

# Problems faced by women SHGs members in self-help group in Kanpur Nagar

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■ **ABSTRACT :** In India self-help groups represent a unique approach to financial intermediation. The concept combines access to low-cost financial services with a process of self-management and development for women who are SHG members. SHGs are seen to confer many benefits, both economic and social. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs can also be community platform from which women become active in village affairs, stand for local election or take action to address social or community issues. . Maximum (53.75%) respondents ‘always’ faced “lack of economic freedom” constraint while 59.58 per cent respondents faced constraints of “irregular visit by extension worker” whereas, 65.00 per cent respondents faced the problem of “complicated and time-consuming loan procedure”. More than fifty-seven per cent respondents ‘always’ faced the problem of “lack of communication between trainers and political leader”.

■ **KEY WORDS:** Economic constraint, Political constraint, Mass media exposure, Self-help group

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Rural women in our country constitute an important workforce in agriculture and allied sectors and are vital to the well-being of farm households. Nearly half of the available human resource in India is women. Majority of them are living in rural areas and most of them are illiterates (Literacy rate is 39%) and are below poverty line. The SHG bank linkage programme is unique but faces several challenges regarding the sustainability of the programme. The first and foremost challenge is how to maintain the quality of SHGs when there is mushroom increase in their number. The poor quality is seen in the bookkeeping, an audit of groups in the country, which are accumulating

regular savings, undertakes credit functions by means of intrinsic resources and credit from banks successfully. While the sole objective of the SHG bank linkage programme was to link those people with banking system who lacked access to formal credit sources and concentrating on the increasing ambitions of the group members. Lastly, overdependence of full-grown SHGs on self-help group promoting institution (SHPLs) has been observed in studies for solving internal and external problems of the groups. SHGs become weak or unable to overcome problems when SHPLs withdraw. Women lack access to need-based resources like raw material, capital, land and other subsidiary resources. Rigid

procedures of government and formalities in obtaining financial resources hinder the growth of rural women in India. The women literacy rate is found to be low compared to men in India. Due to illiteracy of women and lack of knowledge regarding the new technologies and they are unable to understand the technologies properly. Due to low level of illiteracy, they are lacking proper training and information regarding new technologies which are being developed in the agricultural sector. Women faced many problems able to put forward their viewpoint by way the beginning of planning processor a project. Some studies related to constraints (Sarada, 2001; Waston, 2003; Raghuparsad, *et al.*, 2004; Suguna, 2006; Raheem *et al.*, 2007; Van kempen, 2009; Mukharjee and Purkayastha, 2011 and Das, 2012).

The SHGs are formed, nourished and managed by the members themselves. It has been found that SHGs can serve the needs of the co-operatives and thus promoted under the various programme and by various development agencies. It is a method of organising the poor people and the marginalised to come together to solve their individual problems. The SHGs is recognised by the government and does not require any formal registration. The purpose of the SHGs is to build the functional capacity of its members for income generation activities. During last two decades, there has been phenomenal growth in a number of SHGs. Quick expansion of SHG bank linkage programme has thrown up a number challenges. These include maintaining quality of SHGs, progression from credit to livelihood, making them self- sustainable etc. Suguna (2006) conducted a study on “empowerment of Rural women through self-help groups-An in-depth study of self-help groups in Chittoor district of Andhra Pradesh”. A total sample of 300 beneficiaries had been selected for the study. The objectives of the study are to analyse the role of self-help groups in the social, Economic and political empowerment of women, to assess the extent of awareness regarding the governmental programme, nature of participation of women in SHGs, and to examine and evaluate the specific problems of the beneficiaries with regard to saving, revolving fund productivity, marketing. Nayyar (2007) in his studied entrepreneurs faces constraints in aspects of financial, marketing production, workplace facility and health problems. Financial problems are related to non-

availability of long-term finance, regular and frequent need of working capital. Poor location of the shop and lack of transport facility are major marketing problems. Production problems included the problem of non-availability of raw material. Entrepreneurs also face health problems such as fatigue, tension, and headache. Women entrepreneurs also face a problem of improper water and space facility. Kaushik (2009) studied about women entrepreneurs of Haryana and found that they are confident of overcoming the minor weakness and threats and believe in utilizing the major strengths and opportunities that they possess. Meena and Meena (2010) studied that micro-finance as a solution to help women to extend their horizon and offer them social recognition and empowerment. Fact can't be denied that women received more respect than they did before joining micro-finance activates. As/they are disadvantaged by lack of exposure to the world of business and enterprise and by perception what women can do and where.

## ■ RESEARCH METHODS

The study was carried out by Descriptive Research Design method. Accordingly, after a thorough and meaningful formulation of the problem, specific objectives were decided. In the light of their objectives, techniques of investigation to be followed, extension tools to be used and the major statistical plan of analysis to be followed were decided. Multistage purposive random sampling design was used to select the study area and respondents. District Kanpur Nagar, its blocks, villages and respondents were selected purposively for the present study Kanpur district has 10 blocks and out of them, three blocks were selected purposively *i.e.* Kalyanpur, Chaubepur and Shivrajpur. Eight villages from each selected blocks were purposively selected for final data collection. One SHG was purposively selected from each selected village. The selection was made purposively because of its proper functioning. Thus, total twenty four SHGs out of 24 villages were selected. Ten respondents were selected randomly from each SHG *i.e.* 80 respondents from each block. Total 240 respondents were selected for final data collection through survey method with the help of structured interview schedule and with reasonable variables.

The statistical measures those were used in this study are as given below:

**Frequency :**

It was used to find out the number of respondents in a particular cell. Frequency = Sum of responses (in numbers)

**Percentage :**

Single comparison has been made on the basis of percentage. The formula of the percentage is as given below:

$$\text{Percentage} = \frac{\text{Particular category}}{\text{Total number of respondents}} \times 100$$

**Weighted mean:**

Calculation of the arithmetic mean, every item was given equal importance average which is calculated on the basis of these weights is called the weighted average.

$$\text{Weighted mean} = \frac{w_1x_1 + w_2x_2 + w_3x_3 + \dots + w_kx_k}{w_1 + w_2 + w_3 + \dots + w_k} = \frac{w_x}{w}$$

where x = value of an item or observation  
w = weighted of x

**Rank :**

Rank was calculated from the values obtained from the weighted mean scores. According to the weighted scores, highest was given 'Rank I', second highest was given 'Rank II' and so on.

**RESEARCH FINDINGS AND DISCUSSION**

The results of the study *i.e.* socio-economic characteristics of women SHGs members like age, education, respondents income, extension participation, mass media exposure and constraints faced by women SHGs members in SHG.

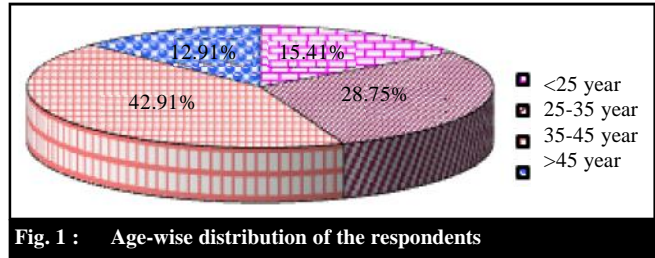
**Personal profile of respondents:**

**Age :**

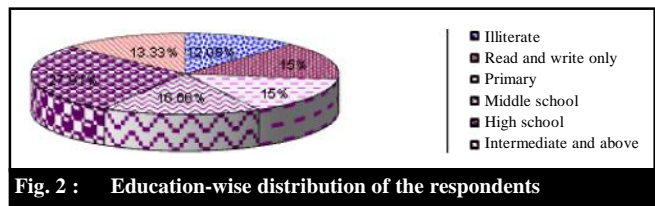
The period of human life measured by years from birth is expressed here. About forty-three per cent respondents were belonged to 35 to 45 years of age followed by 28.75 per cent were belonged to 25 to 35 years. Minimum, about thirteen per cent respondents belonged above 45 years while 15.41 per cent respondents were upto 25 years of age (Fig.1).

**Educational level:**

Number of classes in the formal education system were attained by respondents are presented in about

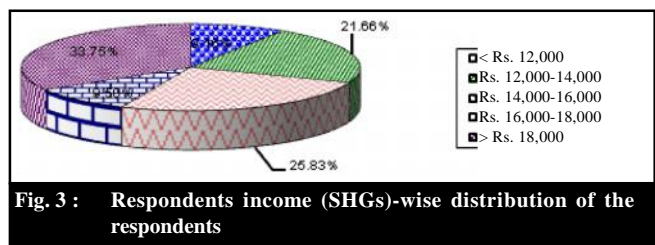


twenty-eight per cent respondents were educated up to high school whereas, 13.33 per cent intermediate and above, followed by 16.66 per cent respondents were educated up to middle school while 12.08 per cent respondents were illiterate. An equal per cent *i.e.* fifteen per cent respondents were identified who can read and write and up to primary level, respectively (Fig. 2).



**Respondents income from SHG:**

About one fourth respondents were earning Rs. 14,000–16,000 annually from SHG while about thirty four per cent respondents were earning more than Rs. 18,000 per year. Equal about ten per cent respondents were getting less than Rs. 12,000, and 16,000 – 18,000 per year, respectively. Apart from this about twenty two per cent respondents were earning Rs. 12,000 – 14,000 annually from SHG (Fig. 3).



Data in relation to extension participation given in Table 1 depicts that more than 60.83 per cent respondents regularly attended extension meeting followed by 30.41 per cent respondents occasionally participated in extension meeting whereas, very few about nine per cent respondents never participated in extension meetings.

Majority, (40.83 %) respondents never participated in field day, but more than one quarter respondents occasionally participated in field day activities. Table 1 also reveals that 43.75 per cent respondents regularly attended Krishi Mela, while an equal per cent *i.e.* twenty-eight per cent occasionally and never participated in Krishi Mela, respectively. More than forty per cent respondents never participated in demonstration activity followed by about thirty-six per cent regularly participated in demonstration, while twenty per cent occasionally participated in demonstration activities. An equal percentage *i.e.* thirty-five per cent occasionally and never participated in field visit, respectively, but 29.16 per cent respondents regularly participated in field visit, Surprisingly cent per cent respondents regularly participated in group discussion but, in contrast, sixty per cent respondents never participated in education tour. About thirteen per cent respondents regularly participated in education tour but double to this, twenty-six per cent occasionally participated in education tour. Maximum (41.66%) respondents occasionally participated in other extension activities followed by 39.58 per cent regularly participated in other extension activities. Only about nineteen per cent respondents never participated in other extension activities.

The mass media are one of the most important sources of information and exposure to new ideas; the media play an even greater role in countries where women have low levels of empowerment outside the home. Data pertinent to mass media exposure of respondents presented in Table 2 depicts that majority (44.16%) respondents occasionally exposed to the radio while television was regularly watched by 87.50 per cent respondents. More than fifty per cent respondents never exposed to newspaper and periodicals, respectively. About forty-four and fifty-eight per cent respondents regularly read SHG and agriculture magazines. Majority about eighty-three per cent respondents were regular cell phone user while maximum (48.75%) respondents have regular exposure of exhibition.

It is concluded (Table 2) that more than eighty per cent respondents regularly exposed to television and mobile phone while fifty per cent and little more never exposed to newspaper and periodicals. It is also clear from Table 2 that electronic media was more in use than print media.

**Constraints faced by SHGs members :**

There are some constraints faced by SHG members which leading them to broken. An enquiry regarding

Table 1 : Distributions of respondents on the basis of extension participation					(n = 240)
Sr. No.	Extension participation	Regular	Occasionally	Never	Mean score
1.	Extension meeting	146 (60.83)	73 (30.41)	21 (8.75)	2.52
2.	Field day	75 (31.25)	67 (28.00)	98 (40.83)	1.91
3.	Krishi mela	105 (43.75)	68 (28.33)	67 (27.91)	2.15
4.	Demonstration	86 (35.83)	48 (20.00)	106 (44.16)	1.92
5.	Field visit	70 (29.16)	85 (35.41)	85 (35.41)	1.94
6.	Group discussion	240 (100.00)	00 (0.00)	00 (0.00)	3.00
7.	Education tour	32 (13.33)	63 (26.25)	145 (60.41)	1.53
8.	Any others	95 (39.58)	100 (41.66)	45 (18.75)	2.21

Figure in parenthesis indicate percentage

Table 2 : Distribution of respondents on the basis of mass media exposure					(n = 240)
Sr. No	Mass media exposure	Regular	Occasionally	Never	Mean score
1.	Radio	104 (43.33)	106 (44.16)	30 (12.50)	2.31
2.	Television	210 (87.50)	30 (12.50)	00 (0.00)	2.88
3.	News papers	62 (25.83)	48 (20.00)	130 (54.16)	1.72
4.	Cell Phone/Mobile	200 (83.33)	40 (16.66)	00 (0.00)	2.83
5.	Periodicals	60 (25.00)	60 (25.00)	120 (50.00)	1.75
6.	SHG magazines	107 (44.58)	94 (39.16)	39 (16.25)	2.28
7.	Agriculture magazines	95 (39.58)	117 (48.75)	28 (11.66)	2.47
8.	Exhibition	96 (40.00)	40 (16.66)	68 (28.33)	2.20

Figures in parenthesis indicate percentage

constraints faced by SHG members was made and data related to constraints faced is presented as under :

Rural women in our country are an important workforce in agriculture and allied sectors and are vital to the wellbeing of farm household. Nearly half of the available human resources in India are women, but they have limited access to all kinds of resources such as education, financial support, transportation, trainings etc. SHGs have undoubtedly begun to take a significant contribution in women's upliftment still due to problems and understanding SHGs cannot give their full. Data pertinent to social constraints faced by SHGs are presented in Table 3. Maximum 53.75 per cent respondents 'always' faced "lack of economic freedom" followed by about twenty-four per cent respondents faced 'sometimes' whereas, 22.50 per cent 'never' faced this constraint (Mean Score 2.16, Rank I). Majority (50.41%) respondents 'sometimes' faced "dual role of women" as constraint followed by 38.33 per cent respondents faced 'always' with mean score 2.27, Rank II. About fifty-four per cent respondents were 'always' faced the problem of "male domination" while about 35.83 per cent respondents faced 'never' with mean score 2.18, Rank III.

Table 4 envisages that majority (59.58%) respondents 'always' faced constraints of "irregular visit by extension worker" followed by 25.41 per cent

respondents 'sometimes' faced this problem but fifteen per cent respondents faced 'never' (Mean score 2.45, Rank I). Maximum (47.50%) respondents 'always' faced problem of "Indifferent behaviour of the administrators" followed by about thirty-seven per cent felt 'sometimes' while about fifteen per cent 'never' undergone with this problem (Mean score 2.32, Rank II). About sixty per cent respondents were 'always' facing a problem of "irregular visit by extension workers" followed by about twenty-five per cent faced 'sometimes' with mean score and also identified 2.32, Rank II. Little less than fifty per cent respondents 'always' faced problem of "flow of credit by the government is not proper" (Mean score 2.27, Rank III).

The economic progress depends on the productivity activities contributed by both male and female and with the concept of SHG women are now participating in all productive activities. They earn monthly income, they raise fund, and they bank their saving and thus investing family capital but still facing numerous economic constraints as per data given in Table 5. Maximum about (91.66%) respondents accepted that they 'always' undergone with "less risk bearing capacity" while 8.33 per cent respondents experienced 'sometimes' this problem (Mean score 2.92, Rank I). Majority (65.00%) respondents 'always' faced problem of "complicated and time-consuming loan procedure"

**Table 3 : Distribution of respondents on the basis of social constraints (n=240)**

Sr. No.	Constraints	Always	Sometimes	Never	Mean score	Rank
1.	Dual role of women	92 (38.33)	121 (50.41)	27(11.25)	2.27	II
2.	Male domination	129 (53.75)	25 (10.41)	86 (35.83)	2.18	III
3.	Lack of economic freedom	129 (53.75)	57 (23.75)	54 (22.50)	2.31	I
4.	Absence of family encouragement	13 (5.41)	135 (56.25)	92 (38.33)	1.67	VI
5.	Problem in public relation	72 (30.00)	60 (25.00)	108 (45.00)	1.85	V
6.	Fear of social security	114 (47.50)	50 (20.83)	76 (31.66)	2.16	IV
7.	Lack of self confidence	30 (12.50)	80(33.33)	130 (54.16)	1.58	VII

Figures in parenthesis indicate percentage

**Table 4 : Distribution of respondents on the basis of administrative constraints (n=240)**

Sr. No.	Constraints	Always	Sometimes	Never	Mean score	Rank
1.	Lack of need based programme	40 (16.66)	127 (52.91)	73 (30.41)	1.86	V
2.	Lack of supply of inputs	25 (10.41)	82 (34.16)	133 (55.41)	1.55	VII
3.	Indifferent behaviour of the administrators	114 (47.50)	89 (37.08)	37 (15.41)	2.32	II
4.	Irregular visit by extension workers	143 (59.58)	61 (25.41)	36 (15.00)	2.45	I
5.	The flow of credit by the Govt. is not proper	118 (49.16)	69 (28.75)	53 (22.08)	2.27	III
6.	Lack of information about women's beneficiaries schemes by Govt.	92 (38.33)	88 (36.66)	60 (25.00)	2.13	IV
7.	Lack of guidance due to non-availability staff at time of women need	71 (29.58)	42 (17.50)	127 (52.91)	1.77	VI

Figures in parenthesis indicate percentage

whereas, 22.50 per cent ‘never’ experienced while 12.50 per cent respondents ‘sometimes’ faced this constraint (Mean score 2.43, Rank II). About fifty-eight per cent respondents ‘always’ faced “tight repayment schedule” constraint followed by 23.33 per cent respondents ‘sometimes’ faced whereas, little less than twenty per cent respondents never undergone with this problem (Mean score 2.39, Rank III).

Table 6 deals with political constraints faced by rural women in SHGs clearly depicts that more than fifty-seven per cent respondents ‘always’ faced the problem of “lack of communication between trainers and political leader” followed by 22.08 per cent ‘sometimes’ experienced this constraint with mean score 2.36, Rank I. Fifty per cent respondents ‘always’ faced problem of “financial support not available by the political leader when needed” while about thirty-four per cent faced

‘never’ (Mean score 2.16, Rank II). About sixty-five per cent respondents ‘never’ faced problem of “lack of incentives” while 29.16 per cent respondents faced ‘sometimes’ while minimum only about six per cent respondents ‘always’ experienced this problem (Mean Score 1.42, Rank III).

About forty-six per cent respondents ‘never’ faced “lack of economic motivation” constraint but in contrast about thirty-seven per cent ‘always’ faced this problem and 17.08 per cent ‘sometimes’ faced “lack of economic motivation” constraint with mean score 1.91, Rank I. About thirty-five per cent respondents ‘always’ faced problem of “orthodox thinking” but, in contrast, forty five per cent ‘never’ experienced this whereas, twenty per cent ‘sometimes’ faced “orthodox thinking” constraint (Mean score 1.90, Rank II). Apart from this 37.50 per cent respondents ‘always’ faced “religious

**Table 5 : Distribution of respondents on the basis of economic constraints (n=240)**

Sr. No.	Constraints	Always	Sometimes	Never	Mean score	Rank
1.	Lack of knowledge of finance	90 (37.50)	30 (12.50)	120 (50.00)	1.88	V
2.	Tight repayment schedule	137 (57.91)	56 (23.33)	56 (18.75)	2.39	III
3.	Lack of fixed and working capital	100 (41.66)	70 (29.16)	70 (29.16)	2.13	VII
4.	Non-favourable attitude of bank officials	60 (25.00)	79 (32.91)	101 (42.08)	1.83	VI
5.	Fear from mediators	120 (50.00)	40 (16.66)	80 (33.33)	2.17	IV
6.	Loan procedure are complicated and time consuming	156 (65.00)	30 (12.50)	54 (22.50)	2.43	II
7.	Less risk bearing capacity of women	220 (91.66)	20 (8.33)	00 (0.00)	2.92	I

Figures in parenthesis indicate percentage

**Table 6 : Distribution of respondents on the basis of political constraints (n=240)**

Sr. No.	Constraints	Always	Sometimes	Never	Mean score	Rank
1.	Lack of incentives (revolving fund and subsidy)	15 (6.25)	70 (29.16)	155 (64.58)	1.42	III
2.	Dominants of local leadership	00 (0.00)	00 (0.00)	240 (100.0)	1.00	VII
3.	Un-availability of women leader	9 (3.75)	21 (8.75)	210 (87.50)	1.16	V
4.	Sometimes caste dominant on the local leader	7 (2.91)	13 (5.41)	220 (91.66)	1.11	VI
5.	Lack of communication between trainers and political leader	137 (57.08)	53 (22.08)	50 (20.83)	2.36	I
6.	Unawareness of village (local) leader about the programme	25 (10.41)	40 (16.66)	175 (72.91)	1.38	IV
7.	Financial support not available by the political leader when needed	120 (50.00)	39 (16.25)	81 (33.8)	2.16	II

Figures in parenthesis indicate percentage

**Table 7 : Distribution of respondents on the basis of cultural and psychological constraints (n=240)**

Sr. No.	Constraints	Always	Sometimes	Never	Mean score	Rank
1.	Religious limitation	90 (37.50)	30 (12.50)	120 (50.00)	1.88	III
2.	Orthodox thinking	83 (34.58)	49 (20.41)	108 (45.00)	1.90	II
3.	Lack of inspiration	45 (18.75)	68 (28.33)	127 (52.91)	1.66	IV
4.	Lack of decision making	28 (11.66)	57 (23.75)	155 (64.58)	1.47	V
5.	Lack of economic motivation	89 (37.08)	41 (17.08)	110 (45.83)	1.91	I
6.	Role of women is not considered/ recognized	14 (5.83)	16 (6.66)	210 (87.50)	1.18	VI
7.	Less use of local language in training programmes.	00 (0.00)	10 (4.16)	230 (95.83)	1.04	VII

Figures in parenthesis indicate percentage

limitation” constraint followed by 12.50 per cent faced ‘sometimes’ with mean score 1.88, Rank III (Table 7).

### Conclusion :

It is concluded from the present study that SHGs today play a major role in poverty alleviation in rural India. A growing number of poor people (mostly women) in various parts of India are the member of SHG and actively engage in saving and credit, as well as in other activities. Major constraints faced by a majority of members are male domination, lack of economic freedom, fear of social security whereas, sometimes faced problems are dual role and no family encouragement. Administrative constraints which hindered their growth were ‘irregular visit by extension worker’, ‘the flow of credit by the govt. is not proper’ and ‘indifferent behaviour of the administrator’. The rural poor are incapacitated due to various reasons for e.g. tight repayment schedule, lack of fixed and working capital, fear from mediators, complicated and time consuming loan procedure and above all low risk taking capacity, problem of “orthodox thinking” and lack of economic motivation.

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