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“PROBLEMS OF SELF HELP GROUP MEMBERS IN BIDAR DISTRICT OF KARNATAKA”

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ABSTRACT

The position of women plays an important role in the overall development of a society. It is proved during the long evolution of societies in different parts of the world. It is also proved that no true development is possible without women's participation. It has been documented in a plethora of studies that in societies where such social and economic empowerment of women was initiated there have been positive implications on economic development, gender equality and social justice. It is for this reason woman was and is described as better half of a man. However, in reality, the status of woman throughout the world particularly in developing countries like India does not reflect the above description. In most of the South Asian countries, the status of women is comparatively low and their socio economic conditions are much more disheartening than that of men. India is no exception in this context, as women are still suffering in the spheres of social and economic life as second rated citizens. Among various reasons for the above situation, the level of poverty is definitely identified as major impediments. Further, either limited or marginal employment opportunities in many of the socio-economic activities, low levels of skill, lack of education have all contributed to low economic status to women in India. In addition, malnutrition, poor literacy levels, poor status of health and exposure to various unkind treatments like domestic violence, if not equally significantly restricted women's participation in the development process of the country.

Keywords : Women, Selp, Help, Groups, Seving, Socio-Economic,

Introduction:

It is now widely accepted that micro finance makes a positive contribution to poverty reduction efforts. However, access to micro finance does not automatically lead to increased earnings, nor is it a panacea for poverty reduction, since the creation of income generating opportunities through access to finance assumes a certain economic environment and entrepreneurial capacity of the poor. To what extent has micro finance contributed to poverty reduction then? Qualitative as well as quantitative assessment of both the positive and negative impacts of micro finance would be a challenging task where diverse micro finance institutions themselves are evolving to meet the diverse needs of poverty situation. Both qualitative and quantitative terms, have attempted to assess the impact of micro finance on the well being of the poor, with the results generally indicating positive impacts.

PROBLEMS BASED ON FIELD INVESTIGATION:

The problems faced by the Self Help Group members have been classified as administrative problems, personal problems, financial problems, marketing problems and miscellaneous problems. The overall problems are presented in detail as under.

Administrative Problems:

Though Self Help Groups are helping the poor in emergencies to meet their short term and long term financial requirements, they are not free from administrative problems. The administrative problems observed in the study area are presented in the following Table 1.

Table .1
Administrative Problems Faced by SHGs Respondents

Sl. No.	Particulars	No. of Respondents	Percentage
1.	Lack of awareness about credit management	159	53.00
2.	Records maintenance by leaders	75	25.00

3.	Formation of groups based on caste	186	62.00
4.	Lack of effective leadership	135	45.00
5.	Lack of co-operation among SHGs member in the group	156	52.00
6.	No active follow up programmes	88	29.00
7.	Lack of effective coordination among officials concerned at village	63	21.00

Source : Field Survey

(Multiple responses obtained)

Table .1 shows that the administrative problems faced by the Self Help Group respondents. 62 percent of the respondents stated the problem of formation of groups based on caste followed by 53 percent of the respondents opined that lack of awareness about credit management. Lack of cooperation among the members of SHGs in the group is another problem as 52 percent of the respondents have expressed.

6.2.2. Personal Problems:

Without the support and approval of husband, the female entrepreneurs cannot succeed. Here arises a role conflict among many women members. Such conflicts prevent them from taking prompt decisions in business. Despite modernisation tradition and family responsibilities slow down the movement of women. Occupational backgrounds of families and education level of husbands have a direct impact on the development of women members. After formation of the groups some of the personal problems faced by the Self Help Group respondents are seen in Table 6.2 25% of total respondents faced with negative attitude of society like male domination.

Table 2
Personal Problems Faced by SHGs Respondents

Sl. No.	Particulars	No. of Respondents	Percentage
1.	Domestic work and child care	87	29.00
2.	Lack of education	189	63.00
3.	Feel like beings as women	78	26.00
4.	Self confidence	65	22.00
5.	Lack of knowledge about functions	201	67.00
6.	Lack of co-operation from husband and elderly members of the family	96	32.00
7.	Indifferent attitude of society	75	25.00

Source : Field Survey

(Multiple responses obtained)

The Table .2 shows the personal problems encountered by the sample SHG respondents in the study area. 67 percent of the respondents stated that they lack of knowledge about functions and responsibilities of groups, 63 percent of the respondents stated lack of education, 32 percent of the respondents said lack of cooperation from husband and elderly members of the family. The other problems are domestic work and child care, lack of self confidence, lack of motivation.

6.2.3. Financial Problems:

Finance is regarded as "Life Blood" of any enterprises whether it is big or small. Women and small entrepreneurs always suffer from inadequate financial resources and working capital. They are lacking access to external funds due to absence of tangible security and credit in the market Women do not generally have property in their names. Due to the lack of confidence in women's ability, male members in the family do not like to risk their capital in ventures run by women. The following problems associated with finance expressed by SHGs respondents are shown in the Table .3.

Table .3
Financial Problems Faced by SHGs Respondents

Sl. No.	Problems	No. of Respondents	Percentage
1.	Exhorbitant rate of interest	113	38.00
2.	Complicated procedure in availing loan	148	49.00
3.	Insufficient financial assistance	81	27.00
4.	Loans not received in time	127	42.00
5.	Credit sale	75	25.00

Source : Field Survey

(Multiple responses obtained)

The Table.3 clearly depicts that among the various financial problems faced by the Self Help Groups respondents 49 percent of the respondents have said complicated procedure in availing loan amount and 42 percent of the respondents have said that loans are not granted in time. The another important problem related to the finance is rate of interest. As many as 113 respondents representing the 38% of the total have opined that the rate of interest is exhorbitant (it ranges from 36% - 54%). The financial assistance given to SHG members is insufficient to meet requirements.

Marketing Problems:

Marketing is another area which often decides the income level of the SHGs due to the ups and down of the demand. Many of the respondents faced a number of problems per-

taining to the marketing services of their products.

They are not in a position to face stiff competition from medium and large scale units running in Bidar district.. Their financial resources are not adequate enough to implement effective marketing policies. An analysis in regard to the nature of marketing problems faced by Self Help Groups selected in the study area are narated in Table. 4.

Table .4
Marketing Problems Faced by SHGs Members

Sl. No.	Marketing Problems	No. of Respondents	Percentage
1.	Problems of direct sale	105	35.00
2.	Lack of storage facilities	57	19.00
3.	Role of intermediaries	73	24.00
4.	Competition from large scale sector	60	20.00
5.	Lack of advertisement	54	18.00
6.	Slackness in demand	36	12.00
7.	Lack of exhibition programmes	30	10.00

Source : Field Survey

(Multiple responses obtained)

Table. 4 shows that 35 percent of the respondents have stated that the problems of direct sale of finished goods, followed by 24 percent of the respondents have expressed that they depend upon intermediaries. However, 19 percent of the respondents have expressed the lack of storage facilities for finished goods as another problem. The other important problem noticed in the study area is the competition from large scale sector. Since the SHGs are not financially sound they could not attempt to advertise their products effectively.

Miscellaneous Problems:

In addition to the problems discussed above, respondents have stated some minor problems which are presented in the Table 5.

Table 5
Miscellaneous Problems Faced by SHGs Respondents

Sl. No.	Problems	No. of Respondents	Percentage
1.	Lack of stability and unity	54	18.00
2.	Lack of training facilities	75	25.00
3.	Non-availability of common workshed	156	52.00
4.	Political interference	77	26.00
5.	Work not regular	45	15.00
6.	Exploitation by influential members	45	15.00
7.	Uncertain and lower income	38	13.00

Source : Field Survey

(Multiple responses obtained)

It is evident from the Table 5 that majority (52%) of the Self Help Groups members stated the non availability of common workshed for functioning of their activities, followed by this is political interference which lead to the fatal death of the

programme. 26 percent of the respondents have expressed that political interference had increased to such an extent that now-a-days no SHG is without political affiliation and there are instances of conflicts among group members on political issues. 25 percent of the respondents have stated that the lack of training facilities. The other problems were, lack of stability and unity due to shift in place of residence, married women fail to remain associated with groups, exploitation by influential members, uncertain and lower income in the activities.

SCOPE FOR ACTIVITIES:

There is an imperative need to enlarge the coverage of Self Help Groups. The banks may have to devise suitable policy guidelines for proper appraisal, monitoring and supervision of group advances together with necessary documentation. Further, efforts may be required to internalise these guidelines and build confidence in their operating personnel to develop a strong portfolio of SHG loans. SHG financing means not only direct financing of groups, but also coverage of SHGs through the network of groups of SHGs federations. The Table 6.6 shows the future business perspective of Self Help Groups.

Table 6
Future Business Perspective of Self Help Groups Respondents

Sl. No.	Particulars	No. of Respondents	Percentage
1.	To open dairy farm	125	42
2.	Lease on land	76	25
3.	Food and gas agency	17	07
4.	Chilly powder making unit	25	08
5.	Readymade garments	12	04
6.	Goat rearing and poultry farm	81	27

Source : Field Survey (Multiple responses obtained)

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