

**A STUDY ON THE SUSTAINABILITY OF SELF
HELP GROUPS IN THE DISTRICT OF
KANCHIPURAM, TAMIL NADU – AN EMPIRICAL
EVIDENCE ON THEIR PROBLEMS AND
PROSPECTS**

A THESIS

Submitted by

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[Reg No – D13BA004]

In Partial fulfillment for the award of the degree

of

DOCTORATE OF PHILOSOPHY



**FACULTY OF MANAGEMENT STUDIES
BHARATH INSTITUTE OF HIGHER EDUCATION
AND RESEARCH**

SELAIYUR, CHENNAI - 73

NOVEMBER 2019

CHAPTER 6

FINDINGS, SUGGESTION & CONCLUSION

6.1 FINDING OF PERCENTAGE METHOD

6.1.1 Demographic Findings

- The studies shows that 33.5 % of the members belong to the age group of 31 – 40.
- It is said that 40.2 % of the members have education qualification as primary level.
- The study shows that majorit of member belong to hindu religion.
- It is found from the study that 80 % members of the members are married.
- The majority of members have 2 to 3 members in their family.
- The study states that members belong to Scheduled Tribe Category.
- It is found that 58.9 % of the respondents have 1 to 2 children in the family of self help group members.
- A majority of the members belong to Chennai as their native place.
- The study shows that self help group are self employed.
- It is found that the monthly income of the respondents range from Rs 1000 to Rs 2000.
- The study shows that the monthly expenditure of the member range from less than Rs 1000.
- It found from the study that the members of self help group ranges less than Rs 1000 per month.
- The majority of 62 % of respondents states that they have single type of family.

6.1.2 Findings on Basic Activities of self help group

- The majority of the members state that earn income as their basic activity of the members.
- The study states that the members submit primary document as ration card for joining self help group.
- It is said that 48.4% of members state that they join the group through leader.
- The study states that the period of membership is ranging from more than 3 years.
- The study shows that the majority members have garnment as their business activity.
- It is said that 44.4 % of the members state that the number of members range from 10 to 20.
- 44.8 % of the respondent state that the functioning of self help group is very good.
- A majority of members state that they earn profit less than 5000 per month.
- 63.6 % of the members save less than Rs 2000 from the profit earned from business activity.
- The study shows that the majority of the members state that the group conducts less than 5 meetings.
- It is found that the self help group members attend meeting ranging from 0 – 5.
- The studies reveal that the group conduct meeting on the place decided by the leader.

6.1.3 Findings of Microfinance Perception

- 65.9 % of members avail internal loans from the group.
- The studies show that majority of members state that ration card as the proof for availing loan.
- 47.8 % of the members avail loan individually.
- The study shows that members avail loan from self help group leaders.
- 31. 2 % of members avail loan of Rs 5000.
- The study shows that the rate of interest ranges from 11 to 15 %.
- The majority of the members receive loan ranging from 1 to 5 installments.
- The self help group members receive loan ranging from 1 to 5 installments.
- The self help group members repay loan on quarterly basis.
- 57 % of members state that they are provided with less than 5 days of extension on repayment of loans.
- Majority of members repay less than Rs. 1000.
- 33.9 % of respondent state that only 5 days of extension have been allowed.
- The studies show that 59.2 % of members have problem of less demand for business.
- The self help group members state that they do not have serious problem on repayment of loan.
- 42.3 % of members state that loan has been fully repaid.

6.2 FACTOR ANALYSIS

The KMO measure are significant and 39 variables are reduced into predominant factors, The 12 variables lead to group formation and which are reduced into 3 predominant factors.

6.2.1 Factors of Microfinance Perception

- The study reveals that the slow down of the business activity leads to delay in repayment of loans.
- The members are having family problems which leads to non repayment of loans.
- It is found that the members of self help group gather information on loan procedures.
- The interest rate charged on loans are reasonable.

6.2.2 Factors of Problems of self help group

- The members of self help group find a larger male domination in their family.
- The study reveals that the members lack motivation from their family.
- It is found that the members face difficulty to get machines to produce their product.
- The members lack technical knowledge on setting up the business.
- The member face marketing problems of their products.
- It is stated that heavy competition prevails among the members.
- The members lack cooperation among themselves.
- The members face problems on acquiring raw materials for their business.

6.2.3 Factors of prospects of self help groups

- It is stated that the self help group members utilize their loan for family expenses.
- The self help group provides vital importance to start micro enterprises to turn them as women entrepreneurs.
- The self help group focuses on creating awareness on education.
- The self help group provides the main aim to eradicate child labour.

6.3 ANALYSIS OF MICROFINANCE PERCEPTION

- It shows that the microfinance perception ($F = 4.856$, $p = 0.001$) significance less than 0.05 are statistically significant at 5% level. There is significant difference between motive for joining SHG and microfinance perception.
- It represents that the microfinance perception ($F = 8.539$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference between documents submitted and microfinance perception
- It states that the microfinance perception ($F = 6.051$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference between nature of joining SHG and microfinance perception
- It is found that the microfinance perception ($F = 3.991$, $p = 0.003$) significance less than 0.05 are statistically significant at 5% level. There is significant difference between period of membership and microfinance perception
- It represents that the microfinance perception ($F = 4.493$, $p = 0.001$) significance less than 0.05 are statistically significant at 5% level There is significant difference between nature of business activity and microfinance perception

- It suggests that the microfinance perception ($F = 1.908$, $p = 0.108$) significance more than 0.05 are statistically not significant at 5% level. There is no significant difference between the number of members in the group and microfinance perception
- It shows that the microfinance perception ($F = 0.613$, $p = 0.690$) significance greater than 0.05 are statistically not significant at 5% level There is no significant difference between view on functioning of SHG and microfinance perception.
- It represents that the microfinance perception ($F = 8.539$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference between documents to be submitted and microfinance perception
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- It is found that the microfinance perception ($F = 5.060$, $p = 0.001$) significance less than 0.05 are statistically significant at 5% level There is significant difference between profit earned out of business activities and microfinance perception.
- It represents that the microfinance perception ($F = 10.257$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference between number of meetings conducted by the group and microfinance perception.
- It is found that the microfinance perception ($F = 15.988$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level. There is significant difference between number of meeting attended by group and microfinance perception
- It shows that the microfinance perception ($F = 4.864$, $p = 0.001$) significance less than 0.05 are statistically significant at 5% level There is significant difference between place of conducting of meeting and microfinance perception.
- It is found that the microfinance perception ($F = 0.476$, $p = 0.689$) significance greater than 0.05 are not statistically significant at 5% level There is no significant difference between the type of insititution for availing loans and mirofiannce perception
- It shows that the microfinance perception ($F = 2.324$, $p = 0.056$) significance more than 0.05 are not statistically significant at 5% level There is no significant difference between document to be produced for availing loans and microfinance perception
- It is found that the microfinance perception ($F = 4.642$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference between nature of availing of loans and microfinance perception

- It is found that the microfinance perception ($F = 4.852$, $p = 0.001$) significance less than 0.05 are statistically significant at 5% level There is significant difference between nature of loan sanctioned and microfinance perception.
- It suggest that the microfinance perception ($F = 4.780$, $p = 0.001$) significance less than 0.05 are statistically significant at 5% level There is significant difference between range of loan amount granted and microfinance perception
- it is found that the microfinance perception ($F = 6.949$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference between rate of interest charged and microfinance perception
- It represents that the microfinance perception ($F = 4.102$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference between number of installment of loans and microfinance perception.
- It is found that the microfinance perception ($F = 8.919$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference among frequency of repayment of loans with respect to microfinance perception
- It states that the microfinance perception ($F = 0.229$, $p = 0.927$) significance greater than 0.05 are not statistically significant at 5% level There is no significant difference among period of non repayment of loans with respect to microfinance perception.
- It suggests that the microfinance perception ($F = 0.607$, $p = 0.658$) significance more than 0.05 are statistically not significant at 5% level There is no significant difference among amount repaid per installment with respect to microfinance perception.

- It is found that the microfinance perception ($F = 5.199$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference among delay in repayment of loans with respect to microfinance perception
- It represents that the microfinance perception ($F = 6.685$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference among problems faced on non repayment of loans with respect to microfinance perception
- It states that the microfinance perception ($F = 4.547$, $p = 0.001$) significance less than 0.05 are statistically significant at 5% level There is significant difference among status of repayment of loan with respect to microfinance perception

6.4 ANALYSIS OF PROBLEMS OF SELF HELP GROUP

- It shows that the problems of members ($F = 4.647$, $p = 0.001$) significance less than 0.05 are statistically significant at 5% level There is significant difference among motive for joining SHG with respect to problems of self help group members
- It represents that the problems of members ($F = 9.046$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference among document to be submitted with respect to problems of members of self help groups
- It states that the problems of members ($F = 4.554$, $p = 0.001$) significance less than 0.05 are statistically significant at 5% level There is significant difference among nature of joining SHG and problems of self help groups
- It is found that the problems of members ($F = 17.935$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There

is significant difference among period of membership of SHG and problems of SHG

- It represents that the problems of members ($F = 8.491$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference among nature of business activity of SHG members and problems of SHG members.
- It suggests that the problems of members ($F = 1.237$, $p = 0.294$) significance more than 0.05 are not statistically significant at 5% level There is no significant difference among number of members in the group and problems of SHG
- It shows that the problems of members ($F = 1.953$, $p = 0.084$) significance greater than 0.05 are statistically not significant at 5% level There is no significant difference among view on functioning of group and problems of SHG
- It is found that the problems of members ($F = 0.026$, $p = 0.999$) significance more than 0.05 are not statistically significant at 5% level. There is no significant difference among profit earned out of business activity and problem of SHG
- It shows that the problems of members ($F = 2.248$, $p = 0.063$) significance more than 0.05 are statistically not significant at 5% level There is no significant difference among savings earned from profit of the business and problems of SHG
- It represents that the problems of members ($F = 2.967$, $p = 0.012$) significance less than 0.05 are statistically significant at 5% level There is significant difference among number of meetings conducted and problems of self help groups
- It is found that the problems of members ($F = 3.035$, $p = 0.017$) significance less than 0.05 are statistically significant at 5% level There

is significant difference among meetings attended by the group and problems of SHG

- It shows that the problems of members ($F = 12.396$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference among place of conduct of meetings and problems of SHG
- It is found that the problems of members ($F = 2.961$, $p = 0.032$) significance less than 0.05 are statistically significant at 5% level There is significant difference among type of institution for availing loans and problems of SHG
- It shows that the problems of members ($F = 1.217$, $p = 0.303$) significance more than 0.05 are statistically not significant at 5% level There is no difference among documents to be produced for availing loans and problems of SHG
- It is found that the problems of members ($F = 2.174$, $p = 0.056$) significance more than 0.05 are statistically not significant at 5% level. There is no significant difference among nature of availing loans and problems of SH
- It suggest that the problems of members ($F = 8.096$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference among range of loan granted and problems of SHG
- It is found that the problems of members ($F = 4.710$, $p = 0.003$) significance greater than 0.05 are not statistically significant at 5% level. There is no significant difference among rate of interest charged and problems of SHG
- It signifies that the problems of members ($F = 4.102$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There

is significant difference among number of installment on loans and problems of SHG

- It is found that the problems of members ($F = 19.770$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference among frequency of repayment of loans and problems of SHG.
- It is found that the problems of members ($F = 4.842$, $p = 0.001$) significance greater than 0.05 are statistically significant at 5% level. There is no significant difference among period of non repayment of loans and problems of SHG
- It represents that the problems of members ($F = 2.593$, $p = 0.036$) significance less than 0.05 are statistically significant at 5% level There is significant difference among amount repaid per installment and problems of SHG
- It signifies that the problems of members ($F = 2.593$, $p = 0.036$) significance less than 0.05 are statistically significant at 5% level There is significant difference among amount repaid per installment and problems of SHG.
- It is found that the problems of members ($F = 3.326$, $p = 0.011$) significance less than 0.05 are statistically significant at 5% level There is significant difference among delay in repayment and problem of SHG
- It states that the problems of members ($F = 12.211$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant among problems faced on non repayment of loans and Problems of SHG.
- It represents that the problems ($F = 25.725$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level There is significant difference among status of repayment of loans and problems of SHG

6.5 ANALYSIS ON PROSPECTS OF SELF HELP GROUPS

- The study shows that the prospects of members ($F = 7.443$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level. There is significant difference among motive for joining SHG and prospects of SHG
- It represents that the prospects of members ($F = 9.142$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level. There is significant difference among documents submitted and prospect of SHG
- The study represents that the prospects of members ($F = 4.832$, $p = 0.001$) significance less than 0.05 are statistically significant at 5% levelThere is significant difference among nature of joining SHG and prospects of SHG
- It is found that the prospects of members ($F = 4.589$, $p = 0.001$) significance less than 0.05 are statistically significant at 5% level
- It shows that the prospects of members ($F = 1.474$, $p = 0.209$) significance more than 0.05 are statistically not significant at 5% level. There is no significant difference among nature of business activity and prospect of SHG
- The study suggests that the prospects of members ($F = 0.704$, $p = 0.589$) significance more than 0.05 are statistically not significant at 5% level. There is no significant difference among number of members in the group and prospect of SHG
- It shows that the prospects of members ($F = 0.343$, $p = 0.887$) significance greater than 0.05 are statistically not significant at 5% level There is no significant difference among view on functioning of group and prospects of SHG

- It is found that the prospects of members ($F = 3.953$, $p = 0.004$) significance less than 0.05 are statistically significant at 5% levelThere is significant difference among profit earned out of business activity and prospect of SHG
- It shows that the prospects of members ($F = 1.925$, $p = 0.105$) significance more than 0.05 are statistically not significant at 5% levelThere is no significant difference among savings earned from the profit of te business and Prospects of self help group.
- The study represents that the prospects of members ($F = 4.541$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% levelThere is significant difference among number of meeting conducted and prospects of Self help group
- It is found that the prospects of members ($F = 4.707$, $p = 0.001$) significance less than 0.05 are statistically significant at 5% levelThere is significant difference among number of meeting attended and prospects of self help group
- The study shows that the prospects of members ($F = 13.103$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% levelThere is significant difference among place of conduct of meetings and prospects of self help groups.
- It is found that the prospects of members ($F = 1.044$, $p = 0.373$) significance more than 0.05 are not statistically significant at 5% level. There is no significant difference among type of institution for availing loans and prospects of self help group
- It shows that the prospects of members ($F = 2.060$, $p = 0.085$) significance less than 0.05 are statistically significant at 5% levelThere is significant difference among documents to be produced for availing loans and prospects of self help group.

- it is found that the prospects of members ($F = 7.054$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level. There is significant difference among nature of availing of loans and prospects of self help group
- It is found that the prospects of members ($F = 3.080$, $p = 0.016$) significance more than 0.05 are statistically not significant at 5% level. There is no significant difference among nature of loans sanctioned and prospects of self help groups.
- The study suggest that the prospects of members ($F = 10.991$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level. There is significant difference among range of loan granted and prospects of self help groups,
- It is found that the prospects of members ($F = 12.828$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level. There is significant difference among rate of interest charged and prospects of self help groups
- The study represents that the prospects of members ($F = 16.775$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level. There Is significant difference among number of installment on loans granted and prospects of self help groups.
- It is found that the prospects of members ($F = 0.914$, $p = 0.455$) significance more than 0.05 are statistically not significant at 5% level. There is no significant difference among frequency of repayment of loans and prospects of self help groups
- It shows that the prospects of members ($F = 1.665$, $p = 0.157$) significance greater than 0.05 are not statistically significant at 5% level. There is no significant difference among period of non repayment of loans and prospects of self help groups.

- It represents that the prospects of members ($F = 0.768$, $p = 0.546$) significance more than 0.05 are statistically not significant at 5% level. There is no significant difference among amount repaid per installment and prospects of self help groups
- It is found that the prospects of members ($F = 3.684$, $p = 0.006$) significance more than 0.05 are statistically not significant at 5% level. There is no significant difference among delay in repayment of loans and prospects of self help groups,
- It represents that the prospects of members ($F = 6.927$, $p = 0.000$) significance less than 0.05 are statistically significant at 5% level. There is significant difference among status of repayment of loans and prospects of self help groups.

6.6 SUGGESTIONS

6.6.1 Suggestions for Self help Group

- The monthly income can be improved through promotion of business activities.
- The Microfinance Institutions, Non Governmental Organizations and other institutions shall join hands in preparing the rural women on the importance of joining self help groups.
- The self help group shall arrange for frequent meetings for the members to discuss various issues and bring forward ideas of the members.
- The leaders can take suggestions from members for the place of conduct of meetings,
- The government and NGOs can arrange campaigns for increasing the demand for the products produced by the members of self help group.

- The Self help group shall have joint tie ups with small manufacturing enterprises to ensure on the easy flow of the products into the market.
- The self help group leaders shall arrange counselling sessions especially for family members along with the member of the self help group to ensure on the importance of the support of family for social upliftment.
- The Self help group can suggest easy procedure to banks and financial institutions for availing loans.
- Regular training programmes shall be conducted by self help groups in association with government, NGOs, and other institutions to enrich the technical knowledge of the manufacturing equipments which are utmost essential for the members.
- The self help group shall arrange sessions in rural areas on imparting the importance of gender equality in the male dominated society.
- The self help group shall associate with small manufacturing units to provide easy access on supply of raw materials and equipments.
- The self help group shall mentor on imparting various business avenues such that growth and financial sustainability can be achieved by all the members in an equal manner.
- SHG should strive for team activities to build on cooperation among te members.
- The leaders can assist with the bank and financial officials on regular check up on the utilization of loans along with the necessary documents.
- The self help group shall encourage the family member participation so as to increase the savings and profit of the business.

6.6.2 Suggestions on Microfinance Perception

- The self help group shall appoint a counsellor at the group level such that there can be a proper one to one interaction on analyzing the difficulties on the loan repayment.
- The distribution of loans shall analyzed based on the profit and savings which are arrived out of the business activity.
- The MFIs and banks shall have regular check up on the various documents maintained by the self help group on a regular basis.
- The self help group leaders shall maintain a regular check on the members on the utilization of loans and ensure that the loans are to be utilized only for business purposes.
- The self help group shall choose banks and financial institutions which have proper rapport on a regular basis on the sanctioning of loans.
- The leaders and members should ensure proper submission of documents before availing of loans.
- The self help group shall enquire with the members on the non repayment of loans and shall maintain an effective system in avoiding delay in repayment of loans.
- The members can take various efforts for financial access from banks and financial institutions apart from internal loans offered by self help group.
- The self help group may suggest the banks and financial institutions to revise the rate of interest based on capacity of repayment.
- The self help group shall request the banks and financial institutions to allow a period of extension based on the valid reasons for delay in repayment.

- The self help group shall request the banks and financial institutions to allow a period of extension based on the valid reasons for delay in repayment.

6.6.3 Suggestions on Problems of Self Help Groups

- The self help group can help to setup small shops such that products can be bought easily.
- The leader shall have a friendly relationship to guide the members and bring cooperation in the group.
- The self help group shall strive for various distribution channels to meet the products to consumer.
- The self help group shall appoint family members into the team for running the business activity.
- The self help group shall arrange regular exhibitions, trade fairs so as to assist in easy marketing of the products.
- The self help group shall arrange regular exhibitions, trade fairs so as to assist in easy marketing of the products.

6.6.4 Suggestions on Prospects of Self Help Group

- The self help group shall conduct meetings on gender equality.
- The self help group shall have grievance redressal cell to redress the grievances of the members.
- The self help group shall set up sexual harassment and domestic harassment forum to discuss on the various issues for women,
- The self help group shall set up various rehabilitation centers for destituted and physically challenged poor people.
- The self help group shall set up health campigans to increase awareness on the various diseases prevailing in the society.
- The self help group shall set up relief centers for natural calamities so as to provide basic amenities on unforeseen circumstances.

- The self help group shall be a bridge to establish the rural women as women entrepreneurs for the society.

6.7 CONCLUSION

The microfinance in India has been predominant since three decades which strives to achieve poverty alleviation and sustainable development. The microfinance is being supported by various models such as self help group model, grameen model, joint liability group model and cooperative models. The microfinance has achieved in improving the lives of the poor. Microfinance in India has become predominant sector with the help of the self help group model. The self help group programme plays a vital role in imparting socio economic and financial access to bring livelihood to the below poverty line. The self help group has predominant models such as SHG – Bank Linkage Programme, SHG – NGO Model and SHG – MFI model which acts as a facilitator.

The self help group model is proved to be a successful model in South India. The self help group has gained rapid growth especially in Tamil Nadu. The establishment of Mahalir Thittam Scheme has provided to be a vital edge in inducing women to transform as women entrepreneurs and provide financial status for the family and society. The self help group programme stands on the united effort to bring socio economic status for the rural poor.

The present study has been intended to highlight on the process and progress of the functioning of self help group in Kanchipuram District. The study highlights on the microfinance perception, problems and prospects of the self help groups. The study states an overall satisfaction of the working of the self help group in providing financial access, building self confidence and bringing women empowerment. The self help groups functioning in Kanchipuram district has brought a vibrant change in the facets of women's life. The study states the self help group assists the members in bringing financial access to bring success in entrepreneurial activities. However the self

help group shall focus on imparting training skills to enhance technology knowledge so as to build large scale business operations. Self help group promote financial access through banks and financial institutions. However, it is important to keenly monitor on credit facilities availed by the members. It is seen that a regular repayment schedule is maintained by the members. It is important to note that the bank and financial officials should have a regular check on the records of the credit availed by the members. The banks also should have a proper check on the misuse of credit and severe actions to be taken on misuse of funds for personal benefits.

Therefore self help group can effectively transform the society in various efforts such as bringing gender equality among women and men. The self help group shall address on important aspects on protection of women on domestic harassment and sexual harassment. The self help group programme shall eradicate child labor and impart child education and support financial access for the members of the family.

Finally, the self help group programme has achieved a tremendous impact to improve the status of the poor. A small effort of establishment of self help group has grown into a world wide achievement of Millennium Development Goals at the grass root level. The self help group shall set up various forums such as gender equality forum, domestic harassment forum, grievance redressal forum and sexual harassment forum to build social economic status for the rural poor.

6.8 SCOPE FOR FURTHER RESEARCH

The study has been focused only in Kanchipuram district. The microfinance sector is vast area and many research studies can be conducted to analyze the various facets on its growth and challenges. The various scope for further research are identified as follows:

- Analysis on self help groups in other districts of Tamil Nadu.
- An analysis on impact of banks and Microfinance on self help groups.

- A study on male self help groups.
- An analysis on Joint Liability Group Model and its impact
- A detailed study on loan disbursements and retrieval on microfinance institutions
- A study on Self Help Group NGO Model
- Women empowerment and its impact and challenges with respect to microfinance.
- Impact of banks and financial institutions on microfinance sector