

AN EMPIRICAL STUDY ON PROBLEMS & CHALLENGES FACED BY WOMEN SELF-HELP GROUP

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ABSTRACT

Self Help Groups are backbone for rural development but are facing numerous problems. These problems are related with education, family support, marketing, finance, quality product, and facilitator's etc. This study was conducted in Bangalore district of Karnataka to study the problem faced members of women about self-help groups. A sample of 100 respondents were selected at random for the research. Interview technique was used for collecting data. This study revealed that lack of formal education, family responsibilities as their major (personal problem), lack of communication skills among the group members in decision making process was the major (social problem), insufficient loan as their major problem, among the SHG members in the study area.

Key words: Self-help group, Problems, Empowerment

1.INTRODUCTION

.Self-Help Groups (SHGs) have emerged in order to help poor women to secure inputs like credit and other services. The concept of SHG in India was introduced in 1985. A self-help group (SHG) is a financial intermediary usually composed of between 10-20 local women. It is a registered or unregistered group of micro entrepreneurs having homogenous social and economic backgrounds, voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help.

2. REVIEW OF LITERATURE

B. Ajith, K. Satyanarayan, V. Jagadeeswary, Y.B. Rajeshwari K.C. Veeranna and M. Harisha (2017) in this study reveals Self Help Groups are the effective strategy for poverty alleviation, human development and social empowerment of poor, especially women in rural areas of our country, women are the vital infrastructure and their empowerment would hasten the pace of social development to contribute to economic growth and overall growth of peoples. Hence, there is need to change their capacity to work by giving them the necessary trainings on income generating activities, supporting them with financial facilities, providing them to marketing knowledge and current information etc, new issues have to be addressed to effect social and economic progress of our nation.

R.L.Vinodhini & P.Vaijyanthi (2016) discusses the Socio economic empowerment of women in rural India, SHGs are the small association of the members in background status and enables to success of the SHGs and innovative practices to enables the development and building at the stakeholders. SHGs also help the financial status of households.

Kaur Simrenjit (2015) Self Help Groups (SHGs) are proved successful for the empowerment of rural women by the way of their entrepreneurial development which had put a major impact upon their social and economic life. For the achievement of the sustainable Entrepreneurial development among the members of the SHGs more need is to be given for the development and encouragement of SHGs

R. Prabhavathy (2012) noted that SHGs started functioning all over Tamil Nadu, in some areas they are functioning effectively where as in some areas they face problems. Since SHGs help women to achieve economic empowerment, this policy measures can contribute to the nation. Now a days, the women in the SHGs are also respected by the others, because they are in earning the income and they are contributing to household income, expenditure and savings.

3.OBJECTIVES

- 1) To understand the functioning of SHG in India
- 2) To investigate the problems faced by the SHGs in Bangalore.

4. BENEFITS/ANTICIPATED OUTCOMES

As this paper is aimed at understanding the various problems faced by members of women SHG. Hence the outcome of this research will be beneficial for members to understand the root cause of their problem and will help the other stake holder like Government, banks and various NGO's while framing policies.

5.METHODOLOGY

The research design here is exploratory and data for the research is collected through questionnaire method. The sample size for the research is 100 which is collected using random sampling technique from members of Self-Help group in Bengaluru. The data is analysed using MS Excel and data is presented in graphs and tables.

The secondary data have been obtained from various published and unpublished reports of the departments such as Directorate of Economics and Statistics, Department of Panchayat Raj etc.

6. RESULT AND DISCUSSION

In this paper, researcher has made an attempt to find out the problem faced by women in self-help group. The respondents were asked by close-ended questions to enlist problems as they were facing by self-help groups.

Data in Table-2 reveal that majority of respondents feels that bank domination (71.59 MPS) is the major problem faced by the respondents followed by shortage of capital (71.11 MPS), Distributor, warehousing & Intermediaries (67.22 MPS), Training program (66.92 MPS) stress (66.44 MPS), education & families (62.3 and 62.7 MPS respectively), heavy interest and health problem (61.48 & 61.24 MPS), competition (61.36 MPS), male domination (57.47 MPS), collateral security (55.56 MPS), communication (55.32 MPS), market (59.8 MPS), Government interference (58.37 MPS), lack of advertisement (50.71 MPS), heavy interest rate (36.8%), cooperation (31.3%), Collateral security (28.2%) and lowest is marketing experience (8.9%), male domination (48.32 MPS and 41.36 MPS).

Table-1 : Perception of SHG members towards their problem in conducting SHG activity

Sl. No	Problem	Extent in percentage				
		Very Low	Low	Moderate	High	Very high
1.	Education	21	11.1	15	2.4	50.6
2.	Family support	14.2	17.6	10	18.9	39.2
3.	Health Problem	13.4	22.7	9.8	13.6	40.4
4.	Shortage of capital	14.6	9.8	6.0	15.8	53.8
5.	Collateral security	5.3	31.6	27	7.9	28.2
6.	Heavy interest rate	10.5	11.2	36.8	4.5	36.8
7.	Market	14.1	24.2	12.2	7.4	41.9
8.	Marketing experience	24.4	16.5	36.4	13.9	8.9
9.	Competition	10.8	18.7	24.6	6.2	39.7
10.	Training Program	1.2	27.8	14.6	15.1	41.4
11.	Male Domination	12.4	10.5	43.3	2.2	31.6
12.	Co-operation	22.2	30.9	9.6	6.0	31.3
13.	Stress	10.5	12.2	25.6	4.3	47.4
14.	Communication	22	8.1	26.6	13.2	30.1
15.	Bank Domination	9.8	12.2	13.4	11.0	53.6
16.	Govt interference	10.5	29.4	14.8	6.5	38.8
17.	Illiteracy	1.4	15.6	17.7	4.3	61.0
18.	Distributor, warehousing & Int.	14.1	5.5	23	12.2	45.2
19.	Lack of Advertisement	19.4	21.8	23.9	6.5	28.5

Table-2 : Problems faced by Self Help Group members in carrying out SHG activities

Sl.no	Problem	Very low	Low	Moderate	High	Very high	MPC
1	Education	88	46	65	10	209	62.3
2	Family support	61	72	42	79	164	62.7
3	Health problem	56	95	41	57	169	61.24
4	Shortage of capital	61	41	25	66	225	71.11

5	Collateral Security	22	132	113	33	118	55.56
6	Heavy interest rate	44	47	154	19	154	61.48
7	market	59	101	51	31	176	59.8
8	Marketing experience	102	69	152	58	37	41.56
9	Competition	45	78	103	26	166	61.36
10	Training program	5	116	61	63	173	66.92
11	Male domination	52	44	181	9	132	57.47
12	Cooperation	93	129	40	25	131	48.32
13	Stress	44	51	107	18	198	66.44
14	Communication	92	34	111	55	126	55.32
15	Bank Domination	41	51	56	46	224	71.59
16	Govt interference	44	123	62	27	162	58.37
17	Illiteracy	6	65	74	18	225	69.79
18	Lack of Advertisement	81	91	100	27	119	50.71
19	Distributor & Warehousing	59	23	96	51	189	67.22

7. CONCLUSION

This paper explores the problems faced by the sample members of the Self-help groups (SHGs). Formation of Self-Help Groups is a path breaking initiative that can transform the lives of millions of poor Indians. However, the government should concentrate of regulating the formation process to ensure better financial viability within the group It has become necessary for the Government to find remedies for the problems of women SHG. Various initiative should be initiated to improve the skills like marketing related skills, communication skills, leadership skills and team building skills etc., apart from providing various types of incentives schemes to solve the problems of women SHG.

8. REFERENCE

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