

PROBLEMS FACED BY SHG MEMBERS AMONG SELF-HELP GROUPS IN KARNATAKA

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Abstract: Self Help Groups are an effective strategy for poverty alleviation, human development and social empowerment. An exploratory research design was adopted to study the problems experienced faced by SHG members promoted by various institutions in tumkur district of Karnataka. Madhugiri and Tiptur Taluks were selected from Tumkur district purposively for the study. A sum total of 48 SHGs were covered under the study and 240 members were randomly selected for the study and data were collected using structured interview schedule. The study revealed that lack of formal education as their major personal problem, conflicts among the group members in decision making was the major social problem, income derived from the various enterprises is too low was the major economic problem and loan availed for purchase of animals was too low was the major livestock related problem among the SHG members in the study area. In order to curb these problems suitable economic and educational interventions required so that it helps the SHG members for livelihood security.

Keywords: Problems, Self Help groups, Karnataka.

Introduction

Rural women in India constitute an important work force in agriculture and allied sectors and are vital to the well being of farm households where, nearly half of the available human resource are women and among them majority of them are living in rural areas, are illiterates and are below poverty line. Besides this in comparison to urban women, rural women have limited access to all kinds of resources such as education, financial support, transportation, training, availability of current information etc but have more hidden talents, which have to be brought into light. Hence, there is need to change their capacity to work by giving them the necessary trainings on income generating activities, supporting them with financial facilities, bringing their talents into light, providing them marketing knowledge and current information etc, which helps in increasing knowledge, enriching their skills and in improving their economic status. New issues have to be addressed to effect social and economical progress of our nation. The most important one is women's empowerment through Self-help

groups (SHGs). These SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of our country. Women are the vital infrastructure and their empowerment would hasten the pace of social development. Investing in women's capabilities and empowering them to achieve their choices & opportunities is the most apt way to contribute to economic growth and overall development. The empowerment of rural women leads to benefit not only to individual women and women groups, but also to the families and the community as a whole. (Bharathi and Badiger, 2006)

The SHGs are formed, nourished and managed by the members themselves. It has been found that SHGs can serve the needs of the co-operatives and thus promoted under the various programme and by various development agencies. It is a method of organising the poor people and the marginalised to come together to solve their individual problems. The SHGs is recognised by the government and does not require any formal registration. The purpose of the SHGs is to build the functional capacity of its members for income generation activities. During last two decades, there has been phenomenal growth in a number of SHGs. Quick expansion of SHG bank linkage programme has thrown up a number challenges. These include maintaining quality of SHGs, progression from credit to livelihood and making them self- sustainable. (Anchal Sharma and Rekha Dayal, 2015)

Materials and Methods

The exploratory research design was adopted for the study. The study was conducted in the state of Karnataka as it was one among the important states in the country with high livestock population. Karnataka state was considered as one among the leading states in the country to start the micro credit activities in villages in the form of self help groups. The Tumkur district was selected for the study from which two taluks viz. Madhugiri and Tiptur were purposively selected for the study since Madhugiri has got the highest number of self help groups in the district which were actively promoted by various institutions. Similarly, Tiptur was selected because it had got good number of self help groups which actively performed in the taluk and promoted mainly by non-governmental organizations. From these selected taluks a cluster of villages each containing three neighbouring villages was selected in accordance with the study. In each village the SHGs promoted by various institutions were selected and 5 members from each SHG promoted by various institutions were selected randomly, totally 6 self help groups containing total of 30 respondents from each organization were selected randomly for the study. A sum total of 120 respondents from each taluk were interviewed at

different villages in order to collect the data. The data obtained were subjected to suitable statistical tools like Frequencies and percentages, Mean, Standard error and one way ANOVA.

Results and Discussion

The study related to perceived problems of SHG members in various activities had been divided under three broad categories e.g. Personal, Social, Economic and Livestock related problems

Personal problems

The findings related to the personal problems (Table 1) faced by the respondents in SHGs promoted by various institutions revealed that cent per cent of the respondents revealed lack of formal education as their major personal problem in SHGs promoted by CDPO followed by 50.00 per cent of the members were unaware of the many government programs in SHGs of DGY institution and about 58.33 per cent of the members in SHGs promoted by both BAIF and DCC expressed lack of formal education as their major personal problem. Only 16.66 per cent of the members expressed lack of trainings as their major problem in DGY and BAIF promoted SHGs. Similarly 41.66 per cent of the members in DCC promoted SHGs opined lack of trainings as their problem, while 25 per cent of BAIF promoted SHG members opined lack of awareness on government programs as their problem.

All the members expressed lack of formal education as their major personal problem in all the SHGs promoted by CDPO, similar kind of problem was faced by the 58.33 per cent of the members of SHGs promoted by BAIF and DCC. Fifty per cent of the members in SHGs promoted by DGY were unaware of many of the government programmes, while 41.66 per cent of the members in SHGs promoted by DCC and 16.66 per cent of the members in SHGs promoted by DGY and BAIF exhibited lack of trainings on various income generating activities as their problem (Table 1). These results could be attributed to the fact that institutions were given less importance in providing formal education to the members of SHGs and also they conducted only occasional training programmes on various income generating activities. Since DGY had promoted the SHGs very recently most of the members were unaware of the many developmental programmes which were implemented by the government. The findings are in conformity with the findings of Rajani (1995).

Table 1: Personal problems faced by the respondents

Personal Problems	CDPO		DGY		BAIF		DCC	
	F	%	F	%	F	%	F	%
Lack of training	-	-	10	16.66	10	16.66	25	41.66
Lack of freedom to take decisions	-	-	-	-	-	-	-	-
Lack of encouragement	-	-	-	-	-	-	-	-
Lack of formal education	60	100	20	33.33	35	58.33	35	58.33
Lack of awareness about government programs	-	-	30	50.00	15	25.00	-	-

Social problems

Study on social problems faced by members of SHGs revealed (Table 2), that majority (50.00%) of the members of SHGs promoted by BAIF had conflicts among the group members in decision making, followed by 16.66 percent had lack of communication skill. Only 16.66 per cent of the respondents in DGY promoted SHGs had lack of social mobility because of restrictions in the family as their social problem. The possible reason might be due to heterogeneity in attitudes. In DGY promoted SHGs lack of social mobility because of restrictions in the family was the major problem. The results were in line with the findings of Puhazhendi and Jayaraman (1999) and Raghuprasad *et al.*, (2004).

Table 2: Social problems faced by the members of SHGs

Personal Problems	CDPO		DGY		BAIF		DCC	
	F	%	F	%	F	%	F	%
Lack of social mobility because of restrictions in the family	-	-	10	16.66	-	-	-	-
Conflicts among the group members in decision making	-	-	-	-	30	50.00	-	-
Lack of leadership	-	-	-	-	-	-	-	-
Lack of communication skills	-	-	-	-	10	16.66	-	-
Non co-operation from groups	-	-	-	-	-	-	-	-

Economic problems

The data presented in Table 3 revealed that 50.00 per cent of the members in SHGs promoted by CDPO, DGY and DCC derived too little income from the various enterprises and similar problem faced by 33.33 per cent of the members in BAIF promoted SHGs. Loans provided

by the institutions were insufficient to take up any income generating activity was the problem for 26.66 per cent of the SHG members promoted by BAIF, similar problem was faced by the members in other three institutions. Less than 30 per cent of the members opined lack of credit sources as their major problem in SHGs promoted by all the institutions. It could be attributed to deriving too meagre income from various enterprises, poor management practices, poor scientific practices and lack of specialized training in taking up any income generating activity.

Table 3: Economic problems faced by the members of SHGs

Economic Problems	F	%	F	%	F	%	F	%
Income derived is too low	30	50.00	30	50.00	20	33.33	30	50.00
Loans are not sufficient	20	33.33	20	33.33	16	26.66	20	33.33
Product has no market	-	-	-	-	10	16.66	-	-
Lack of financial knowledge	-	-	-	-	-	-	-	-
Lack of credit sources	10	16.67	10	16.66	14	23.33	10	16.67

Livestock related problems

The findings related to livestock related problems faced by the respondents in SHGs promoted by various institutions were loan availed for animal purchase was too low (50.00%, 50.00% and 41.66% of the members of SHGs promoted by DGY, BAIF and DCC) followed by 50.00 per cent of the members in CDPO promoted organization opined lack of proper training facilities on livestock issues as their major livestock related problem. Lack of focused extension service delivery was observed as the major problem for 33.33 per cent of the members in CDPO promoted SHGs. About 33.33 per cent in DGY and DCC promoted SHG were devoid of proper training facilities on livestock issues. Similar problem was faced by 6.66 per cent of the members in SHGs promoted by BAIF. Lack of appropriate technology was the problem for the 11.66 per cent of BAIF promoted SHGs members. While 25.00 per cent of the members expressed lack of information resources as their major problem in DCC promoted SHGs.

The members were of the opinion that the institutions should offer them sufficient amount of money in the form of loan and also they needed many of the training programmes related to livestock issues. Institutions should look into the focussed extension delivery systems in

order to give the recent information on the scientific management regarding various livestock enterprises.

Table 4: Livestock related problems faced by the members of SHGs

Livestock related problems	F	%	F	%	F	%	F	%
Loan availed for animal purchase is too low	10	16.66	30	50.00	30	50.00	25	41.66
Lack of proper training facilities on livestock issues	30	50.00	20	33.33	4	6.66	20	33.33
Lack of organized market network	-	-	-	-	-	-	-	-
Poor access to veterinary service delivery	-	-	-	-	6	10.00	-	-
Lack of improved livestock breeds	-	-	-	-	-	-	-	-
Lack of focused extension service delivery	20	33.33	6	10.00	3	5.00	-	-
Lack of appropriate technology	-	-	4	6.66	7	11.66	-	-
Lack of Veterinary institutions	-	-	-	-	-	-	-	-
Lack of information resources	-	-	-	-	-	-	15	25.00

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