

# Constraints faced by Stree Shakthi Programme beneficiaries and their suggestions

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**SUMMARY :** The study was undertaken among 120 Stree Shakthi Programme (SSP) beneficiaries to identify the constraints faced by them and suggestions to improve its functioning. The findings revealed that majority of beneficiaries expressed poor marketing network for their products (95.48%), followed by delay in getting loans (95%) and requires more number of visits to avail loan in the bank (91.67%). With respect to the suggestions to improve the functioning of SSP were assured market for their products (100%), provide loans at lower interest rate(100%), organize more training programmes on value addition (97.50%) and provide proper place for market (95.48%). Hence, the concerned agencies should establish marketing terminals at local level and advance the loans in short time to enhance the rural women empowerment.

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**KEY WORDS:**

Constraints, Suggestions, Beneficiaries, Stree shakthi programme

## BACKGROUND AND OBJECTIVES

The Government of Karnataka has launched Stree Shakthi Programme (SSP) during 2000-01 with the main aim to make rural women self dependent. The programme was implemented by forming Stree Shakthi groups (SSGs) under the supervision and guidance of Anganawadi workers. The beneficiaries are important for successful implementation of the Stree Shakthi Programme. But, the beneficiaries are not utilizing the available benefits to the desirable extent due to some hidden constraints. Further, without analyzing the constraints it is impossible to improve the functioning and implementation of the programme. With this background, the present study was undertaken with the following specific objectives:

- To identify the constraints faced by the beneficiaries of SSP.
- To know the suggestions to improve the functioning of SSP.

## RESOURCES AND METHODS

The study was conducted in purposively selected Chitradurga district. Two talukas namely Chitradurga and Hiriya were selected based on maximum number of Stree Shakthi Groups (SSG's). The villages having maximum number of SSGs were listed in each taluka and 12 SSGs per taluka were selected randomly. Five members from each SSG's were considered as respondents for the study thus, making a total sample of 120. Data were collected by using pre-tested interview schedule and analyzed by using suitable statistical tests.

## OBSERVATIONS AND ANALYSIS

The experimental findings obtained from the present study have been discussed in following heads:

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**Constraints faced by SSP beneficiaries :**

The constraints faced by SSP beneficiaries are presented in Table 1. It could be observed that the great majority of

beneficiaries expressed poor marketing network for products (95.48%) followed by delay in getting loans (95%), more number of visits to bank (91.67%), no clear idea about training

**Table 1 : Constraints faced by Stree Shakthi Programme beneficiaries (n=120)**

Sr. No.	Constraints	Number	Per cent
1.	Formation of Stree Shakthi Group		
	Difficult to make savings	99	82.50
	Difficult in bringing members together	55	45.84
	No clear information and guidance	102	85.00
	No proper place for meeting	12	10.00
2.	Loan / Subsidy		
	Delay in getting loan	114	95.00
	More number of visits to bank and Panchayat to get loan	110	91.67
3.	Marketing support		
	Poor marketing network	115	95.48
4.	Training programmes conducted		
	No clear idea about training programme conducted	105	87.50
5.	Family encouragement		
	Family problems	85	70.84
	Lack of encouragement in the family (Especially husbands)	93	77.50
6.	Revolving fund		
	Delay in getting revolving fund	90	75.00
7.	Lack of security / capital	84	70.00
8.	Institutional support		
	Lack of institutional support	100	83.34

\* Multiple responses

**Table 2 : Suggestions to improve the functioning of Stree Shakthi Programme (n=120)**

Sr. No.	Suggestions	Number	Per cent
1.	Formation of Stree Shakthi Groups		
	Banks should give more loans with less interest	120	100.00
	Limit the group size	19	15.84
	Give more information about book keeping	30	25.00
2.	Loan / Subsidy		
	Increase the loan and subsidy amount	110	91.67
3.	Ensuring marketing support		
	Proper marketing place of products	115	95.48
	Assured market for products	120	100.00
4.	Training programmes conducted		
	Conduct training programmes at Hobli level.	105	87.50
	Organize more training programmes on value addition	117	97.50
5.	More encouragement from the family members (Especially husbands)	98	81.67
6.	Give more revolving fund	105	87.50
7.	Provide institutional support	100	83.34
8.	Implementation and follow up		
	The Anganawadi workers / Project Officers should take up follow up activity	90	75.00

\* Multiple responses

programmes conducted (87.50%), no clear information about formation of SSGs (85%), lack of institutional support (83.34%), difficult to make savings (82.50%) lack of encouragement in the family (77.50%), delay in getting revolving fund (75%), family problems (70.84%) and lack of security/capital(70.00%). These findings are in line with the findings of Pillegowda *et al.* (1999); Kumawat and Sharma (2000); Keshava (2001); Sarada (2001); Chetan (2002); Bhagyavathi (2003) and Narayanaswamy (2005).

### Suggestions to improve functioning of SSP:

The suggestions given by SSP beneficiaries are furnished in Table 2. It is evident to note that cent per cent of the beneficiaries suggested to provide loans with less interest and assured market for their products and followed by proper place for market (95.48%), increase loan and subsidy amount (91.67%), conduct training programmes at Hobli level (87.50%), provide more revolving fund (87.50%), institutional support (83.34%), more encouragement from the family (especially husband (81.67%) and follow up should be done by Anganawadi workers/Project Officers (75%). These findings are supported by Chetan (2002), Bhagyavathi (2003) and Narayanaswamy (2005).

### Conclusion :

The study revealed that great majority of beneficiaries expressed poor marketing network for their products, delay in getting loans and visit more number of times to banks for availing loans were major constraints faced by SSP beneficiaries. Assured market, banks should give loans with less interest, organize training programmes on value addition, provide proper place for market and increase the loan and subsidy amount were the major suggestions given by beneficiaries to improve the functioning of SSP. In order to overcome the constraints, the Department of Women and Child Welfare, NGO and nationalized bank should establish marketing terminals at Hobli level and advancement of

loans speedily. These will help to enhance the good results in empowering women in rural areas.

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