

Constraints faced by rural women self-help groups- an analysis in Theni district, Tamil Nadu

S ELAKKIYA and TN SUJEETHA

**Department of Agricultural Extension and Rural Sociology, Tamil Nadu Agricultural University
Coimbatore 641003 Tamil Nadu, India**

Email for correspondence: elakkimohanur@gmail.com

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Received: 26.4.2017/Accepted: 13.7.2017

ABSTRACT

Self-help group (SHG) is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. The study was undertaken to find out the constraints faced by rural women self-help group members of Theni district, Tamil Nadu. The rural women SHG members expressed a variety of constraints as a result of their experience and exposure to SHGs. The lack of periodical training (55.00%), adequate marketing channels (33.33%), adequate training facilities (28.30%), self-motivation (24.16%) and awareness about credit sources (21.66%) were the major constraints reported by the rural women.

Keywords: Empowerment; self-help group; constraints; rural women

INTRODUCTION

A self-help group (SHG) is a group of about 10 to 20 people usually women from a similar class and region who come together to form savings and credit organization. It is an organised set up to provide micro-credit to the rural women on the strength of the group savings without insisting on any collateral security for the purpose of encouraging them to enter into entrepreneurial activities and for making them enterprising women (Gurumoorthy 2000). They use seed money and pool financial resources to make small interest-bearing loans to their members to help pay for important needs. Self-help group (SHG) is a small voluntary association of poor people from the same socio-economic background. They come together for the purpose of solving their common problems through self-help among themselves. The SHG promotes small savings among its members. The savings are kept with a bank. This common fund is in the name of the SHG.

There are numerous problems faced by the SHGs. High dependence on leader, poor book keeping and maintenance of records, less literacy among rural women, less leadership skill of the SHG members, lack of regular training, less awareness about the alternate credit sources, lack of marketing channels for the

produce of SHGs etc are some of their problems (Mary et al 2015).

Asokhan (2006) in a study reported that insufficient credit facilities (76.00%) marketing of produce (75.00%), low price of produce (73.67%), irregularities in meeting arrangements (62.67%), belated receipt of loan (46.67%), long distance of market (46.67%), lack of long term interesting business (39.33%), lack of motivation from family members (28.33%), high rate of interest (26.33%), male dominance (26.00%), lack of coordination with the departments (24.33%) and lack of training facilities (23.67%) were the problems of SHGs.

METHODOLOGY

Theni district was selected for the study by simple random sampling based on the percentage of rural population and active SHGs. Out of eight blocks of Theni, Periyakulam and Bodi blocks were selected based on the presence of NGOs specifically working for the rural women. In Theni district there were totally 13 NGOs which were recognized under Mahalir Thittam. Among them Vidiyal and Maha Sakthi had been specifically working for the empowerment of rural women. Vidiyal operated in Bodi block and Maha

Sakthi in Periyakulam block. In total 10 SHGs with 12 members each were randomly selected for the study. Thus the total sample size was 120.

RESULTS and DISCUSSION

The various constraints faced by the SHG members are given in Table 1. Lack of periodical training (55.00%), adequate marketing channels for the purpose of SHGs (33.33%), adequate training facilities

(28.30%), self-motivation (24.16) and awareness about credit sources (21.66) were the major constraints reported by the rural women. Low participation of members (17.50), lack of adequate communication skills (16.60), no importance to actual needs (10.83%) and gender bias (10.83%) were the other constraints encountered.

Meenakshi (2011) revealed that SHG members found many difficulties to fulfill their

Table 1. Constraints faced by rural women self-help group members (n= 120)

Category	Total*	
	Number	Percentage
Lack of adequate training facilities	34	28.33
Insufficient credit facilities	20	16.60
Lack of awareness about credit sources	26	21.66
Indebtedness	14	11.66
Less importance to actual need	13	10.83
More social taboos, superstitions and traditions	15	12.50
Lack of adequate communication skills	20	16.60
Inadequate motivation from family members	12	10.00
Lack of periodical training	66	55.00
Inadequate awareness about the rural development schemes	5	4.10
More fear of social security, domestic violence and abusive behavior	19	15.83
Lack of self-motivation	29	24.16
Gender biasness	13	10.83
Lack of adequate marketing channels for the purpose of SHGs	4	33.33
Low participation of members	21	17.50
Suppression due to the dependable nature of women	9	7.50
Others	0	0

*Multiple responses

requirements and lack of adequate training facilities (75.00%) was reported as the foremost.

Rukhsana et al (2014) studied the constraints faced by rural women members of Allahabad district, Uttar Pradesh in functioning of self-help groups and revealed that the major constraints faced by the members were lack of formal education, no freedom to take decisions, dominance of group leaders, decision made at administrative level, less cooperation of officials, less profit, travel expenses for disbursement of loan, poor monitoring and technical guidance, inadequate space for enterprise, high cost of raw materials, lack of storage facilities, non-cooperation between educated and uneducated people and non-cooperation from family members.

Bortamuly and Khuhly (2013) investigated the various constraints faced by SHGs in Assam while taking up the various income generating activities. Poor economic status of land was considered as mostly faced constraint (81.67%) in mobilization land. The major problem faced in labour mobilization was high cost of paid labour (80.00%) while complex procedure of getting loan (90.83%) was the major problem faced in fund mobilization.

Dawane and Gore-Dhalpe (2016) studied the constraints faced by women in empowering themselves through self-help groups in Latur district of Maharashtra. The negligence by other family members regarding the decision taken about economic development (73.34%), lack of freedom to take

decision for self-travelling (66.66%), lack of equal treatment by male family members (51.66 %) and lack of cooperation amongst members of SHGs (38.33 %) were found major constraints.

During the process of data collection women suggested that government and NGOs should organize trainings for SHGs. They wished to be empowered more on their capacity building in technical aspects of various enterprises.

ACKNOWLEDGEMENTS

Authors are thankful to the rural women who gave their full support while carrying out this research.

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