

**RESEARCH ARTICLE :**

Difficulties faced by the members about working of the self-help groups

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SUMMARY : The present study on difficulties faced by the members about working of the self-help groups was conducted in Amravati district of Maharashtra state. The sample was drawn from the three talukas viz., Chandur bazaar, Morshi, and Chandur Railway with the specific objective. Thus, 80 SHG members were selected which constituted the sample respondents for the present study. Data were collected by personally interviewing the respondents with the help of pre-tested structured interview schedule in face to face situation. Thereafter, collected data were tabulated. The difficulties faced by the members while working in SHG were identified by eliciting the response of SHG members through an open-end question. The difficulties were recorded and presented in term of frequencies and percentages. Findings indicate that in the self help groups difficulties which influence the knowledge of members about working of SHGs were lack of time for meeting and training (62.50%), improper utilization of finance (65.00%), poor economic conditions (76.25%), improper guidance by the trainers and managing staff (50.00%), ignorance of members (65.00%), non co-operative attitude among the members (72.50%), inadequate financial assistance (56.25%), lack of unity (75.00%), inadequate training facilities (68.75%) and conflict among the members (43.75%).

KEY WORDS:

Difficulties, SHGs,
SHG members,
Meeting,
Membership, Loan,
Finance, Self help

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BACKGROUND AND OBJECTIVES

The concept of self help groups (SHGs) have emerged in order to help the poor women in securing inputs like credits and other services. The concept of SHGs in India was introduced during 1985. Self-help group is a small, economically, homogeneous and affinity group of rural poor who is voluntarily ready to contribute to common fund to be lent to its members as per group decision, which works for group solidarity self help group awareness,

social and economic empowerment in the way of democratic functioning (NABARD, 1995).

India has adopted the Bangladesh's model in a modified form. With availability of micro-finance, self-help groups (SHGs) and credit management groups have also started in India. In 1970, Llaben Bhat, founder member of SEWA (Self Employed Women's Association) in Ahmadabad, had developed a concept of 'women and micro-finance'

The self-help group programme got wider

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acceptability since inception of the programme with co-operation of 30 commercial Banks, 101 Regional Rural Banks and 11 co-operative Banks, covering 19 states and 2 union Territories. The involvement of women under SHG linkage programme was significantly high (78%).

The concept of self-help group, as the name suggests must promote self-help. The main object of self-help group is to make socio-economic development of rural poor and bring up the rural people above poverty line, SHGs are necessary to overcome exploitation and create confidence for economic self reliance of rural poor. These groups enable members to come together for a common objective and gain strength from each other. The self help group may be viewed as a multiple of extension efforts, partly a link between the rest of the farmers and extension machinery in order to multiply the effect and mobilize the willingness and energy of resource poor farmers, farm women, farm labours and unemployed youths (Jha, 2004).

It was expected that formation of self-help group will encourage the rural women and others too to form thrift group in the process of self-help groups.

Specific objectives of the study :

- To know the extent of knowledge of the group members about the concept and working of SHGs.
- To study difficulties faced by group members in the working of SHGs.

RESOURCES AND METHODS

Amravati district was purposively selected for the study. The study was conducted in Amravati district. The SHG members were interviewed with the help of structured interview schedule personally. Total 80 responders were selected for the research purpose. The interview schedule was constructed by formulating relevant question in accordance with objective of the study. The schedule included question pertaining to age, education, family income, family type, experience, training received extension contact, social participation and knowledge. The information from the respondent was collected by personal interview methods and their responses were considered for the purpose of present study. Data were collected. Mean, S.D. and co-efficient of correlation methods were used for analysis of the data.

Table 1: Distribution of SHG members according to their extent of knowledge level

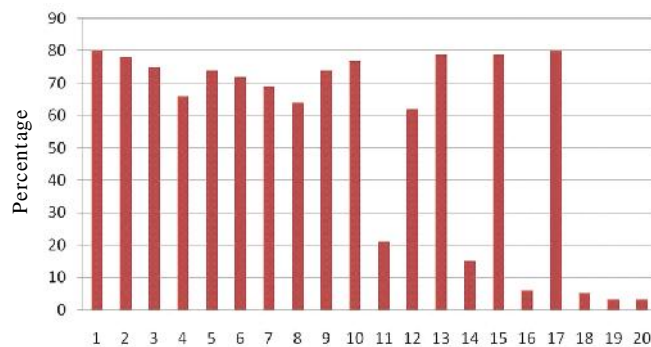
Sr. No.	Name of practice	Respondents (n=80)	
		Frequency (80)	Percentage (100)
1.	Type of the meetings of the SHGs	80	100%
2.	Procedure for recording absence to SHGs meetings	78	97.50%
3.	Progress of SHGs through meetings	75	93.75%
4.	How the SHGs meetings are taken	66	82.50%
5.	For what reasons loan are given	74	92.50%
6.	Procedure for refund of loan	72	90.00%
7.	Satisfaction about banking	69	86.25%
8.	Fund for SHGs	64	80.00%
9.	How the general members are provided the experience	74	92.50%
10.	Social project organized	77	96.25%
11.	Use of common funds	21	26.25%
12.	Importance of frequent audit in SHG accounting	62	77.50%
13.	Registration of SHGs	79	98.75%
14.	Urgent need of SHGs registration	15	18.75%
15.	Period for SHGs	79	98.75%
16.	Funding for SHGs through government	6	7.50%
17.	Personal loan	80	100%
18.	Time limitation for SHGs	5	6.25%
19.	One person membership for more than one SHGs	3	3.75%
20.	Age and education limit for SHG members	5	6.25%

OBSERVATIONS AND ANALYSIS

The Table 1 reveals that the knowledge of the SHG members revealed that about meetings of the self-help groups and about personal loan of the SHGs had 100 per cent of the knowledge, 98.75 per cent of the respondents had knowledge about registration and duration of SHGs, 97.50 per cent of the respondents had knowledge about procedure for recording absence to SHG meetings, 96.25 per cent of the respondents had knowledge about social project organized through self-help groups.

About 93.75 per cent of the respondents had knowledge about progress of SHGs through meetings and 92.50 per cent of the respondents had knowledge about for what reasons loan are given and how the general members provided the experience through SHGs. 90.00 per cent of the respondents had knowledge about procedure for refund of loan, 86.25 per cent of the respondents had knowledge about banking satisfaction, 82.50 per cent of the respondents had knowledge about decisions of SHGs and 80.00 per cent of the respondents had knowledge about fund of SHGs. About 77.50 per cent of the respondents had knowledge about importance of frequent audit in SHG accounting, 26.25 per cent of respondents had knowledge about use of common fund, 18.75 per cent of the respondents had knowledge about urgent need of SHGs registration.

7.50 per cent of the respondents had knowledge about funding for SHGs through government, 6.25 per cent of the respondents had knowledge about time limitation for SHGs and age and education of SHG members. Whereas, 3.75 per cent of the respondents had knowledge about one person membership for more than one SHGs.



1. Type of meetings of the SHGs
2. Procedure for recording absence to meetings
3. Progress of SHGs through meetings
4. How the SHGs decisions are taken
5. For what reasons loan are given
6. Procedure for refund of loan
7. Satisfaction about banking
8. Fund for SHGs
9. How the general members are provided the experience
10. Social project organized
11. Use of common funds
12. Importance of frequent credit in SHG accounting
13. Registration of SHGs
14. Urgent need of SHGs registration
15. Period for SHGs
16. Funding for SHG through government
17. Personal loan
18. Time limitation for SHGs.
19. One person registration for more than one SHGs
20. Age and education limit for SHG members

The figures in the Table 2 show the difficulties as reported by the SHG member respondents while working in SHG.

Findings indicate that poor economic conditions as the difficulty was reported by the 76.25 per cent of respondents and 75.00 per cent of the SHG respondents have reported lack of unity as difficulties.

It was found that 72.5 per cent of the SHG respondents expressed non co-operative attitude as a difficulty in working of SHG.

Table 2 : Distribution of SHG members according to difficulties faced by them

Sr. No.	Difficulties	Respondents (n=80)	
		Frequency (n=80)	Percentage (100%)
1.	Lack of time	50	62.5
2.	Improper utilization of finance	52	65.00
3.	Poor economic conditions	61	76.25
4.	Improper guidance	40	50.00
5.	Ignorance of members	52	65.00
6.	Non co-operative attitude	58	72.5
7.	Inadequate financial assistance	45	56.25
8.	Lack of unity	60	75.00
9.	Inadequate training facilities	55	68.75
10.	Conflict among the members	35	43.75

Inadequate training facilities as a difficulty was reported by 68.75 per cent of respondents, 65.00 per cent of respondents have reported improper utilization of finance and ignorance of members as a difficulty.

Lack of time as a difficulty was reported by 62.5 per cent of respondents. More than half (56.25 %) of the respondents have reported inadequate financial assistance as a difficulty.

Improper guidance, conflict among the members were the other difficulties reported, respectively by 50.00 and 43.75 per cent of the SHG member respondents.

This study also suggested that difficulties faced by the self-help group members also a serious barrier to lowering down the working of SHGs.

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