

International Journal of Agriculture Extension and Social Development

Volume 8; Issue 3; March 2025; Page No. 23-26

Received: 06-01-2025
Accepted: 10-02-2025

Indexed Journal
Peer Reviewed Journal

Constraints perceived by the group members for effective functioning of women self help group

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DOI: <https://www.doi.org/10.33545/26180723.2025.v8.i3a.1673>

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Abstract

The present study entitled Impact of Women Self-help Group on Socio-economic Development of Farm women in Khordha district of Odisha was undertaken to examine the socio-economic characteristics and contributions of women Self-Help Group (SHG) members in Khordha District, Odisha, and evaluate their role in empowering women through economic independence, social inclusion, and community development. The study was conducted in the year 2018-2020. Purposive and random sampling techniques were used to select districts, blocks, gram panchayats, and villages. The total sample size for the study was 120. The responses were obtained from each respondent through a pre-tested structured interview schedule that was prepared for the collection of data. The major constraints faced by the farm women were social constraints, organizational constraints, technical constraints and marketing constraints. In terms of social constraints, groupism was the major constraint with a mean score of 1.85 and ranked 1st. Regarding organizational and technical constraints, lack of motivation by government and non-availability of ICT technology were ranked 1st having mean score of 2.20 and 2.22 respectively. This research paper may provide a better insight into the grassroot level constraints faced by women self-help group.

Keywords: Farm women, self-help group, sampling techniques, constraints

Introduction

Our scriptures regard women as the goddess, the incarnation of compassion, provider of food and destroyer of evil but in practice women have had to be content with a subservient role within the house for centuries. SHG is now a well-known concept. SHGs today play a major role in poverty alleviation in rural areas. It is reported that the SHGs have a role in hastening country's economic development. Consequently, participation of women in the country's economic development is increasing. Women constitute around 50% of the total human resources in our economy. This has led to boost the process of women's empowerment. Self Help Groups enhance the equality of status of women as participants, decision-makers, and beneficiaries in the democratic, economic, social, and cultural spheres of life (Dhiraj & Pushpa, 2013) ^[1]. The SHGs have inculcated great confidence in the minds of rural women to succeed in their day-today lives (Ritu Jain. *et al*, 2003) ^[2]. SHGs have become a ladder for the poor to bring them up not only economically but also socially, mentally, and attitudinally (Kondal, 2014) ^[3]. Insights from related work (Kumar *et al.*, 2017) ^[4] may shed light on the pathways through which SHGs may influence women's access to and use of public entitlement schemes. Gender-based discrimination and social norms may limit women's participation in decision-making processes, access to resources, and opportunities for

leadership within horticulture enterprises. Several factors and strategies have been provided by the SHG that have made a positive contribution to the empowerment of women. As a result, the number of SHGs has been increasing day by day. Key challenges include restricted access to formal credit, insufficient financial literacy, and limited market linkages, all of which hinder income-generating opportunities. Additionally, social and cultural barriers, such as gender biases and restrictive norms, often constrain women's participation and decision-making within SHGs. Furthermore, weak institutional support, inadequate training in business management, and complex regulatory frameworks further intensify the difficulties faced by SHG members, limiting their overall effectiveness and sustainability. Nikam *et al.*, (2019) ^[8] revealed that due to underdeveloped market structure women are not getting proper price for their produce. Therefore, marketing systems need to improve. Stereotypical perceptions about women's roles and abilities may undermine their confidence and agency in the sector. SHGs in many parts of the country have achieved success in bringing women to the mainstream of decision-making. What she cannot achieve as an individual can accomplish as a member of the group with a sufficient understanding of her rights, roles, privileges, and responsibilities as a dignified member of society (Meenakshi, 2011) ^[7].

Materials and Methods

The research study was conducted Purposively in the Khordha district of Odisha. The study consisted of women members who are involved in Self Help Groups (SHGs). A preliminary survey was carried out and 120 respondents were selected to cooperate to provide meaningful information as per the requirement of the objective of the study. The districts, blocks, gram panchayats, villages, total number of SHGs, number of SHG members, and respondents were selected based on purposive and random sampling methods. The number of respondents to be selected for the study is calculated by the formula

Subtotal of SHG members in the village × total no. of sample of the study / A total of SHG members in selected

village

Considering Balipatna block and Marthapur village in particular the respondent is selected as per the formula which comes to $212 \div 1010 \times 120 = 25$.

Survey cum ex-post facto research design was followed for the study. The response was collected from each selected respondent through a pretested interview schedule. The responses were recorded on 3-point continuum of very severe, severe, less severe with corresponding scores of 3, 2, 1 respectively. Further scores of each problem were aggregated to calculate the mean score of each problem. The higher the mean value of the problem, more its importance is.

Table 1: Sample Area and Sample Size

District	Block	Gram Panchayat	Village	Total no. of SHG	No. of SHG Members	Respondents
Khordha	Balipatna	Marthapur	Marthapur	31	212	25
			Padmapur	13	25	3
			Sumudi	11	44	5
	Bhubaneswar	Mendhasala	Giringaput	22	221	26
			Haripur	16	50	6
			Mendhasala	35	232	28
	Khordha	Godipada	Lahanga	5	42	5
			Kalibati	15	60	7
			Mota	3	20	2
	Bologarh	Maniabandha	Samantrapur	9	33	4
			Ekadalia	12	31	4
			Mangarajpur	7	40	5

Results and Discussion

Table 2: Distribution of respondents according to constraints faced by them (n=120)

Sl. No.	Constraints	Mean Score	Rank	
1	Social constraints	Caste barrier	1.83	II
		Enviousness	1.33	V
		Lack of social security	1.35	IV
		Restriction on use of village resources	1.59	III
		Groupism	1.85	I
2	Organizational constraints	Lack of motivation from government	2.20	I
		Non-accommodative by members	1.64	III
		Lack of cooperation and coordination among members	1.50	V
		Lack of support from villagers	1.61	IV
		Sufficient time not devoted to vocational activities	1.67	II
3	Technical constraints	Lack of training facilities	2.12	II
		Lack of exposure visit	2.08	III
		Non availability of ICT technology	2.22	I
		Inadequate guidance and expertise	2.06	IV
4	Marketing constraints	Support price not available	2.12	II
		Locational disadvantages for marketing of produce	1.87	IV
		Exploitation by middlemen	2.37	I
		Non availability of storage facilities	1.80	V
		Poor transport and mobility facility	2.00	III

Social Constraints

The social restrictions many a times do not permit rural women to join in Self Help Group. Besides, factionalism, enviousness, strong caste system etc. are other factors inhibiting the rural women to join in Self Help Groups. From the above table it was revealed that groupism, caste

barrier, restriction on use of village resources, lack of social security and enviousness were ranked 1st, 2nd, 3rd, 4th and 5th with mean score of 1.85, 1.83, 1.59, 1.35 and 1.33 respectively. The major constraint perceived by the respondents was groupism which might be due to various social stigma prevailing in the study area.

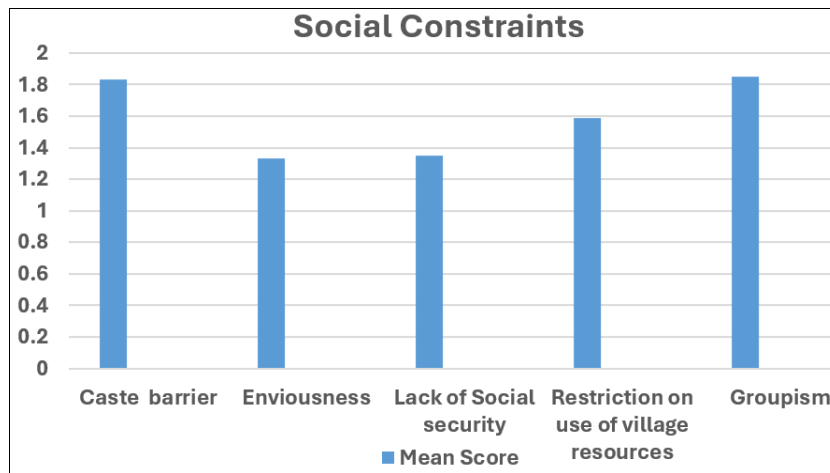


Fig 1: Distribution of respondents according to social constraints

Organizational constraints

Self Help Group usually consists of 10 to 20 women from a similar class and region who come together for income generation through collective activities. The group members must be organized popularly with adequate support from related organizations. It was revealed that lack of motivation from government, sufficient time not devoted to vocational activities, non-accommodative by the members and lack of

support from villagers ranked 1st, 2nd, 3rd and 4th in order of importance with the mean score of 2.20, 1.67, 1.64 and 1.61 followed by lack of cooperation which ranked 5th with the mean score 1.50 respectively. It is therefore suggested that the SHG members should be sufficiently exposed to the techniques of team building and conflict resolution for smooth functioning of SHG.

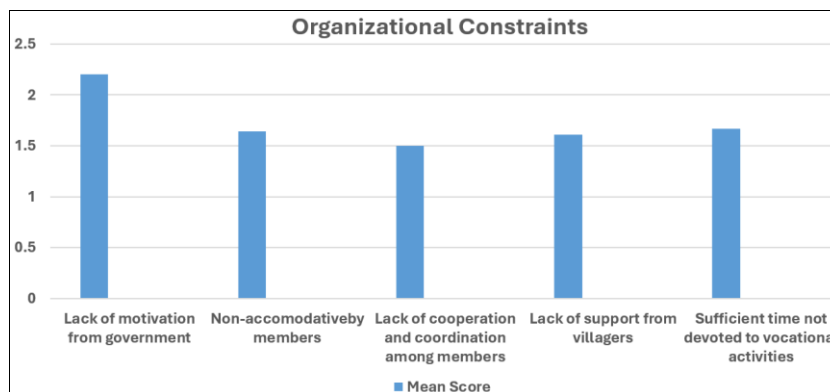


Fig 2: Distribution of respondents according to organizational constraints

Technical constraints: All the Self-Help Group members require knowledge and skill competency in managing their vocational enterprises. They also require continuous guidance for successful management of all practices. Besides, exposure visits to develop confidence, printed materials as reference materials etc. are also essential for

successful management of the vocational enterprises. It was observed that non-availability of ICT technology, irregular monitoring and evaluation, lack of training facilities, lack of exposure visit, and inadequate guidance and expertise were ranked 1st, 2nd, 3rd and 4th in order of importance having mean scores of 2.22, 2.15, 2.12, 2.08 respectively.

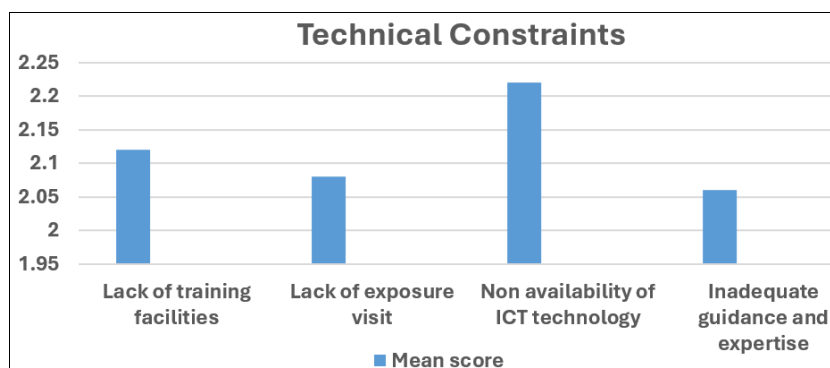


Fig 3: Distribution of respondents according to technical constraints

Marketing constraints

The income-generating activities advocated for SHG must be selected after careful feasibility study based on market opportunities and local resources. Unless the produce is marketed easily with remunerative price, the income generating activities undertaken by SHG members will not be sustainable. It was revealed that exploitation by

middlemen, support price not available and poor transport and mobility facility were ranked 1st, 2nd and 3rd with mean score of 2.37, 2.12 and 2.00 respectively followed by locational disadvantage for marketing of produce, and non-availability of storage facilities were ranked 4th, 5th and in order of importance with the mean score of 1.87, and 1.80 respectively.

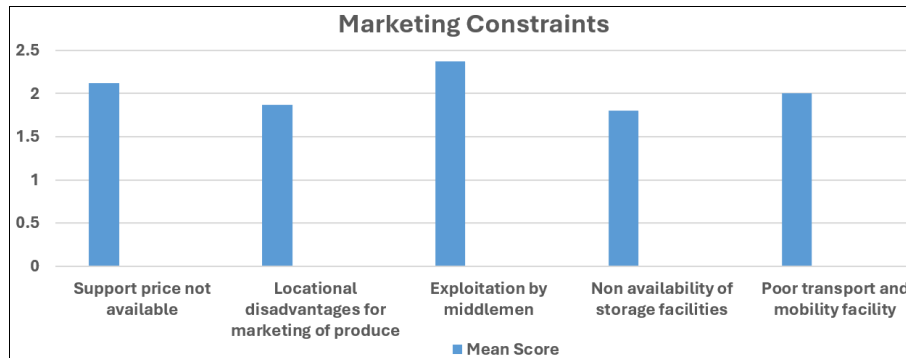


Fig 4: Distribution of respondents according to marketing constraints

Conclusion

Women Self-Help Groups (SHGs) serve as vital catalysts for financial independence, entrepreneurship, and social empowerment. However, their growth and sustainability are often impeded by various constraints. Addressing these challenges requires a holistic and multi-dimensional strategy. Strengthening skill development programs, enhancing financial literacy, improving market access, and bolstering institutional support are essential for fostering the sustainability of SHGs. Furthermore, promoting social awareness, implementing supportive policy interventions, and leveraging digital technologies can empower SHGs to overcome systemic barriers. By creating an enabling environment, SHGs can achieve long-term economic stability and drive meaningful socio-economic transformation within their communities.

Future scope

The future scope for addressing the constraints faced by women Self-Help Groups (SHGs) lies in advancing financial inclusion, capacity building, and market integration. The adoption of digital financial services and innovative microfinance models can enhance credit accessibility while reducing reliance on informal lending sources. Strengthening vocational training and entrepreneurship development initiatives will enable women to diversify their income streams and achieve financial independence. Policy interventions should prioritize simplifying regulatory frameworks, promoting gender-responsive credit policies, and expanding government support through targeted subsidies and grants. Additionally, fostering stronger linkages between SHGs and formal markets, supported by technology-driven solutions, can further enhance economic and social empowerment. Future research should focus on the impact of digital literacy, social capital, and sustainable business models in ensuring the long-term viability and success of SHGs.

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