

Constraints faced in functioning of self help groups by the member in Punjab district

Comment [H1]:

Comment [H2]:

Comment [H3]: I suggest recasting of the title to read "Constraints militating against women functioning of SHG members in Punjab district"

ABSTRACT

Rural women have been the most disadvantaged section of the society. SHG have brought tremendous change in the life of women at grass root level. The present study was conducted with the aim of analysing the socio-economic profile of SHG members and constraints faced by them that creates hindrance in upliftment of women. An interview schedule was used to document the performance details of the group members. Main constraints faced by the member were found to be lack of training opportunities, guidance and support from promoting agencies and limited opportunities for income generating respectively.

Comment [H4]: There is need to include at least one recommendation based on the findings.

Key words: Self-help groups, Constraints, Training

Comment [H5]: SHG is different from SHG Member, as such it should be included. Also there is need to add women in the key words for specificity

INTRODUCTION

Empowerment can serve as a powerful instrument for women to achieve upward social and economic mobility and achieve power and status in society. It is a source of mobility, equality and emancipation, both at the individual and at the societal level. It is a very effective means of empowering the poor women (Moinqazi 2005). Self help groups are a potential source to empower and encourage marginalized women to save and utilize savings to build self-reliance and confidence and provide greater access to and control over resources. These small groups based on mutually beneficial social and economic activities can help women to establish a common participatory platform to voice and solve their problems. SHGs enhance the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. (Sunderraj 2004).

Comment [H6]: Not clear.....

Punjab, being a rich state, different institutions such as government organizations, non-government organizations, farmers clubs, health workers and banks are using this approach to empower women socially, economically and politically. Preliminary investigation revealed that 42 per cent of SHGs are involved in food processing and beauty parlour. About 36 per cent engaged in dairy farming and vegetable growing activities. The member's borrowed credit for several activities. They have cent per cent loan repayment capacity and majority of them are women working under SHGs. Rural women play a crucial role in moving their families out of poverty. Women's earnings form a significant part of the income of the rural families. But women's lack of access to credit, training, education and poor decision making prevent women from improving their lives. Due to social factors, lack of confidence, motivation and support from family are factors that unable women to take independent decisions.

Comment [H7]: Source is needed here to justify the claim

The purpose of the study was:

1. To study the socio-economic profile of SHG members.
2. To identify the problems faced by SHG members regarding various structural and functional aspects of SHGs.

Comment [H8]: Source?

Comment [H9]: Objectives not purpose

Comment [H10]: To describe or determine the

METHODOLOGY

The study was conducted in purposively selected two districts of Punjab state i.e. Ludhiana and Hoshiarpur. The movement of formation of SHGs was observed to be more concentrated among few districts of the state like Fatehgarh Sahib, Faridkot, Hoshiarpur, Gurdaspur, Ludhiana and Jalandhar. Out of these districts, Hoshiarpur and Ludhiana were purposively selected for the present study, keeping in mind the convenience of investigator. The lists of SHGs were procured from District Rural Development Agency (DRDA) and Department of Co-operation of Ludhiana and Hoshiarpur districts. The officials who were associated with formation of SHGs from Department of Co- operation and District Rural Development Agency were selected for the study. The SHGs formed after the year 2004 were considered for the purpose of the study. An equal number of SHGs i.e. 25 were selected from each district by proportionate random sampling technique. Thus in total 50 SHGs formed the sample for the present study. A sample of 150 members was selected through random sampling technique. Three members from each SHG were selected at random. Thus a total sample of 150 members' i.e.75 from Ludhiana and 75 from Hoshiarpur was selected. The data were collected through personal interview technique on the basis of semi- structured interview schedule. Each respondent was interviewed separately to avoid influence and interference of other responses. The data collected were analyzed by using appropriate statistical procedure such as frequencies, percentages and mean score.

Comment [H11]: Convenience is not accepted conventionally in scientific research

RESULT AND DISCUSSION

1. Socio-economic profile of the SHG members

The profile of respondent SHG members has been studied in terms of age, educational status, marital status, occupation of the family, position held in group, type of family, family size, caste, family income and motivation factor for joining SHGs,

Table 1 Distribution of SHG members according to socio-economic profile

n=150		
Profile	No.	%
Age (years)		
18-25	7	4.67
26-35	71	47.33
36-45	61	40.67
>45	11	7.33
Educational status		
Primary	8	5.33
Middle	43	28.67
Matric	81	54.00
10+2	12	8.00
Graduation	6	4.00
Marital status		
Married	138	92.00
Unmarried	5	3.33

Comment [H12]: Use of APA current edition of in Text Table is recommended

Comment [H13]: Use Frequency NOT No

Divorced	1	0.67
Widowed	6	4.00
Family occupation		
Service	16	10.67
Small Business	30	20.00
Agriculture	49	32.67
Others	55	36.67
Position held in SHG		
Member	100	66.67
Leader	50	33.33
Family type		
Nuclear	104	69.33
Joint	46	30.67
Family size		
Upto 4	130	86.67
5-8	20	13.33
Family education		
Primary	4	2.67
Middle	12	8.00
Matric	50	33.33
10+2	50	33.33
Graduation	24	16.00
Post-graduation	10	6.67
Family income (per month Rs.)		
Up to 2000	5	3.33
2001-5000	31	20.66
5001-8000	52	34.66
>8000	62	41.33
Caste		
General	108	72.00
SC/ST	16	10.67
OBC	22	14.67
Motivating Factors		
Improving economic status	92	61.33
Getting loan	117	78.00
Economic independence	91	61
Social interaction	43	29

*Multiple responses

Socio-economic background

The data in Table 1 showed that the large number of the SHG members i.e. 47.33 per cent were in age group of 26-35 years which is followed by 40.67 per cent members from age group of 36-45 years. More than half of the SHG members (54 per cent) had education up to matric followed by 28.67 per cent, with middle level. Only 4 per cent of the respondents were graduate. Majority of respondents 92 per cent were married while 3.33 per cent were unmarried. The results further revealed that 0.67 per cent and 4.00 per cent of the respondents were divorced and widowed respectively. It was found that 36.67 per cent members of SHGs belonged to the other occupations followed by 32.67 per cent members having agriculture occupation and those engaged in small business were 20 per cent while 10.67 per cent of the respondents were engaged in service.

It is indicated from Table 1 that 66.67 per cent of the selected respondents were members and 33.33 per cent were leaders. Maximum number of the respondents (69.33 per cent) belonged to nuclear family as compared to joint family which was found to be only 30 per cent. The rural society has not sustained its joint family system due to the change taking place in the society. Majority of 86.67 per cent respondents had four members in their family which is followed by 13.33 per cent respondents who had 5-8 members. Large proportion of respondents (33 per cent) had highest level of education, matric and 10+2. Sixteen per cent of the respondents had education up to graduation followed by 8 per cent who had education up to middle level. It was found that 41.33 per cent of the SHG members had family income more than Rs. 8000 per month followed by 34.66 per cent with family income between Rs. 5001-8000. Majority of the members' belonged to general caste was 72.00 per cent followed by backward classes 14.67 per cent, SC/ST category (10.67 per cent) and (2.67 per cent) belonged to other castes. Majority of 78.00 per cent respondents reported that they joined group for getting loan, whereas 61.33 per cent joined the SHGs for improving economic status of their families. Nearly 61 per cent of the respondents reported that they joined the group for economic independence and (29 per cent) respondents reported that they joined SHGs to move out of the house and have social interaction with other members.

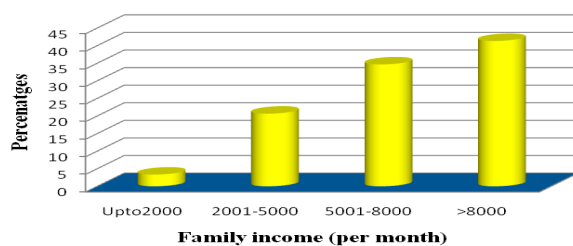


Fig 1 Distribution of SHG members according to their family income

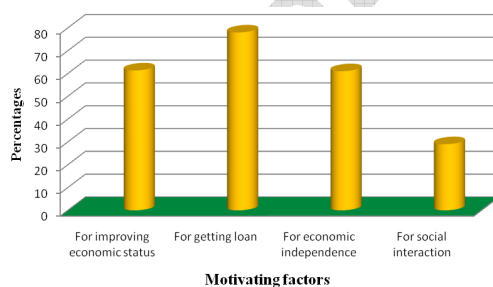


Fig 2 Distribution of members according to the motivating factors for joining SHGs

2 Performance of various duties

Every SHG had office bearers like president, secretary and treasurer who had separate duties to perform. Table 2 revealed that majority of 88 per cent presidents were found to be engaged in marketing, 82 per cent were in organization of training, 74 per cent were found to be engaged in procurement of raw material and 70 per cent were engaged in holding meetings. Nearly 48 per cent were found to be engaged in collecting savings. Only 40 per cent were found to be performing the duty of record keeping. Among secretaries, 60 per cent were found to be engaged in record keeping, 52 per cent of the secretary were engaged in collecting savings, 30 per cent were engaged in holding meetings, 8 per cent were involved in organization of training. Only 6 per cent were involved in marketing. Six per cent treasurers were found to be playing the duties of procurement of raw material and 4 per cent engaged in organization of training. Nearly 20 per cent members were also engaged in procurement of raw material. Same number of

members (6 per cent) was engaged in marketing and organization of trainings.

Table 2 Performance of various duties by different officials/members

S.No	Duties	President		Secretary		Treasurer		Member	
		No.	%	No.	%	No.	%	No.	%
1	Record keeping	20	40.00	30	60.00	0	0.00	0	0.00
2	Marketing	44	88.00	3	6.00	0	0.00	3	6.00
3	Procurement of raw material	37	74.00	0	0.00	3	6.00	10	20.00
4	Organization of training	41	82.00	4	8.00	2	4.00	3	6.00
5	Collecting savings	24	48.00	26	52.00	0	0.00	0	0.00
6	Holding meetings	35	70.00	15	30.00	0	0.00	0	0.00

n=50

Comment [H14]: Are you having different samples for different analysis? If not, why the disparity? Check and effect correction

Comment [H15]: Use Frequency throughout NOT no

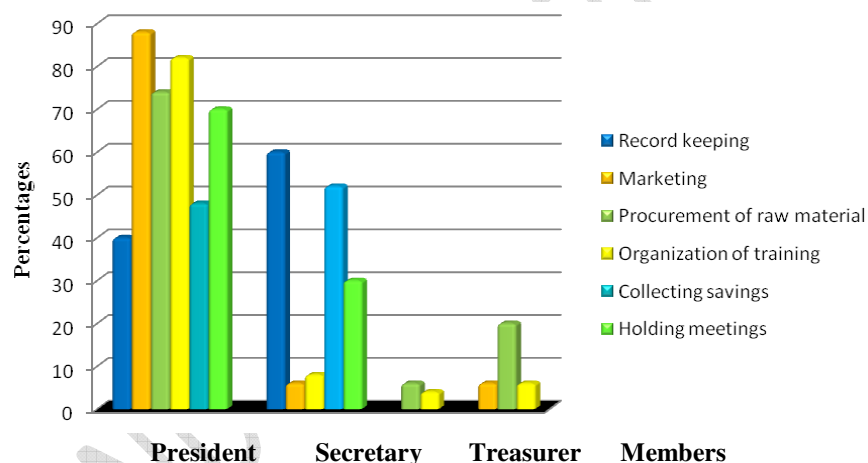


Fig 3: Performance of various duties by different officials/members

3 Problem faced by SHG members

Problems faced by SHG members are exhibited in table. The data revealed that a proportion of 30 per cent respondents reported that there was lack of training opportunities. Twenty one per cent reported that there was lack of guidance and support from promoting agency. Nearly 18 per cent reported that there was limited opportunity for income generating activities. These finding have been supported by **Namboodiri and Shiyani (2001)** who reported that the major weakness of the SHGs was the limited scope for further growth in membership as their number cannot be increased beyond 20.

Table 3 Constraints faced by SHGs members**n=150**

Constraints	No.	%age
Lack of confidence in elected leader	2	1.33
Lack of mutual trust	2	1.33
Inefficient management	2	1.33
Lack of guidance and support from promoting agency	31	20.67
Irregularity in holding meetings	10	6.67
Improper utilization of funds	4	2.67
Lack of support from family to join SHG	2	1.33
Corrupt leadership	2	1.33
Limited opportunity for income generating activities	27	18.00
Lack of training opportunities	45	30.00
Lack of communication regarding group activities	4	2.67
Lack of transparency in keeping records	10	6.66
Biased leadership	2	1.33
Improper division of work	9	6.00
Lack of unity among member	4	2.67
High rate of interest	1	0.67
Lack of motivation	2	1.33
Lack of availability of funds	10	6.66
Tedious procedure in opening bank account	5	3.33
Irregularity in payment by the loaners	5	3.33
Conflict in group	3	2.00

*Multiple responses

Data revealed that there was limited opportunity for income generating activities. Lack of transparency in keeping records and irregularity in holding meetings was reported by 6.67 per cent members. Nearly 6 per cent reported that there was improper division of work and lack of availability of funds. 3 per cent reported that opening bank account was tedious procedure and there was irregularity in payment by the loaners. Only 2 per cent reported that the problem of improper utilization of funds, lack of communication regarding group activities, lack of unity among members and conflict in group were experienced by them.

Data further revealed that the problems like, lack of confidence in elected leader lack of mutual trust, inefficient management, lack of support from family to join SHG, corrupt leadership, lack of motivation and biased leadership were reported by 1.33 per cent SHG members. These finding have been supported by **Kulshreshta and Gupta (2002)** who found that approach suffered from lack of solidarity among members and inefficient management on the part of members as well as the facilitating institutions. Only 0.67 per cent members reported the problem of charging high rate of interest.

CONCLUSION

From the above observation, it can be concluded that majority of the members joined group for getting loan for improving economic status of their families. The benefit availed by the members from joining the group were social interaction, confidence in dealing with people. It could be further indicated that lack of training opportunities, guidance and support from promoting agencies and limited opportunities for income generating were found as binding constraints that need to be addressed on priority to make micro- fiancé more effective instrument of creating and securing sustained income to empower rural women.

Comment [H16]: There is need for recommendations based on the findings

REFERENCES

- Kulshreshta, L. R and Gupta, A. (2002) Self-help groups innovation in financing the poor. Kurukshetra 50(1): 26-29
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- Namboodiri, N. V and Shiyani, R. L (2001) Potential role of self-help groups in rural financial deepening. *Indian J of Agri Econ* 56(3): 401-9
- Sunder Raj, D. (2004), 'SHGs and Women Empowerment', Social Welfare, Vol. 50, No. 10, January, New Delhi.

Comment [H17]: The references are too scanty, the minimum reference for a good journal article is 15, hence add more literature