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Suggestions of the SHG Women Members to Strengthen the Activities of the SHG

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ABSTRACT

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Self-Help Group is a small voluntary association of poor people preferably the same socio-economic back drop. The micro- credit given to them to start enterprises and it can be for all women and all men group. However, it has been the experience that women's groups perform better in all the important activities of SHGs but SHG women had suggested some suggestions for improvement in the performance of the SHGs and their activities. The most important suggestions offered by the respondents to overcome the constraints were; training programmes should be arranged on online system, there should be any permanent transportation facility for SHG and marketing facility should be improved.

Introduction

Self-Help Group is a small, economically homogenous and affinity group of rural poor voluntarily formed to save and mutually agree to contribute to a common fund to be lent to its members as per group decision for their socio-economic development. SHGs are either registered or unregistered, affinity group of about 10 to 20 people from a homogenous class, who come together for addressing their socio economic problems. They start with saving and not with credit and make voluntary

thrift on a regular basis and use this pooled resources to make small interest bearing loans to their members. The vision of the formation of SHG is to empower rural poor women for overall development of the country. The main object of the SHG approach is providing access to credit in the context of poverty reduction and women empowerment. The SHGs are meant for empowerment of women through focusing on women of below poverty line to improve their status in the family as well as in the society and to create better awareness in social issues among rural people.

Materials and Methods

In order to realize the objective of the study, 180 SHG women members were selected from 18 villages of the 6 talukas of Junagadh and Rajkot districts of Saurashtra region by employing multistage, purposive and random sampling technique. The *ex post facto* research design was adopted, since the phenomenon has already occurred and is continuing.

An interview schedule was developed in accordance with the objectives of the study and it was pre tested and translated into Gujarati. The data of this study were collected with the help of structural interview schedule. The collected data were classified, tabulated, analyzed and interpreted in order to make the findings meaningful.

Results and Discussion

For ascertaining the suggestions and to overcome the constraints faced by SHG members, the suggestions were invited openly from respondents. The frequency was calculated for each suggestion and converted into percentage and rank was given. The suggestions along with their percentages are presented in table 1.

The most important suggestions offered by the respondents to overcome the constraints faced by them during their various activities in SHG were; training programmes should be arranged on online system (82.22 per cent) with rank first followed by there should be any permanent transportation facility for SHG (77.77 per cent), marketing facility should be improved (68.88 per cent), members should take SHG meeting seriously (66.66 per cent) and supervision should be done by the DRDA officers on SHG activities (65.55 per cent) got ranked second, third, fourth and fifth, respectively. The respondents offered some

more suggestions which were; SHG members should be maintain the register regularly (61.11 per cent) ranked sixth followed by members should do hard work for more production per day (57.78 per cent), problems faced by SHG members should be regularly attended and solutions should be given (53.33 per cent), bankers should talk in local language (51.11 per cent), loan should be provided on time (42.22 per cent), loan repayment period should be increased (35.56 per cent), quick release of loan and reducing the rate of interest to SHG (33.33 per cent), reward for the work of SHG should be given (30.00 per cent) for appreciating and enhancing their creativity, management part should be improved (27.78 per cent) and information on the demand of market should be provided (25.00 per cent) got ranked seventh, eighth, ninth, tenth, eleventh, twelfth, thirteenth, fourteenth and fifteenth, respectively.

While very few respondents suggested that there should be direct linkage between producer and consumer (19.44 per cent) and level of education in women should be increased (16.11 per cent) ranked sixteenth and seventeenth, respectively.

From the above results, it is revealed that majority of the women had suggested that training should be provided on online system and there should be any permanent transportation facility for SHG. Probable reason might be that they were facing the problem in getting the information regarding online system and they might be curious to know about it because now a day's online selling and purchasing is very popular and beneficial.

This finding is in line with the finding of Chandarvadiya (2009) and Kaur and Kalra (2015).

Table.1 Suggestions of the respondents to strengthen the activities of SHGs

(n =180)

Sr. No.	Suggestion	Frequency	Per cent	Rank
1	Training programmes should be arranged on online system.	148	82.22	I
2	There should be any permanent transportation facility for SHG.	140	77.77	II
3	Marketing facility should be improved.	124	68.88	III
4	Members should take SHG meeting seriously.	120	66.66	IV
5	Supervision should be done by the DRDA officers on SHG activities.	118	65.55	V
6	SHG members should be maintain the register regularly.	110	61.11	VI
7	Members should do hard work for maximum production per day.	104	57.78	VII
8	Problems faced by SHG members should be regularly attended and solutions should be given.	96	53.33	VIII
9	Bankers should talk in local language.	92	51.11	IX
10	Loan should be provided on time.	76	42.22	X
11	Loan repayment period should be increased.	64	35.56	XI
12	Quick release of loan and reducing the rate of interest to SHGs.	60	33.33	XII
13	Reward for the work of SHG should be given.	54	30.00	XIII
14	Management part should be improved.	50	27.78	XIV
15	Information on the demand of market should be provided.	45	25.00	XV
16	There should be direct linkage between producer and consumer.	35	19.44	XVI
17	Level of education in women should be increased.	29	16.11	XVII

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