

Constraints and Suggestions Regarding Women Self Help Groups in Surguja District Chhattisgarh State

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ABSTRACT

The following study was conducted during the year 2015-16 in the Surguja district of the Chhattisgarh state. There are 7 blocks in Surguja district. Out of these, Ambikapur block was selected purposively for this study. Firstly, 15 SHGs were selected by using simple random sampling procedure. Then, from each selected SHGs, 10 women members were to be selected. Therefore, total 150 respondents ($10 \times 15 = 150$) were considered for this study. This study further revealed that under the Personal constraints, (74.67%) of respondents reported lack of education. Majority of the respondents in Economic constraints reported less amount of subsidy (69.33%). Majority of the respondents (78.67%) in Technical constraints reported less organization of training programme well in time. Majority of the respondents (72.00%) in Communicational constraints reported less contact with the extension personnel as the main reason. The other major constraints faced by the members were lack of leadership quality in SHGs members (45.33%). Some of the key suggestions given by the members for improving the technological performance in various activities that training programmes should be organized frequently and well in time.

Key words SHG, Women, Constraints, Suggestions, Training, Income generating activities, Women empowerment

Women are the creators of society. Once the first Prime Minister of India Pt. Jawaharlal Nehru said, "You can tell the condition of a nation by looking at the status of its women". Women empowerment is a global issue. The status of women has been a matter of scholastic dispute which remained unsettled everywhere in Asia, Africa, Europe or other parts of the world. The SHG movement worldwide aimed at systematically empowering marginalized grass root level women by way of conscientization, income generating and capacity building. Now-a-days the rural women are also aware about their earnings for which they organized themselves into a groups and start coming together to save a small amount regularly. It not only helps them but also to the democratic, social and cultural spheres of life.

The concept of SHG services the principle of 'by the women, of the women and for the women'. SHG is a small voluntary association of poor people, preferably from the same socio economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members which are kept with a bank. This common fund is in the name of the SHG.

The origin of SHG evolved from the brain child of Gramin Bank of Bangladesh, which was found by the economist, Prof. Mohammed Yunus of Chittagong University in the Year 1975, to provide micro-finance to rural women. In Bangladesh, micro-finance has been established as a most powerful instrument to tackle poverty.

SHGs are generally defined as 'homogenous' groups, for the members tend to be similar in terms of socio-economic status, and live in close approximation to each other. "An SHG is a small, economically, homogeneous and affinity group of rural people, 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." – NABARD.

MATERIALS AND METHODS

The study was conducted purposively in Surguja district Chhattisgarh state during the year 2015-2016. Out of these, one block namely Ambikapur was selected purposively for this study, because maximum number of different community organization of women SHGs are existing in the selected block. 15 SHGs were selected by using simple random sampling procedure. From each selected SHGs, 10 women members were be selected. Thus the total 150 respondents ($10 \times 15 = 150$) were considered for the study. The data were collected personally by the researcher in cooperation with RAEOs and other officials of the district by using pre-tested interview schedule. Keeping these in view the study was confined various constraints and suggestions in different SHGs.

Table 1. Constrained faced by respondents in technological performance of SHGs activity

Constraints	F	%
Personal Constraints		
➤ Lack of family support	18	12.00
➤ Interference of family member	17	11.33
➤ Lack of education	112	74.67
Economic Constraints		
➤ Less amount of subsidy	104	69.33
➤ Difficulties in getting of loan from various funding agencies	75	50.00
➤ Less of initial money for establishment of enterprise for groups	80	53.33
Technical Constraints		
➤ Lack of technical knowledge among the group members	95	63.33
➤ Less organization of training programme well in time	118	78.67
➤ Insufficient of printed material	65	43.33
Communicational Constraints		
➤ Lack of supervision from the competent authority	51	34.00
➤ Lack of insufficient cohesiveness within the group members	10	6.66
➤ Less of contact with the extension personnel	108	72.00
Other Constraints		
➤ Less co-operation among the group members	9	6.00
➤ Take more time in registration and legal process for groups	17	11.33
➤ Lack of leadership quality in SHGs members	68	45.33

Data are based on multiple responses

F = Frequency, R = Rank

RESULTS AND DISCUSSION

Constraints faced by the respondents in performance of different SHG activities

Constraints can be defined as any condition and situation which impedes/ hinders/ restricts/ limits the acceptance/ adoption/ promotion of performance of an activity/ practice/ innovation. Multiple responses were taken to ascertain the constraints faced by the members of women SHG in different activities of SHGs. Constraints in performance of members of SHGs were classified in to five broad categories, viz. Personal constraints, Economic constraints, Technical constraints, Communicational constraints and others constraints. Various constraints are presented in Table 1 which indicates that under the Personal constraints the maximum number of respondents reported lack of education (74.67%), lack of family support (12.00%) and interference of family members (11.33%) were perceived as constraints by the members of women SHGs.

In case of Economic constraints less amount of

subsidy (69.33%), less of initial money for establishment of enterprise for groups (53.33%) and Difficulties in getting of loan from various funding agencies (50.00%) were the main constraints reported by the members of women SHGs who were interviewed.

In case of Technical constraints maximum number of the members reported less organization of training programme well in time (78.67%), lack of technical knowledge among the group members (63.33%), and insufficient in printed materials (43.33%) as some of the common constraints.

Regarding Communicational constraints faced by the member's less of contact with the extension personnel (72.00%), lack of supervision from the competent authority (34.00%) and lack of insufficient cohesiveness within the group members (6.66%) were the major constraints. The data in table indicates that the Other constraint faced by the members were lack of leadership quality in SHGs members (45.33), take more time in registration and legal process for groups (11.33%) and less co-operation among the group members (6.00%).

Table 2. Suggestions Suggested/given by the respondents for better performance of entrepreneurial activities by Self Help Group

Suggestion	F	%
➤ More number of training programme should be organized well in time	115	76.67
➤ Proper guidance should be provided by the extension personnel to the women SHGs	53	35.33
➤ Competent authority should be supervise regularly to each SHG	44	29.33
➤ Subsidy amount should be increased by the Govt.	67	44.67
➤ Marketing facility should be regularized by the government for selling of their produce	21	14.00

* Data are based on multiple responses

F = Frequency, R = Rank

Suggestions to overcome the constraints faced by the different SHG activity

It is observed from the Table 2 that majority of respondents (76.67%) were suggested that more number of training programme should be organized well in time, followed by 44.67 per cent who suggested that the subsidy amount should be increased by the Govt., Proper guidance should be provided by the extension personnel to the women SHGs (35.33%), competent authority should be supervise regularly to each SHG (29.33%) and Marketing facility should be regularized by the government for selling of their produce (14.00%).

Microfinance is playing a significant role to alleviate poverty and rural development. Since women are the sole family caretaker, proper emphasis should be given to the rural women and women's economic empowerment requires bold and sustained action to advance women's opportunities and rights and to ensure that women can participate and be heard. Microfinance to the rural SHGs is a way to raise the income level and improve the living standards of the rural women. The SHGs has proved the way for economic independence of rural women. Thus, it can be concluded that the self help groups contribute substantially in pushing the conditions of the female population up and through that chip in poverty eradication as well. In the light of above findings, it may be concluded that, in the study area, personal constraints includes lack of education, economic constraints includes less amount of subsidy, technical constraints includes less organization of training programmes well in time, communicational

constraints includes less contact with the extension personnel and other major constraint was lack of leadership quality in SHGs members. Therefore, it is necessary to use all key suggestions, which are offered by the respondents. And, in the study area, training programs should be organized frequently and well in time, and subsidy amount should be increased by the Govt.

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