

## 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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women were “unable to do formalities of bank” (76.00 per cent) were rank first, “unaware about the rules of bank” (49.00 per cent) and “lacking support and cooperation of bank manager” (25.00 per cent) and were ranked second and third, respectively. Due to this reason low level of education she unable to do formalities of bank. These findings corroborate with the findings of Kulkarni (2003).

#### Lack of coordination among members:

The data of Table 1, indicated that majority of constraints in “lack of interpersonal trust” (69.00 per cent), followed by “breaking the groups” (15.00 per cent), “quarrelling women with each other” (34.00 per cent) and were ranked second and third, respectively. This might

be due that women were not trust to each other and quarrelling with each other so the breaking the groups.

#### Internal loaning and loaning through bank:

The data presented in Table 1, shows that the major constraints in SHG women were “complicated procedure of getting loan” (67.00 per cent) followed by “banks are situated far away from SHG office” (52.00 per cent) and “many women seek loan together “ (33.00 per cent) and were ranked second and third, respectively. This might be due to the fact that low education in women. So the level of education increases, obviously level of empowerment also increases These findings are also supported by Sarada *et al.* (2002).

**Table 1 : Constraints as experienced by the self help group of women (n = 200)**

Sr. No.	Constraints	Per cent	Rank
	Record maintenance		
1.	Lack of knowledge of record keeping	66.50	I
2.	Weak calculation	48.00	II
3.	Lack of interest	29.00	III
	Problem in saving money		
1.	Money not deposited in time	36.00	II
2.	Depend on male member	71.00	I
3.	Low important to SHG	20.50	III
	Handling of Bank Account		
1.	Unaware about the rules of bank	49.00	II
2.	Unable to do formalities of bank like transaction, opening account and loan procedure	76.00	I
3.	Lacking support and cooperation of bank manager	25.00	III
	Lack of coordination among members		
1.	Breaking the group	15.00	II
2.	Quarrelling women with each other	34.00	III
3.	Lack of interpersonal trust	69.00	I
	Internal loaning and loaning through Bank		
1.	Many women seek loan together	33.00	III
2.	Loan is not returned in time	27.50	IV
3.	Negative attitude of bank employee	8.00	VI
4.	Loan not used in proper purpose	14.00	V
5.	Complicated procedure of getting loan	67.00	I
6.	Banks are situated far away from SHG office	52.00	II
	Group Meeting		
1.	All women do not attend meeting	46.00	III
2.	All women do not attend meeting on time	78.00	I
3.	Do not participate in activity	53.00	II
	Problems in taking group decision		
1.	Aged person force their decision together	74.00	I
2.	Argument in every matter	18.00	III
3.	In all decision ask to their family member	35.00	II

**Table 2 : Distribution of the respondents according to suggestions offered by SHG women (n = 200)**

Sr. No.	Suggestions	Per cent	Rank
1.	Training on various aspects should be conducted.	33.00	VI
2.	Increased level of education in women	55.50	II
3.	Adequate finance and subsidies should be provided to women beneficiaries increased	29.00	VII
4.	Women should come on time for meeting.	51.00	III
5.	Cooperation among members is must.	37.00	V
6.	Maintain the register regularly.	78.50	I
7.	To give employment to women in business.	26.00	VIII
8.	To provide market to all activity.	25.00	IX
9.	Bank cooperative with self help groups.	44.00	IV
10.	Long distance and rapid transport facility should be easily available.	16.00	X

### Group meeting:

The data presented in Table 1, revealed that in the area of group meeting majority (78.00 per cent) self help group women assigned rank the first for this constraint "All the women do not attend the meeting on time". It is crystal clear from the above discussion that SHG women were daily labour so she cannot attend meeting on time and already late in meeting and not actively participate in self help group activities.

### Problems in taking group decision:

The data presented in Table 1, portray that problems in taking group decision half or more (74.00 per cent) self help group women assigned rank first to this constraint "aged person force their decision together". The probable reason for this type finding was that women live in joint family so women ask to their family in all decision it is the major constraints to SHG women. The present finding are in close confirmity to these of Jain and Kushawala (2004).

### Suggestion offered to overcome the constraints in employment through self help groups:

The information regarding suggestions offered by the women are presented in Table 2.

The information depicted in Table 2, indicated that most valuable suggestions expressed by 78.50 per cent of self help group women was "maintain the register regularly" with first rank followed by "increased level of education" in women (66.50 per cent), "women should come on time for meeting" (51.00 per cent), "bank cooperative with self help group" (44.00 per cent) with rank second, third and fourth, respectively.

Other suggestions viz., cooperation among members is must (37.00 per cent), training adequate finance and subsidies should be provided to women beneficiaries

increased (29.00 per cent), on various aspects should be conducted (33.00 per cent) and to given employment to women in business (26.00 per cent) were the offered by less than half of the SHG women. The other suggestions given few numbers of women were, "to provide market to all product" (25.00 per cent) and long distance and rapid transport facility should be easily available (16.00 per cent). These suggestions also reported by Sinha *et al.* (2003) and Jain and Kushwaha (2004).

### Conclusion:

Among the constraints in taking group decision were aged person force their decision together followed by in all decision ask to their family member and argument with all matter and were ranked second and third, respectively. The important suggestions offered by more than half of the SHG women to overcome the constraints were; maintain the register regularly, increase level of education in women and women should come on time for meeting, followed by bank cooperative with self help group and cooperation among members is must.

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