CHAPTER - V

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 INTRODUCTION

The previous chapter is concerned with descriptive statistics, based on the results from mean and standard deviation and inferential statistics, based on the testing of hypotheses and usage of the statistical tools. From the results derived by using the SPSS 20, analysis and interpretation have been arrived at. The present chapter provides the findings of the study based on the analysis and interpretation of the data.

5.2 FINDINGS

5.2.1 Findings related to socio-demographic profile of the SHG members

- In respect of the Marital Status, majority (64.7 percent) women members are married and the rest of the members are unmarried. This implies that the married women utilize the SHGs for their economic development. This may be due to the reasons such as the family background or economic necessity or the prevailing demand to stand in their own legs. As the married women have share their own burden in the family and they are self-committed with the family, they exploit the opportunity offered by the SHGs. As the economic independence of the unmarried women is lesser than that of the married women, their role in the SHGs is minimal.

- In the case of Age, 43.2 percent women (majority group) fall in the age group of 21-40. This is mainly due to the reason that the middle-aged women are under the economic pressure in their family. In addition, this is the age group of heavy financial and family commitment. Therefore, they use the business opportunities with the help of the SHGs. 61 & above is the age group that has the least number of members (10.5 percent) and they do not take an active part in this regard.

- Regarding the Educational Status, 35.9 percent members have completed school level education. They form the majority. It implies that they have low
level of education and they are not in a position to get good job with high salary. Therefore, they use the business opportunity and this is their livelihood. 13.5 percent women members are illiterate and they are the entrepreneurs with the help of the SHGs. Indeed, their venture is appreciable even they are illiterate.

- Towards the Occupation, 38.33 percent women members have business as their main occupation. They are in the large number and they use the SHGs for their economic development. At the same time, 29.3 percent women are working in the private sector and they are doing their business with the help of the SHGs.

- In respect of the Annual Income, 49.9 percent of women members as their annual income Rs.25,001 – 50,000 form their business. 30.1 percent women have Rs.50,001 & above as their annual income. This implies that they earn a certain amount in their business.

- As far as the Type of family is concerned with, 58.6 percent women live in the nuclear family. This implies that the nuclear family situation has led to them to do own business. At the same time, the rest of the women members live in the joint family.

- In respect of the Area of Residence, 50.9 percent women have their residence in semi urban areas. 29.3 percent women live in urban areas. So, totally 80.2 percent women are far way rural areas and they deal with own business. Least number of women members (19.8 percent) come from rural areas. This implies that the women from rural areas are not properly motivated. The government does not attend the rural areas in this regard.

- In the case of Experience of Members in the SHG, 35.33 percent women members have 2-4 years of experience in their SHG. Next, the 28.8 percent members have 4-6 years of experience. 22 percent women fall under the category of ‘above 6 years’ as their experience. 13.9 percent women have the minimum experience i.e., Upto 2 years. Therefore, it is clear that the women members of the study are experienced to some extent.
5.2.2 Findings related to information about business

- Towards the Business type, 34.9 percent women members are undertaking trading activities (buying and selling) and they are large in number. The 24.3 percent women members generate Service. 24 percent members do production and sales. Lastly, 16.8 percent women deals with the micro finance. So, it is clear that the women members deal with all spheres of business at their own capacity. In respect of the Nature of the business type, 54.8 percent women members undertake the business, inherited from their family. It is really their own family business. They are in the safer side in this sense. 45.2 percent women have started new business and it implies that they take real risk.

- In the case of Investment size of business, 43.8 percent women have invested Rs.50,000 & above in their business. 33.2 percent women invested Rs.25,000 – 50,000 in their business. 23 percent women invested upto Rs.25,000.

- Towards the Introduction about the business knowledge, SHG is the major source of business knowledge to the majority women members (35.2 percent). 35 percent women have acquired business knowledge from their friends. 16.5 percent women members have obtained business knowledge through training. Parents/husband are the source to 13.3 percent women members.

5.2.3 Findings related to problems related to finance by SHG members

- In respect of raising finance, the mean value i.e., 4.76 shows that the majority women members agree with it slightly. It implies that the women have felt the problem of raising finance in their business life. At the same time, the value of standard deviation (1.841) shows that not all the women agree with it. This implies that they are financially sound and they could raise finance for their business easily.

- Regarding the Rate of Interest on Loan, majority women agree with it and it implies that the rate of interest is high. (Mean value 4.80). The women members have been affected by the higher rate of interest on their loans from the commercial banks. However, the value of standard deviation (1.791) shows the contrary view towards this.
• In the case of Insufficient Loan Amount, the mean value (4.89) indicates that the majority women agree with it. This is because the banks do not grant loans upto required amount to the women. The standard deviation (1.859) shows the opposite view towards this.

• In respect of Terms and conditions of Bank, most of the women members agree with it (mean value 4.86). The women have suffered from the heavy terms and conditions imposed by the banks. However, this not an opinion of all the women members. The value of standard deviation (1.831) shows the contra view towards this.

• Regarding the Impossible to Surety for loan, majority women members agree with it and the mean value (4.75) confirms this fact. As the women members are doing their business at small level, they do not have enough fixed assets in their business. Therefore, they cannot get loans under pledge of the assets. Thy have to depend on the personal guarantee from getting the loan. This is a practical problem to them. The value of standard deviation (1.793) shows the negative opinion towards his.

• In respect of Short Repayment period, most of the women members agree with it (mean value 4.80). This is an inconvenience to them to repay the loan within a shorter period. However, some women members do not accept this (standard deviation 1.838).

• In the case of Banker’s financial support, majority women members agree with it and the mean value (4.78) shows that the banks are not favourable to the women in this regard. However, a small number of women members do not accept it and the standard deviation (1.828) discloses the truth.

• With respect to Shortage of capital, most of the women members agree with it (mean value 5.02) and the practical problem arises to them to meet operating expenses. The value of standard deviation (1.772) expresses the opposite view in this regard.
• In respect of fixed capital requirement, majority women members agree with it (mean value 4.97). This problem affects the business seriously so that they cannot acquire fixed assets for their business. However, the standard deviation (1.740) shows other side of the view in this regard.

• Regarding the Working Capital requirement, majority women members agree with it (mean value 4.89). As the women members have lesser amount for meeting day-to-day expenses, they cannot do their daily activities smoothly. The value standard deviation (1.704) shows the opposite view regarding this.

• In the case of Increase of operating expenses, from the mean value (5.01), the majority women members agree with it cellar. This problem arises with the increase of general price level of economy. However, no members agree with this. The standard deviation (1.717) shows it.

• In respect of Existence of Bad Debt, most of the women members agree with it (mean value 4.86). As the bad debt is a major hindrance to all business firms even to big firms, it is not women that the women members of the SHGs are affected due to this problem. It is the view of majority women. However, the value of standard deviation (1.696) shows its other side of the opinion. This implies that small groups of women have been very cautious in this regard and they may either collect the amount due effectively or avoid the credit sales.

• Regarding the Low Profit Margin, majority women members agree with it and the mean value (5.21) shows that the profit margin is not sufficient. As the profit is the factor that writes the fate of eh business concern, it is an inevitable one. On any ground, it is not possible to avoid its importance. However, at the same time, the value of standard deviation (1.199) shows the other side view in this regard.

• In respect of Knowledge towards Financial Management, it is very essential to all business people. The majority women members agree with it (mean value 5.38) so that it is clear that the women members feel the importance of it. However, the standard deviation (1.151) does not accept this view wholly and it negates this view.
• In the case of Performance within budget, it is very essential to keep the planned performance. Most of the women members agree with it (mean value 5.50) and it implies that they cannot maintain it properly. However, the value of standard deviation (1.142) shows the other side of it.

• There is no significant relationship between the mean score of marital status of the members and financial problems of the SHG members. (Except Rate of Interest on Loan and Low Profit Margin). The main reason for this result is that the both categories of member’s viz., married and unmarried are affected by the financial problems. Their marital status is not relevant in this regard. However, in the two cases viz., Rate of Interest on Loan and Low Profit Margin the women members are very much affected irrespective of their marital status.

• There is no significant relationship between the mean score of age of the members and problems related to finance. (Except Terms and conditions of Bank, Impossible to Surety for loan, Shortage of capital, Increase of operating expenses, Working Capital requirement and Existence of Bad Debt). Because, in these cases, the members from different age groups are affected by these financial problems. On the other hand, in the selected cases, members from particular age groups are affected very much in the following cases: Terms and conditions of Bank, Impossible to Surety for loan, Shortage of capital, Increase of operating expenses, Working Capital requirement and Existence of Bad Debt.

• There is no significant relationship between the mean score of educational status of the members and problems related to finance. The result implies that all the women members, having different educational backgrounds, are affected by these problems. Here, the educational qualification does not take any role in this regard.

• There is no significant relationship between the mean score of occupation of the members and financial problems of the SHG members. This is mainly due
to the fact that the women members of the SHGs are invariably affected by the financial problems irrespective of their occupation of the members. In other words, whatever may be the occupation, but the women members are affected by the financial problems.

- There is no significant relationship between the mean score of annual income of the members and problems related to finance by SHG members (Except Knowledge towards Financial Management and Performance within budget). Main reason for this is that the women members, falling under different income groups, suffer from the financial members. Their income level does not make any impact on their financial problems. But in some peculiar cases such as Knowledge towards Financial Management and Performance within budget, the fact is not like that. They meet financial problems, depending on their income status.

- There is no significant relationship between the mean score of type of family size of the members and problems related to finance by SHG members. In all these cases, the financial problems affect the women members irrespective of their family size. It implies that the family size may small or large but, these problems makes impact on the functioning of the business.

- There is no significant relationship between the mean score of area of residence of the members and problems related to finance by SHG members. This is that fact, arising due to that the women, coming from rural or urban areas, are affected by the financial problems.

- There is no significant relationship between the mean score of experience of members of the members and problems related to finance (Except Fixed capital requirement). The members, having higher or low level of experience are suffering from the financial problems. It means that they are invariably affected irrespective of the extent of experience. But, in the case of fixed capital requirement, their experience plays vital role and their problem relating to this depends on their experience.
• There is significant difference between the mean ranks towards financial problems of the SHG members. Out of the fifteen problems related to finance the “Performance within budget” has the highest rank (9.21). Therefore, the ‘Performance within budget’ is a major problem that is ranked high by the SHG members. This is really a major problem due to the fact that the price level increases so that the women cannot curtail the expenditure within the budget limits.

• The dimension “problems related to finance of the SHG members” comprises 15 statements. Out of fifteen statements, four statements contribute more towards financial problems of the SHG members. The statements are (1) Short Repayment period (2) Shortage of capital (3) Rate of Interest on Loan and (4) Low Profit Margin. All the four problems affect their working capital position and the low profit margin disturbs the life of the business.

• From the tree analysis model summary, it is understandable that “Raising Finance” is important independent variable. This variable is contributing more towards problems related to finance of the SHG members. The main reason for this contribution is that the finance is the first and foremost factor that is essential in every nook and corner of the business. As the women do their business at small scale and they come from middle class, it become a problem to them.

• The problems related to finance in respect of “Performance within budget” contributes more towards the output of overall satisfaction of the members. The main reason for this is that the majority women expect their performance within the budget and they indeed face practical difficulty to maintain this.

5.2.4 Findings related to problems related to production by SHG members

• Regarding the Scarcity of some raw materials, the mean value (4.88) shows that the women members face this problem. They purchase the materials in small quantity in open market. It leads to higher price. The value of standard deviation (1.747) expresses the opposite view.
• With respect to the Open market purchase of materials, majority women members agree with it as a problem (mean value 4.91). This problem seriously affects the business because sometimes the materials are not available. They have to pay more amount for the materials. They cannot store the materials by purchasing them. The standard deviation (1.814) proves the opposite view towards this.

• In relation to the factor viz., increasing price trend of materials, most of the women members agree with it slightly. (Mean value 4.90). From the standard deviation (1.813), anyone can understand that there exists another view towards this.

• Regarding the Underutilization of productive capacity, majority women members agree with it. (Mean value 4.78). This implies that the women cannot produce maximum output due to various reasons such as technical fault of the machinery, power failure, lack of orders etc. Majority women do not utilize the full capacity in their manufacturing establishments and this situation leads to national loss ultimately the standard deviation (1.819) shows that the some women do not accept it.

• In respect of the Lack of technical Know-How, the mean value (4.76) shows that most of the women accept with it slightly. They suffer from lack of technical knowledge. But, the value of the standard deviation (1.870) shows that all the members do not feel like this and considerable women do not have such problems.

• With respect to the Delayed service / maintenance, majority women members agree with it. (Mean value 4.77). This implies that they need repairing services from technicians but they avail the services lately. The value of standard deviation (1.839) expresses the negative view towards his.

• Regarding the Failure to attain productive goal, majority women members agree with it. (Mean value 4.91). This problem arises due to absence of proper
production planning and implementation. However, the standard deviation (1.785) does not agree with this. It means some members does not feel that is a problem to them.

- In respect of the Maintenance/Repair charges, majority women members agree with it. (Mean value 4.92). It implies that the women have to pay heavy charges for it. But, the value of standard deviation (1.742) shows that some members do not accept it.

- There is no significant relationship between the mean score of marital status of the members and problems related to production by SHG members. (Except Maintenance / Repair charges, Failure to attain productive goal and Open market purchase of materials). This implies that the women members of different categories of marital status viz., married and unmarried face the production problems invariably. In other words, the production problems affect both the married women and unmarried women. But in the selected cases (Maintenance / Repair charges, Failure to attain productive goal and Open market purchase of materials), majority of the women either from married group or unmarried group are affected by the production problems.

- There is no significant relationship between the mean score of marital status of the members and age of the members and problems related to production by SHG members. (Except increasing price trend of materials, Underutilization of productive capacity and Delayed service / maintenance). This is mainly due to the fact that the women members, from different age groups are affected by the problems. Simply saying, the production problems affect the women members of all age groups. However, in the following cases viz., increasing price trend of materials, Underutilization of productive capacity and Delayed service / maintenance the role of age is important in influencing the women members.
There is no significant relationship between the mean score of educational status of the members and problems related to production by SHG members. (Except Delayed service / maintenance). It means that the women members who have higher or lower levels of education have to meet the production problems. The women who have been affected belong to all categories of educational qualifications. So, no significant relationship is established in this regard. On the other hand, such significant relationship exists in one case only viz., delayed service / maintenance. This implies that the women belonging to particular educational group are affected by the problem of Delayed service / maintenance.

There is no significant relationship between the mean score of occupation of the members and problems related to production by SHG members. (Except Underutilization of productive capacity). It implies that the women, belong to different occupations are affected by the production problems. The occupation is not an influencing factor regarding this. But in the case of Underutilization of productive capacity, the women from particular occupations are affected very much. This situates the reason for the above result.

There is no significant relationship between the mean score of annual income of the members and problems related to production by SHG members. This is mainly due to that, the women from all segments of income are affected by the production problems. In other words, low income, medium income and high-income group women face the production problems invariably.

There is no significant relationship between the mean score of type of family of the members and problems related to production by SHG members. This is because that the women from nuclear families and joint families face the problems related to the production. All the problems are very common in nature and there is no any active role to the nature of family in influencing the production problems.
• There is no significant relationship between the mean score of area of residence of the members and members and problems related to production by SHG members. (Except Maintenance / Repair charges). The main reason for this result is that the women belonging to different area of residence (rural and urban) are affected by the problems. The production problems are pervasive in nature and they disturb the business of rural and urban women simultaneously. At the same time, in one peculiar case viz., Maintenance / Repair charges the result is opposite. The reason for this is that the charges differ from area to area especially the rural women have to pay more than that of the urban women members.

• There is no significant relationship between the mean score of experience of the members and problems related to production by SHG members. The impact of the experience on the production problem is common to all women who have more or lesser experience. In other words, all the women, having more experience of lower experience are affected regularly.

• There is significant difference between mean ranks towards problems related to production. Out of the nine problems related to production, the “Open market purchase of materials” has the highest rank (5.17). So, that problems related to production are influenced by Open market purchase of materials. This means that the open market purchase of materials is expensive and the price is increasing steadily. The women members who do not have adequate working capital cannot purchase the materials in time and it leads to delay in production function.

• the dimension “problems related to production by SHG members” comprises 9 statements. Out of the nine statements, three statements contribute more towards the problems related to production by SHG members. The statements are (1) Lack of modern machines (2) Failure to attain productive goal and (3) Delayed service / maintenance. The reasons for this result is that the three
problems are permanent in nature and they affect the productivity of the business. So, according to the perception of the women members of the SHGs emphasis has been given to these three aspects.

- From the tree analysis model summary, it is clear that the “Lack of modern machines, Delayed service / maintenance” are the important independent variables. These variables are contributing more towards problems related to production by SHG members. The main reason for this considerable contribution is that these problems make immediate effect on the productivity of the business firms.

- The table and diagram show that the problems related to production by SHG members in respect of “Maintenance / Repair charges” contributes more towards the output of overall satisfaction of the members. The major reason for this is that the Maintenance / Repair charges are heavily incurred and the women have met them regularly. As the women of the SHGs utilize old machinery, such expenses occur heavily.

5.2.5 Findings related to problems related to marketing by SHG members

- In respect of the Short channel of distribution, most of the women agree with it slightly. The mean value (5.00) shows it. It means that the women have marketed their products through a limited number of intermediaries. So, they cannot extend their market beyond the present level. But, the value of standard deviation (1.710) does not coincide with this view.

- Regarding the Impossibility for direct sales to customers, the mean value (5.03) shows that the majority women members agree with it slightly. It implies that the marketing efforts of the women are not enough to meet such requirement. On the other hand, the standard deviation (1.759) confirms the opposite view to this.

- With respect to the Credit sales, most of the women agree with it slightly (mean value 4.70). This is undoubtedly a problem to all business firms. The women members are not exceptions to this problem. However, the value of standard deviation (1.911) pinpoints the other side of this view.
• Regarding the Bad debts, most of the women agree with it slightly. The mean value (5.05) shows that the problem arises due to credit sales. In addition, it implies that the women are not able to take steps to collect the amount due and precautionary steps to avoid the bad debts in future. The value of standard deviation (1.532) indicates that all the women do not have such problem.

• In respect of the Selling expenses, from the mean value (5.13), anyone can understand that the majority women members cannot control the selling expenses in their business. Because of the price level increase, these expenses are heavy. But, the standard deviation (1.550) does not accept this view. According to this view, some women have controlled the selling expenses in their business. Therefore, their opinion does not coincide with the majority’s view.

• With respect to the Impossibility for recovery of bad debts, the mean value (5.20) points out that the most of the women agree with it slightly. It implies that the they cannot recover the bad debts in any way. At the same time, the standard deviation (1.627) confirms that some women can do it successfully. Therefore, their view is not in accordance with the majority women’s’ views.

• In respect of the Competitor’s move, most of the women agree with it slightly (mean value 4.99). It is clear that they cannot pre determine the competitors’ moves in the market. This results in lagging behind in the market. The value of standard deviation (1.646) shows that there exists contrary view towards this.

• In the case of slow movement of goods, the mean value (4.98) points out that the women cannot sell the goods quickly. Some times their products are not sold in the market in short period. This leads to blockage of stock. However, the value of standard deviation (1.646) does not coincide with this.

• In respect of the Absence of customer loyalty, most of the women agree with it slightly. (Mean value 4.99). This means that the women cannot earn customer loyalty towards their products. At the same time, the value of standard deviation (1.714) shows the contrary view to this.
• There is no significant relationship between the mean score of marital status of the members and problems related to Marketing by SHG members. (Except Competitor’s move). The major reason for this is that the members from different age groups are simultaneously affected by the marketing problems. In other words, married women and unmarried women face the marketing problems invariably. However, in the case of Competitor’s move, particular groups of women (married or unmarried) are affected by the marketing problems.

• There is no significant relationship between the mean score of age of the members and problems related to Marketing by SHG members. (Except Short channel of distribution, Impossibility for direct sales to customers, Credit sales, bad debts and Selling expenses). The major reason for it is that the women belong to various age groups are affected by the marketing problems. Their age does not give any exemption to them in this regard. However, in the selected cases viz., Short channel of distribution, Impossibility for direct sales to customers, Credit sales, bad debts and selling expenses women of particular age groups are affected very much by the marketing problems. Therefore, there exists significant relationship between the mean score of age of the members and problems related to Marketing by SHG members.

• There is no significant relationship between the mean score of educational status of the members and problems related to Marketing by SHG members. This result implies that the women members with high educational qualification and low educational qualification are affected by the marketing problems. In other words, all the members face the marketing problems irrespective of their educational qualification.

• There is no significant relationship between the mean score of occupation of the members and problems related to Marketing by SHG members. The main reason for this is that the women members who have different occupations are affected by the marketing problems. The occupation is not a deciding factor to the women members to face the marketing problems.
• There is no significant relationship between the mean score of annual income of the members and problems related to Marketing by SHG members. This implies that the women, belonging to various income groups have been affected by the marketing problems. The result indicates that all the women face these problems and their annual income cannot determine the significance towards the marketing problems.

• There is no significant relationship between the mean score of type of family of the members and problems related to Marketing by SHG members. This implies that the women members, belonging to all types of family members are affected by the marketing problems. There is no any type of family, left as untouched by the marketing problems. So, this means that the marketing problems are common in nature so that they affect the women members, who come from these types of families.

• There is no significant relationship between the mean score of area of residence of the members and problems related to Marketing by SHG members. The major reason for this is that the marketing problems are very pervasive in nature irrespective of the nature of residence. It implies that the women members of SHGs, living in urban semi urban and rural areas are invariably face these marketing problems. So, there does not exist any significant relationship between the residence of the members and problems related to Marketing by SHG members.

• There is no any significant relationship between the mean score of experience of the members and problems related to Marketing by SHG members. It is due to that the less experienced women as well as more experienced women face the marketing problems. Their experience does not determine the significance of the relationship between experience of the members and problems related to Marketing by SHG members.

• There is significant difference between mean ranks towards problems related to Marketing by SHG members. Out of the nine problems related to Marketing by
SHG members’ variables, the “Impossibility for recovery of bad debts” has the highest rank (5.34). This implies that majority women members face the problem of bad debt and particularly, the recovery of the bad debt is very difficult. So, the ‘Impossibility for recovery of bad debts’ has been ranked high.

- The dimension “problems related to Marketing by SHG members” comprises 9 statements. Out of nine statements, three statements contribute more towards problems related to Marketing by SHG members. The statements are (1) Selling expenses (2) Slow movement of goods and (3) Impossibility for direct sales to customers. The main reason for is that these problems are directly affect their sales revenue. In the case of selling expenses, it reduces the net profit very much. Likewise, the slow movement of goods will affect the sales. The women cannot sell their products directly to the consumers. They have to depend on the intermediaries.

- From the tree analysis model summary, it is clear that the “Short channel of distribution” is important independent variable. This variable is contributing more towards problems related to Marketing by SHG members. Major reason for this is that the short channel is not able to bring the products extensively. This prevents expansion of the market of the products of the women members.

- The table and diagram show that among the problems related to Marketing by SHG members, the problem of “Selling expenses” contributes more towards the output of overall satisfaction of the members. As the general price level increases steadily, the selling expenses are also increasing. This results in decline of sales revenue. So, the women members’ overall satisfaction is affected.

5.2.6 Findings related to problems related to other aspects by SHG members

- In respect of Semi-skilled labour, majority women members agree with it slightly (mean value 4.99). This implies that the production process is highly technology oriented skilled labour is always required. But, the women cannot employ the skilled labour because of lack of working capital and limited availability of skilled labour. However, the value of standard deviation (1.656) is the contrary view to this and the small number of women does not agree with the majority women’s views.
- Regarding the Narrow geographical area, it is clear from the mean value (4.75), that most of the women agree with it slightly and it implies that the women play within the existing market. They cannot go beyond the present market area. But, the standard deviation (1.789) shows that some of members do not agree with this.

- In the case of Locality of business firm, majority women members agree with it slightly (mean value 4.79). This implies that they have set up their business firm and the market coverage is rural and semi urban areas. This disturbs their business very much. However, the value of (standard deviation = 1.838) is the opposite view to this.

- Regarding the Nature of business, the mean value (4.78) shows that the majority women members have risky nature of business. They have to face many risks and uncertainties in their business. This is expressed in their mean value. But, the standard deviation (1.827) does not coincide with this.

- In the case of Narrow space of work place, majority women members agree with it slightly (mean value 5.02). It implies that the work place is narrow and it is not sufficient to them. However, at the same time, the standard deviation (1.771) shows its opposite view.

- In the case of General economic conditions of society, mean value (4.97) confirms that the economic conditions are not favorable to the business of the women members. The price level, disposable income of the consumers, taxation, government regulations etc., are not conducive to the business. The standard deviation (1.742) shows the other side of the opinion.

- In respect of Inflation, majority women members agree with it slightly. The mean value (4.89) shows that the inflationary pressure disturbs the business performance very seriously. The value of standard deviation (1.704) is not in accordance with the majority women’s views.

- In the case of Taxation system, particularly GST, most of the members of the SHGs agree with it. Their agreement with this statement is something more than
the slight level agreement. (Mean value 5.00). This implies that the women members suffer from the GST tax very much. Their operating profit reduces due to this tax. However, at the same time, some members do not have objection towards the taxation. The standard deviation (1.716) shows it clearly.

- Regarding the Changing nature of business environment, from the mean value (4.86) it is understandable that the maximum number of women have agreed with it. It is really a problem in the sense that the women cannot predict the changes, happening in the business field. The value of standard deviation (1.700) emphasizes the opposite view towards this.

- In respect of Small scale of business operations, majority women members agree with it slightly (mean value 5.22). This means that the women have felt that the small scale of operations do not permit the business to go large. On the other hand, the standard deviation (1.195) has indicated that there exists contrary view towards this.

- Regarding the Challenging nature of business, maximum number of women agree with it (mean value 5.38) slightly. It implies that the challenges ahead the women members of the SHGs are unavoidable. The other view of the small number of women is indicated by the standard deviation (1.146).

- In respect of Risk and uncertainty involved in the present business, majority women members agree with it slightly. (Mean value 5.50). It implies that the risk and uncertainties are inevitable things and they disturb the functioning of the business. On the other hand, the standard deviation (1.138) shows the opposite view towards this.

- There is no significant relationship between the mean score of age of the members and marital status of the members and problems related to other aspects by SHG members. (Except changing nature of business environment). This is mainly due to that all the age groups are affected by the other problems. It means that the members, belonging to various age groups are facing the
problems invariably. But in one case only, viz., changing nature of business environment, particular age group women have been affected by the other problems. Therefore, there exists significant relationship.

- There is no significant relationship between the mean score of marital status of the members and age of the members and problems related to other aspects by SHG members. (Except Narrow space of work place, General economic conditions of society, Inflation, Taxation system particularly GST, and Changing nature of business environment). The main reason for the absence of such significant relationship is that the women of two categories viz., married and unmarried are affected by the other problems. On the other hand, in some specific cases only viz., Narrow space of work place, General economic conditions of society, Inflation, Taxation system particularly GST, and Changing nature of business environment significant relationship exists because the women married or unmarried are particularly affected by the other problems.

- There is no significant relationship between the mean score of educational status of the members and members and problems related to other aspects by SHG members. Major reason for this is that the women, having different educational qualifications have to face to other problems. Here, the educational qualification does not play a vital role in determining the significant relationship.

- There is no significant relationship between the mean score of occupation of the members and problems related to other aspects by SHG members. This is because the women members of the SHGs, having different occupations are affected habitually. In other words, the occupation of the women is not taking an active role in this regard.

- There is no significant relationship between the mean score of annual income of the members and problems related to other aspects by SHG members. It is
the fact that the annual income does not determine the significant relationship with the occupation of the women. It means that the women, having different annual income groups are affected by the other problems perpetually.

- There is no significant relationship between the mean score of type of family of the members and problems related to other aspects by SHG members. It means that the women, belonging to the different types of family have other problems. This implies that the problems make impact on the business performance of the women in many ways.

- There is no significant relationship between the mean score of area of residence of the members and problems related to Other aspects by SHG members. (Except Risk and uncertainty involved in the present business). It is indeed that the women, residing in different areas (urban, semi urban and rural) face the other problems. However, in the case of Risk and uncertainty involved in the present business, the women, belonging to the particular group has met the problem specifically. Therefore, there exists significant relationship between area of residence of the members and problems related to this case only.

- There is no significant relationship between the mean score of experience of the members and problems related to other aspects by SHG members. The main reason for this that the women, possessing all groups viz., low or high level of experience have been affected by the other problems. In other words, the women’s experience is not significant one in this regard.

- There is significant difference between mean ranks towards problems related to other aspects by SHG members. Out of the twelve problems related to other aspects by SHG members’ variables, the “Risk and uncertainty involved in the present business” has the highest rank (7.43). So, that problems related to other aspects are influenced by Risk and uncertainty involved in the present business. The main reason for this is that the risk and uncertainties are unavoidable in any business; the women members of the SHGs under the study are not exceptions to this.
The dimension “problems related to other aspects by SHG members” comprises 12 statements. Out of twelve statements, three statements contribute more towards problems related to other aspects by SHG members. The statements are (1) Locality of business firm (2) General economic conditions of society and (3) Small scale of business operations. Because, these statements are related to the business performance of the business of the women. In addition to that, these statements disturb the successful functioning the business.

From the tree analysis model summary, it is clear that the “Semi-skilled labour, Changing nature of business environment, Nature of business” are important independent variables. These variables are contributing more towards problems related to other aspects by SHG members. The main reason for this contribution is that the three problems affect the business of the women very seriously.

The table and diagram shows the business performance of problems related to other aspects by SHG members “Small scale of business operations” contributes more towards the output of overall satisfaction of the members. Because, the small scale of business operations limit the functioning of the business. Moreover, the business cannot be extended beyond the present limit.

### 5.2.7 Findings related to expectation of SHG members

- In respect of the Capital subsidy, most of the women members agree with it slightly, (mean value 5.20). It implies that the women members accept the capital subsidy from the government. However, the value of standard deviation (1.212) does not agree with this.

- In the case of Waiver of loans by banks, most of the women members agree with it slightly. The mean value (5.34) shows that the women demand it very eagerly. But, the standard deviation (1.170) does not agree with this.
• In respect of the Low rate of interest, most of the women members agree with it slightly, (mean value 5.34). It implies that the women members expect the low rate of interest from the bank. If it is granted by the banks, it will be a great help to them. But, the standard deviation (1.199) does not agree with this.

• Regarding the Unsecured loans, most of the women members agree with it slightly, (mean value 5.39). This implies that the women demand the unsecured loans because they have no fixed assets. They cannot pledge any asset with the bank. The value of standard deviation (1.176) does not agree with this.

• Guidance for proper financial planning, most of the women members agree with it slightly, The mean value (5.38) shows that the women members are not so efficient to make proper financial planning. They expect suitable guidance in this regard. On the other hand, the standard deviation (1.170) does not coincide with this.

• In the case of Loan under Soft Loan scheme, most of the women members agree with it slightly, From the mean value (5.34), it is clearly expressed the women members’ view towards this. It implies that the women members demand the loan from banks and other financial institutions the soft loans. But, the standard deviation (1.141) shows the opposite view regarding this.

• In respect of the Tax concessions, most of the women members agree with it slightly, (mean value 5.29). It implies that the women members suffer from heavy tax burden so that they expect any tax concessions from the State and Central Governments. But, the standard deviation (1.178) does not agree with this view of the majority women.

• Regarding the Supply of scarce materials through ration system by Govt., it is an expectation of the women who are dealing with the manufacturing product. From the mean value (5.26), it is clear that majority women expect it. But, the value of the standard deviation (1.106) does not agree with this.
• Provision of modern machines at concessional price by the govt., is another expectation for the women. It means that the women use at present old and outdated machinery in their business. They expect the modern equipment’s from the government schemes. The mean value (5.38) confirms it. But, the value of the standard deviation (1.164) is not in accordance with this view.

• Regarding the Training in the DIC, most of the women members agree with it slightly, (mean value 5.29). It implies that majority women members are untrained and they have indulged in the business without strong business background. But, the standard deviation (1.125) shows that the small number of women does not agree with this.

• In respect of the Assistance for preparation of Project Reports, it is technical oriented help. This requires high degree of experience and talent in the particular line of business. This help is needed at the time of starting a new venture or applying for term loans from the banks. From the mean value (5.28), it is cellar that the women do not have adequate exposure towards this aspect. The standard deviation (1.180) does not agree with this.

• In the case of Price Preference from the government (like SSIs), it is a traditional way of support from the government particularly for small Industries. The women members expect it very eagerly and the mean value (5.37) confirms it. Standard deviation 1.150 does not agree with this.

• Regarding the Government Purchase Programme from the SHGs products, most of the women members agree with it slightly, (mean value 5.36). This is the expectation of the majority women members. The standard deviation (1.149) does not agree with this.

• Customer support is the major expectation among the women members of the SHGs. The majority women demand it (mean value 5.36). The standard deviation (1.194) shows the opposite view towards this.

• In respect of the Annual growth, most of the women members agree with it slightly, it indicates the successful performance of the women. So, they expect
it (mean value 5.36) but it depends on various internal and external factors. On the other hand, the standard deviation (1.118) shows that there exists contrary view towards this.

- Goodwill of the business, is the next expectation. Majority women expect it (mean value 5.40). However, it is a long-term goal to any business concern. The value of standard deviation (1.175) shows that the smaller number of women does not agree with this.

- In respect of the Safety position in the market, the mean value (3.89) shows that the women want to be safer side in the market. But, it is indeed an imaginary condition that cannot be arrived at in any way. The standard deviation (1.801) does not agree with this.

- In the case of Good turnover, most of the women members agree with it slightly, (mean value 3.27). The women expect more sales volumes. It is indeed a normal expectation of all business firms. The value of standard deviation (2.065) does not agree with this.

- Regarding the Higher profit margin, most of the women members agree with it slightly, (mean value 3.92). It is a normal expectation and the profit is the indicator of economic efficiency. But, in the case of standard deviation (1.807), many of the women does not agree with this.

- In respect of the free training programme from the government agencies, the mean value (3.19) shows that the majority women demand it because they are untrained. But, the standard deviation (2.066) does not coincide with this.

- There is no significant relationship between the mean score of age of the members and marital status of the members and expectation of SHG members. Main reason for this is that the women from different age groups are expecting these aspects. It means that the women, belonging to all age groups expect these items. The age does not take an active role in this regard.
- There is no significant relationship between the mean score of marital status of the members and age of the members and expectation of SHG members. It implies that the married women and unmarried women demand these things. The marital status does not take active role in this regard.

- There is no significant relationship between the mean score of educational status of the members and expectation of SHG members. The women of different educational qualifications expect these things invariably. It implies that their expectation is independent of their educational qualification.

- There is no significant relationship between the mean score of occupation of the members and expectation of SHG members. (Except Capital subsidy, Unsecured loans, Goodwill of the business and higher profit margin). It means that the women who have various occupations have these expectations. No particular occupation takes an active role in this regard. However, in the specific cases, viz., Capital subsidy, unsecured loans, Goodwill of the business and higher profit margin, women belonging to particular occupations expect these items. Therefore, there exists significant relationship between these items.

- There is no significant relationship between the mean score of annual income of the members and expectation of SHG members. It implies that the women from all the income groups expect these things. Whatever may be the annual income, the women expect these items. The annual income does not influence the expectation.

- There is no significant relationship between the mean score of type of family of the members and expectation of SHG members. The women, belonging to various types of family, expect these things invariably. This is because the women’s expectations are independent of these types of family.

- There is no significant relationship between the mean score of area of residence of the members and expectation of SHG members.
(Except Risk and uncertainty involved in the present business). This is due to that the women, residing in various areas expect these items. However, in the case of Risk and uncertainty involved in the present business, the women who are living in particular areas have specific expectations.

- There is no significant relationship between the mean score of experience of the members and expectation of SHG members. (Except Loan under Soft Loan scheme). It means that the women, having low level of experience or high level of experience have the expectations. Their expectations are not linked with the expectations. However, in the case of Loan under Soft Loan scheme, the women, having particular level of experience are expecting these items very much.

- There is significant difference between mean ranks towards expectation of SHG members. Out of the twenty expectations of SHG members’ variables, the “Goodwill of the business” has the highest rank (11.86). So, the expectation of SHG members is influenced by Goodwill of the business. The main reason for this is that the goodwill is the great asset of all the business firms and the women expect it as an added advantage to their business.

- The dimension “expectation of SHG members” comprises 20 statements. Out of twenty statements, six statements contribute more towards expectation of SHG members. The statements are (1) Guidance for proper financial planning (2) Capital subsidy (3) Goodwill of the business (4) Training in the DIC (5) Good turnover (6) Higher profit margin. The contribution of the six statements is relevant because these aspects are mainly related to the future of business. Therefore, these expectations are very important.

- From the tree analysis model summary, it is cellar that the “Capital subsidy” is an important independent variable. This variable contributes more towards expectation of SHG members. Because, the capital subsidy is the major expectation; if it is granted it will add the block assets of the business.
The table and diagram show that the business performance of expectation of SHG members in respect of the “Waiver of loans by banks” contributes more towards the output of overall satisfaction of the members. Because, the women have borrowed more loans from the banks. If the banks waive the loans, the women members of the SHGs will be benefitted. Therefore, this expectation takes a major role in this regard.

5.2.8 Findings related to assessment of SHG Performance

- In respect of the Quantum of capital, most of the women members agree with it slightly. From the mean value (3.97), it is clear that the majority women members accept it. The standard deviation (.917) is very minimum (lesser than 1) and it implies that a few members do not agree with this.
- Regarding the Extent of Profit, the mean value (3.97) explains that the majority women agree with this slightly. As the profit is the test of economic efficiency, the members agree with this. However, the value of standard deviation (.865) is not in accordance with the majority’s view.
- In respect of the financial condition, most of the women members agree with it slightly. (Mean value 3.05). It implies that the women members evaluate the financial conditions are not favourable to their business. However, the standard deviation (1.279) does not coincide with this opinion.
- Regarding the Reserves / savings in business, most of the women members agree with it slightly. The mean value (3.97) expresses that the position of reserves/ savings is assessed favorably. On the other hand, the standard deviation (.917) negates this view.
- Regarding the Sales revenue, most of the women members agree with it slightly. From the mean value (3.97), it is cellar that the sales revenue is one of the important performance indicators. However, the standard deviation (.865) is a minimum value and it implies that the minimum members do not agree with it.
• Regarding the Quantity of product, most of the women members agree with it slightly. (Mean value 3.34). It implies that the women evaluates the performance in term of the volume of output. Nevertheless, the other side of view is expressed through the standard deviation (1.262).

• In respect of the Quality control measures, the mean value 3.96 shows that the women emphasis the quality of the products. The value of standard deviation (.954) shows the opposite view towards this.

• Regarding the Wastages management, most of the women members agree with it slightly. The mean value (3.970) has disclosed that the wastages are evaluated accordingly. If the quantity of wastages are, less it means efficient productivity. The standard deviation (.917) shows the opposite view regarding this.

• In respect of the Production Time scheduling, most of the women members agree with it slightly. From the mean value (3.18), it is cellar that the majority women evaluate the production time schedule. The value of the standard deviation (1.342) shows the negative side of the view.

• Regarding the Status of machines, most of the women members agree with it slightly. They evaluate the status of the machinery, used in the business. The mean value (3.92) shows it. However, the value of standard deviation (.927) negates it.

• In respect of the Sales volume, the mean value (3.98) shows that the majority women assess the sales volume as one of the success factors. However, the standard deviation (.870) is the opposite view of this concept.

• Regarding the No. of regular customers, the mean value (3.83) is an indicator that the women evaluates the marketing performance in term of number of regular customers. However, the standard deviation (1.003) does not coincide with this.
Regarding the Strength of middlemen, most of the women members agree with it slightly. (Mean value 4.06). It means that the power of the intermediaries is evaluated in term of sales volume. The standard deviation (.921) is not in accordance with this.

Regarding the Advertisement effectiveness, the mean value (3.99) shows that the women are willing to evaluate the effectiveness of the advertisements but it is really a difficult and abstract task. The standard deviation (.892) shows the other side of the view.

In respect of the Contribution to society, most of the women members are of neutral. The mean value (4.00) declares that the women do not take any stand in this regard. However, at the same time, standard deviation (.991) negates it.

Regarding the Employment generation, most of the women members agree with it slightly. From the mean value (3.96), it is clear that the standard deviation (.954) is not in accordance with this neutral stand of the majority members.

In respect of the Social responsibility of present business, most of the women members agree with it slightly. The mean value (3.97) shows that the women rate the performance in the term of social responsibility. The value of standard deviation (.917) indicates the opposite view.

Regarding the Fulfillment of legal requirements, most of the women members agree with it slightly. The mean value (3.45) shows that the women have assessed the fulfillment for legal commitments, involved in the business. The value of standard deviation (1.288) does not express this view.

There is no significant relationship between the mean score of marital status of the members and assessment of SHG performance. (Except Quantum of capital, Extent of Profit, Reserves/savings in business, Sales revenue, Quality control measures, Wastages management, Strength of middlemen, Employment generation and Social responsibility of present business). Main
The reason for this is that the women, belonging to various age groups assess the business performance invariably. It means that the members from each age group are willing to evaluate the business performance by the selected performance parameters. However, in the following cases viz., Quantum of capital, Extent of Profit, Reserves/savings in business, Sales revenue, Quality control measures, Wastages management, Strength of middlemen, Employment generation and Social responsibility of present business, women particular age groups assess the business performance.

- There is no significant relationship between the mean score of marital status of the members and age of the members and assessment of SHG performance. (Except Quantum of capital, Extent of Profit, Reserves/savings in business, Sales revenue, Quality control measures, Wastages management, Status of machines, Sales volume, Strength of middlemen, Advertisement effectiveness, Employment generation and Social responsibility of present business). The major reason for this is that the women having different marital status evaluate the performance. But, in the selected cases (Quantum of capital, Extent of Profit, Reserves/savings in business, Sales revenue, Quality control measures, Wastages management, Status of machines, Sales volume, Strength of middlemen, Advertisement effectiveness, Employment generation and Social responsibility of present business), the women, belonging to particular group assess the performance.

- There is no significant relationship between the mean score of educational status of the members and assessment of SHG performance. (Except Extent of Profit, Financial condition, Sales revenue, Quantity of product and Production Time scheduling). It implies that the women from different educational status evaluate the performance regularly. However, in the selected cases, (Extent of Profit, Financial condition, Sales revenue, Quantity of product and Production Time scheduling), women of particular educational group evaluates or does not evaluate the business performance.
• There is no significant relationship between the mean score of occupation of the members and assessment of SHG performance. (Except Quantum of capital, Reserves/ savings in business, Quality control measures, Wastages management, Social responsibility of present business and Employment generation). It implies that the women form different occupation groups evaluate the performance customarily. However, in some cases viz., particular occupation groups only evaluate Quantum of capital, Reserves / savings in business, Quality control measures, Wastages management, Social responsibility of present business and Employment generation, the performance.

• There is no significant relationship between the mean score of annual income of the members and assessment of SHG performance. (Except Extent of Profit, Sales revenue and Advertisement effectiveness). The main reason for this is that the women, falling different annual income groups evaluate the business performance habitually. However, in the cases of Extent of Profit, Sales revenue and Advertisement effectiveness, some women from some groups only assess the performance.

• There is no significant relationship between the mean score of type of family of the members and assessment of SHG performance. It means that the women from all the groups evaluate the business performance regularly. In other words, the women members having different types of family are usefully evaluate the business performance.

• There is no significant relationship between the mean score of area of residence of the members and members and assessment of SHG performance. (Except Extent of Profit and Sales revenue). The result is the impact that the women, living in different areas (rural, urban and semi urban) rates the business performance regularly. However, in the cases of Extent of Profit and Sales revenue, the women from particular groups evaluates their business performance frequently.
• There is no significant relationship between the mean score of experience of the members and assessment of SHG performance. The main reason for this is that the women, having low or high level experience evaluate the performance of their business. In other words, both the categories of women i.e., less experienced and well experienced women evaluate the performance of the business.

• There is significant difference between mean ranks towards assessment of SHG performance. Out of the eighteen assessment of SHG performance variables, the “Contribution to society” has the highest rank (10.89). So, that assessment of SHG performance is influenced by Contribution to society. The women have a sense of social responsibility so that the factor ‘Contribution to society’ has secured more ranks.

• The dimension “assessment of SHG performance” comprises 18 statements. Out of eighteen statements, four statements contribute more towards assessment of SHG performance. The statements are (1) Production Time scheduling (2) Reserves/ savings in business (3) Strength of middlemen and (4) Sales revenue. These three statements are mainly related to the wellbeing of the business and successful functioning of the business. Therefore, these statements have contributed more towards the performance of the business.

• From tree analysis model summary, it is clear that the “Quantum of capital, Production Time scheduling” are important independent variables. These variables are contributing more towards assessment of SHG performance. Because, these variables are inter-related with each other.

• The business performance of assessment of SHG performance, “Wastages management” contributes more towards the output of overall satisfaction of the members. Main reason for this is that the quantum of wastages determines the extent of cost of production. If the wastage is less, the cost of production reduces and vice versa.
5.2.9 Findings related to satisfaction of SHG members

- In respect of the Profit margin, most of the women members agree with it slightly. The mean value (5.20) shows that it gives maximum satisfaction to the majority women members. However, while seeing the value of standard deviation (1.213) it does not agree with this. Regarding the Financial conditions of the firm, most of the women members agree with it slightly. The mean value (5.43) shows that the women are satisfied with the financial conditions of the business. On the other hand, the standard deviation (1.193) does not agree with this.

- In respect of the Capital adequacy, most of the women members agree with it slightly. From the mean value (5.47), it is clear that the women have satisfaction slightly. The standard deviation (1.164) does not agree with this.

- In the case of Movement of working capital, it is clear that the mean value (5.20) shows that the women in large number have more satisfaction. The standard deviation (1.277) is not in accordance with this satisfaction.

- Payment of interest periodically, most of the women members agree with it slightly. From the mean value (5.17), anyone can understand that the majority women fell more satisfaction. However, the value of standard deviation (1.246) is not in accordance with this satisfaction.

- Regarding the Repayment of loan within time (in past years), from the mean value (5.23) standard deviation (1.222)

- In respect of the Quantity produced, mean value (5.20) confirms that the majority women agree with it slightly. IT implies that they have slight level of satisfaction. The standard deviation (1.242) does not agree with this.

- In the case of Quality of the products, most of the women members agree with it slightly. Therefore, it means that they have the satisfaction towards it. (Mean value 5.18). The value of standard deviation (1.222) does not agree with this.

- In the case of Reduction in wastages, the mean value (5.42) shows that the women members of the SHGs feel the satisfaction towards the reduction of wastages. The standard deviation (1.206) is not in accordance with this satisfaction.
• In respect of the Implementation of production budget, most of the women members agree with it slightly. The mean value (5.43) shows that the women have secured satisfaction in this regard. The value of standard deviation (1.159) does not agree with this and it shows the opposite view of the women.

• Regarding the Nature of machines used, the mean value (5.17) shows that the women members have felt satisfaction slightly. The value of standard deviation (1.222) is not in accordance with this.

• In the case of Speed of production, most of the women members agree with it slightly. The mean value (5.14) depicts the existence of satisfaction. The standard deviation (1.221) is not in accordance with this satisfaction.

• In respect of the Cost control, the mean value (5.27) shows that the majority women feel the satisfaction. However, the standard deviation (1.185) does not agree with this.

• Regarding the Sales promotional schemes, the mean value (5.23) shows that the majority women have satisfaction in this regard. The value of standard deviation (1.207) shows that there exists opposite view of the women in this regard.

• In the case of Efficiency of marketing personnel, most of the women members agree with it slightly. The mean value (5.14) shows that the most of the women have satisfaction. However, the value of the standard deviation (1.253) shows the existence of dissatisfaction.

• In respect of the Performance of middlemen, the mean value (5.410) shows that the women feel satisfaction towards the performance of intermediaries. The standard deviation (1.230) does not agree with this.

• Regarding the General trend of business, the mean value (5.42) shows that the women have felt satisfaction slightly. However, the standard deviation (1.167) is not in accordance with this satisfaction.
• In respect of the Growth of business over the years, most of the women members agree with it slightly. Therefore, it is cellar that the women have felt satisfaction towards this at limited extent (mean value (5.15). On the other hand, it is clear that the standard deviation (1.249) does not agree with this.

• In the case of Support of labour, the mean value (5.12) confirms that the women feel lesser satisfaction towards the performance of the labour. The standard deviation (1.254) shows that some of the women members do not agree with this.

• There is no significant relationship between the mean score of marital status of the members and satisfaction of SHG members. The main reason for the result is that the women, belonging to different marital status have felt the satisfaction. The marital status is not a factor that determines the satisfaction.

• There is no significant relationship between the mean score of age of the members and satisfaction of SHG members. (Except Quality of the products, Reduction in wastages and Growth of business over the years). The main reason for the result is that the women, belonging to various age groups feel satisfaction. However, in the selected cases, Quality of the products, Reduction in wastages and Growth of business over the years, the women of particular age groups have satisfaction so that there exists significant relationship.

• There is no significant relationship between the mean score of educational status of the members and members and satisfaction of SHG members. (Except Financial conditions of the firm). The major reason for this is that all the categories of women viz., less educated and high educated have satisfaction. Here, their education does take a significant relationship with the satisfaction. However, in the case of financial conditions of the firm, the women having low level of high-level education have satisfaction or dissatisfaction.
• There is no significant relationship between the mean score of occupation of the members and satisfaction of SHG members. The major reason for this result is that the women of different occupation have satisfaction invariably. In other words, the women from each category of the occupation has felt satisfaction.

• There is no significant relationship between the mean score of annual income of the members and satisfaction of SHG members. (Except Profit margin, Repayment of loan within time (in past years) and General trend of busyness). It implies that the majority women, having different annual income feel satisfaction. It means that the women with all categories have the satisfaction. However, in the selected cases viz., Profit margin, Repayment of loan within time (in past years) and General trend of business, the women have satisfaction based on their annual income.

• There is no significant relationship between the mean score of type of family of the members and satisfaction of SHG members. The reason for the result is that the women, belonging to different types of families have felt satisfaction and it implies that the satisfaction is independent of their type of family.

• There is no significant relationship between the mean score of area of residence of the members and members and satisfaction of SHG members. (Except Nature of machines used Speed of production and Growth of business over the years). The major reason for this result is that the women, residing at various places (rural, urban and semi urban) have satisfaction invariably. However, in the following cases, viz., Nature of machines used, Speed of production and Growth of business over the years the satisfaction emerges from the particular groups of women so that there exists significant relationship between the residence of the members and satisfaction of the members.
• There is no significant relationship between the mean score of experience of the members and satisfaction of SHG members. (Except Repayment of loan within time (in past years), Payment of interest periodically, Sales promotional scheme and Support of labour). This result implies that both the women, i.e., less experienced and more experienced have satisfaction towards the busyness performance. Their experience is not a factor to determine the satisfaction or dissatisfaction. On the other hand, in the following cases only, the women members, having a particular level of experience get satisfaction (or dissatisfaction) towards this.

• There is significant difference between mean ranks towards satisfaction of SHG members. Out of the nineteen satisfaction of SHG members variables, the “Capital adequacy” has the highest rank (10.96). So, that satisfaction of SHG members is influenced by Contribution to society. The main reason for this is that the factor of ‘capital adequacy’ affects the business performance seriously.

• The dimension “satisfaction of SHG members” comprises 19 statements. Out of nineteen statements, three statements contribute more towards satisfaction of SHG members. The statements are (1) Reduction in wastages (2) Movement of working capital (3) Support of labour. The major reason for the contribution is that the three statements are mainly related to the effective functioning of the business.

• From tree analysis model summary, it is cellar that the “Quantum of capital, Production Time scheduling” are important independent variables. These variables are contributing more towards satisfaction of SHG members. The two variables are concerned with the efficient working of the business (quantum of capital) and the higher productivity (Production Time scheduling). Therefore, the variables lead to satisfaction.
• The business performance of satisfaction of SHG members, “Support of labour” contributes more towards the output of overall satisfaction of the members. The main reason for this contribution is that the support of labour is essential for continuous and smooth functioning of production of goods and services.

• There is positive relationship between the ‘Profit margin’ and ‘The overall satisfaction of the retailer, as the regression coefficient is + 0.019. Mathematically, it means that ‘The Overall satisfaction of the members will increase by 0.019 Per cent if the ‘Profit margin’ increase by 1 Per cent without change of all other predictors.

• There is negative relationship between the ‘Financial conditions of the firm’ and ‘The overall satisfaction of the retailer, as the regression coefficient is - 0.004. Mathematically, it means that ‘The Overall satisfaction of the members will decrease by 0.004 Per cent if the ‘Financial conditions of the firm’ increase by 1 Per cent without change of all other predictors.

• There is negative relationship between the ‘Capital adequacy’ and ‘The overall satisfaction of the retailer, as the regression coefficient is -0.034. Mathematically, it means that ‘The Overall satisfaction of the members will decrease by 0.034 Per cent if the ‘Capital adequacy’ increase by 1 Per cent without change of all other predictors.

• There is positive relationship between the ‘Movement of working capital’ and ‘The overall satisfaction of the retailer, as the regression coefficient is + 0.037. Mathematically, it means that ‘The Overall satisfaction of the members will increase by 0.037 Per cent if the ‘Movement of working capital’ increase by 1 Per cent without change of all other predictors.

• There is negative relationship between the ‘Payment of interest periodically’ and ‘The overall satisfaction of the retailer, as the regression coefficient is - 0.014. Mathematically, it means that ‘The Overall satisfaction of the members will decrease by 0.014 Per cent if the ‘Payment of interest periodically’ increase by 1 Per cent without change of all other predictors.
- There is positive relationship between the ‘Repayment of loan within time (in past years)’ and ‘The overall satisfaction of the retailer, as the regression coefficient is + 0.021. Mathematically, it means that ‘The Overall satisfaction of the members will increase by 0.021 Per cent if the ‘Repayment of loan within time (in past years)’ increase by 1 Per cent without change of all other predictors.

- There is negative relationship between the ‘Quantity produced’ and ‘The overall satisfaction of the retailer, as the regression coefficient is - 0.030. Mathematically, it means that ‘The Overall satisfaction of the members will decrease by 0.030 Per cent if the ‘Quantity produced’ increase by 1 Per cent without change of all other predictors.

- There is negative relationship between the ‘Quality of the products’ and ‘The overall satisfaction of the retailer, as the regression coefficient is - 0.013. Mathematically, it means that ‘The Overall satisfaction of the members will decrease by 0.013 Per cent if the ‘Quality of the products’ increase by 1 Per cent without change of all other predictors.

- There is negative relationship between the ‘Reduction in wastages’ and ‘The overall satisfaction of the retailer, as the regression coefficient is - 0.051. Mathematically, it means that ‘The Overall satisfaction of the members will decrease by 0.051 Per cent if the ‘Reduction in wastages’ increase by 1 Per cent without change of all other predictors.

- There is positive relationship between the ‘Implementation of production budget’ and ‘The overall satisfaction of the retailer, as the regression coefficient is + 0.054. Mathematically, it means that ‘The Overall satisfaction of the members will increase by 0.054 Per cent if the ‘Implementation of production budget’ increase by 1 Per cent without change of all other predictors.
• There is negative relationship between the ‘Nature of machines used’ and ‘The overall satisfaction of the retailer, as the regression coefficient is - 0.041. Mathematically, it means that ‘The Overall satisfaction of the members will decrease by 0.041 Per cent if the ‘Nature of machines used’ increase by 1 Per cent without change of all other predictors.

• There is positive relationship between the ‘Speed of production’ and ‘The overall satisfaction of the retailer, as the regression coefficient is + 0.039. Mathematically, it means that ‘The Overall satisfaction of the members will increase by 0.039 Per cent if the ‘Speed of production’ increase by 1 Per cent without change of all other predictors.

• There is positive relationship between the ‘Cost control ’ and ‘The overall satisfaction of the retailer, as the regression coefficient is + 0.065. Mathematically, it means that ‘The Overall satisfaction of the members will increase by 0.065 Per cent if the ‘Cost control’ increase by 1 Per cent without change of all other predictors.

• There is positive relationship between the ‘Sales promotional schemes’ and ‘The overall satisfaction of the retailer, as the regression coefficient is + 0.021. Mathematically, it means that ‘The Overall satisfaction of the members will increase by 0.021 Per cent if the ‘Sales promotional schemes’ increase by 1 Per cent without change of all other predictors.

• There is positive relationship between the ‘Efficiency of marketing personnel’ and ‘The overall satisfaction of the retailer, as the regression coefficient is + 0.056. Mathematically, it means that ‘The Overall satisfaction of the members will increase by 0.056 Per cent if the ‘Efficiency of marketing personnel’ increase by 1 Per cent without change of all other predictors.

• There is positive relationship between the ‘Performance of middlemen’ and ‘The overall satisfaction of the retailer, as the regression coefficient is + 0.191. Mathematically, it means that ‘The Overall satisfaction of the members will increase by 0.191 Per cent if the ‘Performance of middlemen’ increase by 1 Per cent without change of all other predictors.
• There is negative relationship between the ‘General trend of busyness’ and ‘The overall satisfaction of the retailer, as the regression coefficient is - 0.007. Mathematically, it means that ‘The Overall satisfaction of the members will decrease by 0.007 Per cent if the ‘General trend of busyness’ increase by 1 Per cent without change of all other predictors.

• There is positive relationship between the ‘Growth of business over the years’ and ‘The overall satisfaction of the retailer, as the regression coefficient is + 0.086. Mathematically, it means that ‘The Overall satisfaction of the members will increase by 0.086 Per cent if the ‘Growth of business over the years’ increase by 1 Per cent without change of all other predictors.

• There is positive relationship between the ‘Support of labour’ and ‘The overall satisfaction of the retailer, as the regression coefficient is + 0.356. Mathematically, it means that ‘The Overall satisfaction of the members will increase by 0.356 Per cent if the ‘Support of labour’ increase by 1 Per cent without change of all other predictors.

• The significant values of pair, “Overall satisfaction of the members – Profit margin Overall satisfaction of the members – Financial conditions of the firm, Overall satisfaction of the members – Capital adequacy, Overall satisfaction of the members – Movement of working capital, Overall satisfaction of the members – Payment of interest periodically, Overall satisfaction of the members – Repayment of loan within time (in past years), Overall satisfaction of the members – Quantity produced, Overall satisfaction of the members – Quality of the products, Overall satisfaction of the members – Nature of machines used, Overall satisfaction of the members – Speed of production Overall satisfaction of the members – Cost control, Overall satisfaction of the members – Sales promotional schemes, Overall satisfaction of the members – Efficiency of marketing personnel, , Overall satisfaction of the members – Growth of business over the years and Overall satisfaction of the members – Support of labour” are great than 0.05 and hence the above pairs are not significant.
The significant values of pair “Overall satisfaction of the members - Market Sustainability, Overall satisfaction of the members - Turnover power cuts, Overall satisfaction of the members – Reduction in wastages, Overall satisfaction of the members – Implementation of production budget, Overall satisfaction of the members - Performance of middlemen and Overall satisfaction of the members – General trend of busyness” are less than 0.05 and hence the above pairs are not significant.

5.2.10 Findings related to women empowerment through SHG

- In respect of emerging leadership quality, most of the women members agree with it slightly. Therefore, it is clear that the Emerging leadership quality is the result of women empowerment. (Mean value 4.920. On the other hand, the standard deviation (1.718) implies that some women are against this view.

- Regarding the decision-making skill, most of the women members agree with it slightly. (Mean value 5.19). It is due to that the decision making skill can be nourished by means of the SHGs. However, the standard deviation (1.398) shows the opposite view towards this.

- In respect of Analytical mind, the mean value (5.10) shows that the most of the women agree with it that they can have analytical mind from the SHGs’ functioning. On the other hand, the standard deviation (1.385) shows the existence of the other side of the view.

- Regarding the Intellectual thinking, most of the women members agree with it slightly. (Mean value 5.05). It is clear that the women can enhance the Intellectual thinking that leads to women empowerment in due course. However, the value of the standard deviation (1.412) shows that some women members do not accept it.

- In the case of proper planning for anything, most of the women members agree with it slightly. (Mean value 5.04). It implies that the women members of the SHGs enable the skill of proper planning for anything. The standard deviation (1.430) is not in accordance with this.
• Towards the Managing things and men, most of the women members agree with it slightly. (Mean value 5.18). The women members of the study can manage things and men. It implies that they perceive that the SHGs can achieve this target. However, the standard deviation (1.4080 shows that there exists other side of the opinion.

• In respect of Communication skill, most of the women members agree with it slightly. (Mean value 5.24). It implies that the women can develop the communication skill by acting with the SHGs. However, the value of standard deviation (1.387) shows the existence of the opposite view in this regard.

• Regarding the Self-confidence, most of the women members agree with it slightly. From the mean value (5.280, it is assumed that the women members acquire self-confidence from the SHGs. However, the other side is expressed by means of the standard deviation (1.268).

• In respect of Economic viability, most of the women members agree with it slightly. (Mean value 5.24). It means that the economic status of the women can be achieved through the women’s SHGs. However, the standard deviation (1.328) confirms that this is not the hope of all the women members.

• Regarding the Higher standard of living, most of the women members agree with it slightly. (Mean value 5.04). It is cellar that the women can improve their standard of living. However, the standard deviation (1.552) shows the opposite concept of the women.

• In respect of Good status in the society, most of the women members agree with it slightly. (Mean value 5.03). It confirms that the women can acquire Good status in the society by joining in the SHGs. On the other hand, it is shown that the standard deviation (1.623) is not in accordance with this view.

• Regarding the Separate dignity among male entrepreneurs, it is clear from the mean value (5.07) that the women can reach Separate dignity among male entrepreneurs. However, the value of standard deviation (1.580) does not coincide with this view.
• In respect of Enjoyment of life, most of the women members agree with it slightly. (Mean value 5.02). It means that the women can enjoy their life through the women’s SHGs. However, the standard deviation 1.655 has confirmed that the some women do not agree with this.

• In respect of Stepping into new lines of business, most of the women members agree with it slightly. (Mean value 4.970. It implies that the women can enter into new lines of the business with self-confidence with the help of SHGs. The value of standard deviation (1.678) is not in accordance with the general view of the majority women members.

• Regarding the Asset Creation for business and family, most of the women members agree with it slightly. From the mean value (4.93), anyone can understand that the Asset Creation for business and family becomes possible with the help of the SHGs. However, the standard deviation (1.816) is not accordance with this view.

• There is no significant relationship between the mean score of marital status of the members and women empowerment through SHGs. This is mainly due to the fact that the married and unmarried women get empowerment. The marital status is not a deciding factor towards this.

• There is no significant relationship between the mean score of age of the members and women empowerment through SHGs. (Except Emerging leadership quality and Stepping into new lines of business). The major reason for this is that the majority women from all age groups can get the empowerment. However, in the selected cases, viz., emerging leadership quality and Stepping into new lines of businesswomen from particular age groups can acquire or do not get empowerment.

• There is no significant relationship between the mean score of educational status of the members and members and women empowerment through SHG members. (Except Proper planning for anything and Economic viability). This implies that the women having high and low educational qualifications get the empowerment.
On the other hand, in the following cases, viz., proper planning for anything and 
Economic viability, the empowerment is possible to some highly educated 
women only.

- There is no significant relationship between the mean score of occupation of the 
members and women empowerment through SHGs. (Except Self-confidence). It 
means that the all the women can get the empowerment irrespective of their 
occupation. However, in the following case only, only women of particular 
occupation can get the empowerment.

- There is no significant relationship between the mean score of annual income of 
the members and women empowerment through SHGs. (Except Analytical 
mind). In all the cases, it is implied that the women, belonging to different annual 
income can acquire empowerment. However, in the case of Analytical mind, it is 
not sure that all the women can get it. Here, only a particular annual group of 
women can get it.

- There is no significant relationship between the mean score of type of family of the 
members and women empowerment through SHG. The major reason for this is that 
the women, belonging to different types of family can get the empowerment. The 
type of family does not influence the empowerment of the women.

- There is no significant relationship between the mean score of area of residence of 
the members and members and women empowerment through SHG. (Except 
Emerging leadership quality and Managing things and men). It is mainly due to that, 
the women from all areas of the residence enjoy the empowerment irrespective of 
their area of residence. On the other hand, the following cases viz., emerging 
leadership quality and Managing things and men, it is not possible to the women to 
get the empowerment. Only a particular group of women can achieve it.

- There is no significant relationship between the mean score of experience of the 
members and women empowerment through SHG members. The major reason 
for this is that the women having less or more experience can attain the 
empowerment invariably.
• There is significant difference between mean ranks towards women empowerment through SHG members. Out of the fifteen women empowerment through SHG variables, the “Communication skill” has the highest rank (8.40). So, that women empowerment through SHG members is influenced by Communication skill. The main reason for this is that the women depend on the communication skill for their development and success.

• The dimension “women empowerment through SHG” comprises 15 statements. Out of fifteen statements, five statements contribute more towards women empowerment through SHG members. The statements are (1) Managing things and men (2) Asset Creation for business and family (3) Decision making skill (4) Separate dignity among male entrepreneurs and (5) Higher standard of living. The major reason for this contribution is that these statements are related to wellbeing of the women and their family.

• From tree analysis model summary, it is clear that the “Emerging leadership quality” is important independent variable. This variable contributes more towards women empowerment through SHG. This is due to that the Emerging leadership quality is considered as the main attribute to the empowerment.

• The business performance of women empowerment through SHGs, “Analytical mind” contributes more towards the output of overall satisfaction of the members. The main reason for this contribution is that the Analytical mind is always essential to the women for their business decision making.

5.2.11 Findings related to conceptual model fit for business performance and women empowerment of SHG members by using structural equation model

• The coefficient of problems related to finance is 0.064 represents the partial effect of problems related to finance on expectation of SHG of the members, holding the other variables as constant. The estimated negative sign implies that such effect is negative that expectation of SHG of the members would decrease by 0.064 for every unit increase in problems related to finance and this coefficient value is significant at 5% level.
• The coefficient of problems related to production is 0.106 represents the partial effect of problems related to production on expectation of SHG of the members, holding the other variables as constant. The estimated negative sign implies that such effect is negative that expectation of SHG of the members would decrease by 0.106 for every unit increase in problems related to production and this coefficient value is significant at 1% level.

• The coefficient of problems related to marketing is 0.029 represents the partial effect of problems related to marketing on expectation of SHG of the members, holding the other variables as constant. The estimated negative sign implies that such effect is negative that expectation of SHG of the members would decrease by 0.029 for every unit increase in problems related to marketing and this coefficient value is significant at 5% level.

• The coefficient of problems related to other aspects is 0.034 represents the partial effect of problems related to other aspects on expectation of SHG of the members, holding the other variables as constant. The estimated positive sign implies that such effect is positive that expectation of SHG of the members would increase by 0.034 for every unit increase in problems related to other aspects and this coefficient value is significant at 5% level.

• The coefficient of problems related to finance is 0.007 represents the partial effect of problems related to finance on assessment of performance of SHG members, holding the other variables as constant. The estimated positive sign implies that such effect is positive that assessment of performance of SHG members would increase by 0.007 for every unit increase in problems related to finance and this coefficient value is significant at 5% level.

• The coefficient of problems related to production is 0.109 represents the partial effect of problems related to production on assessment of performance of SHG members, holding the other variables as constant. The estimated
positive sign implies that such effect is positive that assessment of performance of SHG members would increase by 0.109 for every unit increase in problems related to production and this coefficient value is significant at 1% level.

- The coefficient of problems related to marketing is 0.079 represents the partial effect of problems related to marketing on assessment of performance of SHG members, holding the other variables as constant. The estimated positive sign implies that such effect is positive that assessment of performance of SHG members would increase by 0.079 for every unit increase in problems related to marketing and this coefficient value is significant at 5% level.

- The coefficient of problems related to other aspects is 0.024 represents the partial effect of problems related to other aspects on assessment of performance of SHG members, holding the other variables as constant. The estimated positive sign implies that such effect is positive that assessment of performance of SHG members would increase by 0.024 for every unit increase in problems related to other aspects and this coefficient value is significant at 5% level.

- The coefficient of expectation of SHG of the members is 0.012 represents the partial effect of expectation of SHG of the members on satisfaction of SHG members, holding the other variables as constant. The estimated positive sign implies that such effect is positive that satisfaction of SHG members would increase by 0.012 for every unit increase in expectation of SHG of the members and this coefficient value is significant at 5% level.

- The coefficient of assessment of performance of SHG members is 0.051 represents the partial effect of assessment of performance of SHG members on satisfaction of SHG members, holding the other variables as constant. The estimated positive sign implies that such effect is positive that satisfaction of SHG members would increase by 0.051 for every unit increase assessment of performance of SHG members and this coefficient value is significant at 5% level.
- The coefficient of satisfaction of SHG members is 0.051 represents the partial effect of satisfaction of SHG members on women empowerment through SHG, holding the other variables as constant. The estimated positive sign implies that such effect is positive that satisfaction of SHG members would increase by 0.051 for every unit increase satisfaction of SHG members and this coefficient value is significant at 5% level.

- The covariance between Problems related to Finance and Problems related to other aspects is estimated to be 32.204. The covariance estimate, 32.204, has a standard error of about 4.577. The probability of getting a critical ratio as large as 7.035 in absolute value is less than 0.001. In other words, the covariance between Problems related to Finance and Problems related to other aspects is significantly different from zero at the 0.001 level (two-tailed).

- The covariance between Problems related to other aspects and Problems related to production is estimated to be -8.493. The covariance estimate, -8.493, has a standard error of about 3.621. The probability of getting a critical ratio as large as 2.345 in absolute value is .019. In other words, the covariance between Problems related to other aspects and Problems related to production is significantly different from zero at the 0.05 level (two-tailed).

- The covariance between Problems related to other aspects and Problems related to Marketing is estimated to be 13.659. The covariance estimate, 13.659, has a standard error of about 3.034. The probability of getting a critical ratio as large as 4.503 in absolute value is less than 0.001. In other words, the covariance between Problems related to other aspects and Problems related to Marketing is significantly different from zero at the 0.001 level (two-tailed).

- The covariance between Problems related to production and Problems related to Marketing is estimated to be 25.851. The covariance estimate, 25.851, has a standard error of about 3.192. The probability of getting a critical ratio as large as 8.099 in absolute value is less than 0.001. In other words, the covariance between Problems related to production and Problems related to Marketing is significantly different from zero at the 0.001 level (two-tailed).
• The covariance between Problems related to Finance and Problems related to Marketing is estimated to be 4.893. The covariance estimate, 4.893, has a standard error of about 3.749. The covariance estimate, 4.893, has a standard error of about 3.749. The probability of getting a critical ratio as large as 1.305 in absolute value is .192. In other words, the covariance between Problems related to Finance and Problems related to Marketing is not significantly different from zero at the 0.05 level (two-tailed).

• The covariance between Problems related to Finance and Problems related to production is estimated to be -5.882. The covariance estimate, -5.882, has a standard error of about 4.519. The probability of getting a critical ratio as large as 1.301 in absolute value is .193. In other words, the covariance between Problems related to Finance and Problems related to production is not significantly different from zero at the 0.05 level (two-tailed).

5.3 CONCEPTUAL MODEL FIT FOR BUSINESS PERFORMANCE OF SHG MEMBERS AND WOMEN EMPOWERMENT IN TAMILNADU

The research takes demographic profile of the SHG members, problem related to finance, problem related to production, problem related to marketing, problem related to other aspects, expectation of the SHG members and assessment of performance of the SHG members as the major variables for analysis. Here, these variables are the independent variables on one hand and the overall satisfaction of the SHG members and women empowerment through SHG are the dependent variables on the other. It is studied how and to what extent the independent variables make changes in the dependent variables. The proposed conceptual research model confirms that the major variables (demographic profile of the SHG members, problem related to finance, problem related to production, problem related to marketing, problem related to other aspects, expectation of the SHG members and assessment of performance of the SHG members) make impact on the overall satisfaction of SHG members and women empowerment through SHG by using structural Equation Model and other SPSS tools. The role of the variables is at large extent so that the overall satisfaction of SHG members and women empowerment
through SHG depends on them. But, it is very important that no single variable influences the overall satisfaction of SHG members and women empowerment through SHG. When two or more variables combine together, then the overall satisfaction of SHG members and women empowerment through SHG increases or decreases.

**Figure – 5.1**

*Conceptual model fit for business performance of SHG members and women empowerment in TamilNadu*

---

### 5.4 SUGGESTIONS

This section deals with the suggestions for the development of business performance of the women members of the SHGs. The suggestions are related to the inferences of the analysis of data.
• The present study disclosed that the number of women, who have been properly trained, is the least (16.5 percent only). Most of the women are not trained in their line of business so that they are not able to survive in the market. Hence, the government should conduct frequent training programmes with regard to new production techniques, sales techniques etc. This training should be made compulsory for women members.

• From the study, it is known that the Knowledge towards Financial Management of the members is a financial problem to maximum number of women (mean value 5.38). Among the fifteen problems, related to finance, this is the problem to the maximum number of members. So, the women should be imparted sufficient knowledge towards this. They should guide by financial experts. As an easy way, they may use auditor’s service to solve this problems.

• In the case of nine production problems, the ‘maintenance / Repair charges’ is eh problem to large number of women (mean value 4.92). The women have to depend on the local technicians to avail the services. A centralized service station may be open dint eh premises of DIC to spread over the technical services.

• Among the nine problems, related to marketing, the women suffer from impossibility for recovery of bad debts arising due to credit sales. This is supported by majority women (mean value 5.20). This is really a problem to all the business firms. But they can manage is tactfully. So, the women should be taught the ways and means to recover the bad debts. They should know how to avoid this problem in their business. They may be guided by properly in this regard.

• Among the other problems, challenging nature of business (mean value 5.38) is supported by majority women members. This is really a serious problem to them due to the changes in the market economy. They have to be aware towards the business trend at national level and global context. For this, the women should have easy access into business information through the internet. Business knowledge through the World Wide Web is the only solution to them.
Among the twenty expectation factors, identified in the study, the women members have expected a long term ambition viz., Goodwill of the business (mean value 5.40). This is not an easy task. They have to work hard to establish their business as the market leader. The well-experienced, good trained and efficient business women can achieve this goal. For this, the women should devise effective business strategy and implement it accordingly.

The women entrepreneurs of the study of the present study may be motivated to insure their business to protect themselves for future uncertainties in their business. The State Government may compel them to do so at the time of registration of the business firms in relevant local body authorities. The insurance will be advantageous to them in order to safeguard their position in the business.

The DICs of all the districts of Tamil Nadu should take steps to cover the SHG members in all the lines of business by way of a comprehensive Entrepreneurial Development Programme exclusively for the SHG members.

Majority of the women deal in the local market and district level markets so that they cannot grow beyond the existing level. They should extend the scale of operations in due course and their efforts may be supported financially by the banks.

The DICs of relevant districts may arrange periodical meeting with the women members of the SHGs to interact with them in order to find out the problems of them and guide them to remove their problems.

It is essential to listen to the voice of women members. The creation of government offices of women's business ownership is one way to facilitate this. Such offices could have programme responsibilities such as providing women's business centers, organizing information seminars and meetings and/or providing web-based information to those wanting to start and grow a business.

Finance is the first major problem for women entrepreneurs. Hence, the government can provide interest free loans to encourage women entrepreneurs, emerging from the SHGs’ initiatives. To attract more women, the subsidy for loans should be increased.
• The Women should be encouraged to start their entrepreneurs as joint stock companies at small scale level in the form of closely held private limited companies rather than as a sole trade and partnership concerns to avail the advantages of large scale operation.

• Marketing their product is one of the main problems for women members. Here, women’s co-operative societies can be started to procure the products from women. They will help them in selling their products at a reasonable price.

• Improper location and inadequate infrastructure facilities are the hurdles in the way of development of women entrepreneurship. Hence, separate Industrial Estates may be set up exclusively for business women to reduce the initial investment and to create a special environment.

5.5 CONCLUSION
The Self-help Groups are playing an important role in enhancing the economic empowerment of women by providing self-earning path. Self-help groups help them to get home based employment like poultry and piggery farming, weaving, traditional food making and so on. Besides, Self-help Groups also help women to invest their savings in different types of income generating activities. Through these income generating activities, women of Self-help Groups have found a way to earn independently and have become able to contribute a considerable amount of rupees of their income to family expenditures like purchase of family consumer goods, children’s education, health care etc. In this situation compels them to enter into the business field.

The present research has identified towards the problems involved in their business of the study area. It has found out that the women suffer from every step and they have to struggle for their survival and success. The study reveals that they are not able to get bank loans easily because of the terms and conditions. They do not have adequate fixed assets (many of them are running in the rented building or in their houses ) so that the collateral security is the hindrance to them. At the same time, the
banks demand personal guarantee for the loans and it is not possible to them to arrange such surety. In respect of the marketing side, the women face competition from large industries. They are interested in the local market only and their scale of operations is very limited in terms of production, geographical area covered, marketing network etc. Therefore, they cannot go beyond the present level. If the same conditions continue, no expansion will be possible. Therefore, the present research concludes that the women of the SHGS of the study of the present survey have wider scope for development if the governmental agencies and banks provide support at maximum possible level; at the same time, it is essential that the women entrepreneurs should be active, alert and precautionary for their successes and survival.

5.6 SCOPE FOR FURTHER STUDIES

It is believed that the findings of this research have revealed some interesting implications for future practitioners and researchers whose aim is to study women in general. The results show that most of the women entrepreneurs are middle-aged, married and they concentrate on the business. As it is not fair to generalize these findings surely to all the women members, they are not in a homogenous group, a clear understanding of business women is needed. This is important in order to pursue for future researches to be able to improve the business environment in a way that fosters women entrepreneurial growth. It is possible to conduct individual case studies by selecting some model SHGs and it may give new highlights to the entire sector. Likewise, the future researches may be conducted in the lines of LPG era and the impact of it on the functioning of the business performance of the SHG women members. As the LPG has made a competitive environment and the domination of market economy has been possible, what is the position of the women in this situation? This is still a question that is not answered well. This is the proper time to discuss the state of the SHGs. This is also a new area for future research. Thus, the sector has a wider horizon for the research in future.