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Constraints and suggestions expressed by women entrepreneurs associated with Self help groups in Chittoor district of Andhra Pradesh

¹Mupparapu Deepika, ²RN Yadav, ³DK Singh, ⁴VK Singh and ⁵LB Singh

¹PG Scholar, Department of Agricultural Extension & Communication, SVPUA&T, Meerut, Uttar Pradesh, India

^{2, 3, 4 & 5}Professor, Department of Agricultural Extension & Communication, SVPUA&T, Meerut, Uttar Pradesh, India

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Corresponding Author: Mupparapu Deepika

Abstract

The Self-Help Group (SHG) model has demonstrated its effectiveness in addressing rural poverty by fostering self-help and empowerment. SHGs facilitated the organization of millions of rural women into communities, enabling them to meet their credit needs and earn a livelihood. Despite the positive outcomes associated with the SHG approach, there are some constraints that challenge their effectiveness. This study aimed to identify these constraints and explore the suggestions provided by SHG women entrepreneurs. Data collection was conducted using a structured interview schedule. The findings of the study revealed that women entrepreneurs of SHGs face significant constraints, including lack of formal education among women, less number of opportunities for selling like local sale, mobile van, marriages/parties and processing, insufficient availability of inputs/raw materials in-time, high transportation costs, no own retail shop for selling, inadequate SHG loan amount sanctioned from the credit institutions/banks, problems in infrastructure development, less number of motivational professional/institutes, unavailability of storage facilities in their local area for storage of products/materials etc. and the suggestions offered included educating and encouraging women, provision of sufficient credit facilities with lowest interest rates through credit institutions, skill oriented trainings, support to set up their own retail shops to sell their products etc.

Keywords: Constraints, women entrepreneurs, SHGs, suggestions

Introduction

Self-Help Groups (SHGs) have emerged as a powerful tool for promoting entrepreneurship and economic empowerment, particularly among women in rural areas. These groups provide a platform for women to pool their resources, access financial services and engage in income-generating activities. Self-Help Groups in India are quietly catalyzing a new revolution in rural areas, particularly empowering women in villages and backward regions to combat the social challenges that women have endured for generations (Sarda & palwe, 2023) [4].

The Self Help Groups (SHGs) aimed to establish a multitude of microenterprises in rural areas, specifically targeting women. Women entrepreneurs often encounter several common challenges when running their businesses (Devi, 2017) [1]. The establishment of Self Help Groups (SHGs) is not merely a microcredit initiative but rather an empowering journey. These groups share a common understanding of their needs and a drive towards collaborative efforts. Empowering women is not solely about addressing their financial requirements but also about fostering comprehensive social development. SHGs empower women both economically and socially, promoting their involvement in household, community, and local democratic decision-making processes (Rukhsana *et al.*, 2014) [3]. Empowering women through self-help groups not only benefits the individual women and their groups but also

extends to their families and the community as a whole. This empowerment fosters collective action for development, benefiting everyone involved (Patil *et al.*, 2020) [2].

Empowering women is crucial for poverty eradication, as women play a key role in the economy at all levels. Despite the numerous benefits of SHGs, women entrepreneurs associated with these groups often face various constraints that hinder their growth and sustainability. Understanding these constraints and exploring potential solutions is crucial for ensuring the continued success of SHGs.

Materials and Methods

The research was conducted within the Chittoor district of Andhra Pradesh and it adhered to an *ex-post facto* research design. Four mandals from Chittoor district and two villages from each of these selected mandals *viz.*, Kothapalle and Chinna tippa samudram villages from Madhanapalle mandal, Kuppam GPT and Kangundi villages from Kuppam mandal, Peruru and Avilala villages from Tirupati Rural mandal and Gollapalle and Venkatagiri from Bangarupalem mandal were selected purposively based on the presence of highest number of women Self Help Groups, from which a sample size of 80 women entrepreneurs were selected utilizing simple random sampling technique. An interview schedule was developed, comprising a series of statements concerning constraints and suggestions regarding social,

economic/financial, technical, and marketing-related aspects. Data collection was conducted through personal interviews, and the responses were compiled, tabulated, and analyzed.

Results and Discussion

Constraints expressed by women entrepreneurs of SHGs

The results from table 1 revealed that among the social constraints majority of the SHG women (91.25%) faced lack of formal education as the major problem followed by less number of motivational professional/institutes (55.00%), male dominance in the society (33.75%), mutual understanding among the members (08.75%) while only 05.00 per cent of the SHG women admitted lack of support from the family members.

Among the economic constraints, majority of the SHG women (85.00%) expressed insufficient availability of inputs/raw materials at proper time followed by high transportation costs (82.50%), inadequate SHG loan amount

sanction from the credit institutions/banks (68.75%), poor fund rotation chain (40.00%) and only 12.50 per cent expressed delay in repayment.

Among the technical constraints, majority of the SHG women (65.00%) expressed that they faced problems in infrastructure development followed by less number of technical person for timely supervision (48.75%) where as 23.75 per cent of the SHG women expressed there were less number of training facilities in the areas of interest and only 18.75 per cent expressed difficulty in loan sanctioning procedure.

Among the marketing constraints, significant majority (87.50%) of the SHG women expressed that there were less number of opportunities for selling like local sale, mobile van, marriages/parties and processing whereas 71.25 per cent respondents expressed SHG members has no own retail shop for selling and 56.25 per cent expressed unavailability of storage facilities in their local area for storage of products/materials.

Table 1: Constraints expressed by the women entrepreneurs of self help groups

A	Social Constraints	Frequency	Percentage	Rank
1	Lack of support from family members	04	05.00	V
2	Lack of formal education	73	91.25	I
3	Less number of motivational professional/Institute	44	55.00	II
4	Difficulties in mutual understanding among the members	07	08.75	IV
5	Male dominance in the society	27	33.75	III
B	Economic Constraints			
1	Inadequate SHG loan amount from credit institutions/banks	55	68.75	III
2	High transportation costs	66	82.50	II
3	Insufficient availability of inputs/ raw materials at proper time	68	85.00	I
4	Delay in repayment	10	12.50	V
5	Poor fund rotation chain	32	40.00	IV
C	Technical Constraints			
1	Less number of training facilities in the areas of interest	19	23.75	III
2	Difficulty in loan sanctioning procedure	15	18.75	IV
3	Problems faced in infrastructure development	52	65.00	I
4	Less number of technical person for timely supervision	39	48.75	II
D	Marketing Constraints			
1	Unavailability of storage facilities in local area for selling and storage	45	56.25	III
2	SHG members have no own retail shop for selling	57	71.25	II
3	Less number of opportunities for selling like local sale, mobile van, marriages/ parties and processing etc.	70	87.50	I

*multiple responses were recorded

Suggestions offered by the women entrepreneurs of SHGs for their sustainability

The results from table 2 showed that among the suggestions related to social constraints all the respondents (100%) suggested educating and encouraging women followed by provision of sufficient credit facilities with lower interest rates through cooperative societies/banks for SHG members (88.75%) and some SHG women (40.00%) suggested regular attendance to be made compulsory in the meetings to ensure active involvement.

Among the suggestions related to economic constraints availability of credit in-time suggested by majority with 68.75 per cent responses while 60.00 per cent SHG women suggested for proper marketing facilities such as melas, exhibitions to be organized from time to time in the SHG area and only 15.00 per cent SHG women suggested for regular payment of money installment wise for the products

sold by the members.

Among the suggestions related to technical constraints, 86.25 per cent of the SHG women suggested for more skill oriented trainings to be organised in order to increase their efficiency followed by 73.75 per cent suggested to provide more improved machinery on cooperative basis for making quality products in order to meet the customer demands and only 25.00 per cent suggested for meetings to be organized to solve problems about loaning procedure and technical guidance.

Regarding the suggestions related to marketing constraints, 85.00 per cent SHG women suggested to provide support to set up their own retail shops in order to sell their products properly followed by 75.00 per cent SHG women suggested for the creation of adequate market facilities in the SHG area and 65.00 per cent SHG women suggested for the provision of transportation facilities on low cost basis.

Table 2: Suggestions given by the women entrepreneurs of self help groups to overcome their constraints

A	Suggestions related to social constraints	Frequency	Percentage	Rank
1	Educating and encouraging women	80	100.00	I
2	Provide sufficient credit facilities with lower interest through cooperative societies/banks	71	88.75	II
3	Regular attendance should be made compulsory in the SHG member meetings	32	40.00	III
B	Suggestions related to economic constraints			
1	Credit facilities available intime	55	68.75	I
2	Availability of proper marketing facilities such as melas, exhibitions etc to be organized time to time	48	60.00	II
3	Installment wise regular payment of money for the products sold by the members	12	15.00	III
C	Suggestions related to technical constraints			
1	To meet the customer demands, more improved machineries are needed for making products, which should be provided on cooperative basis	59	73.75	II
2	From time to time, meetings should be organized to solve problems about loaning procedure and technical guidance	20	25.00	III
3	More skill oriented trainings should be organized to increase efficiency of entrepreneurs	69	86.25	I
D	Suggestions related to marketing constraints			
1	Transportation facilities should be provided on low cost basis	52	65.00	III
2	Providing support to set up their own retail shops in order to sell their products in local markets	68	85.00	I
3	Creation of adequate marketing facilities in the SHG area	60	75.00	II

*multiple responses were recorded

Conclusion and Recommendations

The findings of this study shed light on the various constraints faced by women entrepreneurs associated with Self-Help Groups (SHGs). These constraints span social, economic/financial, technical, and marketing-related aspects, highlighting the multifaceted challenges that women entrepreneurs encounter in their entrepreneurial endeavours. To overcome these challenges, the women entrepreneurs expressed valuable suggestions which included the need for better access to infrastructure, training and capacity-building programs, improved market linkages, and more supportive government policies.

On the basis of the finding of this study, the following recommendations were made to encourage more women to enter in to entrepreneurial activities and to increase their income in order to sustain their interest in entrepreneurship, which is necessary for their upliftment and gradual progress of the nation.

- 1) Interest based, need based, situation and demand based training programmes should be provided in order to encourage more women to enter into entrepreneurial activities.
- 2) More educational films should be made on success stories of SHG women who had taken up new economic ventures and infiltration of the same must be ensured.
- 3) Direct marketing and processing facilities should be provided on cooperative basis in order to increase producer's share in consumer's rupee.
- 4) Indigenous enterprises like handloom business etc should be encouraged and branding of these products should be done.
- 5) Mobile foods, millets processing units etc. should be encouraged as a new venture.

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