



Research Article

IMPEDIMENTS FACED BY WOMEN SHGS PROMOTED UNDER INTEGRATED WATERSHED MANAGEMENT PROGRAMME

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Abstract- The present study was an attempt to know the Impediments faced by women self help groups promoted under the Integrated Watershed Management Programme (IWMP). A total of 90 women self help group members as respondents were selected from Amreli district of Gujarat state. The prime impediments faced by the SHG members were lack of knowledge in record maintenance, while in case of problem in saving money; dependency on male member ranked as first. Impediments like handling of bank account in which unaware about the rules and inability in performing bank formalities both were major and ranked first, while for co-ordination among member; lack of interpersonal trust ranked first, in case of internal loaning and loaning through bank; clashes of their loan taking time ranked first, in conducting group meeting; lack of time arrangement among women for meeting, in taking decision; dependency on member of family and in marketing; lack of information all ranked as first. The major suggestions made by SHG members were also taken and ranked among which continuation of project and its expansion in other village by establishing new SHGs and addition of new activities based on resource availability ranked as first.

Keywords- Impediments, Suggestions, IWMP, Self help group, Empowerment

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Introduction

Women constitute around fifty percent of the total human resources in our economy. Yet women are the more poor and under privileged than men as they are subject to many socio-economic and cultural constraints. The situation is more severe in the rural and backward areas. Women development activities must be given importance to eradicate poverty, increase the economic growth and for better standard of living. Empowerment is a multidimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life [5]. Self Help Group (SHGs)-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the "Unreached Poor" which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self help capacities of the poor, leading to their empowerment.

Hence, IWMP (Integrated Watershed Management Programme) project entitled Empowerment of Women in Agriculture was envisaged for technological and economic empowerment of rural women, to reduce their drudgeries, increase work efficiency in the context of agriculture and animal husbandry and improve socio-economic conditions for improved quality of life. Women SHG members taken for the study have worked in association with IWMP project more than four years. Therefore, an attempt was made to identify the impediments faced by the women SHG members in achieving the objectives of IWMP and to seek out suggestions of women SHG members to overcome the difficulties faced by them.

Materials and Methods

The study entitled "Impediments faced by women SHGs promoted under Integrated Watershed Management Programme" was carried out during 2015-

2016. This study was conducted by using an ex post facto research design. It is systematic empirical enquiry in which the scientist does not have direct control over the independent variables because their manifestations have already occurred or they are inherently not manipulated [3]. Five talukas namely, Lilia, Lathi, Kukavav, Amreli and Dhari of Amreli district of Gujarat State where self help groups formed under IWMP project were selected. From each taluka two villages were purposively selected where SHGs are conducting their livelihood activities more than four years under IWMP. From each self help group nine women SHG members were selected randomly. Thus, total 90 respondents from 10 self help groups of 10 villages and from five talukas were drawn.

Result and Discussion

Impediments faced by SHG members

Women's in SHGs were challenged in diverse ways. The groups identified numerous challenges and hurdles, which make their operations difficult. The causes of the impediments may arise from within the family or their own organization (SHG) or emanate from out of the external environment and their community. The study has used 8 key variables that affect the performance of SHGs and tries to analyze the chief variables among them that pose problems and act as an impediment to the effective functioning of the SHG.

Record maintenance

The data presented in [Table-1], showed that "lack of knowledge for record keeping" (77.78 per cent) were assigned rank first, while "weak calculation" (75.56 per cent) were ranked second and nobody were lack of interest in SHGs. This

finding is similar with the result [2].

From the above discussion, we concluded that the major impediments of SHG women in record keeping and weak calculation and reason might be that the majority of the respondents were illiterate and had only primary level education so proper training should be imparted to the training area of record maintenance so the account will be maintained accordingly increase the level of empowerment and the formal education should be imparted and so that the level of education increase and remove the weak calculation.

Problem in saving money

In case of problem in saving money the presented in [Table-1], the main impediments of SHG women were only “depend on male member” (54.44 per cent) were assigned rank first this might be because majority of they were primary level of education and illiterate and only 17.78 per cent respondents agree that

money not deposited in time was assigned rank second. It is interesting to note that everybody had much importance of SHGs. This findings in line with the finding of [2].

Handling of bank account

The data shows in [Table-1], the impediments in SHG women were “unaware about the rules of bank” and “unable to do formalities of bank” (48.89 per cent member responded strongly agree and 26.67 percent assigned agree) were rank first and “lacking support and cooperation of bank manager” only (10.00 per cent) was ranked second.

It is seen from the above discussion that the self help group women were educated up to primary level of education so they unable to do formalities of bank like transaction, opening account and loan procedure and unaware about the rule of bank were the main impediments.

Table-1 Impediments faced by SHG members

n=90

Sr. No	Impediments	Strongly Agree	Agree	Disagree	Mean score (Weighted score)	Rank
A						
Record maintenance						
1	Lack of knowledge of record keeping	70(77.78)	12(13.33)	8(8.89)	2.69	I
2	Weak calculation	68(75.56)	15(16.67)	7(7.78)	2.68	II
3	Lack of interest	--	--	90(100.00)	1.00	III
B						
Problem in saving money						
1	Money not deposited in time	--	16(17.78)	74(82.22)	1.17	II
2	Depend on male member	49(54.44)	21(23.33)	20(22.22)	2.32	I
3	Low important to SHG	--	--	90(100.00)	1.00	III
C						
Handling of Bank Account						
1	Unaware about the rules of bank	44(48.89)	24(26.67)	22(24.44)	2.24	I
2	Unable to do formalities of bank like transaction, opening account and loan procedure	44(48.89)	24(25.56)	22(25.56)	2.24	I
3	Lacking support and cooperation of bank manager	--	9(10.00)	81(90.00)	1.10	II
D						
Lack of coordination among members						
1	Breaking the group	--	--	90(100.00)	1.00	III
2	Quarrelling women with each other	--	21(23.33)	69(76.67)	1.24	II
3	Lack of interpersonal trust	--	26(28.89)	64(71.11)	1.29	I
E						
Internal loaning and loaning through Bank						
1	Many women seek loan together	68(75.56)	12(13.33)	10(11.11)	2.65	I
2	Loan is not returned in time	--	14(15.26)	76(84.44)	1.15	II
3	Negative attitude of bank employee	--	4(4.44)	86(95.56)	1.05	III
4	Loan not used in proper purpose	--	13(14.44)	77(85.56)	1.15	II
5	Complicated procedure of getting loan	--	--	90(100.00)	1.00	IV
6	Banks are situated far away from SHG office	--	--	90(100.00)	1.00	IV
F						
Group Meeting						
1	All women do not attend meeting	--	11(12.22)	79(87.78)	1.12	II
2	All women do not attend meeting on time	68(75.56)	12(13.33)	10(11.11)	2.65	I
3	Do not participate in activity	--	9(10.00)	81(90.00)	1.10	III
G						
Problems in taking group decision						
1	Aged person force their decision together	--	13(14.44)	77(85.56)	1.14	II
2	Argument in every matter	--	7(7.78)	83(92.22)	1.08	III
3	In all decision ask to their family member	--	44(48.89)	46(51.11)	1.49	I
H						
Marketing Problems						
1	Product has limited market	48(53.33)	26(28.89)	16(17.78)	2.28	V
2	Lack of transportation	51(56.67)	30(33.33)	9(10.00)	2.47	IV
3	Lack of storage facilities	64(71.11)	14(15.56)	12(13.33)	2.57	III
4	Lack of market information	71(78.89)	15(16.67)	4(4.44)	2.74	I
5	High market cost of raw materials	67(74.44)	15(16.67)	8(8.89)	2.65	II
6	Lack of assistance from organizations (SHG, NGO, Bank, BDO staff and Panchayat)	--	--	90(100.00)	1.00	VI

Lack of coordination among members

From the [Table-1] it is clear that in case of lack of coordination among members majority of the respondents i.e. 76.67 per cent and 71.11 per cent were no impediments like Quarrelling women with each other and lack of interpersonal trust, respectively and no groups were break. This findings supported by [4].

It is because of that majority SHGs were working successfully from last four years.

Internal loaning and loaning through bank

The data presented in [Table-1], shows that only the major impediment was “many women seek loan together” majority of the respondents (75.56 per cent and 13.33 per cent) were assigned strongly agree and agree, respectively while in case of loan is not returned in time, negative attitude of bank employee and loan not used in proper purpose majority of the respondents i. e. 84.44 per cent, 95.56 per cent and 85.56 per cent were disagree, respectively and nobody had impediments like “complicated procedure of getting loan” and “banks are situated far away from SHG office” this is because of all the members accepted that much distance.

From the above discussion, it is concluded that the many women seek loan together is the major impediment for self help group women because of majority of the women had poor economic condition.

Group meeting

The data depicted in [Table-1], revealed that in the area of group meeting three-fourth (75.56 per cent) self help group women assigned rank first for the impediment "all the women do not attend the meeting on time". While only 12.22 per cent & 10.00 per cent of the women had the impediments like "all women do not attend meeting" and "do not participate in activity" and them assigned second & third rank, respectively. The finding is similar with the finding of [2].

It might be that SHG women were daily labour so she cannot attend meeting on time and already late in meeting.

Problems in taking group decision

In case of the problems in taking group decision data show in [Table-1] that nearly half (48.89 per cent) self help group women assigned rank first to the impediment "in all decision ask to their family member". While only 14.44 per cent and 7.78 per cent of them assigned second and third rank to impediments of "aged person force their decision together" and "argument with all matter", respectively.

From the above discussion, it is concluded that women live in joint family ask to their family in all decisions so it is the major impediment to SHG women.

Marketing Problems

In case of marketing problems the data depicted in [Table-1], revealed that in case of marketing problem, majority of the respondents (78.89 per cent) were "Lack of market information" and assigned ranked first followed by "High market cost of raw

material" (74.44 per cent), "Lack of storage facilities" (71.11 per cent), "Lack of transportation" (56.67 per cent) and "Product has limited market" (53.33 per cent) were ranked second, third, fourth and fifth, respectively. While nobody were the impediments i. e. "Lack of assistance from organizations (SHG, NGO, Bank, BDO staff and Panchayat)".

From the above discussion, we concluded that the major impediments of SHG women related to marketing so proper training should be imparted to the training area of marketing so they will not be faced impediments related to marketing and will be increase their income through the management of marketing aspects.

Suggestions made by the members of SHGs

Suggestions towards improvement of SHGs are reported in [Table-2]. All the respondents suggested that the "project should be continued and started in other villages also" and "addition of new activities by considering the available resources in the village" were assigned rank first so that other women can also be benefited in terms of knowledge, savings, current information etc. and even those women can be empowered and recognized in the society, [1] reported similar findings followed by "Short-term training programmes to be arranged at the Panchayat level" supported by [4] (95.56 per cent), "Number of days of training is to be increased" (92.22 per cent) and "Informal education should be given" (90.00 per cent) were ranked second, third and fourth, respectively. 85.56 per cent who suggested that "Increase the loan repayment period" followed by "frequent contact should be made by the KVK staff for giving solutions" (83.33 per cent). Equal number (80.00 per cent) of the respondents suggested that "Information on banking and marketing aspects should be given" including "marketing facilities to be improved" both were assigned rank seventh.

Table-2 Suggestions made by the members of SHGs
n=90

Sr. No	Suggestions	MI	I	NI	Mean score (Weighted score)	Rank
1.	Let project be continued and started in other villages also	90 (100.00)	--	--	3.00	I
2.	Loan amount should be increased	--	12 (13.33)	78 (86.67)	1.14	XII
3.	Information on banking and marketing aspects should be given including marketing facilities	72 (80.00)	18 (20.00)	--	2.80	VII
4.	Activities which run all seasons should be given	--	8 (8.89)	82 (91.11)	1.09	XIII
5.	Co-operation between the members should be improved	69 (76.67)	12 (13.33)	9 (10.00)	2.67	VIII
6.	Problems faced by SHG members should be regularly attended to and given solutions	6 (6.67)	11 (12.22)	73 (81.11)	1.25	X
7.	Follow-up should be increased	10 (11.11)	6 (6.67)	74 (82.22)	1.28	IX
8.	Informal education should be given	81 (90.00)	9 (10.00)	--	2.90	IV
9.	Frequent contact should be made by the KVK staff for giving solutions.	75 (83.33)	15 (16.67)	--	2.83	VI
10.	Addition of new activities by considering the available resources in the village	90 (100.00)	--	--	3.00	I
11.	Marketing facilities to be improved	72 (80.00)	18 (20.00)	--	2.80	VII
12.	Short-term training programmes to be arranged at the Panchayat level.	86 (95.56)	4 (4.44)	--	2.95	II
13.	Supervision by higher authority on SHG activities.	4 (4.44)	9 (10.00)	77 (85.56)	1.16	XI
14.	Number of days of training is to be increased.	83 (92.22)	7 (7.78)	--	2.93	III
15.	Increase the loan repayment period	77 (85.56)	13 (14.44)	--	2.85	V
16.	Procurement of raw material to be made easy	--	--	90 (100.00)	1.00	XIV
17.	Too much complication in purchasing procedure should be removed	--	--	90 (100.00)	1.00	VIV

* MI = Most Important, I = Important, NI = Not Important

About slightly more than three-fourth (76.67 per cent) women reported that "Co-operation between the members should be improved", whereas "Activities which

run all seasons should be given" was suggested not important by 91.11 per cent respondents followed by "loan amount should be increased", "Supervision by

higher authority on SHG activities", "follow-up should be increased" and "problems faced by SHG members should be regularly attended to and given solutions" with 86.67 per cent, 85.56 percent, 82.22 per cent and 81.11 per cent, respectively. This might be due to IWMP staff follow up regularly. It is interesting to note that nobody suggested procurement of raw material to be made easy and too much complication in purchasing procedure should be removed because they are satisfied with the procedure for procurement of raw material.

Conclusion

The study concludes that the SHG women faced major impediments like, lack of knowledge of record keeping, depend on male member, unaware about the rules of bank, unable to do formalities of bank, lack of interpersonal trust, many women seek loan together, all women do not attend meeting on time, in all decision ask to their family member and lack of market information therefore it is necessary to literate rural women, upgrade and improve the skills, provide opportunity for them to express their potential abilities. It is also the responsibility of the extension personnel and other higher authorities to motivate, guide and educate rural women for their empowerment and to solve their problems timely and consider their suggestions necessarily.

Conflict of Interest: None declared

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