



PROBLEMS FACED BY WOMEN SELF-HELP GROUPS IN MANIPUR

NENGCHA and Prof. E. JYRWA

- 1. Ph. D. Research Scholar in Adult and Continuing Education, North Eastern Hill University, Shillong, Meghalaya.*
- 2. Professor of Adult and Continuing Education, North Eastern Hill University, Shillong, Meghalaya.*

Abstract:

This paper aims to identify the problems faced by women in functioning their groups effectively. It was conducted in the three Districts of Manipur with a sample size of 450 women respondents. The sample was drawn using a purposive random sampling method, considering the group, which has been functioning for more than three years. Data was collected using structured and semi-structured interview schedules. The present study focuses on the five aspects of problems: personal, social, economic, management and marketing problems. The study's findings reveal that lack of adequate training facilities, lack of committed members, lack of adequate capital, lack of follow-up program by facilitators and no proper training in marketing scored the highest in all the aspects of problems. The highest number of women reported that marketing problems were their serious problem in all aspects. For women to effectively run their groups, several issues must be addressed.

Key words: micro-credit, SHGs women and marketing issues

I: Introduction

In India, women comprised half of the population. Hence, it is necessary and of utmost importance to include them in the country's socio-economic development fully. Women's participation is vital to achieving sustainable development goals, and their empowerment is crucial in reaching these goals. In most developing countries, poverty is the main reason hindering economic growth and living standards. Investing in women's resources would lead to a greater economy and upliftment of society into better conditions. The introduction of SHGs has led women to participate in the developmental process and empowered them through micro-financing. Self-help groups provide not only micro-credit to their members but also inculcate the spirit of saving habits, investing, capacity-building and the value of the strength of working together as one. Further, It is the best platform for women to access information and awareness for their well-being. SHG has dramatically empowered the poor rural masses to escape poverty and overcome financial issues. The easy availability of credit without collateral also enhances their capacity to engage in more productive activities. In the present study area, women SHGs participate in income-generating activities at the beginning. However, some SHGs could not continue and depends on interest and saving alone. Most SHGs continue to engage in income-generating activities individually or in groups. Despite their contribution to the family and economic

development of the country, women in SHGs faced problems sustaining their group efficiently and effectively. Therefore, the papers identify the problems faced by women in carrying out their activities in SHGs.

II: Literature review

The problem of women varies according to the context and types of economic activity they selected. Khan et al. (2021), Jose et al. (2020), Mangsidam et al. (2020), Shalini and Jaganathan (2020), Hemlatha (2019), Kumawat and Bansal (2018), Mishra (2016), Rukhsana et al. (2014), Thileepan and Soundarajan (2013), Ehili (2013) and Jadhav and Tambat (2010) identified that household responsibilities, lack of formal education, lack of confidence, lack of knowledge, lack of information, lack of managerial skills, lack of technical knowledge, high cost and shortage of raw materials, low market value, non-availability of credit, lack of marketing, insufficient training, lack of collateral, lack of marketing facilities, inadequate space for marketing, heavy competition, lack of support from facilitators, underestimate the women capability, male domination, and lack of support from family was the major and general problems faced by the women in all these studies. Additionally, Sucharita and Bishnoi (2019), Sharma and Dhanalakshmi (2018), Kumar and Kavithasri (2017), Ajith et al. (2017), Mondal and Sarkhel (2015) studies show their problems under four aspects viz. personal, social, financial and management. They identified that lack of formal education, family responsibilities, male domination and lack of coordination as their major personal problems, conflicts among the group members in decision making, opposition from the family members, and dependence on the male members as major social problems. Heavy competition, lack of marketing facilities, problems of marketing the products, lack of communication to the nearby places and lack of advertisement as their major source of marketing problem; insufficient loan, lack of adequate capital, not getting the loan at the right time, the high interest of the loan, income derived is too low and insufficient financial assistance as major financial problems; loan availed for purchase of animals was too low as livestock related problem whereas lack of proper training and conflicts among the members as their major management problems faced by the SHG members. Among all these domains of problems, Kaur and Sachan (2016) found that production problems were the most severe problems in their studies, followed by family, marketing, financial, social, organizational and leadership problems. On the other, Parthiban and Gnanakumar's (2015) study shows that women below the age of thirty face a high level of marketing problems, and their income is not associated with the level of problem and the type. Whereas Krishnaveni and Haridas (2013) found that women above the age of forty-five face a high level of marketing problems, and family income is not associated with the level of the problem. However, the type of business is associated with the level of problem. Educational qualification, area and family nature have associations with the marketing problems of SHGs Shalini and Jaganathan (2020).

III: Research Methodology

Since the study is an investigation of the past and the present situation concerning women's SHGs in Manipur, the investigator adopted a survey method based on the nature and objective of the study. The investigator used a structured interview schedule to collect data from the SHG's women respondents.

IV: Population and sample

The study was undertaken in three Districts of Manipur viz; Imphal-East, Churachandpur and Chandel based on the concentration of SHGs under MRNLM and NERCORMPS. In each District, 75 SHGs were selected randomly to obtain equal representation based on the functioning of SHGs with more than three years. In each SHG, two members were selected. One leaders was purposefully selected and a member was randomly selected which make a total sample size of 450 respondents in all these three Districts. Primary data was collected using interview schedule and appropriate statistical tools were used to analyze the data.

V: Results and discussion

5.1: Personal problems faced by the women SHGs

Regarding personal problems, the majority of women (74.6 MPS) opined that inadequate training facilities were their biggest problem, followed by an overburdened of household responsibilities (71.3 MPS), lack of awareness of government programs (63.6 MPS), lack of formal or higher education (62.6 MPS) and lack of confidence (50.6 MPS). They required more training for their capacity building. Women play a dual role as wives and homemakers, giving them limited time for outside activities. The findings are similar to Kumawat and Bansal (2018) that most respondents find inadequate training facilities their major problem.

Table 5.1: Personal problems faced by women SHGs

| Problems | To a great extent (3) | To some extent (2) | Not at all (1) | MP S |
|---|-----------------------|--------------------|----------------|------|
| Lack of formal/ higher education. | 107 | 182 | 161 | 62.6 |
| Lack of confidence. | 73 | 90 | 287 | 50.6 |
| Inadequate training facilities. | 227 | 104 | 119 | 74.6 |
| Lack of awareness of Government programs. | 136 | 138 | 176 | 63.6 |
| Overburden of household responsibilities. | 194 | 127 | 129 | 71.3 |
| Non-cooperation of family members. | 20 | 80 | 350 | 42.3 |
| Lack of support from husband. | 22 | 63 | 325 | 42.6 |

* Multiple response

5.2: Social problems faced by women SHGs

In social problems, lack of committed members scored the highest problem (67.3 MPS), followed by lack of training in IGAs (5.3 MPS), lack of leadership qualities among members (63 MPS), inadequate support from the government (53.3 MPS), and ignorance about activities of SHGs (53 MPS) as their major problems whereas conflicts in decision-making (43.3 MPS) and lack of mobility (42.6 MPS) as their lowest problems. Most women think of SHGs as merely functioning only to avail credit and have yet to visions of growing more in future. Due to this, most members lack commitment and, therefore, remain idle. Training in IGAs is essential to make women more skilful and productive and create innovative ideas in them. Some leaders also reported that members were reluctant to be their groups' leaders, making it hard to find leaders among members. The elected leaders voluntarily worked for the group without any reward in return.

Table 5.2: Social problems faced by women SHGs

| Problems | To a Great extent (3) | To some extent (2) | Not at all (1) | MPS |
|---|-----------------------|--------------------|----------------|------|
| Lack of mobility. | 31 | 65 | 354 | 42.6 |
| Lack of training in IGAs. | 145 | 141 | 164 | 65.3 |
| Lack of leadership qualities among members. | 116 | 169 | 165 | 63.0 |
| Lack of committed members. | 183 | 93 | 174 | 67.3 |
| Ignorance of the activities of the SHGs. | 91 | 83 | 276 | 53.0 |
| Inadequate support from the Government. | 88 | 92 | 270 | 53.3 |
| Conflicts among the members in decision-making. | 36 | 61 | 353 | 43.3 |

* Multiple response

5.3: Financial problems faced by SHGs

It is evident from Table 3 that lack of adequate capital (87 MPS) was the highest problem among all, followed by lack of risk-bearing capacity (85 MPS), delays in obtaining credit facilities (82 MPS), the income derived being too low (73 MPS), unable to get loans in times of emergency (59.3 MPS) and the non-cooperative attitude of financial institutions (51 MPS). It shows that the amount was insufficient for them to start productive IGAs. Since most groups followed the equal distribution of subsidies, it became smaller when divided among 10-15 members, which limits them from further expanding their business. Besides, the women lack risk-taking ability, which results in selecting unproductive IGAs and leads them to derive low returns. The delays in obtaining credit facilities were also a big problem for them. Unless they opt for the right IGAs, their income from SHGs is too low that they find disinterested and go for internal lending activities only. As most of the group distributed the funds equally, there were times when women could not get the loan in times of emergency due to a lack of group income and enough balance for an emergency.

Table 5.3: Financial problems faced by women SHGs

| Problems | To a great extent (3) | To some extent (2) | Not at all (1) | MPS |
|--|-----------------------|--------------------|----------------|------|
| The income derived is too low. | 235 | 67 | 148 | 73.0 |
| Lack of risk-bearing capacity. | 313 | 73 | 64 | 85.0 |
| Delayed in obtaining credit facilities. | 290 | 77 | 83 | 82.0 |
| Lack of adequate capital. | 329 | 65 | 56 | 87.0 |
| Unable to get a loan in times of emergency. | 140 | 72 | 238 | 59.3 |
| The non-co-operative attitude of financial institutions. | 94 | 52 | 304 | 51.0 |

* Multiple response

5.4: Management problems faced by women SHGs

The findings reflect that the majority found a lack of follow-up programs by NGOs (53 MPS) as their most serious problem, followed by a lack of decision-making among members (52.3 MPS) and a lack of managerial skills (52.3 MPS) as the second most problem. More workloads for leaders in SHGs activities (52.6 MPS), a lack of managerial skills (52.3 MPS) and a lack of assistance by the facilitators (52 MPS) were the other significant problems respectively. On the other, a lack of trust among members (44 MPS) and a lack of sensitivity about accounting, record keeping and bank transactions (40.3 MPS) as the lowest problems. The NGOs or government field workers work to cover a large number within a given time. Because of this, the follow-up program was neglected and took time for the following process. The leaders reported more workloads for them in SHGs activities. They act as a motivator and managers and shoulder all the necessary workloads and their time. Also, the members stayed passive listeners even though they encouraged them to share their opinions and ideas. They further stress that members neither share their ideas nor disagree with the leader's opinions. Similarly, the findings relate to Mishra (2016) that the group members had to approach the concerned officers or department officers who were not very cooperative to obtain assistance and support.

Table: 5.4: Management problems faced by Women SHGs

| Problems | To a great extent (3) | To some extent (2) | Not at all (1) | MPS |
|---|-----------------------|--------------------|----------------|------|
| Lack of proper assistance by the facilitators. | 97 | 57 | 296 | 52.0 |
| Lack of trust among members. | 41 | 61 | 348 | 44.0 |
| Lack of decision-making among members. | 70 | 115 | 265 | 52.3 |
| More workloads for leaders in SHGs activity. | 85 | 89 | 276 | 52.6 |
| Lack of follow-up programmes by NGOs. | 85 | 97 | 268 | 53.0 |
| Lack of managerial skills. | 83 | 89 | 278 | 52.3 |
| Lack of sensitivity about accounting, record keeping and Bank transactions. | 26 | 43 | 381 | 40.3 |

* Multiple response

5.5: Marketing problems faced by women SHGs

The result reflects that in the present study marketing problem was the biggest problem compared to the rest. Among the marketing problem, no proper training in marketing scored the highest (81.3 MPS). It was evident that SHGs did not receive the proper training to channel the IGAs productively. Due to a lack of space and little exposure, there was an absence of linkages with the marketing agency (77.3 MPS). However, most women do marketing within the group as they have to buy the same products in the markets. Though the group decided to do some activities to generate income, some group members showed no interest (76 MPS) but had to join as it went on the majority decisions. Since most SHGs select the same IGAs, they faced problems in marketing products (71.3 MPS), and a lack of marketing skills (69 MPS) added to their problems in deriving low profit.

Table 5.5: Marketing problems faced by women SHGs

| Problems | To a great extent (3) | To some extent (2) | Not at all (1) | M PS |
|--|-----------------------|--------------------|----------------|------|
| No proper training in marketing. | 257 | 133 | 60 | 81.3 |
| Absence of linkages with the marketing agencies. | 247 | 100 | 103 | 77.3 |
| Problems in the marketing of products. | 180 | 154 | 116 | 71.3 |
| Lack of marketing skills among members. | 188 | 106 | 156 | 69.0 |
| Problems of high competition with other SHGs. | 138 | 111 | 201 | 62.0 |
| Lack of permanent market for the product. | 142 | 137 | 171 | 64.6 |
| Lack of interest in marketing among members. | 200 | 174 | 76 | 76.0 |

* Multiple response

Conclusion and Suggestions

Self-help groups are known for their poverty alleviation and women empowerment in India. It is also an institution that paved the way for the financial inclusion of rural masses in large numbers. The government uses SHGs to address the needs and interests of disadvantaged groups, especially the rural areas. Indeed SHGs have proved to be the best vehicle for the nation's socio-economic development. However, certain problems need to improve for more advancement of the SHGs. It was evident from the result that to meet the target number of SHGs, the facilitators pay less attention after forming the groups and lack a proper follow-up program due to lack of time. Because of this, some SHGs merely function to get credit facilities than to grow into more prominent institutions. The SHGs need proper training in all related SHGs activities to equip themselves with the necessary skills and knowledge and for their capacity building to run the group smoothly and effectively. Proper guidance in selecting income-generating activities would give them innovative ideas and enhance their productivity. If all these problems can be tackled timely, the SHGs will grow and prosper as micro-finance institutions for the community and provide employment to the members and their families. Though some SHGs work successfully, they lack credit facilities and depend on subsidies alone. If such SHGs are given credit facilities, it will enhance their business and make them more engaged in productive activities, which will increase their income and grow bigger and prosper. The government and banks must provide credit facilities to the well-functioning SHGs. Thus, their problems will not be an obstacle to reaching their goal and objectives.

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