the SHG members in the district and the state and in addition the Government should consider the above suggestions given by the members in the group and the researcher.

**Scope for the Further Research**

The purpose of research leads to the following scope of the subject mind for future research scholar:

- A detailed study may be considered to ascertain problems and prospects of men SHGs in Tamil Nadu or a particular area.
- A comparative study of the performance of men SHGs, women SHGs and transgender SHGs may be undertaken.

**Conclusion**

The Men Self Help Groups are fully covered in all small villages in Salem district. This concept is not only utilized especially for the poor section of community belonging to lower income group of women and also men.

The concept of Self Help Groups has helped the unemployed men in Salem district to attain employment generation, improvement of business, self confidence, improvement of family welfare, increasing purchase power and socio economic development as reflected by the indicators considered in this research study. It is a positive and significant development indeeded.

As per researcher's observation the major challenges for sustainable employment generation through Self Help Groups in this district were limited financial strength, hence limited borrowing capacity, lack of professionalism because the men members are less educationally qualified, marketing of production poses problems and customer resulctance to buy the products. To overcome these challenges the members should undergoing training in production as well as marketing aspects, selecting right products; include qualifying person in the Self Help Groups and integrating all the Self Help Groups.