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Some major constraints perceived by the self-help group members to accomplish their income generating activities

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Abstract

The present study was conducted in Bhiwani district of Haryana state. From Bhiwani district, two blocks i.e. Bhiwani and Bawani Khera were selected randomly. From two blocks, four villages, were selected by random sampling technique. From each selected village, 30 respondents were selected randomly, thus making a total of 120 respondents. The study revealed that majority of the respondents belonged to young age group, illiterate, having nuclear families of medium size. Majority of the respondents were found with active social participation in one organization. In case extension contacts majority of the respondents were found in contact with the gram pradhan/local leaders and SHG officers/workers. The results of the study revealed that amajority of the members (40%) perceived family responsibility as major constraint because with these responsibilities they were unable to take part in Self Help Group (SHG) activities. Among Bank-SHG coordination constraints majority of the respondents (26.70%) perceived that perception about SHGs by bank officials is poor as major constraint. While among institutional constraints maximum respondents (31.70%) faced marketing problems due to distant location of market as major constraint. Among educational constraints majority of the respondents (37.50%) perceived having lack of knowledge about advantages and facilities provided by the government as a major constraint.

Keywords: Self Help groups, constraints, respondents

Introduction

Self Help Groups are small, homogeneous, social and economic groups. Voluntarily coming together collectively to save small amounts regularly of their incomes, and mutually agree to contribute to a common funds and to meet their emergency requirements on mutual basis help from the groups. Self help groups were engaged in development activities through the provision of knowledge, skills, motivation and competencies. The findings revealed that besides contributing toward the economic development and these groups are important for social networking. Group's involvement also helps to establish appropriate marketing relationships and inputs costs. In this context, the phenomenon of development oriented Self Help Groups (SHGs) in the Indian context is an interesting issue to investigate. Various experts on developmental issues i.e. poverty, inequality and hunger have argued that employment opportunities and enhanced income from both farming and non-farming activities in rural areas are essential for poverty eradication and economic development (Narayanasamy *et al.* 2003; Kay 2009) ^[9, 4]. Aajeevika - National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011. Aided in part through investment support by the World Bank, the Mission aims at creating efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. Its mission is to reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor. The formation of SHGs gained a huge popularity in Haryana. At present there are 28,842 total SHGs in Haryana with 3,11,117 members working in them, whereas in Bhiwani district there are 3,154 total working SHGs with 33,810 members (Anonymous NRLM 2018) ^[1]. The Self Help Group (SHG) bank linkage programmes, in the past two decades have become a well-known tool for development agencies and even for corporate house.

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The impact of Self Help Groups (SHGs) noteworthy in terms of self-worth like self-confidence cum capacity building by providing self-employment opportunities to meet the economic crisis. It also improves the assessment making capacity in terms of various social, political, economic, help and educational dealings and mobilises women to fight against various types of exploitation against them in family and society at large (Chiru, 2018) [17]. Many other institutions like government bodies, NGOs, youth clubs, health care workers and cooperative societies are using this approach for the overall empowerment of women's and development in all the senses social as well as in economic terms.

Methodology

The present study was conducted in Bhiwani district of Haryana state. From Bhiwani district two blocks i.e. Bhiwani and Bawani Khara were selected randomly. From two blocks, four villages, were selected by random sampling technique. From the selected area total 120 respondents were selected, thus, a sample of 30 women from each village was selected for taking the responses against the statements of constraints perceived by them. The data were collected through an interview schedule.

Results and Discussion

Considering the constraints perceived by the respondents, an attempt was made to know about the forces which slow down the activities or impede the respondents. The constraints or the restrictions or limitations on the behaviour of the respondents which restrict them from doing a work smoothly. Therefore, some constraints were enlisted to make some positive efforts towards the respondents. These constraints are divided into four groups for the study; they are personal constraints, bank-SHG Co-ordination constraints,

institutional constraints and educational constraints. The higher the weighted mean score indicates the seriousness of a constraint.

The findings indicated Table 1 that among the personal constraints the 'family responsibility' was the main constraint faced by the respondents (weighted mean 2.07), it may be due to women's in the villages unfavourably because they have responsibility to provide care for the family members and also due to assumptions made by the people about women's. Similar results cited by Kulkarni (1983) [5] in his study. Lack of commitment among SHG members (weighted mean 2.05), this kind of result may be due to the members just think that their role is in SHGs only saving, taking loan to fulfill requirements and participating in meeting means unawareness group potential, Similar findings were reported by Singh (2011) [14] followed by Lack of discipline (weighted mean 1.98), Lack of experience (weighted mean 1.85), Lack of confidence (weighted mean 1.82), Similar findings were reported by Mundhawa and Padheria (1995) [8]. Lack of management skills (weighted mean 1.82), this is because members have not taken any formal management training to manage home, members of SHG as well as enterprise, similar observation was also recorded by Azad (1989), Lack of spirit of competition (weighted mean 1.79), Lack of awareness of marketing strategies, Lack of education. It was evident from the data in the Table 1 that 'Lack of knowledge about advantages and facilities provided by govt. institutions' was found the major constraint among educational constraints and ranked 1st with 2.22 weighted mean value followed by 'Lack of guidance of trainings' ranked 2nd with 1.92 weighted mean respectively. Result is in conformity with the findings of earlier studies Lekha *et al.* (1998) [7].

Table 1: Personal and Educational constraints perceived by the respondents (n= 120)

S. No.	Statements	Frequency			Total weighted score	Weighted mean score	Rank
		Agree (3)	Undecided (2)	Disagree (1)			
A. Personal Constraints							
1	Family responsibility	48 (40.00)	33 (27.50)	39 (32.50)	249	2.07	I
2	Lack of commitment among SHG members	17 (14.20)	92 (76.70)	11 (9.20)	246	2.05	II
3	Lack of discipline	19 (15.80)	80 (66.70)	21 (17.50)	238	1.98	III
4	Lack of experience	16 (13.30)	70 (58.30)	34 (28.30)	222	1.85	IV
5	Lack of management skills	16 (13.30)	67 (55.80)	37 (30.80)	219	1.82	V
6	Lack of confidence	14 (11.70)	70 (58.30)	36 (30.00)	218	1.82	V
7	Lack of spirit of competition	10 (8.30)	75 (62.50)	35 (29.20)	215	1.79	VI
8	Lack of awareness of marketing strategies	11 (9.20)	65 (54.20)	44 (36.70)	207	1.72	VII
9	Lack of risk taking ability	27 (22.50)	65 (54.20)	28 (23.30)	239	1.20	VIII
10	Lack of education	23 (19.20)	73 (60.80)	24 (20.00)	239	1.20	VIII
B. Educational Constraints							
1	Lack of knowledge about advantages and facilities provided by the govt.	45 (37.50)	57 (47.50)	18 (15.00)	267	2.22	I
2	Lack of guidance of trainings	19 (15.80)	73 (60.80)	28 (23.30)	231	1.92	II

It was recorded from the Table 2 that among the Bank-SHG Co-ordination constraints, the 'Poor perception' was major constraint faced by the respondents with 2.20 weighted mean score. 'Lack of recovery' considered as the main constraint faced by the respondents having weighted mean 1.96, these duo results may be due to unawareness or lengthy procedure of loan sanction, and similar result cited by Sharma (2007) [13] in his study, that the SHG movement has not successful in some north-eastern states because of some peculiarities prevailed in the region. The study observes the banking constraints as a factor that hinders the quality of SHG in Northeast India. Followed by unfavourable attitude of bank

officials (weighted mean 1.81) the results go on par with study conducted Singh (2011) [14], officials demand favour in terms of money, over dependence on intermediaries, and delay in loan disbursement with 1.77, 1.65 and 1.60 weighted means, respectively, similar findings were reported by Sharma (1992) and Sinha (2005) [15] in their studies.

The data in the Table 2 findings indicated that constraints namely, labour scarcity ranked at top with 2.14 weighted mean, similarly Ngemu (2010) [10] in her study also mention that 'High cost of paid labour' is one of the major constraints faced by SHG members, followed by distant location of market and low price of products ranked at second and third

with 2.10 and 2.00 weighted mean score respectively, the findings of the study were in agreement with the results obtained Banerjee and Talukdar (1997)^[2] Paul (1998) Rathna and Kumari (1998)^[12] respectively, were found among the SHG members. Followed by lack of technical training, it may be due to one unavailability or small number of trainer, second one is, if available engaged in other training programmes and third one members of SHGs unable to reach

training sites. Similar result also reported by Kulkarni (1983)^[5], followed by don't have supportive network, similar results reported by Banerjee and Talukdar (1997)^[2], lack of transport facility, absence of marketing of SHG products, financial constraints, also recorded by Kumari and Koushik (2007)^[6], and no visit of SHG members to developed SHG, similar, result also supported by the study of Bortamuly and Khuhly (2013)^[3].

Table 2: Bank-SHG Coordination and institutional constraints perceived by the respondents (n= 120)

S. No.	Statements	Frequency			Total weighted score	Weighted mean score	Rank
		Agree (3)	Disagree (2)	Undecided (1)			
A. Bank- SHGs Co-ordination Constraints							
1	Poor perception about SHG by bank officials	32 (26.70)	81 (67.50)	07 (5.80)	265	2.20	I
2	Lack of recovery	17 (14.20)	81 (67.50)	22 (18.30)	235	1.96	II
3	Unfavourable attitude of bank officials	11 (9.20)	76 (63.30)	33 (27.50)	218	1.81	III
4	Officials demand favour of money	16 (13.30)	60 (50.00)	44 (36.70)	212	1.77	IV
5	Over dependence on intermediaries	16 (13.30)	47 (39.20)	57 (47.50)	199	1.65	V
6	Delay in loan disbursement	05 (4.20)	61 (50.80)	54 (45.00)	191	1.60	VI
B. Institutional constraints							
1	Labour scarcity	33 (27.50)	71 (59.20)	16 (13.30)	257	2.14	I
2	Distant location of market	38 (31.70)	56 (46.70)	26 (21.70)	252	2.10	II
3	Low price of products	25 (20.80)	71 (59.20)	24 (20.00)	241	2.00	III
4	Lack of technical training	19 (15.80)	79 (65.80)	22 (18.30)	237	1.98	IV
5	Don't have supportive network	26 (21.70)	62 (51.70)	32 (26.70)	234	1.95	V
6	Lack of transport facility	36 (30.00)	38 (31.70)	46 (38.30)	230	1.91	VI
7	Absence of marketing of SHG products	16 (13.30)	64 (53.30)	40 (33.30)	216	1.80	VII
8	Financial constraints	15 (12.50)	60 (50.00)	45 (37.50)	210	1.75	VIII
9	No visit of SHG members to developed SHG	10 (8.30)	62 (51.70)	48 (40.00)	202	1.69	IX

Conclusion

The results of the study pertaining to constraint found that among personal constraint perceived by the respondents is family responsibility (40%) as with these responsibilities they are not actively taking part in SHG activities. Among bank-SHG coordination constraints study shows that majority of the respondents (26.70%) perceived that perception about SHGs by bank officials is poor as major constraint. While among institutional constraints, majority of the respondents (31.70%) perceived marketing problems due to distant location of market as major constraint. Among educational constraints majority of the respondents (37.50%) perceived having lack of knowledge about advantages and facilities provided by the government as a major constraint. The recommendations based on findings of the study should be highlighted to make good use of findings from the study. Therefore, it was considered proper to provide useful recommendations in nutshell as under:

The study brought out that location specific and need based vocational training programme should be imparted to the members of the SHGs to develop knowledge and skills so that they can do more activities and can earn more money. Strict adherence to the framed rules and regulations of the SHGs should be maintained so that the performance of the SHG members can be improved. Timely sanctioning of loan from the concerned financial institutions must be earned for better performance of SHG and individual activities.

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