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### Constraints perceived by self help groups under Deendayal Antyodaya Yojana- National Rural Livelihood Mission (DAY-NRLM) in Gwalior division of Madhya Pradesh

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#### Abstract

The main agenda for development of society is poverty alleviation as 26.1% of the total population lives below poverty line. Sustainability and improvement in the life of rural people is the main agenda of all developmental programmes. The development programmes implemented by the Government were unified into one self-employment programme referred to as Swarna Jayanti Gram Swarozgar Yojana (SGSY) till 2009. The Ministry of Rural Development was determined to restructure the continuing SGSY into National Rural Livelihood Mission (NRLM). The main strategy was to encourage women in rural households to be part of Self-Help Group. Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) was launched in June 2011. The present study was carried out in Gwalior Division of Madhya Pradesh on constraint faced by the SHGs functioning under DAY-NRLM. A structure interview schedule was prepared for data collection from 300 SHG members. The study concludes that the members perceived various constraints while working as member SHGs under DAY-NRLM are; Personal constraint (lack of support from family in household chores)(91.66%), Educational constraint (lack of timely information about government schemes/subsidy)(78.00%), Organizational constraints (inadequate transport facilities)(92.05%), Marketing constraints (inability to catch market for products)(88.16%), Economic constraints (inadequate and timeliness of loan)(96.06%), Social constraints (lack of proper communication)(88.25%). The respondents suggested proper guidance and training on use of SHG loan, simple bank loan procedure for SHG members, need based training at regular interval and no external or interference of male members are keys to enhance performance of SHGs under DAY-NRLM.

**Keywords:** NRLM, self help group and constraints

#### Introduction

Mahatma Gandhi famously stated, “The soul of India lives in its villages,” emphasizing the vital role rural areas play in the nation’s development. With a significant portion of the population residing in villages and remote regions, India’s heritage and future are deeply intertwined with the well-being and progress of its rural communities. India is home to approximately six lakh villages, with (74%) of its population residing in rural areas. Among this population, women make up (48.46%) as per the Census of 2011. Rural Women play a pivotal role in both the societal fabric and the economy, serving as the backbone of rural communities. Rural women play a crucial role not only in household activities but also actively engage in major farming operations. Despite the ongoing processes of globalization and urbanization, rural women are gradually becoming more involved in development efforts. However, the anticipated progress has not fully materialized in Indian rural society. In the recent years, empowerment of women has been

recognized as a central issue in determining the status of women. The participation of women in SHGs have made a significant impact on their empowerment both in social and economic aspects. The reason overdue is that if half of our population remains weak and dependent, development of the nation would only be half-hearted. Empowerment of women is therefore, the pressing need of the day. The concept of Self-Help Groups serves to underline the principle ‘for the people, by the people and of the people (Anand, 2002) [1].

#### DAY-NRLM (Deendayal Antyaodaya Yojana-National Rural Livelihood Mission)

The outcome of achieving the goal of sustainable development of our country lies in empowering rural areas. Various innovative strategies and approaches have been adopted for ensuring the essential right of the rural population. In spite of rapid growth of Gross Domestic Product (GDP) in India, a large rural population of the

country is scarcely getting benefitted through it and still lives below poverty line (BPL). In spite of the various efforts, the rural poverty continues to be a serious challenge to the Government at different levels. To address the challenge of rural poverty, the Ministry of Rural Development conceived a mission mode scheme titled as National Rural Livelihood Mission (NRLM) initiated in the year 2011. NRLM was renamed as DAY-NRLM (Deendayal Antyaodaya Yojana-National Rural Livelihood Mission) with effect from March 29, 2016. It is a centrally sponsored scheme and the Central and State Governments jointly fund the projects. It is also popularly known as National Rural Livelihoods Mission-Aajeevika.

The main aim of DAY-NRLM is that all the poor families in a village are covered and a woman from each poor family is motivated to join the SHG meaning male SHGs are not allowed except persons with disability where male and/or mixed (male and female) SHG may be various SHGs may be formed. Under DAY-NRLM there is a provision for Revolving Fund (RF) to the various SHGs who are in existence for a minimum period of 3 months and stick to the norms of 'Panchasutras' (five principles) i.e. regular meetings, regular savings, regular internal lending, regular recoveries and maintenance of proper books of accounts.

The SHGs that have not received any Revolving Fund earlier will be provided with Revolving fund as corpus, with a minimum of Rs. 10,000 and a maximum of 15,000 per SHG. The purpose of Revolving Fund is to strengthen their institutional and financial management capacity and build a good credit history within the group of SHGs. In addition to Revolving Fund, there is a provision of Community Investment support Fund (CIF).

Madhya Pradesh State Rural Livelihood Mission (MPSRLM) has taken an initiative at state level by creating State Project Management Unit (SPMU). The SPMU is a registered society under the aegis of Department of Rural Development; Government of Madhya Pradesh was confirmed as an autonomous and independent society in Madhya Pradesh state. This society was created to serve as a special purpose vehicle for monitoring evaluation, coordination, convergence and smooth implementation of centrally and state sponsored poverty reduction schemes and programmers at state sponsored poverty reduction schemes and programmers at state level.

### Methodology

The present study was conducted in purposively selected Gwalior division of Madhya Pradesh. Gwalior division comprises of five districts namely, Gwalior, Shivpuri, Ashoknagar, Datia and Guna. All five districts were selected for the present study. The stratified random sampling method was used to select the sample of SHGs from district wise list of SHGs downloaded from the concerned website. A total of 300 members from 30 Self-Help Groups (SHGs) were selected for present study. Number of SHGs from each selected district was determined using the proportion to population techniques. The lists of randomly selected SHGs were obtained from the State Rural Livelihood Mission (SRLM) offices located in various districts of Gwalior Division. All the members of the selected SHGs were considered as respondents for the study. Thus, a total of 300 SHG members served as sample for the study. Constraints

faced by the respondents and their suggestions were recorded by direct questioning from selected members through personal interviews with the help of a structured interview schedule.

## Results and Discussion

### Constraints perceived by SHG members

The findings of the study are categorized as personal constraints, educational constraints, organizational constraints, marketing constraints, economic constraints and social constraints. Rank order was also given considering frequencies of the constraints being faced by the respondents (see Table 1).

#### Personal constraint

In personal constraints, a vast majority of the respondents (91.75%) reported that lack of support from family in household chores was found to be major constraints followed by uncooperative attitude of husband/in-laws (73.67%). Nearly seven out of ten women (70.78%) mentioned about husband's control over income while about one-fourth of them (26.0%) reported about increased workload in the family after attending the meetings of SHGs.

#### Educational constraint

The educational constraints are being faced by the members of SHGs as more than three-fourth majority of the respondents (78%) reported that they are Lack of timely information about government schemes/subsidy. Moreover, nearly two-third of the respondents (64.05%) stated about lack of information about the facilities provided by the government and 37.08 per cent reported about lack of guidance regarding training and capacity building programmes by various Government agencies as an educational constraints.

#### Organizational constraint

Various logistics and organizational constraints being faced by the SHGs as an over whelming majority of the respondents (92.05%) reported inadequate transport facilities followed by improper training (87.08%) and irregular meetings (76.08%). Problem of book keeping and maintenance of records was mentioned by 62.14 per cent member's whereas 51.12 per cent respondents stated about problem in team management followed by rotation of leadership (42.05%), lack of consensus in group (34.12%) and lack of administrative experience (24.06%).

#### Marketing constraint

Marketing of SHG products is one of the major constraints experienced by SHG members across the locality. Hence, the findings of the study also indicate as 88.16 per cent respondents opined about inability to catch market for their products followed by high cost of raw material (73.04%) and difficulty in procuring raw material (65.02%) as major marketing hurdles.

#### Economic constraint

Almost all the SHG members (96.06%) reported about inadequate and timeliness of loan facility through SHGs as foremost economic barrier followed by high rate of interest

(79.15%), short duration for repayment of loan (68.45%) and improper distribution of benefits (43.25%) as major economic constraints in SHGs.

**Social constraint**

Several social constraints were also experienced and reported by the members of SHGs. A significant majority of the respondents (88.25%) reported about lack of proper

communication as a major constraints in effective functioning of SHGs followed by adverse attitude of neighbors/society towards SHGs members (72.14%) and conflict among group members (70.08%). It is also notable that the 64.12 per cent SHG members reported to migration of members more wages perceived as major social as well as social constraints emerged through the study.

**Table 1:** Distribution of SHG members on the basis of Personal Constraints (n=300)

S. No.	Constraints	f	%	Rank
<b>A Personal Barriers</b>				
1.	Increased workload	78	26.00	IV
2.	Uncooperative attitude of husband/in-laws	221	73.67	II
3.	Lack of support from family in household chores	275	91.75	I
4.	Husband's control over income	212	70.78	III
<b>B Educational Barriers</b>				
1.	Lack of information about the facilities provided by the government	192	64.05	II
2.	Lack of guidance regarding training	111	37.08	III
3.	Lack of timely information about government schemes/subsidy.	234	78.00	I
<b>C Organizational barriers</b>				
1.	Improper training	261	87.08	II
2.	Inadequate transport facilities	276	92.05	I
3.	Problem of book keeping and maintenance of records	186	62.14	IV
4.	Irregular meetings	228	76.08	III
5.	Lack of administrative experience	72	24.06	VIII
6.	Lack of consensus in group	102	34.12	VII
7.	Rotation of leadership	126	42.05	VI
8.	Team management	153	51.12	V
<b>D. Marketing barriers</b>				
1.	Inability to catch market for products	264	88.16	I
2.	High cost of raw material	219	73.04	II
3.	Difficulty in procuring raw material	195	65.02	III
<b>E. Economic barriers</b>				
1.	High rate of interest	237	79.15	III
2.	Loan not received on time	246	82.04	II
3.	Inadequate and timeliness of loan	288	96.06	I
4.	Improper distribution of benefits	130	43.25	V
5.	Short duration of repayment of loan	205	68.45	IV
<b>F. Social barriers</b>				
1.	Lack of proper communication	264	88.25	I
2.	Conflict among group members	210	70.08	III
3.	Adverse attitude of neighbors/society	216	72.14	II
4.	Migration of members more wages	192	64.12	IV

**Suggestions for enhancing performance of SHGs**

The Suggestions from respondents were sought for enhancing the performance of SHGs and also for improving adoption of agricultural and allied technology through SHGs. A wide list of suggestions were offered by the respondents have been listed in the Table 2.

Proper guidance and training on use of SHG loan suggested by 87.08 per cent members followed by simplify the bank

loan procedure for SHG members (82.04%), need based training at regular interval (68.45%), avoid external interference in SHGs (43.25%), more subsidies on various inputs for the newly established groups ventures (37.08%), regular guidance from implementing agencies (34.12%) and market facility Should be provided by the government for selling their produce (24.06%) need to be provided for efficient functioning to SHGs.

**Table 2:** Suggestions for enhancing performance of SHGs. (n=300)

S. No.	Suggestions	Frequency	Percentage	Rank
1.	Proper guidance and training on use of SHG loan	261	87.08	I
2.	Simplify the bank loan procedure for SHG members	246	82.04	II
3.	Need based training at regular interval	205	68.45	III
4.	Avoid external interference in SHGs	130	43.25	IV
5.	More subsidies on various inputs for the newly established group ventures	111	37.08	V
6.	Regular guidance from implementing agencies	102	34.12	VI
7.	Market facility should be provided by the government for selling their produce	72	24.06	VII

### Conclusion

The findings of the study can be concluded as per the response received from members of the SHGs formed under DAY-NRLM. The members opined about major working personal constraints includes lack of support from family in household chores, uncooperative attitude of husband/in-laws whereas key educational constraints mentioned by the respondents are; lack of timely information about government schemes/subsidy and lack of information about the facilities provided by the government. As far as organizational constraints are concerned they perceived improper training & inadequate transport facilities from implementing agency, constraints in maintenance of records and irregular meetings are unsettling the efficiency of SHGs. The study highlights the Inability to catch market for products and high cost of raw material as marketing constraints hindering the progression of SHGs. Major economic constraints underlined through the study are adequate and timelines of loan and high rate of the interest in the group as the major constraints for SHG members while lack of proper communication network and adverse attitude of neighbors/society towards SHG members are the social constraints confronted by the respondents.

The respondents suggested proper guidance and training on use of SHG loan, Simplify the bank loan procedure for SHG members, need based training at regular interval and no external or interference of male members are keys to enhance performance of SHGs under DAY-NRLM. The equal economic status to each member, more subsidy or financial aid to needy groups, efficient market facility and consistent guidance by the extension agent/implementing agency to the members can produce anticipated outcomes through SHGs. Moreover, the study also stipulates certain institutional bottlenecks in day-to-day functioning of SHGs *viz*; lack of networking among SHGs, hindrance in knowledge sharing, lack of licensing & certification and backward and forward linkages of groups are creating an environment of isolation among SHGs which must be cause of concern for implementing agencies to strengthen the groups and their performance.

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