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# **Constraints Faced and Suggestions Received by Self Help Group Members of Akola District, Maharashtra**

**Bolleboina Shilpa<sup>1\*</sup>, P. P. Bhople<sup>2</sup> and Banda Sainath<sup>3</sup>**

<sup>1</sup>*Department of Extension Education, Banaras Hindu University, Varanasi, India.*

<sup>2</sup>*Department of Extension Education, Dr. PDKV, Akola, India.*

<sup>3</sup>*Department of Agriculture Economics, ICAR-NDRI, Karnal, Haryana, India.*

### **Authors' contributions**

*This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.*

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## **ABSTRACT**

Self Help Groups (SHGs) emerged as a key programming strategy in India for most of the women development activities starting with the NABARD led pilot project in 1992 that aimed at promoting and financing 500 SHGs across the country; the SHG – Bank Linkage programme has come a long way. However, given the SHG approach's positive outcomes, there are many problems and constraints that conflict with the SHGs. The present study was carried out in Akola district of Maharashtra state of India during the year 2018-19 with a sample size of 120 to define the constraints faced and suggestions offered by the members of SHGs. The Major constraints faced were lack of credit availability at low rates of interest, its adequacy and timely access followed by difficulty in managing time to spare for SHG activities from everyday household activities and non Cooperation of family members. Among the suggestions offered majority of the members offered women beneficiaries should be provided with adequate financing and subsidies, more income generating skills training should be organized for the members.

\*Corresponding author: E-mail: [shilpayadhav95@gmail.com](mailto:shilpayadhav95@gmail.com);

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## 1. INTRODUCTION

"SHG is a small, economically homogeneous and affinity group of rural poor voluntarily formed to save and mutually agree to contribute to a common fund for their purpose as per the group decision towards their own economic development." These are groups, which have similar social identity, heritage, caste or traditional occupations and come together for a common cause and manage resources for the benefit of the group members [1,2]. The SHG is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. SHGs are presently promoted by Govt., development banks and voluntary agencies with focus on social and economic issues, mainly thrift and credit programme. They are also taking up issues relating to rural industries and modernization of agriculture. The constraints were defined as the difficulties faced by the group members of the SHGs while carryout the activities of SHG [3,4]. The suggestion is an idea or plan put forward for the consideration. It may be something that implies or indicates a certain fact or situation. An analysis of constraints that are being faced by the members of the SHGs and suggestions expressed to overcome those constraints will help in improving functioning of SHGs [5,6].

In this context, the present paper aims to highlight the constraints faced by women members of self-help groups (SHGs) and suggestions provided by members in carrying out SHG activities in Akola district of Maharashtra State.

Profile of the Self Help Group Members like age, education, experience depicts that majority of the women members were found to be young aged up to 35years (45.84%) and middle aged women up to 50 years (45.00%). They are generally enthusiastic, innovative in nature, vigor and challenging and interested to earn more money [7,8]. Education plays a crucial role in social and economic development of women. Majority of the respondents (34.17%) were educated up to higher secondary school and the reason may be due to poor educational facilities in rural areas and the experience they own is more than half (54.17%) of the respondents had medium level of experience of about 5 to 10 years [9,10].

## 2. MATERIALS AND METHODS

The present study was carried out in Akola District of Vidarbha region in Maharashtra state.

### 2.1 Selection of Taluka

Three talukas namely Akola, Balapur and Telhara of Akola district were purposively selected for the study as they were having self help groups which were actively running, reaping profits and sustaining their livelihoods when compared to other talukas in Akola district.

### 2.2 Selection of Village

In Akola, Balapur and Telhara talukas four villages from each taluka were selected randomly on the basis of actively running SHGs in respective villages. A total sample of 12 villages were selected for the present study.

### 2.3 Selection of Respondents

From each village, 10 self help group members as respondents were selected randomly. Thus, a total 120 respondents were constituted for the present study. It covers twelve villages in three Talukas of Akola district. SHG members who were involved in different entrepreneurial activities such as pickle making, agarbarthi, papad making, bangle selling, running of homemade snack foods are selected for the study.

The research instrument i.e, interview schedule was prepared by relevant literature and experts in the field as well as by making necessary modifications after pre-testing for its applicability and feasibility in a non-sample area. The data was collected through personal interview with the respondents. The statistics employed for data analysis were frequency and percentage. The suggestions given by the respondents were collected to improve the effectiveness and sustainability of self- help groups. The suggestions offered by the members were arranged in descending order of their frequency and per cent.

## 3. RESULTS AND DISCUSSION

The information regarding the constraints faced by the members of the Self-Help Groups are

presented in Table 1. The data in Table 1 revealed that lack of credit availability at low rates of interest, its adequacy and timely access ranked first with 76.66 per cent followed by 71.66 per cent at difficulty in managing time to spare for SHG activities from everyday household activities, Non Cooperation of family members (60.00%), Absence of members in group meetings (54.16%), Lack of update and informational support on latest technologies and techniques (44.16%), Irregular payment of monthly contribution and untimely repayment of loan by group members ( 42.50%), and Lack of discipline (36.66%). SHG members should have more knowledge about the savings, Extension functionaries also have a role to play to impart knowledge about savings and to take up income generating activities within less span of time and also to provide authentic information on a timely basis [11,12]. Rural women should be encouraged and given an opportunity to take

new economic activity and prove themselves and empower other women too.

### 3.1 Suggestions Offered by the Members for their Sustainability

The information regarding the suggestions offered by the members of the Self Help Groups are presented in Table 2.

It could be clearly seen from the Table 2 that women beneficiaries should be provided with adequate financing and subsidies ranked first with 65.83 percent followed by, more income generating skills training should be organized for the members (60.00%), Cooperation between members is necessary (58.33%), Maintain the register regularly (54.17%), Rotation wise responsibility must be made mandatory (48.33%), for marketing, long - distance and fast transport facilities should be made easily available (34.17 %).

**Table 1. Constraints faced by self help group members**

SI. No	Constraints	Frequency	Percent	Rank
1	Lack of credit availability at low rates of interest, its adequacy and timely access	92	76.66	I
2	Difficulty in managing time to spare for SHG activities from everyday household activities	86	71.66	II
3	Non Cooperation of family members	72	60.00	III
4	Absence of members in group meetings	65	54.16	IV
5	Lack of update and informational support on latest technologies and techniques	53	44.16	V
6	Irregular payment of monthly contribution and untimely repayment of loan by group members	51	42.50	VI
7	Lack of Discipline	44	36.66	VII

**Table 2. Suggestions received by self help group members**

SI. No	Suggestions	Frequency	Percent	Rank
1	Women beneficiaries should be provided with adequate financing and subsidies	79	65.83	I
2	More income generating skills, training should be organized for the members	72	60.00	II
3	Cooperation between members is necessary	70	58.33	III
4	Maintain the register regularly	65	54.17	IV
5	Rotation wise responsibility must be made mandatory	58	48.33	V
6	For Marketing, long distance, fast transport facilities should be made easily available	41	34.17	VI

#### 4. CONCLUSION

The study concludes by saying that it is necessary to literate rural women, upgrade and improve skills, giving them opportunities to deliver their capabilities, Providing timely information regarding loans, interest rates, marketing of products help in improving their financial condition. It is also responsibility of extension personnel and higher authority to motivate, guide and educate regarding subsidies, trainings to empower them in every aspect of developing the whole group.

#### COMPETING INTERESTS

Authors have declared that no competing interests exist.

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