



P-ISSN: 2349-8528

E-ISSN: 2321-4902

IJCS 2018; 6(4): 555-560

© 2018 IJCS

Received: 12-05-2018

Accepted: 13-06-2018

Nikita Khoisnam

Dept. of Agricultural Extension,
Institute of Agriculture,
Visva-Bharati, Sriniketan,
West Bengal, India

Siddhartha Dev Mukhopadhyay

Dept. of Agricultural Extension,
Institute of Agriculture,
Visva-Bharati, Sriniketan,
West Bengal, India

Ranjit Subba

Dept. of Agricultural Extension,
Institute of Agriculture,
Visva-Bharati, Sriniketan,
West Bengal, India

Correspondence**Nikita Khoisnam**

Dept. of Agricultural Extension,
Institute of Agriculture,
Visva-Bharati, Sriniketan,
West Bengal, India

International Journal of Chemical Studies

Socio-economic profile and nature of constraints perceived by the women self-help groups in Imphal West district of Manipur

Nikita Khoisnam, Siddhartha Dev Mukhopadhyay and Ranjit Subba

Abstract

Majority of women Self Help Groups (SHGs) members in Imphal West District of Manipur are between 36 to 50 years, married, general caste, nuclear family (3-5 members), residing in 'Pucca' houses and possessing less than 1 acre of land. Majority of them are low educated, engaged in government services (primary occupation), having household possession above Rs.1,00,000 and used mobile phones as a medium of communication. Annual income generation for each member from SHG ranges from Rs. 50,001 to Rs. 1,00,000 providing a total family income more than Rs. 2,00,000. They were low to semi-medium level in social participation, semi-medium level in exploring work outside the village and low level in extension contact. Different constraints analyses (using ranking technique) divulged that lack of motivation from government resulted in 'Organizational' constraints with semi-medium level, lack of social security resulted into 'Social' constraints with semi-medium level, inadequate guidance and expertises resulted into 'Technological' constraints with medium level, insufficient credit resulted into 'Credit, Finance and Savings' constraints with semi-medium level, complication in procurement of inputs and materials resulted into 'Production and Marketing' constraints with medium level and household activities restricting SHG activities resulted into 'Family/Domestic' constraints with semi-medium level.

Keywords: Self-help group, women, nature, constraint, aspect

Introduction

In India Women constitute an important workforce in agriculture and allied sectors and are vital to the well-being of farm households and SHG are the small groups, where the members enhance the socio-economic development of their families through employment generation and income generating activities (Nirmala, 2004) ^[10]. In India, SHGs have been operating for a long time in many fields. SHGs were formed as small functional groups in rural areas of India after the implementation of poverty alleviation programme 'Swarnajayanti Gram Swarozgar Yojana (SGSY), to increase the resource base of the members through the act of thrift and credit among themselves. In India, SHGs represent a unique approach to enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility.

Women's SHGs in Manipur are not only transforming the face of poverty, but also strengthening the fabric of gender equity through participation in both remunerative and unremunerative work at home and the workplace. Nearly half of the available human resource in Manipur is women. The SHG is unique tools for facing several challenges regarding the sustainability, economics, livelihood, etc. faced by the women especially in Manipur. The formation of SHGs has provided a lot of confidence among women SHG members. Women SHGs in Manipur has emerged as a self-driven movement, impacting poor women and addressing sustainability. The SHGs provide a forum for women to interact with each other, understand their common problems on agriculture and allied activities channel their savings and encourage education of their children.

Although SHGs are instrumental in bringing about desirable improvement in the socio-economic condition of the members as well as their consequent empowerment; the members perceived some major constraints to utilize the full potentiality of the concept of SHGs. The major hurdle of SHGs which inhibits them from forming such groups includes their powerlessness, lack of unity and leadership qualities which act from outside and include caste, class and ethnic stratification (Nair and Girija, 2005) ^[9]. Ojha (2001) ^[11] reported that 'there should be a rotation of group leadership so that all members of the group get an opportunity to play the managerial role.'

He also mentioned that group members lacked training, guidance in selecting an activity, its management, marketing, etc. In order to understand the socio-economic, nature and extent of different constraints perceived by women SHG members in the North Eastern states, the present study has been conducted in the Imphal-West district of Manipur with the broad objective to study the nature and extent of constraints perceived by women SHG members in their SHG activities. The specific objectives of the present study were:

1. To study the socio-economic orientation of the respondent SHG members.
2. To study the nature and extent of different constraints as perceived by respondent SHG members in their SHG activities.

Methodology

The present research study was conducted at 'Lamphelpat' and 'Wangoi' Block of the Imphal West district of Manipur. The study areas comprised of six 'Gram Panchayats' (3 from each block) viz. from Lamphelpat Block - Sagolband Thounaojam Leikai, Sagolband Sapam Leikai, and Takyel and from Wangoi Block- Malom, Sangai prou Mamang and Hiyangthang. Two SHGs from each Gram Panchayat (having at least twenty members each) have been selected and studied. Proper scientific procedures for selecting the district, blocks, SHGs and respondents have been followed. Thus, in total 120 respondents (taking 10 respondents from every SHG) were selected. Data related to respondents' socio-economic orientation and their perceptions about different types of constraints have been collected. Six major types of constraints have been considered like, 'Organizational,' 'Social,' 'Technological,' 'Credit,' 'Finance and Savings,' 'Production and Marketing,' and 'Family/Domestic' constraints. A number of statements were framed against each major type of constraints. Respondents were asked to mention their perception against each statement in a three-point scale containing 'Strongly Agree' with the corresponding score of 3, 'Agree' with the corresponding score of 2 and 'Disagree' with the corresponding score of 1 (Hardikar, 1998) [4]. The statistical tools used were; 'Frequency,' 'Percentage,' 'Index Value,' 'Means Score,' 'Rank score' according to the frequency of the respondents against each of constraints. The 'Index value' for each determinant was calculated by following the formula of Moktan and Mukhopadhyay (2012) [8].

$$\text{Index Value} = \left\{ \frac{\text{Score}_{\text{Obtained}}}{\text{Score}_{\text{Max}}} \times 100 \right\}$$

'Index value' (ranging from 0-100) was classified into four different class intervals, like low (with value 0-25), Semi-

Medium (26-50), Medium (51-75) and High (with index value 76-100).

Results and discussion

1. Socio-economic profile

Table 1 revealed that majority of respondents (53.33%) belonged to age group of (36-50 years), followed by (29.17%) age group of above 50 years. 83.33% of the respondents were married followed by 11.67% are widowed. Further, it was revealed that 90% of the members are of the 'General' category and 10% are 'OBC'. 85.83% of the respondents were found live in 'Nuclear' family and only 14.17% live in 'Joint' family. 69.17% of the respondents had up to 3 to 5 members and only 28.33% had 6-9 members in their family. The above findings are similar to the findings of Chitagubbi *et al.* (2011) [3]. The respondents' educational status revealed that 44.17% respondents possessed 'High school' followed by 39.17% had 'Middle school' level of education whereas for the respondents family education had (50%) 'High school' followed by (29.17%) 'Middle school' level of education. 60% of the respondents were resided in 'Pucca' houses whereas 40% in mixed houses. Government services were found to be the primary family occupation of the majority of the respondents (43.33%) followed by business (40.83%). Farther SHG (88.33%) was found to be the major secondary occupation of the family followed by government services (8.33%). 100% of the respondents' family possess up to 1 acre land holding. 64.17% of the respondents were found to have household possession worth of more than Rs.1,00,000, followed by 15% of the respondents possessed household articles worth of Rs. 50,001 to 60,000. 31.67% of the respondents used mobile phones whereas 22.5% were found to use radio as communication materials. Further, it was revealed that 100% of the respondents have a low level of social participation. Majority of the respondents had semi-medium (70%) level followed by low (30%) level of extent of social participation.

Table 1 also reveals that majority of the respondents had semi-medium level in visiting outside village (46.67%) followed by medium level (25.83%). About 100% of the respondents belonged to a low level of contact with the extension agent. 41.67% of the respondents had an annual income from SHG activities ranging from Rs. 50,001 to Rs.1,00,000 followed by 36.67% with annual income from SHG activities ranging from Rs. 1,00,001 to Rs. 1,50,000. In case of total family income (inclusive of all sources of all family members), it was found that majority of the respondents (74.17%) having a total annual family income to the tune of more than Rs. 2,00,000 followed by more than Rs. 1,50,001 to Rs. 2,00,000 (16.67%).

Table 1: Distribution of respondents according to their socio-economic and psychological characteristics (n=120)

Sl. No.	Category	Major 1 (%)	Major 2 (%)
1.	Age	36-50 years (53.33)	Above 50 years (29.17)
2.	Marital status	Married (83.33)	Widow (11.67)
3.	Caste	General (90)	OBC (10)
4.	Family Type	Nuclear (85.83)	Joint (14.17)
5.	Family Size (No. Of family member.)	3-5 (69.17)	6-9 (28.33)
6.	Respondent level of education	High school (44.17)	M.E school (39.17)
7.	Respondent's family level of education	High school (50)	M.E school (29.17)
8.	Type of house	Pucca (60)	Mixed (40)
9.	Family occupation: Primary	Service- (43.33)	Business- (40.83)
10.	Secondary	SHG-(88.33)	Service-(8.33)
11.	Tertiary	SHG-(10)	-
12.	Family land holding	Up to 1 acre (100)	-
13.	Livestock possession	Up to Rs. 1000 (98.33)	Rs.2001-3000 (1.67)

14.	Household possession	Rs. (>100000) (64.17)	Rs.50001-60000 (15)
15.	Communication materials	Mobile (31.67)	Radio (22.5)
16.	Level of social participation	Low (100)	-
17.	Extent of social participation	Semi-medium (70)	Low (30)
18.	Visiting outside village for work	Semi-medium (46.67)	Medium (25.83)
19.	Level of contact with extension agent	Low (100)	-
20.	Annual income from SHG	Rs.50,001-1,00,000 (41.67)	Rs.1,00,001-1,50,000 (36.67)
21.	Total family annual income	Above Rs. 2,00,000 (74.17)	Rs.1,50,001-2,00,000 (16.67)

For ascertaining the major constraints perceived by the rural women SHG members, six major categories of constraints are taken into consideration such as, 'Organizational', 'Social', 'Technological', 'Credit', 'Finance and Savings', 'Production and Marketing', and 'Family/ Domestic' constraints. There were a number of aspects of individual constraints under each major category. For example, 'Organizational' constraints had six numbers of individual aspects of constraints under it, 'Social' constraints had six numbers of individual aspects of constraints, 'Technological' constraints had three aspects, 'Credit, Finance and Savings' related constraints had six aspects, 'Production and Marketing' related constraints had eight aspects and 'Family/ Domestic' constraints had seven individual aspects. Respondents were asked to mention their perception about the extent of each individual constraints in a three point scale (Hardikar, 1998) ^[4] consisting of 'strongly agree', 'agree' and 'disagree' with the corresponding score of 3, 2 and 1 respectively. Mean score against each individual aspect of constraints under each major category of constraint have been calculated and on the basis of that mean individual constraints were ranked. Further, taking all the individual aspects of constraints under different major constraints group, 'Index Values' have been calculated by following the formula as given above and distribution of respondents against different class interval of 'Index Value' are presented. The results of this section are presented according to different major constraints categories.

2. Organizational constraints

To ascertain the 'Organisational' constraints, six aspects have been identified. The mean score of each aspect and their corresponding ranks are presented in Table 2. The results obtained from the analysis of data are discussed in Table 2. The data revealed that "Lack of motivation from Government" (mean score 2.43) were assigned rank first, while "Inadequate training facilities" (mean score 1.73) and "Inadequate credit support" (mean score 1.18) were ranked second and third, respectively.

The overall perception of the 'Organisational' constraints by the respondents 'Index Value' was calculated taking the responses of respondents against all six aspects identified for the purpose together. The distribution of respondents against the 'Index Value' is presented in Table 2 in four class intervals, as mentioned above. From Figure 1 it can be observed that majority of respondents perceived 'Semi-Medium' level of organizational constraints (96.67%) followed by 'Medium' (3.33%). This might be due to lack of motivation to the rural women to form SHG and organize them properly for income generation and insufficiently exposed to the techniques and credit support. These findings are supported by Jena (2015) ^[5] which reported lack of motivation from the government as ranked first for 'Organizational' constraints. Further Kumar *et al.* (2016) ^[7] and Kanaga *et al.* (2015) ^[6] reported that the inadequate training facilities and inadequate credit support as the major 'Organizational' constraints faced by the individual SHG's members respectively.

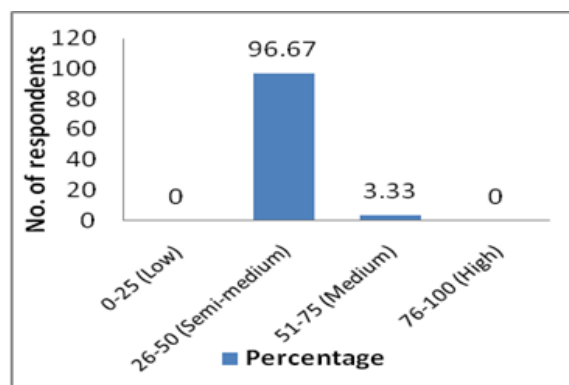


Fig 1: Overall perception for organizational constraints

3. Social constraints

To study the perception of 'Social' constraints by the respondents, six aspects have been identified. Mean score and the corresponding rank of each aspect are presented in Table 2. The results indicated that majority of the respondents perceived "No social security to the SHG's" as the most important 'Social' constraints (Mean Score 1.33) and was ranked first followed by "Restriction to use the village resources" (Mean Score 1.23) and "Non-cooperation of the villagers" (Mean Score 1.17) and were ranked second and third respectively.

For ascertaining the overall perception of the 'Social' constraints by the respondents, 'Index Value' was calculated taking the responses of respondents against all six aspects identified for the purpose together. It is noticed that all the respondents perceived semi-medium (100%) of 'Social' constraints. This might be due to the fact that lack of proper support from the society. These findings are supported by Sharma and Dayal (2015) ^[13] which was found that 'Fear of social security' (Mean score 2.16) as one of the major 'Social' constraint.

4. Technological constraints

Three individual aspects of 'Technological' constraints were considered. From Table 2 it can be observed that "Inadequate guidance and expertise" (Mean Score 2.15) ranked first followed by "Inadequate exposure visit to develop confidence" (Mean Score 2.03) and "Insufficient training to develop competency" (Mean Score 1.67) in rank second and third respectively.

The distribution of the respondents regarding their overall perception of the 'Technological' constraints over the 'Index Values' is presented in Figure 2. It is observed that majority of the respondents (58.33%) perceived a medium level of 'Technological' constraints followed by high level (27.5%). This might be due to insufficient concerned by the developmental departments to extend all 'Technological' supports and lack of exposure visit to develop confidence. This finding of the present study falls in line with of Rukhsana *et al.* (2014) ^[12] who also reported the constraints like 'Poor monitoring and technical guidance' (45.33%) as ranked first.

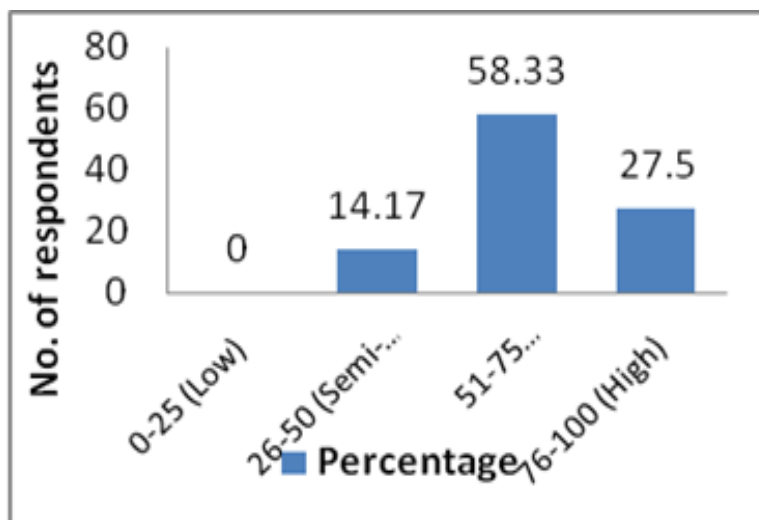


Fig 2: Overall perception for technological constraints

5. Constraints in 'Credit, Finance and Savings'

Six individual aspects have been considered for this purpose. The results are presented in Table 2. It was observed from the Table 2 that "Insufficient credit" (Mean Score 1.59) was

ranked first followed by "Unavailability of subsidy facilities" (Mean Score 1.58) and "Complicated procedure in sanctioning loan" (Mean Score 1.48) in second and third rank respectively.

Table 2: Constraints as perceived by the individual women SHG's member (n=120)

Sl. No.	Organizational Constraints	Mean score	Rank
1	Lack of motivation from Govt	2.43	I
2	Inadequate training facilities	1.73	II
3	Inadequate credit support	1.18	III
4	Poor competency on conflict resolution	1.08	V
5	Poor team building capacity	1.10	IV
6	Lack of coordination and cooperation among members	1.04	VI
Social Constraints			
1	Poor image of SHG members in the society	1	V
2	Non-cooperation of the villagers	1.17	III
3	Strong caste system restricts SHG activities	1	V
4	Restriction to use the village resources	1.23	II
5	No social security to the SHG's	1.33	I
6	Women independency is not accepted in the society	1.03	IV
Technological Constraints			
1	Inadequate guidance and expertise	2.15	I
2	Insufficient training to develop competency	1.67	III
3	Inadequate exposure visit to develop confidence	2.03	II
Constraints In Credit, Finance And Savings			
1	Insufficient credit	1.59	I
2	Complicated procedure in sanctioning loan	1.48	III
3	Insufficient savings of members	1.20	IV
4	Bank transaction is problematic	1.04	V
5	No flexibility in repayment	1.03	VI
6	Unavailability of subsidy facilities	1.58	II
Production & Marketing Constraints			
1	Complications in procurement of inputs & material	2.36	I
2	Insufficient infrastructure	1.98	VI
3	Inadequate expertise	2.16	IV
4	Exploitation by the dealer/ businessman	1.69	VIII
5	Unavailability of quality inputs/material	1.86	VII
6	Non-availability of support price by govt.	2.22	III
7	Difficult for marketing at distant location	2.14	V
8	No cooperative system for disposal of the produce	2.33	II
Family / Domestic Constraints			
1	Inadequate family support	1.02	IV
2	Joining SHG is lowering the prestige of family	1	V
3	Household activities restrict SHG activities	1.42	I
4	Working outside not permitted by the family	1.03	III
5	Poor status of women in family impedes SHG activities	1.07	II
6	Women independency is not accepted in the family	1	V
7	Earning women is not welcome by husband/family	1	V

Figure 3 represents the overall perception of the respondents regarding constraints in 'Credit', 'Finance and Savings' and it was found that majority of the respondent's perceived semi-medium (80.83%) followed by medium (17.5%) level of constraints in credit, finance and savings. This might be due to lack of sufficient provision of credit by different institutions as mentioned in different research studies. For example, Bharathi and Badiger (2006) [1] found that constraint like 'Loans are not sufficient (Insufficient loans to take

income generating activity)', (27.5%) was considered as mostly faced economic constraint. Sharma and Dayal (2015) [13] further reported that in their study the major constraints in SHG were 'Lack of incentives (revolving fund and subsidy)' with (Mean score 1.42). Bortamuly and Khuhly (2013) [2] also mentioned that constraints relating to 'Complex procedure of getting the loan' (90.83%) as one of the major constraints faced by SHG members.

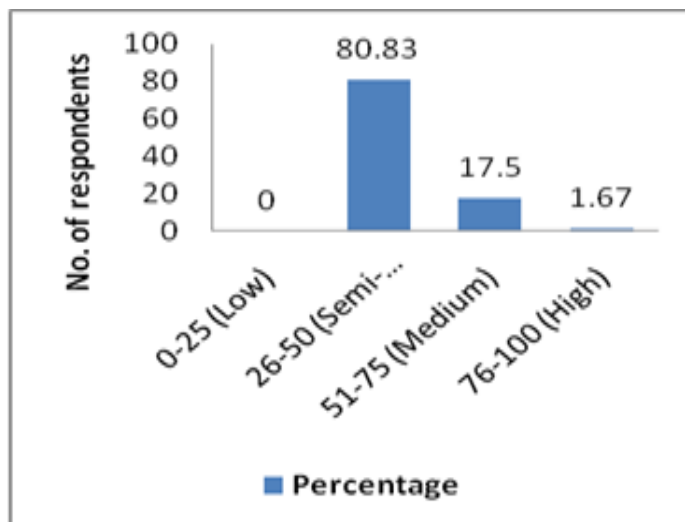


Fig 3: Overall perception for constraints in credit, finance and savings

6. 'Production and Marketing' constraints

Eight individual aspects have been considered for this purpose. It was observed from Table 2 that "Complications in the procurement of inputs and material" (Mean Score 2.36) ranked first followed by "No cooperative system for disposal of the produce" (Mean Score 2.33) and "Non-availability of support price by govt." (Mean Score 2.22) in rank second and third respectively.

Figure 4 represents the overall perception of the respondents about the production and marketing related constraints and it

was found that majority of respondent's perceived medium (80.83%) level followed by high (17.5%) level of production and marketing constraints. This might be due to the fact that unavailability of easy access to the inputs and materials required for the management of the enterprise along with the availability of quality inputs with reasonable price. The results are also in accordance with the findings of Rukhsana *et al.* (2014) [12] who mentioned that constraints relating to 'No permanency in getting the material' were faced by about 21.33% of the respondents.

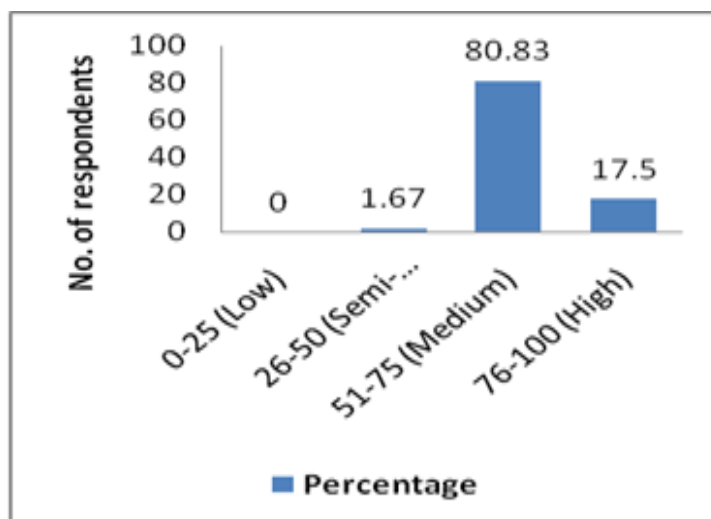


Fig 4: Overall perception for production & marketing constraints

7. 'Family/ Domestic' constraints

Seven aspects have been considered for this purpose, and results are presented in Table 2 and it was found that "Household activities restrict SHG activities" (Mean Score 1.42) ranked first followed by "Poor status of women in

family impedes SHG activities" (Mean Score 1.07) and "Working outside not permitted by the family" (Mean Score 1.03) second and third rank respectively.

The overall perception of the respondents about family/ domestic constraints was found that all the respondents

(100%) perceived a semi-medium level of constraints. The probable reason for this type of finding was that women have lack of time to participate fully in SHG activities due to other household works. It may be due to the fact that majority of the families were nuclear families, hence, they might not be able to find enough time for SHGs activities. The findings were supported by Kumar *et al.* (2016)^[7] who found 'lack of time to participate in SHG activities due to other household works' as an important constraint as perceived by the women SHG members.

Figure 5 represents the overall perception of the respondents about all six major constraints considered for the study. From Figure 5, it can be observed that majority of respondents' perceived semi-medium (84.17%) level followed by medium (15.83) level of 'Organisational', 'Social', 'Technological', 'Credit', 'Finance and Savings', 'Production and Marketing' and 'Family/ Domestic' constraints.

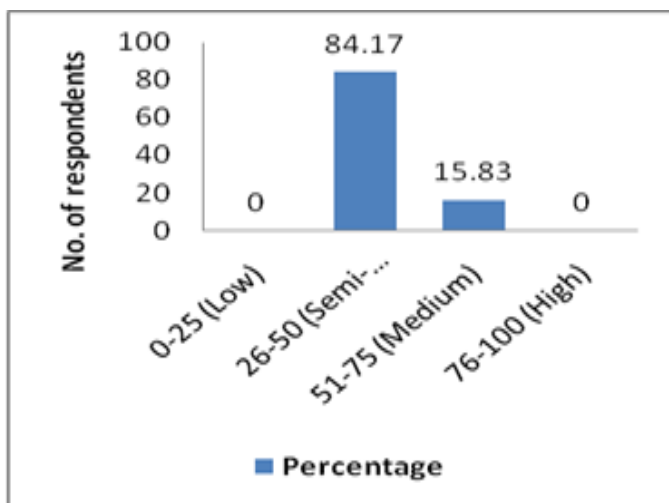


Fig 5: Total overall perception for organizational, social, technological, credit, finance and saving, production and marketing and family/domestic constraints

Conclusion

This research work can concluded that majority of women self-help groups (SHGs) members in Imphal-West District of Manipur are middle age, married, general caste, nuclear family, residing in 'Pucca' houses and possessing less than 1 acre of land. Majority of them are low educated, engaged in government services, having household possession above Rs.1,00,000 and used mobile phones as a medium of communication. Annual income generation for each member from SHG ranges from Rs. 50,001 to Rs. 1,00,000 providing a total family income more than Rs. 2,00,000. They were low to semi-medium level in social participation, semi-medium level in exploring work outside the village and low level in extension contact.

It can also be concluded that the major constraints perceived by the majority of the members from 'Organizational,' 'Social,' 'Technological,' 'Credit, Finance and Savings,' 'Production and Marketing' and 'Family/Domestic' constraints were aspects like; lack of motivation from government, lack of social security, inadequate guidance and expertises, insufficient credit, complication in procurement of inputs and materials and household activities restricting SHG activities with different class interval of index value.

References

1. Bharathi RA, Badiger C. Constraints and suggestions of self help groups under the project empowerment of

- women in agriculture. Karnataka Journal of Agricultural Sciences. 2006; 22(2):457-459.
2. Bortamuly D, Khuhly BL. Constraints of Self Help Groups (SHGs) in Assam. Journal of Academia and Industrial Research. 2013; 2(5):35-38.
3. Chitagubbi G, Shivalli R, Devendrappa S. A study on the usefulness of Self Help Group membership to women for empowerment. Journal of Farm Sciences. 2011; 11(1):112-119.
4. Hardikar DP. Perfection of development programme derived by women beneficiaries of Ratnagiri District. Ph.D Thesis, University of Agricultural Sciences, Dharwad, Karnataka, India, 1998.
5. Jena M. Functioning of Self Help Group and its impact on empowerment of rural women. Ph.D Thesis, Institute of Agriculture, Visva-Bharati, Sriniketan (W.B), India, 2015.
6. Kanaga V, Rajakumar M, Sivasankar P, Sruthi K, Gowsalya P. Constraints analysis in fisherwomen SHGs in Therespuram fishing village, Thoothukudi district. International Journal of Fisheries and Aquatic Studies. 2015; 2(3):217-220.
7. Kumar PA, Kumar JS, Parameswaranaik J. Constraints as Perceived by the Dairy Based Women Self Help Groups Regarding their Participation in Dairy Management Practices and Functioning of SHGs. International Journal of Agriculture Sciences. 2016; 8(52):2494-2495.
8. Moktan MW, Mukhopadhyay SD. Nature and extent of participation of farm women and their economic contribution in agriculture - A case study in hilly district of West Bengal. Indian Research Journal of Extension Education. 2012; 12(2):1-9.
9. Nair M, Girija B. Microfinance. The new development paradigm for poverty eradication and women's empowerment. Kurukshetra. 2005; 53(6):18-20.
10. Nirmala L. Changing status of rural women. Kisan world. 2004; 31(5):27-28.
11. Ojha RK. Self Help Groups and rural employment. Yajana. 2001; 41:20-23.
12. Rukhsana, Bose DK, Singh P. Constraints Faced by Rural Women Members in Functioning of SHGs in Allahabad District of Uttar Pradesh. International Journal of Students' Research in Technology and Management. 2014; 2(05):188-191.
13. Sharma A and Dayal R. Problems faced by women SHGs members in self-help group in Kanpur Nagar. Asian Journal of Home Science. 2015; 10(2):442-448.