

## CONSTRAINTS FACED BY RURAL WOMEN FOR EFFECTIVE FUNCTIONING OF SHGS IN NAVSARI DISTRICT

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### ABSTRACT

*The present study was conducted in Navsari district of Gujarat in order to ascertain the constraints perceived by rural women for effective functioning of SHGs. A total of 100 rural women were selected as respondents from ten selected villages of two talukas of Navsari district. Respondents were asked to mention the constraints. The opinions about their constraints were summed up and converted into frequency and percentage. All the statements which were presumed as possible constraints were actually found as a constraints which was faced by majority of respondents. Insufficient credit facilities were the main constraint.*

**Keywords :** self help groups, rural women, constraints

### INTRODUCTION

Self-Help Group or in-short SHGs is now a well-known concept. It is now almost two-decade old. It is reported that the SHGs have a role in hastening country's economic development. SHGs have now evolved as movement. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment. Empowerment of women is necessary they must be brought in the main stream of national development. The economic status of women is now accepted as an indicator of an economy's level of development. Empowerment is the recent approach articulated by the third world countries women. It seeks to meet women's strategic gender needs due to their subordinate position to men, through bottom up mobilization around practical gender need according to their accepted role in society. It aims at increasing women's power in terms of their self-reliance and internal strength to determine choices in life and to influence the direction of change.

Empowering women is not just for meeting their economic needs but also more holistic social development. The SHGs empower women and train them to take active part in socio-economic progress of the nation. Formation of SHGs

with women has empowered them largely SHGs are now gaining acceptance as an alternative system credit delivery for meeting the credit needs especially to the people who are the poorest of poor generally comprising small/marginal farmers and landless agricultural labours.

### OBJECTIVE

To find out constraints faced by rural women for effective functioning of SHGs in Navsari District

### METHODOLOGY

An ex-post-facto research design was used for the study. The study was conducted in Navsari district of Gujarat state. Navsari district has six talukas viz., Chikhli, Gandevi, Jalalpor, Navsari, Vansda and Khergam. Out of six talukas, two talukas Chikhli and Khergam were selected purposively considering highest number of Self Help Groups. Five villages were purposively selected from each selected taluka considering highest number of Self Help Groups. Thus, the total number of villages for the study were ten. Ten tribal women were selected randomly from each village considering their mandatory membership in Sakhi Mandal and thus, the 100 tribal women were selected as respondents. The data were collected by personal interview method. Statistical tools viz. frequency, percentage and ranking were used to analyses the data.

**RESULTS AND DISCUSSION**

**Constraints faced by rural women for effective functioning of SHGs**

In the present study, it was measured by considering the all possible as well as common difficulties experienced by the rural women for effective functioning of SHGs.

The data presented in table 1 clearly indicated that insufficient credit facilities (80.00 per cent) was the main constraint and it ranked first followed by difficulty in selecting the entrepreneurship activity (60.00 per cent) ranked second,

lack of periodical training (53.00 per cent) ranked third, long durations of loan / credit processing in banks (48.00 per cent) ranked fourth, conflict due to dual responsibility (47.00 per cent) ranked fifth, lack of support, supervision and guidance from the higher Officials (43.00 per cent) ranked sixth, lack of credit availability at low rates of interest, its adequacy and timely access (42.00 per cent) ranked seventh, lack of cooperation among the group members (40.00 per cent) ranked eighth, scarcity of raw materials and assured markets to sell the produce (36.00 per cent) ranked ninth, lack of update informational support on the latest technologies and techniques (06.00 per cent) ranked tenth.

**Table 1: Distribution of rural women according to constraints faced for effective functioning of SHGs**

n=100

Sr. No.	Constraints	Frequency	Percent	Rank
1	Difficulty in selecting the entrepreneurship activity	66	66.00	II
2	Lack of periodical training	53	53.00	III
3	Lack of credit availability at low rates of interest, its adequacy and timely access	42	42.00	VII
4	Lack of support, supervision and guidance from the higher Officials	43	43.00	VI
5	Long durations of loan / credit processing in banks	48	48.00	IV
6	Scarcity of raw materials and assured markets to sell the produce	36	36.00	IX
7	Lack of cooperation among the group members	40	40.00	VIII
8	Insufficient credit facilities	80	80.00	I
9	Lack of update informational support on the latest technologies and techniques	06	06.00	X
10	Conflict due to dual responsibility	47	47.00	V

**CONCLUSION**

It can be concluded that out of different constraints the insufficient credit facilities was perceived as their main constraint by respondents involved in the effective functioning of SHGs and it ranked first. Whereas, difficulty in selecting the entrepreneurship activity followed by Lack of periodical training, Long durations of loan / credit processing in banks and Conflict due to dual responsibility ranked second, third, fourth and fifth respectively.

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