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## Constraints faced by women SHG members during running of SHGs

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### Abstract

A Self-help group (SHG) is a financial intermediary committee. It usually composed of 10-20 local women members. The research work was performed in Udaipur district of Rajasthan state. For this research among the 17 tehsils of Udaipur district Rishabhdev and Kherwara tehsil were selected as they are having highest number of SHG. We have selected 20 SHG from 2 selected tehsil and 6 farm women from each SHG. Thus, total 120 farm women were selected for proposed study. For data collection, the face to face interview technique was opted.

**Keywords:** Women SHG members, financial intermediary committee, micro-credit

### Introduction

Self-help group is nothing but a group of people who work on daily wages, SHG members form a group and from that group one person collects the money and gives the money to the person who is in need. They make small regular savings contribution over a few months until they get enough money in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit.

In all over India total 57, 67,738 SHG are present, where as in Rajasthan state 94,980 of SHG is present, in which Udaipur district has highest among all other district i.e. 8,990 SHGs (Ministry of Rural Development).

Self-Help Group refers to self-governed, peer controlled, informal group of people with same socio-economic background and having a desire to collectively perform common purposes. Here poor people voluntarily come together to save whatever amount they can save conveniently out of their earning. The mutually agree to contribute a common fund and to lend that fund to members for meeting their productive and emergent needs. SHGs have been able to mobilize small savings either on weekly or monthly basis from those persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the emergent credit needs of the members of group. The SHGs broadly go through three stages of evolution i.e.: I) Group formation. II) Capital formation (through the revolving fund). III) Skill development and taking up of economic activity for income generation. Self-help groups are organized by Governmental organizations that generally have broad anti-poverty agendas, they are seen as instruments for goals including empowering women, developing leadership abilities among poor and the needy people, increasing school enrollment and improving nutrition and the use of birth control. In countries like India, SHGs bridge the gap between high-caste & low-caste people. Financial intermediation is generally seen more as an entry point to these goals, rather than as a primary objective. This can hinder their development as sources of village capital, or their efforts to aggregate locally controlled pools of capital through federation, and historically accomplished by credit unions.

### Research Methodology

The current study was taken over in Udaipur district. The two constituent tehsils of Udaipur randomly selected i.e. Rishabhdev and Kherwara for the present study, based on the higher strength of respondents. Two Gram Panchayat were selected randomly from each tehsil and each Gram panchayat 30 farm women selected for the study. Overall, 120 respondents were selected from both the tehsil. The respondent was interrogated and gathered the data based on the prepared interview schedule based on specific objective. The gathered data was refined, tabulated, analysed and inference were made in accordance with objective.

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**Result and Discussion**

## SHGs.

Constraints faced by women SHG members during running of

**Table 1:** Allocation of farm women on basis of constraints faced by women SHG member (n=120)

S. No.	Constraints	Rishabhdev Tehsil MPS	Rank	Kherwara Tehsil MPS	Rank	Total MPS	Rank
<b>A.</b>	<b>Personal constraints</b>						
1	Lack of self confidence	77.50	II	70.00	III	74.17	III
2	Lack of education	84.17	I	68.33	IV	77.08	II
3	Obstacle in management of register to due to illiteracy	84.17	I	71.67	I	79.17	I
4	Lack of cooperation from family members	73.33	III	65.83	V	71.25	IV
5	Lack of social support	67.50	IV	70.83	II	71.25	IV
<b>B.</b>	<b>Financial constraints</b>						
1	Due to high cost of production	65.83	I	60.83	V	63.75	V
2	Much money require for entrepreneur	65.83	I	64.17	II	65.83	II
3	Difficulty in commodity marketing	64.17	III	61.67	IV	64.17	IV
4	Problem in return of loan	65.00	II	65.00	I	66.67	I
5	Lack of financial support from family	62.50	IV	63.33	III	65.00	III
<b>C.</b>	<b>Knowledge and skill related constraints</b>						
1	Inadequate awareness about government programmes	67.50	I	70.83	I	69.58	I
2	Poor knowledge about SHG activities	65.83	III	66.67	III	67.08	IV
3	Lack of awareness of group formation	66.67	II	59.17	V	64.17	V
4	Lack of skill guidance to involve any micro or small business	65.83	III	65.83	IV	67.50	III
5	Inadequate administrative skill	65.83	III	67.50	II	68.75	II
<b>D.</b>	<b>Group related constraints</b>						
1	Non cooperation among SHG members	57.50	I	60.00	II	59.17	II
2	High drop out rate of members	56.67	II	57.50	III	57.91	III
3	Uncooperative behaviour of financial organization	55.83	III	62.50	I	60.41	I
4	Dispute among SHG members	56.67	II	48.33	IV	54.17	IV
<b>E.</b>	<b>Technical constraints</b>						
1	Cashbook writing	82.50	I	72.50	I	77.91	I
2	Group and bank account maintain	82.50	I	69.20	II	76.67	II
3	Quality maintain	80.83	II	50.83	VI	67.08	V
4	Knowledge and skill upgradation	66.67	IV	62.50	V	66.25	VI
5	Knowledge for preparation of new products	66.67	IV	65.00	III	67.91	IV
6	Quality control	67.50	III	64.17	IV	68.33	III
<b>F.</b>	<b>Establishment of business</b>						
1	Lack of training	57.50	I	66.67	I	62.50	I
2	Difficulty related with raw material	55.83	III	58.33	IV	57.91	IV
3	Lack of bank support	56.67	II	59.17	III	59.17	III
4	Sale of product	57.50	I	63.33	II	62.08	II
<b>G.</b>	<b>Other constraints</b>						
1	Male superiority	60.00	I	70.83	I	65.83	I
2	Lack of government support	56.67	II	62.50	II	60.41	II

MPS= Mean Percent Score

The table 1, first section is personal constraints depicts that “Obstacle in management of register due to illiteracy”, was ranked first overall with 79.17 MPS, where rishabhdev tehsil ranked it first with and kherwara tehsil ranked it first with 71.67 MPS. Probably the reason was illiteracy where farm women are not much educated. “Lack of social support” and “Lack of cooperation from family members” was ranked fourth with overall 71.25 MPS.

The second section of the table 1, depicts financial constraints faced by the women SHG members during running of SHGs. “Problem in return of loan” ranked first with overall 66.67 MPS, where rishabhdev tehsil ranked it second with 65.00 MPS and kherwara tehsil ranked first with 65.00 MPS. Reason behind this may be less income sources and women having low income. “Due to high cost of production” ranked fifth with overall 63.75 MPS, where rishabhdev tehsil ranked it first with 65.83 MPS and kherwara tehsil ranked it fifth with 60.83 MPS. Probable reason for this might be more raw material is required for the produce and more money is spent for that, due to which the cost of production is higher.

The third section of the table 1, presents knowledge and skill related constraints faced by the women SHG members during running of SHGs. “Inadequate awareness about government programmes” ranked first with overall 69.58 MPS, where rishabhdev tehsil ranked it first with 67.50 MPS and kherwara tehsil ranked also first with 70.83 MPS. Reason behind this may be both tehsil villages lack network facility that’s why lack internet facility and women are less educated. “Lack of awareness of group formation” ranked fifth with overall 64.17 MPS, where rishabhdev tehsil ranked it second with 66.67 MPS and kherwara tehsil ranked it fifth with 59.17 MPS.

The fourth section of table 1, depicts group related constraints faced by the women SHG members during running of SHGs. “Uncooperative behaviour of financial organizations” ranked first with overall 60.41 MPS, where rishabhdev tehsil ranked it third with 55.83 MPS and kherwara tehsil ranked it first with 62.50 MPS. Reason behind this may be financial organization is very important to country’s growth as well as rural women’s growth but in rural areas financial organization don’t supportive that much because there are not so many

enterprises, micro business in villages. "Dispute among SHG members" ranked fourth with overall 54.17 MPS, where rishabhdev tehsil ranked it second with 56.67 MPS and kherwara tehsil ranked it fourth with 48.33 MPS. Reason behind this may be their way of thinking and their way of speaking is different.

Fifth section of 1 presents technical constraints faced by the women SHG members during the running of SHGs. "Cashbook writing" was assigned first rank with overall 77.91 MPS, where it was ranked first with 82.50 MPS in rishabhdev tehsil and was ranked first with 72.50 MPS in kherwara tehsil. Probable reason for this might be not knowing more about cashbook writing. "Knowledge and skill upgradation" ranked fourth with overall 66.25 MPS, where rishabhdev tehsil ranked it fourth with 66.67 MPS and kherwara tehsil ranked it fifth with 62.50 MPS. Reason behind this may be having less SHG activities and having less seminars, training programmes and less information about government schemes, programmes.

Sixth section of table 1 depicts establishment of business constraints faced by the women SHG members during running of SHGs. "Lack of training" ranked first with overall 62.50 MPS, where rishabhdev tehsil ranked it first with 57.50 MPS and kherwara tehsil ranked it first with 66.67 MPS. Probable reason for this might be women are not that much interested in training and they does not participate in training programmes. "Difficulty with raw material" ranked fourth with overall 57.91 MPS, where rishabhdev tehsil ranked it third with 55.83 MPS and kherawara tehsil ranked it fourth with 58.33 MPS. Probable reason for this might be less of money to buy raw material.

Seventh section of table 1 depicts some other constraints faced by the women SHG members during running of SHGs. "Male superiority" ranked first with overall 65.83 MPS, where both the tehsils ranked it first. Rishabhdev tehsil with 60.00 MPS and kherawara tehsil with 70.83 MPS. Reason behind this may be our country is a male dominated country and our society thinks that men should earn and women should take care of themselves and family. "Lack of government support" ranked second with overall 60.41 MPS, where rishabhdev and kherawara tehsil ranked it second with 56.67 MPS and 62.50 MPS respectively. Reason behind this may be more corruption and due to illiteracy.

### Conclusion and Suggestion are as follows

The study depicts that women SHG members faced Obstacle in management of register due to illiteracy was in majority and ranked first overall with 79.17 MPS, where rishabhdev tehsil ranked it first with and kherwara tehsil ranked it second with 71.67 MPS. There were other obstacles faced by the women which were moderate they are: Lack of social support, lack of education, problem in return of loan, lack of financial support from family. The outcome of study shows that there was substantial variation in constraints faced by the women respondents of both the tehsil.

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