

Original Research Article

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A Study on Problems Faced by SHG Members in carryout the SHG Activities

Priyanka Kumawat and Vishakha Bansal*

Department of Extension Education and Communication Management, College of Home Science, Maharana Pratap University of Agriculture and Technology, Udaipur, India

*Corresponding author

ABSTRACT

Keywords

Problems, Rural women, Self-help group

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The study was conducted in Udaipur district of Rajasthan to study the knowledge of rural women about self-help groups. Total ten groups were selected from Badgaon panchayat samiti. A sample of 130 respondents (100 SHG members and 30 non-members) was selected for present study. Interview technique was used for collecting data. This reflects that women were facing problem in joining of the self-help group in terms of information support, technical support, financial support from the running group through the women were enthusiastic to join an SHG due to lack of assistance they left idle, hence the women had perceived these as major problems.

Introduction

Women are important partners in the development process from local to global levels. So, for the overall development of the nation development of the women is also important. Rural women in India constitute 77.00 per cent of the female population (Jhamtani, 1995). UNDP reports (2004) indicated that while 67 per cent work is done by women yet, only 10 per cent global income is earned by them. In India 50 per cent of the total population constitutes of women but women workers constitute only 16 per cent of the total population (Sunder *et al.*, 2001). Self

Help Groups (SHGs), in this regard, are playing a vital role especially in developing micro entrepreneurs from among the masses particularly from women at the grassroots level in underdeveloped rural areas. Self Help Groups (SHGs) help them to get involved in various income generating activities. Providing financial services individually to the poor people in the underdeveloped rural area is not viable for the bank as this will lead to high operating cost. These problems are solved through the formation of Self Help Groups (SHGs) so that a number of beneficiaries who are engaged in the similar business can collectively enjoy their services

and hence a reduction in the operating cost as well as reduction of harassment of the members of the groups while availing banking services. Majority of the women in the study area live in most deprived conditions of ignorance and poverty, completely unaware of their potential and individuality, leading to unhealthy lives. They have an extreme urge to come out of poverty. Along with other activities, they also participate in the income generating activities through Self Help Groups (SHGs). But the socio-economic environment, in which they live in, forces them to face some problems from the early stage of their joining the Self Help Groups (SHGs) to the entire process of their involvement in such activities. In this context the present paper is aimed at highlighting the problems faced by the rural women members of self-help groups (SHGs) in carrying out the SHG activities in Udaipur district.

Materials and Methods

In Rajasthan state, One district i.e. Udaipur was selected because Maharana Pratap Agriculture University is situated in this district and the investigator is the resident of the district and familiar with the socioeconomic conditions of the area, which face lifted in data collection. There were 17 blocks in Udaipur district from which one block was selected and five villages having maximum number of SHGs were selected purposively. In which, two SHGs were selected randomly from each of the selected villages. There were 10-20 members in each SHG. From each SHG, 10 members were selected randomly to from a total sample of 100 respondents.

Results and Discussion

Women contribution to national development is crucial. The process of development would be incomplete and lopsided, unless women are

fully involved in it. Emancipation of women is an essential and pre-requisite for economic development and social progress of the nation. If any programme has to be implemented successfully, certain modifications are needed for the improvement of the programme which can be taken into consideration so women empowerment is critical to the process of the development of the community.

An attempt was made to find out activities performed by women in empowerment of self-help group. The respondents were asked by close-ended questions to enlist problems as they were facing by empowerment of self-help groups. The purpose of such an effort was to identify the type of different problem. For ascertaining the problems faced by the women in empowerment through self-help group an explorative study was made, problems were kept open before the respondents to offer their difficulties. The major problems reported by the respondents are presented in Table 1.

Data in Table 1 reveal that majority of the respondents (87 MPS) mentioned that inadequate training facilities was their major problem followed by lack of market linkage of SHGs (79 MPS), non-co-operative attitude of the financial institutions (78 MPS), lack of technical knowledge (65.5 MPS), lack of skill training to engage in any micro or small scale business (58 MPS), lack of guidance for group formation (56 MPS), problem in maintenance of register due to illiteracy (47 MPS), ignorance about activities of the SHG (45.5 MPS), lack of stability and unity specially among women SHG (41.5MPS), lack of qualified resource personnel (39MPS), lack of managerial skills(35.5 MPS), problem in opening SHG account (35 MPS), members leave SHG in between (34.5 MPS), lack of knowledge about government schemes (30.5 MPS), problem in repayment of loan (24 MPS), and conflict among the SHG members (19.5 MPS).

Table.1 Problems faced by Self Help Group members in carrying out SHG activities

n=100

S.NO.	Problems	Extent			
		To a great extent (2)	To some extent (1)	Not at all (0)	MPS
1.	Inadequate training facilities	75	24	1	87
2.	Problems in marketing of products	62	34	4	79
3.	Non cooperative attitude of the financial institutions	56	44	0	78
4.	Lack of confidence	45	50	5	70
5.	Lack of technical knowledge	36	59	5	65.5
6.	Non-cooperation of family members	36	53	11	62.5
7.	Inadequate support from governmental for empowerment activities	32	56	12	60
8.	Lack of skill training to engage in any micro or small scale business	28	60	12	58
9.	Lack of guidance for group formation	35	42	23	56
10.	Problem in maintenance of register due to illiteracy	36	22	42	47
11.	Ignorance about activities of the SHG	23	45	32	45.5
12.	Lack of stability and unity among different SHGs	17	49	34	41.5
13.	Lack of qualified resource personnel	11	56	33	39
14.	Lack of managerial skills	15	41	44	35.5
15.	Problem in opening SHG account	8	54	38	35
16.	Members leave SHG in between	0	69	31	34.5
17.	Lack of knowledge about maintaining the registers	0	66	34	33
18.	Lack of knowledge about government schemes	3	55	42	30.5
19.	Problem in repayment of loan	0	48	52	24
20.	Conflict among the SHG members	0	39	61	19.5

This reflects that women were facing problem in joining of the self-help group in terms of information support, technical support, financial support from the running group through the women were enthusiastic to join an SHG due to lack of assistance they left idle, hence the women had perceived these as major problems. In his study, Chordiya (2013) conducted a study on problems faced by women entrepreneurs in rural areas in Malegaon Taluka. The study reported that out

of 100 women entrepreneurs, maximum women (38%) face the challenge of dual role in family like mother, wife, sister and that is why it becomes difficult for them to run their business.

Some of them (7%) faced problem of male domination, 11 per cent faced economic problems. Other 6 per cent women responded that their family creates problems if they make public relations and 13 per cent of them

do not have self-confidence. Rao *et al.*, (2012) conducted a study on, “Challenges faced by women entrepreneurs running micro, small and medium scale fashion and apparel enterprises in coastal Karnataka” and found that out of 69 women entrepreneurs, the most important problem perceived for starting the enterprise was considered to be finance (59.3%), increased competition (11.9%), skilled labor (10.2%), combining family and work life (8.5%), working space (5.1%), lack of equipment (3.4%) and access to raw material (1.7%). Anju and Raju (2014) conducted a study on challenges of SHGs rural women entrepreneurship with special reference to Davangere district. The study found that out of 60 rural women entrepreneurs, 40 per cent problems encountered with market related issues, 25 per cent related to marketing, 23 per cent belonged to funds availability and 12 per cent faced problems related to family support during their business activities. Shiralashetti and Gasti (2013) conducted a study on problems of rural women entrepreneurs in North Karnataka. The study reported that out of 250 women entrepreneurs, rural women entrepreneurs faced problem in availability of raw material (65%), fixation of price (80%), market place (78%), middlemen problem (80%), working capital problem (89%), credit problem (80%), delay in sanction of loan (98%) and 68 per cent faced problem of insufficient training. It indicates that overall 62 per cent women entrepreneurs faced more number of problems.

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