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Possibilities for smooth functioning women self help groups: A constraint analysis

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Abstract

There is absolute no doubt on the holistic development of rural women through the intervention of women self-help groups (WSHGs) by engaging in entrepreneurial activities. Swarna Jayanti Gramme Swarozgar Yojana (SGSY) become a strongest tool for economic and social empowerment of women. But still there are some evidences of WSHG face some sort of barrier in group management aspect from various fronts. The study is focused on assessing the underlying constraints that refrain the group to function sustainably. Therefore, this study was conducted in Kalahandi (one of the backward districts) and Puri districts of Odisha in the year 2022. Data was collected through structured interview schedule from 192 members of 48 Self Help Groups from Kalahandi and Puri districts of Odisha. Constraints with respect to organization, social, technological, input supply, credit, and finance were evaluated in the study. The Mean Score value (MS) value depicts Lack of motivation from Government (2.28), Irregular monitoring and supervision (2.18), inadequate supply of reference materials (2.18), restricted subsidy facilities (1.74), no insurance coverage (2.29) and low risk bearing ability among the member were the major constraints. Moreover, Insufficient infrastructure, no storage facility, exploitation by middle men were some of the production and marketing related constraints faced by the women groups. Besides the study concludes that socio-economic attributes of the respondents had no influence in exhibiting the constraints in functioning of Self Help Group activities.

Keywords: Self help groups, constraints

Introduction

A wealth of evidence suggests that the Self-Help Group (SHG) approach is a highly efficacious, efficient, and pertinent instrument for organising and enabling the impoverished. This is evident in the planning, creation, and implementation of initiatives aimed at fostering income-generating activities that will yield a sufficient, steady, and consistent income. Regardless of the stage of growth, self-help group developments have differed from state to state. For these organisations to keep expanding and have a bigger influence on civil societ. For the interest of all parties, women members must get training on equitable ownership and good governance. In order to prepare themselves as arbitrators, they also require the technological help. It is also a proven fact that long-term planning should have accommodations for the female member. It is found that the main problems faced by the SHGs are delay in sanctioning the loans by the government authorities and the bank officials. Further, the SHGs are facing the problems of marketing, basic infrastructure, training and skill development avenues, lack of administrative experience in managing the affairs of the groups. Das S.K. (2012) [2]. Regular institutions have faced difficulties in dealing with a large number of small borrowers, whose credit needs are small and frequent, and their ability to offer collateral is limited. Cumbersome procedures and risk perceptions of the banks leave a gap in serving the credit needs of the poor. Tapan, N. (2010) [9]. Constraints faced by the SHGs women members includes lack of family support to the women

members, social taboo, lack of commitment from the group members, reluctance of the members to take leadership, The constraints faced by the implementing agency includes fund flow, faulty List of poor, lack of conducting proper social mobilization, maintenance of records and conducting of regular meetings etc. Rana and Bhardwaj (2020) [6]. Therefore, it is assumed that members of Self Help Groups face relevant obstacles to the SHG's effective operation. Therefore, an effort was made in the study to identify relevant constraints of group members to accomplish the desired outcomes. To identify the constraints study was designed on different parameters i.e organisational, social, technological, input supply, credit, and finance.

Materials and Methods

In Odisha, self-help groups covering all thirty districts operate at a rate of about 279288. In 2022, Puri, an advanced seaside region, and Kalahandi, a district populated by tribal people, were specifically chosen for the study. To choose the respondents, purposive and random sampling techniques were used. Respondents were chosen at random from a sample of 96 rural women drawn from 24 SHGs comprising two blocks in each district. A semi-structured and pretested schedule was used to obtain the data directly from the subjects. The data was collected personally through a semi-structured and pretested schedule. Information collected on scale point of strongly agree, agree, somewhat agree and disagree were analyzed by assigning weightage of 3, 2.1 and 0, respectively. Statistical tools such as mean

score, critical ratio test, pearson’s coefficient correlation were employed to describe the results.

1. Organisational 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 have to be organised popularly with adequate support from related organisation. The constraints expressed by the respondents on organisational support have been presented in Table -1 after analysis of the collected data.

Table 1: Organisational constraints expressed by the respondents

Sl. No.	Constraint	Mean Score		Pooled mean Score (n=192)	Rank
		Kalahandi district (n=96)	Puri district (n=96)		
1.	Lack of motivation from Government	2.29	2.27	2.28	I
2.	Lack of support from villages	1.44	1.17	1.31	IX
3.	Lack of coordination and cooperation among members	1.77	1.52	1.65	VII
4.	Difference opinion among members	1.93	1.55	1.74	VI
5.	Lack of adjustment among members	1.93	1.32	1.63	VIII
6.	No interest to take responsibility	1.93	1.70	1.82	V
7.	Sufficient time not given to vocation	1.93	1.78	1.86	IV
8.	Lack of expertise in team building	2.07	2.05	2.06	III
9.	Lack of competency on conflict resolution	2.32	2.02	2.17	II

(Maximum Obtainable Score – 3)

The data in the table revealed that the respondents of Kalahandi district had stated the constraint of lack of competency in conflict resolution followed by no motivation from the Government and lack of expertise in team building. They have also expressed some constraints about sufficient time not given by the members to their vocations, no interest of the members to take responsibility, differential opinion and lack of adjustment among members. The respondents of Puri district had stated the constraint of no motivation from Government, lack of expertise in team building and lack of competency on conflict resolution. The pooled data revealed that no motivation from Government was found as the important organisational constraint followed by lack of competency on conflict resolution.

Motivation is very much essential to organise rural disadvantageous women to form Self Help Groups. The group members should have team effort without any conflict for which they should have competency in team building

and conflict resolution. 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. Besides, the Govt. Officials working in the area have to motivate the rural women to form SHG and organise them properly for income generation.

2. Social Constraints

No Self Help Group functions smoothly unless they get support of the society. 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. Attempt was therefore made to locate the social constraints restricting Self Help Group activities. The data collected from the respondents have been analysed with mean score value and presented in Table -2

Table 2: Social constraints expressed by the respondents

Sl. No.	Constraint	Mean Score		Pooled mean Score (n=96)	Rank
		Kalahandi district (n=96)	Puri district (n=96)		
1.	Strong caste system	0.01	0.00	0.01	VI
2.	Enviousness of the villages	0.00	0.04	0.02	V
3.	No social security	0.00	0.00	0.00	VII
4.	Not allowing to use village resources	0.28	0.33	0.31	II
5.	Not allowing for infrastructure in community land	0.35	0.31	0.33	I
6.	Non-cooperation of the villages for the vocation	0.01	0.04	0.03	IV
7.	Groupism and factionalism in the village	0.01	0.08	0.05	III

(Maximum Obtainable Score – 3)

The data in the table indicated that the respondents of both Kalahandi and Puri district were not cited any of the constraints mentioned in the table. Rather majority of the respondents of both the districts were disagreed on all the statements mentioned in the table. It is therefore concluded that the respondents of both Kalahandi and Puri district had no social constraints indicating that they got all support of the villagers.

3. Technological 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 visit to develop confidence, printed materials as reference materials etc. are also essential for successful management of the vocational enterprises. The data collected from the respondents on various aspects of technological constraints

had been analysed with mean score value. The results obtained from the analysis of data have been presented in

table- 3.

Table 3: Technological constraints expressed by the respondents

Sl. No.	Constraint	Mean Score		Pooled mean Score (n=192)	Rank
		Kalahandi district (n=96)	Puri district (n=96)		
1.	Inadequate training	1.55	1.58	1.57	VI
2.	No exposure visit to develop confidence	2.34	1.82	2.08	III
3.	Lack of continuous flow of information	2.09	1.67	1.88	V
4.	Inadequate supply of reference materials	1.92	2.44	2.18	II
5.	Irregular monitoring and supervision	2.16	2.22	2.19	I
6.	Inadequate guidance and expertise	2.28	1.78	2.03	IV

(Maximum Obtainable Score – 3)

As observed from the table, the respondents of Kalahandi district had stated the constraints of all the statements mentioned in the table except inadequate training. The respondents of Puri district had stated the constraints of inadequate supply of reference materials as well as irregular monitoring and supervision. However; the respondents of both the districts had not stated the constraints of inadequate training. Differential opinions observed among the respondents of both the district indicating that lack of continuous flow of information, inadequate guidance and expertise were not the major constraints of all Self Help Groups. However; the pooled data revealed that inadequate supply of reference materials, irregular monitoring and supervision, no exposure visit to develop confidence as well as inadequate guidance and expertise were found as the important technological constraints.

It is therefore concluded that the organisations promoting Self Help Groups with vocational activities had to liaison with the concerned developmental departments to extend all

technological supports on regular monitoring and supervision of the vocational activities, supply of required technological publications for reference, exposure visit to ideal place for developing confidence on the enterprise and technologies as well as adequate guidance and expertise for the vocational enterprise undertaken by the group members enabling the group members for use of recommended technologies to get regular and substantial income.

4. Constraints on supply of inputs and materials

Successful management of the vocational activities largely depends on the availability of required inputs and materials. The SHG members undertaking vocational activities should have easy access to the inputs and materials required for the management of the enterprise alongwith quality inputs with reasonable price. The responses received from the respondents have been analysed and the obtained results presented in Table- 4

Table 4: Constraints on supply of inputs and materials

Sl. No.	Constraint	Mean Score		Pooled mean Score (n=192)	Rank
		Kalahandi district (n=96)	Puri district (n=96)		
1.	Unavailability of quality inputs and materials	1.57	1.58	1.58	VI
2.	Not available in time	1.96	1.82	1.89	IV
3.	Not available in reasonable price	2.14	1.67	1.91	III
4.	Exploitation by dealers / business men	2.20	2.44	2.32	I
5.	No control of Govt. on dealers / business men	2.14	2.22	2.18	II
6.	No subsidy facilities	1.69	1.78	1.74	V

(Maximum Obtainable Score – 3)

It is observed from the table that the respondents of Kalahandi district had stated the constraints of inputs and materials not available at reasonable price, exploitation by the dealers/businessmen as well as no control of the Government on dealers and businessmen. Similarly; exploitation by the dealers and businessmen as well as no control of the Government on dealers and businessmen were the major constraints expressed by the respondents of Puri district. Differential opinions were observed on inputs not available at reasonable price where the respondents of Kalahandi district stated as the constraints which not being supported by the respondents of Puri district. The pooled data revealed that exploitation by dealers and businessmen as well as no control of the Government on dealers and businessmen were the major constraints expressed by the respondents on supply of inputs and materials.

If the Government has authority, the input dealers and businessmen will not have their monopoly and exploit the consumer either with high price, supplying low quality inputs etc. It is therefore suggested that the Govt. Officials should exercise their authority over the input dealers and businessmen as well as ensure supply of quality inputs and material in time with reasonable price.

5. Constraints on credit and finance

The Reserve Bank of India issued a policy circular in 1991 to all the commercial banks to participate and extend finance to Self Help Groups. NABARD had also issued a broad set of flexible guidelines in February, 1992 to the formal rural banking system explaining the modalities. The data collected from the respondents about their constraints on credit and finance have been analysed and presented in Table –5.

Table 5: Constraints on credit and finance

Sl. No.	Constraint	Mean Score		Pooled mean Score (n=192)	Rank
		Kalahandi district (n=96)	Puri district (n=96)		
1.	Inadequate credit	1.07	1.21	1.14	VIII
2.	Non-cooperation in timely sanctioning credit	1.48	1.78	1.63	III
3.	No flexibility in repayment	1.61	1.52	1.57	IV
4.	No consideration in fixing installments	1.49	1.45	1.47	VII
5.	No risk bearing ability among members	2.06	2.02	2.04	II
6.	No interest of the members in availing credit	1.95	1.17	1.56	V
7.	No support for enhancing membership fee	2.01	1.25	1.63	III
8.	No insurance coverage	2.07	2.51	2.29	I
9.	Complicated procedure in sanctioning loan	1.48	1.50	1.49	VI

(Maximum Obtainable Score – 3)

The data in the table revealed that the respondents of Kalahandi district had stated the constraints of no insurance coverage, no risk bearing ability among the members and no support for enhancing membership fee. The respondents of Puri district had cited the constraints of no insurance coverage and no risk bearing ability among members. Differential opinion observed on no support for enhancing membership fee may not be considered as the pertinent constraints as the group members usually enhancing membership fee with their increase in income.

Unless the group members have risk bearing abilities, they can not venture for commercial production of any vocational activities by availing credit. Insurance coverage is the only means to compensate the loss due to unwanted situations. Hence, these two are the pertinent constraints

expressed by the respondents. It is therefore suggested that the Self Help Group members have to be sufficiently exposed for clear understanding of the members of SHG about the benefits of credit and finance so that they can develop courage for commercial production of their vocational enterprise by availing credit being sufficiently provided by the credit institutions.

6. Production technology

The Self Help Group should have adequate infrastructure to run their vocational activities skillfully. They should have competency in procurement and use of inputs and materials for successful management of the vocations. The data collected from the respondents on production constraints have been presented in Table – 6 after analysis.

Table 6: Constraints on production technology

Sl. No.	Constraint	Mean Score		Pooled mean Score (n=96)	Rank
		Kalahandi district (n=96)	Puri district (n=96)		
1.	Difficulty in procurement of raw material	1.15	1.04	1.10	VI
2.	Insufficient infrastructure	2.05	2.38	2.22	I
3.	Complex procedure in purchase of inputs and materials	1.50	1.25	1.38	V
4.	Poor management efficiency of the members	2.11	1.65	1.88	II
5.	Members not devoting sufficient time for the vocation	2.16	1.41	1.79	III
6.	No competency in record maintenance	1.67	1.15	1.41	IV
7.	Lack of transport and mobility support	0.94	0.58	0.76	VII

(Maximum Obtainable Score – 3)

As observed from the table, the respondents of both Kalahandi and Puri district had not expressed much constraints on lack of transport and mobility facilities, no competency in record maintenance, difficulty in procurement of raw materials for the infrastructure as well as complex procedure in procurement of the inputs and materials. Though the respondents of Kalahandi district had expressed the constraints on poor management efficiency of the members and members not devoting sufficient time for the vocation, the respondents of Puri district not supported. It indicates that these constraints were not exit with all the Self Help Groups.

There should be adequate infrastructure for commercial production of the enterprise. The respondents of both the

district had expressed the constraint of inadequate infrastructure which have to be considered and extending all support by the organisations promoting Self Help Groups for their sustainable income generation.

7. Constraints with members

Rural Society in usually conservative and traditional oriented. The elderly people are not supporting the women to go outside for any income generating activities in their locality. People are also doubtful with the competency of the women and discouraging them. Therefore, the rural women have their own limitations for SHG activities. The data collected from the respondents about constraints with the members have been analysed and presented in Table – 7.

Table 7: Extent of constraints with the members of SHG

Sl. No.	Constraint	Mean Score		Pooled mean Score (n=192)	Rank
		Kalahandi district (n=96)	Puri district (n=96)		
1.	Restriction on Social mobility	0.17	0.26	0.22	V
2.	Family restriction to join in SHG	0.03	0.10	0.07	VII
3.	Enviousness of male members	0.11	0.18	0.15	VI
4.	Over burdened with household activities	2.05	1.80	1.93	III
5.	Doubt on women competency	2.02	1.02	1.52	IV
6.	Lack of courage among members	2.43	2.00	2.22	II
7.	No risk bearing ability	2.39	2.54	2.47	I

(Maximum Obtainable Score – 3)

The data in the table revealed that the respondents of both Kalahandi and Puri district had not stated the constraints of restriction on social mobility, family restriction to join in SHG as well as enviousness of the male members. It implies that the group members were getting all supports of their society. Differential opinions observed on over burdened with household activities and doubt on women competency may not be the constraints with the members of all SHGs. However; the respondents of both the districts had stated the constraints of no risk bearing ability of the group members and lack of courage among members to undertake vocational activities.

Rural people in general viewed new technologies consciously and feel doubt about its benefits. They require sufficient exposure to develop confidence and clear understanding of the management practices to develop interest for adoption. It is therefore suggested that the Self

Help Group members may be taken on exposure visit to ideal situation for visualizing the performance to develop confidence, trained sufficiently to develop competency and guide them properly so that the members could develop confidence to undertake vocational activities commercially, generate regular income and empowered.

8. Constraints on marketing of the produce

The income generating activities advocated for SHG must be selected after careful feasibility study based on market opportunities and local resources. Unless the produce are marketed easily with remunerative price, the income generating activities undertaken by SHG members will not be sustainable. Therefore, the constraints faced by the respondents in marketing of their produce had been collected, analysed and presented in Table -8.

Table 8: Constraints of the respondents on marketing of the produce

Sl. No.	Constraint	Mean Score		Pooled mean Score (n=192)	Rank
		Kalahandi district (n=96)	Puri district (n=96)		
1.	No price support of the produce	2.40	2.26	2.33	I
2.	Difficult for marketing of distant location	1.35	0.99	1.17	VI
3.	No remunerative price	1.81	1.78	1.80	IV
4.	No cooperative system for disposal of the produce	2.0	2.28	2.14	III
5.	Exploitation by middle men	2.18	2.21	2.20	II
6.	Non-availability of marketing information	2.07	1.48	1.78	V
7.	No storage facility	2.07	2.21	2.14	III
8.	Poor transport and mobility facilities	1.25	0.76	1.01	VII

(Maximum Obtainable Score – 3)

The respondents of both Kalahandi and Puri district had stated more of marketing constraints in comparison to other aspects. The respondents of both the districts had stated the constraints of no price support of the produce, exploitation by the middlemen, no cooperative system for disposal of the produce and no storage facility to store perishable produce temporarily. At the same time, the respondents of both the districts had not expressed much constraints regarding poor transport and mobility facilities, difficulty in marketing at distant location and no remunerative price which indicated that these facilities are available. Differential opinion observed on non-availability of marketing information may not be taken as the constraints of all Self Help Groups.

If there is no price support of the produce, SHG members will be in the clutches of local traders and being exploited with the plea of no market demand. The perishable produce need to be stored temporarily for marketing at distant locations with remunerative price. Hence; these are the genuine constraints expressed by the respondents and suggested for all remedial measures by the Government as well as organisations promoting SHG.

Further attempt have been made for a comparative analysis of all these suggestions. The mean score value of each statements were pooled together to calculate the mean score value of that variable for comparative analysis. The results obtained from the analysis have been reflected in Table – 9.

Table 9: Comparative analysis of the constraints

Sl. No.	Constraint	Mean Score		Diff. (%)	C.R. Value	Pooled mean score (n=192)	Rank
		Kalahandi district (n=96)	Puri district (n=96)				
1.	Organisational	1.96	1.71	12.76	0.090	1.84	III
2.	Social	0.09	0.11	18.18	0.030	0.11	VIII
3.	Technological	2.06	1.92	6.80	0.049	1.99	I
4.	Inputs and materials	1.95	1.92	1.54	0.011	1.94	II
5.	Credit and finance	1.69	1.60	5.33	0.036	1.65	V
6.	Production technology	1.65	1.35	18.18	0.119	1.51	VI
7.	Marketing	1.89	1.75	7.41	0.051	1.82	IV
8.	With Members of SHG	1.31	1.13	13.74	0.079	1.23	VII

(Maximum Obtainable Score - 3)

The respondents of both Kalahandi and Puri district were of similar opinion as significant differential opinions had not been observed through critical ratio test. Moreover, the mean score value indicated that the respondents had the constraints on all aspects covered under the study. However, the respondents had comparatively less social constraints and constraints with the members. The respondents had more constraints on technological and supply of inputs /

materials in comparison to other aspects covered under study.

Since, constraints were distributed on various aspects of functioning of SHG covered under study, attempt was therefore made to locate the pertinent constraints. Selection of the constraints made with higher comparatively mean score value have been presented in Table – 10.

Table 10: Important constraints expressed by the respondents

Sl. No.	Constraint	Mean Score		Pooled mean Score (n=192)	Rank
		Kalahandi district (n=96)	Puri district (n=96)		
1.	No risk bearing abilities of the members	2.39	2.54	2.47	I
2.	No price support of the produce	2.40	2.26	2.33	II
3.	Exploitation by dealers / businessmen	2.20	2.44	2.32	III
4.	No insurance coverage	2.07	2.51	2.29	IV
5.	Lack of motivation from Government	2.29	2.27	2.28	V
6.	Insufficient infrastructure	2.05	2.38	2.22	VI
7.	Lack of courage among members	2.43	2.00	2.22	VI
8.	Exploitation by middle man	2.18	2.21	2.20	VII
9.	Irregular monitoring and supervision	2.16	2.22	2.19	VIII
10.	Inadequate supply of reference materials	1.92	2.44	2.18	IX
11.	No control of Govt. on dealers / business men	2.14	2.22	2.18	IX
12.	Lack of competency on conflict resolution	2.32	2.02	2.17	X
13.	No cooperative system for disposal of produce	2.0	2.28	2.14	XI
14.	No storage facility	2.07	2.21	2.14	XI
15.	No exposure visit to develop confidence	2.34	1.82	2.08	XII
16.	Lack of expertise on team building	2.07	2.05	2.06	XIII
17.	Inadequate guidance and expertise	2.28	1.78	2.03	XIV

(Maximum Obtainable Score – 3)

Major constraints selected from the analysis of data and mentioned in the table are very genuine which may affect smooth functioning of SHG activities. The organisations promoting SHG should therefore analyse all these important constraints and liason with the concerned developmental departments for adequate support enabling the group members for proper management of their vocational activities and generate regular income to make them self sufficient, self dependent as well as empowerment.

Further attempt have also been made to assess the influence of socio-economic variables which may inhibit the constraints. The analysis made through pearson's coefficient

correlation have been presented in Table – 11.

The data in the table revealed that not a single socio-economic attributes of the respondents in Kalahandi district found to have influence in exhibiting the constraints in effective functioning of Self Help Groups. In Puri district, educational background of the respondents had negative influence in minimising constraints. The pooled correlation value had indicated for no influence. The findings therefore conclude that socio-economic attributes of the respondents had no influence in exhibiting the constraints in functioning of Self Help Group activities.

Table 11: Influence of socio-economic variables inhibiting constraints

Sl. No.	Variable	Correlation value ('r')		
1.	Age x ₁	-0.022	-0.048	0.016
2.	Education x ₂	-0.071	-0.205*	-0.154*
3.	Caste x ₃	0.100	0.060	-0.024
4.	Family type x ₄	-0.045	0.106	0.077
5.	Family size x ₅	-0.173	0.037	-0.107
6.	House type x ₆	-0.086	-0.184	-0.025
7.	Occupation x ₇	-0.045	0.048	-0.114
8.	Land holding x ₈	-0.115	-0.026	0.062
9.	Communication materials used x ₉	-0.052	0.081	-0.073
10.	Household articles x ₁₀	-0.006	-0.050	-0.032
11.	Social participation x ₁₁	0.156	-0.146	0.068
12.	Cosmopolitaness x ₁₂	-0.172	0.016	-0.079
13.	Extension contact x ₁₃	0.040	0.007	0.033
14.	Annual income x ₁₄	-0.134	-0.088	0.123

* Significant at 0.05 level

Conclusion

Lack of motivation from Government, competency in conflict resolution and expertise on team building were the major organizational constraints expressed by the respondents. While it is interesting to note that the respondents have not mentioned any social constraints which is apposite sign. Irregular monitoring and supervision, inadequate supply of reference materials, no exposure visit to develop confidence as well as inadequate guidance and expertise were the major technological constraints while exploitation by dealers and businessmen as well as no control of the Government on traders and businessmen as the major constraints on supply of inputs and materials. Similarly, no insurance coverage and no risk bearing ability among the member were the major constraints on credit and finance. Besides insufficient infrastructure as the only major constraint in production aspect. Low risk bearing ability and lack of courage among the members were the major constraints lies with the members of the Self Help Groups. Storage facility and no cooperative system for the disposal of produce as the major constraints in marketing of the produce. It is therefore conclude that the respondents had constraints in all the aspects of smooth functioning of SHG. Hence keeping these constraints in mind the government should implement some policies and restructure the existing system to make credit flow and necessary services available to poor rural women and also help them by training and making them understand the group process and its importance in sustaining an enterprise. The Government have to play the role of as a facilitator and promoter to create a supportive and effective environment for the sustainable growth and development of the SHG movement

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