

## Study of Perceived Constraints Faced By Women Self Help Group Entrepreneurs

Manveer Singh<sup>1</sup>, Basavaprabhu Jirli<sup>2</sup> and Ashok Rai<sup>3</sup>

### ABSTRACT

The study was conducted in Hathras (now Mahamaya Nagar) district of Uttar Pradesh state (India) in the year 2009-2010. Three blocks viz. Sasni, Hathras and Sikandrarao, consisted the study area. The sample size of the study was 250 self help group members drawn from 50 SHG s by proportionate random sampling technique. The data were collected with the help of a structured interview schedule. From the analysis of constraints, it was concluded that the unfavorable attitude of bank officials, dependence on intermediaries and fluctuation of market price were the most serious constraints perceived by the members of SHGs

**Key words:** Constraints, self help groups, members, intermediaries, fluctuation of market price

### INTRODUCTION

The problem of unemployment and poverty have assumed alarming dimensions in India especially in the state of Uttar Pradesh. The SHGs based entrepreneurship is almost non-existent in Uttar Pradesh, although much has been done for SHGs members to overcome the barriers and meet the challenges.

The SHGs member entrepreneurs need a lot of encouragement, help, and support of Government. It is obvious that their problems and difficulties are likely to have wider significance.

Accordingly, the study was undertaken with the objective to study perceived constraints faced by women SHG entrepreneurs and to analyze the causes of their relative successes or failures.

### METHODOLOGY

The study was conducted in purposively selected (now Mahamaya Nagar) Hathras district of Uttar Pradesh. Ex-post facto research design was adopted for the study. There are 7 blocks in Hathras district, out of which 3 blocks namely Hathras, Sasni, and Sikandrarao blocks were selected purposively because there blocks were having highest number of SHGs in comparison to other blocks. Out of 3 blocks, 50 SHGs were selected through proportionate random sampling technique. The list of SHGs which are successfully functioning for the last 3 to 5 years in entrepreneurial activity was prepared from each block. A group of 250 respondents were selected using proportionate random sampling. The data collection was

done with the help of well structured pre-tested interview schedule. The data were analyzed by applying appropriate statistical tools.

### RESULTS AND DISCUSSION

Constraints refer to the factors that are working as barriers faced by women SHGs members. The constraints faced by women SHGs members were grouped into six categories namely, personal constraints, lack of knowledge, bank-SHG coordination, social constraints, feeling of discrimination and institutional constraints. The information in this regard gathered with the help of a three point scale and was tabulated and analyzed. The results are presented in Tables 1 to 7.

**Table 1: Distribution of the SHG members according to their personal constraints**

n=250		
Statement	Score	Rank
Lack of commitment among SHG members	640	II
Lack of experience	566	VIII
Insufficient knowledge about local conditions	633	III
Family responsibility	470	XII
Lack of discipline	662	I
Lack of risk taking ability	515	XI
Lack of management skills	588	VI
Lack of education	537	IX
Absence of ambition for the achievement	582	VII
Stiff competition.	618	V
Lack of confidence	528	X
Lack of hard working	625	IV

<sup>1,2 & 3</sup> Department of Extension Education, Institute of Agricultural Sciences, Banaras Hindu University, Varanasi 221005 (U.P.)

The Table 1 indicates that the lack of discipline was recognized as the major personal constraints faced by women SHG members followed by lack of commitment, insufficient knowledge about local conditions, lack of hard working, stiff competition, lack of management skills, absence of ambition for the achievement, family responsibility, lack of education, lack of confidence and family responsibility among SHG members. The findings are in consonance with Parihar and Singh 2006.

**Table 2: Distribution of the SHG members according to knowledge constraints**

**n=250**

Statement	Score	Rank
Lack of awareness of available opportunities	628	I
Lack of information about the changing market scenario	616	III
Lack of marketing strategy	626	II

Table 2 depicts that majority of the SHG members faced the constraint of lack of awareness of opportunities available followed by lack of marketing strategy and lack of information on the changing market scenario. This finding is in conformity with the findings of Suriyanarayanan and Tamilselvi (2007). Lack of awareness is one of the important constraints in any activity. Enterprise development is one such activity where the players should update themselves on regular basis to be successful. The respondents have expressed their concerns regarding the lack of awareness.

**Table 3: Distribution of the SHG members according to bank-SHG coordination constraints**

**n=250**

Statement	Score	Rank
Poor perception about SHG by bank officials	653	II
Over dependence on intermediations	649	III
Unfavourable attitude of bank officials	659	I
Lack of coordination among SHG members	632	IV
Lack of recovery	653	II
Poor records keeping	505	V

Table 3 revealed that the unfavourable attitude of bank officials was major constraint followed by lack of recovery, poor perception about SHG by bank officials, over-dependence on intermediations, lack of coordination among SHG members and poor records keeping.

**Table 4 : Distribution of the SHG members according to social constraints**

Statement	Score	Rank
Local political influence	523	III
Less emphasis on participation of people	608	I
Social-cultural barriers	504	IV
Social status	601	II

From Table 4, it is evident that the less emphasis on participation of people was perceived to be the major constraint followed by social status constraints, local political influence and social-cultural barriers including caste and religion.

**Table 5: Distribution of the SHG members according to perceived iscrimination constraint**

**n=250**

Statement	Score	Rank
Caste based discrimination	515	III
Gender based discrimination	621	I
Education based discrimination	505	IV
Religion based discrimination	609	II

The data presented in Table 5 clearly showed that the feeling of discrimination on the basis of gender has emerged as the most important constraint followed by religion, caste and education constraints in rank order.

**Table 6: Distribution of the SHG members according to institutional constraints**

**n=250**

Statement	Score	Rank
Lack of technical skilled labours	547	VIII
Labour scarcity	622	IV
Inadequate water supply during summer	648	III
Absence of marketing of SHG products	523	IX
Lack of mobility	575	VII
Lack of transport facility	509	XI
Distant location of market	611	V
Fluctuation in market price	657	II
Financial constraints	511	X
Non visit of SHG members to developed SHG	583	VI
Lack of visionary management body	662	I

The Table 6 revealed that the perceived constraints in rank order were lack of visionary management body followed by fluctuation in market price, inadequate water supply during summer, labour scarcity, distant location of market, non-visit of SHG members to developed SHG, lack of mobility, lack of technical skilled labours, absence of marketing of SHG products, financial constraints and lack of transport facility. These findings are in consonance with findings of Ramkumar (1997).

**Table 7: Distribution of the SHG members according to overall constraints**

**n=250**

Categories	scores	Frequency	Percentage
Low (Mean – SD)	< 104.37	45	18.00
Medium (Mean ± SD)	104.37-114.79	164	65.60
High (Mean + SD)	>114.79	41	16.40

Mean= 109.58, SD= 5.21

Table-7 indicated that most of the SHGs members perceived medium level of constraints (65.60 %) followed by low level (18.00%) and high level (16.40%). Similar findings were reported of Samantaray *et al.* (2009).

### CONCLUSION

The study has revealed that the unfavourable attitude of bank officials, or dependence on intermediations and fluctuation of market price were the most serious constraints perceived by entrepreneur members of SHGs. The women self help groups entrepreneurs need to reorient their attitude and promote leadership qualities. The problems are multi-dimensional and need to be solved by coordinated and sincere efforts of entrepreneurs, promotional agencies, and government assistance, incentives and concessions. Entrepreneurship in women SHGs members can be promoted and explored through suitable training programmes. There is absolute need for occupational diversification.

*Paper received on* : May 21, 2014  
*Accepted on* : June 11, 2014

### REFERENCES

Parihar, P. and Singh, S. P. 2006. Constraints faced by women entrepreneurs in Jammu. *Indian Research Journal of Extension Education*. 6 (1&2): 43-44.

Ramkumar, V.M. 1997. An analysis of information needs and constraints agriculture entrepreneurs, Unpublished M.Sc. (Ag.) Thesis, Annamalai University, Annamalai Nagar.

Singh, M. 2011. A study on entrepreneurial behaviour of members of self help groups (SHGs) in Hathras District (Uttar Pradesh). *Ph.D thesis (Un-Published)* Department of Extension Education, BHU, Varanasi (U.P.)

Samantaray, S. K., Prusty, S. and Raj, R. K. 2009. Constraints in vegetable production-experiences of tribal vegetable growers. *Indian Research Journal of Extension Education* .9 (3) pp. 32-34.

Suriyanarayanan, V. and Tamilselvi, G. 2007. Constraints in sericulture enterprise. *Internat. J. Agric. Sci.* Vol.3 No.2 June, 2007 : 260-262.