

Assessment of the Constraints Perceived by the Self-Help Groups Members and Impact on their Livelihood

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ABSTRACT

Self-Help Group (SHG) program a pragmatic approach is initiated as a self-employment program in the jargon of poverty eradication measures as well as to improve their livelihood and empowerment. This study was designed to trace out the constraints and impact of Self-Help Groups in women empowerment in Bhiwani district of Haryana, India. The research area was selected purposively and data was collected from different Self-Help Groups selected randomly from 4 blocks and 8 villages and fifteen respondents per village on the basis of their participation in SHG activities. The results revealed that the majority of the respondents (42%) perceived family responsibility as major constraint due to which they were unable to take part in Self Help Group (SHG) activities. Among Bank-SHG coordination constraints, 28.70 per cent respondents perceived that bank officials' perception about SHGs is poor as major constraint. Maximum respondents (35.70%) faced marketing problems due to distant location of market as major institutional constraint. Among educational constraints 39.5 per cent of the respondents perceived having lack of knowledge about advantages and facilities provided by the government as major constraint. Other major problems perceived by the respondents in effective functioning were: price problems, delay in getting loans, improper demand and supply chain of commodities, and transportation. The SHGs could be used as an effective mechanism for technology dissemination to support the public extension system, social and mutual learning, institutionalized process of empowerment, conflict management, participatory extension and sustainable and equitable development.

Keywords: Constraints, Poverty, Women, Livelihood

INTRODUCTION

The Self-Help Groups can be used as an effective mechanism for technology dissemination to support the public extension system; social and mutual learning, institutionalized process of empowerment and for sustainable, equitable and participatory extension and development. Besides effective cooperation and coordination among the members, the most essential is to infuse positive and favorable intentions and attitude, self-confidence and capacity for self-determination among the clientele system. The expansion in the range

of potential choices available to women includes three inter-related dimensions that are inseparable in determining the meaning of an indicator and hence its validity as a measure of empowerment. These dimensions are; resources (pre-condition necessary to exercise choice, must have access and future claims to material, human and social resources), agency (process of decision-making, including negotiation, deception and manipulation that permit to define their goals and act upon) and the achievements (well-being outcomes that can be experienced as a result of access to resources and agency). The success of the Indian Self-Help Groups

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contributed in realizing the fact that the rural people will be able to save and are capable enough to repay the loans in time and opened the potential markets for formal financial institutions. Self help groups are promoting saving, credit along with other income generating activities. SHGs now-a-days are becoming the vehicle of change and transforming the lives of the people below poverty lines. SHGs are playing a great role in technology dissemination and improvement of livelihoods of rural women (Khan *et al.*, 2010). SHGs specifically women oriented had made a positive attempt towards women socioeconomic transformation and upliftment to make them torch bearer of the society and to take the nation safely towards vision India 2020 (Slathia *et al.*, 2006). Realizing that problems cannot be solved alone these small voluntary groups are formed so as to pool their resources, skills and talent for raising the livelihood or living standards. Therefore, Aajeevika Mission NRLM was launched by the Ministry of Rural Development (MoRD), Government of India (June 2011) and supported by the World Bank. This mission aimed to create efficient and effective institutional platforms for the rural poor people, so as to enable them to increase their household income through sustainable livelihood enhancements and improved access to financial services. In November 2015, the program was renamed as Deendayal Antayodaya Yojana (DAY-NRLM).

In developing countries, Swanson (2006) clearly mentioned that building social capital is critical to agricultural development strategies aimed at reducing rural poverty. SHGs have been recognized as reliable and efficient mode of technology transfer, but it needs positive attitude of SHG members as a prerequisite. Training programme will have significant impact on knowledge level of SHG members while the experience and family size had contributed significantly (Singh and Meena, 2012). The Government of India and state authorities alike have increasingly realized the importance of devoting attention to the economic betterment and development of rural poor. In spite of the rapid growth of SHGs in India, the full potential of utilizing SHGs remains unexploited. The impact of Self-Help Groups (SHGs) noteworthy in terms of self-worth like self-confidence cum capacity building by providing self-employment opportunities to meet the economic crisis. It also improves

the assessment making capacity in terms of various social, political, economic, help and educational dealings and mobilize women to fight against various types of exploitation against them in family and society at large (Chiru, 2018). Many other institutions like government bodies, NGOs, youth clubs, health care workers and cooperative societies are using this approach for the overall empowerment of women's and development in all the senses social as well as in economic terms. The present study was thus, undertaken to find out the constraints faced by the SHG members and the impact of these groups on their livelihood in selected blocks and villages of Bhiwani district, Haryana.

METHODOLOGY

The present study was conducted in Bhiwani district of Haryana state, this district was selected, purposively as it has the history of SHGs work and has the second highest number of working women SHGs. From Bhiwani district two blocks i.e. Bhiwani and Bawani Khera were selected randomly. From two blocks, four villages, were selected by random sampling technique. From the selected area total 120 respondents were selected, thus, a sample of 30 women's from each village was selected for taking the responses against the statements of constraints perceived by them. The data were collected with the help of a well-structured and pretested interview schedule comprising the items for assessment of various constraints perceived by them. The constraints categorized into four viz. personal, educational, bank-SHG coordination and institutional constraints and impact of SHGs development on their livelihoods were computed with the help of statistical measures like frequency score, percentages, weighted mean score, and rank order were used to analyze the data to draw the tangible inferences from the study.

RESULTS AND DISCUSSION

The results along with relevant discussion have been presented in prime heads as reasons for the formation mechanism of SHGs, impact of SHGs on members, number of activities undertaken by the members, constraints perceived by the rural women of different self-help groups. The findings in Table 1 indicated that for the majority of the members local leaders (79.16%)

Table 1: Formation mechanism of SHGs (n=120)

S.No.	Statements	Yes (2)		No (1)	
		Frequency	Percentage	Frequency	Percentage
A. Source of motivation for joining SHGs					
1.	Department of agriculture	00	00.00	120	100.00
2.	KVK's	00	00.00	120	00.00
3.	Banks	28	23.34	92	76.66
4.	Local leaders	95	79.16	25	20.84
5.	Friends /Relatives/ Neighbour's	40	33.34	80	66.66
6.	NGOs/ self and others	38	31.66	82	68.34
B. Reasons for joining SHGs					
1.	Savings	120	100.00	00	00.00
2.	Facility of loans	120	100.00	00	00.00
3.	Income generation	120	100.00	00	00.00
4.	Exposure to social media	38	31.66	82	68.34
5.	Problem solving	88	73.34	32	26.66
6.	Getting training and knowledge for difficult activities	120	100.00	00	00.00
7.	Improving family conditions or others	65	54.16	55	45.84
C. Willingness for joining SHGs					
1.	Self	98	81.66	22	18.34
2.	Family	75	62.50	45	37.50
3.	Others	69	57.50	51	42.50

were the main sources of motivation for joining the SHGs, followed by their friends/relatives/ neighborhoods (33.34%), NGOs/ self-motivation (31.66%) for joining the groups and some role also played by banks (23.34%) in this respectively. The results are in conformity with the earlier findings of Parihar *et al.* (2013) he studied the impact of self-help groups on rural women in Jammu district and his studies revealed that majority of women 84.8 per cent joined SHGs by getting motivated through NGOs followed by KVKs and department of agriculture followed by 48.00 and 42.00 per cent respectively.

Further table also elaborated the reasons for joining the SHGs by the members, A significant number of women members that is 100.00 per cent joined SHGs for savings , facilitation of loans, for income generation and getting trainings and acquiring knowledge for carrying out difficult activities, followed by 73.34 per cent for problem solving, 54.16 per cent for raising family standards and 31.66 per cent for exposure to social life. The results were found

in conformity with the findings of Parihar *et al.* (2013) his studies revealed that 99.20 per cent joined SHGs for the purpose of saving followed by income generation, facility of loan and exposure of social contacts i.e., 96.00, 92.00 and 92.00 per cent. The table also indicating the willingness of the members for joining the groups, the majority of the that is, 81.66 per cent joined for self, followed by for family and other purposes.

The data in Table 2 revealed that majority of the respondents with weighted mean score 1.82, ranked Ist among all adopting owned startup activities with help of their respective SHGs savings followed by trading activities (1.74), manufacturing activities (1.27) and providing services to others (1.19) and ranked IInd, IIIrd and IVth respectively. The findings were found in line with the study of Dhiman and Rani (2015) their study revealed that 93.20 per cent participants were engaged in various trading activities such as selling milk and selling clothes door to doors etc., while 05.41 per cent were

Table 2: Types of activities adopted by the members of SHGs (n=120)

S.No.	Categories	Frequency		TWS	WMS	Rank
		Yes (2)	No (1)			
1	Manufacturing activities	32 (26.66)	88 (73.34)	152	1.27	III
2	Trade related activities	89 (74.16)	31 (25.84)	209	1.74	II
3	Providing services	23 (19.16)	97 (80.84)	143	1.19	IV
4	Owned startups	102 (85.00)	18 (15.00)	219	1.82	I

Table 3: Impact of SHGs on developing decision-making power of members (n=120)

S. No.	Statements	Frequency		TWS	MWS	Rank
		Yes (2)	No (1)			
1.	Decisions for children's education	78 (65.00)	42 (35.00)	198	1.65	I
2.	Independently taking decisions for nutrition of the family	38 (31.70)	82 (68.30)	158	1.32	III
3.	Participating in decisions on purchasing of household materials	18 (15.00)	102 (85.00)	138	1.15	VII
4.	Decisions taken on any social customs	29 (24.20)	91 (75.80)	149	1.24	V
5.	Freedom for enjoying outside the home like market etc.	34 (28.30)	86 (71.70)	154	1.28	IV
6.	Taking independent decisions about family planning	28 (23.34)	92 (76.66)	148	1.24	V
7.	Participating in decisions of marriage of children's	71 (59.20)	49 (40.80)	191	1.59	II
8.	Participating in decision related to business or other activities in family	24 (20.00)	96 (80.00)	144	1.20	VI

involved in manufacturing activities, and 01.35 per cent were in services sector.

The data in Table 3 indicated that majority of the members now capable of making decision regarding their children's education ranked Ist with 1.65 mean weighted score, followed by their participation in decisions regarding marriage of their children's (1.59), taking decisions independently about health of their family (1.32), freedom for outside the home like markets etc. (1.28), decisions taken on social customs and taking independent decisions about family planning (1.24), Participating in decision related to business or other activities in family (1.20) and Participating in decisions on purchasing of household materials (1.15) with IInd, IIIrd, IVth, Vth, VIth and VIIth ranked respectively. This indicates relatively positive impacts of self help group development in rural areas which will empower women and they are now becoming capable for taking important decision's on family aspects. The study was found in similar lines with the results of Parihar *et al.* (2013) The respondents as SHGs members were able to take more decisions as compared to those

who were not members of SHGs because SHGs members could acquire more knowledge and more scientific information by mutual interactions, social gatherings and trainings conducted by different departments/agencies engaged in women empowerment.

Considering the constraints perceived by the respondents, an attempt was made to know about the forces which slowing down the activities or impedes the respondents. The constraints or the restrictions or limitations on the behaviour of the respondents which restrict them from doing a work smoothly. Table 4 elaborated that among the personal constraints the 'family responsibility' was the main constraints faced by the respondents (weighted mean 2.07), it may be due to women's in the villages unfavourably because they have responsibility to provide care for the family members and also due to assumptions made by the people about women, followed by lack of commitment among SHG members (weighted mean 2.05), lack of discipline (weighted mean 1.98), lack of experience (weighted mean 1.85), lack of confidence (weighted mean 1.82), lack of management

skills (weighted mean 1.82) and lack of education respectively. Similar findings were reported by Singh (2011) revealed that majority of respondents 92.00 per cent having family responsibilities as major constraints followed by education and management skills.

The data in the Table 4 further indicated that constraints namely, labour scarcity ranked at top with 2.14 weighted mean, followed by distant location of market and low price of products ranked at second and third with 2.10 and 2.00 weighted mean score respectively, Further, lack of technical training, it may be due to one unavailability or small number of trainers, second one is, if available engaged in other training programmes and third one member of SHGs unable to reach training site,

followed by don't have supportive network, similar results reported by, lack of transport facility, absence of marketing of SHG products, financial constraints, and no visit of SHG members to developed SHGs ranked least among all. Similarly, Ngemu (2010) in her study also mention that 'High cost of paid labour' is one of the major constraints faced by SHG members. Among the Bank-SHG's Co-ordination constraints, 'Lack of recovery' considered as the main constraints faced by the respondents having weighted mean 1.96, these results may be due to unawareness or lengthy procedure of loan sanction, and similar result cited by Sharma (2007) in his study, that the SHG movement has not successful in some north-eastern states because of some peculiarities prevailed in the region. The study observed that the

Table 4: Constraints perceived by the members of SHGs (n=120)

S.No.	Statements	Frequency			TWS	WMS	Rank
		Agree (3)	Undecided (2)	Disagree (1)			
A. Personal Constraints							
1.	Family responsibilities	48	33	39	249	2.07	I
2.	Lack of commitment	17	92	11	246	2.05	II
3.	Lack of discipline	19	80	21	238	1.98	III
5.	Lack of experience	16	70	34	222	1.85	IV
6.	Lack of management skills	16	67	37	219	1.82	V
7.	Lack of confidence	14	70	36	218	1.82	VI
8.	Lack of education	23	73	24	239	1.20	VII
B. Institutional Constraints							
1.	Labour problems	33	71	16	257	2.14	I
2.	Distant location of markets	38	56	26	252	2.10	II
3.	Low product prices	25	71	24	241	2.00	III
4.	Lack of trainings	19	79	22	237	1.98	IV
5.	Lack of supportive networks	26	62	32	234	1.95	V
6.	Lack of transportation facilities	36	38	46	230	1.91	VI
7.	Financial problems	15	66	45	210	1.75	VII
8.	No visit of SHG higher authorities	10	62	48	202	1.69	VIII
C. Constraints related to Banks-SHG's							
1.	Lack of recovery	17	81	22	235	1.96	I
2.	Unfavourable attitude of bank officials	11	76	33	218	1.81	II
3.	Demand favour of money	16	60	44	212	1.77	III
4.	Over dependence on intermediaries	16	47	57	199	1.65	IV
5.	Delay in loan disbursement	05	61	54	191	1.60	V

banking constraints as a factor that hinders the quality of SHG in Northeast India. Followed by unfavourable attitude of bank officials (weighted mean 1.81), officials demand favour in terms of money, over dependence on intermediaries, and delay in loan disbursement with 1.77, 1.65 and 1.60 weighted means, respectively.

CONCLUSION

The results of the study pertaining to constraints perceived by the members found that among personal constraint family, among bank-SHG coordination constraints; poor perception of bank officials about SHGs, and among institutional constraints; marketing problems due to distant location of market were major constraint. Therefore, timely sanctioning of loan from the concerned financial institutions must be earned for better performance of SHG and individual activities. SHGs increased mobility and participation of rural women in the social activities indicated by the impact of SHGs on their decision making change. Self help groups have high impact on economic development of the respondents, followed by sociocultural, legal/political, infrastructure/educational, family/ interpersonal and psychological development. The SHGs could be used as an effective mechanism for technology dissemination to support the public extension system, social and mutual learning, institutionalized process of empowerment, conflict management, participatory extension and sustainable and equitable development.

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