

Research Article

## Constraints faced by farm women in deriving benefits through self help group programmes in Ajmer district of Rajasthan

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**SUMMARY :** The present investigation was conducted in Ajmer district of Rajasthan which was selected purposively. Two Panchayat Samities namely *i.e.* Masuda and Bhinay were selected purposively considering maximum number of self help groups. From each Panchayat Samiti two Gramseva Sahkari Samities (GSS) were selected randomly. Thus, from each GSS 10 per cent respondents were randomly selected. Thus, the overall sample consisted of 120 respondents. Majority of the respondents fell in medium level of involvement in planning and execution of SHG programmes. The most perceived personal and familial constraint was “the programme activities of SHGs are organized at odd hours” whereas the most perceived infrastructural constraint was “basic amenities like, water, urinals, tea stalls are not available at the centre”. The most perceived technical constraints was “no technical guidance for establishment of new enterprises’ on the other hand most perceived financial constraint was “the funds provided to run the enterprises are to meager”, the most perceived administrative constraint was “faulty planning of SHG programme activities”. The most perceived operational / resource constraint was “the most programme activities get adversely affected during peak agriculture season”. The most perceived social constraint was “social relation cannot be maintained due to involvement in programmes”. It was found that infrastructural, financial and administrative constraints were ranked first, second and third, respectively by the respondents.

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**KEY WORDS :**

Self help group, Farm women, Constraints

### BACKGROUND AND OBJECTIVES

For majority of Indian women, life itself has been a long hurdle race, both within and outside the family. However, there are certain redeeming features. The post independence period has witnessed a number of positive and concerted efforts by the government to improve the socio-economic status of women. The government has emphasized on strengthening and motivating women power at the grass roots. The global conference on women’s Empowerment (1988) highlighted empowerment as the surest way of making women as “partners in development” and bringing them in the main stream of development not only as mere “beneficiaries” but also as “contributors”. All over the world efforts are being made to empower women through education and training, health support and

entrepreneurship development. Women are the vital human infrastructure and their empowerment (economic, educational, social and political) would hasten the pace of social development. Investing in women capabilities and empowering them to achieve their ‘choices’ and ‘opportunities’ is the surest way to contribute to economic growth and overall development.

### RESOURCES AND METHODS

The present investigation was conducted in Ajmer district of Rajasthan which was selected purposively. Two Panchayat Samities namely *i.e.* Masuda and Bhinay were selected purposively considering maximum number of self help groups. From each Panchayat Samiti two Gramseva Sahkari Samities (GSS) were selected randomly. Thus, from each GSS 10 per cent

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respondents were randomly selected. Thus, the overall sample consisted of 120 respondents.

## OBSERVATIONS AND ANALYSIS

These were analysed and discussed under the sub heads *viz.*, personal and familial, infrastructural, technical, financial, administrative, operational / resource and social constraints, in this section an attempt has been made to rank all the seven areas of constraints on the basis of MPS. The intensity of constraints has been presented under the following sub-sections :

### Personal and familial constraints :

Perusal of Table 1 reveals that the respondents perceived “programme activities of SHGs are organized at odd hours” as the main problem and ranked it first with 79.72 MPS by the respondents. This was followed by “due to fatigue and debility no extra work can be taken up” with 78.61 MPS whereas “work load in the family is too much to cope with SHG activities” was assigned third rank with 76.36 MPS.

Data presented Table 1 also indicate that “children are left uncared due to their participation in the SHG programmes” with 70.00 MPS and “domestic work is neglected” with 60.55 MPS, were found to be comparatively less important constraints and were ranked fourth and fifth, respectively. Whereas, “family members do not cooperate

for attending regular activities of the SHG programme” with 58.88 MPS, was ranked at last because it was the least perceived constraint by the farm women.

The findings are in conformity with that of Upadhyay (2000) who in a study on constraints faced by DWCRA beneficiaries found that the non cooperation of family members was one of the constraints realized by women beneficiaries.

### Infrastructural constraints :

Table 2 indicate that “basic amenities like water, urinals and tea stalls are not available at the centre with 89.44 MPS and “there is not common place where all women can gather and work together” with 89.16 MPS were perceived as the most important constraints by the SHG beneficiaries and were ranked first and second, respectively. Whereas “centre is far away from residence” with 83.88 MPS and “no conveyance facility is available” with 79.16 MPS and “there is no facility like Aganwadi / Balwadi / Creche for small children during the presence at SHG center” with 72.77 MPS were found to be comparatively less important constraints as perceived by the SHG beneficiaries.

### Technical constraints :

Table 3 indicate that “no technical guidance for establishment of new enterprises is available” with 85.55

**Table 1 : Personal and familial constraints perceived by the respondents in deriving benefits through SHG programmes (n=120)**

Sr.No.	Personal and familial constraints	MPS	Rank
1.	Work load in the family is too much to cope with the SHG programme activities	76.38	III
2.	Family members do not cooperate for attending regular activities of the SHG programmes	58.88	VI
3.	The programme activities of SHG are organized at odd hours	79.72	I
4.	Children are left uncared due to their participation in the SHG programmes	70.00	IV
5.	Domestic work is neglected	60.55	V
6.	Due to fatigue and debility no extra work can be taken up	78.61	II

**Table 2 : Infrastructural constraints perceived by the respondents in deriving benefits through SHG programmes (n=120)**

Sr.No.	Infrastructural constraints	MPS	Rank
1.	There is no common place where all women can gather and work together	89.16	II
2.	No conveyance facility is available	79.16	IV
3.	Centre is far away from residence	83.88	III
4.	There is no facility like Aganwadi / Balwadi / Creche for small children during the presence at SHG centre	72.77	V
5.	Basic amenities like water, urinal, tea stall are not available at the centre	89.44	I

**Table 3 : Technical constraints perceived by the respondents in deriving benefits through SHG programmes (n=120)**

Sr.No.	Technical constraints	MPS	Rank
1.	Illiteracy among the beneficiary women	61.38	III
2.	Language barrier	53.88	IV
3.	Inaccessibility of communication media	76.11	II
4.	No technical guidance for establishment of new enterprises	85.55	I

MPS and “inaccessibility to communication media” with 76.11 MPS were perceived as the most important constraints by the SHG beneficiary farm women and were ranked first and second, respectively, whereas, “illiteracy among the beneficiary farm women” with 61.38 MPS and “language barrier” with 53.88 MPS were found to be comparatively less important constraints as perceived by SHG beneficiaries.

The findings are in accordance with the findings of Upadhyay (2000) who concluded that insufficiency of training to build confidence and lack of technical guidance for establishment of trade were the important constraints faced by the DWCRA beneficiaries.

#### Financial constraints :

It is evident from the figures in Table 4 that “the funds provided to run the enterprises are too meagre with 90.55 MPS and “lack of resource to establish the enterprises in the area” with 82.50 MPS were perceived the most important financial constraints as reported by the SHG beneficiary farm women and were ranked at first and second position, respectively.

The data in Table 4 further indicate that “no revolving fund with the programme” with 77.22 MPS and “funds provided are not judiciously utilized by the members” with 70.27 MPS were measured as the least important financial constraints as perceived by the SHG beneficiary farm

women. The findings are in accordance with that of Kaur (2005) who found that “the funds provided to run the enterprises are too meagre” was one of the most important constraints perceived by the SHG members.

#### Administrative constraints :

It is evident from the figures in Table 5 that faulty planning of SHG programme activities with 84.44 MPS and poor documentation of the work done by the SHG secretary system with 74.44 MPS were perceived by them as most important administrative constraints by the SHG beneficiary farm women and were ranked first and second, respectively.

The data in Table 5 further indicate that inadequate budgetary provision with 68.05 MPS and Poor information system” with 58.05 MPS were measured as the least important administrative constraints as perceived by the SHG beneficiary farm women.

#### Operational / resource constraints :

It is evident from the data presented in Table 6 that the programme activities get adversely affected during peak agriculture season with 91.38 MPS there is considerable delay in flow of funds to the groups members with 82.50 MPS and the quantum of work generated is insufficient and irregular with 69.44 MPS, were perceived as the most severe constraints by the majority of the respondents and were

**Table 4: Financial constraints perceived by the respondents in deriving benefits through SHG programmes (n=120)**

Sr.No.	Financial constraints	MPS	Rank
1.	The funds provided to run the enterprises are too meagre	90.55	I
2.	Lack of resources to establish the enterprises in the area	82.50	II
3.	Funds provided are not judiciously utilized by the members	70.27	IV
4.	No revolving fund with the programme	77.22	III

**Table 5 : Administrative constraints perceived by the respondents in deriving benefits through SHG programmes (n=120)**

Sr.No.	Administrative constraints	MPS	Rank
1.	Inadequate budgetary provision	68.05	III
2.	Poor documentation of the work done by the SHG secretary	74.44	II
3.	Poor information system	58.05	IV
4.	Faulty planning of SHG programme activities	84.44	I

**Table 6: Operational / resource constraints perceived by the respondents in deriving benefits through SHG programmes (n=120)**

Sr. No.	Operational /resource constraints	MPS	Rank
1.	The activities of SHGs programmes not really according to the needs and interest of beneficiaries	65.00	IV
2.	There is considerable delay in the flow of funds to the group members	82.50	II
3.	The quantum of work generated is sufficient and irregular	69.44	III
4.	The programme activities get adversely affected during peak agriculture season	91.38	I
5.	Lack of coordination among beneficiaries	61.94	V
6.	Lack of rapport among the beneficiaries of the programmes	58.08	VI
7.	Women who lead the group are irregular and insincere towards the role expected from them	55.00	VII

ranked by them at first, second and third position, respectively.

Data presented in Table 6 also indicate that the activities of SHG programmes are not really according to the needs and interest of beneficiaries with 65.00 MPS, lack of coordination among beneficiaries with 61.94 MPS and lack of rapport among beneficiaries of the programme with 58.08 MPS were found to be comparatively less important constraints and were ranked fourth, fifth and sixth, respectively, whereas women who lead the group are irregular and insincere towards the role expected from them with 55.00 MPS, was ranked at last, may be because the SHGs are being managed by the farm women and for themselves.

The findings are in accordance with the findings of Kaur (2005) who found that the programme activities get adversely affected during peak agriculture season was one of the most important constraints perceived by the SHG members.

#### Social constraints :

The figures in Table 7 depict that social relations cannot be maintained due to involvement in programme with 84.16 MPS, there is no unity and general concurrence among the group members with 64.72 MPS, participation in programme activities of SHGs is taken up by the society in a low esteem with 63.88 MPS and interpersonal relations among group members are adversely affected with 63.61 MPS were the most important to least important social constraints as perceived by the SHG beneficiary farm women, respectively.

The findings are in accordance with the findings of Upadhyay (2000), who reported that improper interpersonal relations was one of important social constraints faced by the DWCRA beneficiaries.

#### Overall constraints faced by the SHG respondents :

Under the on effort was made to identify the overall constraints faced by the SHG respondents and these were ranked on the basis of mean per cent score (MPS) indicating the intensity of constraints faced. Data in Table 8 representing rank wise distribution of constraints revealed that the respondents reported infrastructural constraints to be the major constraints with 82.88 MPS. This was followed by financial constraints with 80.13 MPS and administrative constraints with 72.83 MPS and were assigned second and third rank, respectively. Personal and familial constraints stood at fourth rank with 70.69 MPS followed by technical constraints with 69.23 MPS. It was found that operational / resource and social constraints were realized with the least intensity, respectively. A close observation of the table reveals that farm women faced infrastructural constraints to a greater extent which is clearly indicated by higher mean per cent scores. The reason for such findings may be due to the basic amenities like water, urinals and tea stalls are not available at the centre.

The findings are in conformity with the findings of Kachhawa (2003) who found that most three severe constraints were infrastructural, technical and financial as expressed by the literate and illiterate tribal farm women in deriving the benefits through SHGs.

#### Conclusion :

The most perceived personal and familial constraint was the programme activities of SHGs are organized at odd hours whereas the most perceived infrastructural constraint was basic amenities like, water, urinals, tea stalls are not available at the centre. The most perceived technical constraints was no technical guidance for establishment of new enterprises

**Table 7: Social constraints perceived by the respondents in deriving benefits through SHG programmes**

			(n=120)
Sr.No.	Social constraints	MPS	Rank
1.	Social relations cannot be maintained due to involvement in programme	84.16	I
2.	Interpersonal relations among group members are adversely affected	63.61	IV
3.	There is no unity and general concurrence among the group members	64.72	II
4.	Participation in programme activities of SHGs is taken up by the society in a low esteem	63.88	III

**Table 8 : Overall constraints perceived by the respondents in deriving benefits through SHG programmes**

			(n=120)
Sr. No.	Overall constraints	MPS	Rank
1.	Personal and familial constraints	70.69	IV
2.	Infrastructural constraints	82.88	I
3.	Technical constraints	69.23	V
4.	Financial constraints	80.13	II
5.	Administrative constraints	72.83	III
6.	Operational / resource constraints	69.04	VII
7.	Social constraints	69.09	VI

on the other hand most perceived financial constraint was the funds provided to run the enterprises are to meagre, The most perceived administrative constraint was faulty planning of SHG programme activities. The most perceived operational / resource constraint was the most programme activities get adversely affected during peak agriculture season. The most perceived social constraint was social relation can not be maintained due to involvement in programmes and It was found that infrastructural, financial and administrative constraints were ranked first, second and third, respectively by the respondents.

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