



## STUDY ON MAJOR PROBLEM FACED BY SHG MEMBERS AND THEIR PERCEPTION TOWARDS SHGPIS

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### Abstract

Self help groups (SHGs) of women in India have been recognized as an effective strategy for the women empowerment and livelihood in rural and urban areas, bringing women together from all spheres of life to achieve a common goal. "SHG is a small, economically homogeneous and affinity based group of people who have decided to contribute to a common fund to be lent to its members as per the group decisions. SHGs have emerged as a powerful tool of socio-economic empowerment of poor people in the rural/remote areas. Such groups are participatory process to provide opportunities for people to share knowledge, common experience and problems. In general, empowerment of women is dependent on economic empowerment, women through these SHGs work on a range of issues such as agriculture, health, nutrition, forestry etc. The study was conducted in Dindori a tribal district of Madhya Pradesh (MP), with the objective to know the perceptions of women entrepreneur towards SHG promoting institutes (SHGPIS) alongwith the problems faced by them in running the SHG. The results have revealed that most of the respondents 61.3% had favorable attitude towards the SHGPIS followed by most favorable attitude (26.7%) and unfavorable attitude (12.0%). The major problem faced by them were group conflict, lack of motivation of members of the group, members are less hardworking and does not owe due responsibility of their duties in fighting among group members. The result also showed that the respondents did not have any problem from their in-laws.

**Keywords:** SHGs, Empowerment, Attitude, Women Entrepreneurs, SHGPIS

### Introduction

Women entrepreneur have been making significant impact in all segments of the economy. The emerging changes in the values and attitudes of the members of the SHGs are a clear manifestation of socio-economic empowerment intervention yielding relatively quicker results. A true entrepreneurial attitude requires refusing to quit when things get tough. Attitude as been defined "as the degree of positive and negative effect associated with some psychological objects" (Edwards 1969). The complexity of the problem of women empowerment process itself requires both macro and micro considerations, and it is difficult to pass a judgment on its success by using single or just a few selected criteria. Life for women entrepreneurs having a small scale industry is not a bed of roses. The individual women entrepreneur single handedly faces a plethora of seemingly endless problems. But despite these numerous barriers and tangible obstacles women are, today, entering the field of business in increasing numbers. SHGs have the power to create a socio-economic revolution in the rural areas of our country. SHGs have not only produced tangible assets and improved living conditions of the members but also helped in changing much of their social outlook and attitudes. The nature of attitude held by women entrepreneurs towards their support agencies reflects the degree of credibility in their support agencies. In the running of SHG, its members are surrounded by a wide

variety of problems which affects their performance. Therefore, it is necessary to implore these problems. Hence the study was carried out with the following objectives.

1. Problems faced by them in taking benefits provided by the SHGPIS.
2. Attitude of women entrepreneurs towards SHGPIS.
3. To access the entrepreneurial capabilities of the women SHGs members

### Materials and Methods

The study was conducted in 24 villages and one urban area of Dindori districts. Five SHGPIS- TEJASWANI, NRLM, BIAF, PRADAN and NIWCYD were randomly selected as SHGPIS. 6 respondents from each village supported by these SHGPIS were randomly selected keeping into consideration that they were active SHG members. A total 150 women respondents were interviewed with a fixed questionnaire to understand the changes perceived after joining the SHGs.

To assess attitude of women entrepreneurs towards SHGPIS, 20 statements were framed. These statements were marked on a five point continuum scale as 'Strongly Agree' (Secored *et al.*, 1967), 'Agree' (Pathak, 1992), 'Undecided' (Mathew, 2013), 'Disagree' (Garai *et al.*, 2012) and 'Strongly Disagree' (Edwards, 1969). Based on the total score obtained by the

respondents they were categorized into three categories of unfavorable, favorable and most favorable. To find out the problems faced by them, respondents were asked questions related to the problems faced by them within the family, with members of SHG or with other people outside the SHG. The response given by the respondents were scored and then suitably categorized as low, medium and high.

## Result and Discussion

### Attitude of respondents towards SHGPIs

Respondents were asked to indicate their opinion on a five point continuum scale, the attitude they have about the selected SHGPIs. The statements were related to behavior, financial support, gender biasness, efficiency in discharging different roles by SHGPIs etc.

Results of Table 1 it is observed that most of the respondents 61.3% had favorable attitude towards SHGPIs. 26.7% had most favorable attitude and 12.0 had unfavourable attitude towards SHGPIs. The result shows that women entrepreneurs had favorable attitude towards SHGPIs, this attitude is because they play significant role in uplifting the status of women entrepreneurs and thus making them empowered economically, socially and politically. Women entrepreneurs notice significant change in their life after becoming member of SHG, they had favorable attitude towards SHGPIs .

**Table 1:** Attitude of women entrepreneurs towards SHGPIs  
N=150

Category	Frequency	Percentage
Unfavorable (upto 26)	18	12.0
Favorable (upto 52)	92	61.3
Most Favorable (78 and above)	40	26.7
<b>Total</b>	<b>150</b>	<b>100.00</b>

The nature of result depicts that women entrepreneurs had favorable attitude towards them. This attitude is because the SHGPIs play significant role in uplifting the status of women entrepreneurs and thus making them empowered economically, socially and politically. Because the women entrepreneurs notice significant change in their life after becoming member of SHG, they had favorable attitude towards SHGPIs because they owe some credit too them.

### Problems faced by Women Entrepreneurs

**Family and SHG Problems:** In general the major problems stated by most of the respondents are resistance from family, stress felt in fulfilling dual duties, problem from SHGPIs, group conflict, lack of motivation, members are less hard working, infighting with group members, competitiveness with other SHGs,

lack of proper guidance. The ranking problem faced by women entrepreneurs have been presented in table 2.

**Table 2:** Ranking of problems faced by women entrepreneurs.

Problem	Frequency	Ranking
Group Conflict	94	I
Members are less hard working and does not owe due responsibility of their duties	77	II
Lack of motivation of member of the group	65	III
Lack of Proper Guidance	64	IV
Stress felt in discharging dual duties	23	IX
Infighting with group members	58	V
Competitiveness with other Self Help Groups	40	VI
Resistance from Family	30	VII
Problem from SHGPIs	25	VIII

From the above result, it found that cent percent respondents did not face any problem or resistance either from their husbands or parents-in-law. In fact, there was significant positive attitudinal change in husband/parents/in-laws after becoming SHG member. It is also found that the respondents did not feel stressed in discharging dual duties of home maker and earning member. These findings suggest that the husband/parents/in-laws were cooperative and encouraged them in every Endeavour. Most of the problems are internal in nature. So, if the group members work as a team with a sense of belongingness and cooperation, the performance and efficiency of the SHG could be improved.

### Entrepreneurial capabilities of the respondents:

Respondents were asked to indicate entrepreneurial capabilities in management of finance, labour, staff, procuring raw materials, marketing, loans, marketing of products etc. to ascertain the degree and nature of problem in entrepreneurial capabilities. They were asked to answer on five continuum of 'Excellent', 'Very good', 'Good', 'Reasonably Ok' and 'Poor' with scores of 5,4,3,2 and 1 respectively. Based on the total scores they were categorized as low, medium and high as presented in table No. 3.

**Table 3:** Entrepreneurial capabilities of the respondents  
N=150

Category	Frequency	Percentage
Low (<10)	38	25.3
Medium (11-20)	70	46.7
High (>30)	42	28.0
<b>Total</b>	<b>150</b>	<b>100.0</b>

The findings of the table 3 shows that majority of the respondents (46.7%) had medium level of entrepreneurial capabilities. The data reflects that women possessed some degree of entrepreneurial capabilities followed by 28.0% of them with high level and 25.3% with low level entrepreneurial capabilities. One remarkable feature is that one-fourth of the respondents had low entrepreneurial capabilities. This may be due to low level of education.

It is concluded that majority of the respondents had favorable attitude towards SHGPIS. It suggests that they have positive attitude towards these SHGPIS and since the SHGPIS have a dynamic role to play in shaping the functioning of SHGs and thereby experiencing them in all spheres, therefore the SHGPIS should strive to put more efforts so that the attitude level of respondents shift from favorable to most favorable. It is also concluded that the problems faced by the respondents chiefly centered on within the self Help Groups. Therefore, they should be given training by the SHGPIS on group dynamic, leadership, cooperation, competition etc. so that they will understand the importance of these dimensions and which will enable

them to sort out their problems and help in better and smooth functioning of the SHGs.

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