

Constraints perceived and suggestions offered by self help group women

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ABSTRACT

The present study was conducted to find out constraints faced by the self help group women in Junagadh district of Gujarat state. The constraints which are mostly experienced by the self help group women were all women do not attend meeting on time, unable to do formalities of bank like transaction, opening account and loan procedure, aged person force their decision together, depend on male member, lack of interpersonal trust, complicated procedure of getting loan. Majority of the self help group women had suggested that maintain the register regularly, increased level of education in women, women should come on time for meeting, bank cooperative with self help groups.

Key words : Self help group, Constraints, Suggestion, Empowerment

INTRODUCTION

The concept of the self help groups (SHGs) stands to underline the principle “for the people, by the people, and of the people”. Self help group is a small economically homogeneous and affinity group of rural poor women which voluntarily agree to contribute to a common fund to be lend to its members as per the decision of the group which works for groups solidarity, self and group awareness, social and economic empowerment in the way of democratic functioning. The empowerment of women through self help groups would lead to benefits not only to the individual women and women groups but also for the family and community as a whole through collective action for development. These groups have a common perception of need and an impulse towards collective action. Empowering women is not just for meeting their economic needs but also throw on more holistic social development.

MATERIALS AND METHODS

The study was conducted in Saurashtra zone of Gujarat state covering, Junagadh district. Among 15 Talukas of Junagadh district, three talukas were selected randomly. After selection of talukas three villages from each taluka were selected randomly. Thus total nine villages from the three selected talukas were considered for the study. The respondents were selected from each three talukas keeping in view of the sample size of 20 SHG women selected in each village. Thus, 180 respondents constituted the sample respondents for this study. The respondents were asked open-ended question to enlist the constraints they were facing / perceiving in role of self help groups for empowerment. For ascertaining the suggestion to overcome the constraints

faced by self help group women for the improvement and better working of the programme. The suggestions were invited openly from respondents.

Based on the responses, the intensity of constraints and suggestions was computed in percentage, rank score according to the frequency of the respondents against each of constraints and suggestions.

RESULTS AND DISCUSSION

The responses given by respondents were grouped into seven categories. The major constraints reported by the respondents are presented in Table 1.

Record maintenance:

The data presented in Table 1, revealed that “lack of knowledge for record keeping” (66.50 per cent) were assigned rank first, while “weak calculation” (48.00 per cent) and “lack of interest” (29.00 per cent) and were ranked second and third, respectively. This might be due to low education level. These findings are supported by Kumar (2007).

Problem in saving money:

The data predicted in Table 1, the main constraints of SHG women “depend on male member” (71.00 per cent) were assigned rank first, while “money not deposited on time” (36.00 per cent) and “low important” to SHG (20.50 per cent) and were assigned rank second and third, respectively. It is fact that she dependent on male member. The results are also in accordance with the findings of Kulkarni (2003) and Nikita (2003).

Handling of bank account:

From the presented in Table 1, the constraint in SHG

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