



Constraints Faced by the Women Self Help Groups in Nagaland and Suggest Measures to Overcome

Nchumthung Murry^{1*}, R. Nakhro¹ and Sanjoy Das¹

¹*Department of Agricultural Economics, Nagaland University, SASRD, Medziphema-797 106, Nagaland, India.*

Authors' contributions

This work was carried out in collaboration among all authors. Author NM designed the study, managed the literature searches, collection of data, performed the statistical analysis, wrote the protocol and wrote the first draft of the manuscript. Authors RN and SD contributed to the design of the study, literature review, analytical aspect of the study and review the manuscript. All authors read and approved the final manuscript.

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ABSTRACT

Although women Self Help Group (SHG) act as a catalyst in mobilizing poor women to attain socio and economic empowerment, it has been observed that women Self Help Group are facing various constraints which act as a barrier for many SHG to function effectively. In this context, it is important to study the nature of constraints facing by the Self Help Group and suggest suitable measure to overcome. Such, study to identify the nature and complexities of problems facing by the Self Help Group would help in strategizing policy measures for Self Help Group. Therefore, in this study attempt has been made to identify constraints faced by the Self Help Group and suggest suitable measures to overcome such constraints. The study was conducted in selected districts Nagaland. Multistage purposive random sampling was adopted for sampling 120 Self Help Groups for detailed study. Garrett's Ranking Technique was applied for interpreting the results and to draw conclusion from the findings. From the study it was found out that the lack of technical know-how for taking up productive activities, lack of marketing facilities and inadequate loan amount which was ranked first, second respectively followed by lack of training facility for skill improvement, low social educational background of the members and delay in sanctioning loans.

*Corresponding author: E-mail: nch.murry@gmail.com;

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1. INTRODUCTION

Self Help Group are increasingly accepted as agents of social change, development, and empowerment of the weaker sections. Economic independence of women with SHG membership is essential to overcome the hardships they have undergone in their journey to be self-reliant [1]. Social and cultural barriers are prominent formidable block for the development of women entrepreneurs and entrepreneurs with ability to plan and run a business, deliver quality products [2]. Self Help Group (SHG) undertake entrepreneurial activities at smaller level with minimum capital requirements. Hence appropriate training must be provided to rural women in SHG for their economic empowerment [3]. Women were facing problem in joining of the self-help group in terms of information support, technical support, financial support etc. [4]. For proper and effective functioning of Self Help Group it is important to study the nature of problems facing by the Self Help Group and suggest suitable measure to overcome. Such, study to identify the nature and complexities of problems facing by the Self Help Group would help in strategizing policy measures for Self Help Group. Therefore, in this study attempt has been made to identify problems faced by the Self Help Group and suggest suitable measures to overcome such problems. Financing agencies ignore individual member particularly in poor socio economic background as not viable to provide loan as they are economically poor and socially weak. Majority of the rural women are also deprived of social alleviation schemes from the formal financial institute due to complicated procedure for availing such benefits. Self Help Group have been organized to mobilize the rural women by providing financial credit and technological support.

2. MATERIALS AND METHODS

The present study was conducted in four districts of Nagaland viz., Wokha, Mon, Phek and Dimapur district of Nagaland. Multistage purposive random sampling was adopted for selecting the sample of Self Help Group (SHG). Out of 11 districts in Nagaland, 4 districts viz., Wokha, Mon, Phek and Dimapur districts were purposely selected. From each district, 3 Rural Developmental Blocks having effective functioning Self Help Group were identified and selected for detailed study. From each RD block, 10 number of sample SHG were identified

randomly, which resulted in a total of 120 Self Help Group for the study. Primary data was obtained from the sampled Self Help Group respondents using structured questionnaires developed for the study by the researcher for fulfilling various objectives targeted for the study.

Garrett's ranking method [5], was applied to study the problems encountered by the Self Help Group, so as to draw conclusion from the findings. Firstly, the per cent position was calculated by the given formula:

$$\text{Percent position} = \frac{100(R_{ij}-0.5)}{N_j}$$

Where,

R_{ij} = Rank obtained by the i^{th} variable for j^{th} respondents
 N_j = Number of variable ranked by j^{th} respondents

The per cent position as obtained was converted into scores using the Garrett table. The order of merit ranked by the respondents was then converted into scores and for each reason, the scores obtained by each individual respondent's were summed up and divided by the total number of respondents and mean scores for all factors were arranged in descending order and ranks were assigned.

3. RESULTS AND DISCUSSION

3.1 General Profile of the Sample Self Help Group

The distribution of the sample Self Help Group classified based on the tenure of existence, literacy of the group leader and size of the group are given in Table 1.

From Table 1, it can be seen that, 61 (50.83 per cent) sample SHG (Self Help Group) are 5 to 10 years in its existence and 41 (34.17 per cent) of sampled SHG are below 5 years in its existence. Moreover 18 (15 per cent) of the sampled SHG has completed more than 10 years of existence. It can also be seen that, 46 (38.33 per cent) of the leaders of the sample Self Help Group have educational qualification of High school. Whereas, only 6 (5 per cent) of the sampled SHG leaders do not have any form of formal education. Majority of the sampled Self Help Group have a group size of 10 to 15 members.

Out of the 120 sampled SHG 78 (65 per cent) of the sampled Self Help Group (SHG) belongs to group size 10 to 15. It can be seen that 50 (41.67 per cent) of the sampled SHG conducted meetings on monthly basis and only 19 (15.83 per cent) sampled Self Help Group conducted group meetings fortnightly. 11 (9.17 per cent) of the sampled Self Help Group do not have regular interval for conduct of meeting. It is evident that out of 120 sampled Self Help Group (SHG), 64 (53.33 per cent) of the sampled Self Help Group have more than 90 per cent of the members acquired training in income generation activities. Also, for 40 (33.33 per cent) and 9 (7.50 per cent) of the sampled SHG, their trained members comprises of 71 to 90 and 50 to 70 per cent respectively.

3.2 Constraints Faced by the Women Self Help Group in Nagaland

To study the problems faced by the Self Help Group, 10 factors viz., lack of technical know-how for taking up income generation activities,

lack of marketing facilities, inadequate loan amount, lack of training facility, low social educational background of the member, delay in sanctioning loans, low return from the investment, shortage of working capital, seasonal nature of group activity and lack of stability in group were identified. For each of the factors, the individual responded were asked to give rank for each factor of problems. Garrett's Ranking Technique was applied for interpreting the results and to draw conclusion from the findings. These mean scores for all factors were arranged in descending order and ranks were given. The rank for all the 10 factors of problems with the Garrett score and weighted average score were presented in the Table 2.

As seen from the Table 2, the most important constraints among all the factors was lack of technical know-how for taking up productive activities followed by lack of marketing facilities and inadequate loan amount which was ranked first, second and third with weighted average score of 66.99, 66.69 and 66.42 respectively.

Table 1. General profile of the sampled self help group

Sl. no.	Basis	No. of SHG	Percentage
1	Tenure of existence		
	Below 5	41	34.17
	5-10	61	50.83
	More than 10	18	15.00
	Total	120	100.00
2	Literacy level		
	No formal Education	6	5.00
	Primary	23	19.17
	High school	46	38.33
	Higher Secondary	35	29.17
	Graduate & Above	10	8.33
	Total	120	100.00
3	Size of the group		
	Below 10	30	25.00
	10 - 15	78	65.00
	More than 15	12	10.00
	Total	120	100.00
4	Frequency of group meeting		
	Weekly	19	15.83
	Fortnightly	40	33.33
	Monthly	50	41.67
	No regular interval	11	9.17
	Total	120	100.00
5	Training of members (%)		
	Less than 50	7	5.83
	50 - 70	9	7.50
	71 - 90	40	33.33
	More than 90	64	53.33
	Total	120	100.00

Table 2. Ranking of the constraints faced by the women self help group in Nagaland

Sl. no.	Constraints	Garrett score	Weighted average score	Rank
1	Lack of technical know-how for taking up income generation activities	7235	66.99	I
2	Lack of marketing facilities	6202	66.69	II
3	Inadequate loan amount	7107	66.42	III
4	Lack of training facility	6076	64.64	IV
5	Low social educational background of the members	6075	63.28	V
6	Delay in sanctioning loans	5918	62.96	VI
7	Low return from investment	4497	59.96	VII
8	Shortage of working capital	5165	59.37	VIII
9	Seasonal nature of group activity	2880	48.81	IX
10	Lack of stability in group	2672	48.58	X

Though, lack of technical know-how for taking up productive activities was ranked first, the other two problems viz., lack of marketing facilities and inadequate loan amount were equally important factor of constraints faced by the Self Help Group as there were only little differences weighted average score obtained by the three factors. Similar findings were also reported in earlier study related to the constrains and problems of SHG [6,7]. Another important problems faced by the sampled Self Help Group were, lack of training facility, low social educational background of the members and delay in sanctioning loans which was ranked fourth, fifth and sixth with weighted average score of 64.64, 63.28 and 62.96 respectively. Low return from investment, shortage of working capital, seasonal nature of group activity and lack of stability in group, were also identified as a problems faced for effective functioning of Self Help Group. The finding on the study of the problems faced by the Self Help Group (SHG) is in conformity with past study which revealed that, lack of formal education, family responsibilities as their major (personal problem), conflicts, lack of communication skills among the group members in decision making process was the major (social problem), heavy competition is major source of (marketing problem), and insufficient loan as their major (financial problem), among the SHG members in the study area [8,9,10]. Self help groups are instrumental for rural development but are facing numerous problems. These problems include marketing, finance, quality product, infrastructure and facilitator's support [11,12]. Lack of formal education as their major personal problem, conflicts among the group members in decision making was the major social problem [13].

4. CONCLUSION

Women empowerment is an important instrument for the inclusive socio-economic growth of a nation has become a meme in the global governance. Self Help Group were designed not only as a strategy for poverty alleviation, but also to increase women's access to resources and their power in household decision-making and paved the way for economic independence of women. From the study it was found out that, the most common problem faced by the Self Help Group were, lack of technical know-how, lack of marketing facilities and inadequate loan amount which was ranked first, second and third respectively. Another important problems faced by the Self Help Group in the study includes, lack of training facility, low social educational background of the members and delay in sanctioning loans, were also identified as a problems faced for effective functioning of Self Help Group.

5. POLICY IMPLICATION

Based on the finding of the present study following suggestions are worthwhile for consideration and further action.

5.1 Timely Financial Assistance

It was observed from the study that most of the Self Help Group in the study are lack in meeting financial urgency and resource constrains and SHG members lack financial and credit norms and procedures. Therefore, timely intervention of loan and subsidy as well as financial literacy and credit counseling service need to be given financial experts, bank officials and the like.

5.2 Training of Group Members

Training contributes significantly to the success of the fulfillment of the very objective of micro finance. It is suggested that training on profitable and new technology for economic activities needs to be imparted to SHG members. The knowledge and skill level must be updated through intervention of training by various agencies and partners.

5.3 Diversification of Income Generation Activities

Income generation activities performed by SHG are essential to achieve the objective of group. It was found out that many SHGs lack in capacity to undertake profitable and diversified activities for income generation. Women Self Help Group in Nagaland must take up to profitable and diversified income generation activities. This will help them earn more income all round the year and reduces risk in business.

5.4 Infrastructural and Marketing Support

From the present study, it was found out that marketing and infrastructural problems are faced by most of the women Self Help Group in Nagaland. There a lack of marketing mechanism for selling of produce. Thus, Government agencies/ NGOs/ other SHG promoting agencies must ensure that easy accessibility of raw material for production and proper marketing linkages opportunities.

6. RECOMMENDATION FOR FURTHER RESEARCH

According to the experience of the present study the researcher identifies the following areas for further scope of research on SHGs

- a. A region / district/ state wise comparative study can be carried out on performance and functioning of Self Help Group of SHGs in Nagaland.
- b. Comparative study of rural and urban SHGs on their performance and impact can be carried out.
- c. Study may be conducted on the role of financing institute in promoting SHGs in Nagaland.

CONSENT

As per international standard or university standard, respondents' written consent has been collected and preserved by the authors.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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