

Original Research Article

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To Study the constraints faced by the women associated with SHGs in Satna district of Madhya Pradesh

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ABSTRACT

The study the constraints faced by the women associated with SHGs in Satna district of Madhya Pradesh was conducted in agriculture year 2021-22. mutlisatge sampling technique was used. The study pertains to the major constraints faced by the womens are gender dominance, Lack of men confidence to women, Responsibility of family, being much busy to work at home, Less literacy, Lack of technical knowledge and Lack of guidance for group formation.

Introduction

Self-help Groups (SHGs) are playing a major role in removing poverty in the rural India today. The group-based model of self-help is widely practiced for rural development, poverty alleviation and empowerment of women. Self-help as a strategy for social development places emphasis on self-reliance, human agency and action. It aims to mobilize people, to give them voice and build people's organizations that will overcome barriers to participation and empowerment. Central to the idea of self-help is the formation of groups, concept of a community and the development of egalitarian relationships that will promote people's wellbeing. Self Help Groups serve as a medium of delivering micro credit to the members (Heggani, 2014).

Materials and Methods

The current study used a descriptive research design. The features of the population or phenomenon being examined are described in descriptive research design. It concentrates on the "what" of the research topic rather than the "why" of the topic. The most important goal of descriptive research is to describe the current state of circumstances. Because the current study is fact-finding and presents a description of the respondents as well as the area, a descriptive research design was used.

Sampling Technique

Multi stage sampling was followed for the selection

of respondents for the present study.

Selection of District

Satna District was selected purposively for the research work since it is one of the major districts in the State where NRLM scheme can be studied.

Selection of Block

There are 8 blocks in Satna District out of which two blocks Ramnagar and Amarpatan was selected purposively.

Selection of SHGs

A complete list of all SHGs was obtained from the selected blocks and these SHGs were arranged in ascending order on the basis of group size then 5% SHGs was selected randomly for the present study.

Block	Total no. SHGs	SHGs selected
Amarpatan	700	35
Ramnagar	900	45

Selection of Villages

From the two blocks selected total of 9 numbers of villages were selected randomly on the basis of highest concentration of SHGs for the present study

Selection of Respondents

1st size group –having 1-10 members

2nd size group - having 11-20 members

3rd size group - having 21& above members

Out of 1030 respondents 10% of the respondents were selected randomly from different size groups from respective selected SHGs for the present study.

Respondents were selected from each village randomly for the present study. Thus, total of 103 respondents were selected for the present study.

Mode of Data Collection

Primary data

Primary data was collected by survey method through personal interview using questionnaires from respondents.

Secondary data

To supplement the primary data, information was also collect from secondary sources like official reports of banks, NRLM statistical and annual reports, relevant publications of the rural development schemes and also from various papers published in journals and books.

Sources of Data

The study is entirely based on primary data collection from the selected respondents. Well-constructed and pre-tested questionnaires and schedule will be used to collect data. For collecting the data, personal interviews were arranged and reconnaissance study was also conducted to collect data. Further the required secondary data to supplement the primary data and to support the study were collected from different sources like-block offices, cooperatives, NRLM department etc.

Method of Analysis

Descriptive Analysis

Tabulation method is used for the analysis of data along with the required statistical tool for the interpretation of the result.

Analytical tools used

Garret Ranking

It is used to rank the preference indicated by the respondents on different factors.

$$\text{Percent position} = \frac{100(R_{ij} - 0.5)}{N_j}$$

R_{ij} = Rank given for the i^{th} variable by j^{th} respondents.

N_j = Number of variables ranked by j^{th} respondents

Results and Discussion

From the table 1 it is evident that major concern for women was gender dominance and it ranked first with garret score 59.13, second important concern was Lack of men confidence to women with score 58.85., Responsibility of family third ranked with score 58.1, being much busy to work at home fourth rank with score 57.71, Less literacy fifth ranked with score 57.44, Lack of technical knowledge sixth

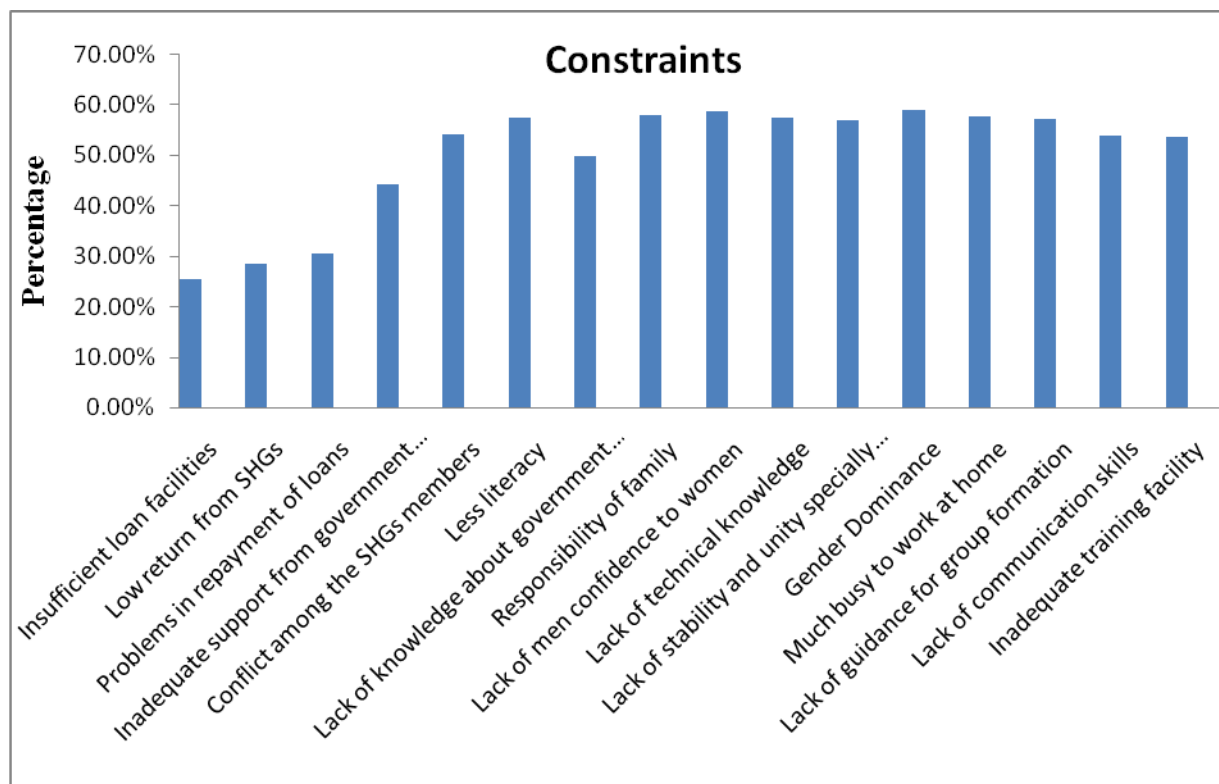
ranked with score 57.44, Lack of guidance for group formation ranked seventh with score 57.26, Lack of stability and unity specially among SHG eighth ranked with score 57.05, Conflict among the SHGs members ninth rank with score 54.27, Lack of communication skills score with 53.98 ranked 10th, Inadequate training facility with score 53.78 ranked 11th, Lack of knowledge about government schemes with score 49.93 ranked 12th,

Inadequate support from government for empowerment activities with score 44.39 ranked 13th, Problems in repayment of loans with score 30.64 ranked 14th, Low return from SHGs with score 28.42 ranked 15th, Insufficient loan facilities with score 25.51 ranked 16th.

Table.1 Problems faced by respondents while associating and working with SHGs

S.No.	List of Constraints	Garrett score (in %)	Rank
1	Insufficient loan facilities	25.51	16th
2	Low return from SHGs	28.42	15th
3	Problems in repayment of loans	30.64	14th
4	Inadequate support from government for empowerment activities	44.39	13th
5	Conflict among the SHGs members	54.27	9th
6	Less literacy	57.44	5th
7	Lack of knowledge about government schemes	49.93	12th
8	Responsibility of family	58.1	3rd
9	Lack of men confidence to women	58.85	2nd
10	Lack of technical knowledge	57.44	6th
11	Lack of stability and unity specially among SHGs	57.05	8th
12	Gender Dominance	59.13	1st
13	Much busy to work at home	57.71	4th
14	Lack of guidance for group formation	57.26	7th
15	Lack of communication skills	53.98	10th
16	Inadequate training facility	53.78	11th

Fig.1 Problems faced by respondents while associating and working with SHGs



The study shows that the major constraints faced by the women were gender dominance (59.13%), Lack of men confidence to women (58.85%), Responsibility of family (58.1%), being much busy to work at home (57.71%) and less literacy (57.44%). The members, group numbers should have common needs and object and family support for business. Dependency indecision making women must be literate.

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